

A COMPREHENSIVE STUDY OF CONSUMER PROTECTION AWARENESS AMONG
RURAL CONSUMERS WITH SPECIAL REFERENCE TO KHARKHODA BLOCK OF
DISTRICT MEERUT

Ajny Kumar Garg Research Scholar CCS University Meerut
Dr. Amit Sharma Associate Professor I.P. College Bulandshar

Abstract

Consumer Rights are the rights made to safeguard the consumers from unfair activities and unfair trade practices of traders and service providers. Hence, The Consumer Protection Act was enacted in 1986 to safeguard the consumers from unfair trade practices. There are certain rights laid out to every consumer by the Consumer Protection Act. Every consumer should be aware of the consumer rights and responsibilities. This study was made an attempt to find the awareness levels among the rural consumer and problems faced by them while using consumer rights in the rural area of kharkhoda block of Meerut District.

Keywords: Consumer Protection, Consumer Awareness, consumer Rights, Rural consumer

1. Introduction

In 1926, Mahatma Gandhi said, "India lives in her seven hundred thousand villages." This quotation demonstrates the significance of rural consumers. In India, rural areas are home to 70% of the population. The development of the country is heavily dependent on the growth of the rural population. As a reason, because the majority of consumers live in rural areas, it is critical to safeguard them against unfair commercial practices. Consumers may be fooled by charging a high price for a small quantity, selling adulterated goods, delivering defective items, and engaging in unfair commercial practices. However, despite the fact that the Consumer Protection Act of 1986 was enacted 35 years ago, there are still issues with consumer protection in India. Despite the fact that various initiatives have been taken at the federal and state levels, there is still much more to be done. Every customer should be aware of their consumer rights while also being aware of their duties. When purchasing things, a buyer should take certain precautions. Consumer rights and obligations are inextricably linked. Various mechanisms have been devised at various levels to protect consumer rights.

Consumer Rights in India

Consumer Right is defined as 'the right to have information about the quantity, purity, price, quality, potency and standard of goods or services'. Consumer is to be protected against any unfair practices while purchasing goods and services. It is very important for the consumers to aware of these rights. However, there are strong and clear laws in India to protect consumer rights, the actual difficulty of consumers of India can be declared as completely gloomy. Out of the various acts that have been implemented to safeguard the consumer rights in India, the utmost important is the Consumer Protection Act, 1986. According to this law all individuals, a firm, a Hindu undivided family and a company have the right to use their consumer rights for the purchase of goods and services made by them. It is significant that, as a consumer they should know the basic rights as well as about the courts and procedures in case of infringement of one's rights.

Consumer Protection

The Consumer Protection Act delivers effective safeguards to consumer against unfair trade practices. This act applies to all goods and services unless particularly exempted and it is applicable to the entire India except the state of Jammu and Kashmir. This law provides following rights to consumers:

1. **Right to Safety:** According to the Consumer Protection Act 1986, the consumer right is referred as 'right to be protected against marketing of goods and services which are hazardous to life and property'. It is applicable to specific areas like healthcare, pharmaceuticals and food processing, this right is spread across the field having a serious consequence on the health of the consumers or their wellbeing viz. Automobiles, Housing, Domestic Appliances, Travel etc.

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2. **Right to be informed:** The right to information is defined as 'the right to be informed about the quality, quantity, potency, purity, standard and price of goods or services. As the main reason is to protect the consumer against unfair trade practices' in the Consumer Protection Act of 1986.
3. **Right to Choose:** The meaning of Right to Choose as per the Consumer Protection Act 1986 is 'the right to be assured, wherever possible, to have access to a variety of goods and services at competitive prices.
4. **Right to be heard:** As specified in the Consumer Protection Act 1986, 'the right to be heard and to be assured that consumer's interests will receive due consideration at appropriate forums' is the definition of the right to be heard. This right aid to empower the consumers of India for putting forward their grievances and concerns fearlessly and raising their voice against products or even companies and guarantee that their issues are taken into consideration as well as handled immediately.
5. **Right to seek redressal:** The right to seek redressal against unfair trade practices or restrictive trade practices or unscrupulous exploitation of consumers' is referred to as the right to redressal according to the Consumer Protection Act 1986. The government of India has been bit more successful with regard to this right. The Consumer courts like District Consumer Disputes Redressal Forums at district level, State Consumer Disputes Redressal Commissions and National Consumer Disputes Redressal Commissions have been incorporated with the help of the consumer protection act.
6. **Right to consumer Education:** Consumer education may refer to formal education through college and school curriculums as well as consumer awareness programs being run by non-governmental and governmental agencies both. Consumer NGOs, having slight endorsement from the government of India, basically undertake the task of ensuring the consumer right throughout the country.

II. Review of Literature

Jugal kumar Boro (2018) stated that " With such a large population, high levels of poverty, unemployment, and low literacy, consumer rights knowledge among the rural people is very low. The only method to limit the misdoings of manufacturers and traders is to educate the consumer. This study shows that consumer awareness is minimal, and they have little knowledge of consumer rights in depth, hence they are unable to exercise these rights. As a result, the government and connected parties must take the required steps to educate consumers, and basic consumer rights must be taught in schools.

Dr. G. Rambabu and L.Vinod Kumar (2017): Their study clearly indicates that most of the consumer aware of quality marks and ISI marks. But, many of them not aware of consumer rights due to illiteracy and poor family background. From this study we come to know that Only 34% respondents are aware of consumer rights, 32% are having partial awareness and 34% do not have awareness about consumer rights.

Jamuna (2014): The study was conducted to find out the consumer awareness level. In this study responses were received from the respondents connected with consumer responsibilities. Majority of the respondents had chosen first rank to get guarantee and warranty card. It was also found that 67.14% respondents have good awareness about the consumer forums and 53.21% respondents felt that procedures are simple. Majority respondents disagreed with the argument that Consumer awareness increased with Consumer Protection Act. Only 20% respondents had given the opinion that Consumer Protection Act created quality awareness among the consumers.

Dr.S.Mohan and V.Suganthi (2013): This study was 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 difference between gender, type of family, occupation and monthly income of rural consumers and their level of consumer rights awareness.



Dr.N.Sundaram and C.Balammalingam (2012), The result showed that women consumers exhibited low level of awareness about consumer rights. The key reason for low awareness of consumer rights among women consumers is low education and low socio-economic status.

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 participating awareness programs. They also found that there is an association between age and attending awareness conferences.

Sewanand (2012), This study reveals that all the respondents are having general awareness in relation to consumer protection. They are knowledgeable with the term JAGO GRAHAK JAGO almost in all the level of consumers. They also aware of Quality parameters/standards like ISO, ISI Agmark, etc., and it is not new to them.

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

III. Need for the study

The Indian market is currently overloaded with a huge number and variety of goods and services. The number of goods' manufacturers and end sellers has also increased. As a result, determining who is a genuine manufacturer or vendor has become extremely difficult. Consumers are practically never able to speak with a producer or a salesperson face to face. Furthermore, as modern technology has improved, the physical distance between customer and producer/seller has expanded, since consumers can have their goods delivered to their doorstep by placing purchases over the phone or through apps. Similarly, determining whether of a vast number of commodities is real has become quite difficult. Information is crucial because it pertains to the consumer's health. It also occurs many times that a consumer buys goods and services without taking the bill or the seller does not provide the bill. This is done to avoid paying tax on the product to the government. Because of the above problems it is very important for consumers to safeguard themselves from the unfair trade practices of the traders and service providers. They want to be aware of their rights as consumers and use them properly.

Objectives of the Study

The objectives of the study are:

- To know the consumer protection awareness level among the rural consumers
- To find out problems faced while utilizing consumer rights.
- To identify the sources of information for creating consumer protection awareness
- To suggest suitable solutions to make aware rural consumers.

Hypothesis of the study:

There is no significant difference between educational qualification of respondents and level of awareness of respondents

There is no significant difference between demographic factors and level of awareness of respondents

Research Methodology: The study is carried out as a descriptive one. Both primary and secondary data are used for the study. The sample size taken for the study is 100. Primary data is collected from the consumers of Kharkoda Block of Meerut District by using the schedule. Secondary data which are used for the purpose of analysis are taken from various sources of books, journals, newspapers, various websites and other related publications.

Significance of the Study: Consumer rights awareness is an essential of today's world as they get exploited in the market day to day. They may be cheated through charging high price, follow unfair trade practices, weigh less than the required quantity, sell adulterated goods or sell substandard goods. Consumers should know their rights properly for getting protected from exploitation.

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Consumers have the right to safety, right to choose, right to be informed, right to consumer education and the right to get redressed. The present study is beneficial to find the rural consumers awareness towards consumer rights and other consumer related parts. Present study will be helpful to design consumer education programs, especially in rural areas. Further, researchers can use this paper in order to carry further studies which will carry into light of different new height.

Limitation of the Study:

The study undertaken by the researcher suffers the following limitation:

1. The study has been conducted during a very short duration of time.
2. The results may vary according to the view expressed by the respondents
3. The study is restricted to Kharkoda Block of Meerut district.
4. The sample size is limited to 100 respondents.

Analysis and Interpretation of Data:

1. Awareness of respondents regarding Consumer Protection Act, 1986:

S.No	Awareness	No. of Respondents	% of Respondents
1	yes	37	37
2	No	63	63
		100	100

(Source: Primary)

From the above table it can be concluded that out of 100 respondents 63% of the respondents are not aware about consumer protection Act, 1986. only 37% of the respondents are aware of Consumer Protection Act.

Awareness of Consumer Rights:

The following table indicates the number of respondents concerning the awareness of consumers in relation to rights provided by the Consumer Protection Act, 1986.

S.No	Consumer Right	Number of Respondents			
		Highly Aware	Partially Aware	Unaware	Total
1	Right to safety	14	33	53	100
2	Right to information	11	37	52	100
3	Right to choose	18	29	53	100
4	Right to heard	9	36	55	100
5	Right to redressal	23	33	44	100
6	Right to consumer education	12	30	58	100

(Source: Primary)

From the above table it is observed that;

Out of 100 respondents 14 respondents highly aware, 33 respondents were partially aware and 53 respondents were unaware in relation to Right to Safety.

Nearly half (52) of the respondents were unaware, 37 respondents were partially aware and 11 respondents were highly aware regarding Right to Information provided in Consumer Protection Act, 1986. 18 respondents were highly aware, 29 respondents were partially aware and 53 respondents were unaware regarding Right to Choose. Out of 100 respondents, 9 respondents were highly aware, 36 respondents were partially aware and 55 respondents were not aware of right to Heard. In relation to Right to Redressal, 23 respondents were highly aware, 33 respondents were partially aware and 44 respondents were completely unaware. At last, 12 respondents were highly aware, 30 respondents were partially aware and 58 respondents were completely unaware of Right to Consumer Education provided in Consumer Protection Act, 1986.

About MRP, Date of Manufacturing and Expiry Date:

Details	Always			Sometimes			Never		
	No. Respondents	Of	%	No. Respondents	Of	%	No. Respondents	Of	%
Check MRP	38		38	19		19	43		43
Examine the Date of Manufacturing	27		27	26		26	47		47
Examine Expiry date	19		19	21		21	60		60

(Source: Primary Data)

According to the table above, 38% of respondents always check MRP, 43% never check MRP, and 19% of respondents occasionally check MRP when purchasing products and services. When it comes to purchasing things, 47 % never look at the date of manufacture, 27 percent always look at it, and 26 percent occasionally look at it. Finally, 60 % of respondents never look at the expiration date, 19 % usually look at the expiration date, and 21% occasionally look at the expiration date when purchasing things.

Consumer Right Related Matters:

Details	Yes		No	
	No. Of Respondents	%	No. Of Respondents	%
Aware of filing complaint	28	28	72	72
File a case in the consumer courts	00	00	100	100
Attend any consumer right programme	11	11	89	89

(Source: Primary)

From the above table, it shows that 71% of the respondents are not aware of filing complaint and 29% of the respondents aware of filing complaint. Any single respondents didn't file a case in consumer courts i.e., 100% respondents never file a case in the consumer courts. 11% of the respondents attend Consumer Right programme and 89% of the respondents not attending any Consumer Right programme. Constraints faced by consumers in enforcing consumer rights with different Education.

Qualification:

S.No	Constraints	Illiterate	Below 10 th	10 th	12 th	UG	PG	Total	%
1	Lack of Knowledge	7	12	10	12	6	1	48	48
2	Wastage of time and money	6	4	3	8	4	0	25	25
3	Complicated procedure of filing complaint	7	7	2	7	3	1	27	27
	Total	20	23	15	27	13	2	100	100

(Source: Primary)

From the above table it is clear that 48% of the respondents face difficulties in executing the rights of the consumer rights because of lack of knowledge where the respondents are low educated, 25% of the respondents face difficulties while carrying out consumer rights because of wastage of time and money where the respondents are more or less educated and 27% of the respondents facing complicated procedure of filing complaint.

V. Findings and Suggestion

- 63% of the respondents are not aware whereas only 37% of the respondents are aware of Consumer Protection Act, 1986.
- Majority of the respondents not aware their rights as a consumer.
- 38% of respondents always check MRP, 43% never check MRP, and 19% of respondents occasionally check MRP when purchasing products and services. When it comes to purchasing things, 47 % never look at the date of manufacture, 27 percent always look at it, and 26 percent occasionally look at it. Finally, 60 % of respondents never look at the expiration date, 19 % usually look at the expiration date, and 21% occasionally look at the expiration date when purchasing things.

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5. Constraints faced by consumers in enforcing consumer rights with different Education. 48% of the respondents face difficulties in executing the rights of the consumer rights because of lack of knowledge where the respondents are low educated, 25% of the respondents face difficulties while carrying out consumer rights because of wastage of time and money where the respondents are more or less educated and 27% of the respondents facing complicated procedure of filing complaint.

6. Most of the respondents cannot utilize rights as a consumer due to lack of knowledge. Hence, it is clear that majority of the respondents are exploited in many ways by traders/sellers as the consumer are unaware about their rights as provided in Consumer Protection Act, 1986. Hence, there is need to make aware their rights to protect themselves from unfair trade practices.

Conclusion

In this technically enriched world consumers are having enormous goods and services offered by many producers. From this, Consumer has the preference of choosing genuine products and services. Consumer has not only to choose products and also, they have the rights to know how product has produced whether it is safe and beneficial for use or not. The present study focused to know awareness level among rural consumers towards consumer rights while purchasing goods and services. As a result of this study, we come to know that most of the consumers are unaware about consumer rights due to illiteracy, poverty, unemployment, demographic factor etc., They never check MRP while purchasing goods and they are not filling case incase if defected goods due to lack of knowledge and feel waste of time and money. So, Central and State government should take necessary step in order to make aware of consumers about consumer rights like creating consumer forums in every village, conduct awareness programme every month thorough consumer forum, make easy procedure of filing case in the consumer court which will reduce waste of time and money. Similarly, consumer also must be aware while buying goods and services by way of checking MRP and Expiry date to protect themselves from exploitation and unfair trade practices.

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