

Rural Consumers' Awareness about Consumer Rights

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Abstract: *The Consumer Protection Act was enacted in 1986 to protect the consumers from unfair trade practices. There are certain rights provided to every consumer by the Consumer Protection Act. Every consumer must be aware of the consumer rights and responsibilities. In the present study, an attempt was made to find the awareness levels among the rural consumer. To collect the data, 150 sample respondents were selected from Chevella revenue mandal in Ranga Reddy district of Telangana state.*

Keywords: *consumer rights, consumer rights awareness*

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I. Introduction

In the words of Mahatma Gandhi (1890) "A consumer is the most important visitor on our premises; he is not dependent on us. We dependent on him, he makes favour to us, not we favour on him". This quote expresses the importance of a consumer in the business context. The Consumer Protection Act 1986 provides certain rights to consumers to protect themselves from unfair trade practices resorted by the seller. The Consumer Protection Act is a Magna Carta in the history of consumer protection movement. Every consumer must have awareness about the consumer rights, at the same time consumer should have awareness about responsibilities. A consumer must take certain precautions during purchase of the products. Consumer rights and consumer responsibilities both are knotted together. To protect the consumer rights, different mechanisms have been established at different levels.

Consumer rights

The Consumer Protection Act provides effective safeguards to consumer against unfair trade practices. This act applies to all goods and services unless particularly exempted. This act is applicable to the entire India, other than the state of Jammu and Kashmir.

The legislation provides following rights to consumers:

1.Right to Safety: Means right to be protected against the marketing of goods and services, which are hazardous to life and property.

2. Right to be informed: Means right to be informed about the quality, quantity, potency, purity, standard and price of goods so as to protect the consumer against unfair trade practices.

3. Right to Choose: Means right to be assured, wherever possible of access to variety of goods and services at competitive price.

4. Right to be heard: Means that consumer's interests will receive due consideration at appropriate forums.

5. Right to seek redressal: Means right to seek redressal against unfair trade practices or unscrupulous exploitation of consumers.

6. Right to consumer Education: Means the right to acquire the knowledge and skill to be an informed consumer throughout life.

II. Review of Literature

Review of earlier literature is backbone for the present study. Following researches had conducted on consumer rights awareness.

1. Dr AK Chandra (2011) studied the working of Consumer Forum of Raipur district and he also analyzes the consumer movement and highlighted the problems being faced by the Consumer Forum of Raipur district. He examined the hypothesis regarding consumer knowledge and awareness.

2.Sewanand (2012), Consumer Awareness and Consumer Protection Act-A study. This study reveals that all the respondents are having general awareness in relation to consumer protection. They are well-versed with the term JAGO GRAHAK JAGO almost in all respect. Quality parameters/standards Like ISO, ISI Agmark, etc., are also not new to them.

3.Dr. P.Jayasubramanian and Miss A.Vaideke (2012) studied consumer awareness and Attitude towards consumer protection measures. Their study revealed that no significant association between gender and attending awareness meetings. They also studied the association between age and attending awareness meetings. Study also found the association between age and attending awareness conferences.

4.Dr.N.Sundaram and C.Balaramalingam (2012), Women awareness on consumer rights-A Study with reference to Vellore city. The result showed that women consumers showed low level of awareness about consumer rights. The main reason for low awareness of consumer rights among women consumers is low education and low socio-economic status.

5.Dr.Horen Goowalla (2013) A study on consumer protection: Its awareness among the rural people in Assam: A case study with special reference to Jorhat district of Assam. A survey was conducted on 400 consumers. 90% of the people surveyed have felt exploited by the seller at one time or the others. 75% people were aware of the Consumer Protection Act, 25% of the people are not. It is also found that 40% of graduate respondents were aware of the products and their quality while 30% Post Graduates.

6.Deepika, D.Ratan Kumari (2014): A Study on Awareness on Legal act of Consumer Protection among Students. The study was conducted to find the awareness level among the students towards various consumer protection legislations. Majority respondents are aware of the Indian Penal Code, 1860. Majority respondents are aware of various acts. Low level of awareness was reported towards the Hire Purchase Act and the Railway Claims and Tribunal Act. In the study, it was found that majority students getting awareness through newspapers, journals and from course syllabi. The awareness towards Consumer Protection Act is 53.3%.

7.Jamuna (2014): Consumer awareness and attitudes towards Consumer Protection Act 1986. The study was conducted to find the consumer awareness level. In the study, responses were taken from the respondents related with consumer responsibilities. Majority respondents had given first rank to get 'guarantee and warranty card'. It was also found that 67.14% respondents have awareness about the consumer forums and 53.21% respondents felt that formalities are simple. Majority respondents disagreed with the argument that 'Consumer awareness increased with Consumer Protection Act'. 25% respondents felt that trade has increased due to Consumer Protection Act. Only 20% respondents had given the opinion that Consumer Protection Act created quality consciousness among the consumers.

8. Dr.S.Mohan and V.Suganthi (2013): Rural Consumers' Awareness about Consumers' Rights. The study conducted to know the awareness level of rural consumers about the consumers' rights. The study revealed that there is a significant association between age, educational qualification, marital status and monthly income of rural consumers and their awareness about consumer rights. And there is no significant association between gender, type of family, occupation and monthly income of rural consumers and their level of consumer rights awareness.

III. Need For The Study

There are 6, 38,365 villages in India. As per 2011 Census, 83.3 crore out of 121 crore Indians are living in rural areas. Every person in this society is a consumer in one way or the other. So we can say that the Indian rural market is larger than the urban market. Every person purchases goods and services in daily life. As both buyer and seller are unaware of the consumer rights and responsibilities in rural markets, they are confronting many problems. Every consumer confronted exploitations from sellers in terms of high pricing, poor quality, under weight and so on. In order to protect the consumers' interests, the Union Government has enacted so many legislations. Since every human being is consumer, s/he must be aware of the consumer protection measures framed by the government.

OBJECTIVES OF THE STUDY: The following are the objectives of the study.

1. To analyze the awareness level of consumers towards consumer rights.
2. To analyze the awareness level of consumers towards quality assurance standards.
3. To analyze the consumer awareness towards consumer protection measures.

SCOPE AND PERIOD OF THE STUDY: The Data collection was confined to Chevella revenue mandal, Ranga Reddy district of Telangana state. In the study, consumers' awareness level towards consumer rights, quality assurance standards, and consumer protection laws was studied. The data was collected in the month of March 2017.

SIGNIFICANCE OF THE STUDY: The present study is useful to find the rural consumers' awareness towards consumer rights and other consumer related aspects. Present study will be helpful to design consumer education programs, especially in rural areas.

RESEARCH METHODOLOGY: To conduct the study on consumer awareness towards consumer rights, towards quality assurance standards, the relevant data were collected from both the primary and the secondary data. The primary data was collected by using the questionnaire/schedule from the respondents. To ease the data collection from the rural consumers, a questionnaire was prepared in vernacular language i.e. Telugu. In order

to collect the data, a convenient sampling method was followed. To collect data, 150 questionnaires were distributed among the respondents. However, 138 questionnaires were received back from the respondents. The data was collected from the respondents from different villages under Chevella revenue mandal in Ranga Reddy district in Telangana state. The secondary data was collected from books, articles, Acts, news papers and previous research papers. In order to analyze the data, different statistical tools have been used like percentages, Averages, parametric tests etc. Chi2 tests have been applied to measure the association between consumer awareness and various demographic factors. Percentages were used to explain the consumer awareness on different aspects.

HYPOTHESIS FOR THE STUDY

In order to conduct the study on consumer awareness towards consumer rights, the following hypothesis was formulated.

1. There is no significant relationship between consumer rights awareness and demographic variables.

LIMITATIONS OF THE STUDY: The Study is confined to the Chevella mandal in Ranga Reddy district of Telangana. The Sample size is limited to 150 rural consumers of Chevella mandal.

DATA ANALYSIS

Table 1 Classification of sample respondents

Demographic Factor		Frequency	Proportion of Sample (%)
Gender	Male	93	67
	Female	45	33
	Total	138	100
Age	18-25yr	40	29
	26-35yr	35	25
	36-45yr	38	28
	46 and above	25	18
Education	Illiterate	31	22
	Primary Education	33	24
	Intermediate Education	39	28
	Graduation and above	35	25
	Total	138	100
Occupation	Wage earner	33	24
	Agriculture	23	17
	Own business	24	17
	Employee	23	17
	Student	35	25
	Total	138	100
Income	Below 15000	48	35
	15000-30000	21	15
	30000 above	13	9
	No Income	56	41
	Total	138	100

It can be found from the table-1 that in the total of 138 sample respondents, 67% are male respondents and 33% are female respondents. Majority respondents, i.e., 29% (40) belong to the 18-25 years age group and 18% respondents are above 46 years age. As far as education level is concerned, 28% sample respondents have intermediate education, 25% respondents have graduation and above. Among the total sample, 22% respondents are illiterates and 24% have primary education. In the total sample, 25% sample respondents are students, 24% are wage earner, and agriculture, own business and employee respondents are 17% each. In the selected sample, majority sample do not have income and 35% sample has the income less than 15000 per month.

Measuring Consumer Rights Awareness

In order to measure the consumer awareness towards consumer rights, the following table has been prepared from the collected data.

Table2

Consumer Rights	Fully Aware	Percent	Partially Aware	Percent	Not Aware	percent	Total
Right to Safety	59	(43%)	48	(35%)	31	(22%)	138
Right to informed	51	(37%)	53	(38%)	34	(25%)	138

Right to choose	49	(36%)	39	(28%)	50	(36%)	138
Right to be heard	55	(40%)	45	(33%)	38	(28%)	138
Right to seek redressal	45	(33%)	39	(28%)	54	(39%)	138
Right to basic needs	22	(16%)	44	(32%)	72	(52%)	138
Right to consumer education	41	(30%)	37	(27%)	60	(43%)	138
Right to healthy environment	57	(41%)	46	(33%)	35	(25%)	138

From the Table 2, consumer rights awareness can be measured. 52% respondents are fully aware of the 'Right to be heard'. About 50% respondents are fully aware of 'Right to safety', 'Right to be informed', 'Right to choose'. 40% of the respondents have full awareness about 'Right to seek redressal'. Only 20% respondents are fully aware of 'Right to basic needs'. It can be concluded that on an average 39% respondents are fully aware of their rights. 33% of the respondents are partially aware of the consumer rights and 28% respondents are unaware of the consumer rights. It can be concluded that consumer rights awareness among rural consumers is moderate.

H₀: There is no significant relationship between gender and consumer rights awareness.

Gender	Fully Aware	General Aware	Not Aware	Total
Male	14 (15%)	22 (24%)	57 (61%)	93(100%)
Female	4 (9%)	9(20%)	32 (71%)	45(100%)
Total	18(13%)	31(22%)	89(65%)	138(100%)

Table 3 Gender and Consumer Rights Awareness

Calculated χ^2 value 1.52

Degrees of freedom 2

Table value at 5% level of significance 5.991

The Table reveals that the male respondents are more aware than female respondents. However, Chi2 test reveals that there is no significant relationship between gender and consumer rights awareness, as the calculated value is lower than the table value.

H₀: There is no significant relationship between age and consumer rights awareness.

Age	Fully Aware	General Aware	Not Aware	Total
18-25 yr	9 (23%)	11 (27%)	20 (50%)	40(100%)
26-35yr	5 (14%)	11 (31%)	19(55%)	35(100%)
36-45yr	2(5%)	8 (21%)	28(74%)	38(100%)
above 46yr	2(8%)	1 (4%)	22(88%)	25(100%)
Total	18(13%)	31(22%)	89(65%)	138 (100%)

Table 4: age and consumer rights awareness

Calculated χ^2 value 15.07

Degrees of freedom 6

Table value at 5% level of significance 12.592

The Table reveals that the young respondents are more aware than aged respondents. Chi2 test also reveals that there is significant relationship between age and consumer rights awareness, as the calculated value is more than the table value.

H₀: There is no significant relationship between Education and consumer rights awareness.

Education	Fully Aware	General Aware	Not Aware	Total
Illiterate	0(0%)	1(3%)	30(97%)	31(100%)
primary education	2(6%)	10(30%)	21(64%)	33(100%)
Inter	7 (18%)	13(33%)	19(49%)	39(100%)
Graduation and above	9(26%)	7(20%)	19(54%)	35(100%)
Total	18(13%)	31(22%)	89(65%)	138(100%)

Table 5: Education and Consumer Rights Awareness

Calculated χ^2 value 25.54

Degrees of freedom 6

Table value at 5% level of significance 12.592

The Table reveals that more educated respondents are more aware than low education respondents. Chi2 test also reveals that there is significant relationship between the level of education and the level of consumer rights awareness, as the calculated value is more than the table value. Null hypothesis was rejected.

H₀: There is no significant association between occupation and consumer rights awareness.

Profession	Fully Aware	General Aware	Not Aware	Total
Wage earner	1(3)	3(9%)	29(88%)	33(100%)
Agriculture	0(0%)	9(39%)	14(61%)	23(100%)
Own business /Profession	5(21%)	4(17%)	15(62%)	24(100%)
Employee	5(22%)	5(22%)	13(56%)	23(100%)
Student	7(20%)	10(29%)	18(51%)	35(100%)
Total	18(13%)	31(22%)	89(65%)	138(100%)

Table 6: Profession and Consumer Rights Awareness
 Calculated χ^2 value 19.71
 Degrees of freedom 8
 Table value at 5% level of significance 15.507

The Table reveals that employee and student respondents are more aware than daily wage earner respondents. Chi2 test also reveals that there is significant difference between profession and consumer rights awareness, as the calculated value is more than the table value. Null hypothesis was rejected.

H₀: There is no significant association between income level and consumer rights.

Monthly Income (Rs)	Fully Aware	General Aware	Not Aware	Total
below 15000	7(15%)	7(15%)	34(70%)	48(100%)
15000 to 30000	1(5%)	1(5%)	19(90%)	21(100%)
30000 And above	3(23%)	4(31%)	6(46%)	13(100%)
Not having	7(13%)	19(34%)	30(53%)	56(100%)
Total	18(13%)	31(22%)	89(65%)	138(100%)

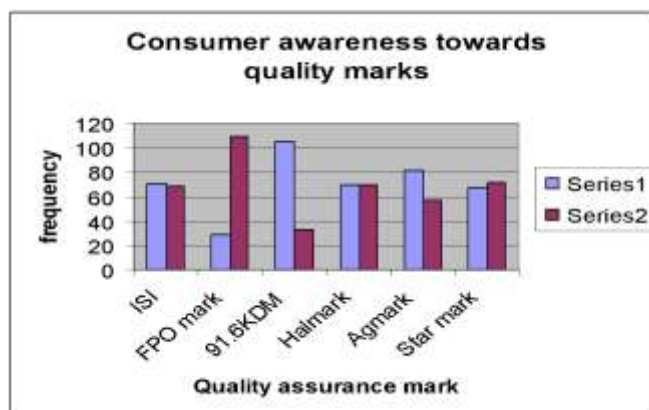
Table 7: Income and consumer rights awareness
 Calculated χ^2 value 14.35
 Degrees of freedom 6
 Table value at 5% level of significance 12.592

The Table reveals that the respondents who have the income above 30000 are more aware than low income respondents. Chi2 test also reveals that there is significant difference between income and consumer rights awareness, as the calculated value is more than the table value. Null hypothesis was rejected.

A) Consumer awareness towards quality assurance standards

Table 8

Quality Assurance Mark	Yes		No		Total
	Frequency	Percentage (%)	Frequency	Percentage (%)	
ISI	70	51	68	49	138
FPO mark	29	21	109	79	138
91.6KDM	105	76	33	24	138
Hallmark	69	50	69	50	138
Agmark	81	59	57	41	138
Star mark	67	49	71	51	138



From the above table, it can be said that 51% consumers are aware of the ISI mark and 49% are unaware of the ISI mark. It can be concluded that majority consumers are aware. As far as the FPO mark is concerned, a very low percentage of consumers are aware (21%) and 79% are unaware. Majority consumers (81%) are aware of the 91.6 KDM and 56% consumers are aware of the Halmark. 61% consumers are aware of the Agmark. Low level of consumer awareness was reported in case of the STAR mark.

B) Consumer awareness towards Government consumer education programs

Awareness level	Frequency	Percentage
Fully aware	27	20
Partially aware	57	41
Unaware	54	32
TOTAL	138	100

Consumer awareness towards consumer awareness programs conducted by government is low, only 20% consumers are aware of the programs, 41% consumers have a partial idea about the government programs and 32% consumers are unaware.

C) Consumer awareness towards Consumer Protection Act

Level of awareness	Frequency	Percentage
Fully aware	22	16
Partially aware	52	38
Unaware	64	46
TOTAL	138	100

Consumer awareness towards Consumer Protection Act is very low, as the 46% respondents are unaware of the Consumer Protection Act and only 16% are aware of the Consumer Protection Act.

IV. Conclusions:

The following conclusions can be made from the study:

1. The 76% of the respondents are aware of the 91.6 KDM, which is a quality mark for gold. 59% respondents are aware of the Agmark. 51% respondents are aware of the ISI mark. Majority consumers are not aware of the other quality assurance marks.
2. Only 34% respondents are aware of consumer rights, 32% are having partial awareness and 34% do not have awareness about consumer rights. It can be concluded that low level of consumer rights awareness is reported.
3. There is a significant difference between consumer rights awareness and education, profession, age and income. There is no significant difference between consumer rights awareness and gender.
4. Only 20% respondents are aware of consumer awareness programs initiated by the government.
5. Low level of awareness is reported towards the Consumer Protection Act.

V. Suggestions

In order to increase the awareness towards consumer rights and consumer responsibilities, the following suggestions can be given:

1. Consumer awareness programs should be conducted especially in rural areas.
2. Consumer clubs should be formed with rural consumers.

3. Youth clubs are active in rural areas. Hence measures should be taken to get them involved in Conducting consumer education programs.
4. The Voluntary Consumer Organizations (VCO) should be motivated to work actively in rural areas.
5. Intensive campaigns need to be taken up to bring awareness among the rural consumers not only towards their rights and also towards their responsibilities as consumers.

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