CHAPTER TWO
REVIEW OF LITERATURE
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It is now proposed to present a review on the subject consumerism and consumer education. As we know Review of literature is a condensed version of an exhaustive literature survey of technical writings and data from previous journals, articles, books, papers, reports and other researches giving insight into the work done in the same area as the present study. Hence, a thorough review of literature was undertaken to familiarize the investigator in general with prior work done in the area of consumer education in school. This exercise proved fruitful in systemically planning the execution of the study.

In order to make presentation more meaningful and easy to understand, the studies are divided into eight parts.

2.1 Consumerism and Consumer Movements.
   A. Concept of consumerism
   B. Objectives of consumer movement
   C. Consumer movement in India: The history
   D. Reasons for slow growth of consumer movement in India.

2.2 Need of Consumer Protection and Redressal Activities in India.
   A. Consumer exploitation in India
   B. Different forms of consumer exploitation.
   C. Reasons for consumer exploitation.
   D. Need for consumer protection in India.

2.3 Consumer Legislation
   A. Consumer protection legislation
   B. Legislation is not total answer to consumerism

2.4 Children As Consumer

Related studies

2.5 Children, commercial media and Consumer education.

Related studies

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2.6 Covet For Consumer Education.
A. What is consumer education?
B. Types of consumer education.
C. Objectives of consumer education
D. Consumer education in school

Related studies

2.7 Educational Technology and Teaching of Consumer Education.

Related studies

2.8 Consumer Education in Other Countries.

2.1. CONSUMERISM AND CONSUMER MOVEMENTS.

Consumerism has received much concentration in recent business literature. There is a general conviction that marketing frauds against consumers are widespread in our country and constitute a problem of major national concern. The feeling is not that business practices have changed significantly but rather that the public is increasingly unwilling to tolerate exploitation.

A movement labelled “consumerism” contends that the rapid introduction of new products produces confusion that the technical complexity of new products makes it impossible to evaluate their benefits or dangers and makes them difficult to repair, and that pressure on business firms to introduce new products and services breeds marketing practices of dubious nature (Ralph, 1972). The emergence of consumerism is directly related to the change in the marketing concepts. According to Drucker (1972), Consumerism challenges four important premises of marketing concepts viz:

1. Consumers know their needs,
2. Business cares about the needs and know exactly how to find them out,
3. Business provides useful information about the products,
4. The products and services really fulfil expectation as well as business promises.

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With the passage of time, marketing has become broader in the function and scope. Now environmental trends like public welfare concern for better living environment or quality of lives indicate that the organisation would have to adopt socially responsible marketing policies and plans in order to assume social welfare in addition to consumer welfare.

He offers the following definition of consumerism: “consumerism means that the consumer looks upon the manufacturer as somebody who is interested but who really does not know what the consumers’ realities are. He regards the manufacturer as somebody who has not made the effort to find out, who does not understand the world in which the consumer lives, and who expects the consumer to be able to make distinctions which the consumer is neither willing nor able to make”. Another definition of consumerism has been developed by Knaure (1969), that the watchword for the new militant mood among American consumers is simply, “let the seller beware”, in comparison to the age-old caveat emptor or, “Let the buyer beware”.

Both of these definitions provide some insight into this current phenomenon referred to as “Consumerism”. Perhaps it would be most relevant to relate consumerism to what has been popularly accepted as the marketing concept for the past 20 years. The marketing concept, simply stated, suggests that the purpose of a business is to provide customer satisfaction. Thus, it is anticipated that the firm will maximize long-term profitability through customer orientation. The marketing concept is primarily a post world war II development, produced largely by economic conditions which changed a seller’s market to a buyer’s market. The marketing concept was hailed as being the essential fulcrum with which business resources could be allocated to best enhance profitability for the firm in a buyer’s market. Consequently, much has been written and said about the marketing concept-how it can be utilised and what it means. However, the marketing concept and the forces labelled consumerism are incompatible. The consumerism is actually resulting of abuse as marketing concept rather than malfunction of it, (Richard and James, 1970)
2.1. A. Concept of Consumerism

It is well known that where there are rights, there are fights and there comes the derivation of consumer movement.

By 'Consumerism' it means the process of realising the right of the consumer as envisaged in the Consumer Protection Act (1986) and ensuring right standards for the goods and services for which one makes a payment. This objective can be achieved in a reasonable time frame only when all concerned act together and play their role. The players are the consumers represented by different voluntary non-government consumer organisations, the government, the regulatory authorities for goods and services in a competitive economy, the consumer courts, organisations representing trade, industry and service providers, the law-makers and those in charge of implementation of the laws and rules, (Srinivasa, 1999).

Although consumerism is the name given to consumer protection movement, 'consumerism' like most 'isms' varied in definition depending on who is doing the defining. Consumerism is a kind of people's movement. As labour movement confronts capital and enterprise about labour conditions, so consumerism faces capitalists and capitalistic constitution about living from a national viewpoint and on national scale. It is not a movement of politics but that of people's living. It is originated within the frame of mind democracy, although sometimes severe poses or steps have been taken. The matter is not 'poverty amid poverty' but 'poverty amid affluences', (Noriaki, 1977).

According to Kotler (1985) "consumerism is an organised movement of citizens and government to strengthen the rights and powers of buyers in relation to sellers".

Stanton (1971) states that consumerism is an 'an organised reaction of consumers to have business unfair practices remedied. Consumerism is a complex phenomenon. Burkirk and Rothe (1970) defined 'consumerisms as the organised efforts of consumers seeking redress, restitution, and remedy for dissatisfaction they have accumulated in the acquisition of their standard of living. The most common understanding of consumerism is in reference to the widening range of activities of government, business and independent organisations that are designed to protect

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individuals from practices (of both business and government) that infringe on their rights as consumers" (Gordon, 1978).

David (1986) describes consumerism as a social force within the environment desigenee to aid and protect the consumer; by exerting legal, moral and economic pressures on businesses. “Consumerism is a social movement seeking to augment the rights and powers of buyers in relation to sellers” (Gordon, 1978). Sellers want customer who buy and not answer who complain. Sellers still prefer the principle of Caveat Emptor to the principle of Culpa in Contrahend of Caveat Venditor. A long and vivid exploitation of all over the world has ultimately forced the consumers to organise and fight for their rights to safety, information, selection and hearing. Philosophically this is termed as consumerism, (Maheshari, 1994).

According to Baker (1985) consumerism is concerned with protecting consumers from all organisations with which there is an exchange relationship. It encompasses the set of activities of government, business, organisations and concerned consumers that are designed to protect the right of the consumer. In the version of Himachalam (1990) Consumerism is a wide range of activities to protect individuals from business malpractices which infringe upon their rights as consumers and to put buyers on parity with the sellers. The consumer protection movement popularly known as “Consumerism” is a recent and universal phenomenon. It is a social phenomenon caused by the strains of shortage and inflation in India.

The feature of the consumer movement that most intrigues are that, being a movement, it is not reducible to organisations; it is not a new agency for product safety; and it is not the consumer division of some company. Indeed, it is not any existing organisation. On the contrary, the organisations mentioned are off-shoots the consumer movement has brought into being from time to time. In the words of Tom Burns, these organisations are really epiphenomena of the movement. In that sense the consumer movement is like the civil rights movement or the youth movement or the anti-war movement. The fact that is a movement rather than a group of organisations is of crucial importance for the following reasons; social movements are critical to the process of
public learning and public learning seems to be the critical policy issue confronting the consumer today (Jones, 1976).

Cappett (1974) offers a behaviour oriented definition. He says consumerism is a form of psychological projection engaged in by consumers who as result of repeated failure to attain a desired life style have accumulated negative attitude towards marketers in the form of criticism that seem to be socially acceptable to those who hear the complaints. The protection movement is a defensive force to safeguard the interest of the consumers from the abuses of economically powerful sellers. It seeks to protect the rights of the consumers against the notorious and various unfair practices indulged in by the producers and middlemen. Towards this end, it also seeks to disseminate correct information about the relative merits of competing products.

According to Shah (1976) organised movement of consumers is known as consumerism. It emerged as countervailing defensive force to safeguard the interest of consumers from the abuses of economically powerful sellers. “Consumerism is defined as an organised effort by consumers within the environment designed to aid and protect consumer rights by efforts directed at, through government, business and private organisations” (Gordan, 1984). Consumerism’ means efforts and activities of consumers to face the unfair trade practices (Bhatt, 1984). The ultimate goal of consumer movement is the monitoring of exchange system to improve the quality of life of individual the public at large. The developments in techniques of advertising and publicity have led the consumer to believe, quite skilfully that he is still “the king”, while he is acting under the influence of suggestions which are more often made `not with the sole object of benefiting the buyer. Thus the consumers, in general, are passive today. These developments have also created a wide price spread between the producer and the consumer. In fact consumer unrest is the most important feature of the present era. The impact of rising prices on income has been a potent factor responsible for converting the prevailing consumer unrest into an organised activity. It is realised that consumers are not getting due attention from the manufacturers. Thus, the aim and object of consumerism is to make the manufacturers aware of their interest and realities, in order to deny the traditional objection of manufacturers that they really could not seek consumer’s interest.
Thus it can be concluded that the consumer movement has emerged as another 'ISM' like socialism and communism threatening capitalism. Failure of business to adopt marketing strategies from consumer view-point and develop consumer-oriented marketing concept is really responsible for the growth of consumerism and consequent legislation to provide consumer protection.

2.1. B. Objectives of consumer movement.

The main objectives of the consumer movement in India are:

1. To restore the better balance between the buyers, seller relations in the market.
2. To protect and promote consumer interests.
3. To safeguard consumer rights.
4. To prevent exploitation of consumers by unscrupulous traders.
5. To present consumer interest before the Government and pressurize the government to provide meaningful consumer protection by legislation.
6. To organise consumer resistance against the unfair trade practices and to create strong public opinion in favour of false trade practices.
7. To undertake programmes of consumer education, consumer information and comparative testing and ensure the practices of consumer oriented marketing programmes by business enterprises.

2.1. C. Consumer Movement in India: The History

The history of consumer movement in India is as old as human civilization. According to the Arthshastra of Kautilya, it was the duty of the government to supervise sales of products at reasonable rates. Merchants who want to cheat or generally interfered with the normal functioning of market prices were open to heavy punishment. Earlier, Narada and Brihaspati also laid down numerous laws and regulations to safeguard the interest of buyers and sellers alike.

In 1934, Mahatma Gandhi, highlighting the importance of consumers in business said: “A customer is the most important visitor in our premises. He is not dependent on

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us. We are dependent on him. He is not an interruption in our work. He is the purpose of it. He is not an outsider on our business. He is a part of it. He is doing us a favour by giving us an opportunity to do so” (Sarkar, 1989).

The aim of the consumer movement is not to be little industry but to raise it to higher standards of excellence so that both production and productivity go up. This will not over the cost of production but the promises made for the product will match their day-to-day performance (Saxena, 1988).

The perception of the term consumer and consumer movement has been undergoing changes as it is being constantly redefined as society progresses and more and more area comes within its purview. With each new scientific discovery and technological innovation, society is undergoing rapid transformations—socio-economic and political. So is case with consumer movement the world over and in India too.

Since Independence, India has been struggling to develop and strengthen its industrial base. However, during this period the Indian consumer has borne incredible hardships and has been subjected to exploitation of every kind in the name of self-sufficiency. Passive by nature, most Indian consumers have had to put up with adulterated food, faulty weights, under measures, spurious and hazardous drugs, exorbitant prices, endemic shortages leading to black marketing and profiteering, substandard products, useless guarantees, callous and indifferent services from public utilities and a host of other ills.

In fact consumer unrest is the most important feature of the present era. The impact of rising prices on income has been a potent factor responsible for converting the prevailing consumer unrest into an organised activity (Himachalam, 1998).

A number of voluntary organisations have been set up by different groups of citizens in different parts of India over the decades for promoting and protecting the interests of the disadvantaged sections of society. Many of them deal with non-conventional issues like civil liberties, rights of the minorities and protection of the environment. They represent different ideologies, objectives, working styles, social compositions, funding support sources, size and operation. The genesis of consumer...
protection movement and consumer cooperation lies in protection of consumer organisation having support of the people at large, patronage of its members and encouragement of the government can be a powerful instrument in protecting and safeguarding interest of consumers.

The cooperative consumer movement has started in 1904 in India. It got spread and fluorides in Maharashtra. However, its emphasis was on distribution of goods rather than on the ‘Consumer’. Naturally there was a need for strong consumer movement to protect the interests of the consumers (Srinivasan, 1999).

Emergence of Consumer Movement in India – 1900-1959:

The consumer movement historically began in the early part of this century with the formation of the first known collective body of consumers in India set up in 1915, the ‘Passengers and Traffic Relief Association’ (PATRA) in Bombay (1992). But its real beginning in terms of sustained, visible and continuing expansion was during the sixties. PATRA was formed with a view to ameliorate the hardship and trouble faced by passengers travelling by Railways and Steamers and also to redress the grievances of the Indian trading community. Another organisation which started in 1915 and still in existence is the ‘Women Graduate Union’ (WGU) based in Bombay. The principle objects of the organisation are to provide opportunities and facilities for the expression of united opinion and concerted action by University women for the benefit and welfare of the members of all or any class and community of women.

In 1917, a pioneer women’s organisation was started by Dr. Annie Besant and Mrs. Margeret in Madras, known as ‘Women’s Indian Association’. The prime objective then was spending their time without any purpose. The ladies were enlisted as Members and some cottage industries like basket weaving, cane basket weaving, embroidery, stitching were taught. One of the earliest consumer cooperatives was the ‘Triplicana Urban Cooperative Stores’ (TUCS) started in the late forties when the residents of Triplicane “the then centre of elite Ann intellectuals in Madras” felt the pinch of profiteering methods adopted by retail trader in food commodities.
Some organised effort to protect consumers from the middlemen was made in the 1940s by freedom fighters such as Sri Tanguturi Prakasam, and Rajaji in the South by starting consumer cooperative stores to retail essential commodities to the consumers (Himachalam, 1998).

The Consumer Action Group (CAG) based at Madras was formed in 1955. Most of the issues tackled were concerning civic amenities, health and environment such as water shortage in Madras. Chemical pollution causing health and environment hazards, stoppage of air conditioning in movie theatres, obscene hoarding etc.

Consumers – Fighting for their Rights – 1960-1969:

During the sixties there were two major developments at the international level. President John F. Kennedy of the U.S. dedicated his administration to the promotion and protection of consumers’ interests, helping the consumers realise their four fundamental rights; i.e., rights to safety, information, choice and Redressal. He made this public commitment on March 15, 1962, the day now observed as “World Consumer Rights Day”, (Srinivasan, 1999).

The sixties is a very unique point in the history of consumer movement. The consumer movement got a great boost and moral support from late President U.S. John F. Kennedy. In his 15th March 1962 declaration to the United Congress, Kennedy said “Consumers, a definition, include us all, they are the largest economic group, affecting and affected by almost every public and private economic decision. Yet they are the only important group whose views are not often heard (IOCU, 1993).

The first organisation to really make an impact was the Consumer Guidance Society of India (CGSI) started by nine house wives in 1966. The nine house wives got together to inform, educate and organise consumers in order to protect their interests. They made an impact not through holding meetings or conferences but by testing the quality of items of daily use of food stuffs such as milk, oil, tea, condiments etc. The CGSI is a non-profit organisation and derives its income from membership subscriptions, sales of its publications and non-restrictive, non-commercial grants and donations. It is represented on the central committee for food standards, ISI certification marks advisory

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committee, two ISI oil burning appliance committees, the ISI drugs and cosmetics committee and several state advisory committees, (Gupta, 1971).

Spreading Its Ancestry – 1970-1979:

The second consumer organisation which has made quite impact in marking the cause of the consumer known throughout the country, is the Karnataka Consumer Services Society (KCSS) formed in 1970. Another consumer organisation Visakha Consumers Council (VCC) was started in 1973, at Visakhapatnam in Andra Pradesh. It was started not to fight against unscrupulous and only an eye to profit making manufacturers and traders, but to represent the plight of poor ration card-holders and the LPG gas users. Till the mid seventies, Consumer Organisations were largely engaged in activities of consumer protection by writing articles and holding exhibitions. To a marginal extent were also engaged in making representations to the Government for changes in policies and laws. One noticeable exception was Mrinal Gore of Bombay who believed in direct action such as processions, demonstrations and picketing. She is remembered as “Paniwali Bai”.

Another organisation which cropped up in the National scene during the seventies was “Akhil Bharatiya Grahak Panchayat” started in 1974 at Puna. Its thrust was collective wholesale buying of domestic needs and redistribution among consumer families thereby eliminating middlemen and their margins. They also pursued direct in terms of boycotts and picketing. This is now carried on by the Mumbai Grahak Panchayat, Mumbai. Trichy District Consumer Council was registered in 1976. It has organised large number of consumer educational programmes to cater to various strata of society. Another significant organisation, which had firmly entrenched itself as an organisation basically fighting the consumer’s cause is the Consumer Education and Research Centre (CERC), which started in Ahmedabad in 1978. It added a new thrust and dimension to the consumer movement.

The Organisation took up the cause of consumers with manufacturers’ association, Federation of Indian Chamber of Commerce and Industry, (FICCI), Council for Fair Business Practices to curb consumer exploitation and help lay down standards of

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business. One of CERC’s activities to spread the cause of consumers is the internship training at the Centre for any consumer organisation interested in professionalizing its personnel. This is in addition to and different from the routine exhibitions, seminars, publication of magazines and books on topics of consumer interest. Grahak Panchayat was established in 1979 in Jamshedpur, Bihar. It has been able to bring about a general awareness of Consumer Rights in Jamshedpur and has been successful in reducing profiteering on exercise books, food grains and edible oils by traders.

First light of a New Era – 1980-1989:

The Eighties witnessed an upsurge in the number of consumer groups coming up across the country; there are now 1,500 consumer groups, Srinivasan (1999). Jagrut Grahak consumer association based in Baroda, Gujarat was started in 1980 by ten retired professionals to concertedly work in the “the gigantic task of consumer protection and enlightenment under difficult conditions and circumstances. They help consumers with their problems mostly through negotiations, persuasion and compromise”. A disturbing factor with a good number of consumer groups is gross inadequacy of financial resources. Further, most of them are concentrated in urban and semi-urban centres and the movement is yet to pick up in rural areas. Analysing the consumer complaints, Manubhai Shah states that complaints are more conscious about the end result of their lodged complaints and there is also one qualitative change noticed that complaints are coming not only from individual consumers, but also from industrial, commercial organisations as well. The complaints largely pertain to services, supplies, refund of deposits and booking. In 1971 New Delhi’s Indian Consumer’s Union came up with the objective of fighting spiralling prices of essential commodities. Calcutta followed with the consumer action forum in 1973 and at Ahmadabad after starting the CERC in 1978, with these groups around, the Government felt the need for a coordination body to guide their activities. The Consumer Protection Council was thus born in 1983, under the chairmanship of the Union Food and Civil Supplies Minister (1998). A new impetus was given to the consumer movement with the enactment of the Consumer Protection Act, 1986.
Consumer Movement/Protection in the 1990s:

Voluntary organisations need support and recognition through a network of Organisations State, National and International level and – coalition and/or affiliations. This can help in fostering positive and phenomenal effect on policy making in the country. Voluntary organisations need indications for evaluating their success and failures, say Prof. Manubhai Shah, Managing Trustee, consumer education and research centre (CERC) Shah (1989). Friedrich Naumann Foundation (FNF) Germany is a non profit institution, primarily engaged in the strengthening of democratic and pluralist development both in the industrialised and the developing world. In India, FNF is supporting projects and activities in fields of economic and civil education, environment protection, consumer awareness, legal services and human rights.

In order to encourage the establishment of consumer bodies it offers guidance to workers in forming the constitution, organisation and management of consumer groups. The Voluntary Organisation in the Interest of Consumer Education (VOICE) was founded when angry young students and teachers of the Delhi University could no longer stand the way consumers were being cheated and fooled. They realised that mere fighting in court or lobbying through Parliamentarians does not stop the consumer from being cheated and he still has to seek Redressal and suffer. So, they went about giving consumers information about the benefits or shortcomings of various products and brands which would give the consumer the edge over the seller, since he could make an informed choice. The Consumer Unity and Trust Society (CUTS), was started in Jaipur, Rajasthan in March, 1984. The CUTS made its impact not through handling of consumer’s complaints; nor through lobbying within the corridors neither of power; nor by taking the erring and recalcitrant producer or trader to court, but by effectively making use of the media and through publicity. It also engages itself in consumer education complaints handling and litigation.

The factors which stimulated the consumer movement in recent years are:

(a). Increasing consumer awareness
(b). Declining quality of goods and services

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(c). Increasing consumer exploitation because of consumer education
(d). Influence of the pioneers and leaders of the consumer movement
(e). Organised effort through consumer societies.

Federation of Consumer Organisations: Tamil Nadu Federation of Consumers was established in March, 1990. The idea to form a federation was basically to bring together as many consumer groups as possible in Tamil Nadu under one umbrella. The Confederation of Indian Consumer Organisations (CICO) was formed in February, 1991. The primary objective of CICO was to make the consumer movement a popular grass root movement. Gujarat State Federation of Consumer Organisation (GUSFECO) was formed in 1992. The basic objective was to provide a common platform to help consumer groups to ensure a healthy growth, to sort out their problems and to strengthened organisations and the movement.

In 1960 an International Body was setup by the U.S., Great Britain, Australia, Holland and Belgium with its central office in The Hague, Holland (1989). International Organisation of Consumer Union (IOCU) is a federation of consumer organisation dedicated to protect and promotion of consumer rights worldwide.

Friedrich Naumann Stifung, a German foundation in Delhi took the initiative to suggest Voluntary Consumer Organisations in India to form a Consumer Coordination Council (CCC) at the national level as a countervailing force against lobbying and advocacy efforts by trade, industry and the professions. Today, CCC, New Delhi, is a National Coalition of VCOs in the country. As part of fulfilling its objective of increasing consumer awareness, Friedrich Naumann Foundation (FNF) set up a Consumer Coordination Council (CCC) on 1st April, 1992 to promote and protect consumer interest particularly to concretise the consumer rights. CCC is registered under the Societies Registration Act. It has a General Body consisting of representatives of consumer organisations from different parts of the country and a Governing Council chosen from among them to coordinate its day to day functioning.
The objectives of CCC are:

1. To be an effective national coalition of consumer organisations and provide a common platform to consumer organisations for highlighting common consumer problems to the people of the country.

2. To facilitate, organise and take up various activities geared towards influencing policy, legislation and administrative framework for the promotion and protection of consumer interest.

3. To empower consumer protection groups for a responsible and constructive movement and provide professional inputs to strengthen consumer action.

A perceptible change affecting all kinds of business during 1990s has been the emergence of consumer product testing laboratories setup and run by consumer groups in the country. More and more consumer individually and collectively has begun to assert their right and pursue remedies to logical end.

2.1. D. Reasons for Slow Growth of Consumer Movement in India.

Indian consumers are the worst victims of blatant exploitation adopted by the ruthless businessmen through unfair means. The merciless exploitation of the consumers and the consequent discontent led to sprout of consumer movement. But the progress of consumer movement in India has been rather very slow as compared with that of Western European countries and USA. Slow growth of consumer movement may be attributed to the prevailing vicious circles of poverty, high level illiteracy, dearth of information flow and general apathy of consumers in India.

Sellers do not try to visualise the problems from the consumers' viewpoint. Businessmen create a scarcity of products, hence product choice becomes limited as brands that are available are few, for the reason consumers have to buy whatever is available without any discretion of product/brand. The sorry state of affairs of our country is mainly due to lack of consumer education.
Most of the consumers in India are not literate, vigilant or well informed. They lack knowledge, ability, experience and the buying capacity as compared to the Western countries. The little consumer education that one can see is restricted to literate urban consumer lacks completely in rural consumers. Illiteracy is one of the major causes of consumer exploitation. Illiteracy makes people ignorant and unaware of their own rights. Low concourse of people against their merciless exploitation by the businessmen is attributed to the low level of literacy particularly in rural areas.

Indian consumers, in general, lack awareness about their rights and responsibilities. This gave greater opportunity to producers and traders to deceive the innocent consumers. Poverty adversely affects the consumer interests. Poverty suppresses awareness and it makes the people coward and voiceless.

The extent of protection provided by the legislation is inadequate. Moreover, the legal process in India is expensive, time consuming and cumbersome. This makes consumers to be more tolerant about such mal practices rather than resorting to legal Redressal concerning them. This makes the suppliers free from their society accountability. The mass print and electronic media have not been fully utilized to spread consumer education in India like in western countries.

Lacks of organised consumer group has impeded the growth of consumer movement in India. The profile of consumers, as a group in a developing country like ours is a heterogeneous one with multiple, overlapping and conflicting roles. In addition consumers do not have positive long-range objectives. Besides they are not ready to sacrifice their self-interest in favour of the common interest. Rural areas, which account 80 per cent of the population, are by and large untouched by consumerism. They widely scattered consumers in remote areas are not easily accessible. Consumer action group that exist are urban based. Majority of these is in the states of Gujarat, Karnataka, Andhra Pradesh and Tamil Nadu. The fact that consumer movement is confined to some pockets in India together with the existing reality that most of the consumer groups operate on meagre financial and manpower resources has served to slow down the overall growth of movement.
The consumer movement at its highest level is only possible through the permanent consumer associations and organisations with adequate financial resources and support from the Government.

2.2. NEED FOR CONSUMER PROTECTION AND REDRESSAL ACTIVITIES IN INDIA.

A vibrant consumer movement in India needs visibility if it is to be effective. It cannot confine its activities to filling of cases under the COPRA in the Consumer Fora or in holding numerous workshops and seminars. Boycott squads and picketing squads should be set up by every consumer organization to make consumer protect visible and effective.

There are many areas where the Indian consumer needs to be protected urgently, the most important one being in the environmental area. Poor resource management hits the consumer most. Our basic life support systems have already suffered grievous depletion and damage and are unable to cope with even their existing burden. As a consequence of economic liberalization and the market forces there will be further damage to these life systems through conspicuous consumption and multiplicity of unwanted products and services for which growing demand is being created through high pressure advertising and credit cards. The marketing of unsafe medicines, exploitation of gullible investors by corporate criminals are all urgent matters that brook no delay. Very little has been done in these areas to protect the ordinary consumer.

The total consumer movement has the goal to create and develop organisations and economic decision making processes which make it possible for the individual to influence his/her situation in different sectors of life. The second goal is helping to develop meaningful alternatives and making it easier for individuals to choose from among them, and finally protecting the individual from harmful, unsuitable alternatives as well as against forces which want to exploit his insecurity and lack of knowledge.

Unless we create a general awareness about Consumer Protection, unfair practices will continue. The solution lies in consumers own initiative to protect themselves.
2.2. A. Consumer Exploitation in India

With the acceleration of industrial production in the country, there has been a gradual transformation from seller’s market to buyer’s market which has necessitated aggressive marketing campaign by realising attractive advertisements through daily newspapers, televisions, industrial and commercial magazines and radio. The Marketers have been taking undue advantage of the consumer ignorance and helplessness. They adopt various methods/techniques to meet their selfish ends. They have made the consumers a target of their unscrupulous practices. Consumers do not get adequate response from the producers to settle their grievances. As a result, the consumers have become victim of various types of exploitation such as spurious drugs, adulteration, misuse of colouring matters, short weights and measures, abuses of monopoly positions, dubious hire purchase plans; high prices of products, poor quality, non-standardised goods, costly spare parts and repairs; pressure selling, sale gimmicks; poor pre- and post-sale services; deceptive advertising; black marketing, hoarding, illegal trading; hazardous products and product breakdown etc. (Sharma, 1995). Sellers of several fast moving consumer products are taking the consumer for a ride. Items like biscuits, soft drinks, blades, soaps etc. are being sold by them far in excess of the maximum permissible printed price. Many a time manufacturers seem to be aware of it, but they consider it to be too trivial a matter worthy of their attention. So much so, even cases brought to notice, their approach is nothing more than lukewarm. Consumers are often cheated by way of overpricing and faulty weights and measures (Financial Express Bombay, 1991).

There cannot be a second thought about the fact that a consumer is being exploited to a very great extent. An official survey has revealed that the Indian consumer is cheated to the tune of about Rs.1600 core a year through defective weights and measures. Be it a common man who labours the whole day for a few morsels of food or a prince who rolls in luxury, exploitation is a problem for both. If the labourer does not get what needs to fill his hungry belly, the prince is sullen that he has not got his money’s worth. Rich or poor, we are all consumers and are steadily being exploited by manufacturers, traders and distributors (Bettadalli, 1991).

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2.2. B. Different forms of Consumer exploitation.

It is pertinent to mention some of the business malpractices which are considered both anti-social and anti-national to indicate the gravity of consumer exploitation and to prove the direct need of consumer protection and consumer education.

1. The supply of sub-standard material in the market through private shops as well as public distribution net-work.

2. Short weights of several kinds. Some of the most reputed firms declare on the package certain weight and try to escape by saying "when-packed". Sometimes the weight declared includes the weight of containers and packing material also. So much so the net quantity falls short of the expected weight. A sample survey of markets showed that more than 80 per cent of the purchases made showed underweight. The Maitra Committee a few years ago had highlighted the enormous loss to consumers by the use of false weights and measures. An Indian consumer has to incur a loss of about Rs. 11,000 crores due to just 5 per cent short weight and measure. Thus, consumer's hard-earned money is simply lost due to this malpractice alone.

3. Adulteration is a world in itself. It is very common in India. Vegetable ghee is passed off as pure ghee. Cloves (laung) and Cummins (jeera) seeds are replaced with grass seeds which have been coloured with charcoal dust; papaya seeds are added to black pepper. Vanaspathy is added to pure ghee and metanyle is added to both jaggery and turmeric. Probably there is nothing in this world that we consume which is not adulterated may be only the sucking baby and fresh egg could be exceptions as the mother’s milk and fresh egg are not supposed to be adulterated.

4. In our country, price hike is never related to the quality of the goods. Increase in price takes several unconventional forms. Even an increase in the allowances of an employee suddenly increases the prices in the market place. In areas of services of technical nature the prices charged are higher than what they deserve to be.
5. Many popular goods are subject to imitation manufacture, e.g., soap, toothpaste, tea and more serious, over-the-counter medicines for common ailments like cough, cold and headache many of them are of doubtful value even in the genuine state.

6. There are no proper standards for quality control. In many cases it is found that materials of low quality are passed as standard genuine items with high prices. Some consumers have a crazy thinking that when price is high the quality of the material is found to be good.

7. Ads play havoc with the consumers and there is no sanctity in ad producers. The only purpose of ads today is to dump commodities on the consumers irrespective of their choice, needs and purse. Grabbing money appears to be their only aim. Display of substandard material through expensive show arrangement in busy commercial complexes also misleads the consumer. So many advertisements give superlatives, bogus imaginary, misleading and deceptive description, trapping the innocent, uninformed poor customers or prospects into their nets. The most extravagant language is frequently used, often guilty of wilful deception.

8. Consumers are also exploited by the suppliers of goods through creation of artificial scarcity of commodities. This way the exploitation of consumer is such that he is fooled and persuaded to compulsory buying of undesirable products thinking that the said commodity is scarce in the market.

9. Government sponsored commodity loans, instalment shopping, gift schemes, credit card and such other facilities which promise the consumer some relief in money payments actually exploit him by not giving him an opportunity to choose. Besides, after the final payment he finds that he has paid far more than the worth of the commodity.

According to Ralph (1974) Exploitation reduces real income and misallocates resources by way of frauds, shoddy merchandise and deceptions or bilking scheme and secondly, they inflict violence on consumers by way of hazardous products, non-provided.

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services or environmental pollutants. Verma and Mahesh Chand Garg (1992) observed that illiteracy, poverty and extremes of material and social deprivation tend people to lose impulses of awareness and motivation, which ultimately make them weak, isolated vulnerable and incapable.

In India, sellers do not try to visualise the problems from the consumers view point. Businessmen create a scarcity of products as brands that are available are few, for this reason consumers have to buy whatever is available. Certainly each of us, as a consumer, has experienced the cumulative frustration associated with products that do not conform to expectations. It is this sense of frustration and bitterness on the part of consumers who have been promised much and have realized less, that may properly be called the driving force behind consumerism.

2.2. C Reasons for consumer exploitation

1. Illiteracy and lack of consumer education: The very first requirement that keeps the consumer informed is education. People here are ignorant. When general education itself is so poor how can we hope to have high expectation on consumer education?

2. Poverty: Poverty connotes ignorance which adversely affects consumer interests. Consumers are bounded by their inadequate income; they cannot reach the standard items. They are compelled to buy from credit providing shops knowingly they are cheated.

3. Non entity: The consumer in our country is a non entity. He is gullible enough to be cheated. Lack of awareness gives greater opportunities for producers and traders to cheat the innocent, illiterate and sober consumer. When people are not aware of the fact that they are being cheated, it gives greater opportunity and case for unscrupulous traders to fleece consumers mercilessly.

Strict and stringent application and promulgation of comprehensive laws is perhaps the only the way to protect the consumer from being exploited. Thus the consumer the world over is being mercilessly exploited by not one, but by several agencies reducing him to nothingness. Today, consumerism has become widespread.
2.2. D. Need of consumer protection in India

Importance of the consumer to the business has yet to be realised fully. Business makes profit only when goods are consumed or services utilised. This presupposes consumer existence. Business is entirely dependent on the consumer not only for its very survival but also for its growth. Consumer is the focal point of all the activities. In fact he is the very basis which supports super structure of all operations in the society. Consumer interest, therefore should receive first priority of all. The need for Consumer Protection is now being felt more than ever before.

In general, consumers are scattered over the whole country. They are highly disorganised. Individually, they have very weak bargaining power. They are not professional or shrewd buyers. Besides, in India, they have an additional handicap, namely, majority of consumers are illiterate, ignorant and usually lack information to make intelligent purchase. In many cases, they are incompetent to protect their interests, particularly when they deal with fully organised united and well-informed professional sellers. Above all, apathy, indifference and inertia of the public are the perpetual enemies. These are serious obstacle to the sound and sustained development of consumerism and consumer protection in India.

Unless there is a general awakening in the consumer public, consumer movement and consumer protection cannot have firm and strong foundation. Consumer education assume considerable importance in evolving a favourable climate for exercising the sovereign right to grumble, right to protest, right to demand justice and fair trade practices. Businessmen usually take full advantage of general apathy, indifference and helplessness on the part of the consumer and adopt anti-consumer policies to earn larger profits.

Consumers are faced with special problems. With economic enterprises growing bigger and more impersonal, the problems of achieving a balance among the different classes of economic groups have become greater. The past few decades have seen science and industry develop thousands of new kinds of products, many of which are extremely complicated leaving consumers puzzled and confused. Consumers do not have adequate
technical training or the necessary facilities to know the ingredients of the goods they buy. To add fuel to the fire, the selling policies and strategies that have been adopted to make the powers of discrimination even lesser than what they might otherwise be.

Consumers are very much in need of protection against price rise counting, unabated, adulteration, malpractices in the unscrupulous section of trade and industry, environmental pollution, problems of transport, electricity, pure drinking water and housing, (Sarkar, 1989). Among the myriad products in the market, consumer today nursing a feeling of helplessness, because he feels he is being systematically victimised as regards quality, price of products and services available.

Consumers are subjected to all kinds of exploitation because the business people take advantage of the gullibility of the consumers. Mention may be made of some of the malpractices adopted by businessmen to indicate the gravity of consumer exploitation so as to prove the dire need of consumer protection and education. They are lack of safety regulation; food adulteration; short weights and measures; misuse of colouring matter; imitation of manufacture; blatant misleading advertisement; conspicuous consumption; hire purchase plans; advertisement tactics; sales gimmicks; civil practices; massive profiteering and illegal trading etc.

2.3. CONSUMER LEGISLATION.

We are growing consumer oriented Government activities both at the central and state levels. Governmental activities cover three areas.

1 Ministerial support.
2 Consumer Legislation
3 Expanding role of Government Regulatory Agencies.

Consumer legislation gives statutory protection to innocent and ill-informed consumers against unfair trade practices. In the past marketing legislation was business oriented, not consumer oriented. Often the legislation wanted to protect competition and competitive market. Consumer benefit or protection was incidental or at the most it was merely a by-product. Since 1945 all over the world consumer was hit hard by inflation

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and evils of inflation compelled the governments to offer direct consumer protection against unfair trade practices. Hence, we have at present a series of legislation now oriented. The consumer legislation recognizes consumer “bill of rights” and tries to protect those basic rights of consumer in the market place, viz, right to safety, right to be informed, right to be heard, and right to get quick redress and lastly right to enjoy civic life free of pollution. Legislation also enables the consumers’ right to represent their interest in all regulating government agencies.

2.3. A. Consumer Protection Legislation in India:

The government has now around 24 consumer acts to control buyer – seller relations in the market place, distribution, terms of sale, trade practices, etc. the following is the representative list of consumer legislation.

1) Agricultural produce grading and marketing Act, 1937.
2) Trademarks and merchandise marks act, 1958.
3) Import export control act.
5) Prevention of black marketing and maintenance of supplies of essential commodities act, 1980.
6) Essential commodities (special provisions) act, 1981.
7) Fruit products order, 1955.
8) Dangerous drug act.
13) The drugs and cosmetics act 1940 and rules trade under 1954.
16) Poisons act, 1919.
17) Price control regulations fixing prices of drugs and many essential goods such as steel, cement etc.
18) Indian standards institution (certification marks) act, 1952. Rules and regulations there under.
20) House hold electrical appliances (quality control) order, 1976.

In our country, a number of statutory and institutional arrangements were made for the last 4 decades to protect the interest of consumers. There is a greater need for coordinating the consumer protection activities to provide efficacy to various legal and administration measures in this regards. To this end a 28-member consumer protection council under the chairmanship of minister of food and civil supplies was constituted in August 1983. The council was requested to make a constant review of the trade practices and to suggest remedial measures to curb the growth of unhealthy trends in the economy such as adulteration, short weights and measures, deceptive and misleading advertisements and the like.

2.3. B. Legislations is not total Answer to consumerism

Legislation and government agencies are not a total answer to consume complaints about business. Legislation helps everyone to know exactly the nature of dishonesty. But complete elimination of dishonesty is impossible as long as there are people who are willing to break the law and who are bent upon breaking it purely for personal profit. A law becomes a challenge to some people. They search for loopholes and they do find them and exploit those loopholes to make profit without actually breaking the law. Legislation makes the situation clear bit it works better with people who are ones than it does with persons who do not care and who are too selfish. “For honest people self regulation works well and legislation is scrofulous. For dishonest people, legislation is not always very powerful different”. In short, legislation is not cure-all. The law helps those who help themselves. Hence, consumerism is necessary.
Contrary to common belief consumers are not actually as aware as they are generally thought to be. Most citizens have yet to realize their responsibility in ensuring that the Central and State Exchequer do not lose out on any revenue that might be generated by the sale of goods and services. Several citizens indulge in the buying of smuggled and pirated goods such as Adidas, Nike, Mont Blank, etc. for which there runs a parallel indigenous economy. This unregulated sector exists solely due to the fact that there are several irresponsible and apathetic consumers who sustain it. Even citizens who believe they are responsible often do not ask for a cash memo/receipt on the purchase of a commodity in the regulated sector. This basic and ‘small’ problem has a Butterfly Effect on the economy.

The duty of the government, to ensure that the consumer is protected and empowered, has not been carried out entirely. The Consumer Fora, set up under the Consumer Protection Act, 1986, at the national, state and district levels are in the process of empowering the Indian consumer. The very fact that these special courts for consumers exist shows that the area of consumer protection is of paramount importance. Although, the Consumer Protection Act, 1986 allows an ordinary citizen to appear in the consumer fora by himself and not necessarily through an advocate, this provision does not work on the ground. In fact, several citizens do not even know that this provision exists and even if they do laws and procedures are far too complex for a common man to comprehend. Besides this, for a man to appear in court without an advocate would mean that he would have to spend a considerable amount of time inside or outside the courts. It is not possible for an ordinary citizen to leave all his daily work and wait outside the courts for justice. On the whole, consumerism in our country is still in an embryonic stage. Several of laws and acts are planned out but a still accident like ‘Thanda matlab toilet cleaner’ is occurring day by day.

Related studies

Chandra and Patel (1994) found that the awareness among students about consumer protection laws was generally low. It was observed that a majority of students (50.7 percent) scored below the mean. However, the awareness among the second and third
year students was on an equal footing. Even the students from families with legal educational background were found to be unaware of consumer rights. The study revealed that legal awareness among undergraduate students was inadequate and extra efforts were needed to increase the awareness.

**Bhashyam (2000)** sought to examine the working of the consumer forums in Andhra Pradesh and the extent of consumer awareness about the provisions of the consumer protection act. The study revealed that among the urban respondents, 82 percent were aware about the provisions of the CPA and the remaining 18 percent did not have any awareness about the consumer protection legislation. Amongst the rural consumers, 68 percent of the respondents were found to be aware about the CPA and 32 percent were not. Moreover, 78 percent of the 175 urban respondents, and 77 percent of 225 rural respondents, were found to be aware of their rights as consumers. Income wise analysis of the respondents revealed that while 37 percent of the respondents from very low-income group got to know about the CPA from the television, people from the middle income and the high – income groups got the relevant information from newspapers and magazines. Among the illiterate groups, 50 percent people came to know about the act through the radio and from neighbours and friends.

**Subramanyam (1982)** in a study conducted elicit the opinion of educated consumers in Guntur district of Andhra Pradesh, it was found that a large majority of persons (72 percent) became, aware of the terms, such as consumer, consumer protection, and movement only lately through newspapers and magazines. About a quarter (25.3 percent) of the respondents revealed that these terms were mentioned during their casual discussion with their friends.

**Singh, et.al (1992)** found that consumer awareness about consumer protection legislation was lacking among both the rural and urban population. The survey revealed that almost all people in rural areas and nearly 90 percent of the urban population had never heard of any consumer protection legislation.

**Tharulingam and Kochandaim (1989)** revealed that while only 46.7 percent of consumers were aware of their rights as a consumer, 52 percent were aware of the CPA
measures, 42.5 percent knew about the statutory bodies set up under the CPA, and a mere 3.33 percent consumers had ever approached and made complaint to any consumer organization. However, none of the consumers, contacted had a membership of any consumer organization.

Sawarkar (1996) conducted study in Maratha Wada, on a sample of 750 consumers, during the year 1994 and 1995 and revealed that while a majority of the respondent (51.33 percent) were totally ignorant of the CPA measures, 49.12 percent if the respondents were unaware of the consumer forums set-up under the act. And 54.38 percent of the respondents did not know how to file a complaint. It was also found that 36.84 percent respondents did not insist on a purchase receipt. Sawarkar concluded that the main reasons why dissatisfied consumers did not file complaints before any consumer forum set up under the CPA were the lack of awareness about the CPA measures and the absence of the purchase document.

In order to ascertain the extent of public awareness about the consumer protection measures contained in the CPA, the ministry of civil supplies, consumer affairs, and public distribution of the government of India sponsored a study which was conducted in 1995, by the Indian Institute of public Administration, New Delhi. The study conducted in 10 districts, spread over five states in the country, revealed that out of the 1168 persons contacted as many as 976 (83.56 percent) were not aware of the consumer protection measures contained in the CPA, and 1051 persons (89.91 percent) did not know the procedure of filing a complaint for seeking redress of their grievances before the appropriate agency. (Mathew, 1985)

Wasu (1987) in her study on effectiveness of legislative protection for homemakers as consumers (with special reference to purchasing practice of homemakers) found that income and education of homemakers have a significant relation with legislative awareness.
2.4. CHILDREN AS CONSUMERS.

Human development, in terms of the development and refinement of the decision processes for solving problems and perceptual process, begins very early in life. This has profound implications for social scientists and marketers of consumer products in particular. Specifically, product and brand awareness and preferences, the development of an individual's evoked set, begin at ages much earlier than previously believed.

Consumer development is illustrated by the findings of James McNeal (1992).

Table 1: The Consumer development

<table>
<thead>
<tr>
<th>BEHAVIOUR</th>
<th>MEDIAN AGE</th>
<th>EARLIEST AGE</th>
</tr>
</thead>
<tbody>
<tr>
<td>OBSERVING</td>
<td>3 MONTHS</td>
<td>6 WEEKS</td>
</tr>
<tr>
<td>MAKING REQUESTS</td>
<td>23 MONTHS</td>
<td>6 MONTHS</td>
</tr>
<tr>
<td>MAKING SELECTIONS</td>
<td>3 ½ YEARS</td>
<td>10 MONTHS</td>
</tr>
<tr>
<td>MAKING ASSISTED PURCHASES</td>
<td>5 ½ YEARS</td>
<td>1 YEAR 11 MONTHS</td>
</tr>
<tr>
<td>MAKING INDEPENDENT PURCHASES</td>
<td>7 YEARS 11 MONTHS</td>
<td>3 YEARS 11 MONTHS</td>
</tr>
</tbody>
</table>

The implications for marketers that even if not directly targeting children with their communications efforts, children are learning and developing brand awareness and van brand preferences in their earliest development. Holding aside ethical questions and concerns, marketing to children is big business and getting bigger.

The U.S. Census Bureau currently estimates that the "Echo Boom" generation, the children of the "Baby Boomers" who delayed having children, now surpasses their parents in numbers and has become the largest age cohort. Children have demonstrated both the willingness and the ability to spend their money and their parents. The issue of authority as well as the "ability" not in terms of resources, but in terms of cognitive development is other issues. The authority is largely a function of the product. Children
lack the authority to purchase such products as alcohol, tobacco, and firearms; therefore, clearly do not comprise a legitimate market or target for these products.

The issue of mental development must be viewed in terms of their vulnerabilities as children are grappling with growing up. Primarily, children, as they grow and develop, are undergoing the fundamental trials of gaining independence, developing physical and mental strength, how to interact with others and their role in society, and mastering new skills. All of this with incomplete cognitive skills to both lack of experience and lack of physical development. Recent studies released by Beckman. (2004), American Medical Association site brain scan and MRI studies that suggest teens and younger children have limited ability to process information and make rational decisions because they lack complete development of the frontal brain lobes and are thus inclined to rely more on emotional, gut reaction decisions than on information processing. From this it can be concluded that children as well as teens perceive risk much differently than adults and lack the mental capabilities to completely perform extended problem solving tasks when making purchase decisions. Have marketers exploited these vulnerabilities? Certainly some have.

"By building brand loyalty in children today, they'll be the adult passengers of tomorrow," says Delta Airlines spokesperson, Jackie Pate. (Targeting The Tots, 1990)

"We believe children make brand decisions very early that they will carry into their adult lives," says Ann-Moore, publisher of Sports Illustrated for Kids. (Targeting The Tots, 1990)

"Our new adult campaign, 'It's Time to play,' has obvious appeal to children. We hope it will strengthen the branding of Reebok in the 6-to-12 group," says Gordie Nye, marketing director for Reebok. (Targeting The Tots, 1990)

"You gotta get to 'em young" is a summary of New York Mets General Manager, Frank Cashen's marketing philosophy. (Targeting The Tots, 1990)

"Newest and most earthshaking is the marketing to kids by companies that don't even sell children's products," says James McNeal, marketing professor at Texas A&M University and author of Children as Consumers. (Targeting The Tots, 1990)


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Knowing that kids have a say in each household buys these days, local dealers, producers, etc are running ads on “radio” a new Minneapolis station featuring 24 hours of music, games, call-in quizzes and stories for kids.

Marketers are targeting kids directly as well as indirectly with their marketing efforts and strategies. The reasoning of these marketers is sound, children are a very viable economic force with limited problem solving abilities, the ability and willingness to spend their money (and their parents) and, as such, comprise a very attractive target market which can be readily reached by marketing communication mediums. The ethical issues abound. At this point, it suffices to conclude that ethical issues are largely a function of the product and how information about the product is communicated. First, this decision process itself on how children become consumers should be considered first.

The development of the child into the consumer is a process of behavioral change and attitude development. Both are processes of learning and heavily dependent of the perceptual process of selecting, organizing, and interpreting information. Learning, as defined in terms of developmental change, requires change in three domains:

1. The Physical
2. The Cognitive
3. The Psych-Social

These domains are highly interdependent and direct functions of age and the socialization process. Thus, the definition of learning as, more or less, permanent revision in behavior that results from experiences with the environment. Experience gained from both observation and active participation, which implies that learning, as a function of perception, motivation, attitudes, behaviors, and experiences is highly dependent on growth and maturation. This learning process is individualized by one’s interactions with the environment and genetic make up to make each person unique; society assigns roles to individuals often independently of these unique qualities. These societal roles and their expected behaviors are often assigned by social scientists as a master status or a primary demographic variable. Age is one such master status or primary demographic variable. The others most often used are gender, race, and religion. Marketers define age in terms of:

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1. Biological age – age relative to biological functions
2. Chronological age – age based on date of birth
3. Perceived age – age based on how we feel

It is chronological age that is most often used as it is most easily quantified and it is chronological age that our society, as well as most other societies, uses for ascription. Therefore, unless otherwise specified, age will refer to chronological age and children will be defined as those individuals who have not yet reached the legal age of majority, eighteen.

However, how and why children develop needs and wants resulting in consumption is often very different from adults, as are the underlying perceptions and motivations. Marketers are well aware of this situation and develop specific strategies that target children. Ages, often combined with gender, are used as segmentation variables as they are measurable, good indicators of behavior, and provide a basis for the social functions as the "Rites of Passage".

All people are individuals, unique in many aspects; this extends to the persons as well as their decision processes. Again, age is a primary determinate of behavior. This is true because learning is the result of a unique collection of beliefs, feelings, attitudes, and behaviors. The marketer’s task is to develop and implement strategies that affect how these schemas are developed. Continuing with the concept of schemas, it is central to the concept change over time, with age, with experience.

Age is a primary factor in determining how children manage the decision process. As a child matures and enters adolescence and develops into a teenager, the child’s individual patterns of buyer behavior become more clearly defined. This defining and refining is the result of the broadening of schemas through learning. The connection with our environment that we experience helps in shaping and development of our attitudes and behaviors toward a specific brand or products.

Young children depend almost exclusively on internal factors when making decisions and product choices. Satisfying drives the decision and adoption processes or internal needs or wants. The perception of these needs or wants is a function of many things including
experience. As the consumer socialization process develops with age, external factors impact the decision process to a greater degree. These external factors are learned as a growth process tempered by aging and socialization. For example, a middle school child in deciding what type of gym shoes to wear will likely temper his internal desires and decision by what brand and style his friends wear and what is acceptable within his social group, his peers.

As children grow into adolescence and the teenage years, their experiences and identities continue to develop and the external factors, the learned behavior, begin to dominate the consumer decision process. This increased weight given external factors in the decision process is evident in the development and defining of the "self". For adolescent reference groups, both positive and negative become important factors in the behavior of teens. Reference groups influence behavior by means of providing examples of behavior for teens to draw social comparisons of themselves to others. Children, and adolescents in particular, pattern or model their behaviors in an attempt to emulate those who they view positively and aspire to be like and, conversely, pattern their behavior to distance and distinguish themselves from those they view negatively and wish to avoid association with. This type of behavior, particularly when dealing with positive reference groups and positive role models, is modeling behavior, learned behavior developed from both observation and actual behavior. The continued association with these reference sources, regardless of whether or not these reference sources are actual or inspirational, reinforces the behavior and strengthens the attitude behavior - learning links thus increasing the influence of external factors in the decision process.

There are several socialization factors that should be discussed in terms of their impact on development and behavior of the child. Among these factors, in no particular order of importance, are:

- Schooling
- Social Class
- The Self Concept
- Family
- Television and Internet
These concepts will be developed in depth, as they are all socialization processes and intricate component of the consumer decision process. But first, the consumer socialization process should be examined as a socialization agent, a method of learning, a method of teaching, and the outcome of which is the development of the child and the consumer. In order to accomplish this, the consumer decision process should be viewed as a learning process both in the case of intentional instruction and in the case of incidental learning through observation and participation, behavior.

**Figure 1: Intentional Instruction Model**

<table>
<thead>
<tr>
<th>Socialization Agent</th>
<th>➔</th>
<th>Method of Instruction</th>
<th>➔</th>
<th>Medium of Instruction</th>
<th>➔</th>
<th>Outcomes</th>
<th>➔</th>
<th>Child as Consumer</th>
</tr>
</thead>
</table>

**Figure 2: Incidental Learning Model**

<table>
<thead>
<tr>
<th>Child as Consumer</th>
<th>➔</th>
<th>Method of Learning</th>
<th>➔</th>
<th>Medium of Learning</th>
<th>➔</th>
<th>Socialization Agent</th>
<th>➔</th>
<th>Outcomes</th>
</tr>
</thead>
</table>

The difference in the two-consumerization models lies in the methods of learning, whether from direct instruction/observation or from behavior and the roles the actors play. It should be stressed that these models, like all models, are simplifications, abstracts of reality and recognize that the consumer behavior process is very complex. It is this complexity that necessitates the use of models to foster the understanding of this very complex learning process. In addition, these models are not mutually exclusive and, more often; both intentional instruction and incidental learning will take place within the medium of instruction or learning. To illustrate, let's assume the following situations:

1. **Intentional Instruction**

**ASSUMES:**

Young Ram wants a new super soaker water gun and his parents, rather than purchasing the water toy, immediately wish to teach him the value of saving and, thus, tell him that when he has saved enough from his pocket money, they will go to market and he can buy the super soaker for children of his age. Ram does save his money and buys the model...
XI500. In terms of the Intentional Instruction Model, the parents are the socialization agent, the method of instruction is the verbal instruction to save, the medium of instruction is both the home where the discussion took place and market where the selection from several brands and models was made and the X1500 purchased, the outcome was both the aspect of saving and a brand preference formation, Ram as a consumer learned the value of saving and also saw the model X2500 he will buy when he is bigger.

2. Incidental Learning

ASSUMES:

Young Ram is now a ten-year-old who wants to ride his bike to the local market and buy a can of soda water. His mother gives her permission and he buys a can of sprite at the local market. In terms of the Incidental Learning Model, the child, as consumer, has his evoked set (set of acceptable brands of soda water) and has specified his preferred brand, sprite; the method of learning is the buying experience itself, including his bike ride; the medium of learning is the store; the socialization agent is the retailer and the can itself; the outcomes are reinforcement of the brand choice and, also, information about how to get to the store, the layout and other merchandise available. It was also stated the two models are often used at the same time. In the illustrations, it is likely, while young Ram was buying the instructed super soaker, the one for children his age; he was also experiencing incidental learning; that is, awareness of other and bigger models available plus other merchandise at market. The situation of the ten-year-old Ram at the market was primarily incidental learning but, if his mother instructed him as to what brand or size was acceptable, then intentional instruction was also at work.

In the process of developing and discussing the various components of the socialization models, it is necessary to integrate these models into the consumer decision and product adoption models of human behavior in order to understand the process of the child becoming the consumer.
The result of child's socialization into consumerism is a learning process and, upon incorporation of the decision and adoption process with the instruction models, is explained by the AIDA Concept and Hierarchy of Effects Model. That is, the child's development as a consumer has three fundamental stages:

Cognitive "thinking"  Affective "liking"  Conative "doing"
In terms of the AIDA model, we should look at the role of the socialization agents in the development of the child and the consumer. In addition, it must be understood that these agents are not mutually exclusive that several agents simultaneously shape development.

Schooling:

Schools are the primary socialization agent outside the home. It can be argued the schools, whether public or private, exist as agents of learning, development and socialization. Today, children enter pre-school at age 4 and some as early as 3. Kindergarten is now a full day as opposed to a one-half day a generation ago for 5 year olds. After this, two year preparation and socialization into the educational system, the child will spend the next twelve years, the formative years from age 6 to 18, within the educational system. Every child experiences both a formal and informal education within the educational system. The formal education is a structured social system with the desired intent of providing the child with the knowledge and skills, which will enable the child to function as a productive member of society. The informal educational process is entirely a social process and, very much like the development of the informal organization within adult organizations, it shapes how the child learns to function and actually functions, accomplishes his or her goals. A primary goal of the child is to "fit in" and the school through both its formal and informal structure provides powerful reference groups for the child to observe, model and practice behaviors. The most significant of these school based reference groups are teachers, peers and older children. These reference groups have significant impact on development including the products/brands an individual will consume and prefer. In reference to the AIDA model, the child will move through each of the four primary stages of behavior, from attention to interest through desire to action.

Peers:

Peer influence, in the context of reference groups, which virtually every marketing text discusses to some extent, what is it and how does it impact the development of the child as consumer? Peer influence pervades all aspects of a child’s behavior from five year olds choosing candy to seven year olds selecting board games and nine year olds desire for automobiles (McNeal, 1964). Caron and Ward in 1975 found peer influence had a greater
impact on consumer decisions among third graders than advertising; even gift letters to Santa Claus. Peer influence into the consumer decision process is well documented and, like parental influence, should be expected. Peer influence, as a motivating factor in behavior, can be summarized into two areas, conformity and need satisfaction. They operate together in the development of the consumer.

The child actively seeks out and accepts the influence of others in order to satisfy his or her own needs. McNeal, in 1982, described four general needs leading to peer influence in consumption:

1. Need to Understand – the need to know what others do, i.e. Milton-Bradley capitalized on the need to understand the human body with their Operation board game.

2. Need for Affiliation – this is a two-way relationship; a cooperative relationship as wearing your school or team or gang colors.

3. Need for avoidance – the need to avoid embarrassment or humiliation. Children have limited experience and, thus, frequently make social mistakes and are embarrassed. Conformity to a group limits this need.

4. Need for Achievement – Children are encouraged to achieve, be successful and make friends. A school lettermen’s jacket or sweater boldly displays loyalty and achievement.

Teachers:

It is often said that the influence of a teacher never ends and the influence of teachers in the development of a child, including the development of the consumer, cannot be overestimated. Unlike peer influence, which is informal, the teacher's influence is both formal and informal. Formal is important in terms of directed classroom activity towards consumerism. Informally is important as a socialization agent because of their central role in the child’s life and activities when out of the home. Children face very similar needs as described for peers when interacting with a teacher; especially when the teacher is viewed as a positive role model.
Social Class:

Social class and consumption are intricately related. Social class, as a reference group, is a primary determinant of consumption and consumption is often an expression of social class. Social class and its role in the consumer decision process are comprised of many elements, most importantly heredity and environment. It is not the purpose of this paper to discuss the psychological and sociological argument of nature versus nurturing in the development of the child but rather acknowledge the role of both. Thus far this paper has stressed socialization in the development of the consumer as a learned behavior and, thus, a function of environment. This is correct; however, heredity also is a factor in that heredity predisposes an individual towards certain behaviors: our likes, dislikes, abilities and needs. The environment shapes our activities by reinforcing or discouraging behaviors. Heredity is also key factor in determining our environment as an individual has no control over to whom they are born, when they are born and into what environment; i.e. we can pick our friends, not our relatives. Additionally, a child has limited or no ability to influence other elements of social class, each of which impact behavior and consumption. Specifically:

1. Geographic, which section of the nation they live in, but also urban versus suburban versus small town versus rural.
2. Neighborhood within a specific geographic area
3. Type of home, dwelling single family versus apartment versus townhouse versus condominium
4. Family wealth
5. Family income
6. Size of household
7. Occupation of parent
8. Education level of parent
9. School attended by child, public versus private and local versus distant
10. Schools attended by parent

All of these elements are, to some degree, interdependent and influence the key element to social status and consumption patterns of children, which is the disposable income.
available per child. In general, children from the higher social classes have more disposable income and, thus, greater buying power. It is important and relative to the consumer purchase process what the relative price of a product is rather than the actual price and that price and buying power are inversely correlated. In other words, the greater your buying power the less a product's relative cost is; the more you can afford and the less price sensitive you will be. The result is children of higher socio-economic groups have more and will spend more than the children of lower socio-economic class families. This is not to say that the perceived need is less among less fortunate children; in fact, the opposite is often true. As poorer children lack the ability to purchase all of the products that their more wealthy counterparts do, they will place a higher value because of the greater opportunity cost involved on those products purchased.

The Self Concept:

The concept of the self has three components, multiple selves:

1. The Self we perceive yourself to be
2. The Self others see us as
3. The Self we want to be

The impact of the self-concept is central to the decision process of both adults and children. The brands and products we purchase often make a statement as to who we are and/or who we want to be. This is particularly true in children as they develop their identities and personalities. The self-concept is a function of the attitudes a particular person holds about himself or herself. These attitudes, including attractiveness, intelligence, likeability, and concepts of beauty form a primary motivational drive towards what product and brands a child will perceive a need for and how the products will be used. This attitude formation or self concept will have a fundamental impact on the particular products a child will purchase or ask his parents to purchase. In particular, self-esteem is an important factor on the way one's self is viewed. Self-esteem refers to the positively of a person's attitude toward oneself. Children with low self-esteem are likely to purchase products that please others. In contrast, children with high esteem are more likely to purchase products that please themselves. Children with low self-esteem
concentrate on external references more in order to appease others or to assure that others will feel that their purchase was wise or desirable.

Children often feel a need to fit in and feel like they belong. Joining groups tend to help children feel the sort of acceptance that they need while boosting the image of their "self." However, in order to fit in with the group, children feel a need to conform to the values of the group. This is often reflected in the purchasing decisions of adolescents. One example is the need for teenagers to wear designer jeans for group acceptance. If the jeans are a particular standard that has been set in the group, other members feel like they must conform in order to retain acceptance by the group. Sometimes the fear exists that if they don’t wear a particular brand, they will be laughed at and become a social outcast for inappropriate clothing.

The concept of the self can be extended into the roles people play depending on the situation. Children, as adults, play a diverse number of roles depending on whom they are interacting with. For example, a young man or boy could play the role of a son, grandson, friend, teammate, Boy Scout, or a member of a school group. Each role would have an impact on his purchase behavior.

The Family:

It is the contention of this author that the family is the most powerful formative reference group. The saying, "We can choose our friends but not our relatives" is true for all of us but especially impact on the development and computerization of children.

Parents:

Parents are primary agents of socialization and the most important in early childhood development (Berger and Berger, 1976). Consumer behavior begins to be significant for children by age four or five (my daughter is four going on twenty in her development as a consumer). By the time the child reaches age four or five and is aware and, to some degree, active as a consumer, the parents have already been established as the key influence in the life of the child (McNeal, 1964). The parents have taught their children how to satisfy their basic viscerogenic and psychogenic needs and, thus, have been established as the Childs primary source to satisfy needs. Thus it seems logical that
children depend at first on their parents to introduce them to the marketplace and its experiences.

During the training period, parents permit and encourage the child's participation to some degree. Parents will ask what the children would like for dinner or allow them to pick out their favorite cereal or peanut butter. In addition, parents will actively instruct, intentional learning, why one brand is selected over another, the importance of reading labels, and the concept of value. The marketplace, in this instance the grocery store, provides a convenient "laboratory" for parents to conduct actual training exercises in buyer behavior for their children.

While the grocery store may be an effective training medium for parents, it is in the home where the greatest impact on consumer behavior takes place. For it is within the home environment that children observe and participate in the consumption or use of a product. Children learn both effective and ineffective behaviors, have both good and bad experiences, and have the opportunity to directly interact with other family members concerning various consumer products and issues, i.e. buying dolphin safe tuna fish.

**Older Siblings:**

It is not to say that younger siblings or twins do not influence the development of the consumer but rather the older siblings have a greater impact on shaping behavior. The role of siblings is interesting in the development of the person for it is with your siblings that a person will most likely have the longest (in years) relationship with and, potentially, the most influential. Older siblings, especially of the same sex, influence the development of the younger sibling by being both a role model and a friend; a combination of parent, peer and ally. The older siblings have the ability to influence the behavior of young siblings in much the same manner as other positive reference groups or role models, that is, through reverent power. The older sibling is admired and the younger sibling aspires to be like his older brother or sister and emulates their behavior. Older siblings, in much the same manner as parents, even if they lack reverent power to influence behavior, still may influence behavior through informational power. Older children are more experienced and, thus, a source of information for younger children; a
source of information more readily received than information transmitted as a parent as older brothers and sisters are perceived to be more like themselves with more similar needs and interests.

**Television and the Internet:**

The role of the advertising mediums in the development of the child as consumer is here limited to television and the internet in this discussion as television is considered the most powerful medium in developing children's behavior and, it is the opinion of this paper, that the internet is potentially even more powerful. Television offers the attraction of sight, sound and movement. The Internet offers these plus the advantage of direct interaction without the time limitation of the typical thirty-second television spot. This interaction will dramatically increase involvement and thus attention.

Television advertising is an effective and efficient means of impacting the consumer decision process of children as it impacts the cognitive learning process, the internal mental process used to retain and recall information. The process is a function of the perceptual process, how we select, interpret, and retain information. Television advertisements are effective in penetrating this process through the creative efforts and repetition.

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Figure 6: Children as Consumers. *(Source: Journal of the Academy of Marketing Science, Vol. 7, No. 3, 346-359 (1979))*

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It is the position that the ethical decision process and the subsequent behaviors are functions of the individual and the individual's decision process. This process has three primary components:

1. The individual
2. The situation
3. The opportunity

The individual, in terms of the person's personal beliefs as to right or wrong, morals and attitudes developed from experiences with the environment and the various socialization agents of society. The situation in terms of what is accepted behavior within a specific organization or social group at the specific time of decision. The opportunity in terms of the expected value of the behavior; that is, the chances of being caught relative to the rewards versus the punishment. These three variables act in conjunction with one another to determine the behavior, the weights assigned to each are purely a function of the individual. The result is the opinion that what is ethical is a function of the perception of the individual. This will not suggest what is or is not ethical behavior on the part of consumer marketers.

Marketing is expediting and facilitating mutually satisfying exchanges between interested parties. The marketing concept is focused on the consumer and the needs of the consumer. That is, this exchange process is consumer driven. Whether or not marketers can create needs is a subject beyond the context of this paper. For the purpose of this discussion, it suffices to agree that marketers may not create needs but are very adept at making consumers aware of these needs. If marketers follow the marketing concept then the customer is always right and the marketers satisfy the needs of the consumer by first determining the needs of the consumer then developing and managing a marketing mix designed to satisfy those needs within a dynamic environment.
Figure 7: The advertising pyramid can illustrate the processes combined:

Source: Children as Consumer (Source: Journal of the Academy of Marketing Science, Vol. 7, No. 3, 346-359 (1979))

The question then is can advertising, specifically television advertising with the same creative execution, be informative to part of its audience, persuasive to another segment, while reminding others? Does it have to be? The answer to the second question is no. An effective campaign can focus on any of the three objectives or any combination. However, in answering the first questions, the answer is absolutely as several classic campaigns, accomplish all three objectives and do as very effectively as they recognize that consumers are at different stages of the product adoption process and, thus, create multiple audiences for the communication effort.

How does the campaign inform children, persuade adults, and remind (reinforce) both? There are several key factors at work for the campaign. Most important among them are:

1. The longevity of the campaign
2. The exposure levels (media expenditures)
3. The creative execution including the continuous chapters in the story line and the development of the characters
4. The dominant market position brand

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Each of these factors influences the cognitive development of the individual. In review of Jerome Bruner's work in 1970 on the modes of cognitive development and representation, we can conclude that learning at least the foundations of any subject can be taught at any age and that we "know" something in one of three ways:

1. Enactive: by doing an activity
2. Iconic: by means of a picture; an image
3. Symbolic: by symbolic meaning as language

It is through these ways of knowing, whether singularly or in combination, the humans increase their learning ability and increase the ability to use this learned knowledge. In short, learning permits people to adapt to their environment by building on experience.

The advertisement is successful in developing consumer behavior in modern societies, why is it so; why individuals pay attention to advertisements? Many advertisements people do not pay attention to as the selective processes of perception, attention, and interpretation and recall screen out the message. One method of overcoming this screening process used by marketers is repetition. Other means involve understanding the motivational factors, which encourage attention to advertisements. These motivational factors can be divided into two major categories: personal factors and media characteristics/stimulus factors.

**Personal Factors:**

1) Level of motivation – people may wish to watch commercials for their informative or entertainment value.
2) Attitudes towards advertising - positive, negative or indifferent.
3) Influence of others in the case of children, parents, peers and older siblings
4) Level of knowledge regarding what advertising is and its intent.

**Stimulus Factors:**

1) The programming may be boring or exciting; either of which can influence the attention paid to the commercials.
2) The commercial content, the theme, music, jingles, sound effects, animation.
3) The product being advertised.

Assuming attention is gained in order for the advertisement to become an effective communication, that is, to have the audience objectively respond, the advertisement must be understood. This understanding develops in three dimensions:

1. Distinguish advertisement from programming
2. Discern the advertisement’s basic intent
3. Understand the message

2.5. CHILDREN, COMMERCIAL MEDIA AND CONSUMER EDUCATION.

Ethical or not, marketers with the help of child psychologists have found the golden chiram to the Aladdin’s treasure – KIDS SUPREMACY. There is no rebuff that targeting kids is the best bet today because Kids Power is here to stay forever and ever!!

It sits in the living room—an unpretentious-looking box that has the power to hold individuals in a hypnotic state with their eyes glued to a screen of rapidly moving images. Television colours our attitudes, opinions, values, buying habits, and even our sense of time (“I’ll do my homework during “Kasuti Zindgi Ki”; “I’ll go to bed after “Balika Bedhu” or “laughter challenge” the great serials on star plus). It’s a constant companion in our life. Even when people are not actively engaged in watching TV, they report turning it on for companionship.

Most adults over the age of thirty still remember a time before television, but for our young children and adolescents, life without TV is unthinkable. Television has cut through economic, racial, and religious lines; it is a common denominator.

Related studies

John. & Chaplin (2007) studied "The level of materialism in teens is directly driven by self-esteem," "When self-esteem drops as children enter adolescence, materialism peaks. Then by late adolescence, when self-esteem rebounds, their materialism drops." The study revealed that it's also linked to the fact that this is when children move into high school, becoming "the youngest and least important members of the school." The pair measured
materialism by asking 50 children in each age group to answer questions about what makes them happy. Choosing things such as money and brand-name items over non-materialistic things such as being with friends or no homework indicated higher levels of materialism. The researchers found 12- to 13-year-olds were most likely to choose the materialistic items, while their younger and older cohorts were more likely to choose non-materialistic things.

Robinson (2007) any food packaged by McDonald’s tastes better to most preschoolers says a study that powerfully demonstrates how advertising can trick the taste buds of young children. Even carrots, milk and apple juice tasted better to kids if it was wrapped in the familiar packaging of the Golden Arches. The study had youngsters sample identical McDonald’s foods in name-brand or unmarked wrappers. The unmarked foods always lost the taste test. "You see a McDonald’s label and kids start salivating," said Diane Levin, a childhood development specialist who campaigns against advertising to kids. She had no role in the research. Study author Dr. Tom Robinson said the kids’ perception of taste was "physically altered by the branding." The Stanford University researcher said it was remarkable how children so young were already so influenced by advertising. The study involved 63 low-income children aged three to five from Head Start centers in San Mateo County, Calif. Robinson believes the results would be similar for children from wealthier families. The research, appearing in Augusts’ Archives of Pediatrics & Adolescent Medicine, was funded by Stanford and the Robert Wood Johnson Foundation.

ECOCO, (2005) The Environment Protection and Consumer Rights Organization did the survey that has acted as an effective tool in attempting to understand the mind of the consumer. While in surveyed data, it was found that when the respondents were told that the consumer courts are people friendly (you do not need a lawyer), their attitude towards these courts changed and they expressed their desire to move these courts. The conventional, conservative thought processes of the Indian consumer have been evolving with changes and developments in the global market place. He has indeed become more liberal, big-spending, brand-fixated and quality conscious.
Soni (2004) studied the role of children in advertisement. The study reflects that 90 percent of the parents reflected the opinion that kids do play an important role in their buying decisions. They supported it with two main reasons -

a) Guilt as they cannot give enough time to their kids
b) Families are of small number members so each member equally participates for every decision

The majority of the studies were, 45 percent parents said that advertising is the important tool which influences opinion building process of their kids, while other 55% opinions were divided into peer groups and other options. 95 percent parents said that their kids daily watch TV around 2 to 3 hrs and the most preferred channel is Cartoon network, National geography and Star plus. During holidays, the frequency goes up to 4 to 5 hrs a day. 99 percent parents and psychologist agreed with the point that this frequency of watching TV is too much and kids carry that influence for long time. In FAT- Fast remembrance Test with kids, 10 percent described Ad of Pepsodent, 20 percent of Colgate, 40 percent Ad of four wheelers mainly Indica and Scorpio, 20 percent ad of Rasana and Centre Shock and 10 percent of other products. 60 percent of the kids said that they feel whatever shown in the advertisements is true. When kids were asked that what they do when they do not get what they want or not as per their choice, 95 percent said that they cry loud and dominate their parents with their choice.

Taeho Yoh (1998) carried out a study to investigate how socialization agents-parents, peers, and TV- influence on teens' athletic shoes purchasing and influences differ according to teen's demographic characteristics. Participants were 558 teens in a southeastern state. Overall, peers exert the greatest influence. The results by using multiple regression analyses suggested that socialization agents' influence differed according to teens' demographic characteristics. Family and consumer educators should consider findings of this study as a guide to give better education to teens as consumers.

Descriptive statistics generated from the questionnaire indicated that, overall, peers were the greatest information source for teen's purchasing athletic shoes, followed by family, and media. The results of multiple regression analyses using socialization agents as criterion variables, and life (age) cycle and social structural variables (gender and socio-
economic status). Age, gender, and socio-economic class are important factors to predict socialization agents' influence on teens athletic shoes purchase. Family influence significantly differed between age groups. There was a negative relationship between age and family influence. It means that when teens get older the family influence gets weaker. Peer influence significantly differed between age groups. Young teens are more likely to interact with their family when purchase athletic shoes while peers appear as the greatest socialization agents for middle age and older teens. Media influence also significantly differed between age groups. Young teens are less receptive to television influence than older teens. With respect to gender on influence of socialization agents, family influence did not significantly differ between genders. However, peers and media influence significantly differed between genders. Female teens are more likely to interact with their peers when purchase athletic shoes than male teens. In contrast, male teens were more receptive to information from TV. From the perspective of socio-economic status, family was the greatest information source for teens from high-income families while peers were the greatest information source for low-income families when purchasing athletic shoes.

**Buckingham (2003)** discussed in his article, that young people seem to be engaging in new forms of learning that implicitly call into question the theoretical or critical knowledge that media educators have traditionally sought to promote. They seem to be developing more playful and perhaps postmodern conceptions of knowledge and learning that move beyond the limitations of the traditional, rationalistic academic mode.

Nevertheless, these studies also raise important questions that need to be more fully addressed. In bringing popular culture into the classroom, we inevitably also bring with it a whole range of desires and experiences that are often left unspoken in schools; and where they are spoken, they are often policed out of existence. The fact that this is inevitable does not make it any less uncomfortable. Teachers obviously have a responsibility to make the classroom a functioning and mutually respectful community; they have the right to prevent behavior that they believe may disrupt this. But merely attempting to censor what we believe to be politically or morally unacceptable or subjecting it to a form of critical analysis which does little more than command obedience and assent is bound to prove counter-productive. To this extent, the validity of
the postmodernist critique of media education is hard to deny. Yet to assert the value of play, or to acknowledge the limitations of a purely rationalistic approach, is not to suggest that we should merely celebrate the activity and energy of young people's relationships with the media. If such a celebratory approach were to exist, it would at best be merely superficial; and at worst, it could be seen to represent a form of complicity with the assertions of young people's consumer sovereignty that are so enthusiastically promoted by the media industries. There are significant constraints on young people's autonomy as users of media and on their diversity of experience. The media are inextricably tied up in broader networks of social, economic, and institutional power, and it is vital that young people should understand the complex and sometimes contradictory ways in which these operate.

He argues that media education couldn't afford to abandon the modernist project of cultural criticism. However, it does need to reformulate it in a way that builds upon the new potential of postmodern culture and the new modalities of engagement that media offer young people. Media production may have a particularly important role here, since it seems to provide a means for students to explore and reflect upon their changing positions in contemporary media culture. It allows a space for play, in which unspeakable desires can be spoken and totalizing discourses transgressed and undermined. However, it may be ultimately misleading to suggest that these dimensions of play and rationality are necessarily opposed. It is vital that students be encouraged to reflect upon those processes, to understand the conditions under which their own meanings and pleasures are produced. In order to do so, they will need to develop a met language, a form of critical discourse, in which to describe and analyses what is taking place. Some would undoubtedly see this as a betrayal of the lucid dimension of post modernity, and an attempt to recuperate it within conventional forms of academic seriousness and rationality.

Chaudhry (1999) studied the adolescent's, television-viewing pattern in relation to viewers' perception of family role portrayals in serials and their consumer behaviour. The specific reference was with the aspect of perception i.e. perceived, reality, social
expectation and identification, where awareness, decision-making and purchasing behaviour.

The result indicated that the adolescent on average watch the TV for 2 hours/day and 15.5 hours/week. They have shown a definite pattern of preference where they like serial the most, followed by news and film based programmes. It was interesting to know that adolescent revelled that they don’t consider the char:ers as well as stories to be realistic. Girls could identify them with certain character but boys could not. The impact of watching advt. were observed on adolescent .it was seen that the adolescent do not get carried away by the watching of Advt. Their decision making for purchase and purchasing behaviour is independent of their watch of commercial which they mainly watch for entertainment and information.

Media mark’s Teen mark survey (2003) delivers a complete picture of the demographics, media usage, and product consumption and lifestyle choices of America’s teenagers (ages 12 to 19). Where it reveals that between 1990 and 2000, the number of Teens ages 12 to 19 soared to 32 million, an increase of nearly 4.5 million. Their 17 percent growth rate far outpaced the growth of the rest of the population. Needless to say, the United States is facing a massive population shift. With this large number of Teens on the cusp of becoming young adults, the behaviors and attitudes they exhibit now are important to marketers in the present and in the years to come. The current Teen market represents the most multicultural population the United States has seen. It differs from previous generations in other distinctive ways as well. While today’s Teens exhibit a strong need for individuality in their self-expression, they also display a deep attachment and respect for family. In addition, they marry an interest in fashions of the moment with a sincere desire to purchase products from companies that have a social conscience.

Teens are also a robust part of the economy. This Teen Market Profile is designed to help marketers understand and connect with Teens effectively. It includes a Teen market overview, an examination of the media habits of Teens, and evidence about how magazines reach, connect, and influence Teens and their purchase decisions.
Thirty-two million strong, the Teen market is a force to be reckoned with. Teens are active consumers in terms of the money they spend, as well as in the influence they wield in their families and on societal trends. Despite being raised in a period of rapid change, they display a remarkable self-confidence in their judgment. Teens do their research prior to making large purchases because they want to make informed decisions and are particular about what they buy. With eight out of ten Teens reading magazines, this medium is one teen depending upon to become informed. And the numbers show Teens reading a wide variety of magazines. In addition, Teens trust advertising in magazines the most — more than television, radio, or the Internet and Teens tend to multitask less when they read magazines than they do with other media.

Teens are a diverse, vibrant, growing, and crucial market in the world today. Their beliefs, attitudes, and behaviors will affect the marketplace for many years to come. With their considerable trustworthiness, reach, and effectiveness, magazines remain a powerful way to connect to this valuable market.

Craig & Bush (2000) attempted to determine which individual, or group of individuals, has the strongest influence on adolescent consumer purchase intentions and purchase behavior. By introducing the concepts of direct (fathers and mothers) and vicarious (favorite entertainers and favorite athletes) role models into the consumer behavior literature, the study allows greater understanding of the socialization patterns of young adult consumers. Results from this study provide significant contributions for marketing and advertising managers seeking to improve their understanding of the ever-growing adolescent consumer market.

On a more general basis one can support one of Martin and Bush's year conclusions: that "... campaigns targeting parents of children in pre- or early adolescence with messages designed to tell parents to be role models to their children could also be very effective". It is clear that positive messages about social issues can get through to children via their parents the significance of Martin and Bush's research is for policy makers as well as marketers. Since teenagers will be tomorrow's consumers and tomorrow's role models it is important that we understand what influences their long-term behaviours as consumers.

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And it is encouraging to find that teenagers do want to be “like” their parents despite the visible evidence to the contrary.

Joshi (2004) studied that media can play an important role in providing knowledge about health and nutrition, thereby changing the attitudes and practices of the member in the community. The success of the polio eradication and iodised salt programmes with the help of media shows how effectively the media can be used to propagate a health programme (can be transmitted to the members of the community.) At present the negative trend in the nutritive value of food after media exposes in the members of the target group shows that the place and timing of messages through the media was not appropriately adjusted. It is recommended that more and more messages should be telecast at the time of film based programmes in television and radio so that the maximum numbers of viewers and listeners take benefit of the messages. Alternated the use of messages inside the scripts of such film based programmes can produce better result. Another fact observed was that the women with science qualification were aware of nutritive value of food. Hence the nutrition and health education should be an integral part of syllabus of all streams of education from secondary school level.

Story and Simone, (2004) studied that in recent years, the food and beverage industry in the US has viewed children and adolescents as a major market force. As a result, children and adolescents are now the target of intense and specialized food marketing and advertising efforts. Food marketers are interested in youth as consumers because of their spending power, their purchasing influence, and as future adult consumers. Multiple techniques and channels are used to reach youth, beginning when they are toddlers, to foster brand-building and influence food product purchase behavior. These food marketing channels include television advertising, in-school marketing, product placements, kids clubs, the Internet, toys and products with brand logos, and youth-targeted promotions, such as cross-selling and tie-ins. Foods marketed to children are predominantly high in sugar and fat, and as such are inconsistent with national dietary recommendations. The purpose of this article is to examine the food advertising and marketing channels used to target children and adolescents in the US, the impact of food advertising on eating behavior, and current regulation and policies.
Christine Phoenix, Croghan, Hunter Below (2005) studied the social, psychological and cultural processes involved in the relationship between consumption and identity for young people aged 12-13 years and 16-18 living with their parent. The study revealed that consumption, style, and identity: About half the respondents viewed the image of the items they purchased and expressing their own style as important. The sharing of a style with others was not viewed as important in young people, where individuality was more emphasized. The tension between “sticking out” and “fitting in”: For many young people, the relationship between consumption and identity took the form of continuous careful negotiations between “sticking out” and being individual and different whilst simultaneously “fitting in” with their peers. Consumption therefore functioned as a method of social regulation amongst the young people, constituting a source of anxiety as well as pleasure. Clothes, CDs, DVDs and mini-disc players were the most recently-purchased items. Clothing and electronic media were the most frequently mentioned purchases for all groups.

Importance of quality and cost: young people frequently mentioned the importance of quality and cost to purchasing decisions, especially boys. As with brand names, certain shops carried style and identity implications. Although many young people noted that shops’ image had minimal impact on their purchases, many stated that they would not enter particular types of shops (e.g. charity shops). This could make it difficult for some young people to maintain the ‘right’ image on limited budgets.

High street shopping is common but produces its own pressures: Internet shopping was scarcely mentioned: most goods mentioned had been purchased in high street shops. However, girls were statistically more likely than boys to say that they did all their shopping in fashion stores. In the observational case studies and the interviews, shopping was constructed as a social activity (especially for girls) and this might explain why internet shopping has not overtaken trips to shopping centers as a central consumption activity for young people. It may also be, however, that they have limited access to debit or credit cards with which to pay for internet shopping.

In one observational case study involving a shopping trip to Birmingham city centre, one of the Research Fellows accompanied three 13-year-old girls (two Asian and one...
Vietnamese) from working class backgrounds, and it became clear that there are pressures on girls to buy goods. The girls discussed in depth their assumption that once they entered a shop, it was obligatory to leave carrying a (preferably large and elegant) bag bearing the shop’s name, hence proving that they had purchased something and affirming their identities as ‘respectable’ consumers.

Negotiations between parents and children over consumption: Both children and parents tended to draw on discourses of children’s entitlement to spend their own money and to have ‘free’ choice. However, many parents considered that their children (and sometimes they themselves) were inclined to spend too much. They therefore tried to inculcate what they constructed as important values about money and consumption. Many young people were sensitive to their parents’ financial circumstances. However, both parents and young people gave accounts of recurrent arguments about consumption in which various family members could all be positioned differently and divisively (with mothers tending to construct themselves as go-betweens).

Parental anxieties over children’s consumption: In making decisions about whether or not they should provide resources to buy particular products, parents made a distinction between what they viewed as their children’s ‘needs’ and their ‘wants’—a distinction also drawn by many young people. Many parents were sensitive to pressures on young people to conform to the consumption patterns of their peer group and were anxious that they should not be socially excluded, but should be happy. For some parents, limited economic resources posed a further problem.

Parents and young people agreed that parents were likely to disapprove of, and even veto, various items, especially for the younger age group. These included CDs, computer games and DVDs or videos with ‘parental advisory’ warnings. For young women, having their belly button pierced and buying ‘tarty’ clothes were a particular focus of negotiation, and mothers, rather than fathers, were reported to advise their daughters about appropriate and inappropriate (i.e. overly sexual ways) of presenting themselves.

The importance of brands, designer labels and advertising: There were complex discussions about the role of branded goods in the interviews. Just fewer than half the

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young people who responded to the questionnaires (more boys than girls) felt that advertising had an important influence on their consumer purchases. The questionnaire data indicated that brand names and designer labels were more frequently reported to be important for boys than girls in both year groups, and especially for Year 8 boys. These gender and age differences were highly significant and seem to result from the fact that the most commonly mentioned brands were for sports items (including clothes) that younger boys were most likely to report buying. Designer labels and brand names were used to signify 'hegemonic masculinity' and this was one reason that boys generally were said to be interested in designer labels. No one brand emerged as a 'must have' either on the questionnaires or in the interviews. This was because there were differences in which brands were considered high status according to the school attended and the style groups to which young people considered they belonged.

- Social Class: As has been found in many other studies, young people tended not to identify themselves in the interviews in traditional class terms. However class emerged as an issue in relation to other schools that were perceived as 'posh', and in talk about the areas in which the young people lived. Those from disadvantaged inner city areas were acutely aware of the associated stigma. Almost all participants described themselves as 'ordinary' and the amount of money they had as 'normal'. However very poor students who were described by others as 'scruffy' were stigmatized, and their failure to perform acceptable identities in terms of style and consumption was sometimes radicalized (e.g. as 'gypos') and perceived as akin to moral failure.

- Radicalized and ethicized consumption identities: Some of the white young people interviewed (both Year 8 and Year 12) had difficulty in making sense of the term ethnicity since they did not know what it meant. Many white young people also mentioned Asian young people's religions, but either said that they did not know what these were or treated 'Asian' and 'Muslim' as if they are synonymous. There were indications that radicalization carries racist connotations for some of the young people. Radicalized and ethicized identities were rarely addressed directly in the interviews, except occasionally in terms of style: some
styles and music preferences were viewed as 'black' or 'Asian'. In keeping with other studies, black boys were constructed as being particularly keen on designer labels.

Asian girls were often dismissed by young people from other ethnicized groups as just 'wearing their own clothes' and as being more 'traditional' and restricted. However, not surprisingly, Asian girls themselves drew distinctions between the different sorts of styles they wore, pointed out that they wore designer clothes and eschewed the notion that style is radicalized on the grounds that they listen to 'western' music as well as Indian music. Style and friendship groups were radicalized in that some Muslim young men differentiated themselves from their non-Muslim peers regarding alcohol consumption and because they had different identity projects for themselves in terms of marriage and family.

Impact of differential location and access: There were relatively few differences between the responses of young people living in the new town, large city or semi-rural areas. Year 8s had limited experience of shopping unaccompanied by their parents, and all young people tended to prefer shopping in larger urban areas with a greater variety of shops and up-to-date products. When asked whether they could 'get most things locally,' some of the Oxford sample argued that they get new fashions later than Londoners do and some of those in semi-rural areas felt that they have limited access to clothes shopping because public transport to shopping centers is limited.

2.6. COVET FOR CONSUMER EDUCATION.

In the rapidly changing scenario, the 19th century model of Indian Education is unable to cope with the demands of present and the coming decades. Consumers are the largest economic group in any country. They are the Central Point of all our economic activities. But the very same consumers are the most voiceless group in most countries of the world. Before the machine age, though his voice was limited, he could contact the producer and specify what he wanted. There are educational institutions at school, college and university levels besides being special academics. They impart and promote education of all descriptions. There are organisations and programmes to train personnel.
for all sorts of jobs and occupations. A course of study on consumerism is offered in many educational institutions like Marketing Management in Consumer Movement which is taught at the Indian Institute of Management, Ahmadabad, and such similar courses are also being taught at Jamshedpur, Administrative Staff College of India at Hyderabad. Also there is a course named Consumer education and information in Home Science (Family Resource Management)

Unless the Indian Consumer is educated on a national priority basis like Family Planning, his protection will be a far cry, however forceful the enactment of laws may be.

Consumer Protection should be continuing as the commercial activities of production and sale. It must be taken up as a mass movement, as a 'literacy drive' in public interest regular lessons on consumer protection at appropriate levels in appropriate measures must be introduced in the educational stream. Non-formal and adult education programmes can also include consumer problems in their lessons. The board consumer education should be Consumer Behaviour, Consumer choice, Marketing, Money Consumer Protection, Health and environment. The elements of consumer education will have to be introduced as part of an existing subject at different class levels. This should be done at all levels of education starting from the primary level, by in charge of setting/preparing text books.

2.6. A. What is consumer education?

Consumer education means different things to different people...

➢ To an ordinary consumer education is viewed as information to help him make choices of goods and services in the market places.

➢ A businessman views consumer education as activities that assist in selling services and products.

➢ A bureaucrat views consumer education as a programmed to compliment and to supplement laws and regulation that fosters trade completion.
A consumer advocate sees consumer education as providing information to consume, to protect from fraudulent trade practices and exploitative market operations.

An educator sees a consumer education as development of skills and knowledge that assists consumers to play their role effectively in the market place.

Actually consumer education is a combination of all the above-cited views and more.

Consumer education is the long run will certainly yield good results. An informed and educated consumer is the sign of a developed and awakened society. With the concept of consumerism involving complicated inter-disciplinary matters, it will be imperative to impart consumer education on a large scale.

The definition of consumer education has already been discussed by the investigator in the earlier pages, thus the discussion about type of consumer education is relevant at this point.

2.6. B. Types of consumer education

According to Mc.Gt^if(2004) the four types of consumer education and resultant type of consumer can be describe as follow

Type 1. Consumer information, protection and advocacy

Nature of consumer education

- Taught to navigate the consumer world and make better decisions
- Provided or transferred information
- Learn about rights and, to a lesser extent, responsibilities
- Taught technical skills (budget, interest)
- Intent it to avoid markets exploiting them
- Learn about consumer protection and competition policies
- Consumer advocacy and redress
CHAPTER TWO

Type of consumer shaped by this education

- Think consuming is good and natural
- Assume they must participate in the consumer culture (they have the key role in the economy)
- See consuming as a way to self-development, self-resilience and self-realization (buy more and spend more to succeed)
- Equate success with money, prestige, accumulation of brand name stuff

Type 2. Individual critique for self-interest

Nature of consumer education

- Taught to question the role of consumption in their own life – take responsibility for their self
- This questioning leads to people making individual changes in their spending patterns and lifestyles

Type of consumer shaped by this education

- Focus is on their self-interest so their level of reflection is still unsophisticated
- Just beginning to question what it means to live in a consumer society, with a focus on environmental impact
- Take individual action to simplify and comfy their own lifestyles
- Too busy downshifting to reflect on the structure of the consumer society and the market as the real problem (the imbalance of power between citizens, government and business)

Type 3. Critical approach for self-interest

Nature of consumer education

- Teaches people to be critical citizens in their consumer role
- Taught to be critical of context within which they consume (market and consumer society)
• Addresses structural factors and economic and social inequities that disembowel the consumers to act in their own self-interest
• Teaches people to be reflective so they can change their lifestyle so current system is not propagated

*Type of consumer shaped by this education*

• Some become ethical consumers, green consumers or anti-consumers
• Recognize the deep impact of the hegemony of consumption
• Do not accept consumerism as natural part of life
• Ironically, they see the consumer culture as a perfect site to resist the consumer culture
• Resist by striving to interrupt the day-to-day flow of the consuming lifestyle by jamming the culture (make others aware of how pervasive it really is in their lives)
• Main focus is to free self from the grasp of the market (but not totally extended to the plight of others yet)

*Type 4. Empowerment approach for mutual interest*

*Nature of consumer education*

• Takes Type 3 even further, moving beyond self-interest to mutual interest.
• Does so by adopting a pedagogy that facilitates people finding their own inner power and potential.
• Teaches people to apply pressure to challenge the current global, national and local systems.
• Helps people think beyond the private sphere to common good and common interest.
• Extends teaching to include social and human impact of consumption.
• Teaches we can have a more authentic culture than exists now.
• Teaches that everyone can be a leader and has potential.
Type of consumer shaped by this education

- See themselves as citizens first and consumers second (global citizenship)
- Have found their inner power and potential as a citizen to change the world for the better
- Unafraid to challenge and change the system rather than just changing people and their individual lifestyles like Type 3
- Embrace a holistic perspective (everything is connected)
- Know that once someone becomes empowered, it is a self-sustaining, lifelong process
- Possess a deeply held, personally validated value system that cherishes all life, past, present and future

Along with these three languages for empowered, critical consumer education which is cited here was discussed.

Language of critique (unearthing unspoken assumptions, values and ideologies)

a. Critical consciousness: A slow realization that people do have the power to change things that keeps them down, marginalized, exploited

b. Problem posing: By telling one’s own, and reading other’s, stories, one can gain the skill to name the problem in one’s life created due to abuse of power.

c. Self-reflection: Get people to try to figure out ‘why you are doing what you do in your daily life’. These actions, or habits, that keep people down trodden or not liberated include: self-doubt, biases, resentment, compulsions, unthinking acceptance of popular ideas, and dependence on experts, bad habits and boredom. Reflecting on these things can lead to the creation of new labels and names for the things that happen in people’s daily life. With this understanding, people can reframe things so they are not unthinking or destructive but rather true and moral.

d. Social critique: Unpeeling the beliefs, attitudes and actions that contribute to subordination of most people by a very few (elite), reveals the current power relations. Once they are exposed, it is easier to challenge the patterns of domination
and change the balance of power so people no longer 'buy into' a false consciousness – their awareness can now be continually fed by ongoing exposure of the plot to keep them down so elite interests can be served.

2. Language of possibility and potential

Once people have unveiled the negative conditions that keep them oppressed, they can reframe their thinking so they can see the possibilities of breaking free of the oppression. This is achieved by three actions:

a. **Personal voice**: When people realize they can change inside (transform), they find their personal voice and realize that it is valid and needs to be heard in the larger discussions of what society could be like, should be like.

b. **Agency**: Agency is the ability to organize future situations and resource distribution. Capacity for agency grows as our social imagination grows, as we work to describe how our lives should be constructed so there is no oppression or inequality. As we spell out hope (a connection with the future), we will gain inner power to organize things so that future can emerge.

c. **Authorship**: In order to move from being an object that others manipulate to a subject (someone) who is actively involved in constructing their new voice, people have to take ownership of, and express, their ideas to others, leading to collective action (see below). They have to develop their own ideas and voice and voice them to others (called authoring).

3. Language of action

a. **Dialogue** Involves talking, listening, sharing, perspective taking, questioning, responding, reframing, adapting, suggesting, and even challenging even silence [which could indicate confusion, anger, disconcert, anxiety, serious contemplation (consider carefully and at length)]

b. **Consensus building** Through dialogue (listening to understand where others are coming from), people can learn from the opposing view, from contradictions to
their own view, leading to growth of their own social imagination as multiple perspectives, the world experienced by others, are shared and assimilate.

c. **Take collective action** As a result of focusing on power distortions and social contradictions (negative conditions), people end up in collective action to right the wrongs. This action is positive – cooperative, inclusive and caring in nature (knowing people on a deeper level) – and based on nurtured, helping relationships. People's worth, trust and capabilities are nurtured – power is shared not hoarded or abused.

2.6. C. Objective of Consumer Education

Rehm, M. (1999) identifies the following objectives consumer education.

1. Every individual should be taught how to make an intelligent choice.
2. Everyone should develop the art of becoming a skilled buyer.
3. Each of us should learn how to manage our financial affairs.
4. Every person should learn the importance of becoming an efficient user of goods and services.
5. Every consumer should be made aware of his social and economic responsibilities.

2.6. D. Consumer education in schools

Consumer education empowers young populace. All children and young people are consumers. They handle money, interpret consumer information and make choices. They also have the same basic consumer rights as adults. They need opportunities to develop the knowledge, understanding and skills that they will need in order to make informed and responsible consumer decisions throughout their lives.

Advertisers recognize the importance of young peoples' spending power. They target advertising and marketing messages at specific age groups, even the very young. Research shows that from as early as age 4, children can distinguish between different brands. Young people need skills and understanding to critically interpret advertising information.
These may arise as a result of low income, disability, isolation in rural areas or specific educational needs. When people need to make important decisions, for example about care services, consumer education can help them to choose wisely and communicate these choices effectively. Consumer education helps everyone to make fuller use of the goods and services in areas such as education, transport, and health and welfare.

Consumer education is relevant to life and embraces many interesting topics and issues. These include obvious topics such as shopping, advertising, labeling, pricing, food issues, personal finance and legal rights. Many contemporary and often contentious issues have a consumer dimension such as sustainable consumption, personal debt and GM food. Consumer education challenges us to think about our decisions from an initial responsibility for self and family, to a wider understanding of, and social responsibility towards community.

**How does consumer education fit into the Curriculum?**

Consumer education shares the underlying principles and values of the Curriculum, which is outlined as follows:
Where is the best place to teach consumer education in the curriculum?

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<tr>
<th>Language and Literacy</th>
<th>Collecting and interpreting information</th>
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<td>Expressing a choice /Negotiating a solution</td>
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<td>Trading /Business Ethics</td>
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Source: http://www.consumer council.org.uk

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Related studies

Kyle (1994) designed the study for those persons developing and delivering consumer education curriculum understand the need of Middlesex Virginia high school students. The instrument used was a consumer knowledge survey developing by partnership between the consumer federation America and American express. The questionnaire was designed to measure the knowledge in six key areas of consumption viz: Consumer credit, Checking / saving account, Automobiles insurance, housing rental, Food purchase, and automobile purchase. The result indicated that Middlesex high school students were not well prepared for the world of consumption overall, the students who responded had limited understanding of consumer knowledge in the six specific areas. The average score was 39 percentages students had the poorest understanding of consumer credit, automobile insurance, and food purchase. The students scored highest on housing rental 45 percentages and checking/ saving account 44 percentages. The seniors scored the highest overall score 48 percentage. This was higher than the national average of high school seniors 42 percentages. A report by Market research .com on “The U.S Teen Market: Understanding the changing lifestyle and trends of 12-19 year olds “highlight the teen consumer behaviour, including their impact on family buying decision, and offered a review of leading teen media. Teen represent one of the fastest growing population segments, with the teen population registering a growth of 16 percentages between 1990 and 2000. Teen wield significant buying power –both in their own right and in the context of their family purchasing decision that is increasingly targeted by marketing seeking to execute successful growth strategies. However today’s teen are more media sensitive and marketing savvy than any of their predecessor generation and require a highly sophisticated marketing approach (Market research .com, 2002).

Jetty (2004) shared his experiences from studies of young people that schooling and consumer education or consumer information in the younger age groups must take into consideration the consumer life of pupils outside the school and all aspects of consumption; the dialectics involved in consumption show why. The perspectives of being ‘eco-centered’ and egocentric must be included. These expressions can be helpful in developing consumer education. An eco-centered person shows care and concern both

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for him- or herself, for the family and others plus the environment, whereas the egocentric person is focused on fulfilling his or her own needs without any concern for the consequences. As with all models these ideal types or persons are not either or but rather both and as consumption is related to context and age or time, place and social environment as the ethnologists explain. To be eco-centered requires competency to act. It means that teachers in consumer education have to offer these opportunities for their students. Furthermore, action competence demands knowledge of, caution, strategies, effects and alternatives. The concept of action competence offers an educational ideal, or some visions for consumer education especially the part related to citizenship; but the ‘consumership’, which may be seen as the personal, expressive and aesthetic part has to be taken into consideration as well. This is a challenge for future consumer education.

McGor (2006) explained that the issue driving this paper was ‘Why don’t people, in their consumer role, have a well developed moral conscience?’ The answer is complex because the issue is complex. People do not always have full information. They are not always able to make rational decisions, carefully critique the information nor do they readily have a wide range of alternatives to select from when considering a purchase. There are many external barriers to making moral consumption decisions. Lifestyles result in time poverty. There are poor premiums for many products and services reflective of ethical considerations. Consumer society exerts a tremendous amount of pressure on people. Decisions are not made in a vacuum. Significant others play a pivotal role in which goods and services are bought (friends, family, peers, and church). All of these factors, and more, make this a difficult area to understand and form guidance. As well, cultural aspects are also relevant here as most products are produced in Majority World countries (developing and underdeveloped). This paper strived to provide an orientation to the concepts of ethics and morality as they relate to consumption. With these insights, we are better able to help consumers start to move away from ruthlessly serving their own self-interest toward engaging in morally conscious consumer behavior on a global scale.

Minna Autio (2004), illustrates contemporary Finnish young people’s narrative representation of their consumer identities. It is argued that present-day Finnish
consumer culture provides adolescents with both traditional consumer ideologies – such as the ethos of thrift – and prevailing consumer ideologies – such as the pleasure of consumption, green and ethical consumerism – as components of consumer identity. The way these youngsters combine provided discourses give evidence of the multiple facets of the present-day young consumer. Their consumer identity can also develop and change with age. As in the case of Prodigal Son, cited at the beginning of this article, he represents himself as an extravagant consumer today, but might have'. They are spending their money on hobbies and they are passing time with friends in cafés and restaurants. Thus, it is important to see that young people consume to express their sense of self and this is quite different from labeling their consuming practices as uniformly hedonistic.

Purutcuoglu and Bayraktar (2004) planned a study to determine the need for consumer education by secondary school students. A total of 300 secondary school students (150 female, 150 male) living in central Ankara in different regions with respect to socioeconomic status participated in the study. The study revealed a strong need for education in the consumer area to help young consumers to cope with the competitive and complex environment that the market offers them. An overall evaluation of the research results indicated that the students did not have sufficient knowledge of economic resource management, consumption-related concepts, consumer rights and responsibilities and awareness of environmental protection. Overall, it was determined that the students on the upper rungs of the socio-economic ladder were more knowledgeable than those at the lower levels, and the females were more knowledgeable than the male students. The results of the study revealed that female students have a greater knowledge of consumer rights and consumer protection law than male students, while male students have a greater knowledge of consumer responsibilities than their female counterparts. It was also noted that the students had associated themselves with the values of a consumer society and appeared to lack the will to protect the environment. The results of this study provide some useful guidelines for the development of adult and adolescent consumer education curriculum. Consumer education curricula designed to teach students how to be effective consumers should emphasize:

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Socially desirable consumer acts;

1. Knowledge about consumer legal rights and Responsibilities;
2. Skills for budgeting and managing economic resources;
3. Rational aspects of consumer decision-making process;
4. Social responsibility;
5. Ecological responsibility.

Consumer educators should also know that the greatest need for consumer education in school is among students from lower socio-economic levels. Furthermore, male students appear to lag behind female students on consumer decision making and budgeting, the legal rights of the consumer and consumer protection law, while female students have a greater need than male students to increase their knowledge about consumer-related concepts.

McGregor (2005) studied that Power is the root word of empowerment. Consumer educators have always been concerned with helping consumers have power in the marketplace. This has traditionally meant that education programmes tended to give consumers information and advice, teach them how to make rational, efficient choices, and sensitize them to their rights (relative to businesses) and the protection of these rights that governments have entrenched in law. This form of education tries to balance the power between the seller and the buyer but does not question why the power existed nor does it examine the negative impacts of this power relationship. This approach to consumer education may have served people in the past, but the marketplace has changed profoundly. We now face rampant consumerism, global markets and deep disconnections between the 1.7 billion people living in the consumer society, and the rest of the world and the environment.

Bijlani (1999) assessed the potential of mass media and their limitations. It defines consumer education and explained its significance, spells out the consumer rights and responsibilities discusses consumer movements abroad and in India, elaborates on the use of mass media for consumer purposes, and explores the possible constraints in the process. It is suggested the consumer groups need to maintain close liaison with media,
provide factual, unbiased information for public interest, and take advantage of public service advertising over TV and AIR. It asserts that consumer groups and the mass media must work hand in hand, appreciating their common interest and respective constraints.

**Department of Education (2003)** emphasizes the inclusion of consumer education at the school level to educate students to be better consumers from the beginning. The basis for setting the objectives of the programme is given which will help students distinguish quality products from others. It instructs the teachers and leaders of the consumer movement of different branches of consumerism. There is a suggestion to create healthy learning atmosphere for students and learning by experience or through groups. A suggestion is also made to invite teachers from different fields to make the concept of each branch of consumerism clear to students.

**Agarwal (1989)** tried to offer guidance to the prudent consumers. This handbook aims at educating the Indian consumers on the right methods of purchasing goods/services without being taken for a ride. It enlightens the consumers about the rights/remedies available to them under various circumstances. The book is divided into four parts. The introductory part offers guidance on choosing buying good quality. Consumer products like canned food products, electrical appliance utensils, etc at reasonable price. The do’s & don’ts in the case of each product are also mentioned.

**Scudder (1949)** opined that the knowledge of differences in quality was a more difficult field. The reasons for this difficulty were, some standards and grades set for food were not indicative of the qualities which concern the consumer, (ii) getting understanding between producers, handlers and consumers in this matter of quality was that they do not have common vocabulary words often have a specific meaning to the trader and a very different meaning to the layman.

**Phillip (1949)** conducted a study on knowledge of market trends and found that women want to buy food products by grades but they don’t buy by grades because of little information given on labels.
The results suggest that young women and exports in consumer education regard the consumer role indifferent light. The implication of finding is that the best approach to developing a consumer education course is to utilise the opinions and the insights of the experts in formulation of the basic course structure and ultimate objectives, student group for whom the course is being planned.

Krathwohl, Bloom and Masia (1969) According to these authors the nation of awareness carries with it a strong cognitive component. To be aware of someone is certainly to know of it, even if the knowing is at the most superficial level conceivable. It is entirely possible for a person to be at the awareness level in the affective domain; at the same time have a considerable amount of knowledge about the object or phenomenon.

During awareness, the object or phenomenon stands out momentarily as a crude figure against a general background. Even when received clearly the figure holds a peripheral rather than a central place in the students’ psychological field, because he has not yet invested it with importance. He simply notices the object or phenomenon, but without interest. In effect, he says I am aware of it, but I couldn’t care less about it.

Borgeraas (1997) did a Comparative study of consumer competence of students Sweden Norway. Former studies revealed that the students did not have factual knowledge about important issues in the consumer field. They lacked basic knowledge and competence in this field.

After the study was carried out in Norway, a new subject was introduced in the schools (NICE-Mail 5). The results before and after the new subject was introduced should give an indication of the effects of this new subject. In Sweden, a special subject was introduced and the differences in the consumer competence between students of the same age in the two countries could provide an indication of the importance of the subject. The general hypothesis is that the level of competence of students from Norway was higher than that of a similar group of students from Sweden.

Various complicating factors can also weaken the results, such as the fact that in Sweden they have gone through an economic crisis, which had already taken place in Norway before the previous research, was done. It can be expected that consumers become more
alert regarding economic issues when there is a current economic depression. It is possible to analyze the influence of the gender, parents, social status, etc. Then there is the question of whether consumers with a lot of factual knowledge will also be able to use this more effectively when seeking information, than those with little factual knowledge.

Orberg & Häggkvist (1995) carried out a survey on "Consumer knowledge among young people" in Västernorrland. The survey was aimed at the pupils of the final year classes, upper level (13-16 age group), in the country’s nine-year compulsory schools. In total 1,670 pupils filled in the questionnaire; 820 were girls (49%) and 850 (51%) boys.

On an average, the consumer knowledge among girls was better than among the boys. The differences between the municipalities were small while the differences within the municipalities were larger. Results between schools diverged considerably. No measurable difference was discerned in the knowledge of pupils who had, and those who had not, completed their studies in domestic science at the upper level of compulsory school.

The pupils questioned spent most of their money on clothes and shoes. The pupils who spent most money on tobacco and make-up were those who had the least number of correct answers. More than half (53%) of the pupils questioned considered advertising unnecessary. Two out of five pupils said that they wear used clothes some of the time, while two out of five refused to wear used clothes at all. 11 percents of the pupils of them always requested environmental labelling 55 percents requested it some of the time. More than half of the pupils had no idea whether products harmless to the environment are more expensive than other products.

Purutcuoglu and Bayraktar (2004) planned study to determine the need for consumer education by secondary school students. A total of 300 secondary school students (150 female, 150 male) living in central Ankara in different regions with respect to socio-economic status participated in the study. Consumer education is defined as the management of economic resources, consumer behaviour concepts, relating to consumption, level of knowledge about consumer rights and responsibilities and environmental sensitivity. On the basis of this study, almost half the adolescents draw up
a budget plan and carry out market research before shopping. Also, almost half of them put quality first when choosing goods and cost is of secondary importance. More than half of the students save money for unexpected outlay. Nonetheless, adolescents do not know about consumer rights and responsibilities, nor do they have sufficient information about consumer law and the concept of protecting the environment. More than half of the students stated that they need consumer education courses as part of their curriculum.

2.7 EDUCATIONAL MEDIA AND TEACHING OF CONSUMER EDUCATION.

A systematic application of system approach to management of educational technology facilitates the functioning of the management to be more effective and efficient. The system approach aims at solving problems through scientific approach involving ‘effective’ and ‘efficient’ strategies. In the context of educational technology “effectiveness” means the degree to which the actual output corresponds to the pre-specific objective.

Joyce (2003) stated that “Educational models are just instructional design. They describe the process of specifying and producing particular environmental situation which cause the students to interact in such a way that specific change occurs in his behaviour.”

The foremost endeavour of any intervention is to augment the level of knowledge in relationship to the present awareness. To make this endeavour successful it necessitates taking support of education technology.

Related studies

Vacharachaisurapol (1999) carried out the study with the purpose to compare the educational methods resulting in health consumer protection activities in secondary school Chiang Mai province by method first giving knowledge to both student alone and method second giving knowledge to both students as well as teachers. The samples of this study were the school, which were education by Chaing Mai Provincial Health Office, Three for each method. Data was collected by direct interview and analyzed using descriptive statistics; Mann-Whitney U Test was used to evaluate the difference of the
activities in two groups. Factors influencing the health consumer protection activities were obtained from content analysis.

The study showed that resulting from method 1 and method 2 in health consumer protection activities, the outcome of the implementation and effectiveness of the implementation were not significantly different. There was a limitation of only 3-school which was educated by method 1, thus a qualitative study was conducted and it was found from the content analysis that various factors affected health consumer protection activities such as:

1. The timing of teacher training was not suitable to organize health consumer protection activities in school on time
2. School policy, planning budgeting and responsible personal influenced the effectiveness of activities
3. Advising Teachers Played Important roles in coordinating with the school director, health officer and community leaders
4. Forming Informal and formal clubs affected the quantity of members and activities in the school.
5. Health officer played important roles in academic support, technical assistance in managing health consume protection group, planning and solving problems.

The school health consumer protection activities resulting from the two educational methods were not significantly different. However there were various factors related to activity arrangement, which was suggested, particularly Chaiang Mai Provincial Educational Office in Policy.

Carole and Peters (2004) studied senior secondary schools' students in Botswana to determine their awareness of consumer rights and responsibilities and their perceptions of consumer behavior and consumer education. Recommendations will inform the refinement of consumer education teaching in Botswana as well as other secondary education programmes. A questionnaire suitable for this study was used to collect data. Responses from 3107 students were received. Descriptive statistical analysis was used to determine frequencies and central tendencies. Chi-square tests were computed to examine relationships among variables by gender, class level, and school location. Two-thirds of
the students correctly identified consumer rights and responsibilities. Female students were more likely to identify consumer rights and responsibilities than males. Students agreed that they were informed on consumer issues and females were more likely to be informed than males. Topics identified to be taught in consumer education included consumer rights and responsibilities, purchasing decisions, advertising and others. The delivery methods identified were classes in school, workshops, radio and television programmes, and consumer youth clubs. Consumer education programmes were found to have an impact on adolescents because most of them were aware of consumer rights and responsibilities and acted as informed consumers on most consumer issues.

Sheth & Pandya (2004) researched on electronic media in education at Vadodara. According to them past experience of electronic media in education has been very good in terms of quantity and the curriculum and production of media. Priorities are now changing as researcher and policy makers are recognizes the value and important of technologically supported education system as a powerful instrument for developing stronger society and national destiny.

Chandran (2003) Studied that children in new millennium spend more than twice as much time learning from media as they do from the combined tune with parents and teachers each year. Structure of kids' lives has changed dramatically with more and more electronic medium taking over. Children soft ware programme brings entertainment to the process of analyzing and solving problem.

Devmani (2002), While focusing his research on different dimension on ICT in education describe various initiatives of Indian Govt. for facilitate and promote the use of ICT in education, which include television channel like Gyan Darshan, radio channels like Gyan Vani, Development Scheme of Central Govt Data Bank at Delhi, public libraries and resource center at Mumbai. It is Further said that ICT has changed the life style of each individual and that it would be highly advantageous if introduce in education.

Mahapatra (2002), in her research study explains the immense role of ITC in term of computer internet, television and radio and describe it as most effective medium for spreading education to the mass and conveying result of science and technology to the

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bottom of the society. She also quotes than ICT can increase motivation to learn, especially for children from disadvantaged background.

Goel and Earnest (2002), discussing about ICT in Education quotes – “There is an immediate need of integrating ICT in school education, collage education and teacher’s education.” They emphasize the importance of ICT giving many examples. According to them educational television programme are of great help from pre primary education to university education. It is also said that radio has been serving Indian education since 1929 by providing social education, school education, university education and women education. Therefore it can be concluded that in spite of problem and challenges ICT must be introduced in the formal, non-formal as well as distance education.

Tomar & Khirwadkar (2002) studied the barriers in expansion of ICT in school. They found difference in the manner and content of inclusion of computers at school level but generally they reported expansion of computers education is needed to meet current and future demand of the society.

Panchal (1973) surveyed the innovative practices followed in school and it was found that innovations were related to modern technology rather than classroom teaching. The process of adoption was also found to be very slow.

Verma (2004) studied on increasing informal teaching and learning with World Wide Web. He reports that Internet based learning allows to question and to seek the answer. It enhances the knowledge of student. The students learn by fitting new information together with what they already know. ICT. Based education also enables the academic institution to provide an interactive real time virtual classroom, customized if necessary. With the advancement of ICT, the web education based education sounds very effective.

Women’s era (2004) writes Intel initiated an innovation programme by collaboration with educators around the world with help of Internet of ministry of communication and information technology, Government of India selected school and provided them PC and VSAT antenna. It was found that even active part in computer lab. The teachers also reported it to be of great help to slow learners.
Apperson, & et.al (2008) Studies have demonstrated that students prefer PowerPoint and respond favorably to classes when it is used. Few studies have addressed the physical structure of PowerPoint. In this study, students enrolled in several psychology classes on two campuses completed a 36 item questionnaire regarding their preferences for the use of PowerPoint in the classroom. Students preferred the use of key phrase outlines, pictures and graphs, slides to be built line by line, sounds from popular media or that support the pictures or graphics on the slide, color backgrounds, and to have the lights dimmed. It is recommended that professors pay attention to the physical aspects of PowerPoint slides and handouts to further enhance students' educational experience.

Copley, (2007) study showed that Podcasting has become a popular medium for accessing and assimilating information and podcasts are increasingly being used to deliver audio recordings of lectures to campus-based students. This paper describes a simple, cost-effective and files size-efficient method for producing video podcasts combining lecture slides and audio without a requirement for any specialist software. The results from a pilot scheme delivering supplementary lecture materials as audio and video podcasts are also presented, including data on download patterns and responses to a survey of students on podcast use. These results reveal students' enthusiasm for podcast recordings of lecture materials and their primary use by students in revision and preparation for assessments. Survey responses also suggest little likely impact on lecture attendance as a consequence of podcasting, but indicate that podcast recordings of lectures may not be effective in facilitating mobile learning. Studies have demonstrated that students prefer PowerPoint and respond favorably to classes when it is used. Few studies have addressed the physical structure of PowerPoint. In this study, students enrolled in several psychology classes on two campuses completed a 36 item questionnaire regarding their preferences for the use of PowerPoint in the classroom. Students preferred the use of key phrase.

Ronald, George & Joseph, (1978) studied a conceptual framework and the results of an exploratory laboratory study which begin to answer these important questions. Children are consumers and subject to a number of factors which socialize them into this role. Consumer education is often cited as an important tool in directing this socialization process toward the desired
result of developing efficient and knowledgeable consumers. But how early can consumer education begin in the school setting? Can the preschool child be taught basic marketplace concepts and sequences or is this consumer simply too young? What are the early building blocks of consumer education? Do some approaches to teaching the very young consumer work well than others?

**Lubienski (2007)** Effective school-choice plans depend on the quality of information available to families. Examining the promotional materials provided by different schools in a highly competitive and diverse urban area tells us not only about the quality of that information but also how schools respond to competitive incentives. This analysis outlines an economic theory of goods as a framework for understanding information, focusing on the essential "search," "experience," and "credence" qualities of promotional materials. The information made available to families through commercial-style materials challenges the notion of parents making reasoned choices based on institutional effectiveness. Instead, more emotional themes and images dominate school marketing strategies, with implications for ethnic and socioeconomic sorting within diverse but competitive climates. Promotional strategies suggest that competition is creating an environment in which, rather than responding to incentives intended to improve education for more disadvantaged students, schools are instead attracting better performing students through their marketing campaigns.

**Gray, & et.al (1971)** Curriculum materials for teacher use in preparing consumer education lessons 2 for students in eighth grade home economics, and Homemaking I, II, III, integrate consumer education principles with the subject matter areas of clothing, food and nutrition, housing, personal and family relations, child care and development, health safety and home nursing. Materials, which were developed by teachers participating in a conference, were tested in the classroom for a year, revised, and prepared for publication. Facets of consumer education to be covered in each subject matter area at each grade level are presented in a scope and sequence chart and objective lists. Concepts, objectives, generalizations, learning experiences, and evaluation techniques and devices are suggested for a Homemaking III or family living course. Concepts include:

1. The Role of the Consumer,
2. Sound Money Philosophy,
3. Security for Home and Family,
4. Consumer Education,
5. Budgeting, and
6. Consumer Education in the Home Economics

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subject areas mentioned above. References for student and teacher use as well as audiovisual aids are included in the document.

Carpenter (2006) carried out the study that reveals that most students (51%) have a preference for small class sizes (less than 50 students). However, some students (38%) indicated no preference for class size, while the remaining 10 percent indicated a preference for large classes (100 or more students). Nearly all of the respondents (99%) indicated that they were currently enrolled in other large classes. Therefore, it appears that even though the trade-off between class size and university resources is causing many students to experience large class environments, this is generally not the preference of most students. The lecture/discussion teaching method was the most preferred among students. Student comments as to their reason for selecting this as the most valuable method seem to suggest that they have a desire to be somewhat active learners, engaging in discussion rather than passively listening to a lecture. The jigsaw method was the most valued by a small percent of the students (19%). The case study and team project methods were less popular with the students.

Large groups of students found the jigsaw and lecture methods to be the least valuable (31% and 30%, respectively); while some students listed the team project and case study methods. No student indicated that the lecture/discussion method was the least valuable teaching method. This finding suggests that most students enjoy a blend that includes at least some component of active learning/participation in combination with traditional lecture, and confirms the importance of including some level of discussion during the class, but also providing structure through an organized lecture. Overall, the findings of this study suggest that faculty teaching large classes should attempt to include constructive, active teaching methods in their courses whenever possible. Structured, controlled collaboration (e.g., jigsaw, case study) would probably be most comfortable to students as opposed to uncontrolled, unstructured experiences (i.e., team projects). Results indicate that most students prefer to be active in their learning process. The active and collaborative teaching methods examined in this study are not only desirable to many students, but they also appear to produce significant improvement in terms of learning outcomes.

Gaitonde & et.al (2004) conducted a two-day program in two factories of Chennai. The initial session started with a two-part video presentation. The first video was a Tamil telefilm produced by Nalamdana about a village youth with high risk behavior who gets

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married to a girl; his parents know that he is HIV positive, although he himself does not. The second video showed a well-known physician answering questions on issues arising from the story. Following the screening, a physician and a training officer fielded questions submitted anonymously by the industrial workers. At follow-up a week later, men and women workers separately met with the training officers and discussed sexuality and reproductive health issues, including HIV/AIDS. Lessons learned: Unlike slides of frightening pictures of patients with AIDS, there was no overt fear propaganda in the movie. It evoked more interaction from the workers on such issues as premarital HIV testing, gender and rights issues, impact of HIV on families, mother-to-child transmission, and the ethics of physicians withholding HIV test results from the person tested yet making third-party disclosures.

Wald (2008) studied that Lectures can present barriers to learning for many students and although online multimedia materials have become technically easier to create and offer many benefits for learning and teaching, they can be difficult to access, manage, and exploit. This article considers how research on interacting with multimedia can inform developments in using automatically synchronized speech recognition (SR) captioning to: 1. facilitate the manipulation of digital multimedia resources; 2. support preferred learning and teaching styles and assist those who, for cognitive physical or sensory reasons, find note-taking difficult; and 3. caption speech for deaf learners or for any learner when speech is not available or suitable.

Karimi (2002) this research was done in the year 2002 in order to compare the effectiveness of video-based education with demonstrating method on gaining practical learning skills. The importance of practical skill learning especially in the branches of medical sciences, the existing contrasts in the effectiveness of educational methods and the advantages of using some methods in learning, facility, rate and expenditure made us think about it as an important subject. The research was experimentally done on 40 students of Nursing and Obstetrics education. The samples were randomly divided into 2 groups depending on their educational branch. The pre-test was done in the form of written and short-answer tests in the recognizing domination in order to measure the
participants' knowledge, also in the form of a checklist in the psychological domination to measure their skills. Each group was taught one skill by the routine method, demonstration, and another skill by the video-based education method. The skills were changing a wound dressing and washing the hands in the surgical way. The post-tests, similar to the pre-tests, were done 24 hours afterwards and the results were judged statistically. The total learning rates in demonstrating method were more than the video-based method (\( P < 0.043 \)). The learning rate in the recognizing domination in hand washing using demonstrating method was 16.20±1.5 while using video-based method was 15.25±1 (\( P > 0.068 \)). The learning rate in the psychological domination in hand washing using demonstrating method was 16.85±1.5 while using video-based method was 15.94±1.4 (\( P < 0.026 \)). The learning rate in the recognizing domination in changing a wound dressing using demonstrating method was 15.60±1.8 while using video-based method was 15.5±1 (\( P > 0.831 \)). The learning rate in the psychological domination in changing a wound dressing using demonstrating method was 16.87±1.3 while using video-based method was 16.12±1 (\( P < 0.036 \)). Conclusions: The routine educational method, demonstration is more effective in practical learning skills in comparison with the video-based education method especially in the psychological domination. It is therefore recommended to apply this method and also to do researches in other skills and in other educational university branches.

Ted Haines (2001) Numerous Cochrane review groups, including Cervical Overview Group, are examining consumer (patient) education interventions. Theis and Johnson (1995) undertook a meta-analysis of research on patient education strategies, demonstrating relative effectiveness of attributes such as reinforcement and planned (rather than unstructured) teaching. Studies in this field commonly lack reference to theories of health promotion or behavioral change (Stotts et al, 1996). They have done an ethnographic text analysis of consumer education reviews in the Cochrane database. We aimed to characterize their attributes - types, techniques, and media of interventions, and their approaches to principles of patient education and behavior change. From an initially identified pool of 589 reviews, 63 eligible reviews were confirmed. Generally, educational attributes were sparsely described, using differing classifications. Reviews variously considered self help materials and independent study, individual compared to group teaching, face-to-face versus telephone contact, and brief advice compared to detailed instruction. A minority reported on contact time or 'intensity' of interventions. Some considered mass media techniques or school-based or

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community initiatives. There was considerable variety in types of instructional media (verbal, written, audiotapes, audiovisual, computer-assisted instruction), type of learning activity (lecture, discussion, demonstration, practice, interactive versus non-interactive), nature of follow-up (reminders, self-monitoring, support groups, feedback, reinforcement, written action-plan), degree of structure (planned instruction versus unstructured information) and nature of content (for example, anatomy, causes). Infrequently considered were impact of training of instructors and potential adverse effects of educational interventions. Reference to educational theories or health promotion principles was rarely explicit; some reviews considered the nature of motivation - 'external' compared to internal and intentional, issues of self-efficacy, identification by consumers of 'high risk' situations, or their capacity to generate problem-solving strategies.

Babalola (2007) conducted to determine the effectiveness of video in comparison with selected instructional media for teaching primary school pupils Agriculture and Environmental Sciences. It examined also the effect of gender and grade on the performance of the pupils taught with four instructional media. 240 pupils from 3 rural primary schools in Badagry Local government Area of Lagos State, Nigeria, were taught three topics drawn from Agriculture and Environmental sciences. The non-randomized quasi-pretest posttest experimental design was used in finding out which of the pupils in the four experimental groups – video, realia, charts and No instructional medium performed best. The study revealed that the pupils taught with the video performed equally as well as those taught with real objects (Realia). While both groups performed significantly better than those taught with chart and without instructional medium. There was no significant difference in performance based on the gender. With regards to grade (Primary 5 and 6), only the group taught without instructional medium had a significant difference. The pupils in Primary 6 did better than those in Primary 5. The study concludes that video is as effective as the traditional teacher in teaching Primary school children Agriculture and Environmental issues. This confirms the assertion of many researchers of the potential of using video as an instructional medium in teaching varying subjects to adults, youths and children in the formal school system. The advantages far outweigh the disadvantages. The four methods that can be used by the teacher were recommended. An organizational structure in each state and video equipment needed for

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effective take off of the video programme in Primary schools in Nigeria were suggested.

Sovyanhadi and Malcolm (2004) examined a nutrition education program consisting of two content sessions: food-label reading, and food pyramid guide. In each session two groups of nutrition interns utilized four teaching methods: role-play/video presentation/display, grocery store tour, overhead transparency and lecture, and power point lecture, among a group of (N = 29) ninth grade, high school students. The purpose was to determine the most effective method of delivering nutrition education to high school students. Analysis using the Kruskal Wallis One-way Analysis of Variance showed that the combination method of role-playing/video presentation/visual display was most effective in the food pyramid session ($\chi^2 = 8.13, p = .04$). While this method was given the highest rank in the food-label reading session it was not statistically significant. These results show that a combination of methods classified as the teacher’s style, is more effective than a style that involves a single teaching method.

Kothari (1985) developed two educational media for teaching math to standard 9th students. First media had visual projection and second had activities and experiments. A sample of 60 students was selected randomly and exposed to the developed media. It was founded that visual projection was more effective then experiments.

Desai (1985) investigated the efficiency of different instructional media in teaching science to 8th standard students. Students were taught using programmed learning slides with discussion experiments and traditional approach. All teaching media were found to be more effective than traditional approach slides with discussion proved to be the most effective instruction media for teaching.

Bhatt (2001) tested the effectiveness of strategy for teaching about rights and responsibilities for 5th standard students. It was found that the student of privet school gained higher than those of municipal school. There was difference with respect to gender, parent's education, and academic achievements.
2.8 CONSUMER EDUCATION IN OTHER COUNTRIES

Bannister (1982)' Consumer Education in Nordic Countries:
Nordic countries include Denmark, Finland, Iceland, Norway and Sweden. From 1996 to 1999, these countries decided to pursue a common plan of activities to reinforce different aspects of consumer education in schools and to co-operate with other consumer organizations at central, regional and local levels. This plan of action is driven by the Nordic Council and the Council of Ministers on Consumer Affairs and is also line with the European Union Commission's statement on consumer education, especially the 1986 recommendations. It has to be pointed out that this movement had its origins in occasional seminars in the 1960s, to developing of teaching materials in the 1970s, influencing teacher training in the 1980s, and to a broader European approach in the 1990s. Briefly, this we shall look into the gist of the 1996-1999 Plan of Action for the Nordic countries and its priority areas of action.

- **Personal Finance and Consumption and Environment**: The situation of pressure in many Nordic households has created a momentum for projects from consumer organizations and others, concerning standard budgets, financial advising and debt re-organization. An important target group for preventive measures in this field is young people. During the work on the subject of personal finance, the role of schools of social work and public administration deserve special attention. However, the success of the Norwegian work on introducing personal finance as upper school (senior secondary school) subject should serve as a guide to other countries. The joint Nordic project feels it needs to develop a teaching concept around the question of consumption and the environment.

- **Teacher Training**: Compulsory Education: National experiment projects are being conducted in co-operation with a number of teacher training colleges. These projects are being documented and are going to followed up in the Nordic teacher training conference involving consumer organizations and educational bodies.

- **Further Education**: Several consumer organizations in the Nordic countries provide different levels of in-service teacher training. As part of ongoing work or in the form of experimental projects, it has been concluded that consumer affairs...
should be taught on the basis of the goal definition document during in-service teacher training. The experiences gained are going to be taken up in the Nordic conference referred to above.

- **Co-operation**: Co-operation between consumer organizations, the education system, young people etc., and that is, at central, regional and local levels is one of the priority areas for the consumer movement in the Nordic countries. The way the consumer organization view cooperation is that it should involve establishment of joint venture partnerships at central, regional and local levels. These joint ventures should be informed and guided by the Action Plan discussed above and finally feed into the Nordic countries progress review conference that shall take place in the near future. Paramount to this movement is the sharing of information among all stakeholders. However, the feeling of the Nordic countries is that at local level, bridge-building between schools and the outside world may take place in the most systematic way.

- **Information Technology**: It is the feeling of Nordic countries consumer organizations that they should establish contact with the national school computer network in the country concerned. Direct input on consumer education can thus be made into these national school computer networks of the respective Nordic countries. Of particular significance in this regard, the consumer education movement in the Nordic countries feel that funding for developing teaching aids, that particularly deal with personal finance and consumption/environment (this has been given high priority in the Nordic Countries Action Plan), should be made available by the respective governments in order to develop budgeting software, CD-ROM, and multimedia technology. This information could then be disseminated via the nation school computer networks and or using CD-ROM/Multimedia technology. There needs to be some element of cooperation among stakeholders in the planning and development of this project.

- **Influence on Publishers of Teaching Aids**: The experience of the national consumer organizations in terms of co-operation with, and influence on, publishers of teaching aids should be compiled and used as a basis for Nordic conference involving sharing of experiences, with the view to increasing impact of national
measures.

- **Influence on European Developments:** It includes the European Union Commission and its influence because regional developments are quite paramount in the development of harmonized approach to consumer affairs in a region. There can no doubt that the world has become a global village with economic blocs, some weak some 7 strong, plotted all over its continents. Africa is no exception as we shall seek to show in sections below.

Briefly the Nordic network on consumer affairs teaching was established at the European Conference on Consumer Education in schools in a project form. The project supports a European network via the production of a journal "NICE (News and Information about Consumer Education) -Mail". The aims and objectives of the European Network of Consumer Educators and NICE-Mail are:

- To exchange experiences between consumer educators
- To further the development of consumer education
- To represent and lobby for consumer education at the European level

The European Union Commission and the Nordic countries have begun negotiations that aim at Co-financing the "NICE-Mail" newsletter. The EU Directorate on Consumer Policy and Consumer Health Protection is, from 1997 onwards, in the process of re-organizing its work.

One can conclude from the above account that Western Europe, despite its high levels of literacy and economic well-being, it is still in the process of forming a strong movement on consumer affairs that is underpinned by a strong appeal to consumer education.

**Bannister (1996)** the Director of NICE (National Institute of Consumer Education) did outline the history of the development of consumer education. Some Observations on USA Consumer Education Bannister's paper concluded, under the sub-topic 'Consumer Education and the Future', with the following observations and challenges:

- Nearly everyone believes that consumer education is an important area of study for all learners, yet, it is no integral part of the curriculum in most schools in the USA;
• While personal finance education, a central focal course of consumer education, enjoys broad support from the public, many citizens of the USA have limited money management skills. This leads to credit problems, insufficient savings, and a lower level of living than would otherwise be available;

• Multidisciplinary nature of consumer education adds richness to the field, yet the fact that it has no one disciplinary home has been a handicap in the growth and development of teacher education programmes at colleges and universities, and implementation at senior secondary school (K12) and non-formal education programmes;

• The low-income and economically disadvantaged citizens (vulnerable groups) have much to benefit from consumer education, yet the field suffers from the image that it is a dumping ground for the low-motivated, low-achievers in society. One can ascribe this to the low status of Home Economics or Domestic Science where consumer education was consigned to by the 1968 Public Law 90-576;

• Presidents Jefferson, Kennedy, Johnson, Nixon, Ford and Reagan delivered strong praises for consumer education, yet in the late 1990s it has little or no federal leadership or funding support from the USA Department of Education;

• Personal finance education language was included in the 1994 amendments to federal Elementary and Secondary Education Act, yet no funds have been requested or appropriated to carry out the authorized activities.

He concluded by noting that thousands of young men and women graduate from the USA education system without gaining basic money management skills and without knowing how to assert and protect their rights in the market place.

Under the auspices of Consumers International, an independent, non-profit and non-political organization, based in London (United Kingdom), a Regional Office for Africa was established in Harare (Zimbabwe) in March 1994. The Consumers International has two main goals: to support and strengthen member organizations and the consumer movement in general; and to fight for policies at the international level.
that respect consumer concerns—particularly of the poor, the marginalized and the disadvantaged.

- The Regional Office for Africa (ROAF): ROAF oversees several African Consumer Organizations who are either full members, affiliate members, government affiliates, government contacts or contact organizations. Currently, there are sixteen African countries with no contacts or known consumer organizations and only five (out of fifty-two) have full Consumers International membership. The challenge facing the ROAF is make sure that:
  - Consumer movement is established in countries where it does not exist.
  - Capabilities and capacities of already existing organizations are strengthened.
  - Consumers' protection legislation programme is established to ensure that governments enact appropriate laws, regulations and enforcement mechanisms for the defense and protection of consumers.
  - Take more effective measures towards the promotion of consumer education and protection, with greater opportunities for consumer groups to participate in their development.
  - Developing a campaigning programme for mobilizing national, regional and local organizations and government agencies to adopt policies on key consumer issues such as food and food safety, health and hazardous products, public utilities.

- *Technical standards and* the environment for sustainable human development and consumption.

In conclusion, ROAF has gained accreditation in ECOWAS (Economic Community of West African States). It nonetheless has filed applications for accreditation with the OAU (Organization of African Unity), COMESA (Common Market for East and Southern Africa) and the SADC (Southern Africa Development Community). It also has established a sub-regional office in Dakar, Senegal. However, ROAF's contribution to consumer education in the non-formal sector through its resource handbook is much appreciated. Finally, one can conclude that much still needs to be done in the continent of

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Africa, let alone in the last to be liberated country of South Africa. (Mbandi, 1996, Consumer Education in Africa)

Consumer Education Programme for Schools in Valencia, SPAIN

In our Autonomous Community, as in the rest of Spain over the last few years, the teaching staff in infant and primary education (3-12 years) and secondary education (12-16) has been making a tremendous effort to adapt to a new Education System. The system has seen the incorporation of areas such as education about peace, the environment, health, consumer education, etc., all complex subjects unknown by many teachers and which require a different educational approach compared with the "classical concept" of a school subject. All these subjects consist of what is termed "cross-curricular" or "education of values" which are to be dealt with in all school years. There are multiple viewpoints, offering knowledge on each one. At the same time it introduces techniques and resources that the student body may use to build their own knowledge in each topic and above all develop attitudes and values which allow thought and practical implementation of alternatives which will improve all aspects of communal life in a democratic environment.

Tackling such a challenge requires of the Public Administration the need to provide mechanisms and programmes which facilitate the immersion of the student and teaching body in this new educational area. Thus, with this in mind, the Valencia Autonomous Government has promulgated "the Schools Consumer Education Programme".

Educational Workshops in Secondary Schools of Belgium

The Polish Consumer Federation is presently working on a micro project entitled, "Educational Workshops in Secondary Schools" which is financially sponsored by PHARE, a programme of the European Union.

In the framework of this project, they have elaborated on the merits and the thematic scope of an educational workshop as well as a leaflet for secondary school students. This workshop aims to make students familiar with problems connected with legal protection of an individual consumer. Lessons conducted in the school should show possibilities of
vindicating the claims without indulging oneself in complex and boring provisions of the law. Students can find this information in a more comprehensive form in the leaflet which they can always use if a real problem appears. The workshop begins with a short dramatization. The purpose of this introduction is to make the lesson - taking place in classroom conditions - closer to real life phenomena; examples provided there often happen in reality so they don't seem fictitious or artificial.

The only task for the teacher is to make the students think about their own consumer behavior in the market. The teacher is not allowed to judge or evaluate student attitudes. For that reason, students should keep their answers secret. Instead, the teacher should provide them with information derived mainly from the laws regulating the market and relationships between a professional (salesman, producer) and the individual consumer.

The next exercise is a story about Marcin who faced some typical consumer problems. These are typical problems for the Polish market, which is still not stable. Consumers who lack useful knowledge remain the weakest subjects in the market. The analysis of questions asked by the students during the meetings with employees of the Consumer Federation, prove that they face these types of problems themselves. Students try to help Martin, which should help them analyze, systematize and develop their existing knowledge. The next task is for students, working in groups, to write a letter of complaint (with active assistance from the teacher). In this way, they increase their knowledge about the regulations of laws protecting an individual consumer. They may also work out the pattern of the letter of complaint, which can be useful in some actual situations. Students are given the leaflet at the conclusion of the lesson. This leaflet provides basic, condensed practical information. It summarizes the knowledge acquired during the lesson in a clear, comprehensive and lasting form.

Conclusion

Looking to the above narrated studies it was observed that efforts were put in the direction for educating the children but to a lesser extent especially Indian scenario is poor. This is largely unknown to many citizens irrespective of whether they are educated or uneducated. With an enormous population along with high levels of poverty,
unchanged and poor literacy levels, consumer awareness continues to remain low. Education is a lifelong process of constantly acquiring relevant information, knowledge and skills. Consumer education is an important part of this process and is a basic consumer right that must be introduced at the school level. Consumers by definition include all citizens who are, by and large the biggest group, who are affected by almost all government, public or private decisions. The most important step in consumer education is awareness of consumer rights and responsibilities. However, consumer education is incomplete without the responsibilities and duties of consumers, and this influences individual behavior to a great extent. With the increasing changes in economic conditions, the children especially are becoming young consumers at an early age. Children must learn to obtain information about goods and services, understand the psychology of selling and advertising, learn to shop wisely and distinguish between wants and needs. They must also understand the alternatives of conserving and saving rather than buying and consuming and more concentrated efforts are needed as the market situation and consumer behavior is changing rapidly, thus the investigator decided to take up the topic where effectiveness of media could be developed and tested which will help the consumer educators as well as children to grasp the matter swiftly.