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Rural Consumers' Awareness About Consumers' Rights

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Abstract

Consumer rights are now an integral part of consumers' life. Market resources and influences are growing day by day and so is the awareness of consumer rights. Consumer rights and responsibilities are knotted together and without sharing consumer responsibility, consumers will find it very difficult to enjoy their rights on a long-term basis. Consumers need to step cautiously in the market place. A consumer, on his part, must make every effort to inform himself of the product or service. The consumers' rights are protected under the Consumer Protection Act to safeguard their interest. This study has been conducted in Udumalpet Taluk of Tirupur District. Data required for the study have been collected by a well-structured interview schedule. The study observes the level of awareness of the rural consumers about their rights.

Key words: Consumers, Awareness, Consumer Rights

1.Introduction

Consumer rights are now an integral part of rural consumer's life. Consumer rights and responsibilities are well documented and much talked about. Market resources and influences are growing day by day and so is the awareness of consumer rights. These rights are well-defined and there are agencies like the government, consumer courts and voluntary organizations that work towards safeguarding them. Consumer rights and responsibilities are knotted together and without sharing consumer responsibility, consumers will find it very difficult to enjoy their rights on a long-term basis. Consumers need to step cautiously in the market place. It is not the sole responsibility of the market or of the government to provide consumers with detailed information. A consumer, on his part, must make every effort to inform himself of the product or service.

2.Statement Of The Problem

In rural markets both sellers and buyers face various problems. The sellers do not have adequate knowledge about the products they are selling and the buyers are not given the opportunity to select the product of their own choice. Both of them have traditional outlook. In these markets poor and backward consumers are exploited by traders in different ways such as the sale of substandard quality, expiry date product etc., Consumers are not given correct information and after sale service provided is not adequate. The consumer needs protection from malpractices of the businessman. The consumers in the rural area are not well organized and they have very weak bargaining power. Hence consumer protection is very much needed. Hence it is of interest to study Whether a rural consumer is aware of their rights.

3.Objectives Of The Study

The objectives of this study are

- To ascertain the level of awareness of rural consumers about their rights.

4.Hypotheses Of The Study

In tune with the objectives the following hypotheses are framed

- There is no significant association between the demographic factors of rural consumers and the level of awareness of consumer rights.

5.Scope And Significance Of The Study

The scope of the study is limited to Udumalpet Taluk in Tirupur district of Tamilnadu. It identifies and analyses the factors that influence buying behaviour of rural consumers. The study deals with the level of awareness of rural consumers about the various consumer protection laws. The results of the study may be an eye opener for the rural consumers.

6.Methodology

For the purpose of the study both primary as well as secondary data were collected. A well structured interview schedule is employed to collect primary data. Chi-square test is applied to ascertain the association between demographic factors of rural consumers and level of awareness.

7.Limitations Of The Study

The study is restricted to Udumalpet taluk in Tirupur district. The sample size is limited to 500 consumers. The results may vary according to the opinion expressed by the respondents. Adequate care may be exercised while extending the results of the study.

8.Review Of Literature

Fetterman. E and Schiller. M. K (1978)¹ in their study “Let the Buyer Be Aware: Consumer Rights and Responsibilities “, stress the need of the consumer for knowing about their rights and responsibilities to choose the alternatives among the available choice.

Shan Donoghue and Helena M.de Klerk (2009)² in their study “The right to be heard and to be understood : a conceptual framework for consumer protection in emerging economics” found that one way of protecting the consumer is by establishing a redress environment that would ensure fair redress as well as an understanding and appreciation of the consumer.

Shashi nath mandal(2010)³ in his study “Protection of consumer Rights -A socio Legal Challenge in India “ found that consumer should have adequate rights and right of remedy against defaulting businessman.

Chandra A.K. (2011)⁴ in her 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.

Sundaram. N and Balaramalingam. C (2012)⁵ in their study of “Women Awareness on Consumer Rights -A study with reference to the Vellore city”, reveals that women consumers showed low level of awareness about consumer rights .It is due to low education and socioeconomic status.

9.Consumer Rights

Consumer rights guaranteed under the Consumer Protection Act 1986 under the constitution of India are .

- Right To Safety
- Right to be protected against the marketing of goods or services which are hazardous to life and property.
- Right To Information
- Right to be informed about the quality, quantity, potency, purity, Standard and price of goods or services as the case may be, so as to protect the consumer against unfair trade practices.
- Right To Choose
- Right to be assured, wherever possible, access to a variety of goods and services at competitive prices.
- Right To Be Heard
- Right to be heard and to be assured that rural consumers' interest will receive due consideration at appropriate fora.
- Right To Redressal
- Right to seek redressal against unfair Trade Practices or Restrictive Trade Practices or unscrupulous exploitation of rural consumers.
- Right to Consumer Education
- Right to acquire knowledge and skills needed for taking action to influence factors which affect consumer decision.
- Right to Healthy Environment
- The Right to physical Environment that enhance the quality of life. It includes protection against environmental dangers over which the individual has no control. It acknowledges the need to protect and improve the environment for present and future generations.
- Right to Basic Needs
- Right to basic needs ensures basic goods and services which guarantees survival. It includes adequate food, clothing, shelter, health care, education and sanitation to lead a decent life.

Demographic factors which have associations with the awareness and their rights is discussed under the heads.

10.Association Between Demographic Factors And Consumer Rights Awareness Index

To ascertain the association between demographic factors and consumer rights awareness index, Chi-square is applied and the results are discussed under various heads:

10.1. Age and Consumer Rights Awareness

To examine whether there is an association between age and level of awareness, chi-square test has been applied and the results are presented in the table 1.

H_0 : Age is not associated with the level of awareness.

Age	Awareness			Total
	Low	Moderate	High	
Up to 20	8(5.70%)	116(82.90%)	16(11.40%)	140(100.00%)
21 to 40	67(20.70%)	220(67.90%)	37(11.40%)	324(100.00%)
Above 40	6(16.70%)	23(63.90%)	7(19.40%)	36(100.00%)
Total	81	359	60	500

Table 1: Age And Level Of Awareness Of Consumer Rights

Df: 4, Table Value: Five per cent level: 9.488

Calculated χ^2 Value: 18.694, One per cent level: 13.277

It is inferred that rural consumers who are above 40 years of age have high level of awareness. However chi-square analysis reveals that the calculated value is more than the table value at one per cent level. Hence it is inferred that there is significant association between age and level of awareness. That is, the null hypothesis is rejected.

10.2. Gender and Consumer Rights Awareness

In order to examine whether there is association between gender and level of awareness, chi-square test has been applied and the results are presented in the table 2.

H_0 : Gender is not associated with the level of awareness.

Gender	Awareness			Total
	Low	Moderate	High	
Male	60(16.00%)	276(73.40%)	40(10.60%)	376(100.00%)
Female	21(16.90%)	83(66.90%)	20(16.10%)	124(100.00%)
Total	81	359	60	500

Table 2: Gender And Level Of Awareness Of Consumer Rights

Df: 2, Table Value: Five per cent level: 5.991

Calculated χ^2 Value: 2.941, One per cent level: 9.210

It is inferred that female rural consumers have low level of awareness. However chi-square analysis reveals that the calculated value is less than the table value at five percent level. Hence it is inferred that there is no significant association between age and level of awareness. That is, the null hypothesis is accepted.

10.3. Educational Qualification And Consumer Rights Awareness

In order to examine whether there is association between educational qualification and level of awareness, chi-square test has been applied and the results are presented in the table 3.

H_0 : Educational Qualification is not associated with the level of awareness

Educational Qualification	Awareness			Total
	Low	Moderate	High	
H.Sc.	3(12.00%)	17(68.00%)	5(20.00%)	25(100.00%)
Under Graduate	32(12.10%)	211(79.60%)	22(8.30%)	265(100.00%)
Post Graduate	33(19.50%)	115(68.00%)	21(12.40%)	169(100.00%)
Others	13(31.70%)	16(39.00%)	12(29.30%)	41(100.00%)
Total	81	359	60	500

Table 3: Educational Qualification And Level Of Awareness Of Consumer Rights

Df: 6, Table Value: Five per cent level: 12.592

Calculated χ^2 Value: 33.637, One per cent level: 16.812

It is inferred that rural consumers who have the educational qualification of others have low level of awareness. However chi-square analysis reveals that the calculated value is more than the table value at one percent level. Hence it is inferred that there is significant association between educational qualification and level of awareness. That is, the null hypothesis is rejected.

10.4. Marital Status And Quality Mark Awareness

In order to examine whether there is association between marital status and level of awareness, chi-square test has been applied and the results are presented in the table 4.

Ho: Marital status is not associated with the level of awareness

Marital Status	Awareness			Total
	Low	Moderate	High	
Unmarried	50(13.90%)	272(75.60%)	38(10.60%)	360(100.00%)
Married	31(22.10%)	87(62.10%)	22(15.70%)	140(100.00%)
Total	81	359	60	500

Table 4: Marital Status And Level Of Awareness Of Consumer Rights

Df: 2, Table Value: Five per cent level: 5.991

Calculated χ^2 Value: 9.000, One per cent level: 9.210

It is inferred that rural consumers whose marital status are married have low level of awareness. However chi-square analysis reveals that the calculated value is more than the table value at five percent level. Hence it is inferred that there is significant association between marital status and level of consumer rights awareness. That is, the null hypothesis is rejected.

10.5. Type Of Family And Consumer Right Awareness

In order to examine whether there is association between type of family and level of awareness, chi-square test has been applied and the results are presented in the table 5.

Ho: Type of family is not associated with the level of awareness

Type of Family	Awareness			Total
	Low	Moderate	High	
Nuclear	54(16.80%)	229(71.10%)	39(12.10%)	322(100.00%)
Joint	27(15.20%)	130(73.00%)	21(11.80%)	178(100.00%)
Total	81	359	60	500

Table 5: Type Of Family And Level Of Awareness Of Consumer Rights

Df: 2, Table Value: Five per cent level: 5.991

Calculated χ^2 Value: 0.250, One per cent level: 9.210

It is inferred that rural consumers whose type of family are nuclear have low level of awareness. However chi-square analysis reveals that the calculated value is less than the table value at five percent level. Hence it is inferred that there is no significant association between type of family and level of awareness. That is, the null hypothesis is accepted.

10.6. Size Of Family And Consumer Rights Awareness

In order to examine whether there is association between size of family and level of awareness, chi-square test has been applied and the results are presented in the table 6.

Ho: Size of family is not associated with the level of awareness.

Size of Family	Awareness			Total
	Low	Moderate	High	
Two	0(0.00%)	37(90.20%)	4(9.80%)	41(100.00%)
Three	19(16.10%)	88(74.60%)	11(9.30%)	118(100.00%)
Above Three	62(18.20%)	234(68.60%)	45(13.20%)	341(100.00%)
Total	81	359	60	500

Table 6: Size Of Family And Level Of Awareness Of Consumer Rights

Df: 4, Table Value: Five per cent level: 9.488

Calculated χ^2 Value: 11.302, One per cent level: 13.277

It is inferred that rural consumers whose size of family is above three have low level of awareness. However chi-square analysis reveals that the calculated value is more than the table value at five percent level. Hence it is inferred that there is significant association between size of family and level of consumer rights awareness. That is, the null hypothesis is rejected.

10.7. Occupation And Consumer Rights Awareness

In order to examine whether there is association between occupation and level of awareness, chi-square test has been applied and the results are presented in the table 7.

H₀: Occupation is not associated with the level of awareness

Occupation	Awareness			Total
	Low	Moderate	High	
Employment	15(16.70%)	61(67.80%)	14(15.60%)	90(100.00%)
Business	24(20.20%)	82(68.90%)	13(10.90%)	119(100.00%)
Agriculture	11(11.50%)	78(81.30%)	7(7.30%)	96(100.00%)
Others	31(15.90%)	138(70.80%)	26(13.30%)	195(100.00%)
Total	81	359	60	500

Table 7: Occupation And Level Of Awareness Of Consumer Rights

Df: 6, Table Value: Five per cent level: 12.592

Calculated χ^2 Value: 7.202, One per cent level: 16.812

It is inferred that rural consumers who have the occupation of employment have high level of awareness. However chi-square analysis reveals that the calculated value is less than the table value at five percent level. Hence it is inferred that there is no significant association between occupation and level of consumer rights awareness. That is, the null hypothesis is accepted.

10.8. Monthly Income And Consumer Rights Awareness

In order to examine whether there is association between monthly income and level of awareness, chi-square test has been applied and the results are presented in the table 8.

H₀: Monthly income is not associated with the level of awareness.

Monthly Income	Awareness			Total
	Low	Moderate	High	
Below 10000	43(16.60%)	186(71.80%)	30(11.60%)	259(100.00%)
10001 to 20000	27(17.50%)	112(72.70%)	15(9.70%)	154(100.00%)
20001 to 30000	6(11.30%)	41(77.40%)	6(11.30%)	53(100.00%)
30001 to 40000	3(12.00%)	17(68.00%)	5(20.00%)	25(100.00%)
Above 40000	2(22.20%)	3(33.30%)	4(44.40%)	9(100.00%)
Total	81	359	60	500

Table 8: Monthly Income And Level Of Awareness Of Consumer Rights

Df: 8, Table Value: Five per cent level: 15.507

Calculated χ^2 Value: 13.540, One per cent level: 20.090

It is inferred that rural consumers who have the monthly income is above Rs.40000 have low level of awareness. However chi-square analysis reveals that the calculated value is less than the table value at five percent level. Hence it is inferred that there is no significant association. between monthly income and level of consumer rights awareness. That is, the null hypothesis is accepted.

11. Findings And Suggestions

11.1. Findings

- There exists significant association between age, educational qualification, marital status, size of family and awareness level of consumer rights.
- There is no significant association between gender, type of family, occupation and monthly income of rural consumer and level of consumer rights awareness.

11.2. Suggestions

- Government organization may organize motivational campaign for groups of rural consumers.
- Government may promote consumer awareness programme.

- Published periodicals and booklets, pamphlets cassettes, CDs, slides, documentary films for promoting consumer awareness in regional languages.
- Department of Consumer Affairs in consultation with the Ministry of Panchayati Raj should take desired initiatives to have mandatory meetings of the Gram Sabha on 24th December (National Consumer Day) where the villagers could properly be educated about their rights as consumers.
- To reach a large number of rural consumers, a vigorous campaign with the involvement of the panchayats needs to be taken up.
- Government should include consumer education in the curriculum of schools and colleges.
- Department of Consumer Awareness should provide adequate publicity for utilizing the National and State consumer Helpline.

12. Conclusion

From the present study, it is ascertained that demographic factors do not influence the level of awareness of consumers' rights. The presence and influence of the market grew dramatically in consumer life. Consumer began to purchase things from the market for a price. Soon mass production and industrial production came into being giving the consumer world an entirely new dimension. This over dependence of the market exploits the consumers. This is the need of the hour to implement the Acts and to educate the consumers to protect their rights to a large extent. If the above offered suggestions are implemented strictly then the entire consumer community will be educated to a maximum extent about their rights and finally developed to great extent.

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