CHAPTER III

REVIEW OF LITERATURE

"Literacy is necessary only to the extent it develops our thinking power and teaches us to distinguish between good & evil"

Gandhiji

3.1. Introduction

Though there are not many studies on women’s consumer behaviour, still what remains also touch upon the behaviour of people such as who is consumer, behaviour, protection, need for consumer education, women’s rights in general and behaviour of men and women in particular. While reviewing, the researcher could classify under the following headings.

3.1.1. Consumer Protection and Rights

Madaiah (1983) in his paper says that the consumer must be educated and protected and at the same time he must be aware of consumer movement to make suitable judgement regarding the purchase\(^1\). Gowan says that more and more Consumer Organizations should come in the force and wakes up consumers and create awareness of their rights. Of course, there are laws and legislations to protect consumers from several evils. He also suggested that consumer must be educated about the effects of adulteration and he stressed about the awareness as well as practice of consumer rights\(^2\).
Siddananda (1996) is of the opinion that our consumers must seek, make use of the existing opportunities for redressing their grievances even though the odds are heavily against them and fight ceaselessly for their rights and for their places, “Only crying baby can get the milk and not those, who believe in grumble and grumbles only”. Moreover, a complaint made by the consumer is likely to improve the quality of his product\textsuperscript{3}.

Govindappa (1995) says that the consumer protection Council should meet as and when necessary but it should meet 3 times at least in a year. The consumer movement is yet to pick up in small towns and villages. Importance should be given for organizing the consumer-awareness among them, educate them for the attitudes\textsuperscript{4}.

Rathanam and Raji Reddy say that consumer ultimately bears all the burden of exorbitant charges and unreasonable profit margins charged by the middle men engaged in their distributive channels of trade. In our country, consumer himself is partly responsible for such state of affairs due to lack of information. Consumer protection is needed for the following aspects.

1. Protection against products that are unsafe or endanger the health and welfare of the consumer.

2. Protection of the consumer against deceptive and unfair trade practices.

3. Protection against all types of pollutions.

4. Protection of consumer public against the abuse of monopoly position on restrictive trade practices.
In the paper, they have explained the different consumer protection measures that have been undertaken by the Government, Voluntary Organizations, Consumer Councils and Co-operative Societies. Consumer exploitation is due to the factors like illiteracy, ignorance, lack of proper organization, unity and communication among consumers. The voluntary organization should come forward to establish independent laboratories with necessary facilities to check up the quality, weights, measures and adulteration if any.¹

3.1.2 Consumer Rights

Jyothi Raghavan evaluated that there is lack of co-operation on the part of consumers in the matter of enforcement of these laws. The consumers need access to information on products and services to prevent them from falling prey to the duplicity of traders and manufacturers. There is a need to mobilize consumers and to motivate them to stand up and fight for their rights. It has now become urgent more than at any other time in this age of consumerism and the net market, driven by liberalized environment.⁶

Belladath C.Neelakenta (2002) estimated that without effective research it is practically impossible to protect a consumer being taken for a ride.⁷ Sarala (1998) and others discussed that the consumers in villages do not have the required educational background to make use of the law. There is an opinion that the Rural India does not have a single consumer protection group. Moreover, they
suspect the redress authorities of being corrupt. The Government must take steps
to educate the consumer in rural areas about the existence of consumer protection
laws and activities of voluntary organization. Those in business should be aware
of their responsibility towards the society. Voluntary organizations should extend
their help to non-member consumers also.

Consumerism is commonly known as consumer Protection that has gained
momentum over the last few decades on account of the formation of a large
number of voluntary organizations all over the world. In India, like other
developed countries, consumerism started much later. India was one among the
first countries to enact legislature to protect consumers. Ancient economists like
Kautilya and Brihaspath laid down rules to protect the interest of both buyers and
sellers. Though, the protection was available to the consumers during the period
of ancient India, the beginning of the 20th Century witnessed a fall in the
movement. But, the later part of the century, i.e., sixties was a unique period in
the history of consumer movement when it started voicing their grievances, since
the trading community continually cheats them. This in turn, had led to a
phenomenal growth of the Voluntary Organizations across the country to help
consumers to assert their rights. The number of these organizations has risen from
50 in 1983 – 84 to more then 800 in 1994 – 95. The origin of consumer
movement can be traced in the 1970’s and from that time, it began to change
radically, after the formation of many consumer groups. They served as an
invaluable source of information for the consumers. They play a very important role in spreading consumer awareness, as they are in constant touch with them. Consumer awareness is a positive aspect of consumer movement. Banners, buntings, hoarding and exotic parades have finally brought consumerism to US.

Surendra Kumar Gupta's (1998) article examines the characters of TV views, reasons for purchasing TV, frequency of TV viewing, and effects of TV advertisement on consumers. Data were collected through a structured Questionnaire designed for this study. In his study he has concluded that people belonging to middle age group and middle-income people are more swayed by the advertisement. A large number of consumers have clearly stated that TV advertisements adversely affected their lifestyle in one way or the other. A majority of consumers are influenced by it and the same has been reflected while in purchasing new products.9

Selvaraju R. analysed that consumers in urban areas are better positioned whereas rural people are not even aware of their rights and other benefits extended to them. His study is an attempt to know about the awareness of public relating to cheating in Fair price shops and their complaining behaviour. Objectives of his study are as follows:

1. To identify the opinions of the consumers relating to the supply of essential commodities and quality.
2. To know about their complaining behaviour.
3. To identify the level of awareness of Consumers protection Act, 1986. Consumerism is read and talked about much nowadays. But, in practice no one has come forward to exercise his rights. For this study, complaining behaviour towards the functioning of fair price shops is considered.

Sample was restricted to 150 cardholders. 50 cardholders from each shop were random-chosen and interviewed. The major grievance of the consumer is that regarding the measurement of commodities supplied in the fair price shop 88% of the respondent felt that they are cheated by under weighing and unfair measurements of the commodities. The general feeling among the public is that they secure the goods at cheaper prices when the ration shops are not in the operation. This study shows that the supply of essential commodities is not meeting the demand. Not only that situated quantum of commodities did not reach the consumers, but also the supplied items are not of good quality and also the measurement is unfair. The public is not coming out with complaining attitude, because they have no confidence about the action that will be taken against their complaints by the government.

There is no awareness among the consumers to approach the consumer court regarding these issues. The public must realize their rights and they must bring them into practice. Consumers must retrieve themselves from these clutches. The people must:

a. Know their rights
b. Not hesitate to exercise their rights.
c. Inculcate the spirit of co-operation among them.
To achieve this, literate people and voluntary organizations must work hard to educate the rural people.\textsuperscript{10} Bettadallic Neelkanta (2000) in his study reported that consumer should be educated to behave in a kindly manner in the market place. Consumer educational concepts are integrated into traditional courses and should be taught as a separate subject in schools and colleges with standardized concepts and terminologies along with concrete purposes and objectives.\textsuperscript{11}

Sivaprakasam P. Rajamohan S. (1999) says that consumer movement in the past, were against the giant manufacturers and traders. From 1980 onwards the movement gained momentum. Steps should be taken to create awareness among the rural masses. Voluntary Organizations, consumer activists and Government are the prime sources for creating awareness in the minds of the people. Consumerization provides substantial consumer protection when the consumers become more discerning and demanding and be aware of their right.\textsuperscript{12}

Neelakanda & Anand derived that the Government must stand out as a friend, guide & philosopher to consumer and protect him. Further it may be said that the Government has a responsibility of dictating terms to the producer, organising an effective distribution network and educate the consumer to protect him from injustices. He concludes that consumerism in Karnataka is still in its infancy and deserves to be nourished till such time the consumer develops and gains enough strength to be on his own. The responsibility must be distributed among the consumers, and the Government on the other.\textsuperscript{13}
The Hindu describes the fact that consumer awareness remains dismally low in the country. This means that with the exception of a literate or privileged few, the consumers are untouched by the benefits conferred on them by the Act.

In the long run, only a much greater awareness on the ground of consumer rights will force a real sense of responsibility on the suppliers of goods and services.

Consumerism has to be institutionalized so that strong lobby is not only created but it becomes very active in protest and in highlighting the anti-social activities affecting consumers. The government departments should be made more active and efficient in conducting raids.

3.1.3. Socio-Economic Influences on Consumer Behaviour

Sayula and Ramana Reddy suggest, developing and adopting effective retaining practices for rural retailers. An understanding of shopping behaviour of rural consumers becomes essential. Objectives of the study were as follows:

1. To study the frequency of buying selected goods by rural consumers.
2. To probe into the mode of purchase in the process of buying selected consumer goods.
3. To find out the degree of bargaining in the buying process.
4. To enquiry the role family members in buying different consumer products.
5. To measure the relative importance of factors considered by rural consumers while purchasing consumer goods.
6. To offer suggestions for the better retailer consumer relationship.
This study was largely based on the primary data collected from consumers through field study. Keeping in view the paucity of secondary data, necessary primary data were generated through the field study, conducted and with the help of comprehensive questionnaire. The schedule for consumers was structured to collect the data to interpret the above data the statistical tools such as averages, ratios, scaling techniques etc., were used. Stratified random sampling method was applied. For the purpose of selecting the rural consumer household's purposive random sampling technique was adopted. The major finding of the study was that the rural consumers were pathetic to their problems as consumers, owing to higher level of illiteracy, ignorance and low purchasing power. They were widely scattered and not organized. First of all the consumers must know their rights.

Secondly, they should not hesitate to exercise their rights. Among high-income group respondents, quality of goods and Advertisement play a dominant role. Among middle-income group respondents, low price usage by neighbours and easy availability played a dominant role. Low price and easy availability were important for the poor. Due to this reason in small villages, local brands or packaged goods like soaps and powders of low qualities are sold chapter on a larger scale.16

Satosh Sardar Nirand Dhawole explained that advertising is not a message to popularize the product. One can easily recollect the slogan used by general,
politicians and social thinkers to popularize their ideology. Slogans create favourable images of the products and services in use. The study was basically intended to analyze how ‘slogans’ influence the consumer behaviour. Objectives of the study were as follows:

1. To study the impact of slogan on consumer buying behaviour.
2. To evaluate the amount of slogan recalls on the particular product line.
3. To rationalize the percentage of slogan recall on the market sale of the products.
4. To see the impact to slogan in the general advertisement.

Questionnaire method was used. The major findings of the study are:

1. It was found that most of the respondents like the slogan and also like to buy the product whose slogan is liked by them. From this, it was concluded that the respondents were very much attracted by the slogans.
2. The respondent also feels that a good slogan has a great association with product popularity and success.
3. Consumers are highly influenced by the slogans in case of consumer non-durable goods.
4. In case of consumer durable goods, consumer’s main emphasis is on quality, availability and price. It often gives a feeling of status and pride to the consumer of the post-buying stage.
5. A good slogan helps in recollecting the product’s need and also helps to form a good image of the product.
6. According to the dealers, “Slogan” is a way to advertise a product and provide information about the same. The dealers often use a slogan based on advertisements to display in their showrooms.
In case of non-durable goods, there is a high degree of association between the market share and the popularity of the slogans. Such association cannot be established for durability of goods.\textsuperscript{17}

Venkateswarlu and Dasaradhasami Reddy analysed that the consumer behaviour in case of TV set is influenced by both external and internal factors. Objectives of the study were as follows.

a. To find out the external and internal influences on the consumer behaviour related to the purchase of TV sets.

b. To determine the sales persons' influence while purchasing the selected TV sets by the householders.

c. To assess the impact of advertisement on purchase of TV sets.\textsuperscript{18}

3.1.4. Advertisement's Influence on Consumer Behaviour

Verma D.P.S. Hema Israney said that the consumers who were expected to pay attention to all such advertisements and used this information to make their purchase – decision often feet disgusted with this bombardment of advertisement. His study had following objects. However, the difference was on the basis of the income of consumers. To measure and evaluate the response of consumers in terms of their attitudes towards advertisement messages.

He had used convenience -sampling technique and the survey was conducted through non-disguised questionnaire. Likert's summated rating method was applied to find out the aggregate attitudinal scores of respondents. The major
finding of the study was that the consumers who were less educated had more favourable attitudes towards advertisements. It was not at all found to be significant. The survey had revealed that the general attitude of the majority of consumers was favourable towards advertisement message.¹⁹

Rothin Guha in his study noted that, in India, consumer protection was often a unidirectional concern for the pricing mechanism in industry, in general and in the insurance industry for the payment of claims in particular. The issues of pricing and development of new products seemed more appropriate, as a part of marketing plans of companies.²⁰

Yashwant Sinha also urged the consumer organizations to create awareness among consumers to resist unfair trade practices. During the discussion, the representatives of consumer organizations mooted the creation of a National Safety Commission for safety in public places, safety in food, water and safety of products. Another suggestion was for setting up of a consumer justice system and mobile courts for disposal of consumer cases in rural areas, provision of laboratory facilities at the State Consumer Commission level, overhauling of the PDS to serve the target groups better and further widening of the tax nets²¹.

S.Shyamala in her thesis derived that he behaviour of Women Consumer varies in different classes of people. The low-income group may spend almost all
their income to get the basic necessaries, while the very high income group may spend a major portion of their income on luxuries.\textsuperscript{22}

Arora's study indicated the complete ignorance of the consumers. It gave and important implication to all those associated with this movement to provide adequate information to the public about the functioning of the voluntary organization. The ignorance was the root cause for the movement not to pick up momentum in India. He also recommended that the consumer groups needed to be expanded and professionalized. The Government should have schemes to give enough financial assistance to these consumer organizations. Considering vast population of our country, the existing number of consumer organizations, were not sufficient to meet the requirements. Therefore, there was need to establish a large number of consumer organization to cater to the needs of the ever expanding population of our country. The Government too had to come out with more concrete funding proposals to enhance the movement.\textsuperscript{23}

Somasekar noted that consumers had both the rights and responsibilities to complain when they found a problem with a product or service. Reputed concerns received complaints positively and they considered it an opportunity to correct the problem so as to retain satisfied customers and to avoid similar problems in future. People take out their consumer's problems usually the word spread around and may probably reach the enforcing authorities.\textsuperscript{24}
Srinivasa Narayana suggested that Consumer Education was needed to educate the consumer. The first and foremost item on agenda of any consumer organization should be consumer education. A consumer so educated will himself metamorphose into moving consumer’s council to the benefit of many people. But, handful of enlightened consumers constituting a council could not take upon themselves, this lack of consumer education, like adult education in continuing the commercial activities of production and sale.

Neelakanta and Anand said that the consumer reaction in the market place, was unscientific. If the buyers’ purpose were to be pertinent and purposeful, a thorough understanding of the entire complex of production, distribution and exchange of that particular product necessary for the consumer, which of course, becomes possible only through research. A consumer would be considered as a discrete buyer only through suitable consumer education and research proceeded that education formed a base for all educational programmes meant for the consumer. The consumer was an orphan in the market place. Moreover, the sellers’ version was sugar coated.

An attempt that has been made to review the studies undertaken for the consumer behaviour is general. The researcher has given various studies and works, related to consumer protection, consumer education marketing, socio economic influences, consumer rights and advertisement in general. Not even a single study about consumer behaviour of women and their awareness on
consumer rights has been all over in Tamilnadu. Hence the researcher has taken this subject for this present study.

3.2. Feminist Theories

Earlier writings on women were on the basis of the observation made among the upper class women. And they never concerned about the lower class women. Even in the beginning of 1980's universities were not much concerned to include women researchers, and women issues. In 1981, the first conference decided to encourage research on women, which is not a copy of the west.

3.2.1 Women's Studies and Feminism.

The aim of feminism is to provide a means of replacing ignorance with knowledge. Only theoretical knowledge of women's studies provides base for feminist activities in a society. According to Rebecca Lewin feminism was “a theory that called for women's attainment of social, economic, political rights and opportunities that were possessed by men”. Till this date, it is no attained in this world. John Desrochers defined feminism as “an awareness of women's oppression and exploitation in society, at work and within the family and conscious action by women and men had to change that situation”.

Chaerlotte Bunch believed that feminism was not just a laundry list of women issues, but it was a theoretical framework. It provided basis for the understanding of every area of women’s life. Thus, a feminist perspective
according to her could affect all elements of work i.e., political, spiritual, economical and cultural elements.

### 3.2.2. Forms of Feminism

Rosalind Pelmer said that each group with its own carefully preserved sense of identification. The five forms of feminism are radical feminists, socialist feminists, market feminists, lesbian separatists and women of colour.

### 3.2.3. Liberal Feminism

Its roots lie on the liberal political thought that conceives the capacity for rationality, making human persons unique among the creations in the universe. The Libera’s asserted that “the right” must be given priority over the ‘goods’, justifying the need for rights to individuals to choose the good. Equality of opportunity was the political goal associated with liberal feminism Liberal feminists like Mary wollstonecratt, John Stauart Mill, Harriet Taylor & Betly Frieden have accepted the concept. All the liberal feminists are of the opinion that education women are the only one thing, which will develop the potentialities for women. The women are the managers of the household and the children.

Wollstonecratt asked the women to be treated as decision makers. Women had to possess economic and legal independence like men. To have this situation,
women have to be educated. Taylor advocated the following for women’s real & full liberation

a. Education

b. Co-equal share- in the decision making ie., informing laws, its administration at the National, State & Municipal levels.

Mill’s emphasis was more on education and co-equal share while that of Taylor was partnership. He also insisted on the employment of women. She also challenged the division of labor within the family, which was characterized by the fact that men earn money and women manage it. Bern and Bern, the liberal feminists recommended that both had to share equally the sharing of housework and the childcare as well as the economic support to the family. Equal opportunity for women could be made a reality only if special efforts were made by the state.

Liberal Feminists had explained at length on sex difference, render roles and their androgyny. They had accepted the fact that one’s biological sex should in no way determine his or her psychological and social gender. Liberal feminists advocate women’s equality, and declared that as liberal feminism. Such liberal feminism reality only if special efforts are made by the state.

3.2.4. Marxist Feminism

Marxist feminists were concerned with how capitalism described the nature and functions of women’s work as trivial and how capitalism regards women as mere consumers of goods and commodities, which means men’s role is to earn
wages while women’s role is to spend it simply especially on the products of capitalizing industry. Margaret Benston viewed that women were producers first and consumers were the next. Women are such women those who are responsible for the products of simple. Use values and whose activities are associated with home and family.

3.2.5. Socialist feminism

According to Zetkin “Women in the socialist countries have entered into labour force, and have become economically independent”. This thought had emerged out of dissatisfaction of Marxist Feminists with the gender blind thoughts of Marxism. It distinguished the sufferings of women in the hands of men from that of proletariats in the hands of bourgeois. But still they remained in the grip of patriarchy, which means that both socialists and capitalist women suffer from the oppression of men.

In India women’s issues became prominent only after the participation of women in the Independent struggle. Mahatma Gandhiji who insisted on women’s liberation and their political responsibility muted the idea of women coming out of their domestic chores and to involve themselves in public affairs. The freedom fighters and the social reformers like Raja Ram Mohan Roy, and E.V.R.Periyar accepted his ideas of women’s education and women in political struggle.
According to Sen, in India nearly 100’s of women had joined in a student’s movement called Nav- Nirman movement. The objectives of the movement were to protest against the rising prices, black marketing and corruption in the distributive system and in the administrative system.

Thus Indian Feminist movements had encompassed all issues pertaining to women namely wages, labour, civil rights, violence, opportunities in employment, ecology, allocation of resources, consumers health etc. The attitude and status of women of India got changed with spread of Feminist thoughts and subsequently with the implementation of plans, policies and programmes of the government of India.

### 3.2.6. Radical feminism

It aims to organize all women politically so as to destroy the sex based class system in every society. Women must find new ways of doing thing wherever necessary.

### 3.2.7. Stages of Feminism

Feminism is a scientific research, on the different roles of women in the society. In due course of time it had been subjected to its changes. The changes are of four types. In the beginning period, the history of feminism in India is wanted to describe the evolution of women’s organization. At that time only the women
came to know about their position in the society. Feminism is acting as an instrument, not only exhibit the inner talents of women but also to create awareness among the women. Feminism explains the reasons for which the women are suppressed and oppressed. Feminists explain how the women have faced their problems with strength.

The second stage is Feminism has been accepted as a subject in the curriculum of education till 1972 there is no studies on women. Because the reason is that, at that time, they do not have any separate problems and almost they had education at that time. At that time there is no organization for women, for lighting their problems in specific. A few individual and one or two universities have taken effort to have this feminism as a subject in their university curriculum. To develop and improve the women’s position, feminism acts as a tool. After this introduction of feminism only, the women realized their problems. Feminism is a set of explanations of Women experience and their life, and experience of many other women. Feminism is having flexibility in nature, from the Feminist point of view, human beings are equal and it insists them to live without violence, exploitation, persecution and war. Feminism is meant for cooperation, diversity and dignity. Feminism is an ideological offspring of some economic and social conditions. The radicalism reflects the critical change in it. Feminists give value for the society as a whole. It represents the women as women. Feminist historians are started question of the employment of women only in the year 1844.
Feminism is understood by the feminists by way of thinking, created by, for, of women as gender specific. Women are its subjects, the creators of its theory, practice and language.

Recent feminist analysis of women's welfare and the kinds of reforms are necessary to improve the status of women. The feminist society requires a process of re-defined and changes in all areas of human activity. Of all the theories of Feminism, Marxist feminists' views are found more appropriate in this study for the simple reason that women respondents of this study belong to particular class divisions' viz., low, middle and higher income groups. The experiences of these women determine a particular kind of status and functions being performed by them. Consumerism is also a function of women of particular class and it is not the individual woman's intentional actions. The consumer behaviour of women is viewed as the system of power relation involved in capitalism, where goods and commodities produced are mainly meant to the consumers, indeed the power to sell will be mostly with men while the power to consume goes to women. Women are the targeted consumers for most commodities produced predominantly by men thus forming the dialectics of male (manufactures) and female (consumers). The existence of each class is necessary for the other as Marxist feminist view that the women's status as consumers is definitely below the status of men as manufacturers under capitalism.
3.2.8. Decision making at family

The gender division in terms of status and role do manifest at familial too. Women respondents of this study are consumers on one hand and on the other they are decision-makers with respect to the consumption of the provisional items vegetables, cosmetics and textiles. Such items are generally low priced involving less expenditure. Where as the decision to consume other items such as domestic appliances and electric and electronic gadgets and more so permanent immovable asset like land, house and vehicle all done predominantly by men. Men are the major decision-makers in this regard. Thus, gender discrimination is obviously between the consumption of recurring and non-recurring items and between items of huge expenditure and that of less expenditure. As Flax has explained the fact that women’s suppression is possible in the institution of private property. The findings of this study asserts that women’s suppression is possible even in matters of decision regarding consumption of familial and non familial items wherever the consumable items bares higher money value, becoming permanent asset associated with the prestige and status of the family, the role of men as consumers in magnificent. Automatically, non-recurrent whereas women, as consumers are occupying secondary position.

Though they have the power to decide only in matters of the consumption of recurring items, for example, groceries, cosmetics, dress, vegetables and beverages which may not symbolize the status and prestige of women in the
family. Thus the study of consumer behaviour of women has been proved to be in
good accordance with Marxist feminists' view.
Footnote Reference


21 Sinha Union Finance Minister, THE HINDU, 8/12/200.


