



A STUDY ON AWARENESS ON RIGHTS AND PROTECTION OF CONSUMERS AMONG STUDENTS OF INDORE

¹Dr. Dhiraj Katiyar and ²Mohit Shrivastava

¹Asst. Professor (Commerce), Department of Commerce , Christian Eminent College, Indore (M.P.)

²Student B.com VI (Hons.)Christian Eminent College, Indore (M.P.)



ABSTRACT

The Consumer Protection Act, 1986, is one of the socio-economic legislation which has been enacted for protecting the interests of the consumers in India. Unlike existing laws which are punitive or preventive in nature, the provisions of this Act are compensatory in nature. The Act is also intended to provide simple, speedy and inexpensive redressal to the consumers' grievances, and relief of a specific nature and award of compensation wherever appropriate to the consumer. Consumerism is fast emerging as an environmental force affecting major business decisions as consumers become more aware about their rights. Even though comprehensive statutory measures have been provided in India for curbing unfair business practices, for protecting consumer interest, and for promoting consumerism; companies have yet to do a lot. This paper analyses consumer awareness and perception about consumer rights and consumer protection Act by use sample through their purchase behavior and their action in case of dissatisfaction form the purchased goods.

KEYWORDS : Consumer Protection Act , specific nature , promoting consumerism.

1. INTRODUCTION:

In business, consumers occupy a very important place. The producers produce goods on the basis of tastes, likings, preferences etc. of the consumers. Consumer is the central point around which business activities revolves. In spite of great importance of consumers they may be the victims of immoral businessmen. An important aspect is that there is lack of knowledge on the part of consumers and they are not organized as opposed to the sellers who are well informed and organized. To protect the consumers from unscrupulous businessmen and to provide easy remedy for their complaints, the Consumer Protection Act was passed in the year 1986. The Act extends to the whole of India except the State of Jammu and Kashmir. After completion of this unit you will be able to understand some important definitions under this Act as well as the various provisions under which consumers are given wide legal power to resolve their complaints. We will also discuss the various consumer forums created under this Act as redressal agencies for consumer grievances along with the procedure of filing a complaint in consumer forums, consumer protection councils, penalties for not complying with the orders of forums etc

1.1.Consumer Rights:

Consumer Rights



1.1.1 Right to Safety

Means right to be protected against the marketing of goods and services, which are hazardous to life and property. The purchased goods and services availed of should not only meet their immediate needs, but also fulfill long term interests. Before purchasing, consumers should insist on the quality of the products as well as on the guarantee of the products and services. They should preferably purchase quality marked products such as ISI, AGMARK, etc.

1.1.2. 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. Consumer should insist on getting all the information about the product or service before making a choice or a decision. This will enable him to act wisely and responsibly and also enable him to desist from falling prey to high pressure selling techniques.

1.1.3. Right to Choose

Means right to be assured, wherever possible of access to variety of goods and services at competitive price. In case of monopolies, it means right to be assured of satisfactory quality and service at a fair price. It also includes right to basic goods and services. This is because unrestricted right of the minority to choose can mean a denial for the majority of its fair share. This right can be better exercised in a competitive market where a variety of goods are available at competitive prices.

1.1.4. Right to be heard

Means that consumer's interests will receive due consideration at appropriate forums. It also includes right to be represented in various forums formed to consider the consumer's welfare. The consumers should form non-political and non-commercial consumer organizations which can be given representation in various committees formed by the Government and other bodies in matters relating to consumers.

1.1.5. Right to Seek Redressal

Means right to seek redressal against unfair trade practices or unscrupulous exploitation of consumers. It also includes right to fair settlement of the genuine grievances of the consumer. Consumers must make complaint for their genuine grievances. Many a times their complaint may be of small value but its impact on the society as a whole may be very large. They can also take the help of consumer organizations in seeking redressal of their grievances.

1.1.6. Right to Consumer Education

The right of every Indian citizen to have education on matters regarding consumer protection as well as about her/his right is regarded as the last right provided by the Consumer Protection Act 1986. The right makes sure that the consumers in the country have informational programs and materials which are easily accessible and would enable them to make purchasing decisions which are better than before. Consumer education might refer to formal education through college and school curriculums as well as consumer awareness campaigns being run by non- governmental and governmental agencies both. Consumer NGOs, having little endorsement from the government of India, basically undertake the task of ensuring the consumer right throughout the country. India is found to be 20 years away from giving this right that gives power to the common consumer.

DUTIES OF THE CONSUMERS

In order to secure rights, the consumers have to fulfill the following duties:

While purchasing goods, consumers should look at the quality of the products as well as on the warranty of the product.

- They should ask for Cash Memo for the item purchased.
- They should form consumer awareness organizations.
- They must complain for their genuine grievances.
- They must know their rights and duties.

Every person in one way or another is a consumer of various products and services. As citizens of India, we are protected against all forms of exploitation by the service providers. Through the Consumer Protection Act, 1986 all consumers have the right to safety, information, choose, be heard, redressal and consumer education.

It is important that as consumers, we are mindful of our rights. A consumer under the Consumer Protection Act is:

“One, who buys any goods, hires any service for a consideration which has been paid or promised or partly paid and partly promised or under any system of deferred payment.”

The Act allows consumers to file their complaint if they find any of the following:

Goods purchased suffer from any defect.

- If the services hired/availed suffer from deficiencies in any respect.
- Price have been charged excess of the printed price/MRP
- Have suffered loss or damage as result of unfair trade practices.

According to the Consumer protection Act, it says that a consumer can file their complaint in the following places:

- District Forum
- State Commission
- National Commission

As noted earlier, the government provides adequate machinery to protect the rights of the consumers. However, the general publics are not fully aware of their rights as consumers. Many a times, they are left wondering, what they would do when they are cheated by traders.

In such a context, it is imperative that awareness is created amongst the general public i.e. men, women and youths. Moreover, informal interaction with people reveals the need for such awareness programmes

Thus in this context, the Department of Social Work, Martin Luther Christian University has been able to create awareness in various parts of Greater Shillong with the sponsorship of the Deputy Commissioner (Supply), East Khasi Hills, Meghalaya.

Through the reference from various published research articles regarding consumer protection awareness among rural consumer, a consumer are vital values of man, they are not depends of producer or seller, the producer and seller depends only a consumer, the consumer are the boss of business and the producer or business man is the server of the consumer. Now a days, the most of the consumer watching television, hearing radio, reading newspaper and magazines. Even though Television attracted by various programme, in this programme many advertisement appearing on, radio, newspaper and magazines etc. Some time, they are mishear, they are burden with problem of choosing the product because more than one product some utility with less information.

Consumer Protection Act of 1986



“An Act to provide for better protection of the interests of consumers and for that purpose to make provision for the establishment of consumer councils and other authorities for the settlement of consumers' disputes and for matters connected therewith.”(According to Consumer Protection Act, 1986).

Consumer Protection Act, 1986 seeks to promote and protect the interest of consumers against deficiencies and defects in goods or services. It also seeks to secure the rights of a consumer against unfair or restrictive trade practices. This act was passed in Lok Sabha on 9th December, 1986 and Rajya Sabha on 10th December, 1986 and assented by the President of India on 24th December, 1986 and was published in the Gazette of India on 26th December, 1986

2. OBJECTIVES OF THE STUDY:

The main objectives of this study are:

1. To study the awareness level of students towards consumer rights and consumer protection.
2. To analyze the effect of gender on awareness of consumer rights and consumer protection among students.
3. To analyze the effect of educational background on awareness of consumer rights and consumer protection among students.

3. RESEARCH METHODOLOGY:

This study will be conducted to know the awareness of consumer rights and protection among the students in Christian Eminent College of Indore city. The study will be conducted on students from different education background, course, specialization, and gender from the institute of Indore. The study is exploratory in nature.

3.1. Exploratory research:- The type of research is exploratory in nature. Exploratory research often relies on techniques such as:

- secondary research - such as reviewing available literature and/or data
- informal qualitative approaches, such as discussions with consumers, employees, management or competitors
- formal qualitative research through in-depth interviews, focus groups, projective methods, case studies or pilot studies

3.2. Sampling:

The study was exploratory in nature. Survey technique was used to collect the primary data. A total of 100 students from various parts of society like gender, course and specialization were surveyed. As the sample covers the students different course of under graduation & post-graduation were considered like B.B.A., B.Com, B.Sc, M.Sc and M.Com.

Tools for data collection and analysis:

Questionnaire was the tool of data collection. This questionnaire was having questions regarding student information like name, gender, educational background, course, etc. and the questions regarding awareness of consumer rights and consumer protection act.

Graphical Analysis with percentage analysis carried out on the collected data.

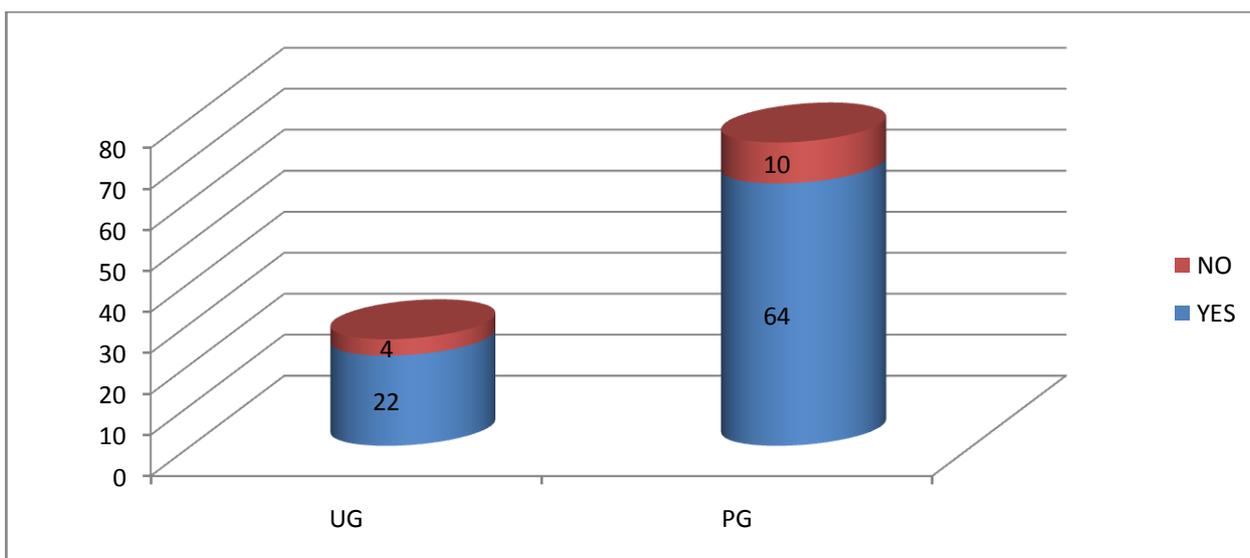
Statement of problem:

A study on awareness related to rights and protection of consumers among students of Indore.

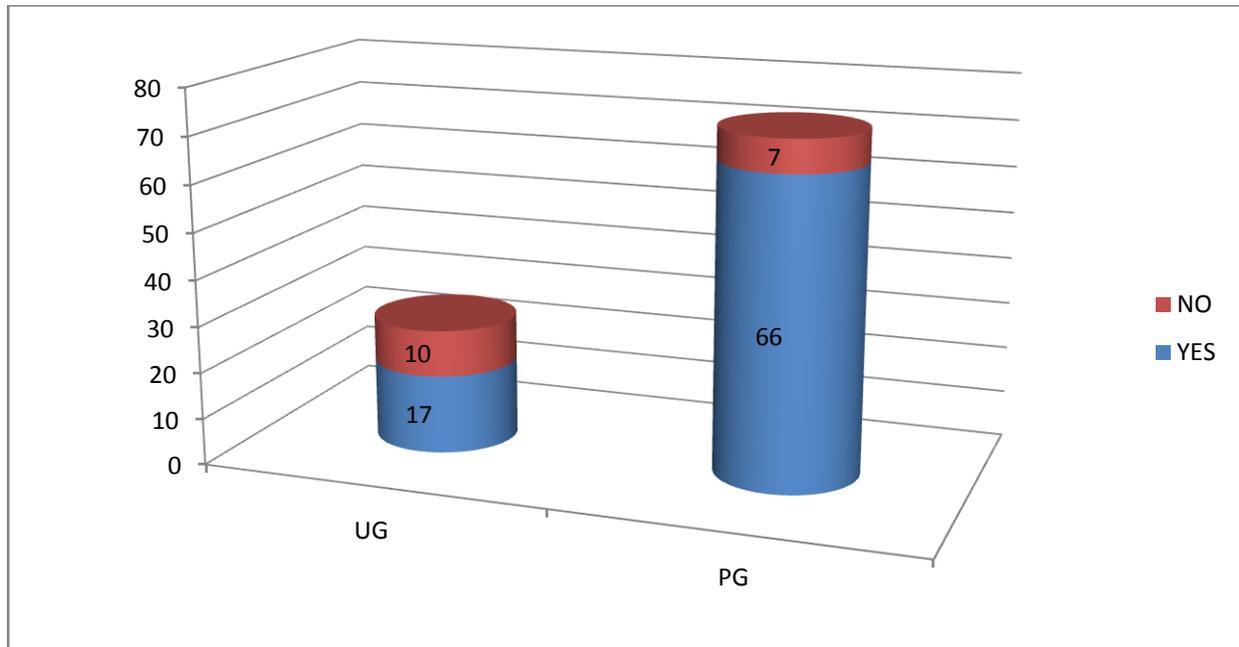
4. DATA ANALYSIS:

There were 11 statements in the questionnaire. The respondents were required to give their opinion in yes or no and agreement or disagreement against the statements. Where **SA** means **strongly agree**, **A** means **agree**, **N** referred to **null**, **D** referred to **disagree** and **SD** referred to **strongly disagree**. The statements were related to awareness of students regarding consumer rights and consumer protection act. The statements were as follows:

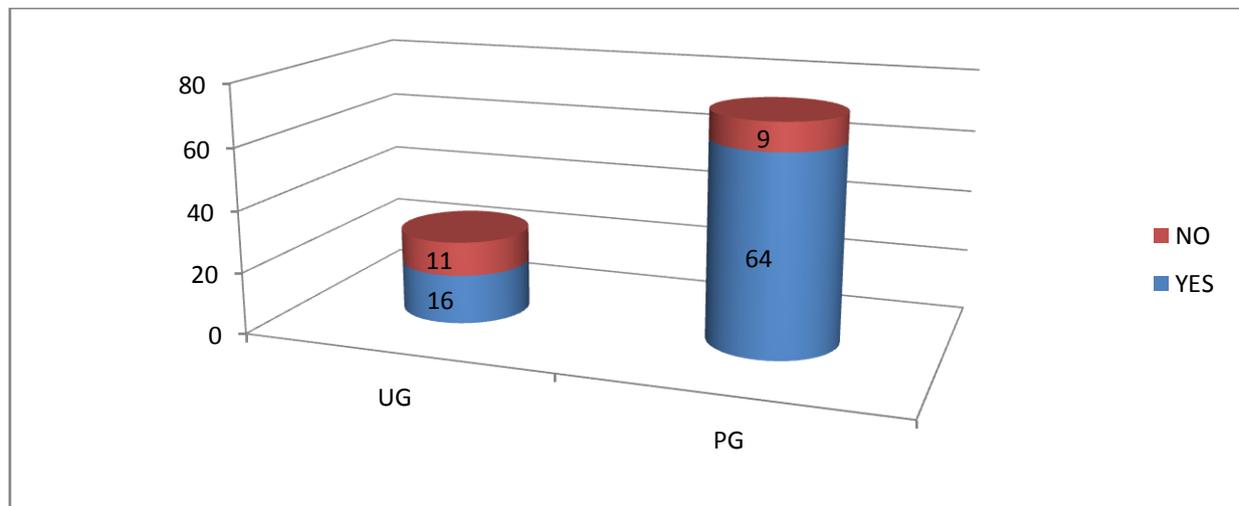
Against the 1st statement – Are you aware of consumer protection act, the response was as follows: 22 UG and 64 PG students were aware and 4 UG and 10 PG students were not aware of consumer protection act. It shows that maximum respondents had the awareness about consumer protection act.



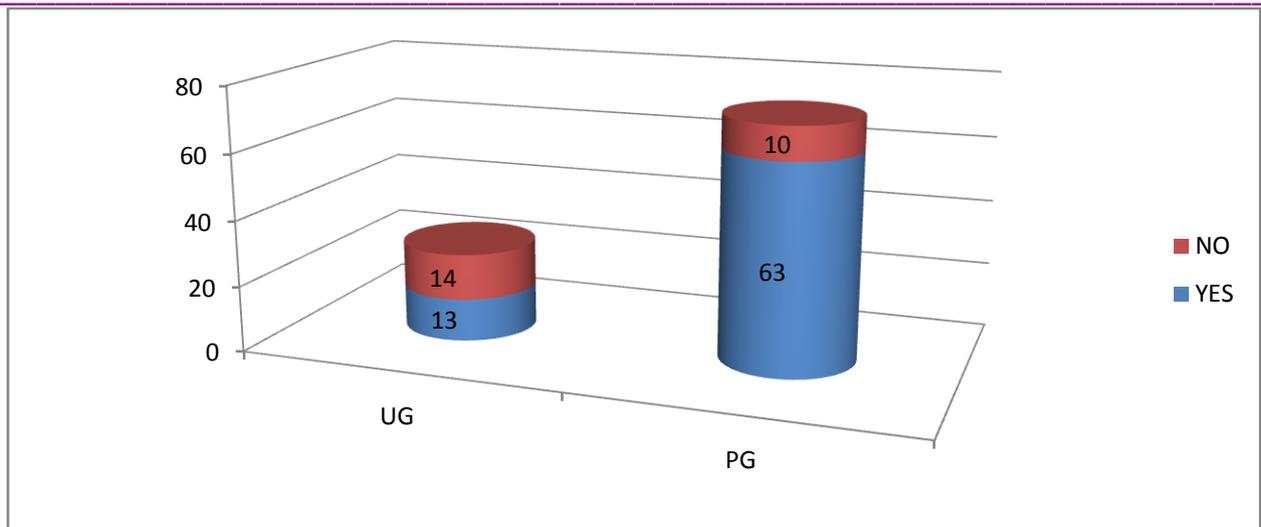
Against the 2nd statement – Are you aware of your rights as consumer, the response was as follows: 17 UG and 66 PG students were aware and 10 UG and 7 PG students were not aware of rights as consumer. It shows that maximum respondents had the awareness about rights as consumer.



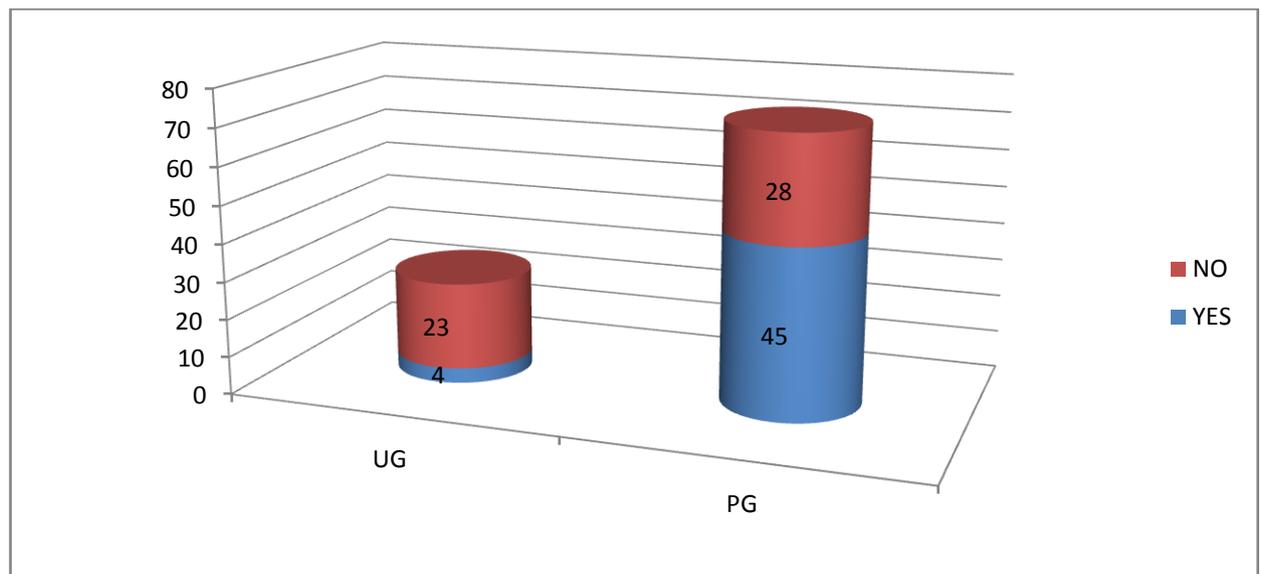
Against the 3rd statement – Do you examine the expiry date of the items you buy, the response was as follows: 16 UG and 64 PG students examine and 4 UG and 10 PG students did not examine the expiry date of the items the buy. It shows that maximum respondents had the awareness about checking the expiry date of items.



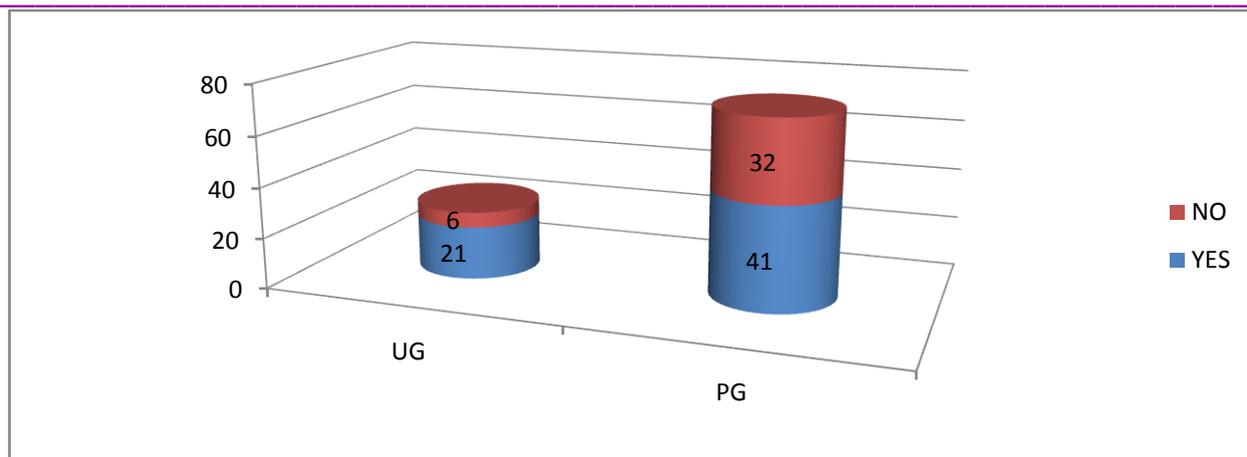
Against the 4th statement – Do you check the MRP (Maximum Retail Price) before buying a product, the response was as follows: 13 UG and 63 PG students check and 14 UG and 10 PG students did not check the MRP. It shows that maximum respondents had the awareness about checking MRP.



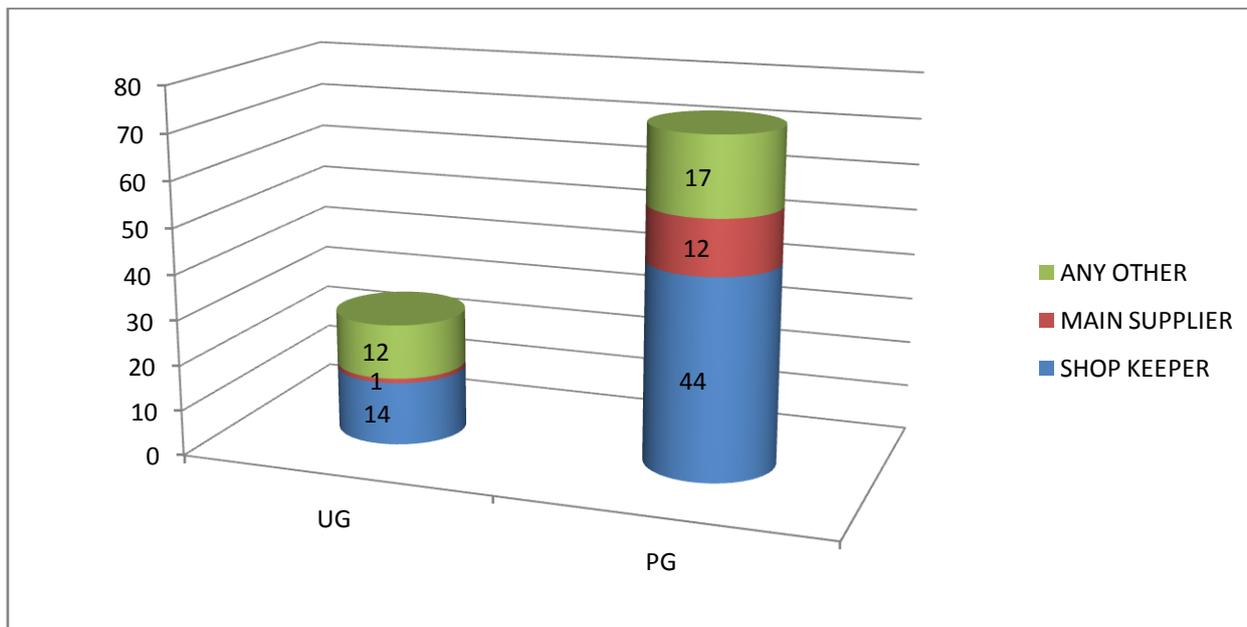
Against the 5th statement – Do you check the weight of the products mentioned on the items, the response was as follows: 4 UG and 45 PG students check and 23 UG and 28 PG students did not check the weight of products. It shows that maximum respondents had the awareness about checking the weight of the product before buying.



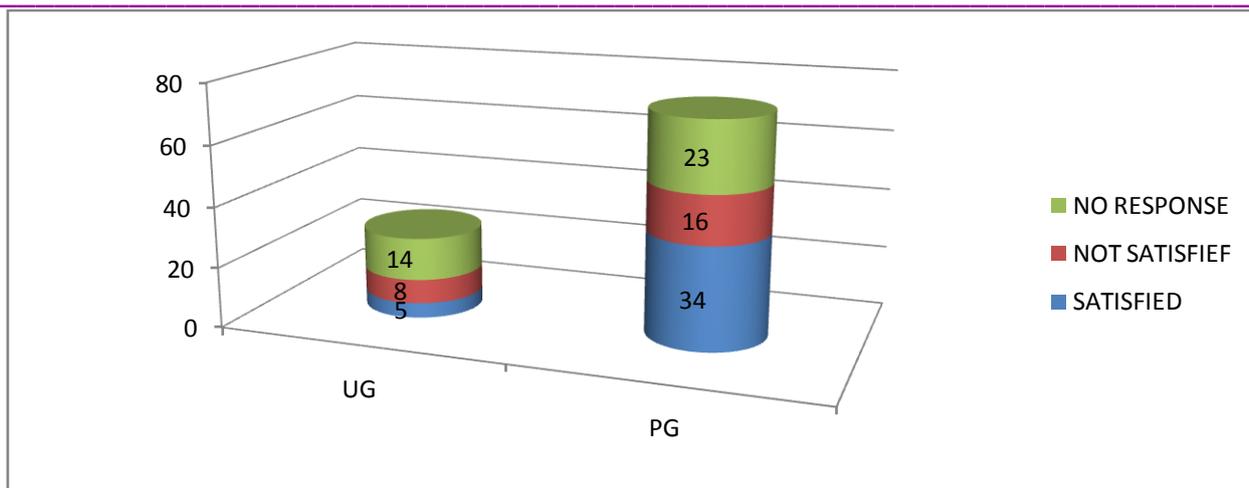
Against the 6th statement – Are Have you ever come across adulteration or duplication items, the response was as follows: 21 UG and 41 PG students mark on Yes and 6 UG and 32 PG students mark on No. It shows that maximum respondents came across adulteration and duplication.



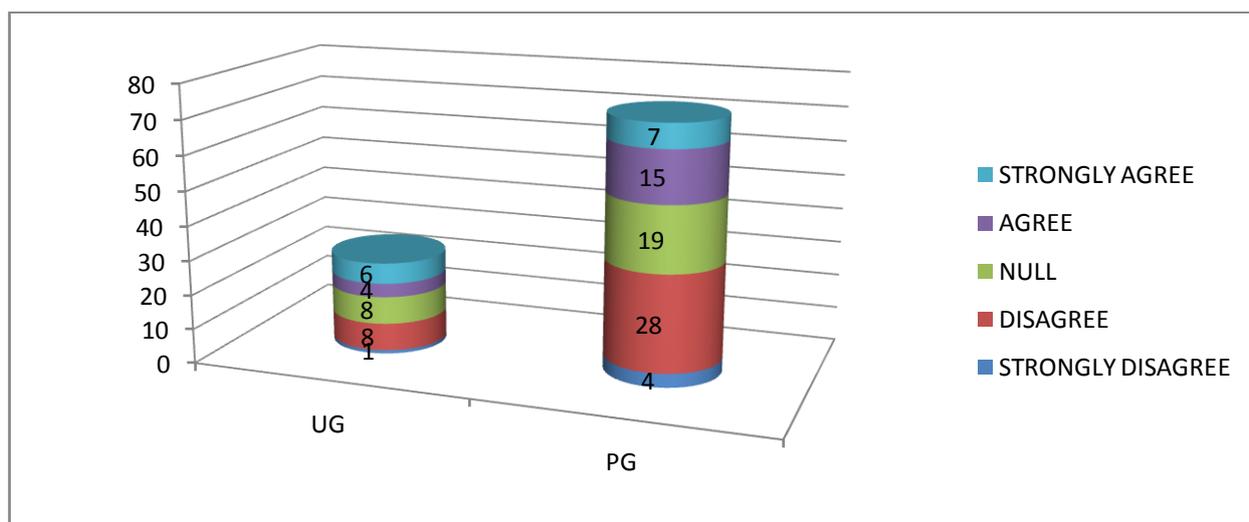
Against the 7th statement – If yes to question 5, did you complain to, the response was as follows: 14 UG and 44 PG students went to shop keeper, 1 UG and 12 PG students went to main supplier and 12 UG and 17 PG students went to any other for the complaint. It shows that maximum respondents had the awareness about complaining against adulteration and duplication.



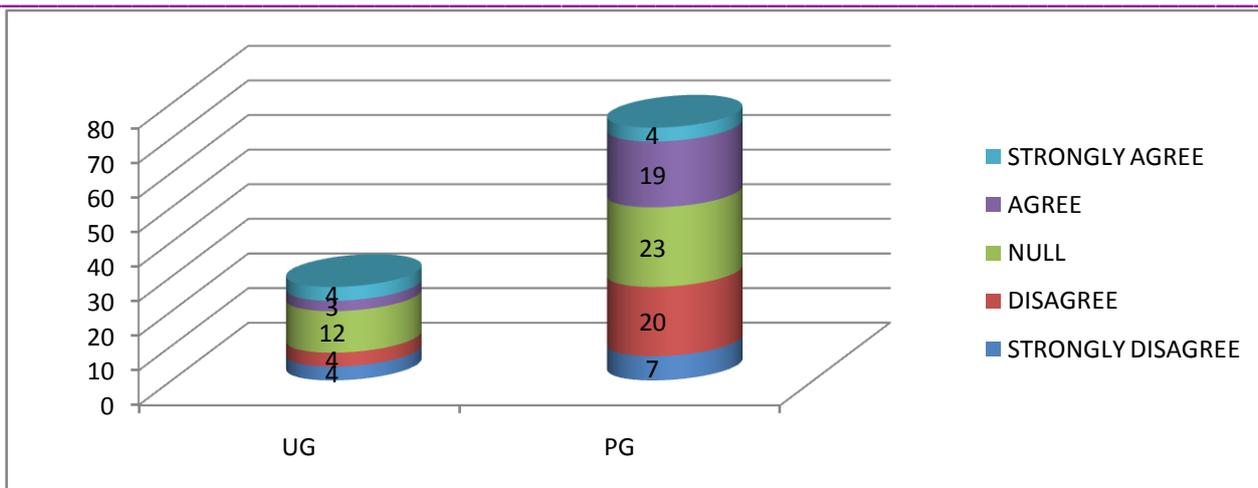
Against the 8th statement – What was the response to your complaint, the response was as follows: 5 UG and 34 PG students were satisfied, 8 UG and 16 PG students were not satisfied and 14 UG and 23 PG students gave no response. It shows that maximum respondents got satisfactory response of the complaints.



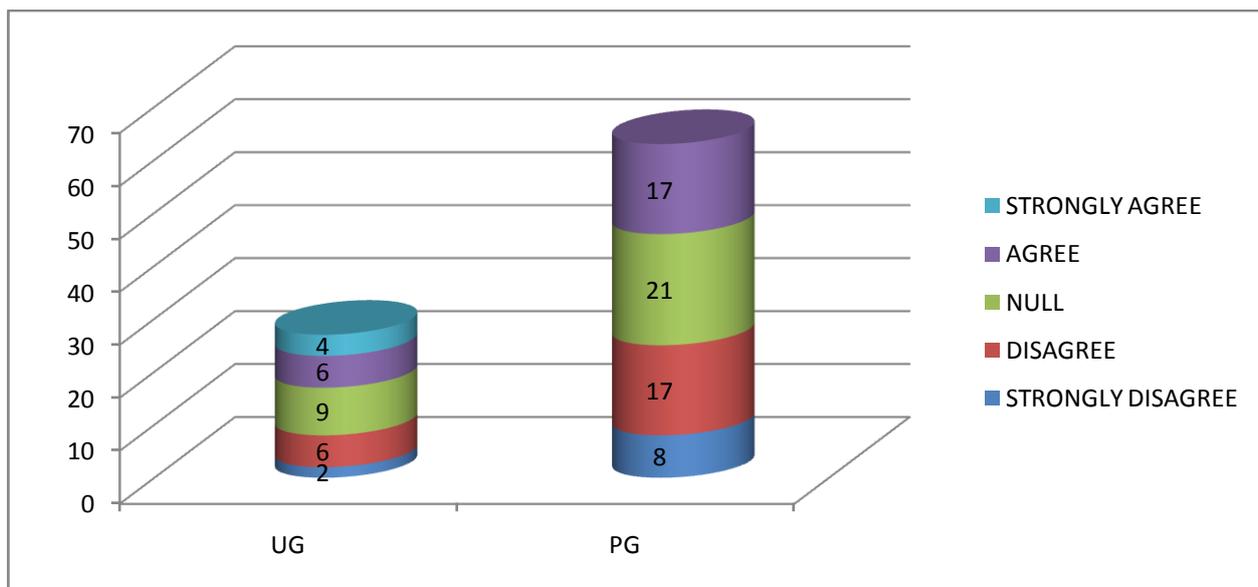
Against the 9th statement – You are satisfied with the redressal process, the response was as follows: 6 UG and 7 PG students strongly agreed, 4 UG and 15 PG students agreed, 8 UG and 19 PG students were null, 8 UG and 28 PG students disagreed and 1 UG and 4 PG students strongly disagreed. It shows that maximum respondent were not satisfied with the redressal process.



Against the 10th statement – Time taken in the whole process is satisfying, the response was as follows: 4 UG and 4 PG students strongly agreed, 3 UG and 19 PG students agreed, 12 UG and 23 PG students were null, 4 UG and 20 PG students disagreed and 4 UG and 7 PG students strongly disagreed. It shows that maximum respondent were neutral regarding the satisfaction of time taken in redressal process.



Against the 11th statement – Redressal decisions are satisfying, the response was as follows: 4 UG and 0 PG students strongly agreed, 6 UG and 17 PG students agreed, 9 UG and 21 PG students were null, 6 UG and 17 PG students disagreed and 2 UG and 8 PG student strongly agreed. It shows that maximum respondent were neutral with the satisfaction of redressal decision.



LIMITATIONS & SCOPE FOR THE FUTURE:

The major limitations and scope of the study are as follows:

1. The study was confined to the students of Indore only; students from other places can be included.
2. The sample size of the study was 100 so it can be increased.
3. The study was confined to the students, it can be done on working people, housewives etc.
4. The study was confined to the city; it can be done in rural areas.
5. The topic of the study is very vast, it can be done in different specific fields.

CONCLUSION & RECOMMENDATIONS

Consumerism/Consumer Awareness in India is growing day by day. Consumer Associations, Business Associations and Government Legislations are working to safeguard the interests of the consumers. The consumer protection Act 1986 is the benevolent social legislation intended to protect the large body of consumers from exploitation. It has become vehicle for enabling consumers to secure speedy and inexpensive redressal of their disputes. It clearly specifies the concept of goods, services, defect, deficiency etc. It clearly explains the procedure for filing complaint, relief available, appeals etc. It is working as a three tier system (District, State, and National) as quasi-judicial machinery.

The survey clearly shows that all the respondents are having general awareness in relation to consumer rights and consumer protection. They are well-versed with the term 'Jago Grahak Jago' almost in all respect. But in contrast to the redressal process, respondents were not satisfied with the procedure of redressal, time taken in redressal and also with the redressal decision. They agreed that all of these things have improved very much with the time, but there is a lot of scope for the future.

To increase the awareness it is hereby suggested that although huge amount is being spent by the government for creating awareness, but the procedural part is not being shown in the advertisements. Special advertisements should be created to educate the consumers regarding procedure for filing complaint, where to file complaint, when to file complaints etc. Local newspaper, cable-operators should also come forward to educate the consumers on these points. NGO's/Consumer Association should also come forward to should work more and more to aware the consumers to raise voice against exploitation. Last but not the least; the consumers must educate himself/herself about his/her rights and availability of redressal mechanisms.

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Dr. Dhiraj Katiyar

Asst. Professor (Commerce), Department of Commerce , Christian Eminent College, Indore (M.P.)