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Consumer Rights Awareness among Rural Consumers - A Study in Rural Areas with Special Reference to Bongaon Block of Kamrup District, Assam

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Abstract:

A consumer is a person who is the final users of products or services. Consumer awareness is about making the consumer aware of his/her rights. The rights of consumers must be informed to the consumers and should do all necessary precautions in order to protect their rights. For this, procedures and rules should be simplified in a way that producers and consumers get benefited out of that. The complete consumer protection is only possible through consumer awareness and education. Unfortunately cheating by way of overcharging, black marketing, misleading advertisement etc. has become the common practice of greedy sellers and manufactures to make unreasonable profits and without heed to confer consumer rights and interests. Consumer rights awareness is about making the consumer aware of products or services; however, this is largely unknown to many citizens especially at rural areas irrespective of whether they are educated or uneducated. The rural consumers are known to earn low income, have low level of literacy, low level of awareness, asymmetric information, inadequate communication and transportation facilities. Keeping in view the above facts, the present study has been undertaken to study the level of consumer awareness about consumer rights and the constraints faced by them while utilizing consumer rights in the Rural Area of Bongaon Block.

Keywords: Consumer, Awareness, Rural, Right, protection.

1. Introduction: Consumer rights awareness (CRA) is a comprehensive term, the root of which goes to development of rural areas. Consumer rights are now an integral part of consumer's life. Consumer rights awareness is a need of today's world as they get exploited in the market daily. They may be cheated through charging high price, follow unfair trade practices, weigh less than the required quantity, sell adulterated goods or sell defective goods. It is the interest of every consumer to be aware of such problems and be equipped with the necessary knowledge to safeguard oneself from being cheated. Consumers should know their rights properly for getting protected from exploitation. Consumer rights awareness is about making the consumer aware of products or services; however, this is

largely unknown to many citizens irrespective whether they are educated or uneducated. With an enormous population along with high levels of poverty, unemployment and poor literacy levels, consumer rights awareness continues to remain low. Market resources and influences are growing by the day and so it is very important to aware of one's consumer rights. These rights are well defined and there are agencies like the government, consumer courts and voluntary organizations that work towards safeguarding them. There are six rights of consumers which are provided in the consumer Protection Act, 1986.

Right to Information: This right states that sellers and producers should always provide consumers with enough and appropriate information regarding the price, weight, company brand, manufacturing & expiry dates, quality identification marks, ingredients, contact links of the company and so on, to make intelligent and informed product choices.

Right to Choose: The consumers have the Right to Choose regarding what to buy and what not to buy. It is a consumer's right to be assured to have access to a variety of goods and services at competitive prices.

Right to Safety: This right provides protection against the marketing of goods that are unsafe to the health and life e.g. adulteration in food, medicines, electronics and so on.

Right to be Heard This right ensures that consumers' interest will be given due consideration in the appropriate forums. This right also empowers the Indian consumers to fearlessly voice their complaints against the defective products and the erring producer/company /seller.

The Right to Seek Redressal In case of cheating, fraud or any other injustice the consumer can get compensation for the damage caused by the unfair and exploitative trade practices.

The Right to Consumer Education It means to have access to programs and information that help consumers make better decisions before and after purchase. Instructions and guidelines for consumers are issued by the government departments and NGOs. This helps the consumers to take right decision with regard to purchase of a commodity. to bring Trademarks and Logos authentication marks such as ISI, AGMARK, BIS and other educational campaigns done in public interest.

Majority people in India are not aware about their rights against unscrupulous practices of manufactures or traders in relation to goods and services supplied by them. People do not know what they should do in case if they are to be subject to fraud by them. They are not aware of the resources available to them under laws provided for redressing such cause. Moreover those who are aware of their rights escape from taking the legal recourse against the wrong doer because they know that the recourse will consume a lot of time, energy and money and redressal of legal matter takes years. Because of such reluctant behaviour consumers, wrong doers are left unpunished in India. Even today after many decades of passing of the Consumer Protection Act, 1986 majority of the people in India are not yet aware about the rights available to them. In the absence of Consumer Right Awareness the consumer are compelled to rely upon the traders. There are several arrangements in Indian economy to protect the interest and rights of consumers. The provision of ISI, Trade Mark

is meant for the industrial products and Ag-Mark for the agricultural products. For the redressal of grievances of the consumers there is provision of Consumer Forum in every district of India. At the province level there is State level consumer Forum and the National level organization of Consumers Education and Research. In this context a study regarding consumer right awareness among rural people is an essential aspect and it also reflects and level of utilization of consumer rights among rural consumers.

1.1 Need for Consumer Awareness: The market today is flooded with very large number as well as varieties of goods and services. The number of producers and final sellers of the commodities have also increased many folds. So it has become very difficult to know as to who is a genuine producer or seller? It is practically not possible for consumers to personally come in contact with a producer or seller. Moreover in the age of advanced information technology the physical distance between consumer and producer/seller has also increased, since consumers can get their commodities at door step by booking orders over telephone or through internet etc. Similarly from among large varieties of commodities, it has become very difficult to know as to which one is genuine? People think that a product which has appeared in some advertisement must be good or the producer whose name is known through advertisement must be selling the right product. But this may not be true always. Much information is deliberately hidden in certain advertisements to mislead the consumers.

In case of packed food products and medicines, there is an expiry date which implies that the particular product must be consumed before that date and not at all after that date. This information is very important because it involves the health of the consumer. Sometimes it so happens that either such information is not provided or the seller deliberately did not give the information since the consumer did not ask for it or notice the inscription written on the product.

It also happens 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.

Another major issue is that the consumers are not united. Producers have become stronger and organised because there are Producers' and Traders' Associations to protect their interest. But the buyers are still weak and unorganised. As a result the buyers are duped and deceived quite often.

Because of the above arguments it is very important for consumers to protect themselves from the unfair trade practices of the traders and service providers. They need to be aware of their rights as consumers and use them promptly.

It should be noted that consumer awareness is not just only about consumers' rights. It is a well-known fact that many consumers around the world have been indulging in mindless and wasteful consumption because of their money power. This has divided the society into rich consumers and the poor. Similarly many consumers are also not bothered about the safe disposal of wastes after consumption is over which causes environmental pollution. By

agreeing to pay a lower price for the product without asking for the bill, many consumers indirectly help the sellers to avoid paying tax to the government. Hence there is also need for consumer awareness to educate the consumers about their responsibilities.

1.2 Review of literature: In 2008 Serene Shekhar, Santosh Ahlawat & Surabhi Singh in their study named “Awareness and utilization of consumer rights by women consumers of palanpur city”, founded that majority of the women consumers showed low level of awareness and low extent of utilization of consumer rights.

Chandra A.K. (2011) in his study of “Consumer perception and Awareness about Consumer Rights And Consumer Protection Act: A study in District Raipur (C.G)” analysed that rural consumers have very little knowledge about consumer rights in comparison to urban consumers. Professional have more awareness about consumer rights in comparison to other consumers.

Dr. S. Mohan and V. Suganthi (2013) in their study “Rural Consumers’ Awareness About Consumers’ Rights” showed that demographic factors do not influence the level of awareness of consumers’ rights.

Dr. Arabinda Debnath and Mrs. Manashi Mazumdar (2015) in their study “An evaluative study on consumer rights in the context of business” found that Most of the businessmen provide consumer protection only for their local and knowing customers but they have a tendency of exploiting some flying customers for earning profit.

Rafeeqe M.T and Dr. M. Saravanan in their study (2015) “A study on the Consumer Rights Awareness Level among rural people with special reference to Mampad Panchayath of Malappuram District in Kerala” indicates that Consumer Right Awareness is largely unknown to many citizens irrespective of whether they are educated or uneducated. With enormous population along with high levels of poverty, unemployment and poor literacy levels, consumer rights awareness continues to remain low.

Narendar Kumar and Neena Batra have conducted a survey on consumer’s rights-awareness and actions in small cities. The study indicates that consumers are well aware of their rights, but only a few consumers exercise them. This not because consumers are lethargic or inactive or important, but the real cause for not availing their rights is the unsatisfactory response of their voice.

1.3 Objectives of the Research Paper

The objectives of the study are:

- To study the level of consumer awareness about consumer rights among rural consumers.
- To find out constraints faced while utilizing consumer rights.
- To study the need for consumer rights.

1.4 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 60. For selecting the sample convenient sampling method is followed. Primary data is collected

from the consumers of Bongaon Block of Kamrup District by using the schedule. Secondary data which are used for the purpose of analysis are taken from various published sources of books, journals, newspapers, various websites and other related publications.

1.5 Significance of the Study: Consumer rights awareness is a need of today’s world as they get exploited in the market daily. They may be cheated through charging high price, follow unfair trade practices, weigh less than the required quantity, sell adulterated goods or sell defective goods. Consumers should know their rights properly for getting protected from exploitation. 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 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. Further, researchers can use this paper in order to carry further studies which will bring into light of different new dimension.

1.6 Limitation of the Study:

The study undertaken by the researcher suffers the following limitation:

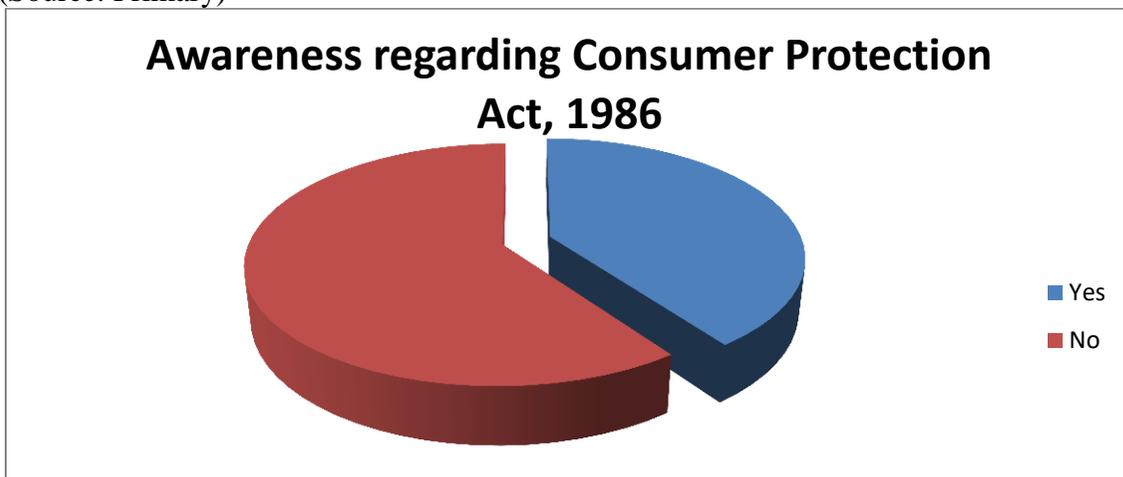
1. The sample taken for the study may not be true representation of the population.
2. The study has been conducted during a very short span of time.
3. The results may vary according to the opinion expressed by the respondents
4. The study is restricted to Bongaon Block of Kamrup district.
5. The sample size is limited to 80 consumers.

2. Analysis and Interpretation Of Data:

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

Sl. No	Awareness	Number of respondent	Percentage
1	Yes	24	40
2	No	36	60
3	Total	60	100

(Source: Primary)



From the above table, it has been observed that 40% (i.e. 24) of the respondents are aware of Consumer Protection Act, 1986 whereas 60% respondents are not aware regarding the Consumer Protection Act'

2.2 Awareness of consumer rights: The Consumer Protection Act, 1986 provide different rights to the consumers through which it is expected that consumer are safe and secure. The following table shows the number of respondents regarding the awareness of consumers in relation to the rights provided by the Consumer Protection Act.

Sl. No	Consumer Rights	Number of Respondents			
		Highly aware	Partially aware	Unaware	Total
1	Right to safety	4	25	31	60
2	Right to information	2	23	35	60
3	Right to choose	10	30	20	60
4	Right to heard	1	24	35	60
5	Right to redressal	2	20	38	60
6	Right to consumer education	2	19	40	60

(Source: Primary)

From the table it has been observed that

- i) Out of 60 respondents, 4 respondents are highly aware, 25 are partially aware and 31 respondents are totally unaware regarding the safety right provided by the consumer Protection Act, 1986.
- ii) Out of 60 respondents, 2 respondents are highly aware, 23 are partially aware and 35 respondents are totally unaware regarding the right of information provided by the consumer Protection Act, 1986.
- iii) In relation to the right to choose, 10 respondents are highly aware, 30 respondents are partially aware and 20 respondents are completely unaware.
- iv) Similarly, out of 60 respondents, 1 respondents are highly aware, 24 are partially aware and 35 respondents are totally unaware regarding the right to heard provided by the consumer Protection Act, 1986.
- v) In relation to the right to redressal, 2 respondents are highly aware, 20 respondents are partially aware and 38 respondents are totally unaware.
- vi) At last, out of 60 respondents, 2 respondents are highly aware, 19 are partially aware and 40 respondents are totally unaware regarding the right to consumer education provided by the consumer Protection Act, 1986.

2.3 About MRP, Date of Manufacturing and Expiry date:

Details	Often		Sometimes		Never	
	No. of Respondents	Percentage	No. of respondents	Percentage	No. of Respondents	Percentage

Check MRP	33	55	17	28.33	10	16.67
Examine the date of manufacturing	18	30	20	33.33	22	36.67
Examine expiry date	25	41.67	23	38.33	12	20

(Source: primary)

The table shows that 55% of respondents often check MRP, 28.33% respondents sometimes check MRP and 16.67% never check MRP at the time of purchase goods and services. 30% respondents often examine the date of manufacturing, 33.33% respondents sometimes examine but 36.67% respondents never examine date of manufacturing at the time purchasing. Examining the expiry date is an important thing at the time purchase goods and purchase specially foods and medicines items but only 47.5% often check, 33.75% sometimes check and 18.75% never check expiry date while purchasing.

2.4. Consumer Right Related Matters:

Details	Yes		No	
	No. of Respondents	Percentage	No. of Respondents	Percentage
Aware of filing complaint	25	41.67	35	58.33
File a case in the consumer courts	0	0	60	100
Attend any consumer right awareness programme	6	10	54	90

(Source: primary)

From the table above, it is clear that, 41.67% aware of filing a complaint and 58.33 don't know about filing a complaint, 10% of respondents attend consumer rights awareness programme and 90% never attend any consumer rights awareness programme. Any single respondents didn't file a case in consumer courts, i.e. 100% respondents never file a case in consumer court.

2.5 Constraints Faced By Consumers In Enforcing Consumer Rights With Different Educational Qualification

Sl. No	Constraints	Illiterate	Below HSLC	HSLC	HS	Degree	PG	Total	Percentage
1	Lack of knowledge	7	14	9	3	1	0	34	56.67
2	Wastage of time and money	0	1	2	4	2	2	11	18.33
3	Complicated procedure of filing complaint	2	4	3	3	2	1	15	25

4	Total	9	19	14	10	5	3	60	100
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(Source: primary)

From the above table it is clear that 56.67% of the respondents face difficulties in enforcing the rights of the consumer rights because of lack of knowledge where the respondents are not highly educated, 18.33% respondents face difficulties in enforcing the consumer rights because of the wastage of time and money where the respondents are more or less educated. Similarly, 25% of the respondents is of the opinion that they face difficulties because of the complexities in procedure of filing complaint.

3.1 Findings:

1. Only 40% respondents aware about Consumer Protection Act and 60% respondents are unaware about this Act.
2. Most of the respondents are unaware about their rights as a consumer.
3. It is important to examine the expiry date at the time of purchase but only 41.67% respondents often examine the expiry date, 38.33% sometimes and 20% respondents never examine the expiry date at the time of purchase. It is also important to check the MRP and date of manufacturing at the time of purchase. 55% respondents often check the MRP and 30% respondents often check the date of manufacturing.
4. Though some respondents are aware about their right as a consumer but they never file case in the consumer court due to wastage of time and money and complicated procedure.
5. Due to lack of knowledge most of the respondents i.e. 56.67% cannot utilise their rights as a consumer.
6. From this study it is clear that most of the consumers are exploited in many times by traders/seller as the consumers are unaware about their rights available in Consumer Protection Act 1986. So there is a need to aware their rights to protect themselves from exploitation or unfair trade practices.

3.2 Conclusion and Suggestion: A consumer has the right to know how the product has been prepared to determine whether it is safe and beneficial for use or not. However, this is largely unknown to many citizens irrespective of whether they are educated or uneducated. With enormous population along with high levels of poverty, unemployment, and poor literacy levels, consumer rights awareness continues to remain low. Consumer right awareness is an important factor. When Consumer Rights Awareness among people increases, sellers are forced to sell goods at right quantity and at reasonable quality. Consumer education is the only way to reduce the wrongful behaviours of the manufacturers and traders. So Government and related parties takes necessary actions to educate the consumers and the basic consumer rights must be introduced at the school level itself. The study prove that awareness level of Consumers is low and no knowledge about consumer rights in depth, so utilization of these rights are not possible by them. Similarly, it proved that no consumers are willing to file case in the consumer court due to complicated procedure of filing complaint and due to wastage of time and money and it is suggested to conduct consumer education and consumer awareness programs, public campaigns among rural and uneducated people and government should take necessary actions to minimise the

procedure of filing case, speed up the redressal programs and provide various support to the consumers for their redressal.

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