2.1 Data and Methodology

The study has incorporated both secondary and primary data. The secondary data were collected by way of personal visits to Consumer Education and Research Centre, Ahmedabad, Indian Institute of Management, Ahmedabad, Jawaharlal Nehru University, New Delhi, Pondicherry University, Centre for Development Studies, Kerala, Official publications of Ministry of Food, Civil Supplies and Consumer Affairs, New Delhi and Kerala.

In addition, the author visited offices of prominent Voluntary Consumer Organisations of Kerala, as listed in the Directory of VCOs published by Government of India for discussion and collection of completed questionnaires wherever possible.

Details of complaints filed at the 13 District Fora were collected for analysing the disposal time taken by the Fora. For collecting the data from the three categories of respondents viz., (1) presidents and members of CDRAs, (2) Voluntary Consumer Organisations and (3) urban and rural women from Thrissur and Ernakulam Districts, survey instruments were structured (Appendix II, III & IV).

2.2 A multi-stage sampling procedure was followed for the field survey of women. In the first stage of sampling the selection of the districts was done on the basis of the number of cases filed by
women in the District Fora as shown in Table 1.2. The districts were grouped into three viz.,

1. Districts where the number of female complainants were above 300 (Ernakulam and Kozhikode)

2. Districts where the number of female complainants were between 301 and 100 (Thrivananthapuram, Kottayam, Thrissur, Alappuzha and Kollam)

3. Districts where the number of female complainants were below 100 (Pathanamthitta, Idukki, Palakkad, Kannur, Wynad and Malappuram).

One each from the first and second groups, were selected at random. They were Ernakulam and Thrissur districts. Since the third group had a very few female complainants they were considered as atypical units, and hence not included in the study.

In the second stage one taluk each from the selected districts viz., Ernakulam and Thrissur was chosen. There are seven Taluks in Ernakulam District and five Taluks in Thrissur District. Of these taluks one was selected at random by lottery method. The selected taluks were Paravur and Thrissur from Ernakulam and Thrissur Districts respectively. In the third stage one municipality and one Panchayat each were selected from the selected taluks as the urban and rural areas respectively. In Paravur taluk there are two municipalities viz., Paravur and Eloor. Of these, one was selected at random. The selected urban area from Paravur Taluk was Paravur Municipality. In Thrissur Taluk there is only
one Municipality viz., Thrissur Municipality. Hence it was the chosen urban area from Thrissur. For the rural sample one Panchayat from each selected Taluk was chosen at random. The selected Panchayats were Chittattukara Panchayat and Vilvattom Panchayat from Paravur and Thrissur Taluks respectively.

2.2.1 Universe and Sample

The universe constituted the women in Ernakulam and Thrissur districts. The details of the female population in the selected municipalities and panchayats are shown in the table 2.1.

Table 2.1

Female Population and Ratio of Women to Men in the selected Municipalities and Panchayats with the number of complainants

<table>
<thead>
<tr>
<th>Districts</th>
<th>Rate of Women to men</th>
<th>No.of Complainants</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ernakulam</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Paravur Municipality</td>
<td>1.0002:1</td>
<td>15865</td>
</tr>
<tr>
<td>Chittattukara Panchayat</td>
<td>1.0167:1</td>
<td>12766</td>
</tr>
<tr>
<td>Thrissur</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Thrissur Municipality</td>
<td>1.087:1</td>
<td>38849</td>
</tr>
<tr>
<td>Vilvattom Panchayat</td>
<td>1.0002:1</td>
<td>8453</td>
</tr>
</tbody>
</table>
In the fourth stage the sample size was selected. To make the sample size manageable it was limited to 320 women. From the selected municipalities 110 women each and from the selected panchayats 50 women each were chosen for the study. Since majority of the complainants belonged to the urban area both complainants and non-complainants were included in the urban sample. 50 complainants from both the selected urban areas were identified from the list of complainants at the District Fora and included in the urban sample of 110. The remaining 60 non-complainants were selected at random. 50 women each from the selected rural areas were selected at random to constitute the rural sample.

For studying the Voluntary Consumer Organisations, all the 49 VCOs in Kerala as identified by the researcher were included in the study. For studies regarding the functioning of the District Fora, all the 14 District Fora were included.

2.3 Socio-economic Characteristics Studied

The socio-economic characters such as age, education, employment, marital status, type of family and income affecting value-oriented consumer decisions. The importance of socio-economic background as a variable in consumer research is unique. The rationale in analysing the social background in surveys is that the respondent's thinking is conditioned by their socio-economic experiences. Karl Mannheim commented that "the opinions, statements, prepositions and systems of ideas are not taken at
their face but are interpreted in the light of the life situation of the one who expresses them".

2.3.1 Age

Age, a biological component of human personality, has its own effect on the response patterns of the respondents to a great extent. According to Gaur (1968) "Seniority in age or in generational status may give women a higher symbolic rank in relation to certain men in the family".

2.3.2 Education

According to Gaur (1983) the position of women as conceived by women themselves is equal to men due to the spread of education. It is expected that the personality pattern of an educated respondent distinguishes itself from that of an illiterate and among the educated the level of education has a significant role.

2.3.3 Employment

Women in the past have been excluded from the decision-making process in the family and had to obey men as a matter of duty. Since women became economically independent wives' earnings became important to family expenditure decisions.

2.3.4 Marital Status

The importance of marital status is that it is supposed to confer special status on women in taking purchase decisions along
36

with men. By single status it is meant either unmarried or widowed. According to Gaur (1983) a significant shift in the value orientation - trend of divergence from the traditional thinking, form and belief - take place with regard to marital consideration.

2.3.5 Type of Family

In this study the structure of family was analysed under two types viz., nuclear and joint. While a nuclear family has been conceived as a household comprised of parent and their unmarried children, that of the joint family was taken as a group of consanguineous kins of one or more than one generation where everything is common. The joint family system is organised on the principle of subordination of all members to the head, not on the principle of co-ordination or equality.

2.4 Statistical Methodology

The analysis was performed using statistical techniques such as Multiple Linear Regression Analysis, Kendall Co-efficient of Concordance etc.

2.4.1 Multiple Linear Regression Analysis

To identify the factors that influence the consumer awareness among women Multiple Linear Regression Analysis was performed using the awareness index as the dependent variable and the socio-economic characteristics as the independent variables.
For generating the awareness index the principle of Principal Component Analysis (PCA) was used. Principal Component Analysis is a statistical technique used for reducing the dimensionality of the data and seeks to resolve a large set of possibly related variables into a few sets of linearly independent variables. These linearly independent variables are called principal components. The maximum number of principal components is equal to the number of variables. Only few of the principal components that explain the maximum variance are retained in the analysis.

For generating the awareness index through the Principal Component Analysis, the six consumer rights were taken as the indicator variables. The covariance matrix of the indicator variables was computed. Then latent vectors and latent roots were extracted through the PCA. Using the latent vectors and latent roots the indicator variables were converted into Principal Components.

The principal component which explained the maximum variance was selected as the awareness index. The first principal component would serve as an effective index for measuring the consumer awareness provided it explains a substantially high amount of variance.

Since the objective is to identify the socio-economic factors that influence consumer awareness the principal component which explained the maximum variance was selected as the awareness index. This awareness index was used as the dependent variable for
Multiple Linear Regression Analysis.

This awareness index was correlated with the socio-economic characteristics of the respondents for identifying the factors that contributed to consumer awareness.

Formula for constructing Principal Components

\[
P_i = \sum_{j=1}^{k} a_{ij} x_i
\]

where \(P_i\) : Principal Component

\(k\) : Number of variables

\(a_{ij}\) : Coefficients of the \(i^{th}\) latent vector

\(x_i\) : Standardised value of the \(i^{th}\) independent variable

Kendall Coefficient of Concordance

Kendall Coefficient of Concordance was computed to determine the agreement among the respondents. It is used when there are variations among the various sets of rankings made by the respondents.

2.4.2 Rank Difference Method of Correlation

When the direct measurement of the phenomenon under study is not possible rank difference method is applied for finding out the extent of correlation. The formula for computing rank correlation is

\[
W = \frac{S}{N(N^2-1)}
\]

\[
R = 1 - \frac{6 \sum D^2}{12 N(N^2-1)}
\]
When R denotes coefficient of rank correlation between paired ranks, D denotes the differences between the paired ranks and N stands for the number of pairs.

Kendall Coefficient of Concordance

Kendall Coefficient of Concordance was computed to determine the agreement among the respondents. It is used when there are variations among the various sets of rankings made by the respondents.

Method

Let W be the Kendall Coefficient of Concordance. To compute \( W \) we first find the sum of ranks viz., \( R_j \) in each column. Then we find the sum of \( R_j \)s of all the columns and divide that sum by \( N \) to obtain the mean value of all \( R_j \)s. Each of the \( R_j \) may then be expressed as a deviation from the mean value. Finally \( S \) the sum of squares of these deviations is found. After computing these values we may compute the value of \( W \) by using the formula,

\[
W = \frac{S}{\frac{1}{K^2} \left( N^3 - N \right)} - \frac{12}{12}
\]
Where \( S = \) sum of squares of the observed deviations from the mean of \( R_j \),

\[
i.e., S = \sum \left( \frac{R_j - \bar{R}_j}{N} \right)^2
\]

\( K = \) Number of sets of rankings

\( N = \) Number of objects of entities ranked

\[
\frac{1}{12} (N^3 - N) = \text{Maximum possible sum of the squared deviations, i.e. the sum } S \text{ which would occur with perfect agreement among } K \text{ rankings.}
\]

This method was applied to measure the degree of agreement among the members of District Fora regarding the functioning of the Fora and in locating the constraints on women in the consumer protection movement. The statistical significance was tested using Student's t-test, F-test and chi-square to prove or disprove the hypotheses.

2.5 Limitations of the Study

Since the consumer protection movement is still in its infancy in Kerala the number of research studies is very limited and the researcher developed the study mainly on her investigations and interviews with the persons concerned. Even though the
41

business enterprises can play an important role in consumer protection through self-regulation they are not included in the study.

2.6 Period of the Study

For assessing the time taken for the disposal of complaints details of complaints filed from May 1990 till 30.11.1992 and disposed of till 30.4.1993 were collected from the various Fora.

2.7 Significance of the Study

Even though the social welfare Act, 1986 was enacted as a measure of protection to the downtrodden and aggrieved citizens no visible improvement could be detected so far. Hence it was thought that the need of the day is to locate the shortcomings and weaknesses in the set up and workings of the CDRAs so that corrective measures may be taken up. The sufferings of Indian citizens being the outcome of failure of governmental-judicial and administrative-machinery, can be alleviated by the involvement of Voluntary Consumer Organisations could not achieve the targeted aim. Hence an indepth study on Voluntary Consumer Organisations, their composition and working etc. is supposed to unearth the constraints so that corrective steps can be taken.
India comprising 15 per cent of world population and among them 50.8 per cent being women and their backward position as revealed by socio-economic research studies, a study on women's role in consumer movement will throw light to their problems, the removal of which is necessary for their upliftment.

The outcome of the above studies can be an important guideline to those in government, Voluntary Consumer Organisations and the CDRAs associated with policy making and implementation in addition to safeguarding consumer interests.

2.8 Scheme of the Study

The thesis is divided into 10 chapters.

Introductory chapter highlights the definitions, growth and development of consumer protection movement at international level and enforcement of the COPRA, 1986 in India and Kerala. It also highlights the problem, objectives of the study and hypotheses.

Data and methodology, tools of analysis, limitation, period, scheme and significance of the study are elaborated in the second chapter.

A survey of related literature is portrayed in the third chapter.
The fourth chapter gives a critical study of the Consumer Protection Act, 1986.

In the fifth chapter the socio-economic profile of women and women's movement for consumer protection etc. are portrayed.

In the sixth chapter the author attempted to trace the origin and development of the Voluntary Consumer Movement in India with special reference to Kerala.

The seventh, eighth and ninth chapters analyse the responses collected from the presidents and members of the CDRA, women and VCOs respectively.

Findings, conclusions and suggestions are given in the tenth chapter.