
CHAPTER X DATA ANALYSIS, TABULATION AND INTERPRETATION

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In the present study an attempt has been made to study and analyse Consumer Protection and Attitude in Belgaum City. A total of 200 respondents have been interviewed on stratified basis for ascertaining the state of affairs of consumerism.

TABLE NO. 7

AGE - WISE CLASSIFICATION OF RESPONDENTS

AGE	MALES	FEMALES	TOTAL
21 - 30	20	05	25
31 - 40	42	25	67
41 - 50	40	20	60
51 - 60	28	10	38
61 - 70	08	-	08
71 - 80	01	-	01
Above 80	01	-	01
	<u>140</u>	<u>60</u>	<u>200</u>

TABLE NO. 8
CLASSIFICATION OF RESPONDENTS ON EDUCATION

EDUCATION	MALES	FEMALES	TOTAL
Illeterates	08	02	10
Primary	09	10	19
Undergraduates	55	25	80
Graduates	45	15	60
Post Graduates	17	08	25
Technical	06	-	06
	140	60	200
	140	60	200

TABLE NO. 9
CLASSIFICATION OF RESPONDENTS ON OCCUPATION

OCCUPATION	MALES	FEMALES	TOTAL
Employed	68	18	86
Professional	16	-	16
Business	18	-	18
Defence	08	-	08
Household	-	40	40
retired	20	-	20
Working class	10	02	12
	140	60	200
	140	60	200

In further explanation, no separate analysis of data of males and females has been made as there is no significant difference, as shows by the Chi-Square Test.

TABLE NO. 10

INCOME WISE CLASSIFICATION OF RESPONDENTS

INCOME	MALES	FEMALES	TOTAL
Rs.			
Below 1,000	12	02	14
1,000 - 2,000	34	20	54
2,000 - 3,000	61	15	76
3,000 - 4,000	16	03	19
Above 4,000	17	-	17
Not mentioned	-	20 §	20
	140	60	200
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§ Housewives :

In tabulation, percentage has not been shown to avoid their duplication in analysis.

DATA ANALYSIS AND INTERPRETATION :

I. PRICE

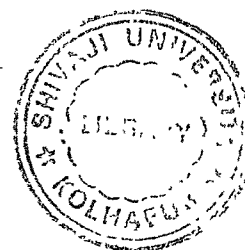
TABLE NO. 11

ASCERTAINMENT OF THE CORRECTNESS OF PRICE

METHOD	MALES	FEMALES		TOTAL
		Households	Employed	
a. by enquiring in other shops.	77	27	09	113
b. by discussing with friends, neighbours etc.	39	06	07	52
c. by referring to advertisements.	17	09	07	33
d. any other	05	04	-	09

Analysis :

From the above table it is clear that for groceries majority of the respondents ascertain the correctness of the price charged by their shop-keeper, by enquiring in other shops 26 % of the respondents surveyed discuss about the prices of major commodities with their friends and neighbours. News papers and some advertisements also act as sources of information about the prices. Price tags and printed prices are yet another source of information. A few respondents in the course of conversation said that they do not enquire about the prices and that they believe their permanent shop-keeper.



Interpretation :

An average consumer detects price differentials of many commodities as he can enquire about the same from many other similar shops. If the prices differ by a wide margin they definitely arouse the suspicion and warth of consumers. There should be price uniformity for similar goods in the same city.

TABLE NO. 12

READING MAXIMUM PRICE BEFORE BUYING

	MALE	FEMALES		TOTAL
		Households	Employed	
YES	112	30	16	158
NO	28	12	02	42
	<u>140</u>	<u>42</u>	<u>18</u>	<u>200</u>
	=====	=====	=====	=====

Analysis :

80% of males, 70% of female households and 88% of employed females surveyed read the maximum price recommended on the packages while buying most of their requirements.

Interpretation :

The Packaged Commodities Act makes it compulsory for the manufacturers to mention maximum retail on the packages. Thus the right to information is well protected by this provision in the Act.

STORES



BOY, CHARGE 20 PAISE MORE
FOR EVERY ITEM! IT SAYS
PRICES ARE GOING UP!

Reading of maximum price is possible mainly in self-service shops which are rare in Belgaum. Some of the respondents admitted the fact that they read the maximum printed price after bringing home the goods. A few respondents expressed their dissatisfaction over pasting of small printed slips by sellers on the packages for altering the prices.

TABLE NO. 13

OVER - CHARGING THAN THE MAXIMUM PRICE

	MALES	FEMALES		TOTAL
		Households	Employed	
YES	88	16	11	115
NO	52	26	07	85
	<u>140</u>	<u>42</u>	<u>18</u>	<u>200</u>
	=====	=====	=====	=====

This table reveals that charging excess than the maximum price is a common feature in Belgaum, as perhaps in other cities, 57.5% of the respondents have come across over-charging than the printed maximum, exclusive of local taxes. The employed women are more alert about this than their stay-home counter parts.

A strict vigilance by the inspectors of Consumer Protection and Legal Metrology Department of the Government becomes necessary to detect the violation of the rules.

TABLE NO. 14

COMPLAINING ABOUT OVER CHARGING

	MALES	FEMALES		TOTAL
		Households	Employed	
YES	23	05	03	31
NO	65	11	08	84
	<u>88</u>	<u>16</u>	<u>11</u>	<u>115</u>

Only 27% of the persons who experienced overcharging, actually complained. Comparatively, it is housewives who express their discontentment, more than the males and employed women. The complaints were made to the shop-keepers directly. A few of them got their problem remedied whereas, other were given unsatisfactory answers.

Discussion with the Divisional Controller of Consumer Protection and legal Metrology Dept., Belgaum [formally known as weights & Measures Dept.] revealed that not a single complaint in this regard is made to them by any member the public. The Department on its own has booked 233 cases under Packaged Commodities Act upto 30th June 1989.

Many respondents do not know who to complain to for over charging. Grumbling for some time and then keeping quiet is the attitude of majority of consumers.

TABLE NO. 15
ATTITUDE OF BARGAINING FOR REDUCING PRICE

	MALES	FEMALES		TOTAL
		Households	Employed	
YES	83	29	07	119
NO	57	13	11	81
	<u>140</u>	<u>42</u>	<u>18</u>	<u>200</u>
	=====	=====	=====	=====

TABLE NO. 15 A
BARGAINING IN THE SHOPS

	MALES	FEMALES		TOTAL
		Households	Employed	
YES	62	09	07	78
NO	70	31	11	112
DIDNOT ANSWER	08	02	--	10
	<u>140</u>	<u>42</u>	<u>18</u>	<u>200</u>
	=====	=====	=====	=====

For some items the practice of bargaining still prevails specially when the goods are purchased from hawkers. Majority of the buyers are fond of bargaining, may be, to derive the satisfaction of being the better buyers. Bargaining, a few respondents said, is adopted when they buy foodgrains, etc., in bulk for their yearly requirements.

The system of bargaining, in fact, gives more 'bargaining power' to the seller rather than to the buyer. It is weak bargainers who actually suffer in the process. It distorts prices and leads to consumer frustration in the long run. Bargaining is absent on pre-packed goods and is prevalent on loose commodities.

TABLE NO.16
ENQUIRING ABOUT LOCAL TAX RATES ADDED TO PRICE

	MALES	FEMALES		TOTAL
		Household	Employed	
YES	33	05	07	45
NO	107	37	11	155
	-----	-----	-----	-----
	140	42	18	200
	=====	=====	=====	=====

Local Tax rates are not enquired by most of the purchasers. It is only 40% of the males who enquire about the percentage of price added as local tax. Among females employed women are more aware than the housewives.

HURDLE RACE OF THE CONSUMER



TALBE NO.17

DISPLAY BOARD MENTIONING LOCAL TAX RATES

	MALES	FEMALES		TOTAL
		Household	Employed	
YES	33	05	07	45
NO	107	37	11	155
	<u>140</u>	<u>42</u>	<u>18</u>	<u>200</u>

A major component of price structure is local taxes. The Consumers shouldnot be kept in dark about these rates. Hardly 22% of the respondents have seen boards or notices relating to local tax rates displayed in the shop.

Most of the shops donot display local tax rates. Those displaying, display it in a manner which is not visible to a casual caller. It is found that some shops display tax rates of 1988-89 although many commodities are exempted from taxes and some have reduced tax rates w.e. from 1.4.1989.

Various taxes should be exhibited visibly on the goods and clearly displayed outside of the shops prominently.

TABLE NO. 18
RETAILER UPDATING PRICE ETC ON DISPLAY BOARDS

	MALES	FEMALES		TOTAL
		Household	Employed	
YES	76	29	09	114
NO	64	13	09	86
	<u>140</u>	<u>42</u>	<u>18</u>	<u>200</u>

Majority of the respondents answered affirmatively to this question. In the course of informal conversation, some of them opined that whenever there is a reduction in the price of Sugar, edible oil, etc. it is written in bold letters and displayed very prominently. This is "Leader Pricing" wherein a reduction in one of the prices attracts customers to the store and he is tempted to buy other articles also.

TABLE NO.19
OPINIONS ABOUT 'MAXIMUM PRICE' AND 'LOCAL TAXES'

	MALES	FEMALES		TOTAL
		Household	Employed	
YES	103	32	11	146
NO	37	10	07	54
	<u>140</u>	<u>42</u>	<u>18</u>	<u>200</u>

73% of the respondents opined that the maximum price and local taxes are often confusing and manipulative.

Although the price printed is 'maximum' it becomes 'minimum' for the consumer. The sellers plead that it [maximum] is the minimum price for the commodity excluding local taxes. In majority of the cases, the commodities are not offered below this price. Another area of concern is, the manufacturers are free to price their products at any level they please.

Local tax rates really are confusing giving maximum protection to the seller for any extra that he quotes. Profiteering in the guise of local taxes is widely prevalent. In the absence of correct information, the consumer is left helpless for whatever the seller charges.

Another objectionable feature is, for the same packed commodity of the same batch and year, two different sellers quote two different prices, in the same city. Although the maximum rate of local taxes is 15% on consumer commodities one finds that the sellers charge even as high as 20% under the pretext of local taxes.

'Inclusive of Taxes':

Some commodities like "Parle-G" and other packed commodities are now marked as "Price inclusive of taxes". Here atleast, the consumer can have a sigh of relief. Instances are not rare, where "Tax" is "Taxed" to the consumer even on tax exempted articles.

Belgaum has a defence base. The respondents from defence donot face this problem of taxes and price manipulations, as they buy most of their requirements from 'CSD' or Canteens as they are commonly known as. There are quite a few civilians who escape the burden of taxes, by purchasing through their friends and connections in defence.

TABLE NO. 20

PATRONAGE TOWARDS FREE GIFTS, REBATES ETC.

	MALES	FEMALES		TOTAL
		Household	Employed	
YES	78	19	11	108
NO	62	23	07	92
	<u>140</u>	<u>42</u>	<u>18</u>	<u>200</u>
	=====	=====	=====	=====

Free gifts, discounts etc., have been the appeals on the emotional buying motives of majority of the respondents.

TABLE NO. 21

OPINIONS REGARDING FREE GIFTS ETC.

FREE GIFTS ETC.	MALES	FEMALES		TOTAL
		Household	Employed	
i] introduction of new products	53	19	12	84
ii] to dispose of unsold products	34	22	10	66
iii] to market another product of the same co.,	18	02	-	20
iv] conceal price rise	25	-	-	25
v] other reasons	<u>10</u>	<u>01</u>	<u>-</u>	<u>11</u>

When this question was asked to know whether they conceive free gifts, discounts, etc as 'rewards' or 'exploitations', majority of the respondents opined that, such promotions are profuse when a new product is being launched in the market. This opinion was followed by 66% of them opining, that these are gimmicks of marketers to dispose of their unsold stock. Concealment of price rise, by continuing the same price range even after the gift or rebate is withdrawn, is not ruled out as another factor.

Fictitious bargains are a common form of deception. There are no 'free' things in business and the customer is made to pay for them indirectly.

TABLE NO. 22

READING OF EXPIRY DATE FOR PACKED GOODS

	MALES	FEMALES		TOTAL
		Household	Employed	
YES	115	27	15	157
NO	25	15	03	43
	<u>140</u>	<u>42</u>	<u>18</u>	<u>200</u>
	=====	=====	=====	=====

A major percentage of the respondents exhibited their awareness of ascertaining expiry dates of the products.

At present only a few general commodities bear the expiry date. This practice should be extended to a wide range general commodities as in case of medicines.

The provision of mentioning expiry date should not be merely for fulfilling the minimum statutory requirement but for ensuring freshness and usefulness of the products.

II. WEIGHTS & MEASURES :

TABLE NO. 23

VERIFICATION OF WEIGHTS

	MALES	FEMALES		TOTAL
		Household	Employed	
YES	66	14	12	92
NO	74	28	06	108
	<u>140</u>	<u>42</u>	<u>18</u>	<u>200</u>
	=====	=====	=====	=====

Analysis :

46% of the respondents have made an attempt of verifying the correctness of the weight of some of packed goods. Employed women show more awareness [66%] about this than the housewives [33%].

Interpretation :

The consumers in one way or the other verify the net weight of the products. This is possible especially when they buy refill packs and pour the contents into the emptied containers of the same product. In the absence of dependable instruments to verify weights and measures, it is difficult to know the correctness of weights and measures.

TABLE NO. 24

EXPERIENCE OF UNDER WEIGHTS AND MEASURES

	MALES	FEMALES		TOTAL
		Household	Employed	
YES	32	17	11	60
NO	108	25	07	140
	<u>140</u>	<u>42</u>	<u>18</u>	<u>200</u>
	=====	=====	=====	=====

As noted in the last paragraph, it is difficult to ascertain the correctness of weights and measures in the absence of correct instruments. However, 30% of the respondents were able to detect under weights and measures. These respondents mentioned that such manipulation of weights and measures is more in case of items like sugar, tea, edible oil etc. Majority of the respondents are satisfied and do not doubt the weights and measures.

TABLE NO. 25

LODGING COMPLAINTS ON UNDER WEIGHMENT

	MALES	FEMALES		TOTAL
		Household	Employed	
YES	18	04	03	25
NO	14	13	08	35
	<u>32</u>	<u>17</u>	<u>11</u>	<u>60</u>
	=====	=====	=====	=====

42% [25 out of 60] of those who experienced under weight, complained. They lodged their complaints orally with their shop-keeper. None of them took up the complaints further. The respondents complained about defective weighing balances, tricks of traders in weighing and measuring, use of 'stone' for weighing and even about underweight of flour from the flour mills.

58% [35 out of 60] did not bother to lodge complaints at all, but merely grumbled and forgot about the problem.

REASONS FOR NOT COMPLAINING :

62% of them did not know who to complain to, 45% of them felt that others may think about them as 'silly' if they complain about shortage of 10 grams or so per Kg.

3.5% of them felt that their complaining may arouse shop-keepers suspicion.

5% of them pleaded lack of time for their passive attitude.

TABLE NO. 26

DOUBT ON NET-WEIGHT OF GOODS WEIGHED
AND PACKED BY SHOP-KEEPER

	MALES	FEMALES		TOTAL
		Household	Employed	
Never	54	14	08	76
Often	18	05	03	26
Very rarely	62	23	07	92
Quite regularly	06	-	-	06
	<u>140</u>	<u>42</u>	<u>18</u>	<u>200</u>
	=====	=====	=====	=====

Analysis :

There are some items which are packed and kept ready even before the customer comes to the shop. sugar, rava, etc are weighed packed and kept ready for avoiding pressure during rush hours.

46% of the respondents 'very rarely' doubted the net contents. 38% of them 'never' felt the need to complain. 13% of them 'often' felt like complaining.

Interpretation :

In one of the surveys it was found that pre-packaged shortages amount to about 20 Pc.

Majority of the respondents have belief in their shop-keepers and very rarely experienced doubt about the net contents of goods packed and kept ready by the retailers. It is basically the goodwill of the shop-keeper which establishes confidence in the minds of consumers.

TABLE NO. 27

USE OF RE-WEIGHTMENT FACILITY

	MALES	FEMALES		TOTAL
		Household	Employed	
YES	120	39	16	175
NO	20	03	02	25
	<u>140</u>	<u>42</u>	<u>18</u>	<u>200</u>
	=====	=====	=====	=====

Hubli Consumer Forum has installed a weighing balance named as 'Dharmkata' for the benefit of the public for re-weighing of goods bought by them for verification . This prompted the researcher to know about its probable success.

A high percentage of the respondents appreciated this type of service and said that it will go a long way in detecting the malpractices in weights and measures of goods.

During the survey the members of some voluntary associations have taken this as a note for being of social utility.

III. ADULTERATION :

TABLE NO. 28

AWARENESS OF HAZARDS OF FOOD ADULTERATION

	MALES	FEMALES		TOTAL
		Household	Employed	
YES	114	35	16	165
NO	26	07	02	35
	<u>140</u>	<u>42</u>	<u>18</u>	<u>200</u>
	=====	=====	=====	=====

83% of the respondents surveyed are aware of the hazards of food adulteration.

TABLE NO. 29
SUFFERING DUE TO ADULTERATION

	MALES	FEMALES		TOTAL
		Household	Employed	
YES	36	09	04	49
NO	104	33	14	151
	140	42	18	200
	140	42	18	200

25% of them have at one time or other, suffered food poisoning, throat infection, indigestion etc. on account of purchase and consumption of adulterated food. They complained about milk being adulterated with powder, water etc.

Out of a meagre percentage of people who complained about adulteration like foreign matter in grains, iron filings in rava etc. majority of them complained to the shop-keeper and did not go up the ladder for redressal of grievances.

Reasons for not complaining :

50% of them did not know who to complain to, 32% of them felt that complaining does not serve any useful purpose.

18% of them did not complain for lack of time and other passivities.

None of them said that/took pity on the shop-keeper although /the it was one of the multiple choices.

A visit to the Health Section of the Belgaum City Corporation revealed that the complaints from the public against adulteration are very rare even on adulteration of milk.

Apart from apathy and passivity of consumers, another reason for not complaining is the cumbersome procedure to be adopted for complaints. A consumer has to obtain a food sample in the same manner in which food inspector is required to obtain the food sample. [send one part to public analyst and remaining two parts to the Local Health Authority] - Section 11 of Prevention of Food Adulteration Act. The Act has laid down minimum quantity of food sample for each part .

For example,

Milk 220 ml.

Ghee 150 grams

Tea 125 grams

Vanaspati 500 grams

Cooked food 500 grams.

For avoiding these procedures, consumers choose to suffer adulteration than complaining.

The City Corporation through its food inspectors has booked for the last year 150 cases out of which 45 were detected as adulterated and further action is being taken.

TABLE NO. 30
ABILITY TO DISTINGUISH ADULTERATED
AND UNADULTERATED GOODS

	MALES	FEMALES		TOTAL
		Household	Employed	
YES	76	23	16	115
NO	64	19	02	85
	<u>140</u>	<u>42</u>	<u>18</u>	<u>200</u>
	=====	=====	=====	=====

58% of the respondents said that they are able to distinguish adulterated from unadulterated goods.

By practice some people are able to distinguish adulterated from unadulterated goods. The questions generated information relating to 'seconds' 'duplicate', 'imitated' goods also.

The manufacturers should teach their customers through advertisements the ways of separating genuine from fake goods.

TABLE NO. 31
AWARENESS OF TECHNIQUES FOR DETECTION OF ADULTERATION

	MALES	FEMALES		TOTAL
		Household	Employed	
YES	71	16	15	102
NO	69	26	03	98
	<u>140</u>	<u>42</u>	<u>18</u>	<u>200</u>
	=====	=====	=====	=====

A housewife, for example, knows that profuse fothing of a cooking medium is an indication of adulteration. The women having affiliation to Mahila Mandals appear to have more awareness of such techniques than others.

Teaching of simple tests of adulteration should become a part of curriculum in schools. Teaching of women in this direction goes a long way in arresting adulteration.

When this researcher paid a visit to Food & Drug Department in Kolhapur for collecting some information many simple techniques were shown to him for detecting adulteration.

T.V. and Radio programmes can create ever-lasting impressions on the people through their consumer education programmes. The health section of the City Corporation should organise exhibitions and demonstrations for creating more quality and health consciousness. The voluntary organisations like Lions and Rotary can fill up the void of preventing adulteration.

AWARENESS AND ATTITUDE :

TABLE NO. 32
INSISTENCE ON RECEIPT

	MALES	FEMALES		TOTAL
		House hold	Employed	
YES	107	23	10	140
NO	33	19	08	60
	<u>140</u>	<u>42</u>	<u>18</u>	<u>200</u>
	=====	=====	=====	=====

Majority of the respondents insist upon receipts when they make purchases. Keeping of records, or accounts, for product guarantee, exchange of products, proof of the shop from where purchased, for lodging of complaints if need be, were some of the reasons advanced by them for demanding receipts for their purchases. Making the shop keeper aware of his responsibility and preventing of tax evasion by the shop keeper were also the arguments in favour of asking for a receipt.

Those who answered^{ed} negatively for the question, said that they are not very particular about receipts. They say that receipts do not have any sanctity in them when the shop-keepers maintain duplicate records.

A large percentage of them said that they get receipt or calculations on a plain paper and not on printed receipts.

The respondents displayed their awareness of insisting upon a receipt when they purchase medicines.

Receipt is one of the documentary evidences for fighting a battle against traders to keep them on the track.

TABLE NO. 33

PREFERENCE FOR GOODS WITH ISI MARK

	MALES	FEMALES		TOTAL
		Household	Employed	
YES	104	32	14	150
NO	36	10	04	50
	<u>140</u>	<u>42</u>	<u>18</u>	<u>200</u>
	=====	=====	=====	=====

Both male and female respondents showed almost equal percentage of their awareness and preference for goods bearing ISI marks.

ISI [now BIS] enables the consumer to know what he is paying for. It protects him from inferior, substandard goods.

TABLE NO. 34

PREFERENCE FOR GOODS BEARING AGMARK SYMBOL

	MALES	FEMALES		TOTAL
		Household	Employed	
YES	76	16	12	104
NO	64	26	06	96
	<u>140</u>	<u>42</u>	<u>18</u>	<u>200</u>
	=====	=====	=====	=====

When compared to the awareness which people have about ISI, the awareness of AGMARK is less. Only 38% of the housewives are aware of AGMARK. The awareness is slightly higher in other categories of respondents.

More publicity is necessary to make AGMARK popular so that people become more quality conscious.

33% of the respondents said that ISI or AGMARK do not necessary guarantee quality.

TABLE NO. 35

AWARENESS OF ACTS FOR CONSUMER PROTECTION

	MALES	FEMALES		TOTAL
		Household	Employed	
i] Essential Commodities Act	77	16	09	102
ii] Prevention of Food Adulteration Act	81	32	14	127
iii] Packaged Commodities Act	60	19	02	81
iv] Weight & Measures Act	87	32	14	133
v] M.R.T.P. Act	67	16	07	90
vi] Consumer Protection Act	73	23	14	110
vii] Any other	04	-	-	04

For each Act, Dichotomous question YES/NO - was used, to know the awareness or otherwise of the existence of the Act. The above table represents the number of respondents who said 'Yes' to the respective acts.

From the above table it is clear that majority of the respondents know about the existence of weights & Measures Act, Packaged Commodities Act and Essential Commodities Act. Consumer Protection Act a new weapon in the armoury for protection of consumers has gained recognition with many respondents, mainly because of media effect.

Barring a few, the respondents admitted that, beyond the title and one or two points, they do not know much about the contents of many of these acts.

TABLE No.36
EXISTENCE OF CONSUMER FORUM

	MALE	FEMALE		TOTAL
		Household	Employed	
YES	08	03	02	13
NO	126	39	16	181
DO NOT KNOW	06	-	-	-
	<u>140</u>	<u>42</u>	<u>18</u>	<u>200</u>
	===	=====	=====	=====

Hardly 7% of the respondents know about the existence of consumer forum in Belgaum, 03% of them were reluctant to answer this question, as they were not fully aware of the existence of otherwise of the forum.

90% of them do not know about the existence of consumer forum in Belgaum.

To detect 'false' replies given to the previous question, a supplementary question was asked. If 'Yes' where is it [forum] situated? Only 5 of the respondents including the President of the Consumer Forum answered it correctly. Again to distinguish between true and untrue replies a question was asked 'Have you approached the forum for any of your problems?' which generated only negative answers.

From the responses collected it is very apparent that the Consumer Forum is totally dormant and no outsider except the office

bearers are aware of its existence. The existing forum needs a thorough overhauling for activating its proposed activities.

TABLE NO.37
NECESSITY OF FORMING CONSUMER FORUM

	MALES	FEMALES		TOTAL
		Households	Employed	
YES	120	36	16	172
NO	20	06	02	28
	<u>140</u>	<u>42</u>	<u>18</u>	<u>200</u>
	====	====	====	====

A majority of them feel the necessity of forming a Consumer Forum. 86% of them said that a strong forum of consumers can air most of their grievances.

VOLUNTARY ORGANISATIONS AND CONSUMERISM:

23% of the respondents answered 'YES' when they were enquired about their awareness of consumer protection activities conducted by Lions Club, Rotary Club, Jaycees, and other social clubs.

A commendable service was rendered by Lions for Auto Meters in the past. Rotary Club, a few years ago arranged a speech by a great consumerist Shri.M.R.Pai of Bombay. These clubs, occasionally organise public meetings of government officials on a common platform for

amicable settlement of the public problems. These clubs should have definite and regular programmes for educating and protecting the consumers.

PUBLIC UTILITIES AND COMPLAINTS:

To know the impact of dissatisfaction and attitude of complaining on public utilities like Posts and Telegraphs, Telephones, Electricity, Water etc. the following questions were asked and the answers generated.

70% of the respondents were irritated by the quality of services rendered by Public Utilities.

53% of them felt the need to complain, whereas

36% of them actually complained.

AUTOS AND EXCESS CHARGING:

78% of the respondents were annoyed by auto driver for overcharging , whereas only 10% of them actually complained.

Belgaum, once upon a time, was known for the correct use of meters by autos. Now, it is a different story. Arbitrary and excess charging under the pretext of petrol price hike is not an uncommon feature.

The above questions were asked for assessing public grievances and public tolerance. Belgaumites are peace lovers, and are highly gullible and tolerant.

RECALL OF T.V. AND RADIO PROGRAMMES ON CONSUMER PROTECTION:

The open-end question relating to the above title has elicited a wide variety of information.

T.V. has a greater influence than Radio broadcastings in creating an impact on consumers. The respondents were not able to recollect any radio programme on consumer protection.

'Rajani' a T.V. Serial of the past has still left a greater impact on the minds of the people about consumerism. Most of the respondents were able to recall 'Grahak Upabokta ka' a programme on consumer protection which was telecast on Sundays during the interval time of Hindi feature films. 'Grahak Jagruti' and 'Suz-Buz' telecast in afternoon transmission were viewed by housewives mainly.

The announcements made frequently on T.V. on the consumer rights enshrined in Consumer Protection Act, 1986 are viewed and remembered by a large number of respondents.

To elicit response for this open-end question many memory aids were required to be used to prompt their replies.

However, 14% of the respondents said that they do not get time to see such programmes.

Opinions regarding the methods to be adopted for protection of consumers:

This open-end question too, procured a wide variety of information and suggestions. Many respondents made use of the questions on the schedule for answering this question.

Majority of the respondents felt the need of establishing a strong informative and educative consumer forum in Belgaum. Other opinions can be summed up as follows:

The activities of Lions, Rotary, etc. should encompass consumer protection.

There is a need to educate women in this regard. Consumerism should be a part of school curriculum.

The rate should be inclusive of taxes.

There should be information about where to complain for the grievances.

The Government officers engaged in the activities of consumer protection should be honest, non-corrupt and sincere.

A few of the respondents opined that complaining may create further complications.

The opinions of the respondents have been summed up for brevity and conciseness. These have been considered while drawing the conclusions of the study.

Measurement of Consumer Awareness:

To assess the extent of awareness among consumers, weightage was assigned to the factors like reading of maximum price, enquiring about local taxes, reading of expiry date, verification of weights and measures, willingness to re-verify weights, awareness of health hazards of adulteration, ability to distinguish adulterated goods, detection of adulteration, asking for receipt, awareness of ISI, AQMARK, forum and Acts applicable for consumerism. A maximum of 18 points was assigned to measure awareness and the following tables were derived.

TABLE No. 38
MEASUREMENT OF AWARENESS

Awareness Groups	Illite- rate	Primary	Under Graduate	Graduate	Post- Graduate	Technical
NIL	03	03	--	--	--	--
1 - 5	07	06	16	05	03	03
6 - 10	--	09	34	10	02	02
11 - 15	--	01	27	29	13	01
16 - 18	--	--	03	16	07	--
	<u>10</u>	<u>19</u>	<u>80</u>	<u>60</u>	<u>25</u>	<u>06</u>

TABLE NO. 39
AWARENESS AMONG FEMALES

Awareness	<u>Illiterate</u>		<u>Primary</u>		<u>Under Graduate</u>		<u>Graduate</u>	<u>Post Graduate</u>	
	Emp.	H.H.	Emp.	H.H.	Emp.	H.H.	Emp.	H.H.	H.H.
Nil	--	01	--	01	--	--	--	--	--
1 - 5	--	01	--	02	--	02	01	02	03
6 - 10	--	--	--	06	--	15	01	--	--
11 - 15	--	--	--	01	--	08	06	03	03
16 - 18	--	--	--	--	--	--	02	--	02
	--	02	--	10	--	25	10	05	08
		02		10		25		15	08

ASSUMPTION:

For supply Chi-Square test it was assumed that weightage of '5' or below 5 be treated as 'unaware' and above '5' points as 'aware'.

CHI-SQUARE TEST

TEST TO FIND OUT THE DEPENDENCE OF EDUCATION ON AWARENESS

TABLE No. 40 [A]

TABLE OF OBSERVED FREQUENCIES

Aware- ness	Illite- rate	Primary	Under Graduate	Graduate	Post Graduate	Technical	Total
Aware	Nil	10	64	55	22	03	154
Unaware	10	09	16	05	03	03	46
	<u>10</u> ==	<u>19</u> ==	<u>80</u> ==	<u>60</u> ==	<u>25</u> ==	<u>06</u> ==	<u>200</u> ==

Null Hypothesis: Education and Awareness are independent.

Alternative Hypothesis: Awareness depends on Education.

Under null hypothesis, the following table of expected frequencies is derived.

$$\left\{ \text{Expected frequency of } [A_i B_j] = \frac{\sum A_i \times \sum B_j}{N} \right\}$$

TABLE NO. 40 [B]

TABLE OF EXPECTED FREQUENCIES [ADJ TO INTEGERS]

Aware- ness	Illite- rate	Primary	Under Graduate	Graduate	Post Graduate	Technical	Total
Aware	08	15	62	46	19	04	154
Unaware	02	04	18	14	06	02	46
	<u>10</u>	<u>19</u>	<u>80</u>	<u>60</u>	<u>25</u>	<u>06</u>	<u>200</u>

Test Statistic:

$$\begin{aligned} x^2 &= \sum \frac{[O - E]^2}{E} \\ &= \sum O^2/E - N = 258.47 - 200 \\ &= 58.47 \end{aligned}$$

The tabled value of x^2 for [2-1] 6-1 = 5 d.f. at 1% level is 15.086.

Conclusion: Since $x^2 > x_0^2$ the null hypothesis is rejected at 1% level.

Awareness among consumers depends on education:

TEST TO FIND OUT WHETHER THE SEX AND AWARENESS ARE

DEPENDENT:

TABLE NO. 40 [C]

TABLE OF OBSERVED FREQUENCIES

Awareness	Male	Female	Total
Aware	107	47	154
Unaware	33	13	46
	<u>140</u>	<u>60</u>	<u>200</u>
	=====	====	=====

Null Hypothesis: The consumer awareness is independent of sex

Alternative Hypothesis: The consumer awareness depends on sex.

TABLE NO 40 [D]
TABLE OF EXPECTED FREQUENCIES

[Adj to nearest integers]

Awareness	Male	Female	Total
Aware	108	46	154
Unaware	32	14	46
	<u>140</u>	<u>60</u>	<u>200</u>
	=====	=====	=====

Test Statistic:

$$\begin{aligned}
 x^2 &= \sum \frac{O^2}{E} - N \\
 &= 200.07 - 200 \\
 &= 0.07
 \end{aligned}$$

The tabled value of x^2 at 5% level of significance for 1 d.f. is 3.841.

Conclusion:

Since $x^2 < x^2_{0.05}$, Null Hypothesis may be accepted at 5% level of significance.

There is no relation between sex and consumer awareness. The degree of consumer awareness doesnot differ from males to females.

TO TEST WHETHER EMPLOYED WOMEN ARE MORE AWARE THAN THE HOUSEWIVES:

'Career Women are among the most active consumers in the developed country, while the stay-home housewife was likely to be the

least educated.' was the opinion expressed by Ms.Rena Bartos a noted expert on Women as consumers in Times of India English daily dated 17th February 1989. This prompted the researcher to apply Chi-Square Test to know the relationship between women's Employment and Awareness.

TABLE NO. 40 [E]

TABLE OF OBSERVED FREQUENCIES

AWARENESS	FEMALE		TOTAL
	Employed	Unemployed [Housewives]	
Aware	14	33	47
Unaware	04	09	13
	<u>18</u>	<u>42</u>	<u>60</u>
	=====	=====	=====

TABLE NO. 40 [F]

TABLE OF EXPECTED FREQUENCIES

AWARENESS	FEMALE		TOTAL
	Employed	Unemployed	
Aware	14	33	47
Unaware	04	09	13
	<u>18</u>	<u>42</u>	<u>60</u>
	=====	=====	=====

Test statistic,

$$x^2 = \sum \frac{[O - E]^2}{E}$$

$$= 0.$$

The tabled value of χ^2 for 1 d.f at 5% level of significance is 3.841.

As $\chi_0^2 > \chi^2$, Alternative Hypothesis is rejected.

Conclusion :

The consumer awareness among women is independent of employment. In the present study, **the awareness is same with employed and household females.**