Chapter 2

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Chapter 2

Review of Literature

2.1 Introduction

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.

2.2 Review of Literature Related to Consumer and it's Behavior

Wilkie William\(^5\) views that changes in massive consumer spending have important effects on the overall health of economy. Consumer purchases provide reward for the design, production and delivery of valued goods, profits for firms and income for employees of the firms.

\(^5\) Wilkie William, Consumer Behaviour, John Willy and Sons, INN, pp 3-4.
Nair Suja lists the following factors contributing to the study of consumer behaviour such as rise in consumer earnings, drop in savings, high disposable income to spend, changes in personal, social and cultural influences, impact of media and technology. He further opines that study of these factors will help in understanding consumers better; and an understanding consumer behavior, marketers will be able to predict the consumer’s acceptance on their various environmental and informational cues and thus plan their marketing programmes or strategies accordingly.

Ostrow and Smith have clearly stated that consumer behaviour is the study to understand how consumers spend time, money and effort on consumption related items. It includes what they buy, why they buy, when they buy, where they buy, how often they buy and how often they use it.

Nair Suja R. expresses regarding consumerism in India that it is still in its infancy stage. But the consumer movement is slowly gathering momentum. It is a social force used to protect the consumers against the unfair marketing practices occurring in the transactions between the sellers and the buyers. At times there is a deliberate attempt on the part of the marketer to adopt misleading, false or deceptive impression and create a different image as compared to the actual fact. He further points out that I. S. Sundaram has opined that the Indian consumers are cheated to the tune of Rs.2000

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6 Nair Suja, Consumer Behaviour in Indian Prospective, Himalaya Publishing House, 2006.


Crores annually through various devices invented by the clever businessmen and traders.

Shiffman Leon G. and Kenuk Leslie Lazar\(^9\) have defined consumer behaviour as the behavior that consumers display in searching for purchasing, using, evaluating and disposing of products, services and ideas that they expect will satisfy their needs. They further explain that the study of consumer behaviour is concerned not only with what consumers buy but also with why they buy it, when and where and how they buy it and how often they buy it. It is concerned with learning the specific meanings that products hold for consumers. Consumer research takes place at every phase of the consumption process, before the purchase, during the purchase and after the purchase.

Himachalam D.\(^{10}\) points out that the lot of average consumer in India is most deplorable. For ages he has remained a helpless and dumb victim of those who are involved in the channels of production and distribution of goods and services. The only way to counter and check such exploitation is to educate the consumer and develop in him a clear awareness of the exploiting situation, and of the necessity of devising safeguards to protect his genuine interests. He asserts that the situation as it prevails requires a powerful and effective consumer movement whose activities-of which educating the consumer is the most important- are carried out with a wide network throughout the country, and with a missionary zeal.


Nair Suja R\textsuperscript{11} has made an effort to give in the hands of the readers a text on consumer behavior covering all concepts having relevance to this field. She has given an overview to the study of consumer behavior and also she has given various models to explain the concepts of consumer behavior. She has highlighted the importance of diffusion of innovation the marketing, communication process, consumers satisfaction and relationship marketing, so as to build brand loyalty among consumer

Farooqui Ahmad\textsuperscript{12} tells about the law relating to unfair trade practices as covered under the MRTP and Consumer Protection Acts. He traces the origin, evolution and development of the law on unfair business practices. The catch phrases of past, privity, freedom and sanctity of contract and the golden principle of Caveat Emptor, have been evaluated in the light of changing marketing paradigms. The author has discussed constitutional protection, defense of puffing, standard of protection, television advertising, comparative advertising, corrective advertising and interpretation of advertising.

Abhaynkar Janhavi\textsuperscript{13} says that the MRP Act, 1977, states the consumer should pay exactly the same price as printed on the packaged commodity, no matter where it is sold or served. Yet, it is common practice for multiplexes, fast food chains and pizza delivery companies to sell products above their MRP. The catch is insidious. While claiming to charge only the printed price, the companies are printing a higher MRP. Legally, different MRPs for different packages of the same commodity are permitted under excise law. This leaves the consumer confused and helpless.

\textsuperscript{11}Suja Nair, Consumer Behaviour in Indian Perespective, Reed Publication, New Delhi, 2007.
Under the Standards & Weights and Measures (Enforcement) Rules, 1985, charging more than MRP is a criminal offence. One way to resolve the whole MRP issue, would be to, “stop buying drinks from such chains that charge more than the MRP”.

Sarkar A.\textsuperscript{14} highlights major problems of consumers which are growing in dimension and intensity in modern India. He says that remarkable progress in all fronts achieved under the five year development plans has resulted in higher income and more purchasing power and bulging demand of diverse items of consumer goods and services of the rapidly growing population with consequent escalation of consumer problems. These have been brought out such as soaring prices, population explosion, adulterated, spurious and sub-standard consumer goods, short-weight and measurement, deficiency of servicing etc. Governmental action programmes in the matter such as curbing unhealthy trade practice have been highlighted. The book contains mines of information on the legal measures taken up by the government for protection of consumers in India as also in some important advanced countries together with the activities of voluntary consumer organisations and consumer cooperatives in those countries and their counterparts in India which is well documented. The book is a valuable guide for education and awakening awareness of consumers, with the growing momentum of consumerism.

According to Ramaswamy and Namakumari\textsuperscript{15} a consumer is a highly complex entity with innumerable needs and desires. These needs and desires are often at different

\textsuperscript{14} Sarkar A., “Problems of Consumers in Modern India”, Delhi, Discovery Publishing House, 1989.
\textsuperscript{15} Ramasawamy V.S., et al, op cit, p 223.
stages of emergence and actualization. Some are latent; some are manifest whereas some are dominant. The buyer has his own plants of meeting these needs.

Assael Henry\textsuperscript{16} has revealed that greater sophistication, access to more information and emphasis on value has led consumers to desire products more closely fitted to their needs. Consumers today are looking for more options at lower prices. They want sneakers for different activities, snacks for different times of the day, clothes that are tailor made and cars with a specific set of options and accessories.

Foxall Gordan and Goldsmith Ronald\textsuperscript{17} have observed that increasing pressures of highly competitive marketing environment makes it imperative for stores to understand consumers as they seek to gain competitive advantage. In a competitive economic system, the survival and growth of firms require accurate knowledge about consumers and why they choose their products rather than those of rival firms.

Michel Jean and Dervis Kemal\textsuperscript{18} states that Entering into the markets of the poor is uncharted territory for many companies. It is one where tough obstacles remain, including limited market information, underdeveloped regulatory environment, inadequate physical infrastructure, missing knowledge and skill, and restricted access to financial products and services. With strong and effective political and social institution, entrepreneurs, firms and households will invest and take risks that promote


\textsuperscript{17} Foxall Gordan R. and Goldsmith Ronald E., Consumer Psychology for Marketing Route ledge, 2003.

\textsuperscript{18} Michel Jean and Dervis Kemal, Potential of poor to power growth, The Economic Times, 2008, p16.
innovation and create decent jobs. Through the flows of income and creative energy that these jobs generate, people can be lifted out of poverty and their productive capacity can be unleashed, their skills enhanced by providing a solid basis for sustainable development.

They further explain that the poor are not powerless, nor should they pay a poverty penalty on the products and services that we can so easily take for granted. By recognizing them as both potential consumers and drivers of growth, inclusive business models can create greater independence and interdependence which give benefit to all.

Sriraman Anuradha\textsuperscript{19} on her website reports that, today’s consumer is brave and adventurous, yet nervous and restrained, open and communicative, yet private and hidden, willing to trade and barter and yet demanding high levels of service and commitment. This makes it highly imperative to study consumer behaviour.

Harness Edward\textsuperscript{20}, Chairman of Procter & Gamer states that it is necessary to study ever changing consumer and try to identify new trends in tastes, needs and environment and living habits. This study helps to assess the impact of their brands. He further indicates that study of competition too is important as it gives us idea about the new benefits offered in order to stay ahead in this game.

\footnote{Sriram Anuradha, op cit. p. 134.}

\footnote{Schewe Charles, Editor, Consumer Behaviour, McGraw Hill Publishers, 2006.}
Sahu Shekharchandra\textsuperscript{21} believes that today’s era is consumer’s era consumer’s satisfaction era. Today everywhere competition can be seen and consumer has various options to choose from. In today’s modern market there is a rage of consumer goods. Amidst all this the consumer finds himself trapped. The consumer tries his best to buy the best product in the market at the most reasonable price and tries to get the best worth of his money. Today’s consumer expects not only reasonable price but also respectful behaviour. He believes that consumers are the super power in today’s market.

Kanoria. P. Hari\textsuperscript{22} covers in his story India, both a major exporter and large-scale consumer of staples like rice, finds itself in the eye of this global storm. Every move by it could adversely affect the global market and directly impact the destinies of several small nations in Africa, Asia and Central America. In short the world appears to be headed for a Great Food War.

Food prices the World over have shot up by a whooping 83% in the past three years mainly because of a surge in global commodity prices. That is taking its toll in Indian too. And the Indian government facing unheard of inflation that could result in a severe drubbing in the two consecutive election years of 2008 and 2009 pressed the panic button, banning export of rice varieties other than the up market basmati. Inflation in country soared by over 7% mainly due to the rise of food prices of essential food items like lentils have gone up by 35%.


\textsuperscript{22} Kanoria. P. Hari, The Great Food War, New Delhi & Kolkata, May 1-15, 2008, p.g.45
Basotia and Sharma\textsuperscript{23} in their book, rightly mention that consumer behaviour results from individual and environmental influences. They further state that behaviour is the results of the consumer’s personal influences and the pressures extended upon them by outside forces in the environment.

Staff David A\textsuperscript{24} has placed the consumer within his or her recognized social context that is in relation to the producer and to the market place in which buying and selling takes place. Also he has set the scene for this psychological approach to understand the consumer by discussing the importance that behind a consumer has on our lives.

Statt David\textsuperscript{25} states that our senses are more wide-ranging, complex, delicate and sensitive than we normally realise and therefore the mental, emotional and physical activities that people engage in, while selecting, purchasing, using and disposing of products and services so as to satisfy needs and desires is called as consumer behaviour.

Khan Mohammed Kaleem and Khan Mohammed Naved\textsuperscript{26} emphasize on the fact that consumer behaviour is rather complex and affected by many factors. They further say


\textsuperscript{24} Staff David H, Understanding the Consumer, Dasal Publication, New York, 2005.


that consumer’s attitudes, predispositions, motives, needs, expectations, likes, dislikes and other various socio-economic factors influence the consumer behaviour.

Rajan Saxena\(^\text{27}\) observed that, an excellently engineered product many fail if a consumer does not identify with it. He states that this makes it imperative for the firm to understand the structural changes taking place in the market and its impact on marketing mix. Further emphasis is given to study how the buyer decides in favour of one brand over another, what motivates him or her to select an alternative and who influences him or her to buy the brand or product.

According to Paul Peter and Olson Jerry\(^\text{28}\) consumer behaviour is dynamic because the thinking, feeling and actions of individual consumers, targeted consumer groups and society at large are constantly changing. The dynamic nature of consumer behaviour makes formulation of marketing strategies a challenging yet difficult task.

In consumer markets, marketing strategies are typically designed to increase the chances that consumers will have favourable thoughts and feelings about particulars, try them and repeatedly purchase them.

Bhattacharya Sisir Kumar\(^\text{29}\) has pointed out that in order to prove successful in marketing strategies, it is important on the part of the marketers to be abreast of


\(^{29}\) Bhattacharya Sisir Kumar, Marketing Management, National Publication House, New Delhi, 2004, p. 189.
consumer behaviour which encompasses attitude, intentions and desires of consumers. The marketer who successfully exploits these aspects of consumer behaviour will be able to expand the sales of his or her products.

Khan Kaleem and Khan Mohammed\(^{30}\) emphasize on the fact that consumer behaviour is rather complex and affected by many factors. They further say that consumer’s attitudes, predispositions, motives, needs, expectations, likes, dislikes and other various socio-economic factors influence the consumer behaviour.

### 2.3 Review of Literature Related to Education

Krishna Rama\(^{31}\) states that the people on a large scale are unaware of their rights and powers and the laws enacted by the government in spite of presence of various laws and measures that could ensure consumer protection and service. He reasons it is because of illiteracy and low levels of incomes that consumerism has not developed into a strong force as in the U.S.A.

Sharma Upasana and Bharadwaj Punit\(^{32}\) refer to consumer protection as a number of activities that are designed to protect consumers from a wide range of practices that can infringe on the rights consumers are believed to possess in the market place. These activities stem from a broad and aggressive movement, called consumerism, which is

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supported by consumers themselves (particularly consumer advocates), by many business organisations and by the government to see that these rights of consumers are respected.

Himachalam D. and Jayachandra\textsuperscript{33} points out that legislation alone could not safeguard the interest of consumers. There should be awareness, education, understanding and realization of the rights and privileges on the part of consumers. More than anything else a strong organisation would really help in building up effective consumerism in our country.

Khanolkar Smita and Kayandepatil G. Angadhar\textsuperscript{34} state that every person is a consumer as he consumes economic goods and services. The consumer is a person who satisfies his needs by paying consideration to the person who provides the means to satisfy the needs. They further emphasize that a person is a consumer even when he purchases services, makes use of educational opportunities, obtains a legal advice from the lawyer or gets treated from medical practitioner. In the book, they have further discussed consumer movement, problems of consumers, business ethics, moral issues in business, and ethics in functional areas, advertising and control of unfair advertising.


Panta Murli Prasad\textsuperscript{35} points out that though the need for consumer protection is more in countries like India where the markets tend to be more predatory, the consumer protection systems are much better in developed countries like Germany. The author uses economic tools to economically analyze consumer laws in India. He has given special emphasis to the functioning of consumer redressal courts and other new institutions to protect the Indian consumer. The market system that has evolved over the centuries has evolved instead of tending towards being perfect has actually been highly distorted. The resulting asymmetry of information has often put the consumer at a disadvantage requiring extra market intervention. The author’s study is set in a comparative perspective with a view to draw lessons from the more evolved systems.

Parigi V. K.\textsuperscript{36} has discussed all the rights to basic need and also consumer rights. Regarding right to consumer education he has stated that at present there is no clear cut policy in India with respect to consumer education. But the Union and State Government have accepted the introduction of consumer education in school curriculum. Despite various measures taken by the government and several consumer organisations, the majority of the consumers are still not fully aware of all the consumer protection legislations and its implementation mechanism.

Besides having a low ratio of literacy, high incidence of poverty etc., even the well to do consumers do not appear to be very concerned about consumer protection laws and as such for their need to fight for their rights. The author explains this is because of


many reasons like lack of faith in the system whether judicial or administrative and most important reason being lack of awareness about consumer issues, which reflects the poor situation of consumer education and information dissemination. He says the problem is with the sheer size of the need, which cannot be matched with the limited resources of the voluntary consumer movement.

Hawkins Del I., Best Roger J. and Coney Kenneth A. 37 emphasize that it is not possible to anticipate and react to customer’s needs and desires without a complete understanding of Consumer Behaviour. Knowing customer’s current needs is reasonably complex but can generally be determined by direct market research. Anticipating consumer’s needs requires understanding the consumer which in turn requires understanding the behavioural principals that guide consumption behaviours.

Girimaji Pushpa38 explains the various provisions of the Consumer Protection Act and the functioning of the courts. She says these two are the basic aspects which help the consumers to understand the law. The author has tried to answer questions about the constitution of the courts, who can file a complaint, what kind of complaints can be redressed by the courts and also pecuniary, territorial and appellate jurisdiction of these courts. She further informs about the functioning of the courts, the procedure followed by them and the relief that they can give to aggrieved customer. The author has also given tips for filing a complaint. The author has also specifically told about problems of consumer’s vis-à-vis various services. She has also mentioned consumer


court decisions under housing, power supply, telecommunication, railways, life insurance and medical negligence.

Gulshan S. S.\textsuperscript{39} states that in spite of the enactment of various laws for protecting the consumer, there has been no effective deterrent against the production and sale of spurious goods which continue to flood the markets. He further says that there is an easy availability of spurious goods at temptingly cheap prices in the market particularly in the electrical and automobile sectors. These sub-standard and misbranded goods pose a grave to the life and safety of the public and needed to be eradicated totally. It is not enough to prescribe quality standards or prohibit marketing of certain classes of goods not bearing the ISI mark but these must be backed up by severe punitive measures which their violation would invite. He expresses that consumers all over the world are alert and fight for their rights as and when required. The Indian consumers may have a lesson or two from their brethren abroad.

Kumar Neeraj\textsuperscript{40} has made an attempt to make the consumer legislation accessible to those concerned through handling of day-to-day instances to clarify how the law works. The author has provided in-depth knowledge supplemented by recent relevant judicial decisions which established a new era of consumer responsibility or provided a new application of the existing range of responsibilities.


Throughout, the author has used a variety of examples to illustrate the subject matter. Different topics have been explained in such a way that they are easily comprehended by especially those who have no prior knowledge of law. Some model forms have also been provided with an intention that a common man need not go to a lawyer for filing a complaint, rather he can use these standard forms himself. Addresses of Consumer Disputes Redressal Forums and Voluntary Organisations have also been incorporated for the convenience of consumers.

Rao V. L. S. Prakasa\(^{41}\) refers to urbanization as a process relating to concentration of people engaged in non-agricultural occupations and uses in a specialized area, a place, as a consequence of population, occupational and land-use shifts. Thus, according to him urbanization involves: concentration of people at population densities higher than those associated with agricultural populations with only very rare expectations on either side; population shift from rural to urban areas; occupational shift from agricultural to non-agricultural; and land use shift from agricultural to non-agricultural.

Saberwal Satish\(^{42}\) tells about the roots of urbanism that they go deep into Indian history and any attempt to see the various forces in clear array must place them in the perspective of time; more so since the social process in India over the past century or two has maintained a remarkable continuity. No large part of the social structure has


undergone revolutionary erasure. The historians of India’s colonial urban centres therefore contribute materially to our understanding of the contemporary setting of urbanization.

Mitra Arup\(^{43}\) has examined three important issues: whether employment structure in the cities is dominated by low productivity activities in the absence of rapid industrialization of work force, whether residual absorption of labour in the formal sector and the concomitant poverty in the urban areas can be explained in the framework of “excess supply limited demand paradigm” and whether slum problem needs to be perceived mainly in terms of employment problem.

Bala Raj\(^{44}\) states that despite a long tradition of urbanization, India was at a low level of urbanization in the beginning of the twentieth century. Only 10.8% of the population of the country was recorded as urban at the 1901 census. The low degree of urbanization was in line with subsistence nature of agriculture in general, highly localized industrialization and meager development of transportation. Rural to urban migration was of small magnitude. The natural increase of urban population was also close to the zero level as high birth rates were being cancelled by equally high death rates.


Thudipura Jacob Z.\textsuperscript{45} says that rapid growth of urbanization in India has resulted in the emergence of many metropoles, cities and towns. They have attracted people but have failed to absorb and assimilate them. A major reason is their incapability to proportionately expand employment opportunities for their expanded labour force in the organized sector. The result has been the growth in each of them what has been termed as the informal sector pre-dominated by self-employment. Their infrastructures for both living and economic activity are greatly overtaxed and they face huge shortage of shelter, water, sewerage, drainage and internal transport. He further expresses that a majority of people in many of these cities are living in highly congested slums and shanty towns posing a great challenge to the planners and policy makers.

Bhattacharya B.\textsuperscript{46} expresses that the present urban development of the country, to a large extent, a legacy of the British administration, still possess some elements inherited from the long colonial rule in the country. The urban pattern evolving out of the British rule in India has developed almost a uniform character with administrative centres taking the leading role as towns and cities. The administrative reorganization starting in the middle of the nineteenth century, divided the country into administrative units of different orders and had its urban development generally concentrated in the administrative headquarters. It is quite obvious that as seats of administration and having residence of a handful English civilians, these places gradually emerged as the principle urban centres, shadowing those which were devoid


of administrative functions. Thus, political role took a very important part in setting the urban pattern and the position did not weaken even during the post-independence period.

Shukla Vibha\textsuperscript{47} believes that every citizen of an independent economy is a consumer. Even a producer, distributer and seller of any product also come under the category under the category of a consumer. In a business consumer is the most important person. But, now-a-days the very same consumer is exploited by the business community. For them adulteration has become a very important part of their business. She says even advertisements play no role in helping the consumers but they misguide and mislead the consumers. She has also mentioned different steps taken by the government in the interest of consumers but she says there is a strong need of consumer awareness regarding the consumer rights and consumer programmes. She believes that various consumer rights, laws, measures, courts need to be popularized not only in the urban areas but also in the rural areas.

Taylor Lee\textsuperscript{48} believes that the study of urbanization assumes the past historical development of individual cities and focuses on society-wise urban influences. Urbanised areas are places of dynamic and plural exchanges as well as places of vastly differing symbols and meanings. Urban living includes both people and the built environment and it is quite new. Urbanisation in the last hundred years has


saturated many of the world’s societies. The attitudes, values and life styles associated with cities are dominating and even obliterating those associated with rural areas.

Ramachandran R.\textsuperscript{49} says that the study of urbanization by its very nature involves several dimensions of analysis. Fundamentally, these include a time dimension covering a period of nearly 5000 years, a spatial dimension that spans 2,800 Km. east to west and 3,300 Km. north to south and a socio-cultural dimension that covers a wide spectrum of people of diverse ethnic origins, speaking a variety of languages and having a abiding faith in some of the world’s oldest religious traditions. A fourth dimension relevant to the study of Indian urbanization has to do with the economic and political processes that have shaped and are continuing to shape the basic character of urban life in India.

Singh Prabha and Singh Arun Kumar\textsuperscript{50} have expressed their opinion regarding consumer welfare saying the consumer could choose, accept or reject what market offers through sellers when there is freedom to choose, it encourages healthy competition between producers and sellers to assure good quality products, at prices that are equal or close to the cost of production. They also draw attention to consumer organisations which are encouraged by the government such as Grahak Panchayat, Common Cause and Voice which have also contributed a lot towards consumer


education and protection of their rights. They also say that Consumer Protection Act plays a milestone in the field of consumerism.

Kapoor Jagdeep\textsuperscript{51} has highlighted that Consumer Protection Act, provides for, among other things, effective safeguards to consumers against various exploitations and unfair practices, relying mainly on a compensatory rather than disciplinary or preventive approach. It applies to all goods and services unless specifically exempted and covers the private, public and cooperative sectors. It also provides for speedy and inexpensive adjudication.

Kapoor Jagdeep\textsuperscript{52} has caught the reader’s imagination in his column. The column is addressed more to business and industry than the consumer. But here the columnist’s purpose has been twofold: to sensitize business and industry to the concept of consumer satisfaction, and to create consumer awareness about the standard of service they can and should expect as a matter of right. To that extent Kapoor’s column is intended to enlighten the business and industry on one hand and empower consumers on the other in a demand driven market.


Amin Deepa\textsuperscript{53} has emphasized that the success of consumer movement mainly depends on the level of consumer awareness around the country. The government can only play the role of a catalyst or facilitator. The growth of consumer movement is a voluntary effort involving the participation of one and all. Only alert consumers can protect themselves and the society. Consumer movement must be made into a powerful social force. She has suggested consumer education, setting up of consumer association at every town without political affiliation, financial and other kind of help by the government for popularizing the consumer movement in India. She says consumer movement has a potential to bring economic revolution in the country in a democratic and peaceful manner.

Singh Andrea Menefee and Alfred D’Souza\textsuperscript{54} point out that the reasons for migration of rural people to urban areas are overwhelmingly economic. Migrants leave the village because of their inability to support themselves and their families, and patterns of outward migration therefore vary according to the levels of rural development and the extent to which the rural poor benefit from, or are excluded from the fruits of agricultural development. They choose to go to particular cities because of perceived better economic opportunities and their close-knit networks based on kinship, caste and religion provide the mechanism through which information regarding these opportunities is communicated.

\textsuperscript{53} Amin Deepa, “Consumer Rights in India”, Anveshan, Vol. 01, 2002.

\textsuperscript{54} Singh Andrea Menefee and D’Souza Alfred, “The Urban Poor”, New Delhi, Manohar Publications, 1980.
Walmsley D.J.\textsuperscript{55} insists that instead of being regarded as a symbol and as a manifestation of civilization, cities are viewed in more jaundiced terms as the locale for many of the problems that bedevil present day society. He explains the evidence for this point of view is plentiful: drug abuse, crime, mental illness, vandalism, truancy and family breakdown are usually more prevalent in urban than in rural areas. This is not to say that there is something in the nature of urban environment that causes such problems. It may well be that cities, in concentrating vast number of people in relatively small areas, also serve to concentrate social problems to the point where these problems are more noticeable than they would otherwise have been.

Bose Ashish\textsuperscript{56} has presented a series of studies on different aspects of urbanization in India. He has evaluated the definition of the term urban adopted in the Indian censuses and he has also presented demographic implications of population and environment for development planning in addition with a series of statistical tables on urban India and rural urban contrast is presented for ready reference.

Ali Sabir\textsuperscript{57} points out that in India, over 30\% of the total population lives below the poverty line. Such a high degree of poverty highlights a serious dimension of the country’s urban scenario also. The insufficient employment opportunities and poor income levels add to the miseries of the urban poor. They live in sub-standard settlements like slums, unauthorized colonies, squatters, pavements, resettlement

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colonies etc. These settlement colonies are considered to be the filthiest in the world. He further says that taking a serious note of the growing urban poverty, the Government of India spent hundreds of crores of rupees on implementing various schemes and programmes with no significant result. Urban poverty continues to be an area of major concern and unbeatable challenge.

Rai Nishith and Varmanese Richa\(^58\) says that the Government of India recently launched a “Campaign Good Urban Government” to promote the scientific goals of decentralization, integration of the poor and marginalized, environmental sustainability, improved municipal finance, transparency, better municipal management and capacity building. Thus there is a need to develop the governance, make cities more efficient, build accountability and develop partnerships.

Rakodi Carole\(^59\) believes that poor urban people’s needs can be categorized broadly under three headings: survival, security and quality of life. These conditions are not mutually exclusive; rather they each have relevance for poor people at different stages in their lives. In terms of quality of life urban poor people may also want to invest time and resources in lobbying for, and maintaining, basic environmental infrastructure, and in attending courses to improve basic hygiene and healthcare.

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Taimni Brij K.\textsuperscript{60} asserts that currently informed conventional wisdom requires that poor are seen in terms of their inability to earn to meet the basic tenets of civil life – education, health, shelter, skills assets – income and food security, in times of distress with having something to fall back upon, safe potable water, a feeling of empowerment – sharing/participating in and contributing to the civil life.

Dutta L. K. and Sharma Savita\textsuperscript{61} believe that when poverty is viewed as a lack of income and consumption, merely assessing the average levels is not sufficient. The class distribution of income/consumption is also an essential element in determining poverty. It is for this reason that regionally the relation between per capita consumption and income has been found to be uniform in India. The relation is not uniform between inequality and poverty. Both these factors have to be taken into account simultaneously while assessing poverty.

Aziz Abdul\textsuperscript{62} states that the incidence of poverty is generally ascertained in relation to a normative measure called poverty line which is defined in terms of a level of household income (expenditure) that ensures a daily calories requirement of 2,400 calories per person in rural areas and 2,100 calories in urban areas and also covers some expenditure on essential non-food items.


Shah Jayesh\textsuperscript{63} believes that people who live in poverty are less likely to eat the food they need to stay healthy; their children often remain hungry and suffer the effects of malnutrition during the early important years. They are more susceptible to diseases and receive little or no health care when they fall ill. As a result, they often die younger than most other people do. And they can seldom expect to attend good educational institutions in order to live better lives. He says this is not just an essay on poverty; it’s a grim reality for one out of every two Indians today.

Rao Ambati Nageshwara\textsuperscript{64} expresses that poverty has been described as a situation of “pronounced deprivation in well being” and being poor as “to be hungry, to lack shelter and clothing, to be sick and not cared for, to be illiterate and not schooled. Poor people are particularly vulnerable to adverse events outside their control. They are often treated badly by institutions of the state and society and excluded from voice and power in those institutions”. He further informs that using income as a measure of poverty, the World Development Report refers to the “deep poverty amid plenty” in the world and states that a fifth of the world’s people live on less than $1 a day and 44 per cent of them are in South Asia.

Morris Morris David and McAlpin Michelle B.\textsuperscript{65} present a constructed index with which the impact of development programmes on mass welfare, particularly in terms of longevity of life, infant mortality and literacy can be measured and monitored. The


relevant statistics are also available in the book which have widespread social implications.

Lipton Michael\(^6\) states that urbanization increases the rural sector’s share of disadvantaged people because unsuccessful migrants tend to return more swiftly, especially if they fail to get a job. The retention by many migrants of rural property implies an income drain from the village if the unsuccessful do settle in the towns and a cushion for urban failure if they do not.

Leah C. Keino and Smith Frances\(^6\) say that in today’s global community, the uneven distribution of resources for meeting individual and family basic needs takes on new meaning. In the last decade, focus has been drawn to the plight of those living in poverty, particularly in the less industrialized countries. They inform that according to a United Nations survey, one billion people cannot satisfy their most basic human needs. “More than eight million children die each year because of polluted water or contaminated air. Six million die from malnutrition or starvation. Two million die from diarrhea or related diseases.”

Ravallion Martin\(^6\) points out that in 2005; one in three of the people in the world who consumed less than $1.25 a day (at 2005 purchasing power parity) lived in India – more than any other country. They accounted for about 40 per cent of India’s


population. Twenty five years earlier 60 per cent of India’s population lived below the same real line. While, this is clear progress, India’s long term pace of poverty reduction by this measure is no more than average for the developing world, excluding China. The article first discusses the methodology underlying the World Bank’s recent revised estimates of global poverty and then analyses the Indian numbers.

Chen Shaohua and Ravallion Martin\textsuperscript{69} express that the present definition of poverty does not directly reflect inequality within households or access to public goods. They have further discussed the poverty line and exchange rates, followed by the measures of poverty and then they have presented the main results.

Arora Renu\textsuperscript{70} says that consumers are confronted with numerous problems due to lack of knowledge or awareness of their rights and the enactments made by the governments. They do not exercise their rights as consumers. To eradicate such ignorance and make the consumer a better buyer and safeguard his interest against the malpractices of businessmen, no measure can be more effective than consumer education. She holds that it is the first right and duty of consumers and of every citizen to protect the fundamental rights of consumers.


Sharan S. B.\textsuperscript{71} explains about the various precautions that should be taken while dealing in various fields such as banking, medical, L.P.G., etc. Preference should be given to standardized products with standard certificate marks like ISI and AGMARK. Care should also be taken by the consumers as to what kind of weights and measures are being used by the sellers. He further gives tips for buying like checking ingredients, producers or packers address, date and year of production, batch no., weight of the product etc. He says that the malpractices prevailing in today’s market should be curbed in all respects for the protection of the consumers.

Sastry K. P\textsuperscript{72} clearly explains consumer protection under the MRTP Act and repeats what many others have already said that the consumer is exploited in a number of ways because of his literacy and ignorance. He has hardly any bargaining power and is least conscious of his rights.

Pinjarkar S. N.\textsuperscript{73} points out that the Indian consumer has always been neglected in our economy and exploited because of his lack of literacy and education. In order to protect the consumer from all malpractices, consumers should be awakened, organized and educated to avoid victimisation.


George Susy\textsuperscript{74} states that the existence of legislation will not in itself ensure enforcement of the same. A vigorous consumer education is a must to make the consumer aware of his rights and other protective measures. There should be mass consciousness about consumer’s role and rights in society.

Uppal R. K. and Kaur Rimpi\textsuperscript{75} assert that all the government agencies, consumer forums, consumer rights protecting laws can be brought to benefit us only when we realize, our supreme veto powers of refusing a sub-standard products and exercise our rights to get the best and not by compromising on sub-standard products sold to us by traders, manufacturers and salesmen. They suggest that ministry of consumer affairs should make a comprehensive research regarding consumer problems and their possible solutions.

Agarwal S. K. and Agarwal Himanshu\textsuperscript{76} points out though the government has taken various measures to protect the rights of the consumers yet also the consumers need attitudinal change and they should be cautious themselves about their rights. They should make a strong stand against the manufacturers, service providers and businessmen who came in their way. Actually, they are ignorant and unaware of the procedures of the Consumer Protection Act. He also says that most consumers have a


\textsuperscript{76} Agarwal S. K. and Agarwal Himanshu, “Consumer Education and Protection-Challenges and Responses”, \textit{Ibid.}
little training in how to shop wisely and this results in unexpected and unknowledgeable consumer decisions. Hence there are several benefits of consumer education to individuals, business and society.

Sharma Manoj and Jagota Rupam\textsuperscript{77} have observed that the consumer exploitation is primarily because of the unawareness on the part of the consumers, apart from other reasons like lack of initiative to fight for their cause, lack of confidence of the consumers in the redressal mechanism, pending backlog of cases and long delay in the disposal of cases, economic constraints, procedural complexities, unorganized strength of the consumers owing to the weak strength of NGO’s fighting for the cause etc.

Barik B. B.\textsuperscript{78} asserts that due to high prices, making available inferior quality of goods, creation of artificial scarcity of goods or under-measured goods by the producer/whole-sellers/retailers there is negative impact on the spending power and saving potential of the individual consumers. He further says now-a-days, the consumers are exploited in different ways. So, for a healthy and competitive economy and to establish proper social order in the society, the consumers should be protected from different types of disguised harassments.


Agarwal Meenu, Agrawal Deepa and Babita⁷⁹ point out that consumers in India and perhaps in other developing countries too, face a wide range of problems in their day-to-day dealings with traders and various organisations, engaged in providing goods and services. These problems may be the result of scarcity, varying incomes, product development, environmental changes or social structure. They also give an account of the problems faced by the consumers in markets, banks, government and private offices, hospitals, schools, public distribution agencies and while availing other services in the hope that the awareness of consumers will be increased and they will be ready to recognize and overcome them intelligently when faced with such situations.

Singh Upasana and Gandhi Sudesh⁸⁰ have found out in their study that getting justice through judiciary was considered as difficult, time consuming and a costly process. Ignorance and indifferent attitude among consumers was the perceived reason for non-implementation of laws. The introduction of consumer education through media mix approach led to significant level of gain in knowledge regarding consumer rights, responsibilities and protective laws. Literacy levels of homemakers showed medium impact on purchase behaviour.

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Manjura Vanmala\textsuperscript{81} expresses that Consumer Protection Act, 1986 is a result of consumer movement. When this Act came into force already there were some 40-42 Acts in existence relating to weights and measures, adulteration, drugs and medicines, black-marketing etc. But the main difference which came with Consumer Protection Act, 1986 is that earlier consumers were not compensated if they faced any problem but Consumer Protection Act, 1986 makes it compulsory that the aggrieved consumer also gets the compensation.

Sastry Suryanarayana\textsuperscript{82} says that in the midst of his day-to-day consumer problems the consumer is bewildered. He is like Alice in the Wonder Land not knowing which way to turn and from whom to seek counsel. Many of the victims of adulteration reach their grave in silence, even though specific laws are there to protect them. At this juncture, the need for voluntary organisations has become more urgent to play a vital role in helping and rendering assistance to the ill-fated consumer in protecting his rights.

\textsuperscript{81} Manjura Vanmala, “Change in Consumer’s Definition in Twenty Years”, Mumbai, Loksatta, January 15, 2006.

2.4 Review of Literature Related to Women’s as a Consumer

Bakewell, C. and Mitchell, V.\(^83\) says that young female consumers have been influenced by several environmental factors that separate them from older shoppers. Young females have been conditioned into consuming earlier than previous generations and have been socialized into shopping as a form of leisure. They have been developed in an environment that provides more reasons and opportunities to shop as well as additional consumption opportunities such as television, the internet and traditional catalogue based shopping. Furthermore, young females are more apt to have become accustomed to media that depict affluent and opulent lifestyles.

Barletta, M.\(^84\) have found that marketing to women delivers a better return on the marketing dollar through both higher customer acquisition and greater customer retention. Because women are more inclined to long term brand relationships, enhanced loyalty means every marketing dollar invested in acquiring female customer’s results in a higher retention rate.

Martha Barlett\(^85\) suggests in her study “marketing to Women” that compared to the men, it is ideal to target the women, as it helps to enhance the returns due to the loyalty and referral power of women in the long run. Further, she opines that the


\(^84\) Barletta, M., Marketing to women: How to understand, reach and increase your share of the world’s largest market segment, Dearbon Trade Publishing, Chicago, 2003.

\(^85\) Martha Barlett, CEO of Trendsight Group, a marketing Consultancy firm “Marketing to Women” – Advertising express – ICFAI
natural behavior of women to talk and share experiences adds fillip to the marketing process by the multiplier effect of word of mouth.

Fletcher & Keith\textsuperscript{86} presents information on the nature of problem recognition, the first stage of problem solving model of buyer behavior. The problem solving approach stresses the view that the consumer moves through a series of sequential and reiterative stages or procedures in reaching or not reaching a consumption decision. It is claimed that problem recognition is a two stage process; first, the problem of whether to buy, and second, and the problem of what to buy. The first problem is solved with little if any market searches over a prolonged period of time, the second with limited market search over a shorter period. The initial stages of a decision are generally accepted as influencing the later informational requirements and the choice criteria used to evaluate and discriminate between alternative products and, as such, are of major importance to marketers. Precipitation circumstances and enabling conditions do not operate in a clearly predictable way and are often not open to influence by the marketer.

Simintiras & Anotonis\textsuperscript{87} attempt to distinguish evaluation outcomes of likely future satisfaction from feelings or emotions prior to the act of purchase, and assess the impact of pre-purchase satisfaction on the purchase behavior of first time buyers. In their study after conceptualizing pre-purchase satisfaction as the emotional outcome of anticipated satisfaction, it was hypothesized that; pre-purchase satisfaction and


\textsuperscript{87} Simintiras, Pre-purchase satisfaction and first time buying behavior, European Journal of Marketing, 1997, Vol. 31 issue 11/12, pp 737 – 872.
anticipated satisfaction are related but distinct constructs; and pre-purchase satisfaction levels are higher for potential first time buyers who buy than those who do not buy. The results provided support for both propositions, and suggest that anticipated satisfaction and pre-purchase satisfaction are distinguishable constructs, and pre-purchase satisfaction is a predictor of the purchase behavior of first time buyers.

Shainesh\textsuperscript{88} presents that buying behavior in a business market is characterized by long cycle times, group decision making, participants from different functional areas and levels and sometimes divergent objectives, and changing roles of the participants during the buying cycle. The high levels of market and technological uncertainty of services is the complexity in the buying process. Despite all this, marketers have been remarkably remiss in not looking at women as a separate segment.

2.5 Review of Literature relating to Non-government Organization

Bhagirathi Panigrahi\textsuperscript{89} thinks that in spite of the many measures, legislative and administrative, consumer protection still remains a myth. The consumer is exploited quite often He is helpless and an easy prey to the commercial and industrial leviathans wielding economic and political power. In a society like ours, with the bulk of illiterate people still suffering from abject poverty, the battle for consumer protection has to be fought on different fronts. The effectiveness of the consumer protective legislation would be diminished, if the consumers were not aware of their rights and remedies. So, education of consumers through the mass media is very much necessary to make them conscious of their rights and of the legislative measures.

Nagrik Jagruti\textsuperscript{90} informed that a Channel which initially will only be aired on Sundays, will focus on problems plaguing consumers. Various government departments like Food and Drugs, Weights and Measures will take part in the consumer awareness seminar. The channel will initially cover Vadodara district and later other areas in the state. The channel supported by the Lions Club of Harni Airport in Vadodara intends to provide interface between the consumer and the government and non-government agencies to create awareness about consumer rights and the existing laws that govern the consumer world.

She further informed that every episode will revolve around a problem. From adulterated foods, defective goods, quack doctors, misleading advertisement, excess billing of commodities and drugs to deficiency in services, the programme will


\textsuperscript{90} Nagrik Jagruti, NGO launch TV channel on consumer education, 3rd Jan 2004, vadodara.
provide insight into the remedies available for consumer grievances. Advocacy programmes to initiate change at the policy level will also be another objective of the channel to encourage dialogue between the people and service industries. The channel will throw light on various issues to reassert the right to information of consumers.

Karnik Shwetaa\(^{91}\) informed that if the state power utility accepts the proposal submitted by consumer associations to tide over the power crisis, Thane, Navi Mumbai and Pune areas will get uninterrupted electricity on three working days. Maharashtra State Electricity Distribution Company Limited (MSEDCL) had tied up with consumer organisations and the Tata Power Trading Company Limited (TPTCL) to procure power required by these three areas. The government convened meetings with residents and consumer organisations to devise measures to overcome the crisis.

Himachalam D. and Jayachandra\(^{92}\) points out that legislation alone could not safeguard the interest of consumers. There should be awareness, education, understanding and realization of the rights and privileges on the part of consumers. More than anything else a strong organisation would really help in building up effective consumerism in our country.

Arora Renu\(^{93}\) says that consumers are confronted with numerous problems due to lack of knowledge or awareness of their rights and the enactments made by the

\(^{91}\) Karnik Shwetaa, New Power Plan Moofed for Thane, Navi Mumbai, 4\(^{th}\) November 2008.


governments. They do not exercise their rights as consumers. To eradicate such ignorance and make the consumer a better buyer and safeguard his interest against the malpractices of businessmen, no measure can be more effective than consumer education. She holds that it is the first right and duty of consumers and of every citizen to protect the fundamental rights of consumers.

Sastry Suryanarayana\textsuperscript{94} says that in the midst of his day-to-day consumer problems the consumer is bewildered. He is like Alice in the Wonder Land not knowing which way to turn and from whom to seek counsel. Many of the victims of adulteration reach their grave in silence, even though specific laws are there to protect them. At this juncture, the need for voluntary organisations has become more urgent to play a vital role in helping and rendering assistance to the ill-fated consumer in protecting his rights.

Sharma Manoj and Jagota Rupam\textsuperscript{95} have observed that the consumer exploitation is primarily because of the unawareness on the part of the consumers, apart from other reasons like lack of initiative to fight for their cause, lack of confidence of the consumers in the redressal mechanism, pending backlog of cases and long delay in the disposal of cases, economic constraints, procedural complexities, unorganized strength of the consumers owing to the weak strength of NGO’s fighting for the cause etc.


Barik B. B.\footnote{Barik B. B., “Consumer Protection in Indian Economy”, Consumer Behaviour and Consumer Protection in India, New Delhi, New Century Publications, 2006.} asserts that due to high prices, making available inferior quality of goods, creation of artificial scarcity of goods or under-measured goods by the producer/whole-sellers/retailers there is negative impact on the spending power and saving potential of the individual consumers. He further says now-a-days, the consumers are exploted in different ways. So, for a healthy and competitive economy and to establish proper social order in the society, the consumers should be protected from different types of disguised harassments.

Agarwal Meenu, Agrawal Deepa and Babita\footnote{Agarwal Meenu, Agarwal Deepa and Babita, “Consumer Problems”, \textit{Ibid.}} point out that consumers in India and perhaps in other developing countries too, face a wide range of problems in their day-to-day dealings with traders and various organisations, engaged in providing goods and services. These problems may be the result of scarcity, varying incomes, product development, environmental changes or social structure. They also give an account of the problems faced by the consumers in markets, banks, government and private offices, hospitals, schools, public distribution agencies and while availing other services in the hope that the awareness of consumers will be increased and they will be ready to recognize and overcome them intelligently when faced with such situations.

Singh Upasana and Gandhi Sudesh\footnote{Singh Upasana and Gandhi Sudesh, “Effect of Consumer Awareness on Homemakers”, \textit{Keemat}, Vol. 38, No.} have found out in their study that getting justice through judiciary was considered as difficult, time consuming and a costly process.
Ignorance and indifferent attitude among consumers was the perceived reason for non-implementation of laws. The introduction of consumer education through media mix approach led to significant level of gain in knowledge regarding consumer rights, responsibilities and protective laws. Literacy levels of homemakers showed medium impact on purchase behaviour.

Manjura Vanmala\(^9\) expresses that Consumer Protection Act, 1986 is a result of consumer movement. When this Act came into force already there were some 40-42 Acts in existence relating to weights and measures, adulteration, drugs and medicines, black-marketing etc. But the main difference which came with Consumer Protection Act, 1986 is that earlier consumers were not compensated if they faced any problem but Consumer Protection Act, 1986 makes it compulsory that the aggrieved consumer also gets the compensation.

One of the difficulties consumers\(^10\) face is making sound choices when Government mix the provision of information and education with marketing. It can be difficult for people to distinguish between information that is valuable for consumers and the sales of the producers. An important finding of an evaluation of the service provided by a national information centre on retirement investments (NICRI) is that its services and information brochures are highly regarded because the information it provides was seen as independent and unbiased.


2.6 Review of Literature Related to Necessity and Utility of Consumer Education

A broader critical view of consumer education\textsuperscript{101} recognises that consumers are acting within a wider social and political context that impact on their ability to make choices. This approach also recognises the failure of markets and competition and sees that education is not just about information provision, developing skills or consumer protection. It also involves addressing structural factors, especially economic and social inequality that disempowers consumers. It highlights the particular economic, social and political context in which consumers are located and sees education as being about examining, challenging and changing the factors that impact on consumer’s ability to act within their context.

According to Ozanne & Murray\textsuperscript{102} a development approach of consumer education as a process that develops critical consumers, who are empowered to reflect on their social conditions and decide how they want to live. It means consumers are encouraged to reject, resist or even change the consumer lifestyle they live - a lifestyle that reproduces the existing social and economic order.

Among those groups focussing specifically on financial issues and playing a key role in local communities are financial counsellors. A recent study Noonan & Ryan\textsuperscript{103}, shows that a significant proportion of financial counsellors across Australia see their role as more than just helping people with debt problems. They seek to address people’s underlying personal and social problems by taking on a welfare advocacy

\textsuperscript{101} Bond, M., ‘Money matters’, Adult Learning, November,10(3), 8-10; 1998.


and individual empowerment role, and seeking out ways of achieving structural change:

This ideology moves the emphasis away from the client on to the wider social system, with the aim being to change systems rather than people. .... For example, pressure could be applied for the development of alternative credit facilities for low-income people.

Singh, B.\textsuperscript{104}, helps focus our attention in consumer education on the key theories of about adult learning and an understanding that learning takes place in a range of settings – formal, non-formal, informal and incidental. Consumer educators must stand firm and challenge market-based assumptions such that the market place is fair, transparent and effective as well as competitive, efficient and profitable.

A development of this view sees consumer education as being about both the provision of information and the development of their knowledge and skills. Wells & Atherton\textsuperscript{105} note that consumer education is concerned with developing skills, attitudes, knowledge and the understanding needed by individuals living in our complex consumer society.

This grows out of recognition of the complexity of the market place and that just providing information is not sufficient to enable people to make informed choices.


\textsuperscript{105} Wells & Atherton 'Community participation in Low-income housing projects: problems and prospects' Community Development Journal. 25, (1), pp. 56-65, 1992
Using information requires knowledge and skills and means that individuals need to be assisted to become more skilled as buyers of goods and services. This notion of consumer education underpins much of the practice in this field.

According to Singh, 106 another approach to consumer education focuses on protecting consumers from fraudulent practices and exploitative market operations (Singh, 1991 p.vii). It recognises the unequal power relationship in many market situations and the unjust way some providers of products and services behave. This approach also recognises that markets do not always operate efficiently, many people cannot gain the information required to make rational choices, and even if they did this would not prevent exploitation.

A recent study examining the challenges of electronic commerce suggests the main aims of consumer education are to:

- Protect the interests of consumers,
- Promote an understanding of the systems and structures within the market place,
- Contribute to society as a whole by creating more active and informed citizens, leading to a more even balance of power between the producer and consumer,

According to Bannister107 these organised efforts in the USA date back to the start of the 20th century, but it wasn’t until the early 1960’s that their federal government moved to protect consumers. For the first time it responded to the pressure from the

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consumer movement and recognised a basic set of consumer rights, moved to regulate market behaviour, and saw consumer education as an important way of protecting individuals and communities.

2.7 Conclusion

Review of literature enables the researcher to know the availability of related literature in the context to the present study. For the convenience of the study, the literature is organized in various chapters. The picture that emerges from the literature review is that the research on the study of work culture in public sector undertakings is few. The information given in this chapter is from the newspaper articles, journals, magazines and internet sites. Consumer education and household women as a consumer is a relatively new topic of research and hence no formal research has been carried out on this topic. Consumer education and household women as consumer are a subject is very dynamic, which changes very fast. The present research is an attempt to fill up the gaps by studying the core values and principles, which are expected to be followed in general in the consumer education and household women as consumer in particular. Thus, the researcher has made a consistent and sincere attempt to cover the hindrances and limitations that are responsible for the limited or not application of the core values in consumer.