Knowledge and Utilization of Consumer Education by Rural and Urban Women

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ABSTRACT The present study was conducted on 40 women representing the rural and urban areas of district Panipat (Haryana). The respondents were assessed by developing an interview schedule. It has been found that most of the urban women (62.50%) had fairly good knowledge of consumerism followed by about (35%) having medium knowledge and (2.50%) having low knowledge. Whereas, a complete reverse trend was observed in rural women i.e. only (7.50%) had high knowledge followed by (75.00%) having low knowledge and about (7.50%) had medium knowledge. Moreover, in case of utilization pattern of consumerism the rural women seldom or never utilized consumer education. Whereas, the urban women, most of the time always utilised their consumer education knowledge except in filing a complaint against the shopkeeper.

INTRODUCTION

Consumer education is basically an education which brings about behavioural changes in a person who goes to market to buy anything. Consumer education is the process of gaining the knowledge and skills needed in managing consumer resources and taking actions to influence the factors which affect consumer decisions. Consumer education addresses four issues i.e. consumer decision making economics, personal finance, rights and responsibilities. Consumer behaviour and decision making have become prominent areas of research. Consumer behaviour in everyday living is modified by complex micro and macro environment. The consumer buying and consumer decision making are so complicated as a result of external influence that has to be handled within an internal frame of reference which comes from consumer socialization. The change in consumer education should be beneficial for the buyer. Now a days, the market is glutted with a variety of goods and services which leave the consumer muddleheaded with how to decide and for what and how much? The consumer is constantly exploited by the market men like the producers, traders and the shopkeepers. The unfair and unethical malpractices adopted in the market may be black marketing, food adulteration, under-weighting, misleading advertisements, rising prices, false claims, lucky draws, zero percent finance schemes and a lot more which add to the already existing problems of the consumers. The con-

sumer is totally perplexed what to do and what not to do. Ultimately deciding to buy which he doesn't need at all. Though there is advancement in education yet most of the consumers are unaware of their rights like right to safety, right to be heard, to seek redress, to be adequately informed and consumer education. Most of the consumers still don't utilize the consumer knowledge they have. So, keeping in mind the gravity and need of consumer education the present study was planned.

Objectives of the Study

1. To make an insight of the existing knowledge of consumer education in rural and urban women.
2. To study the extent of utilization of consumerism by rural and urban women.

METHODOLOGY

The Sample: The study was conducted in district Panipat of Haryana state in the year 2006. A sample of forty respondents viz. twenty each from the rural and urban areas were selected purposively.

Tool: A structured interview schedule which consisted of a series of questions pertaining to an insight into the knowledge of respondents for e.g. what is right to be heard? Have they got knowledge regarding consumer forum in the district? And so on related to consumer education and its utilization was developed in consultation

with scientists. The schedule was then pre-tested on a small sample. Modifications were made in the schedule so as to make it more understandable and functional. The extent of consumer education was assessed by giving scores of one and zero on responses of Yes and No. The extent of utilization was assessed on the respondents responses as Always, Seldom and Never by giving a score of two, one and zero, respectively. Statistical tools like frequency counts and percentages were used for data analysis.

RESULTS

1. Frequency Distribution of Respondents

The data in Table 1 elucidates that in rural areas more than half of the respondents (75.00%) were in the category of low knowledge followed by (17.50%) having the medium level of knowledge regarding consumer rights and only (7.50%) possessed high knowledge. Whereas, more than half of the respondents (62.50%) fell in the category of high followed by (35.00%) in the medium

Table 1: Distribution of the respondents on the basis of existing knowledge of consumer education (N=40)

S. No.	Categories	Frequency (%)			
		Rural		Urban	
1.	Low	30	(75.00)	1	(2.50)
2.	Medium	7	(17.50)	14	(35.00)
3.	High	3	(7.50)	25	(62.50)
	Total	40	(100.00)	40	(100.00)

category and only 2.50% were in the low category.

2. Distribution of Respondents on the Basis of Extent of Utilization of Existing Knowledge of Consumer Education

Table 2 indicates that more than half (87.5%) of the rural respondents and about (25.0%) of the urban respondents never took cash memo after buying. It was strange to note that none of the rural respondents and about 25.0% of the urban respondents always never took cash memo after buying. Regarding the checking of ISI mark, WOOLMARK and AGMARK. A very similar pattern has been observed in rural areas. Approximately 55.0 to 70.0% of the rural respondents never bothered themselves to check these marks on the products. As far as checking of ISI mark on household goods is concerned only 5.0% of rural respondents always checked it, followed by 27.50% who seldom checked it and 67.5% never made an insight into it. But in case of urban respondents (62.5%) always, 17.5% seldom and 20.0% never checked the ISI mark. Similarly, WOOLMARK and AGMARK were always checked by urban respondents' i.e. 70.0% and 50.0% respectively. Whereas, 55.0 to 57.5 % of rural respondents never checked the WOOLMARK and AGMARK symbols. This shows that the buying decisions of urban and rural consumers are different. A study aimed to establish whether the residential background of consum-

Table 2: Distribution of the respondents on the basis of extent of utilization of consumer education (N=40)

S. No.	Consumer education	Extent of practice of consumer education					
		Always		Seldom		Never	
		R	U	R	U	R	U
1.	Take cashmemo after buying.	0 (0.0)	10 (25.0)	5 (12.5)	20 (50.0)	35 (87.5)	10 (25.0)
2.	Check ISI mark	2 (5.0)	25 (62.5)	11 (27.5)	7 (17.5)	27 (67.5)	8 (20.0)
3.	Check Wool-mark	3 (7.50)	28 (70.0)	15 (37.5)	5 (12.5)	22 (55.0)	7 (17.5)
4.	Check AGMARK	2 (5.0)	20 (50.0)	15 (37.5)	15 (37.5)	23 (57.5)	5 (12.5)
5.	Check expiry date of eatables and medicines.	1 (2.5)	29 (72.5)	16 (40.0)	8 (20.0)	23 (57.5)	3 (7.50)
6.	Check wt. Of purchased goods	0 (0.0)	5 (12.5)	0 (0.0)	10 (25.0)	30 (75.0)	25 (62.5)
7.	Found adulteration in dry eatables	19 (47.5)	15 (37.5)	15 (37.5)	16 (40.0)	6 (15.0)	9 (22.5)
8.	Buy things after seeing advertisements	18 (45.0)	31 (77.5)	15 (37.5)	17 (42.5)	7 (17.5)	2 (5.0)
9.	Buy things after pressure tactics of shopkeepers.	21 (52.5)	12 (30.0)	12 (30.0)	31 (77.5)	7 (17.5)	7 (17.5)
10.	File a complaint	0 (0.0)	0 (0.0)	10 (25.0)	12 (30.0)	30 (75.0)	28 (70.0)

R=Rural,U=Urban

*Figures in parenthesis indicate percentages

ers has a varying influence on the buying decisions was carried out. The results showed that ease of carriage, package weight, simplicity, transparency and similarity of packaging have comparatively less impact on purchase decisions of rural consumers than urban ones. However, rural consumers are more critical about packaging as they strongly consider that it contributes to misleading buyers and is also an environmental hazard (Sehrawet and Kundu 2007).

It was also found that about three fourths (72.50%) of urban respondents and only (2.5%) of rural respondents always checked the expiry date of eatables /medicines. About 40.0% of rural respondents and 20.0% of urban respondents seldom checked the expiry date. Whereas, about 57.5% of rural respondents and 7.50% of urban respondents never checked the expiry date eatables /medicines.

It is quite clear from the table that none of the rural ladies and about 12.5% of urban ladies ever always checked the weight of purchased goods. Whereas, about 75.0% of rural respondents and 62.5% of urban respondents never checked the weight of purchased goods. Around 47.50% rural and 37.50% urban respondents always found adulteration in dry eatables. 37.5% rural and 40.0% urban respondents seldom found adulteration in dry eatables. Whereas, 15.0% rural and 22.5% urban respondents never found such adulteration. It is quite evident from the table that most of the respondents 45.0% of rural and 77.5% of urban respondents bought things after seeing advertisement. About 37.5% of rural and 42.5% of urban respondents seldom bought things after seeing. More than half of the respondents' i.e. 52.5% of rural and 30.0% of urban respondents always bought things after pressure tactics of shopkeepers. It has also been found that 82.5% rural and 52.5% urban respondents never checked the expiry and date of manufacture regarding, lodging of complaint in consumer forum about 75.0% of rural and 70.0% of urban respondents never filed a complaint. About 25.0% rural and 30.0% urban respondents seldom lodged a complaint and none of the rural and urban respondents always filed complaint. The findings are in concordance with Sangwan et al. (1991) and Asha Rani (1999). Today's modern economy is the market place which provides the consumer an adequate choice of goods and services as well as satisfaction with the choice. But sometimes products and services are not perfect or are below

standard which necessitates the society and consumers to develop consumer oriented culture. Generally, it has been found that relatively fewer formal complaints are made than would be expected from expressed levels of dissatisfaction (Barnes and Kelloway 1980; Oliver 1987; Dolinsky 1994). Moreover, conceptualizing consumer complaint behaviour as only formal complaint behaviour is generally considered restrictive (Singh 1988; Halstead and Droge 1991). Additionally it has been observed that a large majority of dissatisfied consumers never complain to the retailer, manufacturer or a third party. Whereas, it has been seen that dissatisfied consumers take some hidden actions instead of directly lodging complaints (Day et al. 1981; Kincode et al. 1998). The primary reason for taking no action may be that it requires time and effort which may exceed the perceived value of any type of result. However, even if no action is taken ones attitude towards brand is likely to be less favourable than before (Howkins et al. 1998). Consumer satisfaction - the post purchase evaluation in terms of which a selected product meet or exceeds the expectations of the consumer is generally held to be ideal outcome of consumer decision making an aspect of the consumers knowledge. Thus, it is need of the hour that more knowledge is imparted to the consumers regarding their rights through consumer awareness camps, seminars etc. and consumer scientists act as a link between the consumer and market place.

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