

CONSUMERS' PERCEPTION OF THEIR RIGHTS AND DUTIES – A STUDY WITH REFERENCE TO AMBALLOOR GRAMA PANCHAYATH, ERNAKULAM, KERALA

Anu Haridas

Assistant Professor

Department of Commerce and BBA,

Nirmala Arts and Science College (Affiliated to M.G University, Kottayam)

Mulanthuruthy, Ernakulam, Kerala state.

Revathy. S

Assistant Professor

Department of Commerce,

Nirmala Arts and Science College (Affiliated to M.G University, Kottayam)

Mulanthuruthy, Ernakulam, Kerala state.

Sinumon T.G

Assistant Professor

Department of Commerce,

Nirmala Arts and Science College (Affiliated to M.G University, Kottayam)

Mulanthuruthy, Ernakulam, Kerala state.

Email- sinumontg@gmail.com

Abstract

Consumers are one of the important environment factors of a business who decides the future. Consumer education and consumer right awareness is now become an inevitable need due to manipulations and unfair trade practices of manufacturers. This study made an attempt to know the consumers' perception about their rights and duties, their level of awareness, procedural knowledge and their action in case of dissatisfaction from the purchased goods. The data were collected from consumers' in Amballoor grama panchayath , Ernakulum district, Kerala. Seven variables were considered for the study such as consumers' knowledge of law, media exposure, consumption habits ,buying competency, procedural know how, consumer education, and consumer expectation. The result of the study shows that most of the consumers have buying competency; their consumer education level is not much good. Most of the consumers are aware about their rights but only few are like to file complaint in the forums.

Key words: consumer rights and duties, buying competency ,procedural know how, consumer education.

INTRODUCTION

Consumers play an important role in the success of a business. They are the success determiners and should be treated as king by a business. But unfortunately they are cheated by way of over pricing, black marketing, misleading advertisements, health hazardous products, etc by the sellers and manufacturers. Every company has

some socio - economic role. They are socially responsible to its stakeholders .consumers are one of the important stakeholder, they should be treated with quality products with fair price. But unfortunately they are mostly exploited by way of poor quality goods and services, high price, unfair trade practices, etc. Therefore, it is necessary that the consumers must be aware about their rights and consumer laws.

Consumer right awareness is about making the consumers aware about their rights and duties. Most of the consumers are unaware about their rights and some ignored their rights and duties. It is the duty of a consumer to check the MRP and expiry date of the products they bought. Every consumer has the right to get information about their rights and consumer laws. Consumer education is one of the important needs now a day. Consumer education should be complete when they are aware about the rights, duties and responsibilities. These rights are well defined and agencies like consumer court, government, voluntary organizations tried to protect these rights.

There are so many legislations in India to safeguard consumer protection like consumer protection Act 1986, Agricultural Products (Grading and Marketing) Act, 1937, Industries (Development and Regulation) Act, 1951, Prevention of Food Adulteration Act, 1954, The Standards of Weights and Measures Act, 1956, Prevention of Black-marketing and Maintenance of Essential Supplies Act, 1980 etc. this study is conducted to know the consumers' perception about their rights and duties which is provided by these laws.

STATEMENT OF THE PROBLEM

The particular topic is chosen because the consumerism is fast emerging as an environment force affecting major business decisions as consumers become aware about the rights. This study is conducted to know about consumers' perception about their rights and the Consumer Protection Act and also their action in case of dissatisfaction from the purchased goods. The problem to be investigated in this study is stated as 'CONSUMERS' PERCEPTION OF THEIR RIGHTS AND DUTIES – A STUDY WITH SPECIAL REFERENCE TO AMBALLOOR GRAMA PANCHAYATH.'

DETERMINANTS OF THE SCOPE OF STUDY

Due to the constraint of time and resources only Amballoor Grama panchayath is selected to conduct this study. The sample taken for the study is 50 persons based on a convenience sampling technique. The study is conducted based on seven variables such as; knowledge about the law, procedural know how, consumption habits, buying competency, media exposure, consumer education and consumer expectation. The study is not only confronted to consumer protection Act 1986, it also covers all other consumer laws, legislations, organizations etc.

OBJECTIVES OF STUDY

The study has been undertaken with the following specific objectives;

1. To study about the theoretical framework of consumer protection in India.
2. To study consumers' knowledge and perception about consumer protection movement including COPRA 1981.
3. To study the influence of media upon consumer rights protection.

4. To understand the buying behavior of people.

HYPOTHESES OF THE STUDY

- There is no difference between the gender of the respondents and their level of perception about consumer protection.
- People irrespective of their formal education have similar competency in buying.

RESEARCH METHODOLOGY

- UNIVERSE OF STUDY

The study is undertaken in Amballoor Grama panchayath in Ernakulum District. Everybody is a consumer, so the entire population in the panchayath is considered as the universe. To make the study more realistic, consumers of the age between eighteen and sixty five are considered as samples.

- SAMPLING PROCEDURE

Sample respondents are selected from Amballoor Grama panchayath. Each sample is selected carefully, by applying sampling techniques so that it truly represents the population.

- SAMPLING METHOD

Sampling method adopted is convenience sampling. Samples are selected conveniently from different wards after considering many aspects. To make the sampling selection more realistic, different age, education, income category peoples are selected proportionately from 16 wards.

- SAMPLING SIZE

Sample size is 50. At least 3 persons are selected as samples from each ward.

- SOURCE OF DATA

- PRIMARY DATA

In this study, a Questionnaire was used for the primary data collection.

- SECONDARY DATA

Secondary data was from journals, books, websites etc .

TOOLS FOR ANALYSIS

Based on the objectives of study different statistical tools like tables, graphs, charts, averages, chi - square test etc are used. The statistical tools are selected in accordance to the need and requirements of the situation to satisfy the objectives.

PERIOD OF THE STUDY

The period of the study is one year, from November 2018 to November 2019.

LIMITATIONS OF THE STUDY

Following were the major drawbacks of the study;

1. The study has been confined to seven variables only.
2. It has been conducted on a geographically limited area.
3. The study was carried out using sampling techniques. All the inherent drawbacks of sampling are expected.
4. Consumers of different categories acted as the sample respondents. There can be bias and prejudice in their opinions.

DATA ANALYSIS AND INTERPRETATIONS

1. CONSUMERS’ KNOWLEDGE OF THE LAW

Table 1 –table showing consumers’ knowledge about consumer protection laws

Level of awareness Consumer Rights	1 Awareness		2 Unawareness		3 No comments		Total
	No of respondents	%	No of respondents	%	No of respondents	%	
Right to information	48	96	2	4	0	0	50
Right to safety	46	92	4	8	0	0	50
Right to be heard	39	78	11	22	0	0	50
Right to choose	43	86	7	14	0	0	50
Right to consumer education	47	94	3	6	0	0	50
Right to redressal	32	64	15	30	3	6	50

2. MEDIA EXPOSURE OF CONSUMER

Table 2 –Table showing media exposure of consumer

Response Relevant Questios	Yes		No		No response		Total
	No of respondents	%	No of respondents	%	No of respondents	%	
1.Role of media in increasing consumer awareness	42	84	8	16	0	0	50
2. Effort of media towards protecting consumerism enough or not?	32	64	13	26	5	10	50
3.Expectation on Standard in awareness campaigns of media	31	62	16	32	3	6	50
4.Influence of media on buying behavior	28	56	19	38	3	6	50

3. CONSUMPTION HABIT

Table 3 –Table showing consumption habit

Responses Related questions	YES		No		No response		Total
	No of responde rs	%	N of responde nts	%	No of respond ents	%	
1. Do you check the MRP (Maximum Retail Price) before buying a product?	38	76	8	16	4	8	50
3. Do you examine the expiry date of the items you buy?	43	86	7	14	0	0	50
4. Do you check the weight of the products mentioned on the items?	27	54	46	23	0	0	50
5. Have you check the standards like ISI, ISO, AGMARK, HALL-MARK etc. Of the product?	29	58	19	38	2	4	50
7. Do you demand for the bill before making payment?	32	64	18	36	0		50

4. BUYING COMPETENCY

Table 4–Table showing buying competency of consumers

Response Relevant Questions	Frequently		Occasionally		Rarely		Not At All		No Comments		Total
	No of respon dents	%	No of respon dents	%	No of respon dents	%	No of respon dents	%	No of respon dents	%	
1. Influence of children	12	24	16	32	8	16	8	16	6	12	50
2. Purchase of goods in bulk	6	12	16	32	20	40	8	16	0	0	50
3. Purchase of goods from super stores	17	34	19	38	8	16	6	12	0	0	50
4. Purchase at season / festival times	17	34	15	30	13	26	5	10	0	0	50
5. Purchase at credit	12	24	18	36	5	10	15	30	0	0	50

5. PROCEDURAL KNOW HOW

Table 5 –Table showing procedural know how of consumers

Responses Relevant Questions	YES		NO		NO RESPONSE		Total
	No of respondents	%	No of respondents	%	No of respondents	%	
1. Did you heard the term 'JAGO GRAHAK JAGO'?	36	72	14	28	0	0	50
2. Have you ever attended any seminar regarding consumer Protection?	12	24	38	76	0	0	50
3. Do you know the procedure for filing complaint?	16	32	34	68	0	0	50
4. Are you aware about the time-limit for filing complaint?	21	42	29	58	0	0	50
5. Are you aware about the jurisdiction of consumer forums?	12	24	35	70	3	6	50
6. Are you aware about the provisions of 'Appeal'?	18	32	32	64	0	0	50

6. CONSUMER EDUCATION

Table 6 –Table showing consumer education level

Responses Relevant questions	Yes		No		No response		Total
	No of respondents	%	No of respondents	%	No of respondents	%	
Do you think that you have received consumer education?	14	28	33	66	3	6	50
Do you have become member of a voluntary consumer forum?	5	10	43	86	2	4	50
Do you have the habit of regularly attend its meeting?	3	60	2	40	0	0	5
Do you spend some time to read articles on consumer education?	31	62	17	34	2	4	50

TESTING OF HYPOTHESIS

HYPOTHESIS 1

Null hypothesis: There is no difference between the gender of the respondents and their level of perception about consumer protection.

TABLE 7- Gender - wise perception level of respondents about consumer protection

	Consumer Protection	Male		Female		Z Value	Conclusion
		Mean Score	Standard Deviation Score	Mean Score	Standard Deviation Score		
1	Knowledge of Law	16.24	9.93	16.14	6.12	.075	Table value is 1.96 at 5% significance level, here z value is less than the table value, hence the null hypothesis is accepted
2	Media Exposure	12.9	3.18	12.48	3.68	.4214	Table value is 1.96 at 5% significance level, here z value is less than the table value, hence the null hypothesis is accepted
3	Buying Behaviour	17.72	11.26	18.05	11.53	.102	Table value is 1.96 at 5% significance level, here z value is less than the table value, hence the null hypothesis is accepted
4	Procedural Know How	17.24	20.56	13.14	17.04	.77	Table value is 1.96 at 5% significance level, here z value is less than the table value, hence the null hypothesis is accepted
5	Buying Competency	21.55	13.9	22.33	7.56	.2541	Table value is 1.96 at 5% significance level, here z value is less than the table value, hence the null hypothesis is accepted
6	Consumer Education	9.65	5.22	8.62	3.82	.8047	Table value is 1.96 at 5% significance level, here z value is less than the table value, hence the null hypothesis is accepted
7	Consumer Expectation	14.17	8.3241	15	5.29	.43	Table value is 1.96 at 5% significance level, here z value is less than the table value, hence the null hypothesis is accepted

source: Primary data

TABLE 8 - SUMMARY OF THE RESULTS

Gender of the respondents	Mean score	Standard deviation of the score
Male	15.66	10.34
Female	15.11	7.863
Z value	.2157	

From the above Table 8 we can interpret that as the z value is less than the table value of 1.96 at 5 % significance level, the null hypothesis can be accepted and it can be concluded that there is no difference between the gender of the respondents and their level of perception about consumer protection. When taking each variable one by one , z value of all the variables are less than the table value; hence it can be concluded that there is no difference between the gender of the respondents and their level of perception about consumer protection. Hence the null hypothesis holds good. It is accepted.

Formula used to calculate the Z value.

Z value =

$X_1 - X_2$

$$\frac{\frac{\quad}{n_1} - \frac{\quad}{n_2}}{\sqrt{\frac{(S_1)^2}{n_1} + \frac{(S_2)^2}{n_2}}}$$

HYPOTHESIS 2

Null hypothesis: People irrespective of their formal education have similar competency in buying.

TABLE 9 – CHI-SQUARE TEST- SHOWING THE RELATIONSHIP BETWEEN EDUCATION AND BUYING COMPETENCY OF THE SAMPLE

Education Opinion	SSLC	PLUS TWO	Degree	Post graduation	Total
Yes	3	2	9	12	26
Neutral	5	3	4	4	16
No	3	1	2	2	8
Total	11	6	15	18	50

Source: Primary data

After applying chi- square test, the chi square value is; $X^2 = 7.0915$. Here the chi square value is more than the table value at 5% significance level. The table value is 5.991. The null hypothesis is rejected because the chi square value is more than the table value. So we can conclude that buying competency has relationship with the formal education of consumers. Thus the alternate hypothesis is accepted where the buying competency depends upon educational qualification of the people.

FINDINGS AND SUGGESTIONS

1. The term ‘Jago Grahak Jago’ is known to 72% of the consumers and 28% don’t know it. At the same time only 16% know the consumer helpline number and 84% is unaware about it. 62% of the consumers have competency in buying, that they check the MRP, expiry date, price, bill, weight ,standards etc of the product. 34% of the consumers don’t have buying competency and 4% of consumers have no response to the questions in this regard..
2. Consumer education of the consumers is not so much good, 37% of the consumers have got consumer education and expect for a better consumer education, 55% of the consumers are not aware or not got any education as a consumer and 8% of the consumers have no response. 62% of the consumers spent time in reading articles on consumer education and 78% of the consumers thought that reasonable consumer education is necessary to every common man now a days.
3. Among the consumers, 96% thought that awareness creation about consumer rights and protection should be started at school levels. 62% of the consumers are ready to join consumer clubs for the redressal of their

grievances. In the matter of consumer protection laws, 42% of the consumers thought that there is a need for change of the laws of consumer protection and 34% don't feel the need for any change and 25% have no response.

4. 66% of the consumers thought that there is a need to change the working structure of consumer forums and 56% of the consumers thought that there is a need to change in the activities of consumer organisations.
5. Even though, most of the consumers are aware of the consumer rights only; 22% of the consumers would like to file complaint in the consumer forums. The educational qualification and buying competency are interrelated. A consumer with good educational qualification is more competent in buying.
6. Another finding of the study is that there is no difference between the gender of the consumers and their level of perception about consumer protection. Both male and female have similar levels of perception.

SUGGESTIONS

Following are the suggestions of the researcher:

1. The major problem is that consumers are well aware of their rights, but they don't know how to execute those rights. They are unaware about the procedural formalities. So steps should be taken by consumer organizations and the government to improve the procedural and technical knowledge of the consumers.
2. The consumer helpline number is not much popular, or it is not used by many of the consumers. So to increase the popularity of consumer helpline number, more advertisements should be given by the government and it should be made mandatory that in the packing of every product, the consumer helpline number should also be printed along with the MRP and expiry date of the product.
3. Consumer protection awareness programmes should be conducted through 'ayalkootams' and 'kudumbasrees', resident associations, consumer organizations, etc.; so that rural masses also get knowledge about it.
4. Consumer education should be started right from the school levels and booklets and articles should be distributed among students so that they can make use of it for future references. Exams should also be conducted on consumer protection and this shall help to build up a future generation with a sound knowledge on consumer protection.
5. Small booklets and journals should be published on consumerism and consumptionism by the government. And the booklets should be printed in different languages so that common man can read and understand it in his own language. These booklets should be distributed through schools, book stalls, panchayaths, other facilities etc.
6. Buying competency of the uneducated ones should be improved by giving proper training through different government programmes. This is important because buying competency makes the

consumer more able in making wise purchase decision and this will also act as a check on manufacturers to the improve the quality of their products.

7. Consumer organizations should be given more assistance and support by the government and the organizations should adopt steps to attract more consumers as members of it. There should be at least one consumer organization in each panchayath. It should be made mandatory for the traders and suppliers to display the address and telephone numbers of the nearest district forum at prominent places in the shop.

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