AN APPRAISAL OF THE TECHNIQUES OF PROVIDING COMSUMER INFORMATION TO HOME-MAKERS IN MAKURDI

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NIGERIA

DECLARATION

I hereby declare that this thesis has been written by me and that it is a record of my own research work. It has not been presented in any form for any degree. All the sources of information are specifically acknowledged by means of reference.

Terseer Yaji

CERTIFICATION

This thesis entitled "An Appraisal of the Techniques of Providing Consumer Information to Home-makers in Makurdi" by Terseer Yaji meets the regulations governing the award of the degree of Master of Education (Home Management), Ahmadu Bello University Zaria, and is approved for its contribution to knowledge and literary presentation.

Chairman Supervisory Committee — Date 23/12/94

Member Supervisory Committee — Date 10/1/95

Head of Department — Date 23/12/94

Dean, Postgraduate School — Date 17/07/99

DEDICATION

To my beloved brother, Iyorkohol Akure.

ACKNOWLEDGEMENT

The success of this work is attributed to so many people. First and foremost, I am deeply thankful to Divine Providence whose mercies and direction guided me throughout the arduous work.

My very sincere thanks go to my major supervisor, Dr.(Mrs) A. A. Addo, who patiently saw me through the alleyways of the study in spite of her tight schedule. Her perceptive criticism and timely suggestions greatly improved the standard of this work.

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ABSTRACT

Making intelligent consumer choice is a fundamental problem for home-makers in almost all modern societies in Nigeria. Consumer goods are provided in a great variety such that a choice has to be made, using available information concerning the products.

The purpose of this study is to appraise the techniques of providing consumer information to home-makers in Makurdi , as these play a prominent role in determining the type of consumer information that gets to home-makers in Makurdi. Three research questions were asked to arrive at results. The technique employed for data collection was mainly questionnaire and the questions required ranking and ticking of appropriate answers and columns. A total of 540 questionnaire were distributed to home-makers, out of which, 500 were completed and returned.

Home-makers were required to indicate which of the most available techniques and those that contained the most comprehensive consumers information. They were also required to indicate which sources provided the greatest information, and whether information provided through such techniques were satisfactory. Also, if information received from these sources influenced their purchasing behaviour.

Results of the study showed that home-makers found some sources of consumer information more available to them than others.

Such sources were also considered as containing accurate information. They included radio, television, newspapers, word of mouth, magazines and labels. Some of the information sources were found to provide more consumer information. Prominent among such sources were labels, packaging instructions, magazines and newspapers. The study also revealed that home-makers did not depend only on one source of consumer information. The sources were found to be dependent on each other since information obtained from one source influenced the purchase of at least two of the items highlighted in this study.

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CHAPTER ONE

INTRODUCTION

1.0 Background Information

Buying wisely might result from consumers being adequately informed about the goods they buy. Conversely, inadequately informed home-makers are exposed to the dangers of not only spending their money on inferior merchandise, but also, of not having the desired utility from their spending. This can culminate into emotional stress or create a cognitive dissonance in the consumer. The importance of consumer information cannot be overemphasized, especially to home-makers.

Home-makers are those involved in the harnessing of resources and applying managerial processes to maintain the home. Home here is considered as an environment for family and individual interaction and development. It is a place of abode which includes the house, people with various philosophies of the members and various activities (Nichell, Rice and Tucker 1976). Home-makers are usually wives, mothers, fathers, governesses, single parents (male or female), non bread-winners such as housekeepers, to mention a few.

Present-day home-makers have many facets in and out of the home, and play many roles in a day. As managers, they

guide various activities and make numerous on-the-spot decisions. As family members, they perform many housekeeping tasks and share in activities with others. As mothers or fathers, they share their time, energy, and emotions with one or more children. As daughters or sons, they have responsibility toward their parents and those of their spouses. As individuals, they may enter into political, social or creative activities in or beyond the community and with or without their family members. If in addition they are working, they must meet performance standards set by their jobs (Lewis, Burn and Segner 1969), in which information plays a prominent role.

Information is a major part of what is transferred through communication. Information includes knowledge acquired in any manner, and it is related intimately to the acquisition and transmission of meaning. In most cases, the transfer of information results in some sort of reaction on the part of the receiver. That is, information affects the behaviour of the receiver and the sender. Consumer information therefore, is the specific transmission of knowledge concerning the characteristics of a particular product, aimed at educating the consumer. Such characteristics may include estimated shrinkage, durability, recommended use, manufacturing and expiry dates, flammability, weight, nutrients, ingredients and other relevant information (Wilson and Eyster 1966; Bannister and Monsma, 1982).

Consumer information is not stagnant, it changes as new

products are marketed and as improvements are made. Equally important is the fact that consumer information guarantees consumer wellbeing that supports the societal call for "caveat emptor". In the art of home-making, the home-maker needs to have a broadfield knowledge with skills and services that are primarily concerned with the strengthening of family life.

When todays' home-makers see consumer goods on display in a modern store, they need background information in order to make wise buying decisions. The wise home-maker has to be up to date with information concerning market conditions and problems. The home-makers needs information that is reliable, giving correct and adequate facts concerning all products so as to get the most utility and satisfaction from each additional money spent. The task is made considerably more difficult - if not impossible - when the consumer buys under pressure or buys on impulse. Both phenomena distort the consumer's ability to weigh costs and benefits, and as a result, lead him to purchase goods and services which give less than optimal satisfaction (McGowon, 1978).

Making intelligent consumer choice is a fundamental problem for home-makers in almost all modern societies. In a country like Nigeria, where new products are manufactured frequently, and the number of alternatives are on the increase, making a choice becomes a complex process.

The techniques of providing consumer information to home-makers are diversified. They range from advertisements on mass media such as television, radio, newspapers, magazines,

catalogs, billboards or posters and journals to labels such as tags, warranties and guarantees; experts or specialists such as manufacturers and salesmen. Business Bureaus, and government organizations or establishments such as chambers of commerce and ministries of trade, commerce and industry. Other sources of information are discussions with friends on past experiences; brandnames of products and other commercial publications.

1.1 Background of Study Area

Makurdi, the capital of Benue State and headquarters of Makurdi Local Government Area has an estimated population (1963 Census) of fifty-three thousand, nine hundred and sixty-seven people (53,967). It is situated on both banks of the river Benue at latitude 7^0 North and longitude 8^0 East (Tourist Guide to Makurdi Town, 1981). The total area designated by law as Metropolitan Makurdi covers an area of about 804 square metres (Atsaakaa 1980).

Makurdi town as it is today known, started as a small fishing area, in the second decade of the twentieth century. The construction of the railway bridge across the river Benue in 1927 attracted many people from the villages to settle there and seek for employment. This development marked the beginning of Makurdi as a railway station and its subsequent evolution into a town (Atsaakaa 1980).

The development of the town was quite slow until 1976 when Benue State was carved out of the then Benue Plateau State, with Makurdi as its State Capital. This resulted in

the influx of people into the State Capital. Today, one can find in the town, different categories of people among whom are home-makers.

1.2 Statement of the Problem

Due to the influx of people to urban areas, there exists a higher demand for consumer goods. To meet these demands, new products are manufactured frequently, with insufficient or no information concerning them. But the consuming population would require some kind of background information, which will enable them make wise buying decisions. Advertising, sales-promotion and other techniques of providing consumer information more often, work to the disadvantage of consumer (Schwartz 1973). These may cause the uninformed consumers to spend their money on inferior goods. This research is therefore, designed to appraise the techniques of providing consumer information to home-makers in Makurdi, since there is no documented evidence that work of this nature has been carried out in Makurdi. To this end, this study will determine the techniques that are available to home-makers, the medium that provides the most comprehensive consumer information and whether these information are satisfactorily indicated in the medium.

1.3 Research Questions

The research was designed to answer the following questions:

1. Which of the sources of consumer information are most

accessible to home-makers?

2. What medium provides the most comprehensive consumer information to home-makers?
3. What are your views regarding the correctness of the information provided?

1.4 Purpose of Study

This study appraised the techniques of providing consumer information to home-makers in Makurdi. Furthermore, the degree of the needed consumer information that get to the home-makers in Makurdi today was assessed. This type of appraisal is necessary as it will help to ascertain if the techniques employed to pass on consumer information are adequate or otherwise.

The study is expected to determine the consumer information sources that provide the greatest information as well as the nature of consumer information available in the various sources.

1.5 Justification for the Study

This study is justified on the following bases:

In a situation where the scarce resources available to home-makers have to be spread among the various needs of the home, and in a situation where brand names keep appearing on the shelves everyday with enticing promises, the need arises for these home-makers to be provided with certain yardsticks and criteria upon which to base their purchasing decisions. According to Barclay, Champion, Brinkley and Funderburk

(1972), being an informed consumer is a continuous process, and as products change, home-makers must continually re-educate themselves in order to be wise consumers.

So far, in Makurdi, no systematic study has been done in the area of providing home-makers with reliable consumer information. For instance whereas labels on garments in the shops are supposed to show much fundamental information and instructions as nature of fabric and basic care instructions, such labels merely give the fabric a name and nothing more. Thus, this study will show how far the techniques of providing consumer information and the information provided educate home-makers in Makurdi.

Availability of consumer information and an understanding of such information will definitely influence home-makers not only to be good at making wise buying decisions but also, to derive optimal satisfaction from their purchases. For example, with the varying brands of milk which have flooded the markets today, one is not always sure of what he is buying. Informed home-makers who are able to study the package labels carefully will have the advantage of choosing the right brands based on available information.

The investigation may reveal new vistas and perhaps problems relating to the various techniques for providing consumer information. It will provide Extension Agents in Makurdi in particular and Nigeria in general with various techniques of providing consumer information through Women Education Centres, Co-operatives, Trade Unions and other

similar organisations. This study will lead home-makers to those fine points to look for from product packages. Home-makers will be made to understand the importance of checking for the nutritional contents of food products; the percentages of constituents of drugs, as well as cautionary measures recommended; composition of fabrics, as well as care instructions for clothing materials. These will enable the buyer to make an enlightened and informed decision whether to buy the item or not and what to expect from the item in case he finally decides to buy it.

Finally, it is hoped that this study will provide the basis for the inclusion of consumer education in the curricular offered at all levels of education in Nigeria. It will also open new areas of study in Home-Management since very home-maker makes daily purchasing decisions and needs to be kept abreast with what is available in the market.

1.6 Scope and Delimitation of the Study

This study was delimited to literate home-makers in Makurdi, eleven identified sources of consumer information as well as items as clothing, food, drugs and household equipment. Any generalisation will be limited to these items.

The study was delimited to Makurdi in view of the time and resources available to the researcher. Extending the study beyond Makurdi may result in complications which might be beyond competence of the researcher in view of the limited resources available. The study concerned literate home-makers

only because they are the category that can read and respond to the questionnaire as well as benefit from the result of the study. It is hoped that the non-literate home-makers can be catered for by extension agents who may eventually benefit from the study.

The choice of such items as clothing, food, drugs and household equipment stem from the fact that they are the most commonly used and purchased items in the home. Since they are not capital intensive and can be bought on the spur of the moment, they are therefore, items about which information should be readily available to the home-maker to ensure enlightened and beneficial purchases.

The sources of consumer information selected were done because they are the most commonly available within the area of study. Apart from the most commonly available, they are also the most commonly used in the area.

CHAPTER TWO

REVIEW OF RELATED LITERATURE

2.0 INTRODUCTION

In most modern societies, home-makers are faced with fundamental problems of making intelligent consumer choice, in attempts to spend money wisely on consumer goods and services. Therefore, the home-maker as a consumer needs a great deal of current information concerning market situations, and about products and services, especially in Nigeria, where new products are manufactured frequently. Barclay et al.(1972) pointed to the fact that, consumers need to constantly re-educate themselves and be aware of market situations in order to be wise buyers. Thus, the need for consumer information. The review is organized under the following headings:

1. Definition of Consumer Information.
2. Nature of Consumer Information.
3. Sources of Consumer Information.
4. Publicity.
5. Other Sources of Consumer Information.
6. Product Safety.
7. Enforcement Laws of Consumer Information.
8. Home-makers.
9. Review on Research Methodology on Previous Consumer Education Studies.

10. Summary of Review of Related Literature.

2.1 Definition of Consumer Information

Consumer information as described by Bannister and Monsma (1982), "is the specific knowledge concerning the characteristics of a particular or specific product such as standard, grade, context, shrinkage and durability, recommended use, manufacture and expiry date, flammability and other characteristics of goods. Williams (1982) also share the same view. Consumer Information also shows consumer outlets at which products are available. Another fact about consumer information is that, it is mere fact which changes as new products are marketed and as improvements of existing products are made, so as to help guarantee consumer well being.

2.2 Nature of Consumer Information

Information can range from hard data about tensile strength, size, price and the like to evaluations and assessments based on scientific or socially established standards. Not all consumers want the same information, nor do all buyers want the same amount. Most buyers will want information that is accurate and complete. Probably most consumers, but not all, would want information that includes both positive and negative facts and view-points. Some may want only partial information, to be supplemented by

information obtained from other sources (Cundiff and Still 1964).

Often, the provider of information is the seller of the product or service. As such, he may have more information about the product or service than anyone else. This is particularly true, where the provider of information manufactures the product and has detailed information about the materials that go into it, the results of laboratory tests, or the experience of previous users (although this is less likely with new products). Producers of Thermocool, Nestle, and Philips' products are few examples of such manufacturers and advertisers that have detailed information about their products.

In industrial goods and supplies the advertisement is often heavily laden with factual information about product attributes because of the interests and knowledge of potential customers. De Brum, Haires, Malbray and Daughtrey (1976) supported the idea of advertising all goods with factual information, whether consumer goods or industrial goods. Such goods can be sold more effectively if factual rather than false information concerning their useful attributes are given. Although, seldom will an advertiser choose to convey information that would be damaging to his profit or sales objectives, yet such information may be essential if the buyer is to make optimum choice.

Discussion on the nature of consumer information will

focus mainly on clothing, food, drugs and household equipment. These areas are selected because they are the prominent items home-makers seem to be more popular with.

2.2.1 Clothing Information

In clothing, good labels are expected to tell more than the brand name and size. Good clothing labels are expected to serve as guides to quality and give valuable information on fabrics. Craig (1973), highlighted the necessary characteristics clothing labels should contain, among which are:

1. They should give the fibre content and tell the consumer what finishes have been applied to the fabric, if any.
2. Whether or not the fabric is guaranteed colour fast.
3. Estimated shrinkage.
4. They should also, contain care instruction - whether to dry clean or wash the garment.

Clothing information is very essential to intending buyers. Tate and Glisson (1961) summarized the ways in which clothing labels are useful as:

1. They help in identifying the product.
2. They aid the businessman in selling his product.
3. Labels aid the consumer in making an intelligent selection.
4. Labels help the consumer and the laundryman in properly

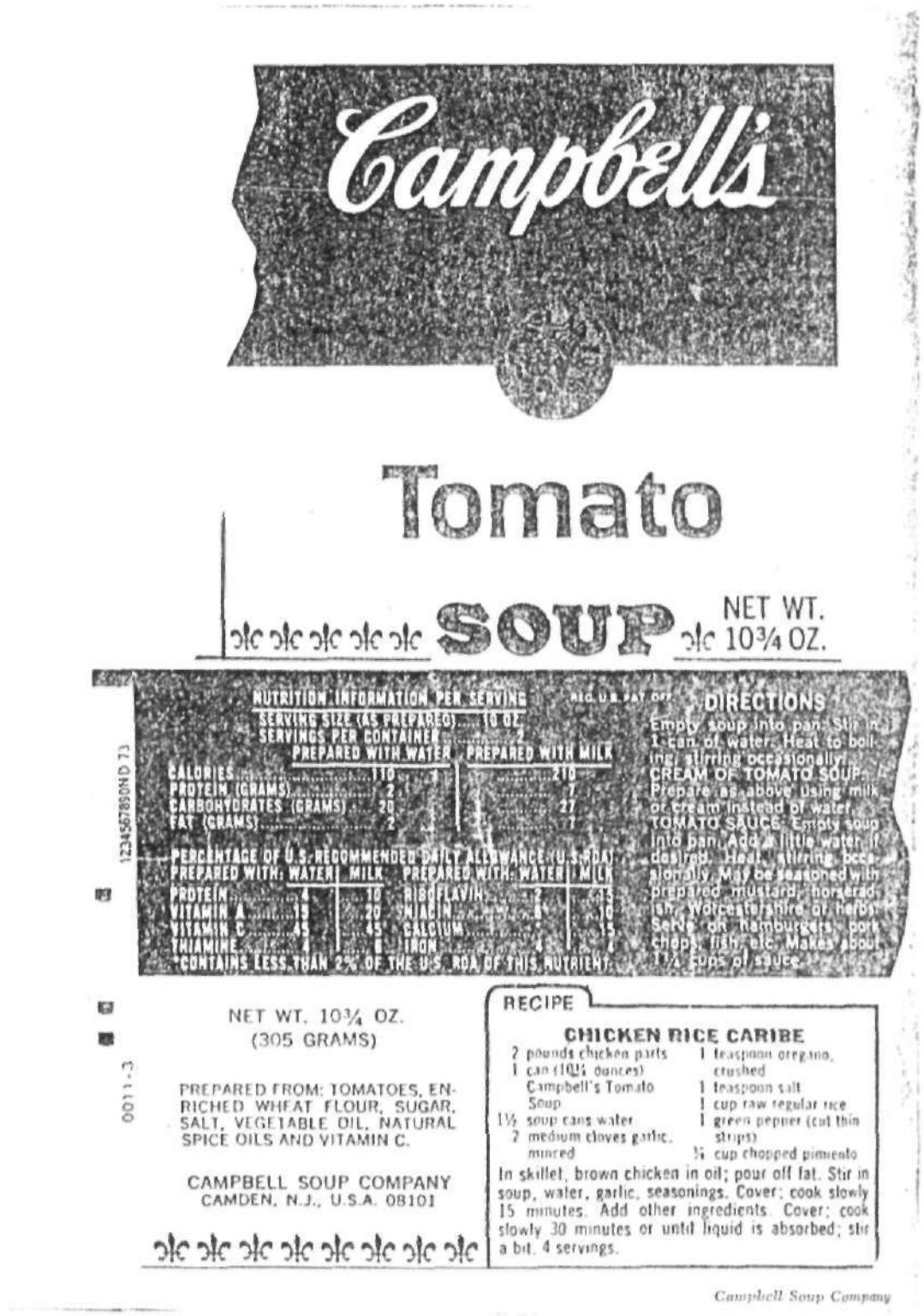
caring for the item.

In "ready-to-wear" garments, it is expected that they should have permanent labels, with care instructions sewn into one of the seams. Such information in addition to the permanent care label, may also appear on a hang tag, fastened to the outside of the garment. Chambers and Moulton (1961) and Sturm, Griesser and Lyle (1973) pointed out that, such information may be supplemented with reliable information from the sales personnel. The personnel should be someone who can converse intelligently on the fibre content, construction and wearability of a garment.

2.2.2 Food Information

The method of keeping food stuff in an open container (as in our local markets), where customers can easily dip their hands to sample is not hygienic. Apart from making it difficult to keep food stuff clean and fresh, incidents of spoilage are greater. However, some food merchants make efforts to provide some form of packages for food items. For example, some merchants in our local markets measure out whatever food items they are selling (whether maize, flour, sugar, salt, pepper, rice, garri). These are put in transparent polythene bags and tied up, ready to be sold. This practice supports the view of Mc Dermott and Nichols (1970) that packaging has become very popular and that an

Fig. 1.



Campbell Soup Company

Source: McDermott and Nichols (1960).

important part of all packages is the label as it contains the manufacturer's message to the consumer.

The home-maker is assured through pre-packaged foods that the product has been subjected to minimal exposure from the time of processing in the factory until it reaches the home-makers' kitchen. Nevertheless, the American Food and Drug Administration (AFDA) has stated that all food labels must contain the following, according to Kinder (1968) and Mc Dermott et al. (1960):

> Name and type of the food, name and address of the manufacturer, packer or distributor; net contents, weight or number; presence of artificial colouring and/or preservatives. Imitation foods must be labelled as such.

Grade of product may be shown by the label. Many food labels give nutrition information. In such information, ingredients are expected to be listed in order of quantity, beginning with the most predominant one.

The American Food Drug Act has also established a "standard of identity" for about 300 food products. Kinder (1968), described a standard of identity as:

> being definition of the ingredients and the composition of the products. It assures that everytime one buys these products, the basic ingredients are the same regardless of the

Pfizer

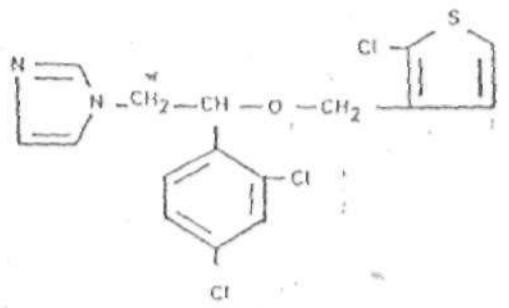
TROSYD*

tioconazole

1% dermal cream for topical use

DESCRIPTION

TROSYD* brand of tioconazole, is a member of the imidazole class of compounds. It has the chemical name of 1-2-(2 Chloro-3 thienyl) methoxy-2 (2, 4 dichlorophenyl) ethyl -IH-imidazole. The molecular formula is $C_{16}H_{13}N_2OSCl_3$ and the molecular weight is 387.7. TROSYD (tioconazole) occurs as white crystalline solid, sparingly soluble in water but soluble in methanol, ethanol and chloroform.



ACTIONS

Tioconazole is a synthetic broad spectrum antifungal agent which also has antibacterial activity against several gram-positive organisms including *Staphylococcus* and *Streptococcus* spp. *In vitro* it is fungicidal to pathogenic dermatophytes, yeasts and other fungi. In clinical studies TROSYD has been found to be effective in the treatment of all commonly occurring anthropophilic and zoophilic dermatophyte infections, especially *Trichophyton rubrum and T. mentagrophytes*, candidiasis, pityriasis versicolor and the bacterial infection, erythrasma, caused by *Corynebacterium minutissimum*. With the use of TROSYD symptomatic relief of dermal infections is evident within the first few days of treatment.

Systemic absorption after dermal application has been shown to be negligible. Dermal administration of TROSYD cream to rats and rabbits produced no evidence of systemic toxicity. There was a slight local reaction.

INDICATIONS

TROSYD dermal creap is indicated for the topical treatment of dermal infections due to susceptible fungi (dermatophytes and yeasts) and in those conditions complicated by infection with susceptible gram positive bacteria. Infections such as tinea pedis, tinea cruris and tinea corporis respond to treatment with TROSYD.

CONTRAINDICATIONS

TROSYD cream is contraindicated in individuals who have been shown to be hypersensitive to imidazole antifungal agents or to any of the components of the dermal cream.

WARNINGS

TROSYD dermal cream is not for ophthalmic use.

ADVERSE REACTIONS

TROSYD dermal cream is well tolerated upon local application and no systemic adverse reactions have been observed. Symptoms of local irritation have been reported by some patients. They are usually seen during the first week of treatment and are transient and mild. However, if a sensitivity reaction develops with the use of TROSYD, treatment should be discontinued and appropriate therapy instituted.

DOSAGE AND ADMINISTRATION

TROSYD-1% dermal cream should be gently massaged into the affected and surrounding skin area twice a day, in the morning and evening. In intertriginous areas, the cream should be applied sparingly and smoothed in well to avoid macerating effects. The duration of treatment required to achieve cure will vary from patient to patient, depending on the infecting organism and the site of infection. Treatment for 7 days is usually adequate to achieve cure in the majority of patients with Pityriasis versicolor but up to 6 weeks treatment may be necessary in the treatment of tinea pedis, especially the chronic hyperkeratotic type. The duration of treatment required for dermatophyte infections at other sites, candidiasis and erythrasma, is usually of the order of 2 to 4 weeks.

HOW SUPPLIED

TROSYD is available for dermal use as 1% cream in 20g tube.

Trademark

Produced by PFIZER PRODUCTS LTD. Ikeja, Nigeria
under authority of PFIZER INC., New York, U.S.A.

B21021N57
12-9182

Fig. II.

manufacturer. If ingredients other than those specified by Food and Drug Act are added, they must be listed on the label.

In nutritional labelling, calories are often listed first, followed by protein, carbohydrates and fats respectively in gram quantities. This is followed next by vitamins and lastly, minerals (See figure 1 next page). In Nigeria too, the Food and Drug Administration has set some special regulations prescribing standards of composition and quality of some specific foods. It also requires the labels on pre-packed foods to carry a list of ingredients in order of weight (FDA 1974).

2.2.3 Drugs

Just as in food, the information provided to consumers is expected to give the necessary information concerning the drug so that consumers may not be led into forming misleading impressions about it. Drugs vary greatly, therefore, information regarding them would also vary. However, there are some basic information a consumer should look out for, such as: the composition of the drug in terms of active constituents, giving the appropriate quantities of the active constituents (Egboh 1980). (See figure ii next page) Quantities of constituents are usually given in terms of the approximate percentage "weight-in-weight, weight-in-volume of

volume-in-volume".

Apart from the constituents of the active ingredients, the consumer would need the following information:

- the brand name of the drug, which should be prominent;
- evidence as regards its effectiveness;
- dosage and administration;
- side effects of the drug and warnings;
- date of manufacture and expiry date;
- storage conditions for the drug;
- how the drug is supplied;
- manufacturer of the drug (See figure ii next page).

(Rawlings 1977; Egboh 1980).

In Nigeria, it appears that many drugs which should be available only on prescription, are obtainable over-the counter. This calls for adequate labelling and warnings, as reckless use of drugs may result in unnecessary illness or death.

2.2.4 Household Equipment

In its bid to capture a larger share of the consumer's income, the household equipment industry makes frequent changes in the appearance of equipment. Emphasis is being placed on styling, colour and change of each years' model (Ehrenkranz 1965 and Peet, Pickett, Arnold and Wolf 1970). This tempts the home-makers to replace household equipment

more often than they would normally do, in order to keep up with the latest look, colour, or convenience features currently available. Again, most household equipment are made of more than one material (Wilson 1976). These call for provision of consumer information to aid consumers make wise choices. Usually, important factors to consider when purchasing any household equipment include user satisfaction and safety, appliance service life, improved utility efficiency, and ease of repair among several others (Wilson 1976).

Use and care manuals, special information stickers, hang tags and other point-of-purchase information need careful study by the consumer because such provide information consumers would need and want. Household equipment as stated by Wilson (1976), are expected to carry the following:

- Safety seals, warranties, arrangements for servicing, trade-in values and installation cost, approximate operating cost per circle of operation. Ehrenkranz 1965 and Peet et al.1970 also share this view. Finally, consumers are advised by the authors to check the warranty or seal of a recognized agency in products they buy particularly in the case of electric devices and non electric household wares. Also, consumers are to be informed on ease of use, cleaning and maintaining durability, reputation of the manufacturer and dealer, and their promise for standing behind the articles they sell.

To help consumers interpret the conditions of appliance warranty, Major Appliance Consumer Action Panel (MACAP) devised a group of nine guidelines based on industry criteria as follows:

1. description of the product or part covered by the warranty.
2. clarity of language
3. accuracy of warranty terminology
4. what consumers must do if they have claims
5. time of coverage
6. identification of the issuer of the warranty
7. prominence given to exclusions
8. size of printing
9. accuracy of heading. (Wilson 1976).

Here in Nigeria, the Federal Government has made efforts to standardize products. The Nigerian Standard Organization (1979) is expected to help in protecting the unsuspecting consumer from any sort of exploitation practices on the part of producers and traders.

2.3. Sources of Consumer Information

Informed home-makers, according to Barclay et al. (1972) ask themselves some questions before buying. Such questions include the following:

"What is a product made of?"

"How long will it last?"

"Will it serve my purpose?"

Home-makers who are sure of what they want are reasonably well informed. Apart from asking themselves intelligent questions, they make the best judgements they are to make and therefore, increase their satisfaction as consumers on that particular good or service. It is necessary for home-makers to know that a product exists, otherwise, they cannot recognize how the product can satisfy their needs and wants. Home-makers are exposed to many different kinds of information and also receive information concerning existing products through diversified sources given by Williams (1982) as "personal or non personal," and from "marketer - controlled or independent sources."

However, Hansen 1972 and Kotler 1980 directed that sources through which consumers get information can be obtained into four groups, as follows:

1. Personal sources (family, friends, neighbours acquaintances).
2. Commercial Sources (Advertising, salesmen, dealers, packaging, displays).
3. Public sources (Mass media, consumer rating organizations).
4. Experimental sources (handling, examining, using the product.)

Engel, Warshaw, Kinnear (1983) however, classified sources of consumer information into two basic categories:

1. General sources (word-of-mouth influence and general content media or face-to-face technique).
2. Marketer-dominated sources (personal selling, advertising, point-of-sale influence and publicity - which utilize the mass media).

In order for the sources of providing consumer information to fulfill the information function for potential buyers, they must provide the information that such buyers wish to have. Douglas (1975) confirmed the necessity for information by explaining that the demand on the part of potential buyers for advertising is in part a demand for information about the availability of goods and services, attributes of goods offered and the prices and terms of sale.

Since category of products and consumers' personal characteristics and buying behaviour vary, sources of providing consumer information on products also vary. Engel, Blackwell and Kollat (1978) expressed that the specific information relevant to a consumers' evaluative criteria varies greatly by the type of product involved, the purchase environment and target segment of the population. The authors further pointed that information sources utilised and those considered most important seem to be a function of the purchase situation, the consumer and the product purchased.

Information is disseminated to consumers through various techniques, commonly referred to as promotional techniques by marketers. It is through such techniques (Brink and Kelly 1963), that the consumer is informed concerning who has what, where the product may be obtained and under what conditions, and why it may be a good value or satisfy wants. Schwartz (1973) described these promotional techniques as the means of informing, persuading and reminding consumers about the firm and its products. Gwinner, Brown, Hagan, Ostrom, Rowe, Schlacter, Schmidt and Shrock (1977) and Mauser (1982) also share similar views.

Promotional techniques include advertising, personal selling, sales promotion, publicity, labels, packaging, branding to mention a few.

2.3.1 Advertising

Advertising, because of its visibility to consumers and its glamour, is probably the primary and best known technique of all the techniques of providing consumer information (Nolan 1965). There seems to be differing views as to what advertising means to different people.

Dunn (1969) asserted that:

> "to the housewife, advertising can mean that advertisement in the Thursday newspaper, telling her of the weekly specials at the supermarket; to her husband, it can mean the

> advertisement for the new Chevrolet "hand top" he would like to buy; to their small children, it can mean the animated commercials for breakfast food that they see on television. To the teenager, it may mean the jingle he hears every evening on his radio".

Advertising consists of activities involved in presenting to a mass audience, a non-personal, oral or visual, openly sponsored message regarding a product, service or idea (Dunn 1969; Schewe and Smith 1980). Advertisement is an impersonal form of message that is usually paid for by identified sponsor. Advertising comes in many forms and has many uses. Many authors such as Kotler (1980); and Stanton (1969) shared the view that advertising involves such varied media as magazines, newspapers, television, radio, outdoor displays (such as posters or billboards, signs), direct mail, catalogues, directories and circulars.

Home-makers come in contact with advertising daily in one form or the other. In recognition of this, Schwartz (1973), stressed that advertising permeates all facets of our everyday life. He further asserted that whenever we scan a newspaper, look at a magazine, listen to a radio, watch a television program, open our mail or walk down a street, the chances are that we will be exposed to commercial messages. Advertising

is primarily aimed at communicating to people, the fact that merchandise is available and to inform them of benefits that merchandise has to offer.

2.3.2 Types of Advertising

Two basic types of advertising as pointed out by Broom & Longenecker (1975) and Stanton (1981) are:

(a) Product advertising

(b) Institutional advertising.

(A) Product Advertising

The consumers are being informed by the advertisers concerning certain products and their uses. Sometimes, product advertising can be direct - action advertising in which sellers seek a quick response to their advertisements. For instance, an advertisement with a coupon, urges readers to send for a free sample immediately. Product advertising can also be indirect - action advertising, which is usually designed to stimulate demand over a long period of time. Such advertisements are intended to inform customers about the existence of a product and point out its benefits. The idea behind the indirect - action advertising is that customers will favourably look upon the seller's brand whenever they are ready to buy the product (Wilson and Eyster 1966; Broom and Longenecker 1975 and Schewe and Smith 1980).

(B) Institutional Advertising:

Institutional advertising on the other hand, is concerned with the selling of information regarding a business establishment. It is intended to keep the consumers conscious of the company and its good reputation. Typical examples of this type of advertising are of business establishments that manufacture electronic appliances and gadgets, baby foods, beverages and NASCO products and the attendant benefits derivable in consuming the products.

2.3.3. Kinds of Advertising Programs

There are various kinds of advertising programs which are intended to inform consumers concerning products, goods and services in various ways. They are discussed below:

(a) Direct Advertising: Also regarded as consumer advertising. Direct advertising is usually directed to an identified group of consumers. This is because some types of goods appeal only to some particular class or group of people (Reichert 1972).

(b) Informative Advertising: This is also referred to as primary advertising. It is designed to create general awareness about the product of the advertiser, especially when new products are being introduced. For instance, the Taraku Industries through advertising have stimulated the demand for soya beans products.

(c) Competitive/Selective Advertising: This is advertising

in which catchy slogans and designs are used to attract peoples' attention. Consumers are most frequently exposed to this type of advertising. The advertiser's aim is to win customers at the expense of his competitors, or, to persuade consumers generally to buy one brand rather than another (Brink and Kelly, 1963: Warmke, Wyllie and Sellers 1977).

2.3.4 The Advertising Media

Home-makers, especially at the retail level are free to purchase whatever they want from any seller. However, without the necessary information when a major purchase decision is to be made (as in automobile), it may become a confusing issue. Further more, as more products and services become available, and as there is a keener competition for the consumer's money, home-makers need to be increasingly alert in the market place. In many instances, home-makers must become familiar with the uses of a product before they are willing to buy. For these reasons, informing consumers of products and services is of optimum significance. The information provided to consumers is expected to bear concrete evidence, since the source and nature of information in terms of trustworthiness and creditability is seldom subject to evaluation by the potential audience.

Because of individual differences, the same information provided to an audience, may be perceived differently and

different interpretations given to it (Norton 1984). The differences sometime may not be obvious, yet may be effective. For instance, an advertising of "more" Lager beer on NTA Makurdi at a period, showed a farmer who did a hard day's work and later relaxed with a bottle of "More"Larger' beer. From this advertisement, two impressions were created. One was an erroneous impression that farmers are the major consumers of 'More Larger' beer or beer generally. Secondly, the farmer's hardwork is attributed to the drinking of beer.

McCarthy (1964) also gave an example of a larger food company which discovered that potential women customers did not like being called "consumers." Such women felt that the word was too impersonal and that it implied they were statistics instead of human beings. Terms such as "customers" or "home-makers" were preferred and most married women liked the term "housewives."

In a society such as Nigeria, where businesses are springing up (bearing in mind the governments' propaganda on self sufficiency and small scale loans given to aid unemployed graduates), such organizations must supply consumers with information to continually keep them aware of different products. Such information can be conveyed through various media effectively, using appropriate channels.

The advertiser has a wide choice of message media. The advertising media (as earlier mentioned) include newspapers, magazines, television, radio, outdoor posters and

transportation cards (Masons Rath and Ross 1974). Similarly, Cundiff, Still and Govoni (1980) classified the media as including purely visual media such as newspapers and magazines; purely aural media, such as radio; and combined aural and visual media, such as television.

The audience that a producer hopes to reach, and the kinds of information he would send to such audience, determine the medium, channel and vehicle to be selected and/or used. For instance, Golden penny flour advertisement is better off in a Womans' World Magazine than in a sports magazine. In the same trend, football fixtures will look out of place in the Womens' World magazine. Schwartz (1973) used an example of batteries which are usually purchased by men to also confirm that the type of information determines the audience it will attract. He had this to say:

> "because men purchase batteries, Delco sponsors a show that men are likely to watch, such as a professional football game."

Likewise, to inform sports loving consumers that "malt" drink gives energy, its message is slotted in between matches or other games showing on television or sports commentaries over the radio.

Although the same message is used, it can be targeted specifically to selected prospects, through appropriate media choices. For example, an advertising message can be primarily

directed to housewives by placing it on daytime television, or in a magazine especially meant for home-makers such as the Womens' world. In choosing a medium, Kotler (1980) outlined some considerations.

(1) Target audience media habits: For example, the most effective medium for reaching stamp collectors is stamp collectors magazine. Likewise, the most effective medium for reaching pools stakers is through pools oriented newspapers.

(2) Product: Women's dresses might be shown to best advantage in colour magazine (McCalls), while polaroid cameras might be best demonstrated on television. Media types have different potentialities for demonstration, visualization, explanation, believability and colour.

(3) Message: A message announcing a major sale tomorrow will require radio or newspaper. A message containing a great deal of technical data might require specialized magazines or mailings (Davis 1972).

2.3.5 Newspaper as Advertising Medium:

Inspite of the high cost of newspapers in Nigeria, it seems they are still widely read as is the practice even in advanced countries. Heskett (1976) and Schewe and Smith (1980) agreed that newspapers offer extensive market coverage on a local level and are widely read by millions of consumers.

In the United States of America for example, 88% of families read one or more daily newspapers (Engel et al. 1983; Standton 1984).

Although radio and television provide more frequent news coverage, the reports are usually brief, so people depend more on newspapers for detailed coverage of national, international and local happenings. Davis (1972) and Fulmer (1976) confirmed that the newspaper does not only give depth in advertisement and news coverage, but offers something for everyone as well such as world-news, editorials, society news, sports results, fashion trends, comics. In between these pages, are numerous advertisements. Many people are interested in the advertisements just as they are in the news. Home-makers particularly study the advertisements carefully to learn what is new in fashion (reporter, vanguard) and home furnishings, and to compare prices of foods and other necessities, while businessmen read the Business times.

2.3.6 Uses of Newspaper Advertisement

1. A newspaper can bring local market information to its readers, identify local markets, products offered and the prices asked. Stanton (1984) also confirmed that newspapers give intense shopping guide.
2. Nigerian newspaper advertising include coupons for contests such as Omo - where the flaps of Omo packets are obtained (after usage) and posted with the coupons. Engel et al. (1983) explained that in developed

countries, the shopper can clip these coupons for a cash refund when she purchases a product.

3. Because the newspaper is timely and flexible, advertisements can be prepared and inserted or cancelled just a few hours in advance of publication. (Stanton 1984), which gives the advertiser an opportunity to take advantage of last minute happenings for example during sudden changes in weather as in feasibility during harmattan, the Nigeria Airways for instance, through newspaper advertisement can change their scheduled flights. Suitable clothing for such weather can also be featured quickly in the newspaper.

4. Because people trust the paper they read, they are inclined to trust newspaper information. Moreover, most people accept the newspaper as a reliable source of facts about the news (DeBrum et al. 1976 and Gwinner et al. 1977).

2.3.7 Types of Newspaper Advertising

Newspaper advertising can be classified into several groupings, but Dunn (1969), classified newspaper advertising into two types:

(a) Display

(b) Classified.

Display advertisements are those that appear throughout

a newspaper and use pictures, art or unusual typing in order to attract attention of unsuspecting potential users. For example, in congratulatory messages, producers attract attention of readers to their products or messages (as in Sunday New Nigerian of March 11th, 1990, in which the Nigerian Oil Industry congratulated the first lady and at the same time, advertised its various products and called attention of consumers to visit their stand on their special day at the Second Better Life Fair) Banks advertise similarly in various newspapers.

Classified advertisements are adverts that are grouped by products or service in certain sections of the newspapers. Classified advertisements are used by individuals to sell household furnishings, pets and other belongings, inform people of change of names, addresses and residents. They are also used to a large extent by business firms, such as, real estate agencies, employment agencies, automobile dealers and others (classified adverts columns of daily newspapers).

2.3.8 Magazines as a Medium

Magazines have long been a favourite medium for national advertising. However, with the escalating cost of magazines, it is not certain if many people afford them.

1. Benefits of Magazines

   Magazines can reach a high percentage of the literate population who can afford the prices. Such magazines as

Newswatch, Guardian, Concord, Hotline among others, used to be a favourite of the people when cost was less.

2. Magazine permit the advertiser to be selective about his audience. Super Story and several similar magazines attract the attention of women; comic magazines for children and teenagers; Health magazines for women and doctors; sports illustrated magazines to sports men and their fans; while business illustrated magazines are directed to business people.

3. Unlike newspapers, magazines can present colour productions (Douglas 1975). Thus magazine advertisements can "wet" the appetite for food (Good Housekeeping magazine), show product detail and illustrate texture of fabrics (McCalls).

4. While newspapers are thrown away as soon as they are read, magazines are likely to be saved and referred to from time and time. For instance, some people bind copies of their favourite magazines into volumes, for safe keeping. Magazines are usually read in a leisurely fashion, in contrast to the haste with which other printed media are read.

2.3.9 Radio Advertising Medium:

In recent past, before the advent of television, radio was a prime medium on which national advertisers passed on information to consumers. But with the establishment of the

television network national advertisers quickly turned their attention to the television medium; and radio programmes tended to be on the decline. Developed nations also experienced this situation as was reported by Warmke, Palmer and Nolan (1976).

However, the development of translator radio has made the radio very popular again. Infact, presently the springing up of FM stations in Nigeria has increased this popularity. Radios can be found in the kitchen, in the bedroom, in the workshop, office and automobile. Engel et al. (1983) made this comment that:

> "radio reaches more adults in a day than television, magazines or newspapers. People listen as they jog, walk, ride the train, play or shop. Even busy working women listen to radio for an average of almost four hours a day."

According to De Brum et al (1976), and Draughtrey et al (1981), radios provide advertisers with more cutlets than any other major medium. Most radio advertisings consist-of-sport announcements ranging from 10 seconds to 1 minute in length.

Some programmes however, are sponsored, which means that the sponsor pays for an entire 15 or 30 minute programme, with exclusive advertising rights. For example, Chambers of Commerce during trade fares, sponsor some programmes.

Producers can also sponsor programmes, in between which they advertise their products. The specific time of the day would usually determine what audience the advertiser wishes to inform. In Makurdi for instance, information released immediately after the 6.30 a.m. local news is intended to reach a high proportion of consumers in the state (home-makers inclusive), as it appears that consumers would listen to news at this time of the day, since it is not yet office time.

2.3.10 Television Advertising Medium:

Television according to Broom and Longenecker (1975) and Gwinner et al. (1977), has three main attractions:

(i) It brings the advertiser's message to the viewer with dramatics of sound, motion and in some cases, colour.

(ii) Television commands fairly close attention of the person watching it; the viewer is likely to stay "glued" to the set rather than move about as he does when listening to the radio.

(iii) Television is family medium, that is, families are likely to watch television together as a unit. This makes a powerful advertising medium for products that each member of the family is likely to buy.

Apart from being a powerful advertising medium (Mason 1974), television is now the primary medium for family entertainment. It is also, most appropriate probably because

of its opportunity for high repeat exposure and visual and emotional impact allowed through use of both sight and sound. Television appears to have taken business away from all other media especially newspaper and radio (Dirksen, Kroeger and Nicosia 1977; Engel et al. 1983).

In Nigeria, television is dominated by Nigerian Television Authority (NTA), with local stations in all state headquarters. However, a few states in the country such as Plateau, Oyo, Kano, Lagos, have their state owned television network, for commercial adverts.

2.3.11 Types of Television Advertising

The two basic types of television advertising are network and local.

(a) Network Advertising

Network advertising according to Dirksen et al (1977), is carried across the country by the local stations, owned by the major network. Network advertising is very expensive and rates vary with the appeal of the particular program and time of the day; for example, the evening hours when television audiences are largest (prime time) is also the time when network advertising is very expensive. Some national programmes are sponsored entirely by individual producers, who want to gain awareness for their products. Usually, when they sponsor such programmes, advertisements of their products come in between the televising of those programmes. Duration for

such programs range from 30 minutes to 1 hour. For example, "Family Menu" or "Maggi kitchen," which comes up every Saturday on NTA network at 8.00 p.m., is a 30 minute programme sponsored by Food Specialties Nigeria, to advertise their popular maggi product. Other examples are "Cock Crow at Dawn", which was sponsored by the United Bank for Africa (UBA), and "Behind the Clouds" - sponsored by Paterson Zochonis (PZ) Industries limited.

(b) Local Advertising

This may be placed on local or network programs. Local Stations usually depend on the network for national shows, since they are affiliated with the national network. For example, at specific periods of transmission, all local stations are always instructed to go network for national programmes. Such programmes as Village Headmaster, Masquerade, Tales by Moonlight are examples of network programmes. Nevertheless, local stations do produce their programmes too, which are chiefly news, movies, local current events, Variety shows; in between which, they are free to slot advertising messages regarded as local advertising.

2.3.12 Medium for Direct Mail Advertising

The medium for this type of advertising is through mailing. Direct mail advertising is popular among both large and small businesses because of its personal effect (Nicosia 1974; Engel, Wales and Warshaw 1975). Types of direct mail

include letters, postcards, circulars, folders, pricelists, brochures, catalogues. The primary advantage of direct mail is that the advertiser can select his customers and aim his message at them exclusively. For instance, a contractor wishing to supply sporting equipment (Jerseys, balls, boots etc.) can send his message to a sports club, sports council etc, while a contractor wishing to supply bottle corks can send to bottling companies and breweries. Likewise, a manufacturer of hospital supplies can send sample packs of drugs and information leaflets on new drugs to doctors and hospitals.

Schwartz (1973) described direct mail advertising as being highly creative; not limited to any size,colour or shape beyond observing certain postal regulations. The direct mail advertiser does not compete with other advertisers; he has the reader to himself (Dirksen 1977). Moreover, direct mail can make the sale, because readers of direct mail advertising are often asked to place their orders on an enclosed order form or coupon.

2.3.13 Medium for Outdoor Advertising

Still et al. (1988) described outdoor advertising as a form of modern traffic media that includes signs and posters displayed on billboards, building walls, and other rental outdoor spaces. For instance, a factory that brews beer can restrict its adverts to just those places where drinking of

beer is free. The information remains in the same position for a long period of time and passers by can see it again and again for example Glaxo advertising 'babeena' food products: United Bank for Africa, advertising its housing loan scheme among others. The message can be made very large, employing dramatic use of colour, art and even movement, so that consumers that are not very privileged to read and write well can also get the message: e.g., large posters seen around stadiums, hospitals, and along major roads.

Outdoor advertising (Nicosia 1974) is used by both national and local advertisers. National advertisers, for example, Lever Brothers, Luxol Paints, Thermocool, National, who make extensive use of billboards usually have their messages printed on posters and posted to the structures. Local advertisers on the other hand usually have their sign posts indicating names of retail or department store.

2.3.14 Transport Advertising Medium

Many passengers are carried daily in the transit vehicles that serve the metropolitan centres, smaller towns and villages. All income groups as well as age groups are represented among such passengers. Warmke et al. (1976) and Engel et al. (1983) explained that the transportation media consists of card and posters which are displayed on and in these transportation vehicles (businesses, taxis, planes, trains and their terminals). Major forms of transportation

media as described by the authors are the following:

Car Cards - They are advertising signs displayed in the interior of buses, subways and trains; signs on the outside surface of cars and buses, Banks, Private schools, chewing gum manufacturers and many other businesses use their medium (Cadbury, Lever Brothers, A.J. Seward) etc.

Travelling Displays - Are advertisements placed on the outside of moving vehicles (the information unit on an enlightenment campaign, the ministry of health and its EPI campaign programmes use this medium a lot). As the vehicles travel their routes, the message is exposed to standers-by, pedestrians and motorists as well (Dirksen et al. 1977).

Station Posters - Advertisements located in subways, railway stations and airports are examples of station posters. NASCO group of companies in Jos has a lot of such posters.

2.3.15 Directories and Program Advertising

In Nigeria, the classified section or the "Yellow Pages" (as popularly called) of the national telephone directory is the most important medium for directory advertisers. All businesses that have telephone numbers are automatically listed by classification in the Yellow Pages. In some developed countries as the United States, the "Yellow Pages" is sometimes bound as a separate volume (Mason 1980). Consumers are often provided information in those pages.

2.3.16 Medium for Specialty Advertising

This method consists of providing a useful item to a potential customer and placing an advertising message on it. Examples of items used in specialty advertising are: Calendars, diaries, keyholders, pens and pencils, rulers, notepads, ashtrays, vests, shopping bags. Engel et al., (1983) listed certain characteristics that make specialty advertising a popular medium:

1. They are useful items. The recipient is actually receiving a gift for looking at the advertising message.
2. They provide repeat advertising (for instance, Lobi bank key-holders and calendars). Each time a consumer looks at the calendar or picks up a key-holder, he sees the bank's advertising message and information concerning the existence of the bank.
3. Specialties can be planned specially for potential customers for instance, in the good old days, free sewing needles were given to potential customers by singer. Mason (1980) also highlighted the same characteristics of specialty advertising.

2.3.17 Common Criticisms of Advertising

While some people feel advertising serves a valuable function in making people aware of available products and services, others criticise it severely. Several authors have pointed out such criticisms on the side view of consumers as

follows:

Firstly, advertising has been criticised as adding unnecessarily to the cost of products. Mauser and Schwarts (1982) explained this fact that because producers usually pay heavily for advertising messages, the prices paid by consumers in purchasing such goods must obviously include the cost of advertising and other expenses of doing business.

Secondly, much advertising is said to be deceptive or downright dishonest as well as misleading. This type of advertising leads the consumer to buy goods he has no wish to buy. By presenting misleading and untruthful statements, the consumers' appetite is wetted for more and newer things, for example with the manufacture of new models of household appliances, time saving devices and automobiles, the producers may display certain characteristics which the product does not possess in such a way that the consumer becomes carried away. Advertising also creates discontent, especially, among the less affluent portions of the society - some claim that advertising over-emphasizes the happiness to be obtained from material things and by doing so, induces consumers to want what they actually do not need (Schwartz 1973; Engel et al. 1983.)

Thirdly, advertising creates demand. Mauser and Schwartz (1982) pointed out that advertising creates wants, needs and desires that naturally would not exist, thereby, making consumers want things they cannot afford. For instance,

exaggerated if not erroneous claims for curing colds, gaining or losing weight, and inducing sleep, which have worked to the detriment of society. (See Fig. 3 next page).

Fourthly, some advertising insult consumer intelligence. For instance, using mock-ups to represent products attractively in television commercials. Schwartz gave an example of this that real ice cream would normally melt when exposed to the hot lights needed to film or video-tape a commercial. In its place, producers may use mashed potatoes.

This plays on the intelligence of the well informed consumer. Some criticisms are directed not so much at advertising per se as the quality of advertising especially television commercials. Schwartz (1973) also pictured housewives being ecstatic over detergents, members of the opposite sex being overwhelmed by the appeal of users of various preparations and similar reactions to everyday products. It has been observed by McGowan (1978) and Williams (1982) that many advertising are in bad tests and many others are so simple-minded as to be condescending.

Fifthly, some advertising is said to be offensive, take for instance, the situation whereby women felt offended at being addressed as consumers and the instant where some farmers felt they were being branded the major consumers of "more" larger beer.

Sixthly, some advertising is confusing. Wilson and Eyster (1966) and "Warmke and Wylie (1977) have agreed that

too much information can be confusing. The numerous and conflicting product claims to which consumers are exposed results into confusion when choice is to be made. Take the wide range of detergents in our markets as an example. When each gets clothes whiter, brighter, cleaners, sweeter-smelling than any other, the consumer becomes confused in the market place as to which one he should really believe to do all those things.

2.3.18 Personal Selling

Personal selling is one of the three main promotional activities and provides individual-to-individual, one-to-one communication between the marketer and the consumers. It is person-to-person communication in which the receiver provides immediate feedback to the salesperson (Schwartz 1973). The goal of personal selling is to bring to the prospect' attention information that will satisfy a need and that will elicit a response, hopefully in the form of a purchase.

Personal selling involves the salesperson, who, as described by Schewe and Smith (1980); Williams (1982) and Engel et al. (1983), locates prospective customers and converts them into buyers. He also follows up the transaction to ensure that complete satisfaction is provided. This technique provides the human touch that is lacking in advertising. Often, personal selling has a greater impact in encouraging exchange because people as indicated by Engel et

Fig. 111.

Showing the Benefits from Product Use



Source: Used with permission of Whitehall Laboratories, Inc.

Source: Engel, Warshaw and Kinnear (1983)

al. (1983), prize communication with others. During the process of communication, the salesperson has the opportunity to present his merchandize or service to the customer, provide almost all the relevant information the customer would need, answer the customer's questions, and explain to him how the product or service will benefit him.

By so doing, consumers are made aware of the existence of a product, thereby, arousing their interest to make them develop product preference. The buyer, through mutuality, gains a measure of control in this technique, since it is a face-to-face relationship. For instance, the consumer may insist that the salesperson accept being held responsible if the product he has purchased failed to meet the standards of information provided by the salesperson.

2.3.19. Medium for Personal Selling

This technique usually employs the services of salespersons as the medium for disseminating information to consumers. According to Stanton (1984), personal selling is the major promotional method used in American Business - whether measured by people employed, by total expenditures, or by expenses as a percentage of sale.

In defining the role of a salesperson, Engel et al. (1983) pointed out that:

> "The salesperson is the communicator in the process; her or his message is the information

> that one transmits to the prospect. The channel in the case of a salesperson - delivered message usually consists of the spoken word, although the importance of non-verbal communication such as the appearance or personality of the salesperson must not be overlooked.

The salesperson makes a series of attempts to provide information to the consumer through the presentation of his message. Persuading the consumer that the offer he is making is useful, is the purpose of such message (Heskett 1976). The ability of the salesperson according to Mauser and Schwartz (1982) to custom design a sales presentation to the perceived needs of the prospect is one advantage that personal selling has over advertising:

Functions performed by salespersons include:

1. Salespersons seek out or meet prospective buyers, discover customer needs and attitudes and help the customer to buy the product or service best suited to the requirements (e.g., insurance agents who sell policies would try to convince clients to take up policies that suit their requirements. Such policies as endowment, comprehensive, life etc).
2. In the process of helping the customer to buy, the salesperson must be prepared to supply generous quantities of information about product or service

characteristics.

3. The salesperson must also persuade the buyer that a particular offering is best suited to the buyer's needs; and one must act decisively to overcome buyer uncertainty by sensing how and when to close the sale.
4. Follow-up after the sale is also important to ensure that the buyer receives the fullest utility from the purchase and to prevent dissonance by assuring the customer that the correct choice has been made (Schwartz 1973; Kotler 1980; Engel et al. 1983 and Stanton 1984).

Stanton (1984) briefly summarized the above essential tasks of personal selling as:

1. Locating and/or meeting prospective customers.
2. Discovering customer needs and attributes.
3. Recommending a product package to fill the needs of the customer.
4. Developing a sales presentation aimed at informing the customer of the product attributes and persuading the customer to buy the recommended package.
5. Closing the sale.
6. Following up to ensure total satisfaction with the purchase.

2.3.20 Sales Promotion

Sales promotion include all those activities which we typically call advertising, but which do not use the mass

media. The American Marketing Association defined sales promotion as "those marketing activities other than personal selling, advertising and publicity that stimulate consumer purchasing and dealer effectiveness".

Many people tend to consider the term "sales promotion" a catch all term, since it falls between advertising and personal selling. Brink et al. (1963)and Schewe at al (1980) also share this view. Many methods of sales promotion are used to provide information to consumers and thereby, create awareness and subsequently, encourage exchange. These include packaging, tradefairs and exhibitions, samples, coupons, premiums, point of purchase promotion among several others.

2.3.21 Packaging

Packaging are all the activities involved in designing and producing the container or wrapper for a product (Stanton 1984). Apart from the obvious function of provision of physical protection for the product, packages also play two critical roles:

i. Packages call shoppers' attention to the product in retail stores, especially in self-services stores where the package may be the only way the manufacturers have to communicate with shoppers.

ii. They carry selling messages and other items of information that many shoppers would need to help them make their buying decisions. (Cundiff and Still 1964).

Essentially, the package is expected to provide product protection, ease of handling, selling ability (in the absence of a salesman), convenience and information. Perhaps because of its physical appeal, consumers increasingly use packages as a source of information.

Information the packages provides concerns the product attributes such as prices, quality, quantity, instructions for use, warranty. In addition, the package conveys meaning of an emotional or psychological nature. In packages conveying psychological meaning, Fulmer (1976) gave an example of white packages which are usually utilized to suggest purity and cleanliness. (as in bleach) green-packages which suggest association with nature (green peas) and thus natural ingredients, blue packages indicate coolness, thus the use of blue on detergent packs. In contrast, red and yellow packages indicate a "hot" new product which demands consumer attention.

For most consumer products, however, packing is the main way to identify the brand at the point of purchase. Like a promotional display, the package relates the product to the producer's advertising and makes consumers aware of its availability in retail outlets. Beyond this, marketing executives expect the package to furnish consumers with needed product information and to provide the extra push so often required to propel consumers into buying.

Recent regulations by the Food and Drug Administration and other governmental agencies have required the listing of nutritional data and various other types of information which focus on the ways in which the product can affect health (Engel et al. 1975). For instance, in developed nations as the United States of America, health warnings on cigarette packages are examples of informational data required on packages. It is then left to the individual home-maker either to utilize the detail information which the law requires or not.

Because the product itself cannot be seen or examined by the consumer at the point of purchase, the package assumes a great significance as agreed by Schwartz (1973). The package label therefore, must explain the pertinent facts about the product and again stimulate consumer desire.

2.3.22 Trade Fairs and Exhibitions

Trade fairs and exhibitions are organised to provide consumers with information concerning consumer goods and merchandise. Such goods are usually displayed and detail information regarding the performance, durability, care and operating of such is usually given. Consumers are also opportuned to see most of these things in operation as demonstrated by experts (Warmke and Wyllie 1977). In our Nigerian society, from the trade fairs organised by some states, it seems that the fairs provide the most important

market for consumer goods, especially, in the high specialty items such as various products used in hobbies and leisure-time pursuits. A few examples of such goods and services are given by Engel et al (1983) and they include automotive, photography, electric, laws and garden, and home furnishings.

2.3.23 Samples

Sampling, according to DeBrum (1976) and Kotler (1980) is the giving away of a product to consumers. It is often used to introduce a new product or to inform consumers about features of the product that cannot be conveyed adequately through advertising. Free samples, may be delivered to the consumers in various ways, thereby, serving the function of putting the product directly into the hands of the consumer. Samples may be delivered through the mail, they may be distributed door-to-door, or they may be given away in retail stores. Examples of samples include small cans of deodorant, small tubes of lipstick, small tubes of toothpaste, small tablets of toilet-soap. Drug and cosmetic firms are the chief users of the sampling process. (Taylor 1975 and Schewe and Smith 1980). The KLM airways distribute such items to their passengers. Regretably, in some of our markets, traders have abused this system as retailers would prefer to sell the samples as well in their bid for profit making.

2.3.24 Coupons

A coupon is a certificate that consumers can bring to a retail store, receiving in return, some indicated savings or a cash refund. The coupon is either mailed to the consumer in newspaper or magazine or included in the package. Coupons are used as indicated by Warmke (1977) and McGowan 91978), to inform consumers about a product, encourage product trial and reach large numbers of consumers.

2.3.25 Premiums

A premium is a reward that is offered to encourage an exchange. It is a product offered free or at a less than the regular price in order to introduce consumers to another product. Premiums enhance a brand image through the information they carry thereby, induce consumers to switch brands, try larger sizes of the product and to push products through the distribution channel (Horton 1984; Still 1988).

A common example of premiums in our society is the polythene shopping bags, beautifully made, bearing the brand name of products or identity of shops. These are either given free or at a lesser cost, Example Leventis stores, U.T.C. stores, Lennards, Nestle - consumers are attracted to such offers.

2.3.26 Point-of-Purchase Promotion

This method of providing consumer information is used at

the retail level and is very effective at gaining the attention of consumers. Point-of-purchase promotions include displays, signs, lights and other attention catching devices located at the actual place of purchase - check out counters or paying point. Such displays help in giving consumers information concerning new products. Reliable point-of-purchase information is a key consideration if consumer buying is to be satisfactory. (Still and Cundiff 1974).

Point-of-purchase promotion helps to reinstate earlier advertising and serve as final links in a purchase sequence. Engel et al.(1983) highlighted the roles played by point-o-purchase promotion as:

1. Triggering latent or postponed purchases.
2. Persuading shoppers to indulge in treats
3. Triggering desires to buy something special for family members.
4. Breaking a pattern of shopping intent and releasing a flood of unplanned purchases.
5. Evoking a feeling that items are on sale. Recorded advertisements played over a store's public address system is a typical example of point-of-purchase promotion.

2.3.28 Labels

A label, is a written statement attached to an article or

product describing its main characteristics. Standard and grades, as well as other information of importance to consumers, may be indicated on the label. A label may tell the consumer what the product is made of, what the size is, how to care for it and when and where it was produced (Wilson and Eyster 1966; Warmke and Wyllie 1977 and Daughtrey et al 1981.). In order to be well informed, consumers are expected to carefully read the labels on merchandise to learn the characteristics of the goods that they are thinking of buying. The label on a product may be printed on the product. It may also be stamped or sewn onto the product, especially garments.

Labels which play the roles of providing consumers with information are of various types:

2.3.29 Informative Labelling:

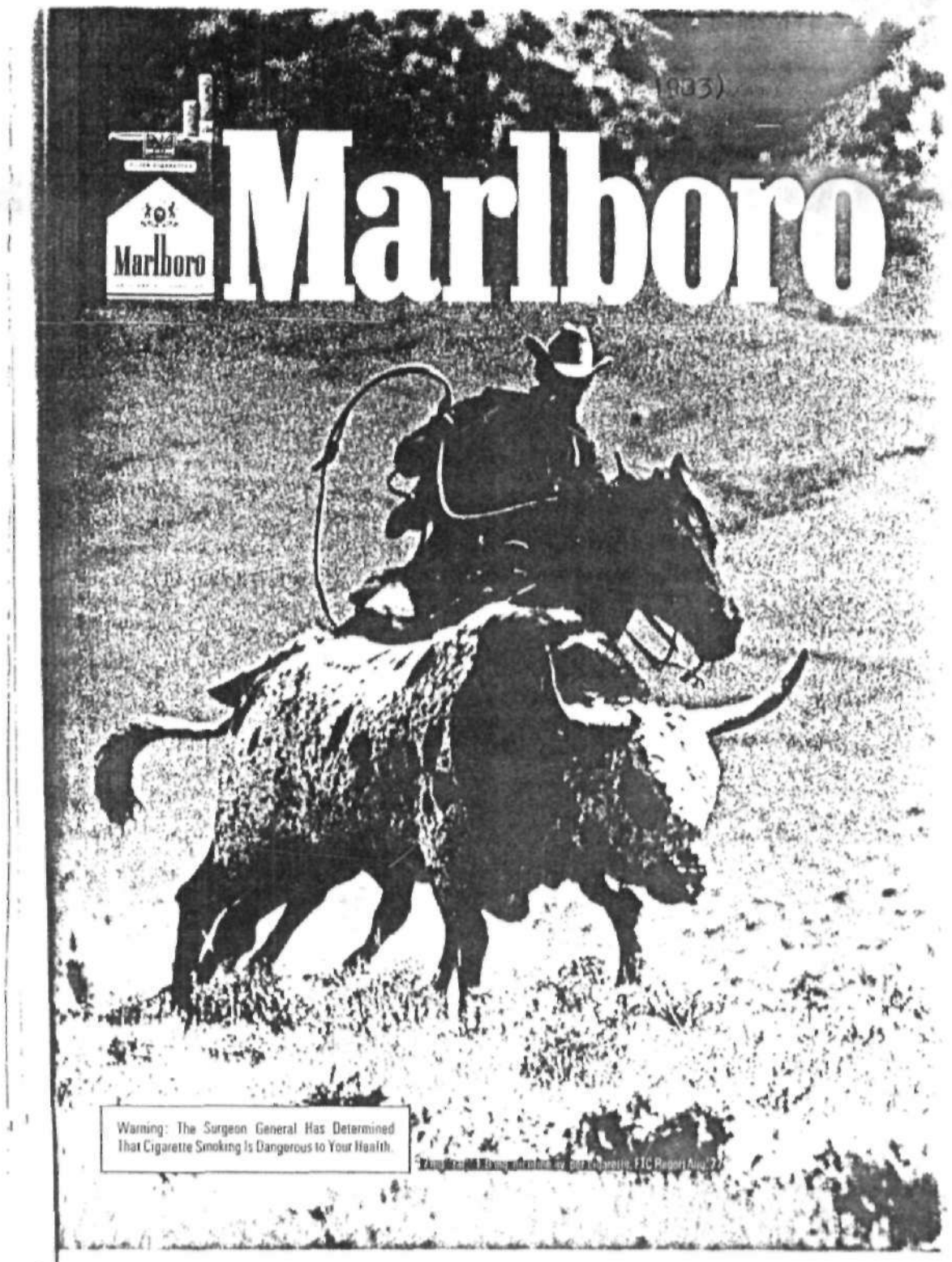
Informative labelling provides the kind of information a consumer would want and need for the selection of products. Horn (1968) and Barclay et al. (1972) emphasized that informative labelling should not only give the quality standards and grades, but also, important facts that consumers may want. Informative labelling applies to many, products, including food, drugs, household equipment/appliances, clothing and fabrics. Distinctively informative labelling should reflect the following:

Benefits of Labels to the Consumer

Because the law requires that all information on a label be accurate, they help in providing consumers with information in many ways:

1. Labels bring to the consumer's knowledge the characteristics of products, and what the product is made of. For instance, in clothing, the labels make it possible for the consumer to know if the garment is flammable, creases easily or not, whether it is 100% cotton or mixed with other fabrics. In foods, labels tell the consumer the nutrient content of the food, which enables the consumer know the quality of such food and possibly, the level of such quality. Schewe and Smith (1980); Daughtrey et al.(1981 and Engel et al. (1983) also share this view.
2. Labels can warn against hazards resulting from improper use of products, as well as reactions or side effects that can occur from usage of such products. For instance, in developed countries, labels on cigarettes are to carry a distinctive health warning to consumers of cigarettes (See fig. 4 next page). Consumers are also similarly warned not to drive when they have taken certain drugs that can cause drowsiness (Egboh 1980; Engel et al 1983).
3. Through reading the labels of certain products carefully, the consumer will become aware of how to use, care,

Fig. IV.



Source: Engel, Warshaw and Kinnear (1983)

handle and store such products. Good clothing labels would usually give cleaning instructions, just like labels on prepackaged foods will give instructions as to how it should be prepared. Tate and Glisson 1961; Kinder 1968 and Craig 1972).

4. Labels especially on food and drugs tell the consumer about the shelf life of the food and drug, so that an informed consumer will be able to distinguish between expired ones and those he can still use, and how long he can use such drugs before they get out of use.
5. Adequate labels carry the producer's or manufacturer's full name and address so that the consumer may know where to go and whom to see when he has a complaint to make. This is especially important in drugs as it is a requirement by law for producers to provide such vital information. Also, in durable goods such as household appliances, the consumer should be aware of whom he is dealing with.
6. Labels especially on household equipment and major appliances, act as guarantees as to how long the product can perform smoothly (if operated as instructed e.g. wristwatch), guarantee the safety, quality and content of the product, give conditions for servicing of such equipment as well (Wilson 1976). The United States Department of Agriculture (USDA) shield for instance,

means that the product has been inspected and approved by that government agency. Similarly, the Underwriters' Laboratories Approval Seal (UL) on an electric appliance, a cord, or a plug indicates that the article has passed certain tests for fire casualty and electrical safety (Barclay et al. 1972; McDermott et al. 1976 and Wilson 1976).

7. Through labels, consumers are able to distinguish between products that are genuine and those that are fake; as genuine producers would normally want to reveal factual information about their products, while fakes would give phorny and little information if any at all.

DeBrum et al. (1976) warned consumers to remember that a label with a lot of information does not necessarily make a good product. Nor does a label with very little information mean that the product is poor. However, consumers should be sure that the basic information they require is available. Williams (1982) on the other hand warned against too much information, which can lead to confusion and impulsive buying.

Brand Names

Brand names communicate information and images about the product to consumers. According to Nolan and Warmke (1965) and Kotler (1980), a brand name is the word or words by which an article is known. It is a term which is chosen by a firm

to identify its products. For example, PZ, Seward, Nestle, National, Phillips etc. Brand names attract attention of consumers, sustain interest, and build good will. Brand names are expected to carry messages of good will and make the consumers brand conscious to an extent that substitutes are not accepted. Therefore, brand names are expected to inform the consumer about the source of the product; its make up or appearance.

Brand names have locally become a symbol of quality that influence consumers to choose the company's product. According to Taylor and Shaw (1975), the more favourable such brand associations are, the greater the selling power of the product. A typical example of this is Omo, a product of Lever Brothers. Another example is the Nescafe coffee - a product of Nestle. Brands make it easy for consumers to identify products or services. Given an example of coca-cola, it is worth while to pay attention to the fact that people may enjoy drinking Coca-cola, but if there were no name with which to associated this experience, the consumer would find it difficult to repeat the experience. The information and motivation that were a part of this experience would not have been preserved (Horton 1984).

Trade Marks

A trade mark on the other hand, is a distinguishing word, emblem, symbol or device used to identify a manufacturer or a distributor of a particular product. It is essentially, as

described by McCarthy (1984), a legal term and includes only those brands or parts of brands which the law designates as trademarks. For instance, the peugeot is branded under the brand name of peugeot, whether it is used orally or printed in any manner. Likewise Volkswagen. However, when the symbols of peugeot and volkswagen cars are set in their familiar designs, they become trade marks.

A trade mark need not be a word. A symbol or other identifying mark - such as a bird, person, or food perhaps drawn in a caricature or cartoon fashion - could be a trade mark. For example, the familiar bird on Nestle products, the symbol for Seward products, Phillips products, National products.

Brand names and trade marks play an important role in informing the consumer because without them, consumer would not be able to identify the firm's products. McCarthy (1964); Engel et al. (1978) and Norton (1984) also support this view.

Product Safety

It is expected that consumers have the right to be protected against the marketing of products which are hazardous to helath and life. But it appears home-makers in Makurdi are still in dilemma as the various laws and edicts enacted by the Federal Government to protect and help the citizens know and fight for their rights do little or nothing to demand for information concerning safety and quality of

products.

Home-makers require specific consumer information relevant to their evaluative criteria in making informed choices. The information is expected to vary as to the type of product involved, the purchase environment and the target segment of the population it is intended for. Such information according to Engel et al (1978) must include the importance and complexity of the product and the features that are important to the consumers concerned.

A prominent consumer issue over the years has been the problem of health and safety, even in advanced countries. Focus in recent years as reported by Engel et al (1978) has been on detective, hazardous or unsafe consumer products such as automobiles, electrical appliances and toys. The longest strides to safety are best able by manufacturers since they design, build and market products in ways that will reduce if not eliminate most unreasonable and unnecessary hazards. However, consumers also have to be aware since danger is a regrettable but unavoidable facet of life. The final Report of the National Commission on product Safe (1970) stated that beyond his liability for damages, a producer owes society-at-large the duty to assure that unnecessary risks of injury are eliminated. The producer is in the best position to know what are the safest designs, materials, construction methods and modes of use. The report further stated that before anyone else, the producers must explore the boundaries of potential

danger from the use of his product. He must be in a position to advise the buyer competently how to use and how to maintain and repair the product. (Donnelly and Erhrle (1970).

In Nigeria, especially in Makurdi, it appears consumers are not the official champions on day-to-day matters of product safety. More often than not, authorities provide rather a forum where consumers are the affected but helpless by-standers. This situation is one of the reasons why president Kennedy of the United States of America in his special message to congress enumerated four basic consumer rights amongst which were

(a) the right to safety

(b) the right to be heard.

However, Knauer (1970) opined that it is difficult to underestimate the knowledge of most consumers about product safety. The author further pointed that less self protection can be expected of untrained consumers, and still less of children who cannot comprehend the most familiar dangers in consumer products. The author therefore recommended that essential steps in education for product safety depend on the manufacturer's ability to anticipate possible uses and misuse of the product, to identify and evaluate the risks, to deliver effective information to both caller and user about those risks and essential safe guards.

Often, it appears that when manufacturers label products with instructions for safe use, the information seem to be

misinterpreted, lost or forgotten. Consumers tend to act on impulse or try to save time or effort without regard to recognized hazards. Consumers frequently ignore the labels and warnings, whether or not warnings are designed or placed so that they command attention. It is therefore necessary that any warning label be conspicuously displayed and not made a part of the general information on the product itself.

2. Guarantees and Warranties

Guarantees and or warranties as they are called serve as sales promotional devices and as guards against abuses of the service policy. A guarantee is an expressed or implied assurance of the quality of goods offered to sale or the length of satisfactory use to be expected from a product. The guarantor may promise any of the following if the product does not perform as represented.

i. to replace the product

ii. refund the purchase price or a multiple of that price.

iii. to furnish the purchaser with a competitive product at no expense, or to remedy defects free of charge or for a small fee (Still et al. 1988).

A warranty (Stanton 1984) is to give buyers some assurance that they will be compensated in case the product does not perform up to reasonable expectations. A warranty is usually a written guarantee of the integrity of a product and the good faith of the maker given.

2.4.1 Publicity

Publicity according to Boyd and Massy (1972) is the nonpersonal stimulation of demand for a product, service, or business unit through non-paid-for commercially significant news in a published medium, or favourable presentation on radio, television or stage. Publicity often takes the form of press release, incorporating product information in news items, and other means of information on product discoveries, scientific advances, company news among several others.

Publicity plays the role of giving new product information to consumers and thereby, advance consumer's interest in the product. Occasionally, the information thus provided will be used by the consumer in decision making, especially when the news centres around new or improved products. An example of such publicity is given by Engel et al.(1975) in a case where a series of articles were written about Dr. Kenneth N. Taylor, who paraphrased the Living Bible, which sold over 11,000,000 copies and as at that time, was the fastest selling non fiction book of 1973. Another example is the publicity given to soya bean oil in Makurdi, (as incorporated into news items over the radio) which seems to have presently become the popular vegetable oil eaten in the homes of the elites in that area.

2.4.2 Personal or General Sources

Personal influence is a major information source in

consumer decision making. Virtually, all consumer attitudes and actions in selecting a product, service, or retailer are influenced to a great extent by their assessment of how other people they relate with have reacted to the product or service. Such other people on whom a consumer looks upon, for his influence are called reference groups and/or opinion leaders. Boyd and Massy (1972) stressed the importance of opinion leaders as playing a very significant role of disseminating information to a group, through their influence over such a group. This method of disseminating information is also referred to as word-of-mouth advertising.

Kind and Summers (1967) in a study on 'Consumer Decision Making', illustrated the importance of personal influence. The study revealed that nearly two thirds of Indianapolis housewives told someone else about new products they purchased or tried. Similarly, in another study conducted by Ogbonyomi, Abdarin, Mafuyai, Shalangwa (1988) on the use of household appliances, a majority of home-makers in Kaduna metropolis interviewed agreed that they were informed of the particular brands of appliances through word-of-mouth.

Through word-of-mouth, mothers and friends tend to influence the choice of products by the house-wife, especially, in the early years of marriage. Joyce (1968), noted that 29% of young housewives turned to their mothers for information concerning crookeries, 21% to their friends and 18% to their husbands.

Reference groups exert significant influence on individual behaviour in various ways. Gwinner et al (1977) highlighted the various ways as follows:

1. They provide comparison points in making self judgements.
2. They provide a frame of reference for the individual's actions.
3. They influence the individual's aspiration level.

A careful observation of Home Economics Students show that they influence the buying decisions of their friends and roommates in their choice of blenders and food mixers. This is because, they exhibit preference for the Maulinex and National blenders and Ken-wood food mixers. This could be as a result of group discussions and word-of-mouth influence concerning the performance and life span of such brands; from past experience or because of their being informed on such issues. This experience tends to support a study in consumer studies conducted by Black well and Talarzyk (1977) on choosing physicians. They discovered that recommendations given through word-of-mouth by friends and relatives formed the most important reason for choosing a physician.

Similarly, Venkatesan (1966) in a study also discovered that consumers accept information offered by reference groups and that these groups focus the attention of their members on new products and styles.

Although information disseminated through word-of-mouth

seems to be influential, the toughest problem of the technique however, is to reach opinion leaders who can exist in all strata of society and not from a distinct segment. Horton (1984) suggested ways of stimulating the word-of-mouth communication as follows:

1. Creating advertisements that are sufficiently humorous and intriguing to become a topic of conversation and suggesting that the person ask a friend about the product (e.g. where Chief Zeburudaya and Samanja advertised the elephant blue detergent).
2. Advertisements can be directed to opinion leaders in the hope that they will use the product and talk with others concerning it.
3. Opinion leaders tend to be innovators, so, monitoring of their behaviour can be an advance notice of consumption trends.
4. Products can be given or loaned to them in the hopes that others will be attracted.
5. Known opinion leaders can be hired by manufacturers or retailers as salespersons or perhaps as a vice president of community affairs or some other such title to capitalize upon their influence. (Engel et al. 1983).

Although this channel has emerged as a major source of information in a variety of consumer studies, it should be remembered that friends and neighbours may lack the competence

to provide detailed product information. Secondly, as in tales of epidemic terror, one can never be sure what type of information is likely to pass through one channel relative to another, so it is always necessary to monitor the content of word-of-mouth as advised by Engel et al. (1983).

2.5 Other Sources of Consumer Information

It is sometimes difficult, if not impossible, for an individual to obtain information about consumer products. Attempts to obtain such information (Wilson and Eyster (1966 and Gross Grandall and Knoll (1973) even in developed countries seem to be spotty. In some cases, as noted by the authors, the consumer does have access to the information, and in other instances, obtaining the information requires investigation and testing which he usually cannot do. Because of these difficulties, agencies and organizations have been established (U.S.A), whose primary purposes are to obtain and distribute product information to consumers (De Brum et al. 1976; Daughtrey et al. 1981).

Many businesses too have special departments devoted to consumer service. Daughtrey et al. (1981) pointed out that some firms provide their customers with booklets on a variety of consumer topics. The authors gave an example of some large retail firms that provide printed materials to their consumers to help them with their buying problems and improve their buying abilities. Such retail firms as J.C. Penny and Sears,

Roebuck are typical examples.

Getting advice from experts on what to look for in a product is sometimes wise. In Nigeria, this would seem a useful, source of information and especially true when a consumer has never before bought such an item, or when it is complicated. For instance, a farmer without knowledge concerning double harvester tractors can adequately seek information from a tractor expert or another farmer who has been using it.

(a) Better Business Bureaus

In the United State's America, almost every community has a Better Business Bureau (Oppenhelm (1965); Wilson and Eyster (1966) and Barclay et al. (1972). According to these authors, the Better Business Bureau are chiefly concerned with problems which arise from false advertising or misrepresented products and services. They provide the consumer with some helpful and factual information. However, they do not recommend products or firms, and consumers are free to interpret the information they receive in their own way and make their own buying decisions.

(b) Private Groups

A number of other private organizations also help to provide information to consumers and at the same time, protect the rights of consumers as buyers. Many businesses, according to Nolan and Warmke (1965); and De

Brum et al.(1976), form trade associations, whose purpose is to establish standards of quality for the products manufactured by their members. Such standards of quality help assure the customer that when he buys that type of product, he is getting a good buy for his money. A well-known organization which Mauser and Schwartz (1982) mentioned is the consumers Union. This union tests products and rates them as "best buys," also "acceptable" and "not acceptable," The results of such tests are published in the influential Consumer Reports. This goes a long way in informing the consumer.

(a) Government Agencies

(i) Chambers of Commerce: The Federal Government of Nigeria has set up Chambers of Commerce departments in each state. They help by encouraging, serving, and promoting the states; economic development and technological advancement, as well as informing the consuming population. For instance, the trade fairs that come up in some states of the federation are usually organised and executed by the Chambers of Commerce, assisted by the Ministry of Trade, Commerce and Industry.

2.6 Product Safety

It is expected that consumers have the right to be protected against the marketing of products which are hazardous in health and life. But it appears home-makers in

Makurdi are still in dilemma as the various laws and edicts enacted by the Federal Government to protect and help the citizens know and fight for their rights do little or nothing to demand for information concerning safety and quality of products.

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A warranty (Stanton 1984) is to give buyers some assurance that they will be compensated in case the product does not perform up to reasonable expectations. A warranty is usually a written guarantee of the integrity of a product and the good faith of the maker given to the purchaser and generally specifying that the maker will for a period of time be responsible for the repair or replacement of defective parts and will sometimes provide periodic servicing (Mauser and Schwartz 1982). All these are information a consumer and consequently, a home-maker is expected to have.

2.7 Enforcement Laws of Consumer Information

Activities are subject to human weakness and virtue as reported by Engel et al. (1983) and in need of discipline. Because operators of businesses are human, they also are subject to the full range of human weakness and virtues, therefore, require discipline as well.

Mauser and Schwartz (1982) commented that:

> "the conduct of producers has social significance, however, for they wield much power in the control of the nations production, finances, distribution of goods and resources. In exercising this power, society expects business to set in a socially responsible way. When business does not set in this manner, society calls on government to

help."

Most businesses try to act responsibly, while some do try to take advantage of consumers in varying ways. It seems promotional techniques especially advertising tend to create demand for products the consumer does not really need, instead of providing information. Moreover, because of competition and quest for monopoly amongst producers, choice making seems difficult (Kinder 1968; Craig 1973 and Horton 1988).

Because of the irresponsible behaviour of such business practices, private individuals and citizens in developed countries formed groups to protect the consumer from various business mal-practices. This movement which is the consumer movement is known as consumerism. In developed countries such as United States of America and Britain, the government on her part also, enacted laws to put constraints on business practices and on marketing in general, particularly, promotions; to help protect the consumer against fraudulent practices of business (Aaker and Day 1978).

2.7.1 Pure Food and Drug Act

The doctrine of cavest emptor prevailed prior to the 20th century, when there was little or no buyer protection against false and deceptive methods of sale (Gaedeke and Etcheson 1972). However, in the early 1900's Samuel Adams' published articles exposed the quack and unfair practices in the sale of

patent medicine, and similarly, the exposure of the unsanitary conditions in the most packaging industry by Upton Sinclair, led to the passing of the Pure Food and Drug Act in 1906 (Mauser and Schwartz 1982; Engel et al 1975). Although from its inception, the act was intended to have limited applicability, it served only to require correct description of contents on the package of drug items and provided for government inspection of most products. It was superceded in 1938 by the Federal Food Drug and Cosmetic Act (Engel et al 1983).

2.7.2 The Federal Trade Commission Act

Because the pure Food and Drug Act did little to prevent advertising and selling abuses, the Federal Trade Commission Act (the first truly effective legislation) was passed in 1914 under the rigorous support of president Wilson (Aaker and Day 1978). In 1936, congress passed the Robinson - Patman Act, a law designed to give the Federal Trade Commission broad powers to control discriminatory pricing practices.

Many amendments were made to strengthen the powers of the commission as reported by Aaker 1978; Mauser and Schwartz 1982 and Engel et al 1983. Engel et al (1983) specifically mentioned the Wheeler - Less Amendment to the F.T.C. Act in 1938 that added significantly to the commissions powers. Such amendments provided that:

1. Intent to defraud no longer needed to be proved before

action could legally be taken.

2. "Unfair methods of competition" was expanded to encompass deceptive acts of practices.
3. The commission was empowered to issue cases and desist orders which become binding after 60 days.
4. The commission was given jurisdiction over false advertising of foods, drugs and cosmetics.
5. The commission was permitted to issue injunctions to halt improper food, drug, or cosmetic advertising when it appeared the public might be harmed.

As a result of these amendments, Engel et al (1983) later made this observation:

> "The years following the Wheeler - Lee Amendment have been marked by a series of congressional actions aimed at requiring certain industries to provide special disclosures of information through their labelling and advertising activities, to prevent consumer deception and to facilitate consumer comparison of alternate product or service offerings."

Aaker and Day (1978) enumerated the laws which gave the F.T.C. increased powers over the promotional activities of firms in these industries, indicating the nature of their applicability as:

1. The Wood Products Act (1939)
2. The Fur Products Labelling Act (1951)
3. The textile Fibre Products Act (1958)
4. The Fair Packaging and Libelling Act (1966)
5. The Truth in Lending Act (1969)
6. The Fair Credit Reporting Act (1970)

The Federal Food, Drug and Cosmetic Act

This act supplanted the earlier act of 1906. The FDA is empowered to investigate and instigate advertising claims appearing on the label or package of food, drug, and cosmetic items. The Federal Trade Commission monitors all other forms of advertising for these products.

The truth in Packaging Act (1966) granted FDA additional powers to require disclosure of information on labels of food, drugs and cosmetic products and to regulate packaging procedures which might tend to confuse consumers or make product comparison difficult. Other laws regulate house-to-house selling, advertising appeals, and the use of such media as billboards and signs.

President John F. Kennedy of the United States of America in 1962, sent a special message to congress titled "Strengthening of Programs for Protection of Consumer Interests," which was said to have marked the beginning of an era (Gaedeke and Etcheson 1970). In his special message, President Kennedy enumerated the four basic rights for

consumers:

1. The Right to Safety - Consumers have the right to be protected against the marketing of products which are hazardous to health or life example manufacturers of cigarettes are expected to provide a warning that smoking is injurious to health, boldly written on the package. (See figure iv).
2. The Right to be informed - information directed at consumers should not be fraudulent and deceitful. Advertising, libelling, or other practices should not be grossly misleading. Consumers by this right are expected to be given facts to enable them make wise choices.
3. The Right to Choose - The consumer has a right to be assured, wherever possible, of access to a variety of products and services at competitive prices and in those industries in which competition is not workable and government regulation is substituted, an assurance of satisfactory quality and service at fair price.
4. The Right to be Heard - Consumers have the right to receive full and sympathetic consideration by governmental agencies, and fair and expeditious treatment in its administrative tribunals (Bannister and Monsma 1982; Mauser and Schwartz 1982 and Engel et al 1983).

The history of Federal regulation in advertising, according to Williams (1982), is still far from complete, and

there awaits in the wings, more legislation and controls over the use of words as a means of unfair competition and deception to the consumer. In Nigeria too, many types of laws and edicts have been enacted by the Federal Government to protect and help the citizens know and fight for their rights, but it appears they do little or nothing to demand information concerning quality of products. The consumer is then still left in a dilemma.

The Nigerian laws and regulations for consumer information and protection are based on and are similar to those of other developed nations, especially, the United States of America as earlier discussed. A breakdown of some of the laws and regulation in Nigeria is as follows:

1. Price Control Degree (1970)
2. Law of Protection on Illiterate Consumer
3. The Supply of Goods Act (1973)
4. Weight and Measures Act Decree 32 (1974)
5. Foods and Drugs, Cosmetics and Devices Decree (1974)
6. Nigerian Standard Organisation (1979)
7. National Electric Power Authority (1972)
8. Rent Control Decree No. 33 (1976)
9. The Nigerian Livestock and Meat Authority Decree 42 (1971).
10. Exchange Control (Anti-sabotage) decree (1984)

(Laws in the Federal Republic of Nigeria.)

Each of these laws has specific functions to perform for the welfare of the consumer; the reason why there have been so many amendments and some additional clauses.

Recently a new law (the Tobacco Smoking (Control) Degree No. 20, 1990), was signed by the President. This law demands manufacturers of tobacco products meant for smoking to inscribe health warnings on the packages, and to indicate the tar and nicotine contents as well (Ayinla, 1990). The decree went as far as instructing advertising agencies to desist from using Nigerian newspapers, magazines, radio, television, cinema, bill-boards and handbills to promote the smoking of pipes, cigars and cigarettes, unless they include warning. Apart from all these, it is now an offence to smoke in public places. This decree, apart from introducing legal curbs that will serve to revive interests in the issues of consumer rights, has launched Nigeria into the league of countries that have enacted various anti-smoking legislations.

2.8.0 Home-makers

2.8.1 Definition and Composition of Home-makers

Each day, individuals and families are faced with situations that require decision making. Decisions in the home can range from what to wear to a football game to what should be eaten (Tate and Glisson 1961). Decisions do not just happen. They are taken by certain individuals, mostly, home-makers. Home-makers as defined by Nickell et al (1976)

are those individuals who are involved in the harnessing of resources and applying managerial processes to maintain the home.

In the recent past, the wife alone was generally thought of as the sole manager of the home. But with the advancement of technology, with many women entering the labour market and working outside their homes, roles have shifted. More men now involve themselves in home-making tasks, for the smooth running and welfare of their homes. Stanton (1984) remarked as follows:

> "One of the most dramatic occurrences in our society in recent years has been the changing role of women. What is even more significant, however, are women's attempt to break from the traditional and sometimes discriminatory patterns that have stereotyped the male-female roles in families, jobs, recreation, product use, and many other areas. Today, women's growing political power, economic power, and new job opportunities have considerably changed their perspectives and those of men as well.

Because of the active role they play in the management of the home, wives, mothers, fathers, housekeepers, governesses, single parents (male or female), butlers to mention a few, are

referred to as home-makers.

Nickell et al (1976) defined decision making as the action taken in selecting from various courses of actions. Usually, decision making arises when one is faced with the problem of having to select from various alternatives. For instance, when a major purchase is to be made (as in buying a deep freezer), a home-maker is exposed to different types of models from which to choose, bearing in mind the outcomes of the choice, in terms of cost, performance, maintenance etc. In carrying out decisions, a decision-making process which home-makers are advised to follow is designed as follows:

1. Identifying the problems.
2. Seeking information.
3. Determining the alternatives and their consequences.
4. Selecting a course of action.
5. Evaluation.

(Gress et al 1973, Nickell et al 1976).

2.8.2 Classes of Home-makers

In any society, people tend to associate with groups which seem to belong together in terms of common values, norms, educational attainment, income and occupation. Engel et al (1978): Stanton (1984) also agreed to this fact. This tries to confirm the sayings of the age old adage that 'birds of the same feathers flock together'. The people in each group recognize or feel that others rank above them, often,

without knowing on what basis the ranking occurs. It is not different with home-makers.

Engel et al (1978) defined social class as:

> Relatively permanent and homogeneous divisions in a society into which individuals or families sharing similar values, life styles, interests, and behaviour can be categorized.

Behaviour of the members is similar. People have their close social relationships with people who like to do the same things they do in the same ways, and with whom they can feel comfortable. This (Stanton 1984) causes interpersonal communication about products, stores, and so forth to be somewhat restricted among social classes.

Many people confuse social class with income. Schewe and Smith (1980) and Kotler (1980) warned that they are not the same and as such, should not be confused. A combination of variables create social class. These according to Engel et al (1983) may include power, privilege, prestige, influence, good manners, which are in turn, a result of occupation, education and other variables. Truck drivers for example may average more in income than public school teachers or bank tellers, but when it comes to rating, teachers and bank tellers would be rated substantially higher in social class.

2.8.3 Measurement of Social Class

Engel et al 91978) remarked that individual social position is determined by:

1. The prestige of his occupation.
2. Performance within his occupational class as evaluated by others.
3. Social interaction and acceptance by others.
4. Possessions
5. Value Orientations.
6. Class Consciousness.

As social class system exists in developed nations, so also does it in Nigeria. In Makurdi, it appears social class of home-makers is determined chiefly by occupation, societal status, education among other variables. For instance, it seems nurses interact more with their fellow nurses. Stanton (1984) identified six distinctive social classes as obtained in the United States of America namely: the upper-upper class; the lower-middle class; the upper-lower class and the lower-lower-lower class. In Nigeria, home-makers, it appears are being stratified to social classes according to their income. This may be because, the Nigerian economic status is not yet as high as that of developed nations. There are three of such classes and the Federal Government salary structure or scale is used to determine them such as:

High Class - G.L. 13 and above

Middle Class - G.L. 7 - 12

Lower Class - G.L. 0 - 6

Schewe and Smith (1980) and Kotler (1980) warned against using income for determining social class.

2.8.4 Influences in Home-makers

Understanding consumer behaviour of home-makers seems a difficult task, because, no one knows what goes on in someone else mind. That apart, each home-maker has a unique personality. However, there are a few generalizations about what influences consumer buying behaviour.

As consumers (Stanton 1984), home-makers behave the way they do because they are motivated, and that is to say that all behaviour starts with motivation. In describing the behaviourial forces that influence consumer buying activity, Stanton (1984) gave this model:

> One of more motives within a person triger behaviour toward a goal that is expected to bring satisfaction.

Horton (1988) described a motive as a stimulated need that an individual seeks to satisfy. A few examples of motives are given as hunger, a need for security, and a desire for prestige.

It is noteworthy to mention that the need of individuals must be aroused or stimulated before it becomes a motive. Though home-makers sometimes have needs that are latent and as such, do not activate behaviour since such needs are

sufficiently intense. Needs of home-makers can be aroused by internal factors or environmental factors as reported by Kotler (1980).

Although many attempts have been made to group values, no single classification of motives is generally accepted by psychologists. However, psychologists do agree that motives can be grouped into two broad categories:

1. Aroused biogenic needs (such as the needs for food and bodily comfort), which arise from psychological states of tension.
2. Aroused psychogenic need, which arise from psychological states of tension (Engel et al 1978 and Stanton 1984).

A hierarchy of five levels of needs, arranged in the order in which a person seeks to gratify were identified by Maslow (1954). Maslow (1954) contended that people remain at one level until all their needs at that level are satisfied. Then new needs emerge on the next higher level. However, a normal person actually is most likely to be working toward need satisfaction on several levels at the same time. Since a motive is an aroused need and acts as a force that activates behaviour intended to satisfy that aroused need, perception then therefore determines the direction or path this behaviour takes.

Many elements influence the perception of home-makers and subsequently, their buying behaviour. Such elements as

cultural and social group forces, and psychological make up see fig. 5 next page. (Horton 1984; Stanton 1984).

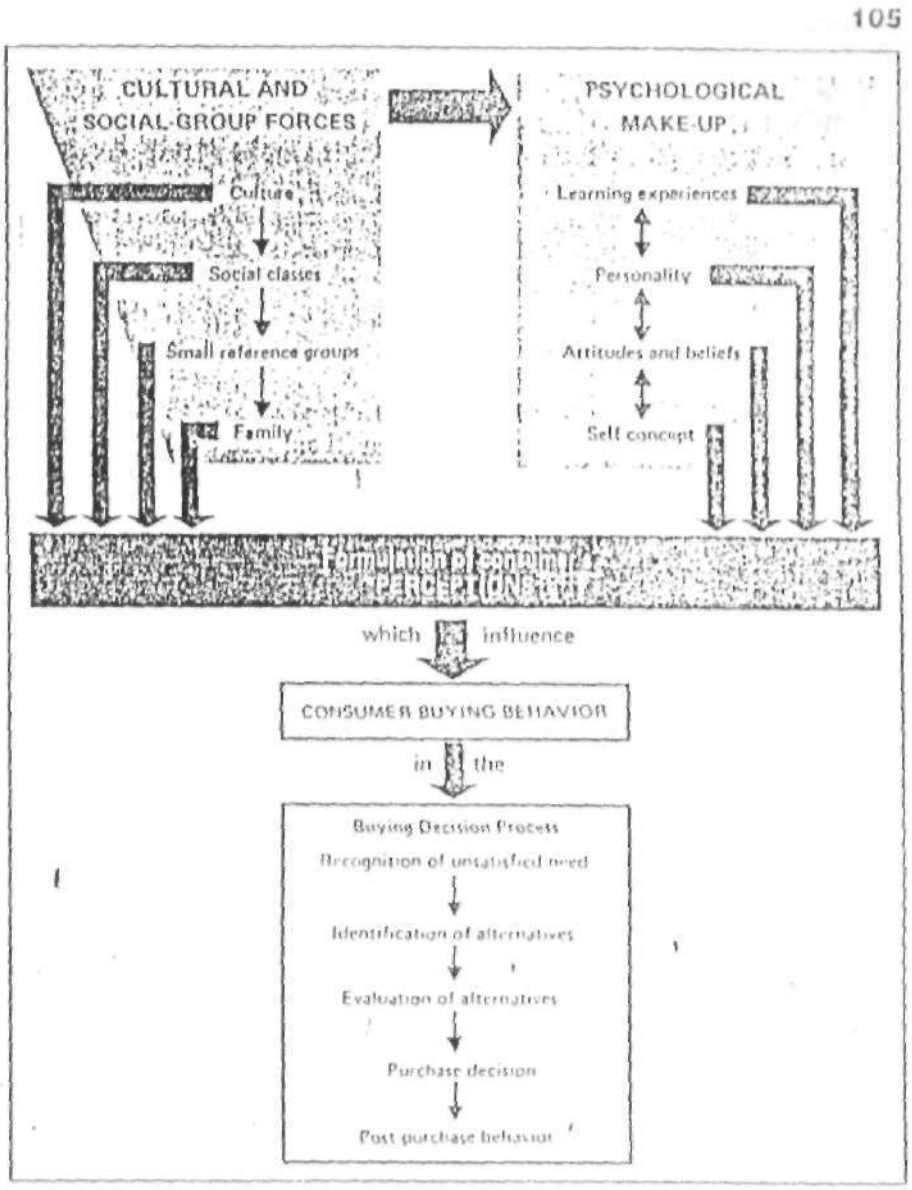
2.8.5 Cultural Influence

Engel et al (1978) defined culture as the complex of symbols and artifacts created by a given society and handed down from generation to generation as determinants and regulators of human behaviour. The symbols may be intangible such as attitudes, beliefs, values, languages, religion; or intangibles such as tools, housing, products, works of art. Horton (1984) also share the same view.

As a way of life that is handed down, culture determines our behaviour. Culture regulates our lives at every turn, from the moment an individual is born and through the process of growing up, there is conscious and unconscious pressure upon the individual to follow certain types of behaviour that other men have created. (Kotler 1980).

Many groups or subcultures may be found within the larger society as indicated by Stanton (1984). These groups are usually organized around such attributes as nationality, religion, geographical and ethnic groups. These show some distinct differences in their buying patterns as reported by Horton (1984) and subsequently, tend to influence the buying behaviour of home-makers.

Fig. V. Influencers of Perception



Source: Stanton (1984).

2.8.6 Social Class Influence

Social class influences the buying behaviour of home-makers, as home-makers belonging to the same class would normally want to show they belong. Kotler (1980) and Stanton 91984) also shared the view that people's buying behaviour is often more strongly influenced by the class to which they belong, and to which they aspire, then by their income alone.

2.8.7 Small Reference Group Influence

The small group in which the members normally can interact on a face-to-face basis has the most direct influence on a person's behaviour. The reference group as defined by Engel et al (1978) is a group of people who influence a person's attitudes, values and behaviour, Such a group as described by Kotler (1980), may be a family, circle of friends, or an athletic team. In the previous discussions, it has been pointed out that information given from face to face groups is much more effective. For instance, in the selection of household appliances or changing brands, a home-maker is very likely to be influenced by word-of-mouth from his reference group.

2.8.8 The Family

The family normally exerts the strongest and most enduring influence on a home-maker's behaviour, for the simple fact that the home-maker belonged to this group through the

years (Kotler 1980; Horton 1984). This fact is supported by the study carried out on selection of physicians by Blackwell and Talarzyk (1975) where an appreciable number of home-makers used the advice and recommendations given by their relatives as a basis for selection.

2.8.9 Psychological Make up

When purchasing any item, home-makers as reported by Oppenheim (1965), exhibit a wide range of behaviour and it is obviously impossible to isolate or even measure accurately any one of the many forces which might influence a decision.

2.8.10 Learning Experiences

Learning influences a person's perception especially where there is previous experience. For instance, a home-maker who had bought and used a particular brand of blender and was not satisfied with it would not go back to purchase the same brand due to his past experience. Kotler (1980) described learning as change in individual behaviours arising from experience. Schewe and Smith (1980) explained that most behaviour is learned apart from behaviour based on instinctive responses, growth or temporary physiological states of the organism such as hunger or fatigue.

Horton (1984) reported that when people act, they experience direct and indirect effects which influence their future behaviour. A person's learning is produced through the

interplay of drives, stimuli cues, responses and reinforcement - a theory held by many learning theorists.

2.8.11 Personality

A home-maker's personality traits influence his buying behaviour. Engel et al (1978); Kotler (1980) and Horton (1984) share the same opinion. However, Stanton (1984) pointed out that there is no agreement as to the nature of his relationship - that is, how personality influences behaviour.

2.8.12 Attitudes and Beliefs

Kotler (1980) reported that attitudes and beliefs are acquired through the learning process. Attitudes and beliefs are strong and direct forces affecting consumer's perception and buying behaviour. Kotler (1980) defined a belief as a descriptive thought that a person holds about something. Those beliefs may be based on real knowledge, opinion or faith. An attitude on the other hand, according to the author, describes a consumer's enduring favourable or unfavourable cognitive evaluations, emotional feelings, and action tendencies toward some object or idea. Engel et al. (1983), and Stanton (1984) also share similar views. Attitudes influence beliefs and beliefs influence attitudes.

Attitudes put home-makers in a frame of mind of liking or disliking things, moving towards or away from them - such as religion, politics, clothes, music, food. Stanton (1984) pointed out that attitudes and beliefs function in the lives of home-makers to enable them have a consistent behaviour toward similar classes of objects.

2.8.13 Home-makers and Economy

The economy of a nation and other factors as interest rates, inflation, taxes - have a tremendous influence on the buying decisions of home-makers. Schewe (1980) commented that recession in a country's economy tends to have devastating effects on industries and other constructive projects, as

these could shrink during such times. The home-maker too feels the effects of such times.

In Nigeria, during the oil boom period, both government and individuals struggled to improve the quality of life of citizens. But because of the present economic state of Nigeria, restrictions are being placed here and there, to control the amount of money in circulation, in efforts of revamping the nation's dwindling economy. With such a situation, it seems it has become difficult for consumers and home-makers to meet up with the prices they are required to pay on goods and services. Home-makers' source of personal income (Warmke et al 1976) include wages for work done, profits from business transactions, interest for money they loan out, rent for use of buildings or land, or transfer of payment, such as social security.

The Federal Government provides a wide range of services for the nation which is a factor why the size of the budget is large and rates of taxes so high. This view is supported by Engel et al. (1975), Linder and Selzer (1977) and Schewe and Smith (1980). Most home-makers serve as workers, for which they earn or receive income. The Government's major source of revenue is from personal and corporate income taxes. Such deductions help to pay for the costs of operating the Federal Government and its many services. This accounts for deductions in income. The home-maker is then left with the problem of making use of whatever is left to him in making ends meet.

Schwartz (1973), Engel et al. (1975) and Warmke and Wyllie (1977) have agreed that individual home-makers have certain needs and wants that must be fulfilled. Striving to satisfy these needs and wants, and acquire goods and services with the available limited income require a great deal of consideration by home-makers (Schewe and Smith (1980).

The purpose of an economy as indicated by Troelstrup and Hall (1978) and Daughtrey et al.(1981) is to produce goods and services, large in quantity, high in quality, reasonable in price, for maximum satisfaction in consumer use. Changing demands and supplies cause prices to rise and fall - a view shared by many economists. The economy allows freedom of choice as the central way of life. However, laws, social and moral pressures, limit the choices and individual is to make.

In making buying decisions, Schwartz (1973) observed that home-makers often shop around to find the best price when the decision to buy involves staple or routinely used goods. Schwartz (1973) and Engel et al. (1978) called attention to some budget - conscious home-makers for instance, who search the weekly ads for special prices of flour, sugar, canned foods and meats. Apart from that, they may visit several stores and examine various brands and models before they decide to buy; because, they want the best buy for a limited amount of money. It is worth while to mention that the decisions of the home-maker in the market place guide the economy so that the goods and services they want will be

produced.

2.9 Review of Research Methodology on Previous Consumer Education Studies

A research questionnaire was developed to solicit for information relevant to the study. Results obtained were analysed to arrive at conclusions for the study. This is in consonance with past research studies of this nature.

Ogbonyomi et al (1988), carried out a study on preference for selection of some household equipment among educated working class women in Kaduna metropolis. Two hundred and thirty questionnaires were conveniently distributed among educated working class women from Kakuri, Kawo, Angwarimi and Tudunwada area of Kaduna metropolis.

The findings of the study showed that most respondents used one kind of equipment or the other in their homes. Selection of such equipment was based on need, ease in care and convenience. The researchers also found that educational background of the respondents played a major factor in influencing the Selection of equipment.

Mshlbila (1983), used two sets of questionnaires (one for the advertising manager and the other for the marketing manager) in an attempt to analyze newspaper advertising and its effects on consumers.

The researcher identified five major customers of the paper namely: Lintus Limited, Ogily Benson Mother Nigeria

Limited, Federal Ministry of Information, Universities and Banks. There was no discrimination on the basis of customer. However, the rates for product advertisements varied from that of public notices, trade notices and advertisers announcements. The research also found out that the newspaper was prohibited from carrying advertisements of certain companies such as the breweries and the tobacco companies. Reasons given for this prohibition being that of discouraging people from drinking alcohol and smoking.

Another finding was on the governments' ban on the newspaper, from advertising drugs which are not approved by the Federal Ministry of Health. Cosmetics advertisements were also not carried by the paper. The researcher discovered that the newspaper provided various incentives to induce the customers to advertise in the New Nigerian Newspaper more frequently. For instance, a customer who booked continually for five days was entitled to 5½ percent discount.

Abdissamad (1983) studied customer behaviour in supermarkets. Scarcity of products was the most contradictory finding of this study. The researcher found that during the Great Depression of the 1930's, the operators of supermarkets were able to obtain quantities of merchandise at very low prices from distressed sources. But in this study, the researcher discovered that the operators of supermarkets obtained merchandise at high rates as a result of the austerity measures imposed by the Federal Government. The

most important reason responsible for this according to the researcher could be attributed to the difference in manufacturing abilities of the two countries.

The study also found that variety did not form a major factor in influencing supermarket customers. Rather, quality appeared to be one of the major factors. Availability as a factor, stood as a "giant in the midst of dwarfs" compared with other factors influencing customers. Price did not play a leading role in supermarket customer behaviour as is supposed to be.

In another study, Anogane (1982) used a survey method, but administered five hundred questionnaires in five State Capitals. The study determined the influence of advertising and sales promotion on consumer behaviour in a sellers market. The researcher used the following criteria to select the states for the study:

(a) geographical spread

(b) population concentration

(c) convenience

These criteria will be similarly used in this study in the selection of the population for the study.

The study revealed that consumers of larger beer care for quality in terms of taste and alcoholic content than promotional appeal. In other words, promotional appeals have

little effect on brand loyalty, purchase and consumption. The study also found that prices have very little or no influence on brand preferences. It was discovered that the price of beer went up as a result of shortage of lager beer in Nigeria. It also concluded that the largest selling lager beer is not necessarily the most promoted product.

Another finding was that advertising shortages can promote undesirable economic problems such as inflation, hoarding, black marketeering and rationing. Emperical findings showed that the effect of advertising and sales promotion is to upset rather than reinforce the market share stability of established firms.

White and Barclay (1981), analyzed data from a preliminary study identifying consumer difficulties with the home-buying process. A probability sample of 250 buyers was obtained by utilizing systematic random sampling and a six step process to eliminate as many ineligible grantees as possible before instrument administration. A mail questionnaire was developed, presenting respondents with 66 difficulties which might be encountered during search, purchase or first year of occupancy according to six of the home-buying process steps.

The researchers discovered that the problems most frequently reported were higher utility costs, foregone activities, mechanical system problems, necessary repairs or adjustments, delayed closings and overlapping payments. The

study also found that there were similarities on the most frequent difficulties, but variation in both content and rank order for the most important problems. The researchers discovered from the clusters of most frequent difficulties encountered by the sample buyers that two types of decisions made during the search and assessment phase are crucial in determining which problems a buyer will report in the later stages. These are unit selection and arrangements.

Another finding from the study was the need for the buyer to carefully eliminate the element of surprise by enumerating or getting information on all potential structural, mechanical, repair and adjustment concerns in advance of the purchase and if possible, act accordingly in making the offer.

Saltford and Roy (1981) carried out a study to determine the differences between two methods of collecting clothing consumption date: diary and recall, where other consumer expenditures were not recorded. Data were collected by means of a recall schedule that provided space for the interviewers to record purchase information and a dairy which solicited the same information from participants. From the data collected using the two methods, over a period of one month, the researchers found few differences in clothing consumption. The researchers said this may be attributed to the fact that the reporting load on consumers was small in terms of both the length of the reference period and the amount of information

the consumer was asked to supply regarding purchase made. The study also found that the recall method can be successfully used to gather family clothing consumption data.

Hatch and Lane (1980) carried out a study on care labels, to answer the question "will more information help consumers?" About one hundred and fifty women completed a questionnaire in which they were presented with a label that gave minimal care instructions and also with a label that gave the same minimal instructions but also stated additional directions. Actual fabrics were presented with each care label.

The findings of the study showed strongly that alternative and affirmative instructions be included on care labels. This is because, when the extended label gave a direction about a specific procedure and the brief label did not, the labels were interpreted differently. When both labels gave the same direction, the labels were interpreted the same.

The researchers also found out that many consumers make the correct assumptions about the use of unstated laundry procedures when given only brief instructions on a care label. Many consumers, however, are very cautious when directions are lacking on labels. Another finding was that consumers in the study either excluded the use of the unstated laundry procedures or they tended to use the least vigorous method of care available to them. The researchers also discovered that there was some evidence that previous experience influenced

the interpretation of brief labels.

In another study, Polegato and Wall (1980), designed a mail questionnaire to identify fashion opinion leaders, followers and intermediates among female undergraduates. The number, frequency, type and variety of fashion information sources used by leaders and followers in the awareness, comprehension, and legitimation stages of the fashion adoption process were studied. The demographic characteristics of the respondents were also examined.

The findings of the study showed that fashion leaders and followers were identifiable among the female undergraduates studied. It also found that the use of information sources in general and the use of the sources in the specific stages of adoption process could be differentiated for the leaders and followers.

The research revealed that if leaders are informed, especially through advertising about a product, they will have a higher probability of purchasing it and will be in a position to influence others should the occasion arise. The findings also showed that fashion leaders consulted a greater number of sources more frequently than the followers, especially, fashion magazines, discussion of new clothing styles among friends, and what their friends were wearing. The study revealed that fashion leaders and followers within the university community could not be differentiated by demographic characteristics but rather, leaders were selected

on the basis of demonstrated leadership activities.

2.10 Summary of Review of Related Literature

In summary, authors cited in the review are of the opinion that consumer information are available from sources such as radio, television, newspapers magazines, labels and packages. Others are trade fairs and exhibitions, point of purchase, word-of-mouth manufacturers of products and salespersons.

The authors viewed that advertising work to the disadvantage of consumers rather than serving the informative function as they should. They also warned against too much information which may be confusing and information that is rather too little. However, there was agreement on the fact that radio and word-of-mouth are the commonest sources of consumer information, but with a warning that word-of-mouth information be examined critically before it is made use of.

This research will also consider these consumer information sources, to ascertain those sources that are available to home-makers, as well as sources with greater and accurate consumer information.

CHAPTER THREE

3.0 RESEARCH METHODOLOGY

3.1 INTRODUCTION

The researcher appraised the techniques of providing consumer information to home-makers. In this chapter, the method of enquiry employed in the study, the choice and description of instruments for data collection, sample and sampling techniques are discussed. The administration of the research instrument designed to answer the research questions are also discussed.

3.2 Population

The population of this study comprised of home-makers from the eleven wards of the study area. These included Ankpa ward, Central ward, Clerks ward, Lafia ward, North Market ward, South Market ward, South Mission ward, North Mission ward, Wadata ward, Walomayo East ward, and Waloyomayo West ward of Makurdi metropolitan, with a population figure of 53,967 (1980 NEC Publication). A breakdown of the population for the above mentioned wards is as follows:

Ward	Figure
Ankpa Ward	3,510
Central Ward	4,990

Clerks Ward	3,854
Lafia Ward	2,309
North Market Ward	3,960
South Market Ward	9,613
South Mission Ward	4,479
North Mission Ward	3,708
Wadata Ward	5,411
Walomayo East Ward	4,303
Walomayo West Ward	7,830
Total	53,967

(Ministry of Finance, Statistics Department 1990)

3.3 Sample

Makurdi, has a large population of home-makers like other major cities in Nigeria. It was therefore, not possible to sample all literate home-makers in this study. However, in order to allow each member in the population an equal opportunity of being selected, 1% of the population was used, making it possible for the random selection of 540 home-makers. This figure was arrived at on the basis of recommendations of Adetoro (1986) and Ndagi (1984) that a sample should be large enough to ensure representativeness. The authors fauther suggested sample sizes ranging from 50 to 500 subjects. Selection of the 540 subjects was based on 1% of the population with a ratio of 1:100 as follows:

Ward	Population	1% Sample Population
Ankpa Ward	3,510	35
Central Ward	4,990	50
Clerks Ward	3,854	38
Lafia Ward	2,309	23
North Market Ward	3,960	40
South Maket Ward	9,613	96
South Mission ward	4,479	46
North Mission Ward	3,708	37
Wadata Ward	5,411	54
Walomayo East Ward	4,303	43
Walomayo West Ward	7,830	78
TOTAL	53,967	540

For each of the wards an assistant was appointed, who helped in numbering the houses (where houses were not already numbered). Then pieces of paper with numbers were provided. Literate home-makers who were lucky to pick numbers which corresponded with their house numbering had chances of filling the questionnaire. For instance, for Ankpa ward, only 35 home-makers were sampled. But to arrive at this number, 70 houses were numbered by providing 3 pieces of paper with 50, 70 and 90 respectively. The assistant was asked to pick one, which was 70. So home-makers who picked from 1-35 were given the questionnaire to complete. This procedure was followed

for each of the wards, but with varying numbers based on the size of the sample.

3.4 Research Instrument

Questionnaire was the main instrument used in the collection of data for this study. The questions required ranking and ticking of appropriate columns and answers. The researcher designed the questionnaire in five sections as follows:

Section One:

This section contained items which called for responses on demographic factors of the respondents.

Section Two:

Contained items which called for responses on the awareness of the various sources of consumer information.

Section Three:

Responses were sought on the ease of accessibility to consumer information.

Section Four:

This section contained items which required responses on the content of consumer information available in the various media.

Section Five:

Contained items which called for responses on the accuracy of consumer information presented by the various media.

The questions in the questionnaire were derived from the research questions postulated in chapter one. Many questions were generated to answer the various research questions.

Instrument Validation:

After the supervisor had approved the instrument, the researcher subjected it to both construct and face validity. Twenty copies of the instrument were produced. Ten copies each were used for both construct and face-validity, ten families were randomly selected in Samaru village, who responded to the instrument. As a result of their responses, some adjustments were made to the improvement of the study. Similarly, ten lecturers of English language from the Faculties of Education and Arts and Social Sciences of Ahmadu Bello University Zaria, responded to the initial questionnaire. The necessary corrections were effected, which led to the final instrument used in this study.

Reliability Test:

Responses secured from fifty home-makers in Samaru and Zaria city were used to determine the reliability of the instrument. The split-half reliability test was used in computing the reliability co-efficient of techniques of providing consumer information to home-makers. This involved dividing the fifty questionnaire into two equal halves and using the odd numbered items for one end and the even numbered for the other. Each of the sets of items was treated as a separate scale rated accordingly by the 50 respondents. The

sets were then correlated using the formular:

$$r = \frac{N \Sigma xy - (\Sigma x)(\Sigma y)}{[(N\Sigma x^2) - (\Sigma x)^2][(N\Sigma Y^2) - (\Sigma Y)^2]}$$

The result obtained was taken as a valid measure of reliability. The "r" value obtained was 0.859.

3.5 Data Collection

A total of 540 questionnaire were administered to literate home-makers from the drawn samples out of which 92.5% (500) were completed and returned. The researcher and the assistant, appointed administered the questionnaire and the respondents filled and returned the questionnaire within one week. Responses on the questionnaire were screened and sorted. It was discovered that only 480 questionnaire contained usable responses. The difference of 20 was not included in the analysis.

3.6 Data Analysis Technique

Simple frequency distribution was used to determine the responses to the items highlighted in the questionnaire. Descriptive Statistics was also used in the analysis. This means, the frequencies of the raw scores of respondents' responses were calculated in percentages and used in percentile form.

CHAPTER FOUR

RESULTS AND DISCUSSIONS

4.1 Introduction

This chapter discusses the data analysis and findings of the study. These research questions were asked and answered in the study. The main technique used for the collection of data was questionnaire. Both descriptive and inferential analyses were used in an attempt to answer the research questions. The analyses were made under the following sub-headings:

(1) Demographic Variables

(2) Research Questions.

4.2 Demographic Variables

Out of the total home-makers who responded to the questionnaire, 57% were males, while 43% of them were females.

The highest number of home-makers 196 (41%), that responded to the questionnaire were within the age bracket of 26-35.

Table 4.1 Age Distribution of respondents

Age	No.	Percent
18-25	118	25
26-35	196	41
36-45	132	27
Above 45	34	7
Total	480	100

This was followed by 132 (27%) of home-makers in the age grouping of 36-45 and 18-25 respectively. Seven percent of the respondents were above 45 years.

Amongst the respondents, 58% (288) and 31% (153) were married and single respectively, while 6%, 3% and 2% were widowed, separated and divorced respectively.

Table 4.2: Marital Status of Respondents.

Marital Status	No.	Percent
Married	280	58
Single	147	31
Widowed	30	6
Separated	12	3
Divorced	11	2
Total	480	100

Out of the 480 respondents, 78%, 19% and 3% were christians, muslims and traditional religionists respectively. This can be understood because Makurdi appears to be predominantly a christian dominated town.

An analysis of the educational qualification of respondents shows that the least qualified amongst them had the General Certificate in Education or its equivalents:

Table 4.3 Educational Qualification of Respondents

Educational Qualification	No	Percent
G.C.E. or its equivalent	105	22
Diploma	152	32
Degree	171	36
Higher degree	52	10
Total	480	100

while the majority were first degree and diploma holders with 36% and 32% respectively. However, 10% of the respondents were higher degree holders.

About 67% of home-makers were civil servants, while 17%, 12% and 4% were in the private sector, privately owned business and farming respectively.

Table 4.4 Occupation of Respondents

Occupation	No.	Percent
Civil service	323	67
Private sector	80	17
Privately owned business	57	12
Farming	20	4
Total	480	100

Out of the total 480 respondents, 24 (5%) were on grade level 16 and above. The income group of 07-12 had a large clustering of 259 (54%) of the respondents, while the remaining 115 (24%) and 82 (17%) of the respondents were in the income grouping of 01-06 and 13-15 respectively.

Among the respondents, 49% and 37% had family sizes of 1-5 and 6-10 respectively. The remaining 8% and 6% of the respondents had family sizes of 11-15 and 16 and above respectively.

4.3 Research Questions

Research question one - on the sources of consumer information which are most accessible to home-makers will be discussed as below. Respondents were required to rank from 1-11 the various sources of consumer information with 1 being the most accessible and 11 being the least accessible.

Out of the 480 respondents on the accessible sources of consumer information, a total of 421 respondents rated radio

from 1st to 5th positions. This finding confirms the views expressed by Engel et al. (1983), when he observed that radio is very popular and can be found in almost every home, with people listening to it anytime even at work. The responses in Table 4.5 shows that home-makers agreed that information from radio were more accessible to them; which is a further proof that radio reaches more adults than television, magazines or newspapers. Moreover, Daughtrey et al. (1981) reported that radios provide advertisers with more outlets than any other major medium. In Makurdi particularly, it appeared home-makers depended more on radio for most of their information.

The next accessible source of providing consumer information as shown on Table 4.5 was television, with 411 respondents rating it between 1st and 5th position. This may be because most homes use television and families are likely to watch television together as a unit. Therefore, any information over the television would be accessible to at least a member of the family. Gwinner et al. (1977) pointed that television commands fairly close attention of the person watching it, therefore, information passed through this medium may not go unnoticed.

Television is closely followed by newspapers, with a total response of 402, showing that home-makers, despite the increasing cost of newspapers, still purchase and use them for information purposes. Moreover, people trust the newspaper they read and so try to avail themselves of such papers, no

matter what their costs are. Moreso, Stanton (1984) and Schewe and Smith (1980) agreed that newspapers offer extensive market coverage on a local level and are widely read by millions of consumers, which is in line with this study.

Similarly, word-of-mouth was rated fourth with a total of 312 respondents rating it between first and fifth positions as another accessible source of consumer information. This may mean that information through word-of-mouth are available to home-makers as it is possible for friends or neighbours to always inform others about their experience in using a particular good or service. Although this can be an easily accessible and influential source, it should be remembered that friends and neighbours may lack the competence in providing detailed product information.

Magazines were rated fifth position with 249 respondents rating it between 1st to 5th position. This is closely followed by labels with a total response of 222, showing that some home-makers have access to information provided by labels.

Table 4.5 further shows other sources of consumer information as being less accessible to home-makers. The least accessible source of consumer information are through manufacturers and sales persons, with 395 subjects rating it between 6th to 11th positions. This is closely followed by trade fairs and exhibitions as 359 respondents rated it

between 6th to 11th position. Although trade fairs and exhibitions are good sources of providing consumer information, results of this study show that it is less accessible by home-makers. This could be because they are organised once in a while and in specific towns only, majority of home-makers are not privileged to attend.

Another less accessible source of consumer information is packaging, with 301 respondents rating it between 6th to 11th positions. This is perhaps because, packaging information are only available when home-makers possess the package or when the packages are displayed. This is closely followed by posters and billboards, with 250 respondents rating it 6th to 11th positions. From the findings of this study, it can be concluded that home-makers have more access o radio information than all other sources, since radios can be found in the kitchens, in the bedrooms, in the workshops, offices and automobiles.

Research question two-sought answer on medium that provides the most comprehensive consumer information to home-makers.

A frequency table was developed showing the observed frequencies (Table 4.6). However, to ascertain the medium with the most comprehensive consumer information, each of the consumer information source was isolated to determine the information content of each source. As a result, the

following result was obtained with their respective observed frequencies. Any frequency for each information lower than 20 will not be considered adequate enough to be analysed. Table 4.6 shows that labels carry an aggregate of 14 different consumer information.

Table 4.5 Sources of Information Available to Consumers

Information Sources	Rank 1-5 1	2	3	4	5	Total	Ranks 7-11 6	7	8	9	10	11	Total
Radio	250	120	27	13		421	19	12	5	7	12	2	51
Television	104	67	54	100	86	411	18	8	10	6	11	16	51
Newspapers	31	162	127	56	26	402	21	28	10	8	6	5	57
Word-of-mouth/Personal Cont.	66	37	120	28	61	312	29	28	15	26	31	39	139
Magazines	7	16	53	107	66	249	38	119	32	25	10	7	193
Labels	16	20	25	76	85	222	43	92	45	26	41	11	215
Posters and Billboards	14	13	31	43	59	160	70	27	40	150	12	21	250
Point-of-purchase Inf.	18	30	16	13	19	96	47	26	20	49	136	97	332
Manufacturers/Sales Persons	7	8	14	12	28	69	16	26	30	40	119	180	395
Trade-fair Exhibitions	5	12	9	17	23	66	55	50	148	64	37	60	359
Packaging	6	9	13	20	16	64	113	50	96	72	48	33	301

N = 480

Table 4.6: Information as Contained in Labels

Information	Frequency (%)
Date of expiration	53
Date of manufacture	50
Storage temperature	48
Chemical composition	46
Side effects and treatments	44
Care instructions	43
Production batch number	42
Nutritional content	40
Net weight	35
Recommended dosage	34
Danger warnings especially for children	33
Manufacturers address	22
Brand name	21
Manufacturers name	20

The most highly rated of these information is the date of expiration, which is followed by date of the manufacture. The information content in the table is arranged in descending order.

Packaging contained an aggregate of 12 consumer information arranged in a descending order. The date of manufacture is the most highly rated consumer information, closely followed by expiration date.

Table 4.7: Information Content of Packaging

Information	Frequency (%)
Date of Manufacturer	46
Date of expiration	43
Chemical composition	43
Storage temperature	43
Care instructions	41
Nutritional content	38
Production batch number	38
Side effects and treatments	37
New weight	33
Recommended dosage	31
Danger warnings especially for children	28
Manufacturers address	21

Both labels and packaging contain identical information that are similarly highly rated.

Magazines and newspapers record an aggregate of 10 pieces of consumer information, with information in retail outlets being the most highly rated, followed closely by recent changes in products and manufacturers address.

Table 4.8: Information Content in Magazines/Newspapers

Information	Frequency (%)
Retail outlets	46
Recent changes in products	44
Manufacturers address	44
Recommended retail price	40
Product uses	35
Manufacturers name	33
Brand name	32
Net weight	27
Danger warnings	22
Recommended dosage	21

Radio and television as result shows appear not to be sources with comprehensive consumer information

Table 4.9: Information as contained over radio and Television

Information	Frequency (%)
Recommended retail price	23
Retail outlets	23

An aggregate of 2 with the same frequency under the same consumer information is recorded for both sources. This finding agrees with the view of Daughtrey et al. (1981), that radio and television carry limited selling messages.

The results of this study on research question two as shown in tables 4.6 to 4.9, tally with the findings of various experts quoted in this study who found out that labels on products contain the most comprehensive consumer information, followed by packaging information.

Research question three - sought answer on medium with satisfactory consumer information.

Table 4.10 shows the rankings of the various sources, with (I) as source with most satisfactory information and (II) as the source with the least satisfactory consumer information. Out of the 480 respondents on the accuracy of information in the various sources, a total of 374 rated radio from 1st to 5th positions. These ratings show that home-makers were more exposed to radio and information provided by it and thereby considered it to be a source with satisfactory consumer information. This probably is due to the possibility of repeating radio messages. This might have given home-makers the impression that a piece of information passed repeatedly over the radio was appropriate.

Labels attracted 287 respondents, who rated it as their 1st to 5th positions. This response shows that an appreciable number of home-makers considered and depended on labels for satisfactory consumer information. This is in agreement with Wilson and Eyester (1966), who observed that information which labels carry should be accurate. The law also requires that all information on a label be accurate.

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Table 4.10 Sources of Consumer Information with Correct Information

Information Sources	Rank 1-5 1	2	3	4	5	Total	Ranks 7-11 6	7	8	9	10	11	Total
Radio	151	67	47	58	51	374	27	27	14	14	13	11	79
Labels	94	40	48	65	40	287	80	30	18	28	19	18	113
Television	58	23	43	67	71	272	47	71	49	10	13	18	161
Newspapers	17	118	58	33	42	268	87	40	38	28	9	10	125
Word-of-Personal Cont.	68	43	27	51	71	260	10	16	51	58	34	51	210
Trade-faires & Exhibitions	38	54	92	38	33	255	26	36	54	29	33	47	199
Packaging	33	38	55	44	53	223	24	68	51	28	44	42	233
Magazines	6	15	24	72	32	149	100	98	49	33	25	26	231
Point-of-purchase inf.	43	30	33	15	17	138	6	18	36	53	124	105	336
Posters and Billboards	14	16	16	27	47	119	36	34	92	111	43	43	323
Manufacturers/Sales Persons	16	36	34	19	13	118	29	21	16	59	114	123	333

N = 480

The next satisfactory source as shown in Table 4.10 was television, with 272 respondents rating it between 1st and 5th positions. This is closely followed by newspapers and word-of-mouth with 268 and 260 respondents rating it between 1st to 5th positions.

The table further shows other sources of consumer information rated by home-makers as being less satisfactory. The least of such sources was point-of-purchase information, with 336 respondents rating it between 6th to 11th position. This may be because, point-of-purchase information is usually obtained at the time of purchase and home-makers may not have enough time to weight such information and ascertain its accuracy. This is closely followed by Manufacturers and Salespersons, rated between sixth and eleventh position by 333 respondents. This finding shows that home-makers have doubts concerning information given by manufacturers and sales persons. However, it should be observed that manufacturers produce consumer goods and have better ideas as to what rare materials were used therefore cannot possibly give damaging information concerning their products.

Other sources considered less satisfactory were posters and billboards, packaging and magazines, each rated between 6th to 11th position by 323, 233 and 231 respondents respectively.

Results of the findings imply that home-makers do not generally rely on a particular source for correct consumer

information. This is so because information provided by these sources vary with individual product. Engel et al. (1983) stated that since category of products and consumers' personal characteristics and buying behaviour vary, sources of providing consumer information on products also vary. This is in line with the findings of this study. However, responses from the table show that the home-makers find some sources of providing consumer information such as radio, newspapers, labels, television and word-of-mouth to be more accurate than others.

CHAPTER FIVE

SUMMARY, CONCLUSION, LIMITATIONS AND RECOMMENDATIONS

5.1 Summary

Consumer goods are provided in a great variety such that a choice has to be made, with assistance from available information about the products. The purpose of this study is to appraise the various techniques of providing consumer information to home-makers in Makurdi, as these play a prominent role in clearing the air on the type of consumer information that gets to home-makers in Makurdi. In order to arrive at results and conclusions, three research questions were asked. These were.

Research questions

1. Which of the sources of consumer information are most accessible to home-makers?
2. What medium provides the most comprehensive consumer information to home-makers?
3. What are your views regarding the correctness of the information provided?

The sample for this study comprised 540 literate home-makers randomly selected. The technique employed for data collection was mainly questionnaire.

Simple frequency distribution and descriptive statistic

were used to analyse the responses to the items highlighted in the questionnaire. From the results obtained, the following findings were made:

The buying behaviour of consumers was dependent on the information obtained and the source that provided such information. The same piece of consumer information was obtained from many sources.

However, there were some sources that particularly gave specific information concerning certain products, while other did not.

Home-makers agreed that some of the sources of providing consumer information were available to them, but remarked that some sources they considered reliable such as printed information and trade fairs and exhibitions were not easily available to them. Home-makers found the radio more available to them than any other source of providing consumer information.

The content of consumer information available in the various media depended on the medium. The study found that the content of consumer information from the electronic media (television and radio) were the same. Similarly, were those from the printed media (newspapers and magazines). Likewise were information from labels and packages the same. Home-makers were of the opinion that while both the electronic and printed media were mainly concerned with price and retail outlets, labels and packaging information provided more detailed information especially for drugs and food.

The study also revealed that home-makers did not depend just on only one source for accurate and correct consumer information. Home-makers did not accept manufacturers and salespersons as sources with accurate and correct consumer information.

5.2 Conclusion

From the results of the findings, the following conclusions have been drawn:

Hypotheses

1. Purchasing behaviour of home-makers is dependent on the information they receive and from what source. The findings imply that the knowledge a home-maker has of a particular source of consumer information is not all inclusive but exclusive, since the same consumer information can be obtained from many sources.
2. Some sources of providing consumer information are more available to home-makers than others and information from sources as radio provide information that influence the purchasing behaviour of consumers.
3. While some sources gave detail information concerning products (labels and packages), especially on drugs, food and clothing, radio and television only gave highlights which were mainly intended to get products sold rather than the informative functions they were also meant to serve, thereby creating demand and adding unnecessarily to the cost of

products. Moreover, these sources tended to give too much information which can rather be confusing. For instance, when each type of the wide range of detergents in our markets today gets clothes whiter, brighter and cleaner than any other, the home-maker becomes confused as to which to believe for doing all those things.

4. Manufacturers and salespersons who have detailed information concerning goods and products most often than not provide only positive information that is favourable to them. Home-makers disagreed with them concerning the content of information they provide, because, only seldom would manufacturers give information that would be damaging to his profit or sales objectives.

5. Though trade fairs and exhibitions are good source of providing consumer information, home-makers still rated them low. Likewise, posters and billboards, despite the conspicuous positions they occupy, go unnoticed by home-makers.

5.3 Limitations

The study was limited to the extent of the degree of honesty in the respondents. Much reliance was also placed on the assistant who were employed to assist in the numbering of houses and distribution of questionnaire.

5.4 Recommendations

The techniques of providing consumer information to home-makers were appraised and the following recommendations have been made:

1. Since home-makers now depend more on radio for information, the Federal and State Governments, through their media agents, should monitor and ascertain that all information conveyed to consumers be as accurate as possible.

2. Newspapers and magazines should be circulated more extensively to reach as many home-makers as possible to enable even those in the rural areas get the information they provide. If costs are reduced, many home-makers will have access to the information they convey especially on recent product changes.

3. The Ministry of Trade and Commerce and the Nigerian Standard Organisation (NSO) should see that manufacturers of goods and products provide all information (both positive and negative) concerning such goods and products, leaving individual home-makers to decide whether to buy or not.

4. Advertising of products should bear danger warnings (if any), just as in the recent decree on advertising of cigarettes (Tobacco Smoking Control) Degree No. 20, 1990), which instructed manufacturers and advertisers to inscribe health warnings onwhe packages and indicate the tar and nicotine contents as well. This has been done to some extent since most cigarette advertising posters carry the warning

that "The Federal Minister of Health warns that cigarette smoking is dangerous to health". In addition, advertisers should desist from making false claims thereby, confusing the consumers.

5. Trade fairs and exhibitions appear to provide factual and useful information to consumers, since they involve mostly experts. These should be organised more frequently by the States' Chamber of Commerce and to extend them to Local Government Areas so that more home-makers would have ample opportunities of attending them and getting informed.

6. It is recommended that posters be provided in the interior of buses, trains and planes, to enable all categories of home-makers travelling in such means come across the messages they convey. Vehicles should be provided by the government for travelling advertisements on which large posters would be mounted. Such vehicles if sent to rural areas as well will expose these information to standersby, onlookers, pedestrians and motorists.

5.5 Recommendation for Further Study

A further study should be conducted in this area to determine whether demographic factors of home-makers have any effect on the availability of consumer information sources, content of information and purchasing behaviour of home-makers.

5.6 Implication to Knowledge and Classroom

Teachers of consumer education courses should make provision for topics on sources of consumer information. Such would go a long way in helping all students in knowing where such information are available and for which products. This knowledge would then not just be limited to only students offering specific courses in consumer education. Furthermore, it will enable students make wise buying decisions and to know their rights as consumers.

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APPENDIX I a-h: Availability of Sources to Consumers

(a) Age

Sources	X^2	df	P	Remarks
1. Television	38.825	30	0.130	NS
2. Radio	51.241	30	0.009	S
3. Newspaper	50.289	30	0.012	S
4. Magazine	48.997	30	0.016	S
5. Posters	34.960	30	0.244	NS
6. Label	26.934	30	0.627	NS
7. Trade-fairs	31.526	30	0.390	NS
8. Package	38.088	30	0.148	NS
9. Point-of-purchase information	44.528	30	0.043	S
10. Manufacture/Sales personal	46.438	30	0.028	S
11. Word-of-mouth/ personal contact	22.073	30	0.851	NS

(a) Marital Status

Sources	X^2	df	P	Remarks
1. Television	44.982	40	0.271	NS
2. Radio	34.624	40	0.719	"
3. Newspaper	46.912	40	0.210	"
4. Magazine	37.255	40	0.595	"
5. Posters	47.302	40	0.199	"
6. Label	35.818	40	0.659	"
7. Trade-fairs	43.839	40	0.312	"
8. Package	27.012	40	0.942	"
9. Point-of-purchase information	40.409	40	0.452	"
10. Manufacture/Sales personal	27.897	40	0.926	"
11. Word-of-mouth/ personal contact	41.417	40	0.407	"

(c) Religion

Sources	X^2	df	P	Remarks
1. Television	9.952	20	0.969	NS
2. Radio	14.775	20	0.789	"
3. Newspaper	17.049	20	0.650	"
4. Magazine	14.504	20	0.504	"
5. Posters	11.605	20	0.929	"
6. Label	12.323	20	0.905	"
7. Trade-fairs	16.055	20	0.713	"
8. Package	15.306	20	0.759	"
9. Point-of-purchase information	24.287	20	0.230	"
10. Manufacture/Sales personal	13.651	20	0.848	"
11. Word-of-mouth/ personal contact	25.294	20	0.190	"

(d) Education

Sources	X^2	df	P	Remarks
1. Television	29.684	30	0.482	NS
2. Radio	41.824	30	0.074	"
3. Newspaper	40.883	30	0.089	"
4. Magazine	26.128	30	0.669	"
5. Posters	32.374	30	0.350	"
6. Label	38.268	30	0.143	"
7. Trade-fairs	26.172	30	0.666	"
8. Package	35.849	30	0.213	"
9. Point-of-purchase information	37.494	30	0.163	"
10. Manufacture/Sales personal	29.349	30	0.499	"
11. Word-of-mouth/ personal contact	38.202	30	0.145	"

(e) Family Size

Sources	X^2	df	P	Remarks
1. Television	34.227	30	0.272	NS
2. Radio	25.127	30	0.719	"
3. Newspaper	37.264	30	0.170	"
4. Magazine	41.675	30	0.076	"
5. Posters	27.054	30	0.619	"
6. Label	32.693	30	0.336	"
7. Trade-fairs	37.646	30	0.159	"
8. Package	31.699	30	0.382	"
9. Point-of-purchase information	33.660	30	0.295	"
10. Manufacture/Sales personal	24.274	30	0.759	"
11. Word-of-mouth/ personal contact	34.428	30	0.054	S-

(f) Occupation

Sources	X^2	df	P	Remarks
1. Television	25.781	30	0.686	NS
2. Radio	32.335	30	0.352	"
3. Newspaper	25.420	30	0.704	"
4. Magazine	24.259	30	0.760	"
5. Posters	48.556	30	0.017	S-
6. Label	23.663	30	0.787	NS
7. Trade-fairs	31.441	30	0.394	"
8. Package	48.052	30	0.020	"
9. Point-of-purchase information	33.802	30	0.289	"
10. Manufacture/Sales personal	22.102	30	0.850	"
11. Word-of-mouth/ personal contact	34.108	30	0.277	"

(g) Income.

Sources	X^2	df	P	Remarks
1. Television	50.431	30	0.011	S
2. Radio	48.071	30	0.020	"
3. Newspaper	44.791	30	0.040	"
4. Magazine	42.247	30	0.068	NS
5. Posters	51.886	30	0.008	"
6. Labels	36.106	30	0.205	"
7. Trade-fairs	34.175	30	0.274	NS
8. Package	47.808	30	0.021	S
9. Point-of-purchase information	35.943	30	0.210	NS
10. Manufacture/Sales personal	40.492	30	0.096	"
11. Word-of-mouth/ personal contact	54.560	30	0.004	S

(h) Sex

Sources	X^2	df	P	Remarks
1. Television	18.360	10	0.049	S
2. Radio	18.101	10	0.053	NS
3. Newspaper	22.770	10	0.012	S
4. Magazine	12.285	10	0.266	NS
5. Posters	10.670	10	0.384	"
6. Label	6.913	10	0.734	"
7. Trade-fairs	16.394	10	0.089	"
8. Package	9.729	10	0.465	"
9. Point-of-purchase information	4.610	10	0.916	"
10. Manufacture/Sales personal	7.430	10	0.684	"
11. Word-of-mouth/ personal contact	9.639	10	0.473	"

(i) Sex

Sources	X^2	df	P	Remarks
1. Television	19.274	10	0.037	S
2. Radio	16.078	10	0.097	NS
3. Newspaper	14.100	10	0.168	"
4. Magazine	7.595	10	0.668	"
5. Posters	18.462	10	0.048	"
6. Label	11.272	10	0.337	"
7. Trade-fairs	13.137	10	0.216	"
8. Packages	8.555	10	0.575	"
9. Point-of-purchase information	12.627	10	0.245	"
10. Manufacture/Sales personal	4.497	10	0.922	"
11. Word-of-mouth/ personal contact	10.946	10	0.362	"

(j) Occupation

Media	X^2	df	P	Remarks
1. Television	26.084	30	0.671	NS
2. Radio	39.350	30	0.118	"
3. Newspaper	32.918	30	0.326	"
4. Magazine	38.888	30	0.128	"
5. Posters	32.923	30	0.326	"
6. Labels	26.200	30	0.665	"
7. Trade-fairs	48.821	30	0.016	S
8. Package	41.070	30	0.086	NS
9. Point-of-purchase information	46.900	30	0.025	S
10. Manufacture/Sales personal	38.456	30	0.136	NS
11. Word-of-mouth/ personal contact	52.528	30	0.007	S

(k) Education.

Media	X^2	df	P	Remarks
1. Television	28.057	30	0.567	NS
2. Radio	31.080	30	0.411	"
3. Newspaper	24.680	30	0.740	"
4. Magazine	42.337	30	0.067	"
5. Posters	32.340	30	0.352	"
6. Labels	32.503	30	0.435	"
7. Trade-fairs	33.531	30	0.300	"
8. Package	47.048	30	0.025	S
9. Point-of-purchase information	26.489	30	0.650	NS
10. Manufacture/Sales personal	30.499	30	0.440	"
11. Word-of-mouth/ personal contact	21.516	30	0.871	"

(l) Age.

Media	X^2	df	P	Remarks
1. Television	40.667	30	0.093	NS
2. Radio	34.522	30	0.260	"
3. Newspaper	31.723	30	0.381	"
4. Magazine	47.225	30	0.024	S
5. Posters	47.512	30	0.022	"
6. Labels	39.238	30	0.120	NS
7. Trade-fairs	48.940	30	0.016	S
8. Packages	47.024	30	0.025	"
9. Point-of-purchase information	35.085	30	0.240	NS
10. Manufacture/Sales personal	36.169	30	0.203	"
11. Word-of-mouth/ personal contact	49.745	30	0.013	S

(m) Marital Status

Media	X^2	df	P	Remarks
1. Television	41.181	40	0.419	NS
2. Radio	31.686	40	0.823	"
3. Newspaper	36.604	40	0.624	"
4. Magazine	43.928	40	0.309	"
5. Posters	54.278	40	0.065	"
6. Labels	49.346	40	0.148	"
7. Trade-fairs	46.754	40	0.215	"
8. Package	32.468	40	0.796	"
9. Point-of-purchase information	38.227	40	0.550	"
10. Manufacture/Sales personal	39.252	40	0.504	"
11. Word-of-mouth/ personal contact	44.488	40	0.288	"

(l) Age.

Media	X^2	df	P	Remarks
1. Television	26.716	20	0.175	NS
2. Radio	27.386	20	0.125	"
3. Newspaper	23.958	20	0.244	"
4. Magazine	26.866	20	0.139	"
5. Posters	14.081	20	0.826	"
6. Labels	14.192	20	0.821	"
7. Trade-fairs	18.508	20	0.554	"
8. Packages	22.535	20	0.312	"
9. Point-of-purchase information	22.323	20	0.312	"
10. Manufacture/Sales personal	27.650	20	0.323	"
11. Word-of-mouth/ personal contact	27.650	20	0.118	"

(o) Family Size

Media	X^2	df	P	Remarks
1. Television	44.431	30	0.044	S
2. Radio	29.496	30	0.492	NS
3. Newspaper	33.063	30	0.320	"
4. Magazine	27.924	30	0.572	"
5. Posters	24.076	30	0.769	"
6. Labels	28.950	30	0.520	"
7. Trade-fairs	35.874	30	0.212	"
8. Package	40.352	30	0.098	"
9. Point-of-purchase information	45.013	30	0.038	S
10. Manufacture/Sales personal	41.925	30	0.073	NS
11. Word-of-mouth/ personal contact	19.229	30	0.935	"

(p) Income

Media	X^2	df	P	Remarks
1. Television	40.805	30	0.090	NS
2. Radio	36.154	30	0.203	"
3. Newspaper	29.678	30	0.482	"
4. Magazine	45.415	30	0.035	S
5. Posters	39.218	30	0.121	NS
6. Labels	36.972	30	0.178	"
7. Trade-fairs	44.322	30	0.045	S
8. Packages	32.909	30	0.326	NS
9. Point-of-purchase information	68.635	30	0.000	S
10. Manufacture/Sales personal	39.174	30	0.122	NS
11. Word-of-mouth/ personal contact	45.970	30	0.031	S

Appendix II

Dept. of Voc. & Tech. Education,
Faculty of Education,
Ahmadu Bello University,
Zaria.

The Home-makers,
Makurdi Township,
MAKURDI.

Dear Sir/Madam,

I am a student of the above mentioned department. I am appraising the various techniques of providing consumer information to home-makers.

Findings of the study will help in clearing the air on the type of consumer information that gets to home-makers. The appriasal will also help to ascertain if the techniques employed to pass on consumer information are adequate or otherwise. Also, the research will reveal whether inadequately informed home-makers are exposed to the danger of spending their money on inferior merchandise.

I will be grateful if you will kindly respond to the questionnaire as honestly as possible. Your answers will be treated with the strictest confidence.

Yours sincerely,

Ierseer Yaji

QUESTIONNAIRE FOR HOME-MAKERS

Research On: An appraisal of the various techniques of providing consumer information to home-makers in Makurdi, Benue State.

Section One:

Tick ( ) on the answer that is applicable to you:

1. Age:

   (a) 20 - 25 ( )

   (b) 26 - 30 ( )

   (c) 31 - 35 ( )

   (d) 36 - 40 ( )

   (e) 41 - 45 ( )

   (f) 46 - 50 ( )

   (g) 51 and above ( )

2. Sex:

   (a) Male ( )

   (b) Female ( )

3. Marital Status:

   (a) Married ( )

   (b) Single ( )

   (c) Widowed ( )

   (d) Separated ( )

   (e) Divorced ( )

4. Religion:

   (a) Christianity ( )

   (b) Islam ( )

   (c) Traditional ( )

   (d) Others (Specify) -

5. Educational questions: Tick ( ) your highest qualification.

   (a) Primary ( )

   (b) Teachers grade II ( )

   (c) G.C.E./WASC ( )

   (d) O.N.D. ( )

   (e) H.N.D ( )

   (f) B.A./B.Sc/B.Ed. ( )

   (g) MA/M.Sc ( )

   (h) Ph.D ( )

   (i) Others (specify) -

6. Occupation:

   (a) Civil service ( )

   (b) Private sector ( )

   (c) Privately Owned business ( )

   (d) Armed forces ( )

   (e) Farming ( )

   (f) Others (specify) -

7. Income:

   (a) 01 - 06 ( )

   (b) 07 - 12 ( )

   (c) 13 - 15 ( )

(d) 16 and above ( )

8. Family Size:

(a) 1 - 6 ( )

(b) 6 - 108 ( )

(c) 11 - 15 ( )

(d) 16 and above ( )

9. Section Two:

From the following sources of consumer information, rank those sources you are familiar with in order of most commonly known to the least known (1 - 16), one being the most commonly known, while 16 is the least known.

(a) Television ( )

(b) Radio ( )

(c) Newspapers ( )

(d) Magazines ( )

(e) Posters ( )

(f) Bill boards ( )

(g) Labels ( )

(h) Trade fairs ( )

(i) Exhibitions ( )

(j) Packaging ( )

(k) Point-of-purchase information ( )

(l) Ministry of information ( )

(m) Manufacturers/Scales persons ( )

(n) Chambers of Commerce ( )

(o) Word-of-mouth/Personal contact ( )

(p) Conferences, seminars and workshops ( )

(q) Others (specify) ( )

10. Identify from the list of information sources below, by ticking (✓) those that influence your purchase of the items giving:

Information Sources	Clothing	Food	Drugs	Household Equipment
(a) Television				
(b) Radio				
(c) Newspaper				
(d) Magazines				
(e) Posters				
(f) Bill Boards				
(g) Labels				
(h) Trade fairs				
(i) Exhibitions				
(j) Packaging				
(k) Point of Purchase information				
(l) Ministry of information				
(m) Manufacturers/ Sales person				
(n) Chambers of Commerce				
(o) Word of Mouth/ Personal contact				
(p) Conferences, Seminar and Workshops				
(q) Others (specify)				

Section three:

1. Rank in order to ease of accessibility from (1 - 16, one being the most accessible, while sixteen being the least accessible) the following sources of consumer information available to you.

(a) Television Advertisements ( )

(b) Radio advertisements ( )

(c) Newspaper advertisements ( )

(d) Magazine advertisements ( )

(e) Posters ( )

(f) Bill boards ( )

(g) Labels ( )

(h) Trade fairs ( )

(i) Exhibitions ( )

(j) Packaging instructions ( )

(k) Point-of-purchase information ( )

(l) Ministry of information ( )

(m) Manufacturers/sales persons ( )

(n) Chambers of Commerce ( )

(o) Word-of-mouth/Personal Contact ( )

(p) Conferences, Seminars and Workshops ( )

(q) Others (specify) ( )

12. Section Four:

Identify from the list below, the common consumer information that are available in the various media in Nigeria by putting a tick (✓) under any media that the consumer information is found.

	MEDIUM						
Information	Tele-vision	Radio	Maga-zines	News-paper	Bill Board	Labels	Pack ages
(a) Date of manufacture							
(b) Date of expiration							
(c) Brand name							
(d) Manufa-cture's name							
(e) Manufa-cture's address							
(f)Chemical composition							
(g) Nutri-tional contact							
(h) Net weight							
(i) Recom-mended dosage							
(j) Danger warnings (esp. for children)							

Section Five

13 From the following list of sources of consumer information media below, rate from highest to the least (1 for the highest, while 16 for the least), the ones with the most satisfactory information:

(a) Television ( )

(b) Radio ( )

(c) Newspaper ( )

(d) Magazines ( )

(e) Posters ( )

(f) Billboards ( )

(g) Labels ( )

(h) Trade fairs ( )

(i) Exhibitions ( )

(j) Packaging ( )

(k) Point-of-Purchase information ( )

(l) Ministry of information ( )

(m) Manufacturer's/Sales person ( )

(n) Chambers of Commerce ( )

(o) Word-of-mouth/personal contact ( )

(p) Conferences, Seminars and Workshops( )

(q) Others (specify) ( )

Appendix III

Dept. of Voc. & Tech. Education,
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MAKURDI.

Dear Sir/Madam,

I am a student of the above mentioned department. I am appraising the various techniques of providing consumer information to home-makers.

Findings of the study will help in clearing the air on the type of consumer information that gets to home-makers. The appraisal will also help to ascertain if the techniques employed to pass on consumer information are adequate or otherwise. Also, the research will reveal whether inadequately informed home-makers are exposed to the danger of spending their money on inferior merchandise.

I will be grateful if you will kindly respond to the questionnaire as honestly as possible. Your answers will be treated with the strictest confidence.

Yours sincerely,

Iorseer Yaji

QUESTIONNAIRE FOR HOME-MAKERS

Section One

Tick ( ) the answer that is applicable to you.

1. Age:

   (a) 18 - 25 ( )

   (b) 26 - 35 ( )

   (c) 36 - 45 ( )

   (d) Above 45 ( )

2. Sex:

   (a) Male ( )

   (b) Female ( )

3. Marital Status:

   (a) Married ( )

   (b) Single ( )

   (c) Widowed ( )

   (d) Separated ( )

   (e) Divorced ( )

4. Religion:

   (a) Christianity ( )

   (b) Islam ( )

   (c) Traditional ( )

5. Educational Qualification: Tick ( ) your highest qualification:

   (a) G.C.E. or its equivalent ( )

   (b) Di;oma ( )

   (c) Degree ( )

   (d) Higher degree ( )

6. Occupation:

(a) Civil service ( )

(b) Private Sector ( )

(c) Privately Owned Business ( )

(d) Farming ( )

7. Income:

Grade Level

(a) 01 - 06 ( )

(b) 07 - 12 ( )

(c) 13 - 15 ( )

(d) 16 and above ( )

8. Family Size:

(a) 1 - 5 ( )

(b) 6 - 10 ( )

(c) 11 - 15 ( )

(d) 16 and above ( )

Section Two:

9. From the following sources of consumer information, rank those sources you are familiar with in order of most commonly known to the least known (1-11) one being the most known, while eleven the least known.

(a) Television advertisements ( )

(b) Radio advertisements ( )

(c) Newspaper advertisements ( )

(d) Magazine advertisements ( )

(e) ( )

(f) Labels ( )

(g) Trade fairs and Exhibitions ( )

(h) Packaging instructions ( )

(i) Point-of-purchase information ( )

(j) Manufacturers/sales persons ( )

(k) Word-of-mouth/Personal conduct ( )

Section Three:

10. Rank in order of ease of accessibility from (1 - 11, one being the most accessible, while sixteen being the least accessible) the following sources of consumer information available to you:

(a) Television advertisements ( )

(b) Radio advertisements ( )

(c) Newspaper advertisements ( )

(d) Magazine advertisements ( )

(e) ( )

(f) Labels ( )

(g) Trade fairs and Exhibitions ( )

(h) Packaging instructions ( )

(i) Point-of-purchase information ( )

(j) Manufacturers/sales persons ( )

(k) Word-of-mouth/Personal conduct ( )

Section Four:

11. Identify from the list below, the common consumer information that are available in the various media in Nigeria by putting a tick ( ) under any media that the consumer information is found:

M E D I U M

Information	Tele-vision	Radio	Maga-zines	News-paper	Labels	Pack-ages
a) Date of Manufacture						
b) Date of expiration						
c) Brand Name						
d) Manufac-turer's name						
e) Manufac-turer's						
f) Chemical composi-tion						
g)Nutritional content						
h) Not weight						
i)Recommended dosage						
j) Danger warnings (esp. for children)						
k) Side effects & Treatments						

1) Storage Temperature (minimum maximum)						

Information	Tele-vision	Radio	Maga-zines	News-paper	Labels	Pack-ages
m) Production batch Number						
n) Product uses						
o) Recent changes in products						
p) Recom-mended retail price						
q) Retail outlets						
r) Care Instruc-tions						

Section Five:

12. From the following list of sources of consumer information media below, rate from highest to the least (1 for the highest, while 11 for the least), the ones with the most satisfactory information.

(a) Television ( )

(b) Radio ( )

(c) Newspaper ( )

(d) Magazines ( )

(e) Posters and Bill-boards ( )

(f) Labels ( )

(g) Trade fairs and Exhibitions ( )

(h) Packaging ( )

(i) Point-of-Purchase information ( )

(j) Sales person ( )

(k) Word-of-mouth/personal contact ( )