

Creating Consumer Awareness Among Selected Rural Homemakers

By

R. BHUVANESWARI

A THESIS SUBMITTED TO THE AVINASHILINGAM INSTITUTE FOR
HOME SCIENCE AND HIGHER EDUCATION FOR WOMEN
(DEEMED UNIVERSITY) COIMBATORE - 641 043
IN PARTIAL FULFILMENT OF THE REQUIREMENTS FOR THE DEGREE OF
MASTER OF SCIENCE IN FAMILY RESOURCE MANAGEMENT

MAY 1995

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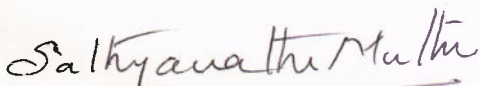
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Certified as bonafide research work



Signature of
the Head of
the Department



Signature of
the Dean of
the Faculty



Signature of
the Guide

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INTRODUCTION

INTRODUCTION

"A customer is the most honoured 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 for it. He is not an outsider on our business. He is a 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".

- Mahatma Gandhi

The above words were spoken not by any foreign consumer activist but by our Father of the Nation, Mahatma Gandhi, the greatest consumer activist of all times. In economics, consumer is the king because he exercises a great influence on determination of national income - the aggregate of goods and services are purchased by him.

As a citizen, as a tax-payer and as a buyer, the consumer should have the right to expect that he will get the right type of goods of the right qualities at right price. He has to play a major role in protecting himself from the clutches of the businessman. The great society is a place where men are more concerned with the quality of their goods than the quantity of their goods (Johnson, 1988).

Consumers are the largest economic group in any country. They are the central point of all our economic activities. In any economy, be it a capitalist, socialistic or mixed, the individual consumer is the prime concern. In our complex system, everybody is a consumer and a producer, while one produces one commodity or offers a service, produced by others. The ultimate of all our economic activity is to ensure consumption of goods and services to the satisfaction of consumers.

The Indian consumer, today, has become the victim of economic situation in terms of high price, non availability of branding goods, adulteration, bogus brands of names and marks, deceptive packages, misleading advertisement, speculative hoarding of essential commodities, black marketing, wrong weights and measures, aggressive salesmanship, defective manufacturing and high profiteering (Rajalakshmi, 1990).

Consumer is being exploited to a very great extent. An official survey has revealed that the Indian consumer is cheated to the tune of about Rs.1600 crores a year throughout defective weights and measures. Irrespective of poor and rich, all are cheated steadily by manufacturers, traders and distributors either with or without their knowledge (Bharathi and Jacintha, 1994).

A co-operative is a powerful instrument of economic and social change. The evils of adulteration, profiteering, black marketing, hoarding of goods etc., can be reduced or eliminated if we have organised consumer co-operatives and their counter part-cooperative marketing establishment (Sherlakar, 1981).

According to Singh (1985) dissemination of all types of information through mass media such as radio, television, press and other media etc. helps the consumer to become alert and be a good citizen. Various consumer bodies are trying to render useful information and service to the public by publishing news letters and magazines. They help the consumers to be aware of their problems. Consumer education emphasizes consumer rights under the law and business terms in the market place. It aims at protecting the interests and rights of the consumer-buyer by imparting knowledge on various malpractices. It helps the consumers to make intelligent choice, understand the mechanism of price and compare the qualities of goods and services in the market.

In India, where illiteracy is still spread, awareness of rights of consumers ought to be very little (Mathew, 1990). In our country cheating process, substandard goods, false weights and measures and other malpractices are prevalent in urban, and rural markets.

Different consumer groups and centres make efforts to educate consumers. The educated people are marginally aware about consumer rights, safety and protection. But consumer awareness is still infancy in India (Patel, 1994).

Consumer education in the modern era should arise, awake, all problem goal is solved. In the developed countries, the consumers are highly educated, well informed and sophisticated about their requirements, supply of products is in abundance. Even if some of the population is literate, they are illiterate in consumer education (Bharathi and Jacintha, 1994).

Johar (1986) views that the aim of consumer organization is to take the role and ensure that laws enacted for safeguarding the interest of the consumers are enforced and enabling them to get good quality goods at fair price. Infrastructural facilities should also be created for taking up public interest. Litigation is the interest of the consumer's welfare. Voluntary Organizations are taking efforts to receive complaints from consumers in general and create awareness among them to know their rights and responsibilities. There are various voluntary organizations which play vital role to safeguard the consumers interest.

The strength of the consumer protection movement depends upon the awareness among the members of the public and organizations of the public to fight their exploitation (Nair, 1989).

Consumer Protection Act, 1986 is one of the most progressive and comprehensive pieces of legislation enacted for the protection of consumers. The main objective of the law is to provide for the better protection of the consumers. It is the catalytic agent for proper atmosphere and environment for consumer awareness among the masses (Narain, 1987).

In developing countries like India, consumers are voiceless group especially in rural areas. So consumer education and awareness are necessary for self-insurance against usual unfair trade practices. Very few organizations are interested in creating awareness about consumer rights and responsibilities. Protecting consumer's interest has become a complex subject to explore. This can be done through creating awareness about their rights and educating about the acts.

The buying practice of the majority of the consumers present unfortunately a very unsatisfactory picture. They lack the basic economic knowledge regarding the market and their role as consumers in affecting price and the working of the economic system. Their buying

practices are on the whole irrational, unintelligent and unbusiness like because they are poorly informed regarding availability of products and methods of identifying quality. Basically they lack knowledge of sources of reliable information. As a consequence, many waste their time in idle shopping. Lack of information is thus a great handicap. The role of homemaker as the marketing agent of the family assures significance for the welfare and happiness of the family. It is important that the homemakers should know their rights and duties as consumers. Most of the homemakers shows poor buymanship because they are careless and they tempted by a clearance sale, in a neighbouring shop and buy articles that are not urgently needed. They might buy a model without being aware that for nearly the same amount of money, there is a better model available elsewhere. Carelessness may be exhibited also in not checking the bill (itemwise and total) or the weights properly. A homemaker who believes in the reliability of all shopkeepers or vendors will be cheated easily (Varghese, 1985).

Law has proved an important feature of every civilized society. Unfortunately, the rights provided to the female citizens by our judiciary are not observed in Indian society. It is also true that Indian women are acutely unaware about some laws benefiting them. In order to improve the status of women, legal awareness should be

created on educational basis. Among the different areas of law, "Consumer Practices" is an area where awareness is most essential and with which women are closely related. Therefore the investigator made an effort to create consumer awareness among the selected rural homemakers (Patel, 1994).

Hence, the investigator made an earnest effort to create consumer awareness to the selected rural homemakers.

The main objectives of the study on "Creating Consumer Awareness Among the Selected Rural Homemakers" consists of the following :

1. To study the purchasing habits of the selected rural families
2. To find out types of problems faced by the homemakers during purchase
3. To create consumer awareness among the selected rural homemakers
4. To impart knowledge on consumer education.

It is hoped that the findings of the study will be of immense use to the Voluntary Organizations and the State and Central Governments in framing programmes and activities to protect the interest and rights of Indian consumers.

REVIEW OF LITERATURE

II. REVIEW OF LITERATURE

The literature pertaining to the study on "Creating Consumer Awareness Among ~~the~~ Selected Rural Homemakers" is reviewed under the following headings :

- A. Meaning and Definition of Consumer
- B. Problems Faced by Indian Consumers
- C. Need for Creating Consumer Awareness and Protection in India
- D. Significance of Consumer Education

A. Meaning and Definition of Consumer

Mithani (1982) defines consumer as a person who consumes goods and services for the satisfaction of his wants. Patel (1976) Rayuda (1980) refer consumer as the sovereign in the market. The final goal of all business efforts is to sell goods for ultimate consumption. It is the consumer who needs a great attention from the business people.

A consumer is some one acting on his own behalf, buying things for his own or his family use and buying them because he wants them himself, not because the firm or the government can use them (Lancaster, 1973).

According to Schiffman and Kanuk (1988) consumer is a person who buys any goods for a consideration which has been paid or promised or partly paid and partly

promised or under any system of deferred payment and includes any user of such goods other than the person who buys such goods for consideration laid on promise or partly paid or partly promised or under any system of deferred payment when such use is made with the approval of person, but does not includes a person who obtains such goods for resale or for any commercial purpose. Kelly and Govindarajulu (1994) describe the consumer as the final buyer and user of goods and services for the satisfaction of personal wants.

It is true that 'the consumer is a king'. It is truer to say that even "the king is a consumer". It should be borne in mind that every citizen in any walk of life, that is whether he is a trader, business man or technician is ultimately a consumer (Sharma, 1990).

Lipsey (1963), Sundaram and Kumar (1986) consider a consumer as one who consumes the goods or services to satisfy his or her wants and he is the foundation of any business.

According to the Consumer Protection Act (1986) and Choudhary (1989) the definition of 'Consumer' does not include the commercial and industrial consumer. It means that an industrial consumer availing or obtaining the use of goods for commercial purpose, or for obtaining the use of goods for resale shall not be entitled to avail the protection of the Act, to redress its grievances. However, this advantage is not suffered by the real consumer in respect of service availed.

B. Problems Faced by Indian Consumer

In India, consumer's choice is restricted and influenced by a number of deceptive trade practices like malpractices, hoarding, black marketing, short weights, fraudulent advertising, aggressive salesmanship and defective manufacturing, etc. (Ghosh, 1980).

In the developed countries, the consumers are well educated, informed and more sophisticated about their choices and selection of goods and services as per their requirements and above all, the supply is in abundance. But in the developing countries, like India, consumers are poor, uneducated ignorant of information about quality and packaging. The choice is limited and hence the satisfaction is much reduced (Reddy, 1990).

Bharathi and Jacintha (1994) list some of the basic problems of Indian consumers. They are substandard quality of product, artificial scarcity, consequent high

and unreasonable prices, malpractices, lack of distribution at times of real scarcity, use of short weights and measures, duplication of products, avoidable high prices, mail order fraud and deceptive labelling and advertising, delay in service, irregular and inconvenient timings, improper working hours of the shops, long distance from residence, impolite behaviour of the shop keeper.

Today, an average Indian consumer is poor, illiterate, ignorant, apathetic or first defeatist and continues to be at the receiving end (Narayanaswami, 1990). Madana (1977) expresses the problems and techniques by which the consumers are cheated and they are given as below :

1. Unfair trade practices
2. Consequent high and unreasonable prices
3. Malpractices
4. Use of false weights and measures
5. Supply of adulterated food stuffs, drugs and medicines
6. False and unethical advertisement
7. Creating artificial scarcity of goods
8. Insufficient service
9. Misleading of labelling and advertisement
10. Black marketing and Hoarding.

Food as a prime necessity of life and the quality of food we eat, depends on our health. The anti-social element of adulteration has assumed large proportions posing a serious problem to national health (Devadas et al., 1985).

The common adulteration found in food stuffs are given below (Singh, 1985) :

<u>Food Stuff</u>	<u>Adulteration</u>
1. Tea leaves	Exhausted tea leaves dried and coloured
2. Coffee powder	Grounded tamarind seed
3. Sugar	Suji, glass pieces
4. Rice (Superior)	Inferior quality rice and small round white stones
5. Pepper	Papaya seeds
6. Cinnamon	Certain aromatic bark of trees
7. Butter	Maida and boiled potatoes
8. Milk	Water starch
9. Sago	Sand and talcum
10. Chilli powder	Saw dust, brick powder and colour
11. Corriander	Cowdung or powdered husk
12. Oil (edible)	Un edible oil
13. Honey	Sugar syrup
14. Groundnut oil	Cotton seed oil, palmoil and castor oil
15. Turmeric powder	Metanil yellow and lead chromate
16. Ghee	Vegetable oil
17. Cumin seeds	Grass seeds coloured with charcoal dust
18. Cloves	Exhausted spices, imitation sample
19. Supari	Saw dust and colour
20. Vanaspathi	Animal fat.

Mehta (1973) states that as production expands less rapidly prices are bound to rise. Price rise is the lack of co-ordination between the centre and state. The prices of all commodities, especially the essential commodities increased tremendously. The most serious problem which confronts the consumer is that of getting good quality stuff.

The market is flooding with myriads of similar products and brands. The individual consumer has no means to verify of such brands given by the manufacturer (Johar, 1986). Arma (1975) says that tricks in weights and measures are a legacy of the past. They have however attained a special significance in these days when the quality is also poor. Some of the common abuses noticed in respect of the packaging practices were deceptive packaging, misleading slogans to describe package sizes, insufficient information on the labels about the package contents and proliferation and irrationality in package sizes making price comparisons difficult.

According to psychologist, advertisement is a kind to the hypnotist's technique based on the Principle of hyper suggestibility. Successful advertisement appeal to the heart of the people and their need yield easily (Sain, 1986).

Swamidas (1991) refers that delay in delivering letters improper mailing of magazines subscribed, selling goods above the market price, excess telephone bills, hike in bus fares, delay in sanctioning loans, deficiency in service, etc., are some of the major and minor problems faced by Indian consumers in their daily life.

The warning came from the former Prime Minister Chandrashekar (1991) conveys that the hoarding and black marketing create psychosis of shortages and become looming threat of the country. The traders always pleaded their helplessness over the higher prices they charge to their buyer's and attribute the increase to higher transport and input costs.

Hamsagar (1989) declares that as long as there are people who are willing to buy poor quality goods at cheaper price, there would always be manufacturers who would like to produce such goods. Consumer has to look upon quality as an all embracing need of consumer satisfaction starting from socio-political system to common goods and services of daily need.

Bharathi and Jacintha (1994) observed certain common exploitations of consumers in India are :

- ° The supply of substandard materials and goods by private and government shops.
- ° Short of weights and measures. Most of the firms indicate certain weight and try to escape by saying, "when packaged". Some times the weight mentioned includes the

weight of container and packaging material also.

- ° No proper standards are made for quality control. In many cases, it is found that materials of low quality are passed as standard genuine goods with high prices.
- ° Advertisements play havoc. They try to dump cheap goods on consumer for a higher rate. Information given in advertisement is misleading and forces the consumer to buy without his own choice and thinking.
- ° At times artificial scarcity is created and prices of commodities are raised, when artificial scarcity is created, consumers are fooled and persuaded to buy undesirable goods compulsorily.
- ° In India, price hike is not related to the quality of the goods. Increase in the pay scales of employees, suddenly increases the prices too. Technical nature of repairs are charged higher than they actually deserve.
- ° Instalment shopping, gift and other incentive schemes, credit card and government sponsored commodity loans and much other facilities extend some temporary relief from financial pressures. But in reality consumers are exploited but not getting what they want. Besides, they are paying more than the original price and sometimes such high interest rates are not giving worthy the quality product.
- ° Adulteration is found popularly in many ways. Except for coconut, eggs and mother's milk, all other items are adulterated. Adulteration is not checked and controlled properly in our Indian market set up. Some adulterations rise to hazardous diseases in our body.

Pandya (1987) expresses that consumers must develop a tendency to form their own groups. They must try to tackle their problems rather than merely looking to

outside agencies for identifying and solving their problems.

C. Need for Creating Consumer Awareness and Protection in India

The consumer protection movement aims at eliminating the exploitation of the consumer by the manufacturers, traders, 'so-called' professionals etc. Therefore the growth of a large number of voluntary organizations alone will not be sufficient. These organizations should have a proper perspective and they should be financially strong enough to take on the organised sectors of industry and trade.

To build up awareness among consumers regarding Indian Standard and BIS Certification Marking Scheme, BIS is carrying out publicity through advertisements in newspapers, radio, television, etc., to the extent possible. Arising out of the recommendation of an "open house on consumer's viewpoint on standardization and quality certification" which was organised in Feb. 1993, BIS started bringing out a special feature entitled "Consumer News" in its monthly journal, now known as Standards India. The consumer News contains a brief write up of new Indian Standards or revised Indian Standards of

consumer's interest and also news about consumer events. It brings out a list of manufactures of consumer items whose products bear the ISI mark. It has also been providing information to consumer organizations in response to their queries relating to Indian Standards and BIS Certified Consumers Products.

There seems to be some awareness coming up in industry circles to voluntarily take measures for regulating the quality of their products, for example, FICCI have drawn up 'Norms for Business Ethics'. The Confederation of Engineering Industries (CEI) have come out with a self imposed 'Consumer Code' for manufactures of engineering goods. All this is certainly indicative of a greater awareness but what is now called for is translation of the intensions into action (Parameswar, 1989).

The need for consumer protection is now being felt more than ever before. Among the myriad products in the market, consumer is today nursing a feeling of helpless because he feels he is being systematically victimised as regards quality, price of products and services available.

In recent days, we could see some signs of consumerism in our country. A wave of consciousness have flown voice against exploitation and our government has inhabited to make laws to protect the consumer.

Government accords high priority to consumer protection. Department of Civil supplies as a vital authority in matters relating to consumer affairs has initiated various measures to promote consumer welfare (Gilani, 1990).

A landmark in the consumer movement is the Consumer Protection Act, 1986. This is a comprehensive legislation which will go a long way in supporting the growing consumer movement in the country. The first meeting of the Central Consumer Protection Council was held in 28th September, 1987. A number of State Governments have also set up state level committees to support the consumer protection movement in the country (Parameswar, 1989).

There is a great need for consumer protection to keep consumer in a safe place from the myriad products in the market which are making him helpless because he feels he is being systematically victimized regarding quality, price of products and services available.

° **Consumer protection may be seen in three angles :**

1. One is physiological protection (i.e.,) measures to protect consumer against products that are unsafe and hazardous to health.
 2. A second aspect is to protect him against deceptive and other unfair trade practices and to provide adequate rights and means of redress.
 3. A third one is to protect against the abuse of monopoly position and restrictive trade practice.
- Consumer protection may be discussed under following heads :

° **Protection through legislation :**

Law can play a major role in solving consumer problems and in protecting him effectively. Several laws have been passed in all modern countries. Some of the important acts have been promulgated in India from time to time to safeguard interests of the consumer.

° **Fundamental aims of consumer protection laws :**

- a. Prescription of standards of goods and services to be provided to consumers.
- b. Regulations of undesirable practices by businessman and other cheaters.
- c. Prescription of terms to be implied into contracts made with consumers.
- d. Establishment of originations to receive complaints and to take action.
- e. Facilitating to promote consumer education.
- f. Licensing and regulating supplies and improving quality of goods and services through selected companies/personals.
- g. They are aimed at conferring rights on the aggrieved consumers and to redress complaints against businessman.
- h. They are brought about mainly to check adulteration of food stuffs and essential goods as well as to provide strict punishment for shortage of weights and measuring the articles sold and for not maintaining quality (Bharathi and Jacintha, 1994).

Some of the legislative measures that protect the rights of the consumers are given in the following pages.

1. Fruit Products Order (1946)

This act deals with compulsory licencing of manufacturers of fruits and vegetable products to ensure minimum standards in respect of quality, packaging, labelling and marketing for sanitary conditions in the factories. To ensure quality control of fruits and vegetable products, periodic inspection and testing of samples are done.

2. Indian Standard Institution Market Act (1952)

Provision for production having licence from the Bureau to put the ISI mark on their products and also comply with the minimum standards set by the Bureau.

3. The Agricultural Grading and Marketing Act (1937)

Consumers may purchase agricultural commodities which may unprocessed or semi-processed. In the absence of any law to regulate and certify their gradation, purchase may be created by the matters. In order to help the consumers, this law has been enacted on the agricultural goods.

4. Central Packaged Commodities (Regulation) Order (1975)

The primary objective is to appraise the consumer of the contents, weights, price, month of manufacture and the name of manufacturers or several packaged commodities, for retail sale.

5. Essential Commodities Act (1955)

It governs the production, procurement and distribution of all essential commodities. It has been amended in 1974 for a quicker and effective action against anti-social practices carried by hoarders and black marketers.

6. Monopolies and Restrictive Trade Practices ACT (MRTP Act, 1969)

This act has been amended in 1984, for the provisions in favour of consumer interest and relating to unfair trade practices. Five categories of unfair Trade practices are covered under this Act.

They are :

- i. a. False or misleading statements
- b. Publication of false and misleading advertisements relating to bargain sales.
- c. Prize schemes and contents being offered with the intention of not providing them as offered free of charge. Conducting any content, lottery or game of chance or skill with the aim of sales promotion.
- d. Sales or supply of goods not complying with standards laid down by the competent authorities.
- e. Goods being hoarded or even destroyed with the intention of taking up the prices of similar goods.
- ii. A new feature in the Act, a manufacturer has to prove the correctness of this claim.

- iii. The consumer association having members of 25 or above can complain against unfair trade and the commission has the power to undertake any monopolistic, restrictive trade practice.
- iv. According to the commission's orders monetary compensation to aggrieved consumers is given against unfair practice.
- v. Registered consumer association can write to the Director General of Investigation and Registration, MRTP, Travancore House, Kasturba Gandhi Marg, New Delhi - 110 001. For contravening an order, both imprisonment and fine are provided as penalties.

7. The Drugs and Magic Remedies Act or Objectionable Advertisement Act (1954)

This Act prohibits advertisements of drugs for certain diseases like blinders, heart diseases, paralytic epilepsy, and sexual impotency. The Act also prohibits advertisements and manipulated high prices for essential commodities.

8. The Prevention of Food Adulteration Act (1984)

This protects the consumer hazards of food adulteration. It provides life imprisonment of food adulterators who are playing with the lives of people.

9. The Dangerous Drug Act (1970)

This entitles government to control the quality, sale, supply and distribution of drugs and for the maximum quantity which a person may possess and direct the marketing of prices thereon.

10. **The Drugs Control Act (1950)**

This empowers government to control the sale, supply and distribution of drugs and fix the maximum price which may be charged for drugs and the maximum quantity which a person possesses and direct the marketing of prices thereon.
11. **The Indian Penal Code Act (1860)**

It provides consumer protection by way of punishment to offenders in certain causes.
12. **The Prevention of Black Marketing and Maintenance of Supplies of Essential Commodities Act (1980)**

This provides for detention of any person with a view to prevention of Black Marketing and Maintenance of supplies of commodities essential to the consumer.
13. **Weights and Measures Act (1976)**

The standards of weights and Measures Act 1976, prohibits the use of non-standard measures and it has been made obligatory to employ standard weights and measures including inscriptions and indication as specified by the department of weights and measures.
14. **The Essential Commodities Act (1955)**

This Act is to increase supply of any essential commodity with equitable distribution and availability at fair prices, it may be order, provide for regularity on production.
15. **The Indian Patents and Design Act (1911)**

Under this act, patents may institute a suit against any person who desire the continuance of a patent acquired by him expecting an invention value, sells the invention without a license or counterfiles it.

16. **The Trade Merchandise Mark Act (1954)**

This Act provides various penalties prescribed for the manufacturers, sellers and distributors for false trade marks, trade description, false fraction entries in the register etc.

17. **The Consumer Leaving Act (1977)**

To protect the consumer against inadequate or misleading information and to enable the consumer to compare the various terms available and whether appropriate to compare lease terms with credit terms.

18. **The Consumer Product Safety Act (1972)**

This Act came into operation in the spring of 1973. Which is empowered to develop and enforce uniform safety standards and to ban hazardous products.

19. **The Major Appliicance Consumer Action Panel (1970)**

This Act review the consumer complaints, understand the problem and it is a means of communications between consumers and the major appliicances in industry.

20. **The Emblems and Name (Prevention of Improper Uses) Act (1950)**

It seeks to prevent improper use of certain emblems and names such as National flags, Ashoka chakara etc., for professional and commercial purposes.

21. **The Bureau of Indian Standards Act (1986)**

The ISI has been now renamed as 'The Bureau of Indian Standards' as a result (BIS) of the Bureau of Indian Standards Act, 1986. According to this Act, the improper use of ISI mark, or any imitation of it is prohibited and the 'ISI' mark

cannot be used except under a licence issued by the Bureau.

22. **The Consumer Protection Act (1986)**

The Act possesses certain features in the form of rights for the consumers including the right to be protected against marketing of goods, which are hazardous to life and property, the right to be informed about the quality, quantity, potency, purity, standard and price of goods to protect the consumer against unfair trade practices, the right to be heard and be assured. Whenever possible, access to a variety of goods at competitive prices, the right to be assured that consumers interest will receive due to consideration at appropriate forums.

It is the right to meet, redress against unfair trade practices for unscrupulous exploitation of consumers, and the right to consumer education. Sastry (1987) some of legislative measures that protect the rights of the consumers are given below :

1. The Act applies to all goods and services.
2. It covers all sectors private, public co-operative etc.
3. It enriches the six rights of consumers namely

a. Right to safety	b. Right to be informed
c. Right to choose	d. Right to be heard
e. Right to seek redressal	f. Right to consumers education.
4. It envisages establishment of consumer council at the Centre and State levels whose main objects are to promote and the right of consumers.

5. It provide simple, speedy and inexpensive redressal to consumer grievances with regard to defective goods, deficient services, unfair trade practices etc., through a 3-tier quasi judicial redressal machinery at national, state and district levels.
6. A complaint upto Rs.1 lakh can be filed in the Consumer Disputes Redressal Forum (District Forum). Between Rs.1 lakh to Rs. 10 lakhs in the consumer Disputes Redressal Commission (State Commission) and complaint above Rs.10 lakhs can be filed in the National Consumer Disputes Redressal Commission (National Commission).
7. The provisions of the Act are compensatory in nature.
8. The procedure for filing the complaint in the above redressal agencies is very simple. A complaint can be filed on a plain paper in writing. The assistance of lawyer is not required. There is no fee for filing a complaint. All the provisions of the Consumer Protection Act, 1986 came into force on 1.7.1987 throughout the country except in Jammu and Kashmir, which enacted its own legislation in this field. All the states, the unites have constituted the state level consumer protection councils, the Central Consumer Protection Council was formed on 1.6.1987. The council has since been reconstituted with effect from 23.8.1990.

The Consumer Protection Act (1986) hailed as a panacea for all consumer ills. A sailent features of this Act is that the public sector also brought under the

purview of this Act, to be sued in a Court of Law for any lapse on their part in providing consumer goods and services. India does not have any dearth of consumer protection laws. But what we need is a strong will to make use of these weapons stocked in arsenal (Bharathi and jacintha, 1994).

D. Significance of Consumer Education

Consumer Education is defined as a hearing process whereby the consumer acquires the skills and knowledge to use his or her financial resources wisely in the malpractice (Evans and Berman, 1985). Through Consumer Education, the consumer can be taught how to direct the presence of deception and other abuses and be made aware of remedies that exist and opportunities for redress (Engel et al., 1990).

Education is the production of bringing about desirable changes in human behaviour in knowledge, attitudes and skills, either in all, or one or more of them (Reddy, 1987). Education can influence consumers in two ways. First, it alters how people shop. Educated consumers tend to make more informed decisions about purchases. Second, education alters what people want and appreciate (Tull and kahle, 1990). Consumer education is more than brands or labelling, the cost of different sized packages or truth in advertising, conditions of production or ways of distribution.

Narayanaswami (1987) opines that consumer education should start with the men in the street and those in the lower strata of society. Rajalakshmi (1990) views that imparting consumer education helps the Indian consumer to become a better manager of his resources of money, goods, time and energy to derive maximum satisfaction from the limited resources at his disposal. It aids the consumer to become a wide buyer of goods and services and to become informed and conscious citizen.

Pandya (1987) quotes that the main purpose of consumer education is to give a better standard of living to all citizens with constant improvement in working conditions, employment opportunities and levels. Hence, people have more money and desire to buy a wide variety of products. There is a growing awareness of the need to teach consumers as to how to use their money wisely in order to live well. In other words, consumer education is a preparation for everyday living because it helps the people to make intelligent choices, when consumers have proper knowledge and information. They are able to buy wisely, use more intelligently and get greater satisfaction from their effort.

Consumer education also helps the citizens to improve the quality of life by helping the development of fresh and resurgent attitude towards their civic duties; it helps to discern what and where, when and how to buy; it teaches to discern the reasons for dis-satisfaction

with a particular product or service to express complaint, to seek redress and most important of all is to contribute positively to the solution of problems concerned with the everyday business of living.

The purpose of consumer education is to increase the consumer consciousness among the younger generation and to teach them the ways and means of establishing every consumer the right of safety, choice, information and redress. The function of consumer education can be broadly set out as follows :

1. Achieving competence to live within one's income, budget and saving.
2. Achieving competence to determine the best ways and best products to buy.
3. Developing and understanding of market facilities including co-operatives.
4. Understanding credit use and credit cost, the use of cash or hire purchase when buying.
5. Learning to use and utilise community facilities, Government services available for the citizens use.
6. Developing an ability to understand and judge consumer information how to view and analyse advertising.
7. Fighting exploitation practical steps to identify confront and eliminate consumer exploitation.
8. Knowing the common adulteration used in the adulteration of foods, drugs and cosmetics and the simple methods of testing to detect the presence of their adulteration.

9. Knowing the basic provision of the laws enacted for the protection of consumers and the authorities concerned for the enforcement of laws.

It is evident that every year 15th March, is observed as the "Worlds Consumer Rights Day". It was on this day, way back in 1962, the John Fitzgerald Kennedy President of the USA, declared four basic consumer rights in his special message to the American Congress. They are right to safety, the right to informed, the right to choose and the right to be heard.

Consumer education programmes designed to help consumers make better buying decision (Schiffman and Kanuk, 1991). According to Madana (1977) a basic consumer education programme should include the following :

1. Every consumer should be taught as to how to make intelligent choices.
2. He should develop the art of becoming a skilled buyer. It should deal in a thoroughly realistic fashion with such problems as where to buy, how to analyse advertising material, how to evaluate merchandise and how to avoid being fleeced.
3. He should learn the importance of being an efficient user of goods and services.
4. He should learn how to manage his personal finance affairs. Moreover, everyone should become thoroughly familiar with the purpose and forms, for instance, the kind of investment possibilities that are available and how to select them according to individual circumstances.

5. He should be conscious of his wider social and economic responsibilities.

Consumer education, therefore is a vital necessity in today's business of living. Thus education and awareness must accompany the process of making regulation and legislation. In fact, consumer education and dissemination of information should form part of any policy to help the consumer (Pandiya, 1989).

METHODOLOGY

III. METHODOLOGY

The methodology of the study on "Creating Consumer Awareness Among the Selected Rural Homemakers" is discussed under the following headings :

- A. Household Survey
- B. Conducting Action Programmes to Create Consumer Awareness among the Rural Homemakers

A. Household Survey

A household survey was conducted by the investigator in Papanayakan Pudur Village to study the consumer behaviour pattern of the selected families. The survey consists of the following steps :

1. Selection of the Area
2. Selection of the Sample
3. Selection of the Method
4. Conducting the Survey and
5. Consolidating and Analysing the data

1. Selection of the Area

The investigator selected a village namely Papanayakan Pudur near Tamil Nadu Agricultural University, 10 kilo metres away from the Coimbatore City. This area was selected due to the easy accessability and

good cooperation extended by the rural homemakers during the time of her study.

2. Selection of the Sample

Sampling may be defined as the selection of some part of an aggregate or totality on the basis of which a judgement or inference about the aggregate or totality is made. In other words, it is the process of obtaining information about an entire population by examining only a part of it (Kothari, 1992).

The investigator selected the homemakers belonging to the middle income group based on Housing and Urban Development Corporation (HUDCO) classification (1991) for rural areas*.

Low income	-	Below Rs.1,500
Middle income	-	Rs.1,501-3,000
High income	-	Rs.3,001 and above

3. Selection of the method

Interview method was selected to collect the necessary information required for the study. According to Gupta (1991) this method consists of collection of data personally by the investigator from the sources concerned.

* Information collected from HUDCO office, Coimbatore.

In other words, the investigator has to go to the field personally for making enquiries and eliciting information from the informants or respondents.

Interview is two-way method which is the exchange of ideas and information. It is a method in that it involves the collection of data through direct verbal interaction between the interviewee and the interviewer (Sidhu, 1984).

4. Conducting the Survey

Before conducting the interview, the investigator approached the selected rural homemakers individually and established good rapport through friendly conversation. She explained to them the purpose of the study and the institution from where she had come (Plate.1).

According to Brog (1983) pilot study helps in improving data collecting routines, trying to score techniques, revising locally developed measures and checking the appropriateness of standard measures. The schedule was prepared, pre-tested and finalised by conducting pilot study among ten rural families. Based on the pilot study, the interview schedule was modified.

The investigator framed a set of questions in the form of interview schedule. The schedule consists of the details such as general family background, family expenditure pattern, purchasing practices, problems faced during food purchase, knowledge and awareness of homemakers



PLATE 1

INTERVIEWING BY THE INVESTIGATOR

towards consumerism and suggestions offered by them, etc.,. The prepared schedule is given in Appendix.

5. Consolidating and Analysing the data

After the data collection, it is essential to organise the information in a systematic manner in order to obtain the desired results and their interpretations scientifically (Sadhu and Singh, 1988). The information thus collected, are analysed and the findings are given under Results and Discussion.

B. Creating Consumer Awareness

Consumer awareness should be created to emphasize the rights under the law and business terms in the market place. It helps to know the rights and responsibilities of wise consumer-buyers. It attempts to increase the knowledge and ability to make wise choice, understand the mechanism, and identify and compare qualities of purchasing power of the consumers.

In order to create consumer awareness among the selected rural homemakers the investigator adopted the following methods :

1. Informal talk
2. General meeting
3. Lecture method
4. Video programme
5. Exhibition and
6. Street play

The above methods were used to communicate knowledge on consumer practices. The achievements of the programmes conducted are highlighted under Results and Discussion.

RESULTS AND DISCUSSION

IV. RESULTS AND DISCUSSION

The investigator made an effort to create consumer awareness among ~~the~~ selected rural homemakers residing in a village namely Papanayakan Pudur in Coimbatore district. The results pertaining to the study are discussed under the following heads :

- A. Household Survey
- B. Conducting Action Programmes to Create Consumer Awareness among the Rural Homemakers

A. Household Survey

The findings of the survey are analysed and discussed under the following headings:

1. General Family Background
2. Family Expenditure Pattern
3. Purchasing Practices of Selected Families
4. Problems Faced During ^{Food} Purchase
5. Knowledge and Awareness of Homemakers Towards Consumerism and
6. Suggestions Offered by the Homemakers

1. General Family Background

The general information about the surveyed households throw light on the following aspects :

- a. Religion
- b. Type and size of the family
- c. Nature of home ownership
- d. Age of the heads and homemakers
- e. Educational status of the heads and homemakers
- f. Occupational status of the heads and homemakers and
- g. Family income

a. Religion

Among the one hundred families surveyed, a majority (90 percent) of them were Hindus, whereas only six percent of them were Christians. The rest of 4 percent belonged to Muslim community.

b. Type and size of the family

Table I gives information regarding the type and size of the selected families.

TABLE I
TYPE AND SIZE OF THE FAMILY

S.No.	Particulars	%
a.	<u>Type of family :</u>	
	i. Nuclear	86
	ii. Joint	14
b.	<u>Size of the family :</u>	
	i. Small (1-3 children)	81
	ii. Medium (4-6 children)	14
	iii. Large (7 and above)	5

Table I shows that a higher percentage (86 percent) of the selected households were of nuclear type. The rest of 14 percent represented the joint family type. This indicates that majority of them liked to live in nuclear families. This trend reflects the disintegrating nature of joint family system in India.

Regarding the family size, it is observed that a majority (81 percent) of the household consisted of small family, while 14 percent of them had 4-6 children. Only 5 percent of the families comprised had more than 5 children. The data clearly shows that most of them realised the need for having a small family.

c. Nature of home ownership

Seventy one percent of the sample were residing in their own houses while the remaining 29 percent lived in rented houses.

d. Age of the heads and homemakers

The agewise distribution of the heads and homemakers are shown in Table II.

TABLE II
AGE OF THE HEADS AND THE HOMEMAKERS

S.No.	Particulars	%
a.	<u>Age of the heads :</u> (in years)	
	i. Below 30	5
	ii. 30-40	22
	iii. 40-50	57
	iv. 50 and above	16
b.	<u>Age of the homemakers :</u> (in years)	
	i. Below 30	13
	ii. 30-40	32
	iii. 40-50	45
	iv. 50 and above	10

Table II indicates that 57 percent of the heads were in the age group of 40-50 years, while 16 percent aged above 50 years. Only 5 percent of the heads were below 30 years of age.

The agewise distribution of the homemakers reveals that 45 percent of them belonged to the age group of 40-50 years, whereas 32 percent of them were around 30-40 years. Only 10 percent of them aged above 50 years.

e. Educational status

The educational status of the heads and homemakers are presented in Table III.

TABLE III
EDUCATIONAL STATUS OF THE HEADS AND HOMEMAKERS

S.No.	Particulars	%
a.	<u>Heads</u> :	
	i. Primary	13
	ii. Secondary	32
	iii. Higher secondary	47
	iv. Graduates	8
b.	<u>Homemakers</u> :	
	i. Primary	12
	ii. Secondary	37
	iii. Higher secondary	44
	iv. Graduates	7

The percentage distribution of families according to their educational status reveals that around 47 percent of the heads and 44 percent of the homemakers studied upto higher secondary level and 32 percent received education upto secondary level. Only 8 percent of heads and 7 percent of the homemakers were graduates.

f. Occupational status

Occupational status of the selected heads and homemakers are given in Table IV.

TABLE IV
OCCUPATIONAL STATUS OF HEADS AND HOMEMAKERS

S.No.	Particulars	%
a.	<u>Heads</u> :	
	i. Clerks	47
	ii. Teachers	28
	iii. Farmers	9
	iv. Business	16
b.	<u>Homemakers</u> :	
	i. Full-time homemakers	87
	ii. Clerks	8
	iii. Teachers	5

From the above Table, it is clear that 47 per cent of the heads were employed in the clerical job in the State Government Offices. Around 28 percent of them were school teachers. Agriculture was the chief source of occupation for nine percent of the heads.

Most of the selected homemakers (87 percent) were engaged in household activities. Only few of them were employed outside in clerical (8 percent) and teaching profession (5 percent).

g. Family income

Table V indicates the monthly income received by the selected households.

TABLE V
FAMILY INCOME

S.No.	Income in Rs./month	%
i.	1500-2000	20
ii.	2001-2500	50
iii.	2501-3000	30

It is evident from Table V that 50 percent of the selected families received an income of Rs.2001-2500 per month whereas thirty percent earned Rs.2501-3000. This reflects that most of them belonging to the middle income group.

2. Family Expenditure Pattern

Table VI gives information regarding the family expenditure pattern of the rural families.

TABLE VI
FAMILY EXPENDITURE PATTERN

S.No.	Items	Amount spent Rs./month	%
a.	Food	1600	53
b.	Clothing	200	7
c.	Housing	600	20
d.	Education	250	8
e.	Housekeeping	100	3
f.	Sundries	150	5
g.	Savings	150	5

The above Table reveals that around 53 percent of their family's income was spent on food. Around 20 percent and 7 percent were spent for housing and clothing respectively. For housekeeping and education, they were allotting 3 percent and 8 percent from their regular income. They saved only 5 percent to meet any emergency.

3. Purchasing Practices of Selected Families

Before creating awareness on consumerism, the investigator made an attempt to study the present purchasing practices for food items among the selected rural families residing in Papanayakan pudur located near Tamil Nadu Agricultural University (TNAU) in Coimbatore city. The information obtained are summarised as follows :

- a. Factors considered during purchase
- b. Sources of information
- c. Frequency of purchase
- d. Place of purchase
- e. Mode of purchase
- f. Persons involved in food purchase and
- g. Reasons for purchase

a. Factors considered during purchasing

Table VII gives the points that the homemakers used to see while buying the commodities from the market.

TABLE VII
FACTORS CONSIDERED DURING PURCHASE*

S.No.	Factors	%
i.	Cost	60
ii.	ISI	15
iii.	Agmark	10
iv.	Brand	45
v.	Quality	20
vi.	M.R.P.	15

* Multiple choice

From the above Table, it is understood that 60 percent of them looked for the price of the commodities before buying the things. Forty five percent of them were

selecting the food products according to the brand name. Fifty percent of them preferred to buy good quality products. It is interesting to note that only very few (10-15 percent) were demanding for Agmark or ISI seal for their products.

b. Sources of information

Table VIII gives information regarding the source through which the rural homemakers are aware of the products in the market.

TABLE VIII
SOURCES OF INFORMATION*

S.No.	Source of information	%
i.	Friends	35
ii.	Experience	75
iii.	Salesmanship	10
iv.	Radio	20
v.	Television	40
vi.	Magazines	15

* Multiple choice

It is evident from the above Table that a majority of them (75 percent) were buying the goods from the shops based on their previous knowledge and experience in the field of marketing. The availability of the food products in the market were known by viewing advertisements in Television.

It is very interesting to note that a higher percentage of the homemakers (90 percent) used to visit a number of shops and bought the goods from the shops where they were sold at cheaper rate.

c. Frequency of purchase

Table IX gives details on the frequency of buying the food items from the market.

TABLE IX
FREQUENCY OF PURCHASE

S.No.	Items of purchase	Frequency			
		Daily	Weekly	Monthly	Yearly
i.	Cereals	-	45	50	5
ii.	Pulses	-	42	55	3
iii.	Vegetables	85	15	-	-
iv.	Milk and milk products	100	-	-	-
v.	Sugar and Jaggery	-	60	40	-
vi.	Fats and oils	-	52	48	-
vii.	Beverages	-	56	44	-
viii.	Readymade foods	-	65	35	-
ix.	Cosmetics	-	47	53	-

A greater percentage of the homemakers were buying milk (100 percent) and vegetable (85 percent) daily. Readymade foods (65 percent) sugar and jaggery (60 percent) fats and oils (52 percent) etc., were obtained from the market once in a week by the families

respectively. Items like cereals, pulses, etc were bought once in a month.

d. Place of purchase

Table X gives information regarding the place where the respondents used to buy their commodities for their daily living.

TABLE X
PLACE OF PURCHASE

S.No.	Items of purchase	Whole sale	Retail	Street vendor	Super market	Co-operative store
i.	Cereals	51	22	-	27	-
ii.	Pulses	55	25	-	20	-
iii.	Vegetables	5	15	70	10	-
iv.	Milk and milk products	-	-	-	-	100
v.	Sugar and jaggery	42	30	-	28	-
vi.	Fats and oils	48	22	-	30	-
vii.	Beverages	56	28	-	16	-
viii.	Readymade foods	62	23	-	15	-
ix.	Cosmetics	52	28	-	20	-

It is encouraging to note that most of the food items were mainly purchased from the wholesale market. Only vegetables were mostly (70 percent) purchased from the street vendors. Milk and milk products were obtained from the co-operative milk society.

e. Mode of purchase

Table XI gives the details regarding the mode of payment of money while making the purchase of consumer goods.

TABLE XI
MODE OF PURCHASE

S.No.	Items of purchase	Method of purchase	
		Cash	Credit
i.	Cereals	96	4
ii.	Pulses	95	5
iii.	Vegetables	100	-
iv.	Milk and milk products	100	-
v.	Sugar and jaggery	100	-
vi.	Fats and oils	100	-
vii.	Beverages	100	-
viii.	Readymade foods	100	-
ix.	Cosmetics	100	-

It is heartening to note that majority of the selected families were buying the food items by paying ready cash on hand rather than going for credit system. From the household survey, it is understood that most of them realised the advantages of cash purchase.

f. Persons involved in food purchase

Table XII depicts the persons incharge for buying the food items needed by the rural families.

TABLE XII
PERSONS INVOLVED IN FOOD PURCHASE

S.No.	Items of purchase	Persons incharge			
		Homemaker	Head	Son	Daughter
i.	Cereals	65	27	5	3
ii.	Pulses	60	32	7	1
iii.	Vegetables	72	21	3	4
iv.	Milk and milk products	15	69	16	-
v.	Sugar and jaggery	70	23	5	2
vi.	Fats and oils	58	39	3	-
vii.	Beverages	53	40	4	3
viii.	Readymade foods	78	10	5	7
ix.	Cosmetics	38	52	-	10

From the household survey, it is understood that the homemakers were mainly purchasing most of the food articles required for their families. The heads of the families sometimes helped them in getting milk and its by-products from the Avin milk both. The participation of other family members were found to be less.

g. Reasons for purchase

The investigator requested the respondents to state the reasons for buying the goods from the market and is given in Table XIII.

TABLE XIII
REASONS FOR PURCHASE*

S.No.	Items of purchase	Fair price	Near to residence	Standard goods	Availability	Good quality	Good quantity
i.	Cereals	51	35	50	20	40	30
ii.	Pulses	55	20	40	10	30	10
iii.	Vegetables	5	30	20	30	45	25
iv.	Milk and milk products	-	25	70	20	35	60
v.	Sugar and jaggery	42	10	20	35	20	15
vi.	Fats and oils	48	45	10	15	10	25
vii.	Beverages	56	15	30	25	50	35
viii.	Readymade foods	62	20	40	10	40	50
ix.	Cosmetics	52	55	25	40	20	35

* Multiple choice

It is encouraging to note that a majority of the homemakers were buying food items such as cereals, pulses, sugar and jaggery, fats and oils etc., from the wholesale market, since they were sold at cheaper rate than the retail shop. Fifty five percent of them bought cosmetics from the nearby shop. Milk and milk products were bought by 70 percent of the families from Avin milk booth as they were of good quality items.

4. Problems Faced During food purchase

Table XIV indicates the problems faced at the time of purchase of food items.

TABLE XIV
PROBLEMS FACED DURING FOOD PURCHASE*

S.No.	Items of purchase	Misleading advertisement	Poor quality	Old stock	Faulty weights and measures	Distance from home	Adulteration	Black marketing	Poor packing	High price
i.	Cereals	-	60	-	35	20	85	50	5	90
ii.	Pulses	-	80	30	25	10	80	35	20	70
iii.	Vegetables	-	30	25	15	5	-	-	-	75
iv.	Milk and milk products	-	15	-	30	5	95	-	40	85
v.	Sugar and jaggery	-	10	5	50	15	40	75	-	60
vi.	Fats and oils	-	55	15	45	20	85	-	-	95
vii.	Beverages	25	15	-	10	15	80	80	-	85
viii.	Readymade foods	10	20	25	-	5	-	-	-	60
ix.	Cosmetics	30	15	-	-	10	90	-	20	85

* Multiple choice

A majority (85-90 percent) of the homemakers complained that due to inflation, the prices of food items such as cereals, milk and milk products, fats and oils, beverages and cosmetics were increasing day by day. They also mentioned that most of them were adulterated with inferior quality goods.

5. Knowledge and Awareness of Homemakers towards Consumerism

It is interesting to note that a higher percentage (70 percent) of the homemakers felt that consumer education is necessary to know the existing malpractices prevailing in our market. Eighty five percent of them suggested that awareness of consumer rights help them to become wise consumers.

The investigator requested the selected respondents to suggest the methods through which consumer awareness can be created among the people. Most of (85 percent) of them recommended that mass media like television can play an important role by telecasting documentary films in the field of consumerism. Around 65 percent expressed that radio, magazines and news papers etc., can also create awareness among the public regarding the rights and responsibilities of consumers.

6. Suggestions Offered by the Homemakers

Table XV gives the suggestions offered by the homemakers.

TABLE XV
SUGGESTIONS OFFERED BY THE HOMEMAKERS*

S.No.	Suggestions	%
a.	To take immediate action by the Government	80
b.	To organise consumer clubs	60
c.	To buy quality products	45
d.	To purchase from the co-operative stores	40
e.	To buy branded goods	35

* Multiple choice

Table XV shows that around 80 percent of the homemakers felt that the government should take immediate action to solve the consumer problems. Sixty percent of them suggest that they can solve their problems by organising consumer clubs. Around 40-45 percent of them preferred to buy better quality products from co-operative stores.

B. Creating Consumer Awareness

In order to create consumer awareness among the selected respondents, the investigator organised a number of action programmes in the rural area as shown in Plate 2. The following methods were adopted to create awareness and



PLATE 2

PARTICIPANTS IN CONSUMER AWARENESS MEETING

to impart knowledge on sound consumer practices. They are as follows :

1. Informal Talk
2. General Meeting
3. Lecture Method
4. Video Programme
5. Exhibition and
6. Street Play

1. Informal Talk

Informal talk helps in passing certain information for consideration and future action. Through informal talk, a large number of people can be covered and area of information can be communicated (Reddy, 1987).

The investigator arranged informal speech in the rural area to communicate the message on consumer rights to safeguard their interests. On 21st March, 1995 Dr. (Mrs) R.Rajalakshmi, Lecturer (Selection Grade), Family Resource Management, Avinashilingam Institute for Home Science and Higher Education for Women, Coimbatore, gave a information on "Role of Consumer" (Plate.3). Mr. shanmugam Proprietor, Ghandhiya Rural Trust, Coimbatore, delivered speech on "Problems of Indian Consumers". Around 65 per cent of the respondents participated in the programme. Both the speakers suggested the homemakers to organise a Consumer Association in the area (Plate .4).



PLATE 3

INFORMAL TALK - ROLE OF CONSUMER



PLATE 4

PROBLEMS OF INDIAN CONSUMERS

2. General Meeting

Through the meetings information is passed on for consideration and future action to be a large group.

The investigator conducted two meetings once in fortnight to throw light on special areas of interest like "Role of Bureau of Indian Standards", Need for Consumer Education", and "Problems of Indian Consumer".

On 27th March, Miss. Meenakshi, Assistant Director, Bureau of Indian Standards, Coimbatore, stressed the importance of buying standardised products from the market and also explained the Role of Bureau of Indian Standards. Around 40 percent of the homemakers participated in the meeting (Plate. 5).

In the second meeting Mr. Shanmugam proprietor, Gandhiya Rural Trust, Coimbatore, addressed the gathering and expressed the "Problems of Indian Consumer" and "Need for Consumer Education". Around 50 percent of the respondents participated in the programme and gained knowledge as to how to solve the problems (Plate. 6). The participants raised problems like :

- a. hoarding of essential commodities such as rice, wheat, edible oils, kerosene etc., in the ration shops.
- b. rising the prices of consumer goods due to the artificial scarcity.



**PLATE 5
GENERAL MEETING
ROLE OF BUREAU OF INDIAN STANDARDS**



**PLATE 6
NEED FOR CONSUMER EDUCATION**

- c. existing malpractice in the ration shops - wrong weights and measures.

Mr. Shanmugam informed the participants that the State Government especially, the authorities of Coimbatore District, should take necessary steps to overcome these problems. He suggested the following measures to solve their problems.

- a. The government should appoint a vigilance committee to check the distribution of essential commodities to reach the public.
- b. Each shop should contain current price list of available goods.
- c. The government should take severe action against the persons if any malpractice occurs.

3. Lecture Method

The lecture is an excellent method for presenting information to a large number of persons in short period of time. Members of audience listen intently of their interest and remember intently of motivation (Reddy, 1987).

To create consumer awareness among the selected homemakers, the investigator contacted Miss. Meenakshi, Assistant Director, Bureau of Indian Standards, Coimbatore, Dr. R.Rajalakshmi, Lecturer, Family Resource Management, Avinashilingam Institute for Home Science and Higher Education for Women, Coimbatore, and requested them to deliver lecturer to the homemakers on "Consumerism". Around 50 percent of the homemakers participated in the

programme with keen interest.

On 10th April Miss. Meenakshi, Assistant Director, Bureau of Indian Standards, Coimbatore, gave a lecture on "Consumer Protection Laws". On the same day, Dr. (Mrs.) Rajalakshmi, Lecturer (Selection Grade) Avinashilingam Institute for Home Science and Higher Education, Coimbatore was gave lecture on "Role of Consumer Forum" (Plate. 7).

The participants expressed that the lectures very informative and they gained knowledge about how to file complaint in the Consumer Court against the manufacturers and traders who sell the inferior quality of goods.

4.Video Programme

Audio visual aids helps in improving the teaching, that is increase concreteness, clarity and effectiveness of the ideas and skills being transfered. They enabled the audience to look, listen, and learn thoroughly (Dale, 1980).

The investigator arranged a video programme with the help of Bureau of Indian Standards, Coimbatore. The video lesson mainly focussed on the availability of standardised products in the market and rights and responsibilities of the consumer. After viewing the vedio programme, around 50 percent of the participants realised the need for buying the standardised products



PLATE 7
LECTURE METHOD
ROLE OF CONSUMER FORUM

having ISI or Agmark seal (Plate 8 and 9).

5. Exhibition

Exhibition is a systematic display of models, specimens, charts, information and posters is a sequence. So as to be significant in teaching or creating interest in the participating members. Exhibition covers three stages arousing interest, creating and desire to learn and providing a chance to take decision (Esminger, 1952).

Exhibits influence to adopt better practices by arousing interest and stimulating thought and getting action. Exhibits help to acquaint the people with letter standards by teaching facts or showing in process (Reddy, 1987).

Charts enable the learners to thoroughly comprehend the subject matter is general and the posters are an effective means of putting across certain ideas as safety, citizenship etc., (Weaver and Bollinger, 1979).

The investigator exhibited some charts and posters on wise consumer practices and also displayed essential consumer goods (Plate10). Through these methods, the respondents were educated to buy only standardised goods and also buy the goods not more than Maximum Retail Price (MRP) rate (Plate.11).

It is interesting to note that a majority of the members (75 percent) expressed that charts, posters, display and consumer goods and other visuals put up in the exhibition were more impressive and informative. The programme also gave them knowledge about buying only standard goods, reading on the items, look for proper labelling.

6. Street Play

Street play is a kind of play without any formal stage arrangements as the very name indicates. It is usually performed in the streets. It is more creative, an effective and economic too. Tools and languages are not used to convey the message. No special costumes and makeup are needed (Varadharasan, 1972).

Street play was demonstrated by Mr. Shanmugam proprietor Gandhiya Rural Trust, Coimbatore. He gave ideas as how to create consumer awareness among the participants. He demonstrated the participants about the malpractices existing in the ration shop. He also motivated them to come forward and take part in the street play. The malpractice occurring in the rationship at the time of writing the accounts and bills are shown in Plate 12. The malpractice done by the rationshop keeper during the supply of kerosene in less quantity to the card holder.



PLATE 8 & 9
VIEWING OF VIDEO PROGRAMME



PLATE 10

DISPLAY OF CONSUMER GOODS



PLATE 11
EXHIBITION



PLATE 12
STREET PLAY

SUMMARY AND CONCLUSION

V. SUMMARY AND CONCLUSION

A study on "Creating Consumer Awareness among ~~the~~ Selected Rural Homemakers" comprised of one hundred rural families residing in a village, namely Papanayakan Pudur in Coimbatore district. The main objective of the study is to create consumer awareness among the selected rural homemakers.

The findings of the study are summarised as below :

1. The information on the general family background shows that a majority of the selected families (90 percent) were Hindus. A higher percentage (86 percent) of them were of nuclear type. This shows the disintegrating trend of the joint family system. Eighty one percent of them consisted of small family.
2. Seventy one percent of the sample resided in their own houses. Fifty seven percent of the heads were in the age group of 40-50 years. Forty five percent of them belonged to the age group of 40-50 years. Forty four percent of the homemakers studied upto higher secondary level. Forty seven percent of the heads were employed in the clerical job in the State

Government Offices. A majority of the homemakers (87 percent) were engaged in household activities. Fifty percent of them received an income of about Rs.2001-2500 per month.

3. The family income expenditure pattern indicates that 53 percent of their income was spent on food. About 20 percent and 7 percent were spent for housing and clothing respectively. Sixty percent of them enquired about the prices of the commodities before they were buying the things for their families, while 75 percent of them with their previous experience in marketing bought the commodities. A majority of the families purchased milk (100 percent), vegetables (85 percent) daily. Readymade foods (65 percent), sugar and jaggery (60 percent), fats and oils (52 percent) etc., were obtained from the market once in a week respectively.
4. All the respondents were getting milk and milk products from the co-operative milk society. It is interesting to note that most of the food items were mainly purchased from the wholesale market. Only vegetables were (70 percent) purchased from the street vendors. A majority of them were buying the food items by paying ready cash on hand rather than going for credit system.

5. The homemakers mainly were responsible for buying the food articles. The heads of the families sometimes helped them in getting milk and its by-products. A majority of the homemakers were buying food items such as cereals, pulses, sugar and jaggery, fats and oils etc., from the wholesale market, since they were sold at cheaper rate than in the retail shop.
6. A majority (85-90 percent) of the homemakers complained that the prices of food items such as cereals, milk and milk products, fats and oils etc., were increasing day by day due to inflation. They also mentioned that items like cereals, milk and milk products, fats and oils, etc., were adulterated with inferior quality goods.
7. It is interesting to note that a higher percentage (70 percent) of the homemakers felt that consumer education is necessary to know the existing malpractices prevailing in the Indian market and also to become wise consumer buyers. Most of them (85 percent) suggested that mass media like television can play an important role by telecasting documentary films in the field of consumerism.

8. A majority of the selected homemakers (80 percent) were not aware of any of the consumer protection Acts that safeguard the interest of consumer interests and rights. They were also not aware of the existence of consumer organizations and consumer forum (Court) in India.

Regarding the suggestions given by the homemakers, it is observed that 80 percent of them felt that the government should take immediate action to solve the consumer problems. Sixty percent of them reported that they can solve their problems by organizing consumer clubs.

In order to create consumer awareness the investigator organised a number of action programmes such as Informal Talk, General meeting, Lecture method, video programme, Exhibition and Street play in the selected rural area. Around 40-60 percent of the homemakers participated in the programmes. They gained more knowledge about the existing malpractices in the market and also how to tackle the problems by filing a case in the Consumer Forum.

It is concluded from the study that the homemakers must join together as a group to recognise their rights and responsibilities. Consumer awareness enlightens the consumer on the facts of the market price.

So that, they can chose only those goods and services that are pertinent to their safety, health and economic well-being. Therefore, consumer awareness and education are of vital necessity in today's business world.

Suggestions

Based on the findings of the study, the recommendations are made :

1. The most effective technique to develop consumer awareness is to incorporate consumer education in school syllabi. Universities especially Home Science Universities offer courses on consumer education and protection.
2. Today, legal education is mostly confined to the knowledge of various written laws. It should also reach the mass population, in simplified applicable and approachable form.
3. Teaching institutes at various levels should remodel curricula oriented to consumer education.
4. The cells and centres of consumer education and research organisations have their own in house literature which consists of their activities. All the media professionals could include such material on a large scale in their concerned media outlets.
5. News papers and magazines can inform the mass by publishing activities of consumer groups. Television and radio can host disucssions on consumer problems and educate the viewers and audience through its programme etc.
6. Consumer centres can educate to common people about consumer's safety and protection. On the

other hand, alertness on the part of consumers is necessary because invariably existing laws are indifferently implemented by the concerned authority.

7. To assemble and evaluate the large variety of materials related to consumer problems developed not only by educational organizations, but also by business, consumer, labour farm and government groups.
8. To develop general public recognition and understand the importance of the role of the consumer and consumer interests in our economy.
9. Publications could be brought out for disseminating information regarding product quality, specific consumer problems relating to quality, safety etc., and project the problems to the concerned agencies.
10. The strategy therefore should be to give top priority to consumer education through schools, and the media, strengthen the existing voluntary organizations and provide adequate incentives for them to take up consumer causes. The consumers should not only be educated on the method by which they are being exploited but also on the need to organize themselves into strong groups to resist such exploitation.
11. Testing laboratories could be set up for testing common consumer items as done by Karnataka consumer service society, Bangalore and Super Bazar Co-operative Stores Ltd., New Delhi or make use of the government and other agencies for organizing such testing work. They could also educate the consumers to insist on packed, properly labelled and graded products and finally

approach newspapers, radio, T.v. etc., to devote some space the twice for consumer education.

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APPENDIX

APPENDIX

INTERVIEW SCHEDULE TO ELICIT INFORMATION REGARDING THE CONSUMER BEHAVIOUR PATTERN OF THE SELECTED RURAL HOMEMAKERS

I. General Information

1. Name of the interviewer :
2. Name of the interviewee :
3. Address
4. Religion : Hindu Muslim Christian
5. Type of family : Joint Nuclear
6. Size of the Family :
Small (1-3 children) Medium (4-6 children) Large
(7 and above)
7. Nature of home ownership: Owned rented

II. Socio-economic Status

1. Family background

S.No.	Name of the family members	Relation to Head	Sex	Age	Education	Occupation	Income per month
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2. Other sources of income

- Kitchen garden Poultry Agriculture
Cattle-rearing Rent business
Investment

Bank interest

Any other

III. Details of Family Expenditure Pattern

S.No.	Items	Rupees spent/month	%
1.	Food		
2.	Clothing		
3.	Housing		
4.	Education		
5.	House keeping		
6.	Sundries		
7.	Savings		

IV. Consumer Behaviour Pattern (Food purchase)

1. What details do you look for while you purchase the food items?

Cost ISI Agmark Brand

Quantity Quality MRP

Gift offered Any other

2. Sources of information for purchase

Friends Experience Salesmanship

Radio Television Magazines

Any other

3. Do you feel that these sources of information are adequate?

Yes No

6. Details on persons involved in food purchase

S.No.	Items	Persons incharge					
		Home- maker	Head	Son	daughter	Servant	Others
a.	Cereals						
b.	Pulses						
c.	Vegetables						
d.	Milk and milk products						
e.	Sugar and jaggery						
f.	Fats and oils						
g.	Beverages						
h.	Readymade foods						
i.	Cosmetics						
j.	Any other						

V. Problems Faced During Food Purchase

S.No.	Items of Purchase	Mis-lead- ding adv- er- tise- ment	Bad qua- lity	Old stock	Faulty weights and measures	Dist- ance from home	Adul- tera- tion	Black market	Poor packa- ging	Un- attr- ive cont- ain- ers	High price	Others
a.	Cereals											
b.	Pulses											
c.	Vegeta- bles											
d.	Milk and milk products											
e.	Sugar and jaggery											
f.	Fats and oils											
g.	Beverages											
h.	Readymade foods											
i.	Cosmetics											
j.	Any other											

VI. Awareness Towards Consumersim

1. Do you feel that consumer should be educated?

Yes No

If yes, give reasons

a.

b.

c.

2. Suggest the media through which the consumer awareness can be created

Television Radio Newspaper

3. Are you aware of any acts that protects the consumer rights?

Yes No

4. Are you aware of consumer organisation in India?

Yes No

If yes,

Consumer form Voluntary organisation

Consumer clubs

5. What is your opinion regarding the consumer organisation in India?

Whether it is helpful (or) Not

6. Give your suggestions

a.

b.

c.