Chapter 1

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Chapter 1

The Research Perspective

1.1 Introduction
Economic world is now thinking in favor of the fairer sex. Now-a-days women are not only playing role of hardcore ‘housewives’, they are also playing a different role of ‘chief purchasing officer’ & controlling 85% of buying decisions. In today’s world, they are working as multi-tasker by playing a role of house maker as well as professional women with their hard work. With their new role as a professional, there has been a gradual evolution in the status of women & now they are called as marketers. As a professional India, women hold 25% of jobs in different sectors, although in 1980 it was only 10%. An Indian woman today has a greater sense of empowerment and economic freedom, which indicates that their consumption pattern has changed. A woman makes her values keeping whole family in mind rather than her individual self. We can say a woman is likely to be less selfish. On the flip side of this coin, this altruistic approach may prompt a woman to dictate, values to persons she can influence. An example is of a mother striving to be a follower of truth, feeling fulfilled only if her children also speak the truth. Good moral behavior, compassion and simplicity can make a person look great in her eyes. To a certain extent the male dominated society has imposed upon her this behavior as it was convenient to the society if every wife considered her father and husband as great human beings. Further, evolution and nature have demanded that she likes all her children equally and not just the prodigal child. This imposition by nature is a built-in survival mechanism of the human species. If every mother did not favour the ugly, weak and inefficient offspring, human evolution could have been very different and full of
cruelty. It is notable that even among some animal species like lions and tigers where the weaklings are killed in infancy by the parents it is the male who performs the cruel act. This brings up another aspect of behavior that cruelty in any form and activities like hunting and blood sports are less enjoyed by women. In male-dominated societies, certain goods and services are decided or actually purchased largely by women; these are food items, women’s clothes, clothes for children, jewellery, kitchen appliances and general household needs. Along with the growth in population and in the consumer market, the absolute volume of purchases decided by women is growing.

Values of a woman depend on her background, her education & her living life style. This type of changes have opened a separate chapter for women and treating them as a special object of study. Now, marketers have been segmenting woman customers and targeting them for many of the products or services. It is not possible to list out all the aspects to bring out if and how women behave differently in different situations as a consumer.

Consumer education\(^1\) is “the process of gaining the knowledge and skills needed in managing consumer resources and taking actions to influence the factors which affect consumer decisions.”

Household means “a domestic unit consisting of the members of a family who live together along with nonrelatives such as servants and the living spaces and possessions belonging to such a unit.”

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Women's involvement in decision-making is greater in traditional subsistence households than in more market-oriented and monetized ones. In part, this may be a function of the existence of fewer cash-based decisions. But it is probably also influenced by women's greater production role in subsistence households. In highly vulnerable households, a small decision can often become a critical one, affecting the survival of the entire family, and is therefore also more likely to be shared.

The work of non-government organizations is rather difficult to judge. Some activities may manifest themselves in visible assets in the shape of buildings, infrastructure etc. But some activities may manifest in the shape of say for instance, an educational system; the results of which cannot be immediately seen on ground, but such efforts have their own gestation period and it takes quite a long time to yield the desired results. That does not, however, distinguish the quality of work done by the organizations and no hard and fast rule can be established by which the reputation or the utility of the non-government organizations can be proved.

The researcher made an attempt in this study to analyze the necessity and utility of consumer education provided to various types of household women in Mumbai Region. Also the researcher made an attempt to study the impact of consumer education on these household women.
1.2 Significance of the Study

The present study has relevance in understanding how the concept of consumer education and how it could be provided to the household women. It will also help to analyze the necessity of consumer education to household women’s. This study will also help to know in what extended it is beneficial to household women as a consumer. It will also help to know the utilities which are provided by agencies and non–government organizations to household women in Mumbai Metro region.

According to BRIC Report, India is projected to become the largest in the World by 2050, ahead of USA; therefore it is attracting wide interest among the marketer. Although poor by Western standards, the attractiveness of India is based on its infrastructure, well developed legal system and a large number of well educated doctors, engineers and others needed for growth of thriving middle class. A report by economics research group McKinsey Global Institute states that, ‘when we factor in population growth, there are 431 million fewer deprived Indians today than there would have been had and the poverty rate remains stuck at its earlier level’.

Thus making India’s reforms most effective by stressing on anti-poverty programme undertaken so far in its history. With purchasing power parity used as a benchmark, India’s total consumption already stands at $8.2 trillion, making it even larger than the current US consumption of $ 7.8 trillion. The point here is, can any marketer afford to miss this market.

For business organizations the change is both, boon and a bane. The change in Indian consumers is clearly visible through the paradigm shifts in tastes, preferences and
habits. According\(^2\) to Centre for Monitoring Indian Economy, the consumption pattern of Indian households has undergone a significant change. In the past few years a virtual; explosions has been taking place in the Indian middle class. In fact, the emergence and growth of this class has been the most significant development in the country’s marketing scenario in the last decade.

The middle class has emerged as the result of several socio-economic developments that took place over the years. The size of middle class is now placed at around 300 million. India’s middle class thus exceeds the total population of US. Also, the market potential represented by the class is almost on par with the total market potential of major European countries like the UK, France or Germany.

The growing economy has put unprecedented money power in the hands of the youth. With the advent of consumerism, the role of the household women as a consumer is gaining great importance. Material possession, especially ‘status symbols’ are contributing to the social and personal identity of young India. The size of the Indian middle class is growing and growing at a faster rate, compared to overall growth in the population. This class no longer wishes to remain middle class, it aspires to move up. That is why the marketers of expensive personalized item are targeting this segment. Generally speaking, the market in the new millennium promises to be economically more multi layered, culturally distinctive and complex and geographically heterogeneous than it was in pre-liberalization phase. Exposure and economic status have changed the attitude of the upper middle class consumers to the brands. He lives in an ever changing world of multiple choices and poses a new

\(^2\) Ramaswamy V.S., \textit{et al}, \textit{op cit.p223}. 
challenge to marketers and advertisers. Therefore companies that fail to understand
the unique desires of the new Indian consumer will miss out on half billion strong
market that ranks as one of the most important growth opportunities of the next two
decades.

Family purchase roles are undergoing a rapid change. In earlier times, men in the
family were the sole decision makers, since they were the sole bread winners in a
family. Right from groceries to buying consumer durables, men had a say in
everything. But the roles of family members started changing when women stepped
out of their homes to make a career or to take up a job to support their husband’s
income. This brought about a great change, where by the entire decision making on
household stuff changed hands from the husband to the wife, but important decisions
like buying an expensive commodity like car was still a man’s domain.

There is also a debate about who knows best what consumers need to
learn. On the one hand, there is the view of the various professionals involved in the sector – the
industry associations, the major financial organisations and the various professions
involved. There is another professional view from the regulatory and government
agencies. On the other hand there are the views of ordinary lay people – consumers
and the organisations that represent their views, such as various nongovernment
organisations, associations, and community based organisations. One way of
conceptualising this is to consider what is required for a person to be an "educated"
consumer and for a provider to be a “socially responsible” provider. On the one hand

3 Bapat M., Critical evaluation of women as a consumer, Economic and Political Weekly 16 April 1988, pp. 797-804.
it could be a consumer who has acquired all the knowledge and skills transferred from "experts" in the field, which in this context would be drawn from among financial services providers, financial planners and advisers. Another view would recognise lay knowledge - the knowledge a person has acquired from their own life experiences - and accept that a person can effectively negotiate and develop their own understanding, knowledge and skills from what is conveyed to them by experts.

1.3 Objectives of the Study

Throughout our lives, we develop skills and seek information to help us deal with the day-to-day business of living. We learn and use these skills in a wide range of situations. When they are developed in a consumer context and applied to information about goods and services, we call the process consumer education.

Consumer education happens in lots of different ways, for example at school, college, university and in adult education. We learn from family, carers and friends. We learn at work and through our leisure activities. Consumer education is a part of formal education and lifelong learning. Consumer education can help us to get the best deals and avoid the worst pitfalls. If things do go wrong, consumer education can help us sort out our problems quickly and efficiently. And assertive, self-reliant consumers help promote vigorous, competitive markets by demanding high standards from business.

In the early times, consumer was considered as King of the market but in the contemporary society, consumers are no longer safe against the mal practices such as, substandard goods and unsatisfactory services. The consumer has every right to reject
any product or services rendered by any manufacturer in the market and can mould them to produce goods of their choice. Indian Consumer are ignorant, illiterate and do not know the role of consumption vise-a-versa economic system as well as quality of life.

When they are ignorant of their rights, they cannot know their responsibility as consumers. Consumers in the market find themselves deceived by wrong weights and measures, adulterated and substandard products causing great damages to health. Neelkanta Anand⁴ found that people prefer to absorb and endure the wrong done to them rather than fight against injustice. This is because consumers do not know the ways and means of facing them confidently. At present the consumer movement in India is in its infancy. Vast majority of the people are not even aware of consumerism as a movement closely connected with the protection of their interest.

Many constitutional provisions have been made by government to protect the consumers. Until and unless the consumers avail of these provisions, the protection of consumer becomes inevitable. There is a great need to make them aware of their rights and responsibilities.

Objectives of a study plays most important role in a study because with any goal or problem nothing can be found. It is a vital part of a study. In this study the researcher decided following objectives –

1. **To study the concept of “consumer education” and its need for women in the Indian context.**

   Researcher thought it was appropriate to first understand the basic concepts of Consumer, Consumer Education, and Women as a Consumer, concept of Non-government organization, need of consumer education and utilization of consumer education. In order to understand the subject in depth, the third chapter of the thesis is dedicated to the conceptual framework. Though much more could be included in the said chapter, the researcher has tried to explain only the pertinent and important concepts, without going into unnecessary details and yet covering the essential concepts.

2. **To study the consumer education agencies in the Mumbai Metro Region (their objectives, activities and area of operation).**

   Mumbai is a dynamic cosmopolitan city with people from culturally and economically diverse backgrounds staying together in harmony. The impact of consumer education agencies is more in metro cities. It is necessary to study the objectives and activities undertaken by these agencies for consumers to educate them and to find out the area of operation where they implement their schemes and strategies and find out the effect directly or indirectly contributing towards it. Researcher probed into this particular subject after the interviewing the office bearers of the consumer agencies.

3. **To find out the utilization of these consumer education agencies by women.**

   Consumer education is basically an education which brings about behavioral changes in a person who goes to market to buy anything. Consumer education is the process of
gaining the knowledge and skills needed in managing consumer resources and taking actions to influence the factors which affect consumer decisions. Consumer education addresses four issues i.e. consumer decision making economics, personal finance, rights and responsibilities.

Consumer behaviour and decision making have become prominent areas of research. Consumer behaviour in everyday living is modified by complex micro and macro environment. The consumer buying and consumer decision making are so complicated as a result of external influence that has to be handled within an internal frame of reference which comes from consumer socialization. The change in consumer education should be beneficial for the buyer. Now a day, the market is glutted with a variety of goods and services which leave the consumer muddleheaded with how to decide and for what and how much? The consumer is constantly exploited by the market men like the producers, traders and the shopkeepers. The unfair and unethical malpractices adopted in the market may be black marketing, food adulteration, under-weighing, misleading advertisements, rising prices, false claims, lucky draws, zero percent finance schemes and a lot more which add to the already existing problems of the consumers. The consumer is totally perplexed what to do and what not to do. Ultimately deciding to buy which he doesn’t need at all. Though there is advancement in education yet most of the consumers are unaware of their rights like right to safety, right to be heard, to seek redress, to be adequately informed and consumer education. Most of the consumers still don’t utilize the consumer knowledge they have. So, keeping in mind the gravity and need of consumer education the present study was planned.
4. To find out the perception of women about their needs for consumer education.

The primary purpose of this exploratory cum descriptive study was to know the effect of the perception on Indian Female Consumer Buying Behavior and determine if media usage, personality traits, price Perceptions and selected demographic characteristics of affluent female consumers in India can predict their household involvement. The study was conducted with an objective to address the role of the NGOs involvement of affluent female consumers and their apparel purchase behavior, retailers and marketers will be able to accurately target this market segment. Additionally, the research will broaden our understanding of consumer behavior. It can thus definitely contribute to larger studies concerned with the enhancement of the domestic market for exotic apparel.

5. To study the “need for consumer education” for women associated with their education status.

It is in a consumer's best interest to have a high awareness of the products he/she buys. Higher awareness can lead to saving money and/or improving the quality of the goods purchased, or in economic terms, increasing the chances of being on a higher (better) indifference curve.

If we look at the opposite scenario, a poorly-informed consumer will spend more money on products that provide less utility to the consumer, and there can be a loss, either private or social.

Naturally, awareness is not "free" in the economic sense: it requires time and energy, two valuable commodities to a consumer, to be informed. The idea is, however, that the marginal benefits of being informed and having good consumer awareness tend to outweigh the marginal cost of being informed, so it is usually worth it.
1.4 Methodology Used in the Study

1.4.1 Sample Size

The data collected for this study is through the questionnaires administered to women as well as NGO’s. The women’s were in the age group of 18 and above years and bound by the geographical parameters of Mumbai City only. The sample was 500 women’s in the age group of 18 and above and office bearers of NGO’s also constituted 25 in number. Women are belonging to low middle class strata with minimum household expenditure of Rs. 5,000 /- per month were included in the study. The sample size was systematically divided as to cover the entire market and also include both the set of educated and uneducated women’s. Similarly information was gathered from working and non-working women’s. Sample for the proposed project have been a quota sample as under:
1.4.2 Data Collection

Secondary Data and Primary Data complement and support each other. No research is complete without the use of both data put together. It was an enormous task of collecting information from Working women’s and office bearers of NGO’s. Researcher in the course of research realized that NGO’s responses would be depending upon the time limits and mood of the office bearers. Since this topic is under researched in Mumbai, there was a dearth of secondary material available. Therefore the researcher had to bank on heavily on print media and the primary data.
1.4.2.1 Secondary Data

Information was collected from the research work that has already done by someone else. However the topic of necessity and utility of consumer education especially for women consumer is relatively unexplored in India. There is not much work done in this regard and hence research theses were not available for ready reference. However information was collected through various books, magazines, journals, newspaper articles and internet sites. Various books did contain information related to women’s buying behaviour, but it was related to western countries.

1.4.2.2 Primary Data:

Since only Secondary data would not suffice, primary research techniques were used. The primary data has been collected from selected educated and uneducated working and non – working women in Mumbai Metro Region
(Mumbai Metro region is very huge. Limit it to Greater Mumbai). A cross sectional sample survey has been undertaken to study the above objectives. Data will be collected from women’s through interview techniques with the help of a structured interview schedule designed for the purpose. The consumer education agencies and activists also will be interviewed for gathering appropriate information with the help of an interview guide.

1.4.3 Techniques of the Data Analysis

The researcher has collected both qualitative and quantitative data from different respondent segments. The data being varied in nature required statistical treatment by using different techniques. The researcher has applied chi-square, t-test, correlations and analysis of variance. SPSS package will be used for analysis of data and for testing the hypotheses.

1.5 Hypotheses of the Study

Researcher wanted to study the necessity and utility of consumer education in respect of household women’s. To study this research problem the researcher made an attempt to formulate three hypotheses considering three components of the research problem.

H1 Household women being the major consumer of Indian family system needs the proper consumer education for betterment of their life. (Page No. 160-161)

H2 Various agencies (Non – government organizations) in India working on educating and creating awareness about their consumer rights and consumer protection laws among household women’s in Mumbai Metro Region. (Page No. 251)
Non-working and less educated women’s need more consumer education.

(Page No. 288-289)

1.6 Limitations of the Study

Consumer education is basically an education which brings about behavioural changes in a person who goes to market to buy anything. Consumer education is the process of gaining the knowledge and skills needed in managing consumer resources and taking actions to influence the factors which affect consumer decisions. Consumer education addresses four issues i.e. consumer decision making economics, personal finance, rights and responsibilities. Consumer behaviour and decision making have become prominent areas of research. Consumer behaviour in everyday living is modified by complex micro and macro environment. The consumer buying and consumer decision making are so complicated as a result of external influence that has to be handled within an internal frame of reference which comes from consumer socialization. The change in consumer education should be beneficial for the buyer. Now-a-days, the market is glutted with a variety of goods and services which leave the consumer muddleheaded with how to decide and for what and how much? The consumer is constantly exploited by the market men like the producers, traders and the shopkeepers. The unfair and unethical malpractices adopted in the market may be black marketing, food adulteration, under-weighing, misleading advertisements, rising prices, false claims, lucky draws, zero percent finance schemes and a lot more which add to the already existing problems of the consumers. The consumer is totally perplexed what to do and what not to do; ultimately deciding to buy which he doesn’t need at all. Though there is advancement in education yet most of the consumers are unaware of their rights like right to safety, right to be heard, to
seek redress, to be adequately informed and consumer education. Most of the consumers still don’t utilize the consumer knowledge they have. So, keeping in mind the gravity and need of consumer education for household women the present study was planned.

The researcher made an attempt to see that is there any necessity to analyze consumer education to household women? How the different agencies and non-government organizations are help household women in consumer education?

1.7 Plan of Chapters

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1. Introduction

The first chapter of the thesis contains the introduction of the research problem along with significance of the study, problem statement of the study, objectives of the study, methodology of the study, hypothesis of the study, scope of the study and the present chapter scheme of the dissertation report. In short, this chapter gives an insight into the research problem undertaken.

2. Review of Literature

Review of literature means reviewing the available stock of literature related to the area of study. Literature is reviewed after selecting the problem as it would help the researcher to understand the problem in a better way and find out whether there is any gap in the existing studies or not. If there are no gaps in the existing studies, it means that the existing literature is applicable to the area of investigation. This literature could be in the form of book, journals, periodicals, press reports, annual reports, booklets, pamphlets etc.

Through review of literature, the researcher makes an attempt to understand the problem under study thoroughly based upon the research work already carried out in the same or related field of present study. Thus, in the present chapter various literatures related to the area of study have been reviewed to gain knowledge on the related aspects of the research problem so that the research study goes into the right direction.
3. Conceptual Framework of the Problem

Researcher thought it was appropriate to first understand the basic concepts of consumer behaviour, women as a consumer, consumer education, laws relating to consumer which helps the consumer in decision making process. In order to understand the subject in depth, this chapter is dedicated to the conceptual framework. Though much more could be included in the said chapter, the researcher has tried to explain only the pertinent and important concepts, without going into unnecessary details and yet covering the essential concepts.

4. Household Women as a Consumer

This chapter evaluates the facts of the research study and gives us the detailed data analysis and interpretation of the data collected from the women’s in the Mumbai Metro Region. It also gives a brief insight into the awareness of women consumers about the non-governmental organizations.

5. Consumer Education in India

The fifth chapter tells us about the theoretical background of the facilities available for educating the consumers in India, how to teach consumer education, what is the proposed model of consumer education and why teach consumer education.

6. Role of Non–governmental Organizations for Educating Consumers

The sixth chapter gives a brief insight into the role of non-governmental organizations for educating consumers in Mumbai, detail study of objectives, activities and area of operations. It also shows the challenges of the non-governmental organizations and performance of the non-governmental organizations.
7. **Necessity and Utility of Consumer Education**

This chapter evaluates the facts of the research study and gives us the detailed analysis and interpretation of the data through the suitable survey of women’s and office bearers of non-governmental organizations.

8. **Conclusions and Findings**

In the present chapter conclusions and findings are made by way of summing up the observations made in the previous chapters on the subject of investigation, based on the scientific analysis of the information collected with particular reference to Mumbai Metro Region pertaining to not only the women’s as consumer awareness of consumer rights but also various other consumer issues like consumer problems. In this chapter, appropriate conclusions are made to improve the level of consumer education of women’s in general and in Mumbai Metro Region in particular, and for a proper utilization of the available provisions relating to consumer education and protection in the region. The interviews with women’s and NGO’s office bearers 20 general conclusions and 20 specific conclusions are drawn. On the basis of data analysis, 20 general findings were drawn. The specific findings are 20 in number related with consumer education for household women’s and work culture of the NGO’s in Mumbai Metro Region.

9. **Suggestions and Recommendations**

The present chapter gives recommendations on the basis of the conclusion and findings presented in the previous chapter. Appropriate suggestions are made in the light of scientific analysis of the data collected with particular reference to Mumbai Metro Region. Suggestions are made so that the consumers’ awareness regarding
consumer issues can be developed through various measures so that they can also become aware and alert consumers. Correct measures should be taken so that the consumers do not become prey of the exploitation done by the businessmen in the market and question their wrong doing without hesitation so that the business community also does not dare to cheat the consumers because of whom they are earning their living.

1.8 Conclusion

Consumer education is relatively unexplored field of marketing. The study of consumer education is the attempt to understands and predicts human actions in the buying process. This study explains the objectives right in the beginning and collects data based on them. The data was collected through secondary data and primary data to give it completeness. Information was collected from various sources like the books, journals, newspaper, magazines and internet. The primary data was collected by administering the pretested questionnaire to 500 women’s. The entire data was collected within the parameters of the objectives, based on certain hypotheses. This is followed by the plan of chapters which will eventfully bring out the essence of the research work undertaken. The chapters are planned logically in order to give direction to the research work undertaken. And finally the limitations encountered are discussed. Since the researcher is dealing with women as a consumer which is complex, no fixed formula or method can be applied for understanding the same. Though every research undertakes, has added a new dimension to the said subject, very few detailed studies or rather no detailed study has been undertaken so far pertaining to this topic.