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NEEDS ASSESSMENT IN ADULT
CONSUMER EDUCATION

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by

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ABSTRACT

The purpose of this study was to obtain initial data for developing a consumer education program intended for the participants of home-making courses offered by selected People's Education Centers in the metropolitan area of Istanbul.

The study attempted to answer (a) respondents' feelings of adequacy in basic consumption areas, (b) their perceived needs for consumer education, (c) their willingness to participate in a consumer education, and (d) their personal criteria in the choice of some common purchasing items.

The sample consisted of 330 female participants, all at the age of 18 or over attending home-making courses in the spring of 1985 in three selected People's Education Centers. Data collection instrument was a questionnaire developed by the investigator. Frequency distributions by numbers and percentages, means, Chi-square tests and Cramer V tests were used as statistical methods for the analysis of the data.

Findings of the study indicated that a typical respondent was a young adult below the age of 24, holding a primary school diploma, single unemployed, living in her own house with five other people with a monthly household income between 50.000-100.000 TL.

The respondents felt least adequate in General Principles of Purchasing, followed by Food and Nutrition, Legal Regulations and Institutions, Durables, Clothing, General Marketing and finally in Budgeting.

As for the perceived need for consumer education, Budgeting come the first priority area, followed by General Principles of Purchasing, Food and Nutrition, Clothing, Durables, Legal Regulations and Institutions, and General Marketing.

The majority of the respondents (91.2%) indicated an interest in inclusion of consumer education in their home-making program.

The respondents indicated freshness, nutritional value and low-cost as the most frequent three criteria for food. For clothing the most frequent three criteria were suitability, durability and color. The group marked durability, warranty and brand name as the most frequently used three criteria for durables.

The findings above provide initial data for the development of a consumer education program directed to the female participants of home-making courses offered by People's Education Centers. The study provides strong evidence that such a program will meet with interest. However, the findings of this study should be considered as an attempt to identify the needs of the respondents in a field where no previous research has been done in Turkey.

ÖZET

Bu çalışmanın amacı; İstanbul Halk Eğitim Merkezleri tarafından açılan meslek kurslarına katılan kişilere yönelik tüketici eğitimi programının geliştirilebilmesi için ilk verileri elde etmektir.

Bu çalışmada, araştırmaya katılanların (a) tüketime ilişkin bazı konularda kendilerini ne dereceye kadar yeterli hissettikleri, (b) algıladıkları biçimiyle tüketici eğitimine olan ihtiyaçları, (c) tüketici eğitimine katılma istekleri ve (d) bazı mal gruplarını satın alırken kullandıkları kriterleri saptandı.

Örneklem, 1985 ilkbaharında seçili üç Halk Eğitim Merkezinde açılan mesleki kurslara katılan 18 yaş ve üzerindeki 330 kadından oluşmaktaydı. Veri toplama aracı olarak kullanılan anket, araştırmacı tarafından geliştirildi. Veriler sayı ve yüzdelerden oluşan dağılım tabloları, ortalama, Ki-kare ve Kramer's V gibi istatistik yöntemlerle analiz edildi.

Araştırma bulgularına göre tipik anket yanıtlayıcısı ilkokul mezunu, bekâr, işsiz ve 24 yaşında genç bir yetişkindir. Ortalama 50.000 ila 100.000 TL. arasında aylık geliri olan beş kişilik ailesiyle birlikte kendi evinde yaşamaktadır.

Araştırmaya katılanlar kendilerini en çok Genel Satın Alma Kuralları'nda yetersiz hissetmekte, bunu sırasıyla Yiyecek ve Beslenme, Yasal Uygulamalar ve Kurumlar, Dayanıklı Tüketim Malı, Giyecek, Genel Pazarlama ve son olarak da Bütçe konuları izlemektedir.

Tüketici eğitimine ilişkin algılanan ihtiyaçlar göz önüne alındığında öncelik sıralamasında Bütçe birinci gelmekte, bunu sırasıyla Genel Satın-Alma Kuralları, Yiyecek ve Beslenme, Giyecek, Dayanıklı Tüketim Malı, Yasal

Uygulamalar ve Kurumlar ve Genel Pazarlama izlemektedir.

Meslek kursları programına tüketici eğitiminin dahil edilmesi önerisi, anketi yanıtlayanların büyük bir çoğunluğu (%91.2) tarafından ilgiyle karşılandı.

Araştırmaya katılanların satın almada kullandıkları ilk üç kriter sırasıyla: yiyecek alırken tazelik, besleyicilik ve ucuzluk; giyecek alırken yakışması, dayanması ve rengi; dayanıklı tüketim malı alırken dayanıklılık, garanti belgesi ve marka olarak belirlendi.

Bu araştırmanın bulguları, Halk Eğitim merkezleri meslek kurslarına katılan kadınlara yönelik tüketici eğitimi programının geliştirilmesi için gerekli ilk bilgileri sağlamaktadır. Ancak, bu bulgular, Türkiye'de daha önceden araştırma yapılmamış bir alanda ihtiyaç saptaması girişimi olduğu göz önüne alınarak değerlendirilmelidir.

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I. INTRODUCTION

This study focuses on the Consumer education needs of adults in the Turkish setting. Consumer education has been growing in importance during recent years all over the world. The interest of the investigator in consumer education comes from her marketing background. The investigator has felt that there is a need for consumer education in Turkey and has decided to conduct this study in order to obtain initial data to be used in the development of a consumer education program. The introductory section presents the background of the study, states the problem, explains the significance of the study, and defines the basic terms used.

An outstanding development of our time is the rapid industrialization and urbanization. In 1935 only 24 per cent of Turkey's population lived in urban areas, whereas in 1985 this percentage increased to 54 (DIE,1985).

The consequences of this development have been manifold. A growing number of families have become dependent rather than independent economic units. With the mechanization of agriculture, great numbers of people began working for others in rural areas or migrated to urban areas. They became wage earners, working in farms, factories or services.

On the other hand, the advent of science and technology has resulted in the proliferation of produced goods. Persons trying to select a specific product to fulfill a need are now faced with an overwhelming number of alternatives. Innovations in transportation and communication enlarged the boundaries of the market.

The mass media and other communication means such as newspapers, radio and television have become influential advertising agents.

Advertisements, by means of communication media, do not only inform people about the new products but they also stimulate the desire to buy. Families are faced with more purchasing decisions today than ever before. They are confronted with a highly complex market system which requires both knowledge and competence in matters of consumption.

The developments described above are universal with variations from one country to another. Turkey is not an exception.

Need for Consumer Education

A growing number of Turkish families have started to consume food, some goods, some of which they used to produce themselves. They need to adjust to the on-going changes in the market structure. On the other hand, people who are not educated in the consuming behavior may be confused and feel incompetent in the face of growing complexity of the market structure.

Adult education could be one of the means to help the people become more intelligent consumers. This study focuses on adult education as a vehicle to develop conscientious consumers in the Turkish setting. An important organization in the field of adult education where consumer education may be introduced is the system of People's Education Centers (PECs) run by the Ministry of National Education, Youth and Sports. A general description of these centers is provided in the following section.

People's Education Centers

People's Education Centers occupy an important position in Turkish adult education. There were altogether 644 PECs functioning throughout Turkey in 1984 (MEGSB, 1985).

Two institutions played a historic role in the formation of PEC's (Oğuzkan, 1973). These institutions were Turkish Hearths (Türk Ocakları) and People's Houses (Halk Evleri). Turkish Hearths established in 1911 and served as cultural and educational centers until the early 1930's. In 1932 they were replaced by People's Houses which remained as popular centers of culture and education based on voluntary service until their abolishment in the early 1950's. Although the first PEC's established in late 1950's, their full development came with the founding of the General Directorate of Adult Education at the Ministry of National Education, Youth and Sports in the early 1960's.

The overall purpose of PEC's is to meet the needs of people who want to benefit from educational services outside the formal educational system. They include those who lack previous education or have left school early as well as those who have finished a certain type of school but would have liked to continue learning.

Everyone has the opportunity to benefit from adult education services offered by PEC's. No limitations are imposed in terms of age or previous education. However, there may be prerequisites for some of the courses. For example literacy is a prerequisite for enrollment in a typing course.

According to the "Regulations for Non-Formal Education Institutions", put into effect in 1979, each center is run by a director assisted by assistant directors. Other staff members include supervising teachers, course instructors, specialists, skilled persons, and technicians.

The PEC's offer both courses and cultural activities. The cultural activities include lectures, performances, concerts, exhibitions, shows, panels, conferences and the like. Turkish State Institute of Statistics

classifies the courses offered by PEC's into five groups as follows (DiE, 1985):

1. Literacy courses
2. General knowledge courses
3. Vocational courses
4. Industrial courses
5. Social and cultural courses

There are varieties of programs under each heading. As far as courses are concerned, their content are generally determined by the central authorities of Ministry of National Education, Youth and Sports. In cases where there is no such an imposition, local PEC's may develop their own programs.

Vocational courses often last eight months, starting in fall and ending in late spring. Each course requires forty hours of attendance per week. Thus, the total number of hours exceeds one thousand hours of class work.

A special provision is made for education within the vocational courses. Out of forty hours of instruction per week, 2 hours must be devoted to general education. This makes sixtyfour hours of general education instruction for a course of eight month duration. The topics selected for general education depend on the needs of the group. Some of the current topics include literacy, health, family planning and civic education. The teacher may distribute the time available for general education over several topics.

Consumer education may be one of the topics that can be introduced in the general education component of the vocational courses offered by the PEC's. The advantage of such an arrangement will be the presence

of an already large group of participants in these well-established programs. Our contacts with the various centers in Istanbul indicated an interest in such a development.

Statement of the Problem

The purpose of this study is to obtain preliminary data to be used in the development of a consumer education program intend for the participants of the home-making courses offered by the selected PEC's in the metropolitan area of Istanbul. Six types of courses which are most typical in these centers are selected for the purpose: (1) Cutting and sewing; (2) Machine embroidery; (3) Hand embroidery, (4) Handicrafts; (5) Artificial flower and (6) Knitting. Since most of the participants attend these courses to improve their home-making skills rather than vocational purposes, these courses will be referred as the "home-making courses" in this study.

This study aims to investigate (1) feelings of adequacy in specific areas of consumption, and (2) the priority areas in a propective consumer education program as perceived by the respondents. It also aims to examine how the feelings of adequacy and the perceived priority areas relate to one another and how each in turn relates to demographic characteristics. More specifically the following points will be investigated:

1. The extent to which the respondents feel adequate in relation to the various aspects of consumption;
2. The specific areas for which the respondents perceive a need for consumer education;
3. The relationship between respondents' feeling of adequacy and their

perceived need for consumer education;

4. The relationship between the respondents' feeling of adequacy and their demographic characteristics;

5. The relationship between the respondents' perceived needs for consumer education and their demographic characteristics.

This study intends to be descriptive and exploratory in an area where no previous research has been done in Turkey. Available research made in the United States and Canada are rather scarce.

Significance of the Study

There is no special law in Turkey which aims at the protection of consumers as such, except the references to consumer protection in the various laws. There has been also a number government regulations for the protection of the consumers. Examples are the regulations for food items and fair advertisement. However, there are a number of gaps in the legal system and the effectiveness of the existing legal ruling is questionable. Since 1971 four drafts have been made for the enactment of a consumer protection law but none of them has been put into effect.

Article 172 of the Constitution (1982) requires that the state take measures to protect and inform the consumers, and also supports initiatives by the consumers to protect themselves.

A reference to consumer education is found in the Regulations for the Non-Formal Institutions (1982). Article 8 indicates the development of thrifty consumers as one of the aims of adult education institutions.

Neither the consumer protection nor consumer education is at a satisfactory level in Turkey at present. This study is a pioneering

attempt in assessing the need for consumer education in relation to a specific type of adult education organization namely, the People's Education Centers.

The development and implementation of a consumer education program may enable the PEC's to broaden and enrich their programs.

Definitions of the Terms

The following terms used in this study are defined as below:

Adult Education is a process whereby persons whose major social roles are characteristic of adult status undertake systematic and sustained learning activities for the purpose of bringing about changes in knowledge, attitudes values or skills (Darkenwald and Merriam, 1982)

Consumer is the buyer or user of commodities or services (Webster Dictionary, 1981)

Consumer Education is education in intelligent and effective methods of buying and using goods and services; competent money management and the relationship of the consumer to the economic system (UNESCO, 1979)

Need refers to the difference between what is and what ought to be, or a gap between the status quo and a new or changed set of conditions assumed to be more desirable (Leagens, 1964)

Needs Assessment is a systematic method of determining the educational needs of a particular group or community (UNESCO, 1979)

Felt Adequacy is the respondents' feeling about their own adequacy in the specific areas of consumption areas

Perceived Need is a need identified by the person.

II. REVIEW OF LITERATURE

A thorough examination of Türkiye Bibliografyası (Turkish Bibliography) which lists books and Türkiye Makaleler Bibliografyası (Turkish Bibliography of Articles) which lists articles covering the years 1970-1984 indicated no publication in the area of needs assessment in adult consumer education in Turkey. An examination of the sections devoted to adult education and home economics of Dissertations Abstracts covering the years 1975-1983 showed that the research conducted in this area in the United States and Canada was scarce. Due to some practical problems the existing literature could not be fully obtained. Therefore, the following survey is based on the literature which has been available at the time of the study.

This chapter starts with the concept of need, followed by the sections devoted to needs assessment in adult education and consumer education. It ends with the studies related to adult consumer education.

The Concept of Need

The doctrine of interests and needs in education was first proposed in an elaborate manner by John Dewey (Atwood and Ellis, 1971). Dewey thought that the traditional subject-matter approach resulted in a neglect of the needs and interests of the learners. He sought to replace this approach by a learner-centered approach.

There are a number of definitions of need in the literature. In all definitions of "need" reviewed, the term implied the existence of a discrepancy between the observed status of individuals and groups and the desired, required or acceptable conditions, outcomes or goals.

According to Knowles (1970) two kinds of needs have meaning for adult educators in program development. These are (1) basic or organismic needs, and (2) educational needs.

Basic or organismic need is a deficient state that initiates a motive on the part of the individual. It produces tension in a person causing him to do something to eliminate this tension.

According to Atwood and Ellis (1971) such a concept of need is similar to the concept of drive which refers to a bio-psychological state of tension causing gratification seeking behavior. A state of inequilibrium occurs as a result of tension, and this state continues until equilibrium is restored by a satisfaction of the need.

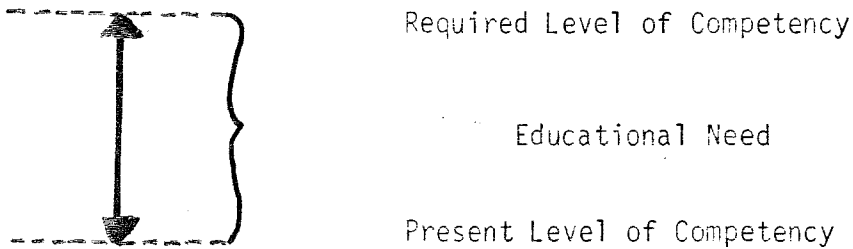
One of the best known theories of human motivation is the one proposed by Maslow (1954). According to Maslow human needs are arranged in a hierarchical form, starting at the bottom with physiological needs, and going up to safety needs, belongingness, esteem, and self-actualization in an ascending order. The emergence of a new need is essentially dependent on the satisfaction of a more basic need. Thus, a person has to satisfy at least partially the need for food before he becomes preoccupied with such needs as job security or acceptance by others.

Knowles (1970) classified the basic or organismic needs into the categories of (1) physical needs, (2) growth needs, (3) need for security (4) need for new experiences, (5) need for affection, and (6) need for recognition.

These basic needs had relevance to education in that they provide the deep motivating springs for learning and they prescribe certain conditions that the educator had to take into account if he were to help

people learn.

As for the educational need, Knowles proposed that it was something a person ought to learn for his/her own good, for the good of an organization or for the good of the society. It was the gap between the present level of a competency and a higher level required for effective performance as defined by the person, the organization, or the society. Knowles portrayed his definition of educational need graphically as shown below:



According to Atwood and Ellis (1971), educational need was a need that could be satisfied by means of learning experience. It was considered to be a deprivation or deficiency that gave some clue as to the educational activity required to overcome.

Monette's (1977) definition of educational need agrees with the one proposed by Atwood and Ellis. According to Monette, labeling a need as educational implied that it was capable of being satisfied by means of learning experience through the provision of appropriate knowledge, skills or attitudes.

Scissons (1982), described the concept of educational need in terms of three needs components, namely, competence, motivation, and relevance, and he proposed two categories of higher order definition based on these components. Competence referred to an individual's ability to perform a range of skills, Relevance referred to the utility of those skills to

the individual's situation, and motivation referred to the predisposition of the individual to improve his/her ability in those skills. According to Scissons each need component was important in a general sense and should be operationalized for any study. The higher order categories, wants and complex needs involved a combination of two or more needs components. According to Scissons, the three need components, either individually or in some dyadic or triadic combination with each other, subsumed many of the varying definitions of need existing in the literature.

According to Archambault (1957) two types of needs are important when planning educational experiences: Felt needs, and real needs. Archambault argued that both types of needs were important in the development and implementation of educational activities. A need has to be felt in order to have the individual motivated. Felt needs could be used as starting points in the educational process. However, the real needs have to be identified and become the focal point for guiding the process. Real need took its character from an objective reality in relation to the environment.

Although the concept of need is defined and classified in a number of ways, it is an important concept in adult education. As Knowles puts it, "the highest expression of the art of the adult educator is skill in helping adults discover or become interested in their needs". Consequently, educational needs of the target population need to be investigated by using the appropriate techniques. In the following section some of the techniques of assessing needs are explained in detail.

Needs Assessment in Adult Education

There is a general agreement on the importance of needs assessment in

planning adult education programs. No such agreement exists, however, as to the best method of determining needs.

According to Kempfer (1955), the existing methods of determining needs can be placed on a "scale of involvement". At one end of the scale, the director of an adult educational institution sets up activities for adults, and at the other end, the director and the adult plan together. Since the methods vary, the adult educator should know the various means of determining adult needs. He should know how to operate at various points along the scale of involvement.

The pioneering study by Kempfer covered the directors of adult education in 530 public schools and community colleges in 1947-1948. He used a questionnaire to collect data. He indicated that there were additional sources of information which could aid educators in assessing the needs. These sources included the Chamber of Commerce, civil leaders and associations, labor unions, newspapers and existing documents. Kempfer found that maintaining contacts with organizations in the community was the most effective method of determining adult education needs and interests.

Another method commonly used in data collection for the needs assessment purposes is the interview. In a group of projects financed by UNESCO and UNICEF (1966-1967), the major purpose was to identify the basic educational needs of rural communities in selected villages of six countries in the Central American region. These countries were Costa Rica, El Salvador, Guatemala, Honduras, Nicaragua and Panama. An interview schedule was used to gather information on the basic educational need in all countries.

In Jutipa, a village in Honduras, the sample was composed of 107 persons corresponding to 18 per cent of the population aged 15 or over. The results showed that the basic educational needs expressed were to learn: reading and writing; spelling; dress making; farming; animal husbandary; cooking; various trades: forriery, carpentry, bakery, shoemaking, nursing, floristry; how to get more land, in the order of their frequency.

In La Puerta, a village in El Salvador, the sample was drawn from 20 per cent of the population over the age of 14 (twenty-five men and twenty-seven women, totalling fifty-two). Basic educational needs spontaneously expressed by women in reply to the open ended questions were learning to read and write, dressmaking, cooking, giving injections, preparing food, counting, embroidery, and basic nursing. Men, on the other hand, indicates preference for vocational training; they were most interested in tailoring, building, reading and writing, driving, sawing, coffee-growing, giving injections, carpentry, electrical work, mathematics, farming, in the order of their preference.

The major purpose of a survey conducted by Çakır (1983) was to assess adult education needs in the Şişli-Gültepe districts of Istanbul. The survey was conducted on a sample of randomly selected 140 households, using one respondent from each household. A total of 58 men and 82 women were interviewed. The survey indicated that there was a range of needs as expressed by the sample in the districts for adult education courses and activities to be offered by the Center. Most of the needs expressed centered around home activities, because of over-representation of females in the sample.

Another approach for needs assessment is the Delphi technique. This technique is basically a way of collecting opinion in an effort to produce

a group consensus.

Delphi technique was used in the United States by a group working at the School of Education of the University of Massachusetts. The four-rounds questionnaires were administered during a two day conference. The final results revealed highest priority ratings for 29 of the 113 need statements originally generated. The highest priority statements provided a basis for planning in-service training and staff development work shops for the adult learning centers in Massachusetts (Rossman and Carey, 1973).

In addition to the methods described above there are other needs assessment methods, including the use of tests, group problem analysis, job analysis, performance review, records and reviews. The survey method, however, by means of interviews and questionnaires is the most common one used for research purposes.

Consumer Education

A report of the Office of Education of the United States published in 1967 defined consumer education as:

The study concerned with the development of knowledge, understanding, appreciations and skills involved in the economic welfare of consumers and consumer groups in everyday life; for example, competency in managing money, consumer legislation, evaluation of consumer research, and product testing, and the role of the consumer in the economy (Charter, 1973, p. 3).

According to Mendenhall, the goals of consumer education were to produce:

- (1) A prudent manager of personal and family finances;
- (2) A wise buyer of goods and services in the market place;
- (3) A careful user of personal and public possessions;

- (4) An informed and intelligent acting consumer citizen (Charter, 1973, p. 3).

The report of the President's Commission on Consumer Interest of the United States published in 1968 defined consumer education as:

The development of the individual in the skills, concepts and understandings required for everyday living to achieve within the framework of his own values, maximum utilization of and satisfaction from his resources (Charter, 1973, p. 2).

In the Guidelines of Education (1968) prepared by the Illinois State Office of the Superintendent of Public Instruction, consumer education was defined as:

The development of the individual in the skills, concepts and understandings required for everyday living to achieve within the framework of his own values, maximum utilization of and satisfaction from his resources (p. 1).

According to the Guidelines, consumer education does not intend to direct consumer choices. It means to provide an awareness of alternatives as well as the opportunities and to assist consumers in making the choice which is best for their purposes in the light of their values. Consumer education does not seek to indoctrinate values. It should provide the kind of experiences which will enable consumers to engage in the process of weighing the evidence necessary to arrive at intelligent decisions.

According to a UNESCO definition (1979), consumer education aims to develop intelligent consumers who will use effective methods of purchasing and using goods and services, who manage their money competently and who understand their relationship to the economic system.

While examining the literature on consumer education, it became apparent that the concept of consumer education was sometimes confused

with that of the consumer information. An annual report by O.E.C.D. (1974), makes the following distinction between the two concepts: "The purpose of educating consumers is to develop a critical sense and proper judgement on all consumer related matters. Consumer information, on the other hand, provides consumers with facts relating to properties, or prices of goods or the nature of protective laws". Another annual report by the same organization (1981) proposes that consumer information and consumer education are complementary.

According to the results of six separate studies on consumer use and comprehension of nutrition information in the United States, the provision of information without education did not necessarily have any impact on consumers (Jacoby, Chestnut, Silberman, 1977).

Studies Related to Adult Consumer Education

In the United States Lee studied fifty adults (29 homemakers and 11 male family heads) who were living in substandard housing areas in Washington D.C. in 1962. The purpose of this study was to determine the interests of the adults in the sample in homemaking education as well as the possible content areas and their awareness of existing programs. Interviews were used as the data collection instruments. Lee found that although consumer education was the most frequently mentioned subject no classes or courses were offered in that area (Charters, 1973).

The purpose of a study completed by Skrdla in 1969 was to investigate the needs and interests of foreign student families, especially the difficulties perceived by students' wives in selected aspects of home making. Data were obtained through structured personal interviews with families representing eight different areas of the world, four types of

local housing, five religions and differing family status and cultural backgrounds. Common difficulties involved such matters as housing, shopping, transportation and unfamiliar food . Needs included information about local resources, orientation to shopping, child care, better lighting, nutritional and food preparation information, and help with banking, credit, legal documents and household records (Charters, 1973).

Gilchrist and Barton (1970) studied homemakers in two housing projects in Montgomery, Alabama. Fifty white and fifty non-white respondents were included in the sample. The purpose of this study was to identify common needs and interests. The respondents expressed the need for an increased number of consumer education programs. Non-white homemakers expressed a desire for a greater number of programs aimed at increasing their understanding of credit, and white homemakers expressed a desire for programs on money management (Charters, 1973).

The purpose of the study by Braun (1979) was to ascertain the existing consumer economic knowledge of women 55 years of age and older participating in adult consumer education courses in rural and urban areas in the United States. It was found that the programs in both urban and rural areas offered the same type of consumer economic knowledge. The young participants possessed a higher level of consumer economic knowledge than older participants. Type of program, age and place of residence did not produce a difference.

While reviewing the literature it became apparent that a study similar to the present study was conducted by Johnson (1980). This similarity results from the fact that two of the four basic issues examined by Johnson in her study are similar to the issues under examination in this study. Johnson's study compared the educational needs of homemakers within

the content of the programs offered in consumer and home-making education in two selected communities in Idaho. She attempted to answer the following questions:

1. What were the adults' perceptions of needs for consumer and home-making education.
2. Did the perceived needs differ for adults with different demographic characteristics, namely, age, employment status, type of employment, number and ages of children in the family, income, geographic region, level of education, and sex.

Data were collected by use of an interview form developed by the investigator. The study covered 60 randomly selected home-makers. It was found that the greatest educational needs were in the content areas of personal relationship, housing and consumer education, and resource management in their order of frequency. Most of the on-going classes, however, were in the content areas of clothing and textile, food and nutrition, and housing. The classes taught in housing were mainly art and crafts classes while the educational needs of the home-makers also included energy conservation. Except for the educational background and sex, the other characteristics of home-makers were significantly related to the educational needs.

When the responses to need for education were cross-tabulated with characteristics, there was no consistent pattern of distribution.

The majority of studies on adult consumer education are concerned with the identification of home-makers, needs. Investigation of the relationships between identified needs and demographic characteristics is a common feature of these studies. On the whole, the research available indicates a clear need for consumer education.

III. METHODOLOGY

This chapter deals with the methodological aspects of the study, namely, the basic questions that the study addresses itself, the population, selection of the sample, development of the data collection instrument, implementation procedure, and finally the approach for the analysis of the data.

Basic Questions of the Study

The present study attempts to answer the following questions:

1. To what extent did the respondents feel that they had adequate knowledge in the following major consumption areas:
 - a) Food and nutrition
 - b) Clothing
 - c) Legal regulations and institutions
 - d) Durables
 - e) General marketing
 - f) General principles of purchasing
 - g) Budgeting

2. Was there any relationship between the feeling of adequacy and the following demographic characteristics:
 - a) Age
 - b) Marital status
 - c) Level of education
 - d) Level of income

3. What were the specific areas in which the respondents perceive a need for consumer education.

4. Was there any relationship between the perceived need for consumer education and the demographic characteristics specified in Question 2 above.
5. Was there any relationship between the felt adequacy of the respondents in having knowledge in specific areas of consumption and the perceived need for consumer education.

Population

The population of the study consisted of 18 years old and older females participating in the home-making courses at the PECs in the metropolitan area of Istanbul. Information about the size of participants attending these courses and their distribution over the centers was obtained from the local authorities responsible for the centers in Istanbul (Halk Eğitimi Başkanlığı). A total of 8917 female participants was estimated.

Basically, the PECs serve out-of-school youth and adults. However, the official statistics records the attendance of some participants even younger than 14. In the present study the reason for setting the minimum age limit at 18 is the assumption that people do not usually become full consumers with sufficient experience in all of the major aspects of consuming behavior, before they reach a mature age. This may be particularly true in the Turkish culture since it is common for teenagers to reside with their parents.

The reason for excluding males from the population is that the study intends to obtain initial data for the purpose of introducing a consumer education component to general education section of the home-making courses. There are no male participants attending the home-making courses.

The total population of the study includes the female participants in the home-making courses in nine PECs in metropolitan İstanbul. They are those located in Kadıköy, Üsküdar, Zeytinburnu, Sarıyer, Şişli-Gültepe, Kartal, Bostancı, Eminönü and Bayrampaşa. The PECs which have been recently established at time of the study are not included.

Selection of the Sample

Due to the practical difficulties in sampling on the basis of the course participants, it was decided to select and focus on a limited number of PECs that would represent all of the nine centers under study. The nine original centers were classified into three main groups according to their locations. With the aid of the İstanbul Directorate of Adult Education, the following classification had been worked out:

<u>PECs</u>	<u>Characteristics of the Locations</u>
A. Kartal, Zeytinburnu Bayrampaşa	Locations with a heavy concentration of workers
B. Şişli-Gültepe, Sarıyer Üsküdar, Eminönü Bostancı	Locations with authentic İstanbul population mixed with new comers to the city
C. Kadıköy	A well established residential area.

It was decided to select one center from each group. Since Kadıköy was the only center in group C, it was included automatically. For the selections from groups A and B names were drawn randomly. Zeytinburnu and Eminönü were thus selected as the representative PECs for groups A and B respectively. There were a total of 1101 females 18 years old and older attending home-making courses in the three centers selected.

The next step in the sampling was to select a relatively limited number of participants from each center. Since convenient quota sampling was applied for practical reasons a large sample size (30%) was used in order to minimize the sampling errors. This method yielded 150 participants from Kadıköy, 100 from Eminönü and 80 from Zeytinburnu. This brought the total sample size to 330, which was considered a good size for data collection and data analysis. The distribution of the 1101 participants of the original sample over the three centers and the 330 selected from these groups for the actual use in this study is shown in Table 1.

TABLE 1

Distribution of the Respondents
in the Sample over the Three Centers Selected for the Study

Name of the PEC	Number of participants	Number of respondents included in the sample
Kadıköy	500	150
Eminönü	334	100
Zeytinburnu	267	80
T O T A L	1101	330

Development of the Questionnaire

A four-part questionnaire was developed by the investigator (Appendix A).

The first part contained 10 questions about the demographic characteristics of the respondents. The purpose was to obtain both a profile of the respondents and the data necessary for the analysis related to the basic questions of the study.

Part Two investigated the extent to which the respondents felt adequate

in relation to the selected aspects of consumption. The content of this part was based on consumer and homemaking competencies. These competencies were identified in prior studies by Uhl.etal, Erikson and Simi (Charters, 1973) and in the Guidelines for Consumer Education (1968). A total of 28 competencies were derived from these sources. The competencies were then grouped into the following seven basic consumer education areas:

1. Food and nutrition
2. Clothing
3. Durables
4. Legal regulations and institutions
5. General marketing
6. General principles of purchasing
7. Budgeting.

Questions in this section were formulated to check four specific competencies in each of the basic areas. For example in food and nutrition area questions were formulated to check the respondents' feelings of adequacy in nutritional value of food, healthful food, balanced diet and the selection of food items (Appendix B). Questions related to all the seven areas were mixed randomly throughout this particular section. The mixing is shown in Table 2.

TABLE 2

Distribution of Competencies Over
the Major Consumption Areas

Major Consumption Areas	Number assigned to each competency in the questionnaire			
Food and Nutrition	1,	6,	12,	20
Clothing	3,	11,	22,	27
Durables	4,	10,	15,	25
Legal Regulations and Institutions	5,	17,	19,	26
General Marketing	2,	8,	13,	16
General Principles of Purchasing	9,	18,	21,	24
Budgeting	7,	14,	25,	28

The scale used in this part of the questionnaire was a variation of the Likert-type scale with four categories. The scale intended to assess the extent to which the respondents felt adequate in relation to a given competency. The competencies were formulated in behavioral terms such as "I hesitate to buy goods on credit by myself" and "I make good choices in my selection of food item purchases". Respondents were asked to indicate their personal judgement by marking one of the four options. These options were "strongly agree", "agree", "disagree", and "strongly disagree".

This method of categorizing 28 competencies into seven major consumption areas is similar to Johnson's categorization which has been explained in detail in review of literature chapter of this study. Johnson's interview schedule was also based on a Likert type of scale.

However, in this study a four-point scale is used instead of five in order to avoid neutral answers.

The purpose of the third part of the questionnaire was to assess the perceived needs of the respondents for consumer education in the seven major consumption areas. These seven areas were presented directly to the respondents. The respondents were asked to select three areas out of seven and to place them into a rank order of priority, the most wanted area of learning to be marked 1.

The third part of the questionnaire included also a direct question as to the willingness of participants to have consumer education as part of the course that she was attending. The respondent was expected to answer this question by saying "yes" or "no".

In part four the major purpose was to investigate the criteria used by the respondents when purchasing goods, namely, food, clothing and durables. Seven attributes were identified in each group, and respondents were asked to rank three out of seven in a priority order, the most emphasized attribute to be marked 1.

Procedure

Five judges were asked to check the content validity of the draft questionnaire before the pilot study. Three of them were selected from the Faculty of Economics and Administrative Sciences and two from the Faculty of Education of Boğaziçi University. The judges agreed that the instrument developed could serve the purpose. Aside from the criticisms and the suggestions on specific items, they also agreed that 28 competencies

grouped into seven consumption areas represented those areas. In addition, the results of the first pilot study were discussed with the judges.

A pilot study was conducted with 60 participants at the Şişli-Gültepe PEC - a center which is not included in the study.

Taking into consideration the results of the pilot study and the suggestions of the judges, the questionnaire was given its final form.

Home-making courses were offered in the main building of Kadıköy and Eminönü PECs, whereas Zeytinburnu PEC offered these courses outside the main building in the vicinity as well as in Şirinevler. The questionnaire was conducted by the investigator and the three trained members from the Faculty of Education of Boğaziçi University. All the women participants who were 18 years old and older attending homemaking courses in these three Centers were included. Then 30 per cent of the replies were randomly selected from among the questionnaires given in each center. The procedure yielded 330 respondents (See Table 1).

Data was collected in June 1985. Due to the scheduling of classes in different days of the week the collection of the data was completed in six days.

Analysis of Data

The data were processed at the Boğaziçi University Computer Center. The statistical methods used in this study were frequency distributions by numbers and percentages, means, Chi Square test and Cramer V test.

In analyzing Part I of the questionnaire numbers and percentages were

used to describe the characteristics of the respondents. In addition, the average number of people living with the respondent in the same house was calculated.

Part II of the questionnaire consisted of questions related to felt adequacy of the respondents in having knowledge in seven major consumption areas. The degree of felt adequacy was calculated by assigning weights to each response. As it was previously explained there were altogether 28 competencies grouped into seven major consumption areas with four competencies in each. Responses to each competency were weighted from 1 to 4. For the questions implying adequacy in a particular competency, the "strongly agreed" was given a weight of 4, while "strongly disagreed" received a weight of 1. Reverse coding was applied for the questions implying inadequacy. An example of the scale used for this part of the questionnaire and the coding process are shown below:

	<u>Strongly Agree</u>	<u>Agree</u>	<u>Disagree</u>	<u>Strongly Disagree</u>
I have knowledge about the nutritional values of various food item	(4)	(3)	(2)	(1)
I don't know how to prepare a family budget	(1)	(2)	(3)	(4)

The analysis in this part started with summation of the total number of respondents who marked on of the four options in each competency. The results were presented by numbers and percentages.

Since there were four competencies in each major area, the composite

weight for a given consumption area was calculated by adding the weighted scores of all the four competencies. Since the weighted score for each specific competency could change between 1 and 4, the range for each group of major consumption area was 4 to 16.

It was decided to group the respondents either as feeling adequate or feeling inadequate in seven major consumption areas. Since the options for questions were designed in such a way that one end of the scale would reflect "adequacy" and the other "inadequacy". 4-16 range was divided into two parts to correspond to these categories with 4-10 indicating "inadequacy", and 11-16 indicating "adequacy". According to this classification a respondent whose composite score was eight on the four questions related to any of the major areas would be classified as "feeling inadequate" in this area, whereas a respondent with a composite score of 14 would be classified as "feeling adequate".

In addition, the mean score of each competency was calculated. Again respondents were classified either as adequate or inadequate. As it was explained in this section, there were four options in each competency with assigned values of 1 to 4. The 1 - 4 range was divided in the middle with 1.00-2.50 indicating respondents feeling of inadequacy and 2.51-4.00 indicating feeling of adequacy. According to this classification, a respondent with a score of 1.50 in any competency would be classified as "inadequate" in this competency whereas a respondent with a score of 3.00 would be classified as "adequate".

The classification used in this study is basically similar to that of Johnson (1980). She, however, used three categories: 1.0-2.4 meant that the respondent perceived little or no need, 2.5-3.4 meant that the respondent perceived some need, 3.5-5.0 meant that the respondent

perceived moderate or great need as she put it.

The Chi-square test was used to determine if there were significant relationships between felt adequacy and such demographic characteristics as age, marital status, level of education and level of income. The distribution of data made it impossible to use other variables for analysis.

In analyzing Part III of the questionnaire, the seven consumption areas were put into rank order according to the priorities assigned by the respondents. The respondents ranked these areas according to their educational needs as they saw them.

The Chi-square test was applied to determine if there was any significant relationship between the perceived need for education in each of the seven major consumption areas and such characteristics as age, marital status, level of education and level of income. The same test was also applied to establish the relationship, if any, between the degree of felt adequacy and the perceived need. In addition Cramers V test was applied. The purpose of using this statistical method was to measure the strength of the relationship.

Part III consisted of a question to check the interest of the respondents in a prospective consumer education program. The answers were analyzed by numbers and percentages. Since there were only a limited number of respondents who did not indicate an interest, further analysis of the data seemed to be unnecessary.

The major purpose of the fourth part of the questionnaire was to

investigate the criteria used by the respondents when buying certain categories of goods, namely, food, clothing and durables. The attributes that were selected as important were placed into a rank order.

IV RESULTS

This chapter starts with the findings related to the characteristics of the respondents. This is followed by the analysis of data as related to felt adequacy, perceived need and their relation to selected demographic characteristics as well as the relationship between the two. In addition, the respondents' opinion concerning participation in a consumer education program are presented. Finally, the results obtained from the questions on criteria used by the respondents when buying goods are presented.

Demographic Findings

The study included 330 female respondents who were registered in homemaking courses in the three PECs in the metropolitan area of Istanbul. The age distribution of the respondents is shown in Table 3.

TABLE 3

Distribution by Age

Age Group	Number	Percentage
18 - 19	165	50.0
20 - 24	110	33.3
25 - 29	17	5.2
30 - 34	11	3.3
35 - 39	11	3.3
40 - 44	6	1.8
45 and above	9	2.7
No answer	1	0.3
T O T A L	330	100.0

The table indicates that 50 per cent of the respondents were 19 years of age and below, 33 per cent were in the 20 -24 age group. Percentages dropped sharply with the age bracket 25 -29 and continued to do so with each of the following age group.

The distribution of the respondents according to marital status is presented in Table 4. A great majority of respondents (81.8 per cent) was single. This was followed by 17.0 per cent of the respondents who were married. The remaining included widowed, divorced or separated.

TABLE 4

Distribution by Marital Status		
Marital Status	Number	Percentage
Single	270	81.8
Married	56	17.0
Widowed, divorced live separate	4	1.2
T O T A L	330	100.0

The distribution of the respondents according to their occupation is shown in Table 5.

TABLE 5

Distribution by Occupation		
Occupation	Number	Percentage
Housewives	304	92.1
Self-employed	5	1.5
Worker	4	1.2
Student	16	4.9
No Answer	1	0.3
T O T A L	330	100.0

The majority of the respondents (92.1%) were housewives. Responses to another question indicated that seven out of nine who had been employed were working part-time.

The distribution of the respondents according to their educational background is shown in Table 6. Primary school graduates made up 46.4 per cent of the total, comprising the largest group. This was followed by the junior and senior high school graduates, accounting for 28.8 per cent and 21.8 per cent respectively. Only 2.4 per cent of the respondents did not attend any institution of education but they were literate. The university graduates made up only 0.6 per cent of the respondents.

TABLE 6
Distribution by Education

Last School Completed	Number	Percentage
Literate only	8	2.4
Primary School	153	46.4
Junior High School	95	28.8
Senior High School	72	21.8
University	2	0.6
T O T A L	330	100.0

The distribution of the respondents by monthly income is shown in Table 7. Respondents who had a monthly household income between 51.000 - 100.000 TL made up 42.1 per cent of the total, comprising the largest group. This was followed by 0 - 50.000 TL monthly income group which was 20.3 per cent of the total. Those who had a monthly income exceeding

150.000 TL made up 19.4 per cent of the total.

TABLE 7
Distribution by Monthly Income

Monthly Household Income	Number	Percentage
0- 50.000 TL	64	20.3
51.000-100.000 TL	139	42.1
101.000-150.000 TL	59	17.9
151.000 and above	64	19.4
No Answer	1	0.3
T O T A L	330	100.0

Table 8 shows the distribution of the home ownership. As seen on Table 7, 70.6 per cent of the respondents owned their

TABLE 8
Distribution by Home Ownership

Ownership of the house	Number	Percentage
Owned by the the respondent	233	70.6
Rented	93	28.2
No Answer	4	1.2
T O T A L	330	100.0

houses whereas 28.1 per cent lived in rented houses. Another question in the study indicated that the average price for rent was 22.500 TL a month.

The distribution of the respondents according to the number of people living in the household is shown in Table 9. 61.8 per cent of the respondents were living with 4 to 6 people in their houses including themselves. Households with 7 to 9 and 1 to 3 people accounted for 20.9 per cent and 15.5 per cent, respectively. The average family size was approximately 5.

TABLE 9

Distribution by Household Size

Household Size	Number	Percentage
1 - 3 people	51	15.5
4 - 6 people	204	61.8
7 - 9 people	69	20.9
10 people or more	4	1.2
No Answer	2	0.6
T O T A L	330	100.0

Table 10 shows the types of courses that the respondents attended at the time of the study. The most popular course was cutting and sewing. This particular type of course accounted for 65.8 per cent of the respondents. This was followed by the machine embroidery course with 13.6 per cent.

TABLE 10

Distribution by Type of Course

Type of Course	Number	Percentage
Cutting-Sewing	217	65.8
Machine Embroidery	45	13.6
Hand Embroidery	10	3.0
Handicrafts	19	5.8
Artificial Flower	26	7.9
Knitting	13	3.9
T O T A L	330	100.0

The remaining respondents were scattered throughout courses such as artificial flowers, handicrafts, knitting and hand embroidery with percentages of 7.9, 5.8, 3.9 and 3.0, respectively.

Taking into consideration the data given above, the typical participant in the sample could be described as a young adult below the age of 24, holding a primary school diploma, single, unemployed, living in her own house with five other people with a monthly household income between 50.000-100.000 TL. She would typically be attending a course in cutting and sewing.

Felt Adequacy of Respondents as Consumers

As explained in the methodology chapter of this study, the degree of adequacy felt by the respondents on each of the major consumption areas was measured by four specific questions. These questions were formulated to check four competencies in each of the major area. Each competency had four options assigned weighted values ranging from 1 to 4. The respondents' feelings of adequacy increase as the weighted values gained by them increase from 1 to 4.

As the weighted values ranged from 1 to 4 the numerical value for any major consumption area could fluctuate from a minimum of 4 to a maximum of 16. Using the midpoint, respondents were classified either as "feeling adequate" or "feeling inadequate".

The results based on this classification are shown in table 11.

TABLE 11

Distribution by Feeling Adequate/Inadequate						
Consumption Areas	Feeling Adequate		Feeling Inadequate		No Answer	
	N	%	N	%	N	%
Food and Nutrition	62	18.8	266	80.6	2	.6
Clothing	146	44.2	183	55.5	1	.3
Durables	137	41.5	192	58.2	1	.3
Legal Regulations and Institutions	93	28.2	236	71.5	1	.3
General Marketing	149	45.2	179	54.2	2	.6
General Principles of Purchasing	53	16.1	276	83.6	1	.3
Budgeting	179	54.2	147	44.5	4	1.2

Table 11 shows that it is only in the "Budgeting" area where slightly over 50 per cent of the respondents felt adequate. In all the other categories, those who felt adequate stood below that mark. The two categories in which the participants felt least adequate were "General Principles of Purchasing" and "Food and Nutrition". As for "Legal Regulations and Institutions", the percentage stood at 28.2.

As to the specific competencies under each major consumption area, the distribution of the respondents who felt inadequate are shown in Table 12. The reader who is interested in further details may find additional information in Appendix B.

TABLE 12

The List of Felt Inadequacy

Major Consumption Area	Competency	Mean	Standard Deviation
Food and Nutrition	I would like to have more knowledge about a balanced diet	1.25	1.02
Durables	I am afraid to buy items such as washing machine, refrigerators carpets and furniture by myself	1.63	1.14
Food and Nutrition	I am doubtful whether the food items we eat are healthful	1.78	1.05
General Principles of Purchasing	Even if I search a good deal before I make a purchase, there are times when I am not satisfied with what I buy	1.91	1.03
General Marketing	I hesitate to buy goods on credit by myself	1.92	1.24
General Principles of Purchasing	I can only judge if I have made a good decision only after I use what I have bought	1.97	1.05
General Principles of Purchasing	Sometimes I realize that my purchases do not fulfill my exact needs	1.98	1.02
Clothing	There are clothing items that I am not happy with after I buy them	2.00	1.06
Clothing	I cannot wear what I buy before some adjustment	2.13	1.16
Legal Regulations and Institutions	I have no idea about the rights of consumers	2.17	1.13
Legal Regulations and Institutions	I do not know the names of the institutions which protect consumers	2.17	1.10
General Principles of Purchasing	I do not know where to go when my information about a product is not adequate	2.19	1.12
Legal Regulations and Institutions	I don't know what to do if the seller does not take back a defective item	2.23	1.12

TABLE 12 (Continued)

Major Consumption Area	Competency	Mean	Standard Deviation
General Marketing	I don't know how and by whom the prices of the item that I purchase are determined	2.25	1.09
Budgeting	We cannot balance the family income and expenses	2.35	1.11
Budgeting	I don't know how to prepare a family budget	2.39	1.15
Legal Regulations and Institutions	I think the writings in the newspapers about the laws regulations related to consumers are complicated	2.43	1.07
Durables	I don't know how to protect my electrical household appliances when there are fluctuations in the voltage or when the electricity is cut off	2.48	1.13

Table 12 indicates that the respondents feels inadequate in all the four competencies related to "General Principles of Purchasing" as well as the "Legal Regulations and Institutions". The rest of the 10 competencies are equally distributed in the remaining five areas (i.e. feeling of inadequacy in two competencies from each area).

In Table 13, the competencies in which the respondents felt adequate is given.

TABLE 13

The List of the Felt Adequacies

Major Consumption Area	Competency	Mean	Standard Deviation
Food and Nutrition	I make good choices in my selection of food item purchases	3.86	.85
Budgeting	I know the uses of a family budget	3.31	1.08
Clothing	I can be very helpful to my friends in the selection of clothing items	3.20	.87
General Marketing	I can spot an advertisement that is not credible	3.28	.91
Durables	I know what to do to protect items such as carpets and furniture from becoming worn out too quickly	2.23	.96
Food and Nutrition	I have knowledge about the nutritional value of various food items	3.02	.66
Clothing	I am knowledgeable in the shrinking and fading characteristics of cloths	2.98	.95
General Marketing	I have difficulty in calculating the price of a good that comes out at different weights	2.78	1.09
Budgeting	I don't always know where to invest my savings	2.77	1.19
Durables	I became confused when I read the manuals of durables such as washing machine and refrigerators	2.85	1.15

Table 13 shows the 10 competencies started from the competency in which respondents felt most adequate to the competency in which they felt least adequate. As shown in Table 13, the respondents felt adequate

in 10 competencies. The table includes competencies from each of the 5 consumption areas apart from "General Principles of Purchasing" and "Legal Institutions and Regulations".

Felt Adequacy and the Characteristics of the Respondents

The Chi-square test was used in order to determine whether or not there was a relationship between the felt adequacy in the seven consumption areas and the demographic characteristics selected for analysis. The demographic characteristics used in this part of the analysis were combined into three categories for the age variable, two categories for the marital status variable, three categories for level of education and four categories for level of income. The ranges of the categories for each demographic characteristics are as follows:

<u>Age</u>	<u>Marital Status</u>	<u>Level of Education</u>	<u>Level of Income</u>
18-19	Single	Primary school graduates + Literates	0 - 50,000 TL
20-29	Married+widowed + seperated + divorced	Junior High School graduates	50,000-100,000 TL
30 and above		Senior High School graduates + University graduates	100,000-150,000 TL and above

Test results showed that, there was no significant relationship.

Perceived Need for Consumer Education

In the third part of the questionnaire the respondents were asked to select and rank three out of seven consumption areas according to their perceived needs for education in these areas. They were asked to assign number 1 to the area in which they perceived the highest need, number 2 to the area in which they perceived a secondary need, and number 3 to the area in which they perceived the least need for education. The numbers and percentages of the respondents who selected a consumption area as their first, second and third choices and their totals are given in Table 14.

TABLE 14
 Respondents' Rankings of Consumption Areas
 According to Perceived Need for Education

Consumption Areas	1st Choise		2nd Choise		3rd Choise		T o t a l	
	N	%	N	%	N	%	N	%
Food and Nutrition	77	23.3	44	13.3	32	9.7	153	15.4
Clothing	22	6.7	64	19.4	33	10.0	119	12.0
Durables	10	3.0	42	12.7	55	16.6	107	10.8
Legal Regulations and Institutions	18	5.5	52	15.8	33	10.0	103	10.4
General Marketing	25	7.6	13	3.9	21	6.4	59	5.9
General Principles of Purchasing	80	24.2	72	21.8	52	15.9	204	20.6
Budgeting	98	29.7	43	13.0	104	31.5	245	24.7
T O T A L	330	100.0	330	100.0	330	100.0	990	100.0

Table 14 shows that among the seven consumption areas, "Budgeting" is indicated as the most needed area both as a first and a total of all choices. "General Principles of Purchasing" is the second needed area with 20.6 per cent as the total of all choices. This area is followed by "Food and Nutrition" with the percentage of 15.4. The remaining consumption areas, namely, "Clothing", "Durables", "Legal Regulations and Institutions" and "General Marketing" were selected as fourth, fifth, sixth and seventh areas with percentages of 12.0, 10.8, 10.4 and 5.9 respectively.

Perceived Need and the Characteristics of the Respondents

Under each of the seven major consumption areas demographic characteristics were cross tabulated with the perceived need for education in that area using the categories described under the heading of felt adequacy and the characteristics of the respondents. For this purpose those who indicated a priority for a given area as 1, 2, and 3 were combined as perceiving a need.

Table 15 presents the Chi-square values, degrees of freedom, the levels of significance and the Cramer's V values in "Food and Nutrition" area for the variables under consideration. As it can be seen in Table 15, respondents' demographic characteristics were not significantly related to the perceived need for education in that area.

TABLE 15
Chi-Square Test of Demographic Variables
and Perceived Need for Information in Food and Nutrition

Variables	χ^2	d.f.	Level of Significance	Cramers' V
Age and Perceived Need	.14	2	n.s.	-
Marital Status and Perceived Need	.79	1	n.s.	-
Level of Education and Perceived Need	.97	2	n.s.	-
Level of Income and Perceived Need	.21	3	n.s.	-

Table 16 presents the analysis for the clothing area. Only two of the four variables, level of education and level of income were significantly related to perceived needs in "Clothing".

TABLE 16
Chi-Square Test of Demographic Variables
and Perceived Need for Information in Clothing

Variables	χ^2	d.f.	Level of Significance	Cramers' V
Age and Perceived Need	2.85	2	n.s.	-
Marital Status and Perceived Need	3.30	1	n.s.	-
Level of Education and Perceived Need	19.46	2	.01	.17
Level of Income and Perceived Need	11.10	3	.01	.12

The analysis for the "Durables" area is presented in Table 17.

TABLE 17
Chi-Square Test of Demographic Variables
and Perceived Need for Information in Durables

Variables	χ^2	d.f.	Level of Significance	Cramers' V
Age and Perceived Need	11.81	2	.01	.13
Marital Status and Perceived Need	6.27	1	.05	.09
Level of Education and Perceived Need	22.89	2	.04	.18
Level of Income and Perceived Need	17.61	3	.01	.16

As shown in Table 17, all of the four characteristics of the respondents were significantly related to their perceived needs for consumer education in "Durables".

The analysis for the "Legal Regulations and Institutions" area is shown in Table 18. The perceived needs of the respondents for consumer education in Legal Regulations and Institutions were related to only two demographic characteristics, namely, level of education and level of income.

TABLE 18
Chi-Square Test of Demographic Variables and
Perceived Need for Information in Legal Regulations and Institutions

Variables	χ^2	d.f.	Level of Significance	Cramers' V
Age and Perceived Need	3.58	2	n.s.	-
Marital Status and Perceived Need	4.40	1	n.s.	-
Level of Education and Perceived Need	21.30	2	.01	.17
Level of Income and Perceived Need	12.10	3	.01	.13

The analysis for the "General Marketing" area is presented in Table 19. The only demographic characteristic related to the perceived needs of the respondents for consumer education in "General Marketing" is the level of education.

TABLE 19

Chi-Square Test of Demographic Variables
and Perceived Need for Information in General Marketing

Variables	χ^2	d.f.	Level of Significance	Cramers' V
Age and Perceived Need	.70	2	n.s.	-
Marital Status and Perceived Need	.86	1	n.s.	-
Level of Education and Perceived Need	7.59	2	.05	.10
Level of Income and Perceived Need	2.83	3	n.s.	-

The analysis for the "General Principles of Purchasing" area is shown in Table 20.

TABLE 20

Chi-Square Test of Demographic Variables and Perceived
Need for Information in General Principles of Purchasing

Variables	χ^2	d.f.	Level of Significance	Cramers' V
Age and Perceived Need	2.37	2	n.s.	-
Marital Status and Perceived Need	3.04	1	n.s.	-
Level of Education and Perceived Need	11.94	2	.01	.10
Level of Income and Perceived Need	8.65	3	.05	.11

By viewing the data presented in Table 20, it becomes apparent that the perceived needs for consumer education in "General Principles of Purchasing" were related to only two out of four characteristics, level of education and level of income.

The analysis for the "Budgeting" area is presented in Table 21. All of the four characteristics were significantly related to their perceived needs for consumer education in "Budgeting".

TABLE 21

Chi-Square Test of Demographic Variables
and Perceived Need for Information in Budgeting

Variables	χ^2	d.f.	Level of Significance	Cramers' V
Age and Perceived Need	19.98	2	.01	.19
Marital Status and Perceived Need	7.30	1	.01	.10
Level of Education and Perceived Need	24.46	2	.01	.19
Level of Income and Perceived Need	18.02	3	.01	.15

Table 22 summarizes the relationships already reviewed through Tables 15 - 21.

TABLE 22

A Summary of Relationship Between
Perceived Need and Demographic Characteristics

Major Consumption Areas	Levels of Significance			
	Age	Marital Status	Level of Education	Level of Income
Food and Nutrition	n.s.	n.s.	n.s.	n.s.
Clothing	n.s.	n.s.	.01	.01
Durables	.01	.05	.01	.01
Legal Regulations and Institutions	n.s.	n.s.	.01	.01
General Marketing	n.s.	n.s.	.05	n.s.
General Principles of Purchasing	n.s.	n.s.	.01	.05
Budgeting	.01	.01	.01	.01

Table 22 indicates that 15 out of 28 relationships were found to be significant either at .01 or .05 level. As shown in Table 22, none of characteristics of the respondents were significantly related to the perceived need for education in Food and Nutrition. In "Durables" and "Budgeting" areas, however, all the four characteristics of the respondents were significantly related to the perceived need in education in these areas. Table 22 indicates also that the level of education and the level of income were two outstanding characteristics which had significant relationships with the perceived need for consumer education in most of the other areas. However, since the data were distributed in an inconsistent

manner it was difficult to make generalizations concerning the direction of the relationship.

Cramers' V test was applied to the associations which were found to be significant in order to measure the strength of those relationships. It is found that the strengths of the relationships varied from 0.10 to 0.19. Those values indicated that there were significant but not strong relationships between the respondents characteristics and their perceived need for consumer education in all cases.

Perceived Need and Felt Adequacy

The Chi-square test was used to determine whether or not there was a significant relationship between the level of felt adequacy and the perceived need for consumer education in each of the seven major consumption areas. For this purpose the distribution for the felt adequacy was cross tabulated with the distribution of perceived need in each major consumption area, with priorities as 1, 2 and 3 being combined. No significant relationship was found. The results show that the respondents' perception of their needs for consumer education was not related to their feelings of adequacy in having knowledge in specific areas of consumption and vice versa.

Opinions about a Consumer Education Unit

The respondents were asked if they would like to see a consumer education component integrated into the courses they attended in PEC at the time of the study. Table 23 presents the respondents' opinion about a prospective consumer education unit within the home-making courses.

TABLE 23

Participants Favoring Consumer Education

	N	%
In favor	301	91.2
Not favor	28	8.5
No Answer	1	0.3

91.2 of the respondents would like to see a part of the home-making courses devoted to consumer education. Those who advanced a contrary opinion made up 8.5 per cent. Only one person did not answer this question.

Criteria Used as to the Attributes of Goods

In the last part of the questionnaire the respondents were asked to select and rank three out of seven attributes of goods related to food, clothing and durables.

In Table 24, the distribution of the respondents who selected the attributes of food as first, second and third choices and their totals are presented. As shown in the Table, freshness is the most emphasized attribute either as the first choice or the total of all choices. This is followed by the nutritional value of food and the low cost, respectively. It is also seen that taste, durability, keeping full and appearance were the attributes which were emphasized in a descending order.

TABLE 24
 Respondents' Rankings of the Attributes for Food

Attributes	1st Choise		2nd Choise		3rd Choise		T o t a l	
	N	%	N	%	N	%	N	%
Freshness	193	58.5	87	26.4	18	5.5	298	30.1
Nutritious	79	23.9	105	31.8	59	17.9	243	24.5
Low Cost	34	10.3	43	13.0	66	20.0	143	14.4
Taste	10	3.0	45	13.6	84	25.5	139	14.0
Lasting Long	8	2.4	33	10.0	66	20.0	107	10.8
Filling	3	0.9	10	3.0	30	9.0	43	4.3
Appearance	3	0.9	7	2.1	7	2.1	17	1.7
T O T A L	330	100.0	330	100.0	330	100.0	990	100.0

In Table 25, the distribution of the respondents who selected the attributes of clothing as first, second and third choices and their totals are shown. Suitability was the most emphasized attribute for clothing, durability ranked second in the priority list, and color ranked third. These three attributes were followed by low cost, shape, fashionability and brand name as the fourth, fifth, sixth and seventh attributes, respectively.

TABLE 25

Respondents' Rankings of the Attributes for Clothing

Attributes	1st Choice		2nd Choice		3rd Choice		T o t a l	
	N	%	N	%	N	%	N	%
Suitability	154	46.7	84	25.5	36	10.9	274	27.6
Durability	44	13.3	70	21.2	83	25.2	197	19.8
Color	64	19.4	54	16.4	56	17.0	174	17.5
Low Cost	22	6.7	34	10.3	61	18.5	117	11.8
Shape	30	9.1	37	11.2	47	14.2	114	11.5
Fashionability	8	2.4	41	12.4	36	10.9	85	8.5
Brand Name	8	2.4	10	3.0	11	3.3	29	2.9
T O T A L	330	100.0	330	100.0	330	100.0	990	100.0

Table 26 presents the distribution of the respondents who selected the attributes of durables as first, second, third choices and their totals. As shown in this table, durability is the most emphasized attribute for durables by the respondents, followed by warranty and brand name respectively low cost, shape maintenance service and color followed in descending order.

TABLE 26

Respondents' Rankings of the Attributes of Durables

Attributes	1st Choice		2nd Choice		3rd Choice		T o t a l	
	N	%	N	%	N	%	N	%
Durability	196	59.3	60	18.2	40	12.1	296	29.8
Warranty	49	14.9	93	28.2	80	24.2	222	22.4
Brand Name	25	7.6	60	18.2	39	11.8	124	12.5
Low Cost	19	5.8	35	10.6	68	20.6	122	12.3
Shape	11	3.3	39	11.8	37	11.2	87	8.7
Maintenance Service	9	2.7	25	7.6	49	14.9	83	8.3
Color	21	6.4	18	5.5	17	5.2	56	5.6
T O T A L	330	100.0	330	100.0	330	100.0	990	100.0

V SUMMARY AND DISCUSSION

In this chapter first the summary of the study will be given. Then the results related to the demographic characteristics, the felt adequacy and the perceived needs of the respondents for consumer education and the criteria used during the buying process will be discussed. The chapter ends with a consideration of the limitations of the study, implications for education, and suggestions for further research.

This study aimed at obtaining initial data which could be used for the development of a consumer education unit in the home-making courses offered by the PECs in Istanbul. The sample consisted of 330 participants, all female at the age of 18 or over attending these courses in the spring of 1985 in three selected PECs. Data collection instrument was a questionnaire developed by the investigator. In addition to the demographic characteristics, the respondents were asked to indicate their feelings of adequacy in basic consumption areas, their perceived needs for consumer education, their willingness to participate in a consumer education program, and their personal criteria in the choice of some common purchasing items. Frequency distributions by numbers and percentages, means, Chi-square tests and Cramer V tests were used as statistical methods for the analysis of the data.

As a pioneering study in the area of adult consumer education in Turkey, the study has been exploratory in nature. It sought answers to specific questions related to some of the important concerns in consumer education.

Demographic Characteristics

The statistical evidence indicates that PECs all over Turkey attract mostly out of school youth and young adults (DIE 1985). Although the specific age limits vary from one country to another, studies conducted in the United States, England, Wales and elsewhere show that participants in adult education programs tend to be younger (Lowe, 1975; Darkenwald and Merriam, 1982). The fact that over 80 per cent of the respondents in the sample was 24 of age or under agrees with this general trend.

The sample represents a mixed group as far as the level of education is concerned. Reflecting partly the educational level of the population in Turkey in general, the largest group (46.4 per cent) was primary school graduates. The graduates of the junior and senior high schools together made up an additional 50.6 per cent which was much larger compared with the proportion of that level in the general population. This again agrees with the world-wide trend for adult education, attracting participants from the relatively better educated (Lowe, 1975; Darkenwald and Merriam, 1982).

It is interesting to note that an overwhelming majority of the sample was single (81.8 per cent) and unemployed (92.1 per cent). It is known that the average age of marriage for women in large cities of Turkey is going up (DIE, 1985). The increase in the educational level of the young urban people, the movement away from the traditional family structure and the economic difficulties of establishing a new family may be the reasons for the relatively higher marriage age. On the other hand, informal contacts with the respondents during the study suggested that most of the participants were willing to acquire a skill that would enable them to

become productive and improve the economic position of their families. This interest may be due, in part to the fact that an overwhelming majority of the respondents were unemployed.

The present study indicated an average of 50.000 TL-100.000 TL monthly income in the mid - 1985 for the sample, which makes roughly 600.000 - 1.200.000 TL. per year. Considering that an average of five persons shared this income in the household, the income per person could be estimated between 125.000-250.000 TL in a year. This is below the per capita income for the country in 1985, which was slightly over 400.000 TL. However, a sizeable group (37.3%) had income above the average. Considering that 70.6 per cent of the respondents lived in their own houses, the household income was at least free from the pressure for rent.

Felt Adequacy as Consumers

The notion of felt adequacy in major consumption areas is essential from the view point of the definition of need adopted in this study. In fact need is defined as the difference between what is and what ought to be, or the gap between the status quo and a new changed set of conditions assumed to be more desirable (Leagens, 1964).

The analysis indicated that as far as the major areas were concerned the respondents felt least adequate in "General Principles of Purchasing" and most adequate in "Budgeting". Since consumer education or information programs are extremely limited in Turkey, and many producers do not inform the public sufficiently about their products, it should not be surprising to find that the respondents felt most inadequate in the General principles of purchasing. The study indicated that the typical

consumer in the sample needed help in pre-purchase, purchasing and post purchase stages. On the other hand, families living on a limited income have to find ways to match the expenditures with their income. This may be the reasons for their feeling relatively adequate in Budgeting. The rankings of the major consumption areas from the feeling of least adequate to the most was as follows:

1. General Principles of Purchasing
2. Food and Nutrition
3. Legal Regulations and Institutions
4. Durables
5. Clothing
6. General Marketing
7. Budgeting

As for the 28 specific competencies falling into seven major categories, the quarter of the total about which the respondents felt least adequate and the quarter on the other end of the scale were as follows:

<u>Felt least adequate</u>	<u>Felt most adequate</u>
1. Balanced diet	1. Buying foods
2. Buying durables	2. Advantages of Family Budget
3. Attributes of foods	3. Providing advices when others buy clothing
4. Satisfactory purchases	4. Advertisement
5. Buying on credit	5. Protecting durables
6. Buying to fullfill the exact needs	6. Nutritional values of food items
7. Knowledge required at the pre-purchase stage	7. Shrinking and fading characteristics of cloths.

The observation to be made from the data on hand is that feeling adequate in a major area of consumption may not mean feeling adequate in all aspects of that area. For example, most respondents felt adequate in the nutritional value of food items, while they felt inadequate in having knowledge in balanced diet.

Perceived Need for Consumer Education

The purpose of this section was to see whether the feeling of adequacy would be related to perceived need for education as far as the major consumption areas were concerned. No such relationship for the group was established.

The respondents indicated their preferences in the major areas of consumption in the following order:

1. Budgeting
2. General Principles of Purchasing
3. Food and Nutrition
4. Clothing
5. Durables
6. Legal Regulations and Institutions
7. General Marketing

The rank orders for felt adequacy and perceived need for education make it evident that there are some discrepancies between the two lists. One of the striking discrepancies is that while "budgeting" is an area

where the respondents felt most adequate, it is in this area that they expressed the highest need for education. One possible explanation of this discrepancy is that the respondents, although they feel quite competent in this area, may want to further their competency as they consider the proper management of their budget as something that would contribute greatly to the betterment of their living. Another explanation is that the respondents may use different criteria when they answer to different sets of questions. In the case of felt adequacy, the respondent reacts as a consumer, while in the case of perceived need she reacts as a prospective participant in an educational program.

The general observations to be made is that different approaches to the assessment of needs may yield somewhat different answers. The best approach to program development requires that all views are taken into consideration.

There are, however, overlapping areas in the two lists. "The general principles of purchasing" and "food and nutrition" are the areas which received a similar emphasis both from the view of felt adequacy and need for education. Program planner for consumer education should take such overlappings into consideration.

Apart from the order of major consumption areas in a prospective consumer education unit, it is important to note that an overwhelming majority indicated an interest in a consumer education program. In fact, 91.2 per cent answered positively to the question whether they are interested into the course which they were attending at the PEC. This should provide sufficient ground to initiate a consumer education program at PEC's.

Criteria Used During the Buying Process

The study focused on three purchasing items, namely food, clothing and durables. The respondents as a group indicated freshness, nutritional value and low-cost as the most frequent criteria for food. For clothing the most frequent three criteria were suitability, durability and color. And finally, the group marked durability, warranty and brand name as the most frequently used three criteria for durables.

A study conducted by Borak (1985) on consumer problems and protection issues, for the criteria used in the purchase of food items, clothing and durables were checked. The findings of Borak's study are compared below with the findings of the present study on the basis of the three most frequently used criteria.

Items	Borak's study	Present study
Food	Freshness, price, trust in producer's firm	Freshness, nutritional value, low cost
Clothing	Quality, price durability	Suitability, durability, color
Durables	Trust in producers firm, variety, quality	Durability, warranty, brand name

In spite of different formulations of the questions in two studies, it is interesting to note that some of the criteria appears in both.

The type of information presented above could be used in program planning in at least two ways. One way is to further the understanding

of the participants about the criteria to be used during the purchase of foods, clothing and durables. The other way is to stimulate an interest in other less frequent but important criteria in order to be able to change the order of importance attached to various criteria. This type of information could also be used by the producers who wish to direct production and marketing efforts towards the preference of the consumers.

In another study Borak (1984) observes that Turkish consumers have limited knowledge about the attributes of goods which they buy. She proposes that they should be informed about them through education including adult education. The findings of the present study including a wide interest in consumer education among the participants of home-making courses at the PEC's provides further support to the proposal made by Borak.

Limitation of the Study

Although this study gives important clues for a consumer education unit to be included in the home-making courses offered by PECs, the findings could be generalized only to the participants in the metropolitan area of Istanbul.

As a pioneering study in Turkey, answers were sought to questions related to several aspects of consumer education. The breadth of the concerns in such an exploratory study limited the collection of more detailed information on the aspects included. For example, each major consumption area was represented only by four items. Another consideration in this regard was to keep the questionnaire to an optimum size for the group of respondents for whom it was prepared.

Practical problems encountered constituted another set of limitations. In addition to limitations in time and material facilities, the investigator had to spend considerable effort to obtain the amount of relevant literature she was able to review.

Implications for Education

In spite of its limitations, the study yields useful information for the development of a program in consumer education directed to women participants in PECs. The fact that 91.2 per cent of the respondents favors the inclusion of such a program provides a strong justification for taking initiative in that direction.

The high percentage favoring consumer education may also be a point to be considered by the mass media. Press, radio and television may further their efforts in providing continuing help to consumers. Such efforts should be built on systematic information on consumer needs and consumer behavior.

The present study provides useful information as to the topics that may be included in a consumer education program. The planner could make use of the detailed information already presented in formulating the learning objectives and determining the content for such a program.

Another implication of the study is that the program planner needs to take into consideration education and income levels of the respondents. It is seen in the study that levels of income and education were significantly related to the perceived needs of respondents for consumer education.

Suggestions for Further Research

It should be pointed out that this study provides only initial information in an area where research is scarce. Further studies would help to clarify the issues raised by this study, and provide additional clues in the development of effective consumer education programs.

As a pioneering effort, this study has sought answers to a range of questions in various areas of consumer education. Further studies may concentrate on a particular aspect such as budgeting or general principles of purchasing and seek more detailed information.

Still another possibility may be to compare felt adequacy with "actual" adequacy in major consumption areas. It may be possible that some adults may have expressed a high need for education in areas where they are actually adequate.

Finally, this study covers only females at PECs in the metropolitan area of Istanbul. Obviously, this is a highly limited group. Studies need to be conducted in solving other important consumer groups. Studies should also be extended to other geographical areas.

APPENDIX A: Questionnaire

YETİŞKİNLERE YÖNELİK TÜKETİCİ EĞİTİMİ
İHTİYAÇ SAPTAMA ANKETİ

AÇIKLAMA

Bu anket Halk Eğitim Merkezlerinde kadınlara yönelik meslek kurslarının bir parçası olarak uygulanabilecek bir tüketici eğitimi programı için gerekli bilgileri toplamak amacıyla düzenlenmiştir. Anketteki soruları cevaplamak suretiyle bize yardımcı olmanızı rica ederiz. Ankete adınızı yazmanıza gerek yoktur. Katkılarınız için teşekkür ederiz.

BÖLÜM I

Aşağıda kişisel durumunuzla ilgili bazı sorular sorulmuştur. Durumunuza en uygun bulduğunuz seçeneğin sol tarafındaki harfi daire içine alın.

1. Yaşınız?

- | | | |
|---------------------|----------|----------|
| a) 19 ve daha küçük | b) 20-24 | c) 25-29 |
| d) 30-34 | e) 35-39 | f) 40-44 |
| g) 45 ve daha büyük | | |

2. Medeni durumunuz?

- | | | |
|---------|----------|----------------------------------|
| a) Evli | b) Bekâr | c) Dul/Boşanmış/
Ayrı yaşıyor |
|---------|----------|----------------------------------|

3. Öğrenim durumunuz?

- | | | |
|--|--|--------------------|
| a) Okur-Yazar | b) ilkokul mezunu | c) Ortaokul mezunu |
| d) Lise ve Lise dengi
meslek okulu mezunu | e) Yüksekokul ya da
Üniversite mezunu | |

4. Çalışma durumunuz?

- | | | |
|--------------------------|------------------------|-----------------|
| a) Yarım gün çalışıyorum | b) Tam gün çalışıyorum | c) Çalışmıyorum |
| d) İş arıyorum | | |

5. Mesleğiniz?

- | | | |
|----------------------|--|----------|
| a) Ev kadını/ev kızı | b) Serbest meslek
sahibi | c) Memur |
| d) İşçi/Sigortalı | e) Öğrenci (Halk Eğitim Merkezi dışındaki
bir okulda) | |

6. Evinize giren toplam aylık gelir ne kadardır?

- a) 0-25.000 TL b) 26.000-50.000 TL c) 51.000-75.000 TL
d) 76.000-100.000 TL e) 101.000-125.000 TL f) 126.000-150.000 TL
g) 150.000 TL ve daha
yukarısı

7. Oturduğunuz yere kira ödüyor musunuz?

- a) Evet b) Hayır

8. Kirada oturuyorsanız bir aylık kira gideriniz ne kadardır?

- a) 0-10.000 TL b) 11.000-20.000 TL c) 21.000-30.000 TL
d) 31.000-40.000 TL e) 41.000-50.000 TL f) 51.000-60.000 TL
g) 61.000 TL ve daha
yukarısı

9. Evinizde siz dahil kaç kişi oturuyorsunuz? _____

10. Halk Eğitim Merkezinde hangi kursa devam ediyorsunuz? _____

BÖLÜM II

Aşağıda tüketicilerle ilgili cümleler verilmiştir. Her cümlenin sağ tarafında dört ayrı durum bulunmaktadır. Bu durumlar sırasıyla:

Bana tam uyuyor
Bana az çok uyuyor
Bana pek uymuyor
Bana hiç uymuyor

şeklindedir. Her soru için bu dört durumdan size en çok uyan bir tanesinin altındaki kutuya (X) işareti koyun. Örneği okuduktan sonra sorulara geçin.

ÖRNEK:

Sabahları erken kalkarım.	Bana tam uyuyor ()	Bana az çok uyuyor (X)	Bana pek uymuyor ()	Bana hiç uymuyor ()
1. Çeşitli gıdaların besin değeri hakkında bilgi sahibiyim.	Bana tam uyuyor ()	Bana az çok uyuyor ()	Bana pek uymuyor ()	Bana hiç uymuyor ()
2. Satın aldığım malların fiyatlarının nasıl ve kimler tarafından belirlendiğini <u>bilmiyorum</u> .	Bana tam uyuyor ()	Bana az çok uyuyor ()	Bana pek uymuyor ()	Bana hiç uymuyor ()
3. Giyecek seçimi söz konusu olduğunda yakınlarıma rahatlıkla yol gösterebilirim.	Bana tam uyuyor ()	Bana az çok uyuyor ()	Bana pek uymuyor ()	Bana hiç uymuyor ()
4. Çamaşır makinası ve buzdolabı gibi eşyaların nasıl kullanılacağını anlatan kitapçıkları okurken kafam karışıyor.	Bana tam uyuyor ()	Bana az çok uyuyor ()	Bana pek uymuyor ()	Bana hiç uymuyor ()
5. Gazetelerde tüketicilerle ilgili yasaları anlatan yazıları karışık buluyorum.	Bana tam uyuyor ()	Bana az çok uyuyor ()	Bana pek uymuyor ()	Bana hiç uymuyor ()
6. Yediğimiz yiyeceklerin sağlığa uygun olup olmadığından kuşkuluyum.	Bana tam uyuyor ()	Bana az çok uyuyor ()	Bana pek uymuyor ()	Bana hiç uymuyor ()

- | | | | | |
|---|------------------------|---------------------------|-------------------------|-------------------------|
| 7. Bazı aylar küçük tasarruflarımı nereye yatıracağımı bilemiyorum. | Bana tam uyuyor
() | Bana az çok uyuyor
() | Bana pek uymuyor
() | Bana hiç uymuyor
() |
| 8. Kendi başıma bono ile alışveriş yapmaya kalkışmam. | Bana tam uyuyor
() | Bana az çok uyuyor
() | Bana pek uymuyor
() | Bana hiç uymuyor
() |
| 9. Zaman zaman satın aldığım malların ihtiyacımı tam olarak karşılamadığını fark ediyorum. | Bana tam uyuyor
() | Bana az çok uyuyor
() | Bana pek uymuyor
() | Bana hiç uymuyor
() |
| 10. Voltaj inip çıkmaları ve elektrik kesilmeleri gibi durumlarda elektrikli ev aletlerini nasıl koruyacağımı bilmiyorum. | Bana tam uyuyor
() | Bana az çok uyuyor
() | Bana pek uymuyor
() | Bana hiç uymuyor
() |
| 11. Kumaşların çekme ve solma gibi özelliklerini iyi bilirim. | Bana tam uyuyor
() | Bana az çok uyuyor
() | Bana pek uymuyor
() | Bana hiç uymuyor
() |
| 12. Dengeli beslenme konusunda daha çok bilgi sahibi olmayı isterdim. | Bana tam uyuyor
() | Bana az çok uyuyor
() | Bana pek uymuyor
() | Bana hiç uymuyor
() |
| 13. Değişik ağırlıklarda satılan malların bir kilosunun kaç geldiğini hesaplamakta güçlük çekerim. | Bana tam uyuyor
() | Bana az çok uyuyor
() | Bana pek uymuyor
() | Bana hiç uymuyor
() |
| 14. Aile bütçesinin en işe yaradığını biliyorum. | Bana tam uyuyor
() | Bana az çok uyuyor
() | Bana pek uymuyor
() | Bana hiç uymuyor
() |
| 15. Halı ve mobilya gibi eşyalarımın çabuk yıpranmaması için ne yapmam gerektiğini biliyorum. | Bana tam uyuyor
() | Bana az çok uyuyor
() | Bana pek uymuyor
() | Bana hiç uymuyor
() |
| 16. İnandırıcı olmayan bir reklamı fark ederim. | Bana tam uyuyor
() | Bana az çok uyuyor
() | Bana pek uymuyor
() | Bana hiç uymuyor
() |

- | | | | | |
|---|------------------------|---------------------------|-------------------------|-------------------------|
| 17. Tüketicilerin ne gibi haklara sahip olduğunu <u>bilmiyorum</u> . | Bana tam uyuyor
() | Bana az çok uyuyor
() | Bana pek uymuyor
() | Bana hiç uymuyor
() |
| 18. Alışverişlerimde iyi karar verip vermediğimi ancak o malı kullandıktan sonra anlayabilirim. | Bana tam uyuyor
() | Bana az çok uyuyor
() | Bana pek uymuyor
() | Bana hiç uymuyor
() |
| 19. Tüketiciyi koruyan kuruluşların adlarını biliyorum. | Bana tam uyuyor
() | Bana az çok uyuyor
() | Bana pek uymuyor
() | Bana hiç uymuyor
() |
| 20. Yiyecek alışverişimde isabetli seçimler yaparım. | Bana tam uyuyor
() | Bana az çok uyuyor
() | Bana pek uymuyor
() | Bana hiç uymuyor
() |
| 21. Bir mal hakkında kendi bilgim yetersiz kalırsa, daha fazla bilgiyi nereden bulacağımı <u>bilmiyorum</u> . | Bana tam uyuyor
() | Bana az çok uyuyor
() | Bana pek uymuyor
() | Bana hiç uymuyor
() |
| 22. Satın aldığım bir giyeceğin birkaç yerini elden geçirmeden giymiyorum. | Bana tam uyuyor
() | Bana az çok uyuyor
() | Bana pek uymuyor
() | Bana hiç uymuyor
() |
| 23. Çamaşır makinesi, buzdolabı, halı ve mobilya gibi alışverişleri tek başıma yapmaktan çekinirim. | Bana tam uyuyor
() | Bana az çok uyuyor
() | Bana pek uymuyor
() | Bana hiç uymuyor
() |
| 24. Bir malı alırken çok gezsem, araştırsam bile sonradan memnun kalmadığım alışverişlerim oluyor. | Bana tam uyuyor
() | Bana az çok uyuyor
() | Bana pek uymuyor
() | Bana hiç uymuyor
() |
| 25. Gelirlerimizle giderlerimizi bir türlü dengede tutamıyoruz. | Bana tam uyuyor
() | Bana az çok uyuyor
() | Bana pek uymuyor
() | Bana hiç uymuyor
() |
| 26. Hatalı bozuk ya da çürük çıkan bir malı satıcı geri almazsa ne yapacağımı bilmiyorum. | Bana tam uyuyor
() | Bana az çok uyuyor
() | Bana pek uymuyor
() | Bana hiç uymuyor
() |

- | | | | | |
|--|------------------------|---------------------------|-------------------------|-------------------------|
| 27. Satın aldıktan sonra pişman olduğum giyecekler oluyor. | Bana tam uyuyor
() | Bana az çok uyuyor
() | Bana pek uymuyor
() | Bana hiç uymuyor
() |
| 28. Aile bütçesinin nasıl hazırlanacağını bilmiyorum. | Bana tam uyuyor
() | Bana az çok uyuyor
() | Bana pek uymuyor
() | Bana hiç uymuyor
() |

BÖLÜM III

1. Halk Eğitim Merkezinde şu an devam ettiğiniz kursun bir bölümünün tüketiciyi aydınlatan bilgilere (yani tüketici eğitime) ayrılmasını ister miydiniz?

a) Evet

b) Hayır

2. Aşağıda tüketici eğitimi ile ilgili toplam yedi tane konu verilmiştir. Bunlardan sadece üç tanesini seçmeniz istenmektedir. Bu seçtiğiniz üç konu içinde en çok öğrenmek istediğiniz bir tek konunun sol tarafına: 1; ondan sonra öğrenmek istediğiniz konunun sol tarafına: 2; daha sonra öğrenmek istediğiniz konunun sol tarafına: 3 koyun. Üçten fazla konu işaretlemeyin.

Konular:

- _____ Yiyecek özelliklerini anlatan ve yiyecek seçiminde yardımcı olacak bilgiler.
- _____ Bono veya taksitle ödemenin nasıl yapıldığını, fiyatları, reklamların tüketiciyi nasıl etkilediğini anlatan bilgiler.
- _____ Bir malı satın alırken en iyi kararın nasıl verileceğini, nereden ve nasıl bilgi alınacağı, ihtiyaca en uygun alışverişin nasıl yapılacağını anlatan bilgiler.
- _____ Giyeceklerin özelliklerini anlatan ve giyecek seçiminde yardımcı olacak bilgiler.
- _____ Tüketicilerin haklarını, tüketiciyi koruyan yasa ve kuruluşları anlatan bilgiler.
- _____ Halı, buzdolabı, mobilya, fırın gibi malların özelliklerini anlatan, bakımını öğreten ve bunların satın alınmasında hangi noktalara dikkat edileceğini anlatan bilgiler.
- _____ Aile bütçesi hazırlamayı, tasarrufların nasıl değerlendirileceğini öğreten bilgiler.

BÖLÜM IV

Aşağıdaki sorularda bazı mallar alırken en çok nelere dikkat ettiğiniz sorulmuştur. Her sorunun altında sorulan malla ilgili ayrı ayrı özellikler verilmiştir. Bu özelliklerden sadece üç tanesini seçin. Bu seçtiğiniz üç tane içinden en önem verdiğiniz özelliğin sol tarafına: 1; ondan sonra önem verdiğiniz özelliğin sol tarafına: 2; daha sonra önem verdiğiniz özelliğin sol tarafına: 3 koyun. Her soru için sadece üç özellik işaretleyin. Örneği okuduktan sonra sorulara geçin.

ÖRNEK:

Paltoluk kumaş alırken en çok hangi renkleri tercih edersiniz?

3 Mavi Sarı 2 Yeşil
 Gri 1 Siyah Mor

Sorular:

1. Yiyecek satın alırken en çok nelere dikkat edersiniz?

 Ucuzluk Tazelik Doyuruculuk
 Besleyicilik Uzun süre dayanması Lezzet
 Görünüş

2. Giyecek satın alırken en çok nelere dikkat edersiniz?

 Renk Marka Ucuzluk
 Yakışması Dayanması Biçimi
 Modaya uyması

3. Halı, mobilya, buzdolabı, fırın gibi malları satın alırken en çok nelere dikkat edersiniz?

 Renk Biçim Ucuzluk
 Sağlamlık Garanti belgesi Servis
 Marka

ANKETİ CEVAPLADIĞINIZ İÇİN TEŞEKKÜR EDERİZ.

Frequency Distribution of Felt Adequacy of the Respondents in Each Competency

Major Consumption Area	Competency	Felt very Inadequate (1)		Felt Inadequate (2)		Felt Adequate (3)		Felt Very Adequate (4)		No Answer	
		N	%	N	%	N	%	N	%	N	%
		Food and Nutrition	I have knowledge about the nutritional value of various food items	14	4.2	19	5.8	224	67.9	73	22.1
Food and Nutrition	I am doubtful whether the food items we eat are healthful	161	48.8	111	33.6	28	8.5	30	9.1	-	-
Food and Nutrition	I would like to have more knowledge about a balanced diet	270	81.8	47	14.2	4	1.2	9	2.7	-	-
Food and Nutrition	I make good choices in my selection of food item purchases	19	5.8	23	7.0	107	32.6	179	54.6	2	0.6
Clothing	I can be very helpful to my friends in the selections of clothing items	20	6.1	30	9.1	110	33.3	170	51.5	-	-

APPENDIX B (Continued)

Major Consumption Area	Competency	(1)		(2)		(3)		(4)		No Answer	
		N	%	N	%	N	%	N	%	N	%
Clothing	I am knowledgeable in the shrinking and fading characteristics of cloths	34	10.3	50	15.2	134	40.6	112	33.9	-	-
Clothing	I cannot wear what I buy before some adjustment	146	44.4	67	20.4	45	13.7	71	21.6	1	.3
Clothing	There are clothing items that I am not happy with after I buy them	131	39.8	90	27.4	59	17.9	49	14.9	1	.3
Durables	I become confused when I read the manuals of durables such as washing machine and refrigerators	64	19.4	74	22.4	68	20.6	124	37.6	-	-
Durables	I don't know how to protect my electrical household appliances when there are fluctuations in the voltage or when the electricity is cut off	92	27.9	84	25.5	60	18.2	94	28.5	-	-

APPENDIX B (Continued)

Major Consumption Area	Competency	(1)		(2)		(3)		(4)		No Answer	
		N	%	N	%	N	%	N	%	N	%
Durables	I know what to do to protect items such as carpets and furniture from becoming worn out too quickly	26	7.9	44	13.3	88	26.7	172	52.1	-	-
Durables	I am afraid to buy items such as washing machines, refrigerators carpets and furniture by myself	220	66.9	50	15.2	19	5.8	40	12.2	1	.3
Legal Regulations and Institutions	I think the writings in the newspapers about the laws and regulations related to consumers are complicated	78	23.6	102	30.9	81	24.5	69	20.9	-	-
Legal Regulations and Institutions	I have no idea about the rights of consumers	122	37.0	95	28.8	49	14.8	64	19.4	-	-

APPENDIX B (Continued)

Major Consumption Area	Competency	(1)		(2)		(3)		(4)		No Answer	
		N	%	N	%	N	%	N	%	N	%
		Legal Regulations and Institutions	I don't know the names of the institutions which protect consumers	121	36.8	85	25.8	70	21.3	53	16.1
Legal Regulations and Institutions	I don't know what to do if the seller does not take back a defective item	114	34.6	90	27.3	62	18.8	63	19.7	1	.3
General Marketing	I don't know how and by whom the price of the items that I purchase are determined	101	30.6	106	32.2	60	18.2	62	18.8	1	.3
General Marketing	I hesitate to buy goods on credit by myself	196	59.3	32	9.7	33	0.1	69	20.9	-	-
General Marketing	I have difficulty in calculating the price of a good that comes out at different weights	44	13.3	104	31.6	60	18.2	121	36.6	1	.3
General Marketing	I can spot an advertisement that is not credible	23	6.9	32	9.6	104	31.5	171	51.8	-	-

APPENDIX B (Continued)

Major Consumption Area	Compency	(1)		(2)		(3)		(4)		No Answer	
		N	%	N	%	N	%	N	%	N	%
General Principles of Purchasing	Sometimes I realize that my purchases do not fulfill my exact needs	133	40.3	111	33.6	45	13.6	41	12.4	-	-
General Principles of Purchasing	I can judge if I have made a good decision only after I use what I bought	140	42.5	99	30.0	47	14.2	43	13.0	1	0.3
General Principles of Purchasing	I don't know where to go when my information about a product is not adequate	120	36.4	88	26.7	60	18.2	61	18.5	1	.3
General Principles of Purchasing	Even if I search a good deal before I make a purchase, there are times when I am not satisfied with what I buy	141	42.8	110	33.4	46	13.9	32	9.7	1	.3
Budgeting	I don't always know where to invest my savings	70	21.2	66	20.0	61	18.5	132	40.1	1	.3
Budgeting	I know the uses of family budget	46	13.9	14	4.2	61	18.5	208	63.2	1	.3
Budgeting	We cannot balance the family income and expenses	91	27.7	104	31.7	60	18.2	73	22.2	2	.5
Budgeting	I don't know how to prepare a family budget	95	28.8	91	27.6	62	18.8	81	24.6	1	.3

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