CHAPTER III

CONSUMER DECISION MAKING

3.1 Introduction

Consumer decision making is the process by which consumers make purchasing decisions. Consumer decision making is not a single process. It depends upon the type of decision making and the involvement of consumers in the purchase. The process of decision making describes the processes which consumers go through before, during and after making a purchase.

This chapter deals with the consumers decision making process and the profile of the study area.

3.2 Consumer Decision Making Process

The process of consumer decision making has five steps. It begins with a problem or a need recognition that the consumers have a problem that can be solved by making a purchase. Depending on how important the purchase is they engage in some kind of information search – which is as simple as scanning our memories for a reminder of what product is bought in the past to solve a
similar problem or as extensive as a complete review of a product information or a mall to mall shopping expedition. Once they feel they have enough information to make a good decision, alternative evaluation begins to compare different solutions, their cost and benefits. In a number of instances information search and alternative evaluation occur at the same time. Finally they make a choice to buy a specific product with specific features from a specific outlet and at a specific price that provides the benefits they are looking for.

The following chart illustrates the various types of consumer decision processes. As the consumer moves from a very low level of involvement with the purchase to a high level of involvement, decision making becomes increasingly complex.
CHART No. 3.1

INvolvement and Types of Decision Making

Low Involvement Purchase

<table>
<thead>
<tr>
<th>Normal decision making</th>
<th>Limited decision making</th>
<th>Extended decision making</th>
</tr>
</thead>
<tbody>
<tr>
<td>Problem recognition</td>
<td>Problem recognition</td>
<td>Problem recognition</td>
</tr>
<tr>
<td>Selective</td>
<td>Generic</td>
<td>Generic</td>
</tr>
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<td>Information Search</td>
<td>Information Search</td>
<td>Information Search</td>
</tr>
<tr>
<td>Limited Internal</td>
<td>Internal Limited External</td>
<td>External</td>
</tr>
<tr>
<td>Alternative Evaluation</td>
<td>Few attributes Simple decision rules Few alternatives</td>
<td>Many attributes Complex decision rules Many alternatives</td>
</tr>
<tr>
<td>Purchase</td>
<td>Purchase</td>
<td>Purchase</td>
</tr>
<tr>
<td>Post Purchase</td>
<td>Post Purchase</td>
<td>Post Purchase</td>
</tr>
<tr>
<td>No dissonance</td>
<td>No dissonance</td>
<td>Dissonance</td>
</tr>
<tr>
<td>Very limited evaluation</td>
<td>Limited evaluation</td>
<td>Complex evaluation</td>
</tr>
</tbody>
</table>
3.2.1 Purchase Involvement

Purchase involvement is defined as the level of concern for, or interest in, the purchase process triggered by the need to consider a particular purchase.²

Purchase involvement is a temporary state of an individual or household. It is influenced by the interaction of individual, product, and situational characteristics.³

It is an internal state that the consumer experiences before purchasing a product. High involved consumer is one who is very interested in finding out the differences among different brands of a product and is willing to invest considerable energy in decision making about purchasing them.

Low involved consumers are passive receivers of information who engage in virtually no active information search about alternative brands. Advertisements or other information will be processed at a very superficial level receiving little meaningful evaluation. Very low levels of brand awareness and comprehension will be the result.

3.2.2 Kinds of Decision Making

3.2.2a Normal Decision Making

It involves no decision as it is a habitual decision making. In this kind a problem is recognised. Internal search provides a single preferred solution for brand. That brand is purchased and an evaluation occurs only if the brand fails to perform as expected. Normal decisions occur when there is very low
involvement with the purchase. At the shop, the normal decision maker picks up the product without considering alternative brands, its price or other potentially relevant factors.

3.2.2b Limited Decision Making

It involves internal and limited external search, few alternatives, simple decision rules on a few attributes and little post-purchase evaluation. It covers the middle ground between nominal decision making and extended decision making.

Limited decision making also occurs in response to some emotional or environmental needs. If the consumers are bored with the current product then they may purchase a new brand. This decision might involve evaluating only the newness or novelty of the available alternatives or evaluate a purchase in terms of the actual or anticipated behaviour of others.

3.2.2c Extended Decision Making

This involves an extensive internal and external information search followed by a complex evaluation of multiple alternatives and significant post purchase evaluation. It is the response to a high level of purchase involvement. After the purchase, doubt about its correctness is likely and a thorough evaluation of the purchase takes place.

3.2.3 Purchase of Durable Goods and Decision Making

Deciding to purchase durable goods is rather an important and complex decision. In complex decision making, consumers evaluate brands in a
detailed and comprehensive manner. More information is sought and more brands are evaluated than in other types of buying decision. Complex decision making is most likely when consumers are involved with the product. The complex decision making is most likely for

- High priced product
- Products associated with performance risks
- Complex products
- Products associated with one’s ego.

The other facilitating conditions also exist. The most important is adequate time for extensive information search and processing. If decision must be made quickly complex decision making will not occur. A study by Greenleaf and Lehmann found that consumers sometimes delay a decision because of insufficient or inaccurate information.4

3.2.4 The Nature of Problem Recognition

Problem recognition is the first stage in the consumer decision process. Problem recognition is the result of a discrepancy between a desired state and an actual state that is sufficient to arouse and activate the desired process.5 An actual state is the way an individual perceives his or her feelings and situations to be at the present time. A desired state is the way an individual wants to feel or be at the present time.

The kind of action taken by consumers in response to recognised problems relates directly to its importance to the consumer, the situation and the
dissatisfaction or inconvenience created by the problem. Without recognition of a problem there is no need for a decision. When there is a discrepancy between a consumer desire and the perceived actual state, recognition of a problem occurs.

3.2.4a Process of Problem Recognition

CHART No. 3.2

PROCESS OF PROBLEM RECOGNITION

- Desired Consumer Lifestyle
  The way the consumer would like to live and feel

- Current situation
  Temporary factors affecting the consumer

- Desired state
  The condition the consumer would like to be in at this point of time

- Actual state
  The condition the consumer perceives himself to be in at this point of time

- Nature of discrepancy
  Difference between the consumer desired and perceived condition

- No differences
  Satisfaction
  No Action

- Desired state exceeds actual state

- Actual state exceeds desired state
  Problem recognised
  Search decision initiated

3.2.4b Types of Problems Recognition

Immediacy of problem solution is a relevant factor in determining the decision time horizon. Importance of problem will be a significant factor influencing decisions within each category of problem recognition.
i) **Routine Problems** - They are those in which the difference between actual and desired states is expected to occur and an immediate solution is required. Usually convenience goods are associated with this type of problem recognition. Both routine and emergency problems lead to what is known as “at need” purchases of goods and services. These are having a minimal time lag between purchase and actual consumption.

ii) **Emergency Problems** – These are those that are unexpected in which immediate solution is required. If the individual has little time to engage in shopping and in emergency situation, this problem is recognised. Some retailers cater to customers facing emergency problems.

iii) **Planning Problems** – It occurs when the problem occurrence is expected but an immediate solution is not necessary. These problems are the type that can lead to purchase of “pre-need” goods and services, which are bought in anticipation of being used in the future, generally after a significant time lag. The ability to put off a purchase may lead to more complicated and difficult purchasing problems later on or even the inability to purchase at all.

iv) **Evolving Solutions** – It occurs when the problem is unexpected but no immediate solution is required. The fashion-adoption process illustrates this case. Fashion adoption ordinarily occurs over a lengthy period of time. Although one may become aware of the new fashion item’s existence, there may be no initial desire to own that item. Over time, as the innovation spreads and more consumes buy the item, a discrepancy between the
The consumer’s desired and actual state may develop and increase. The diffusion of an innovation involves the situation of evolving problems.

3.2.4c Result of Problem Recognition

Once the consumer becomes aware of a problem two basic outcomes are possible.

One result is for the consumer not to pursue any further problem solving behaviour which might occur if the difference between the consumer’s perceived desire and actual state are not great enough to cause him to act to resolve the difference.

The second type of response that may occur from the problem recognition process is for the consumer to proceed into further stages of decision making activity by engaging in information search and evaluation.

3.2.5 Information Search

Once consumers have recognised the existence of a problem and assuming there are not constraints preventing further behaviour, they move on to the next stage in the decision making process. Producers and retailers must understand how consumers search for and evaluate information on possible purchase otherwise the information provided by them may be inappropriate and ineffective.

3.2.5a Types of Information Search

i) Pre Purchase Search

This is the typical form of search associated within the purchasing
context. If the consumer has recognized a problem, then pre purchase search would be engaged in.

**ii) Ongoing Search**

This is characterised as search activities independent of specific needs or decisions. It does not occur in order to solve a recognised and immediate purchase problem. If a consumer is searching with an interest in a product but with no demand for the product, then the search would be an ongoing search.

**iii) Internal Search**

This is the first stage that occurs after the consumer experiences problem recognition. It is a mental process of recalling and reviewing information stored in the memory that may relate to the purchase situation. The consumer relies on any attitudes, information or past experiences that have been stored in memory and can be recalled for application to the problem at hand. The recall may be immediate or may occur slowly, as a conscious effort is made to bring the information to mind. Once recalled, the information may be used in the evaluation process as the consumer seeks to resolve the purchase decision.

**iv) External Search**

This refers to the process of obtaining information from other sources in addition to that which can be recalled from memory. Some sources from which such information might be obtained are advertisements, friends, sales
people, store displays and product related magazine. A study made by Newman is of the opinion that many buyers are engaged in little information seeking.

3.2.5b Information Search on the Internet

More than half of the population now uses the Internet and more than a third of all consumers report using it for product or service information search. So Internet is a preferred source of product-related information among Internet users. Thus Internet has become an important source of information for purchase decisions. Internet contains market supplied data in the form of advertisements associated with search, entertainment and general information sites and home pages or Internet presence sites.

The presence of website addresses in an advertisement enhances various aspects of the firm's image, customers also encounter ads on the Internet while visiting general information, search and entertainment sites. These are generally banner ads that when clicked will take the consumer to the company or product’s home page.

3.2.6 Alternative Evaluation and Selection

Evaluation involves those activities undertaken by the consumer to appraise carefully, on the basis of certain criteria, alternative solutions to market related problems. The search process determines what the alternatives are, and in the evaluation process, they are compared so that the consumer is ready to make a decision.
3.2.6a Evaluative Criteria

A consumer evaluates a brand on the basis of a number of choice criteria. These criteria are the standards and specifications the consumer uses in evaluating products and brands.

Evaluative criteria may vary from one consumer to another. No matter how many criteria are evaluated by the consumer, they are likely to differ in their importance usually with one or two criteria being more important than others. So while several evaluative criteria are salient to the consumer, some are determinant. The marketer should be careful in assuming the features which are ranked as most important by consumers.

The number and type of evaluative criteria may vary by product. Consumers generally use few alternative criteria when purchasing grocery items but while purchasing durable goods more evaluative criteria would be used in the evaluation process. Similarly, consumers may use more criteria for high involvement products than for low-involvement ones.

Evaluative criteria may also change over time. As consumers gain new experiences and information this evaluative criteria may shift. When innovation appears with previously unknown features, consumers may begin to incorporate these features into their evaluative criteria. As they learn from marketers or friends there may be changes in their evaluative criteria.

3.2.6b Reducing the Range of Alternatives

During search the brand alternatives to the buyer’s product choice
decision are identified. Although there may be many brands in existence the consumer is not likely to be aware of all of them. Some brands will not be considered by the consumer because of unawareness. Brand names can be very valuable assets to a company. The marketer seeks to make consumers aware of the availability of his brand and to supply them with sufficient information to evaluate it and then to purchase.

There exists three subsets of brands within the awareness set of alternatives.

i) **Evoked Set:** This set consists of the few selected brands evaluated positively by the consumer for purchase and consumption. These are the brands the consumer would be willing to consider further.

ii) **Inert Set:** This set consists of those brands that the consumer has failed to perceive any advantage in buying as they are evaluated neither positively or negatively because the consumer may have insufficient information to evaluate.

iii) **Inept Set:** This set is made up of brands that have been rejected from purchase consideration by the consumer because of an unpleasant experience or negative feedback. The brands in this set are evaluated negatively by the consumer and will not be considered at all in their present form.

### 3.2.6c Evaluating Alternatives

There are two approaches to know how consumers process the
information gathered during the search process on their evoked set of brand. They are brand processing or attribute processing.

In brand processing the buyer assesses one brand at a time. The consumer may decide to look at a particular brand, examine several attributes of that brand and then assess several attributes for a second and third brand.

In attribute processing the consumer examines a specific attribute and then compares several other brands on that attribute. Then a second attribute may be selected for comparison.

Consumers may either use compensatory processes or non compensatory processes as decision rule in evaluating product alternative attributes.

- **Non Compensatory Decision Rules**

  Decision rules are said to be non compensatory when good performance on one evaluative criterion does not offset or compensate for poor performance on another evaluative criterion of the brand.

  The following are the types of non compensatory decision rules:

  i) **Disjunctive Rule:** This approach is used when the consumer establishes minimum acceptable performance standards which each brand must meet. Any brand will be acceptable if it exceeds the minimum standard of any criterion. The decision rule will then be to select the brand that exceeds the other by the greatest amount of the criterion selected.
ii) **Conjunctive Rule:** This rule requires the consumer to establish minimum levels of acceptability on each brand attribute. For each evaluative criterion of importance to the consumer, a cut off point will be set below which brands would not be considered further.

iii) **Lexicographic Rule:** This extension of the disjunctive decision rule allows additional evaluative criteria to be incorporated in the decision, if necessary. If a choice cannot be made by evaluating the most important criterion, other evaluative criteria will be assessed in their order of importance.

iv) **Sequential Elimination Rule:** In this decision approach, the consumer has established acceptable performance minimum for each evaluative criterion and then proceeds to evaluate each brand and eliminate any which do not measure up to these minimums.

- **Compensatory Decision Rule**

  Consumers using a compensatory decision rule will allow perceived favourable ratings or brand evaluative criteria to offset unfavourable evaluations. Brand strengths can compensate for brand weaknesses. This approach uses more than one evaluative criterion for assessment by consumers. This decision rule evaluates brands individually along all dimensions or attributes with the overall evaluation being the sum of the weighted ratings along each attribute. The brand obtaining the highest sum would be the brand purchased by the consumer.
3.2.7 Purchase

By categorizing purchases into those that are planned and those that are unplanned, marketers are better able to guide consumers through or encourage them to skip completely the alternative evaluation stage in decision making.

3.2.7a Types of Purchase Situations

There are four types of purchase situations.

i) **A Specifically Planned Purchase:** A purchase in which the item and even the brand is decided before the consumer visits a store or investigates other outlet options.

ii) **Generally Planned Purchase:** It is one in which a decision is made before visiting a store rather than an item from a certain product category will be purchased. The specific item and the brand are not yet decided. A purchase is also considered generally planned if the consumer has, even without considering product purchase as a solution, given thought to solving a problem.

iii) **Substitute Purchase:** It is made when a consumer switches from a specifically or generally planned item to an altogether different one to purchase.

iv) **Unplanned Purchase:** It is one that is made with no conscious prior consideration or need recognition. It is this type of purchase that is more likely than others to be triggered by some stimulus in the market place.
3.2.7b Outlet Selection

Gone are the days when a single marketer or a single marketing channel enjoyed exclusive distribution of unique products. Today, the moment a new product hits the market, dozens of imitators or parity products rapidly follow. They are not only available from retail stores but they are found on the web also.

There are an ever increasing array of outlets or distribution channels. Outside the homes, the consumer can visit retail stores, strip malls, discount malls, huge indoor shopping centers, or the new town centers. They can look at non store locations such as flea markets, swap meets, auctions or even garage sales. Within the home they can shop from catalogs, fax machine, over the telephone, by watching television shopping channels or through a variety of sites on the Internet. The Internet has shaken up the retail options picture.

3.2.7c Outlet Image

Outlet image whether of a retail store, a catalog, a home shopping network or even a flea market has a great deal with why consumers choose to shop there. If there is a good match between the image of an outlet and the consumers own self-image, they are more likely to shop there. Outlet image results from a mix of functional and psychological attributes. Functional attributes include product selection, price ranges, credit policies, store layout and comparing competitions.
Image is very much in the eye of the beholder – it is what the consumer perceives it to be and it varies from person to person.11

3.2.7d Store Loyalty

Store loyalty refers to the consumer's inclination to patronize a given store during a specific period of time. Store loyalty can be a very important factor influencing the company's profits. Loyal customers will tend to concentrate their purchases on the store and may represent a very profitable market segment if they are identified. The store loyal's profile is one of a relatively conservative, inactive, time conscious, home town oriented person.

3.2.7e Paying for the Purchase

Cash and personal cheques are the most widely used methods of payment regardless of the type or cost of item or the place of business. For expensive durables, a major decision involves the nature of payment to be used in the purchase. Credit is another basis which attracts the consumers. Retailers adopt numerous ways to ease the payment decision. Making store check-outs easier facilitates the consumer's payment process. The use of electronic scanners at the point of check-out combined with compatible credit cards also makes the payment decision process easier and quicker.

Banks have also joined the move to facilitate purchase payment decisions. Not only numerous bank cards and loan plans are available but even after regular banking hours, electronic fund transfers may be made in order to obtain the necessary credit or cash with which to pay the purchases.
3.2.8 Post Purchase Consumer Behaviour

Knowing what happens after a sale is as important as understanding what causes consumers to buy. This is an understanding of actual rather than potential customers and purchase situations. Knowing both positive and negative post purchase behaviour is a very effective means through which goods and services can be improved, promotions better targeted and strategies reshaped both to keep current customers and to attract new ones.

The following figure illustrates the relationship among the post purchase processes.

**CHART No. 3.3**

RELATIONSHIPS AMONG THE POST PURCHASE PROCESSES
3.2.8a Post Purchase Dissonance

Consumers may become dissonant over a purchase decision. Cognitive dissonance emerges as a result of discrepancy between a consumer's decision and the consumer's prior evaluation. The probability and magnitude of dissonance may be because of:

- The degree of commitment of the decision. The easier it is to alter the decision, the less likely the consumer is to experience dissonance.
- The importance of the decision to the consumer. The more important the decision the more likely the dissonance will result.
- The difficulty of choosing among the alternatives. The more difficult it is to select from among the alternatives the more likely the experience and magnitude of dissonance will be.
- The individual's tendency to experience anxiety. The higher the tendency to experience anxiety, the more likely the individual will experience post purchase dissonance.

Dissonance occurs because making a relatively permanent commitment to a chosen alternative requires one to give up the attractive features of the unchosen alternatives. This is inconsistent with the desire for those features. Thus nominal and most limited decision making will not produce post purchase dissonance because these decisions do not consider attractive features in an unchosen brand that do not exist in the chosen brand.

Most high involvement purchase decisions involve one or more of
the factors that lead to post purchase dissonance. These decisions often are accompanied by dissonance. Since dissonance is unpleasant, consumers, generally, attempt to avoid or reduce it.

After the purchase is made, the consumer may use one or more of the following approaches to reduce dissonance.

- Increase the desirability of the brand purchased
- Decrease the desirability of rejected alternatives
- Decrease the importance of the purchase decision
- Reverse the purchase decision by returning the product before use.

But studies shows that consumers find enjoyment and satisfaction in their buying experiences for durables considerably more often than they find difficulty and discontent.\textsuperscript{12}

3.2.8b Product Disposition

Disposition of the product or the products container may occur before, during or after product use or the products can be completely consumed where no disposition may be involved. Product consumption does not end with purchase and use. The physical product, packaging and the promotional materials associated with it must be disposed of. Product disposition is the process of reselling, recycling, trashing, repairing, trading and the like associated with the physical product, packaging and its promotional materials, when no longer perceived as useful by the consumer or marketer.

This has become an increasingly important issue in the world of
growing population size, limited space, limited national resources and high levels of manufacture. So disposition is considered as a critical part of consumption behaviour.

3.2.8c Post Purchase Evaluation

The consumer is uncertain of the wisdom of his decision. He rethinks the decision in the post purchase stage. Rethinking broadens the consumer’s set of experiences stored in memory. It provides a check on how well he is doing as a consumer in selecting products and stores. The feedback that the consumer receives from this stage helps to make adjustments in future purchasing strategies. For many products, this is a dynamic process, with the factors that drive satisfaction evolving over time.13

While and after using the product, service or outlet, the consumer will perceive some level of performance. This perceived performance level could be noticeably above the expected level, noticeably below the expected level or at the expected level.

A brand, whose perceived performance fails to confirm expectations, generally produces dissatisfaction. If the discrepancy between performance and expectation is large, the consumer may restart the entire decision process. When perceptions of product performance match expectations that are at or above the minimum desired performance levels, satisfaction generally results. Satisfaction reduces the level of decision making, the next time.14
3.2.8d Dissatisfaction Responses

A product, the perceived performance of which fails to confirm expectations, generally produces dissatisfaction. The following figure illustrates the major options available to a dissatisfied consumer.

CHART No. 3.4

MAJOR OPTIONS AVAILABLE TO A DISSATISFIED CONSUMER

Dissatisfaction

Take action

- Complain to store or manufacturer
- Stop buying that brand or at that store
- Warn friends
- Complain to private or government agencies
- Initiate legal action

Take no action

Less favourable attitude

The dissatisfied consumer must first decide whether or not to take any external action. By taking no action the consumer decides to live with the unsatisfactory situation. An average of only one in three will make complaints.¹⁵ This decision is a function of the importance of the purchase to the consumer, the ease of taking action, the consumer’s existing level of overall satisfaction with the brand or outlet and the characteristics of the consumer involved. Even though
no external action is taken, the consumer is likely to have a less favourable attitude toward the brand or store.

Consumers, who take action in response to dissatisfaction, may pursue one or more of the five alternatives. These alternatives will damage the firm involved, both directly in terms of lost sales and indirectly in terms of a customer with a less favourable attitude. So marketers should strive to minimise dissatisfaction and to effectively resolve dissatisfaction when it occurs.

These are the various steps in the process of consumer decision making which may vary depending upon the type of product and consumers involvement in the purchase.

3.3 Profile of Kanyakumari District

Kanyakumari is named after the goddess 'Kanyakumari'. The district lies at the southern most tip of the Indian Peninsula where Indian Ocean, Arabian Sea and Bay of Bengal confluence.

Kanyakumari is the smallest district in Tamil Nadu occupying 1.29 per cent of the total extent of Tamil Nadu. Even though it is the smallest in terms of area (1672 sq.kms) its density of population is the highest next to Chennai and its literacy rate stands first in Tamil Nadu. By its very location, the district occupies a unique place amongst the districts of Tamil Nadu. It is the only place in the entire world where one can witness both the rising and setting of the sun. It has a coastal line of 68 kms stretched on three sides.

The district is purely agricultural and its economy solely depends
on agricultural products. It is industrially very backward indeed. In the hilly tracks of western ghats plantation crops like rubber, coffee, tea, spices, coconut, tapioca and horticultural crops like mango, pineapple and jack fruits are raised whereas in the plains paddy, banana, coconut and vegetables are grown. Paddy is the most important food crop of the district. Among the commercial crops rubber, coconut, cashew and pepper occupy the major area. Next to agriculture people are engaged in fishing.

3.3.1 Location

The district is situated between 8°03’-8°35’ Northern latitude and 77°15’ and 77°36’ Eastern longitude occupying a total area of 1672 sq.km. It is bordered with Thirunelveli District in the North, Kerala in the North West, Arabian Sea in the West, Indian Ocean in the South and the Gulf of Mannar in the East.

3.3.2 History

The area comprising the present Kanyakumari district was a part of the erstwhile Travancore State. In 1835, when the state was divided into Northern and Southern divisions, this area formed part of southern division and was placed in charge of Dewan Peishkar, Kottayam. In July 1949, when the United States of Travancore and Cochin was inaugurated, the present Kanyakumari is continued to be a part of Trivandrum district of Kerala State.

The people of Agasteeswaram, Thovalai, Kalkulam and Vilavancode taluks, which formed the southern district of the former Trivandrum
district were predominantly Tamil speaking. They agitated for the merger of this area with Madras State. The States Reorganisation Commission also recommended this. Accordingly, the States Reorganisation Act, 1956 was passed and Kanyakumari district was formed on 1st November 1956 and merged with Tamil Nadu.

3.3.3 Revenue Divisions and Development Blocks

For the purpose of administrative conveniences and revenue collection, the Kanyakumari district has been divided into two Revenue Divisions viz., Nagercoil and Padmanabhapuram having the headquarters at Nagercoil and Thuckalay respectively. There are four Taluks namely Thovalai, Agasteeswaram, Kalkulam and Vilavancode having their headquarters at Boothapandi, Nagercoil, Thuckalay and Kuzhithurai respectively.

The District has four municipalities Nagercoil, Padmanabhapuram, Colachel and Kuzhithurai and nine Development blocks. Six blocks Melpuram, Munchirai, Killiyoor, Thiruvattar, Thuckalay and Kurunthencode form part of Padmanabhapuram Development division and the three Agasteeswaram, Rajakamangalam and Thovalai come under Nagercoil Development Division. There are 56 Town panchayats in the district.

3.3.4 Population of the District Decennial Growth

The table shown below describes about the classification of population according to the area of residence and its variation between different decades.
TABLE No. 3.1

POPULATION OF THE DISTRICT DECINNIAL GROWTH

<table>
<thead>
<tr>
<th>Period</th>
<th>Region</th>
<th>Population</th>
<th>Percentage of Variation since previous census</th>
</tr>
</thead>
<tbody>
<tr>
<td>1971</td>
<td>Total</td>
<td>1222549</td>
<td>-</td>
</tr>
<tr>
<td></td>
<td>Rural</td>
<td>1018144</td>
<td>-</td>
</tr>
<tr>
<td></td>
<td>Urban</td>
<td>204405</td>
<td>-</td>
</tr>
<tr>
<td>1981</td>
<td>Total</td>
<td>1423399</td>
<td>16.43</td>
</tr>
<tr>
<td></td>
<td>Rural</td>
<td>1177867</td>
<td>15.69</td>
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<tr>
<td></td>
<td>Urban</td>
<td>245532</td>
<td>20.12</td>
</tr>
<tr>
<td>1991</td>
<td>Total</td>
<td>1600430</td>
<td>12.43</td>
</tr>
<tr>
<td></td>
<td>Rural</td>
<td>1330240</td>
<td>12.94</td>
</tr>
<tr>
<td></td>
<td>Urban</td>
<td>270190</td>
<td>10.00</td>
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<tr>
<td>2001</td>
<td>Total</td>
<td>1676034</td>
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<tr>
<td></td>
<td>Urban</td>
<td>272544</td>
<td>0.89</td>
</tr>
</tbody>
</table>


It is clear from the table shown above that in Kanyakumari district nearly 83.74 per cent are living in rural area and 16.26 per cent are living in urban area (according to 2001 census).

3.3.5 Female Literacy in the Area of Study

The provision of education opportunities for women has been an important part of the national endeavour in the field of education since India’s independence. The main strategies adopted by the government for increasing female literacy in the country include National Literacy Mission set up in 1988 for imparting functional literacy and for eradicating adult illiteracy, Universalisation of elementary education and non-formal education. This resulted in the increase in the literacy rate thereby brings self confidence,
personality development, Gender equity, women empowerment and last but not the least status in the family.

The literacy rate in the country has increased from 18.33 per cent in 1951 to 65.38 per cent as per 2001 census. The female literacy rate has also increased from 8.86 per cent in 1951 to 54.16 per cent in 2001. It is noticed that the female literacy rate during the period 1991-2001 increased by 14.87 per cent whereas male literacy rate rose by 11.72 per cent.

Literacy campaign have played a significant role in improving the status of women within their own families, whereas traditionally women have little say in the family decision-making, they through participation in literacy programmes have begun to express their newly found self-belief in having say within the family.

Tamil Nadu with an average of 64.55 stands 12th in the female literacy state in the country well above the national female literacy average of 54.16 as per 2001 census. In Tamil Nadu, Kanyakumari district stands first in the literacy rate with an average literacy rate of 88.11 (Tamil Nadu average 73.47) and average male literacy rate of 90.88 (Tamil Nadu mean 82.33) and average female literacy rate of 85.38 (Tamil Nadu mean 64.55) as per 2001 census of India.

The population, area and sex wise literacy rate by blocks and municipality of Kanyakumari district is given in the following table.
### TABLE No. 3.2

**AREA, SEX WISE POPULATION AND LITERATES BY BLOCKS AND MUNICIPALITIES**

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Name of the Block / Municipalities</th>
<th>Area (Sq.km)</th>
<th>Population</th>
<th>Literates</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td>Male</td>
<td>Female</td>
</tr>
<tr>
<td>1.</td>
<td>Agasteeswaram</td>
<td>143.35</td>
<td>73260</td>
<td>75159</td>
</tr>
<tr>
<td>2.</td>
<td>Rajakkamangalam</td>
<td>135.49</td>
<td>69119</td>
<td>69135</td>
</tr>
<tr>
<td>3.</td>
<td>Thovalai</td>
<td>360.91</td>
<td>55057</td>
<td>55662</td>
</tr>
<tr>
<td>4.</td>
<td>Kurunthencode</td>
<td>109.54</td>
<td>81823</td>
<td>83247</td>
</tr>
<tr>
<td>5.</td>
<td>Thuckalay</td>
<td>127.41</td>
<td>82488</td>
<td>84774</td>
</tr>
<tr>
<td>6.</td>
<td>Thiruvattar</td>
<td>88.37</td>
<td>80220</td>
<td>81399</td>
</tr>
<tr>
<td>7.</td>
<td>Killiyoor</td>
<td>138.86</td>
<td>78663</td>
<td>77724</td>
</tr>
<tr>
<td>8.</td>
<td>Munchirai</td>
<td>71.45</td>
<td>89122</td>
<td>88103</td>
</tr>
<tr>
<td>9.</td>
<td>Melpuram</td>
<td>27.57</td>
<td>88578</td>
<td>90957</td>
</tr>
<tr>
<td>10.</td>
<td>Nagercoil (M)</td>
<td>19.37</td>
<td>102907</td>
<td>105272</td>
</tr>
<tr>
<td>11.</td>
<td>Padmanabhapuram (M)</td>
<td>6.47</td>
<td>9967</td>
<td>10108</td>
</tr>
<tr>
<td>12.</td>
<td>Colachel (M)</td>
<td>5.18</td>
<td>11996</td>
<td>11791</td>
</tr>
<tr>
<td>13.</td>
<td>Kuzhithurai (M)</td>
<td>5.15</td>
<td>10069</td>
<td>10434</td>
</tr>
</tbody>
</table>

**SOURCE:** Census of India 2001.

From the above table it is clear that people of Kanyakumari district are highly literates well high above the national average of 54.16 and TN state average of 64.55. This may be because of larger number of schools and colleges situated in the district.

Records show that there are 2 pre primary schools, 414 primary schools, 157 middle schools, 196 high schools and 166 higher secondary schools
in Kanyakumari district. Besides these there are 13 private professional colleges including 10 Engineering colleges (all self-financing colleges) and 9 Polytechnics including one government polytechnic. Regarding arts and science colleges there are 12 Aided colleges and 7 Self-financing colleges. Government Medical College, Asaripallam has commenced functioning from 2003-2004.21

Thus this chapter explains in detail about the various process of consumer decision making and the profile of the study area.
ENDNOTES


2. Ibid., p.561.


20. Ibid., p.3.

21. Chief Educational Officer, Nagercoil and District Elementary Educational Officer, Nagercoil, cited in District Statistical Hand Book 2006-07, p.55.