

Impact of consumer literacy on purchase behaviour of women homemakers

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ABSTRACT

The present study was undertaken on a sample of 120 women respondents selected randomly 40 each from low, middle and high income groups in Hisar city of Haryana State. The data were collected on purchase practices of homemakers by administering a pre-structured interview schedule. A consumer literacy package was prepared on the basis of results of pre-exposure knowledge and was then introduced to study the impact of consumer literacy on purchase behaviour of homemakers. Majority of the respondents were unaware of their consumer rights, responsibilities and protective laws (68.3%) irrespective of income groups. Friends and relatives (65.8%) were the most common source of information for buying goods. Sale gimmicks attracted more of LIG (55%) than MIG (37.5%) and HIG (30.0%) respondents. Getting justice through judiciary was considered as difficult (40.8%), time consuming (31.7%) and costly processes (30%). Ignorance (59.2%) and indifferent attitude (49.2%) among consumers was the perceived reason for non-implementation of laws. The introduction of consumer education through media mix approach led to significant level of gain in knowledge regarding consumer rights, responsibilities and protective laws. Literacy level of homemakers showed a better impact on purchase behaviour. Hence, there is a need to start a strong and popular consumer movement to promote consumerism in the society.

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Consumers play a pivotal role in the growth of a nation's economy. With the advancement in science and technology, the market is flooded with variety of products and selling schemes to attract the buyers that makes the decision making process difficult for the consumer to buy a product from the market. They face problems regarding quality, product range, and prices of the goods available in the market. During the process of purchase, they fall continuous prey to various fraudulent practices like duplicate products, adulteration, faulty weights and measures, misleading advertisements etc. Hence, to protect the consumers, government has made sincere efforts to curb the fraudulent practices by enactment of various consumer protection laws. But these efforts of the govt. are not fruitful unless consumers themselves are aware of their rights and responsibilities. Ignorance of consumers is the largest obstacle in the growth of consumer movement in our country (Sukh Ram, 1988). Hence, there is a need to educate consumers regarding consumerism *i.e.* when they can make use of the consumer rights, responsibilities and protective laws.

In a family system, a woman as a homemaker is rigorously involved in procuring, using and managing various goods and services for well-being of the family. Since a woman as a common consumer does not have a knowledge regarding rational consumer practices, so undergoes an impulsive/irrational buying.

Therefore, there is an dire need to recognize woman as a prime consumer, educate her regarding consumer

rights, responsibilities, standard marks and protective laws. In view of the above, an effort has been made in the present study to introduce consumer literacy to the women homemakers of various income groups and to study its impact on their purchase behaviour.

METHODOLOGY

The present study was conducted on a sample of 120 respondents from randomly selected four localities of Hisar city of Haryana State. From each locality 30 respondents, ten each from low (LIG), middle (MIG) and high income group (HIG) were selected randomly. The data were collected with the help of pre structured interview schedule on purchase behavior consisting of statements on purchase practices and knowledge about consumerism.

Consumer literacy package comprising video cassette, booklets having information on consumer rights, responsibilities and protective laws was prepared and introduced to the sample respondents. Their knowledge on consumer education was studied in dichotomized manner *i.e.* yes or no. Literacy score was calculated on the basis of weighted mean score classified in three categories *viz.*, low, medium and high literacy level affecting the purchase behavior of women consumers.

RESULTS AND DISCUSSION

General profile of the respondents:

More than one half of the respondents from LIG