

Awareness And Utilization Of Consumer Rights - With Special Reference To Thoothukudi District

Mrs. T. Sangeethasudha

Ph.D Scholar, Department of Commerce, Manonmaniam Sundaranar University, Tirunelveli, TamilNadu

Dr. B. Revathy

Professor and Head, Department of Commerce, Manonmaniam Sundaranar University, Tirunelveli, TamilNadu

Abstract: Today an average Indian consumers is poor, illiterate, ignorant, passive, unaware, unorganized and sometimes helpless. In India, consumers face problems like unfair business practices like misbranding, spurious, unsafe products, planned obsolescence, adulteration, fictitious pricing, price collusion, deceptive packaging, false and misleading advertisements, defective warranties, hoarding, profiteering, black marketing, short weights and measures, etc. The present study was conducted at Thoothukudi city of TamilNadu state, India. A representative sample of 110 consumers was selected from 7 voting wards of Thoothukudi city through proportionate random sampling procedure. Data was collected by personal interview technique. The findings revealed the majority of the consumers use have awareness regarding consumer rights but low extent of utilization. Among the various consumer rights, maximum awareness was observed for the right of choose. Perceiving consumer rights as wastage of time was expressed as major constraint, while utilizing their consumer rights.

Keywords: Awareness, Utilization, Understanding, Consumer Rights,

I. INTRODUCTION

Modern business is an integral part of current day society. Each company has as a socio-economic impact on the people and has to deliver the goods and services and the standard of living as per the aspirations of the people. It has a great social responsibility towards the well-being of society. Therefore consumer is an important component of society and business. Therefore it will be an obligation to him. But, when the goods are short in supply the producers charge high prices and consumers have no choice other than to purchase what is available. Consumer rights awareness is now an integral part of our lives like a consumerist way of life. They have been well documented and much talked about. We all have made use of them at some point in our daily lives. Market resources and influences are growing by the day and so is the awareness 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. When we come forward to know about our rights and make

full use of them, consumer responsibility is an area which is still not demarcated and it is hard to spell out all the responsibilities that a consumer is supposed to shoulder. Indian consumer protection laws, such as the Indian Consumer Protection Act of 1986, compare with the best in the world but these are only as effective as the levels of awareness of these laws among consumers. Consumer courts may be crowded but only a miniscule proportion of aggrieved consumers who actually take recourse to these, given the constraints of their awareness of the law and the platforms available for reparation. Not only know that there is also a system of redress through district, state and national consumer commission. Consumer organizations have done yeoman service in educating consumers about their rights and the means to address problems. But such bodies are few in proportion to the vast population they serve. Manufactures and sales persons can be the best service to the gap. Retailers rarely explain alternative choices, product guarantees, and other warranty papers without being asked and frequently even don't explain the pitfalls of not getting a proper bill of

sale. The vast multitudes of retailers have no allegiance to a benefit promised by a brand. Exhausted consumers are hard pressed for times, are made to run around in circles before their grievances are addressed.

OBJECTIVE OF THE STUDY

- ✓ To study the personal, socio- economic and communicational characteristics of consumers.
- ✓ To find out the extent of understand and utilization of Consumer Rights by the consumers.
- ✓ To identify the obstacles regarding awareness of Consumer Acts, and Rights towards practical execution of self-protection.

NULL HYPOTHESIS

- ✓ Gender of consumer do not influence awareness and execution of Consumer Rights among consumers.
- ✓ There is no association between the level of understanding of consumer protection act 1986 and Gender of the consumers.
- ✓ Obstacles regarding awareness of Consumer Acts, Rights towards practical execution of self-protection do not differ in difference profile of consumer.

II. MATERIAL AND METHODS

The survey examines the awareness and utilization of Consumer rights. Hence, women consumer of Thoothukudi are purposively selected for the study. From 7 voting wards in Thoothukudi, a representative sample of 110 women consumers were selected by following proportionate random sampling procedure. A pre structured interview schedule was developed to collect data for the measurement of dependent and independent variables. First part of interviews schedule dealt with the background information of the respondent i.e. personal, socio-economic and communicational characteristics. The questionnaire has four sections: (1) demographic profile (2) awareness of Consumer Rights (3) aware and not aware and extent of utilization of consumer rights on five point scale. (4) Awareness of Consumer Protection Act and its impact on practical execution of self-protection to the respondents and their Rights, awareness of Consumer Forums, reaction to substandard product/services, experience of unfair trade practice and obstacles in executing Consumers Acts. The research scholar and research assistant were well trained in collecting data. Each respondent took 25 to 30 minutes to complete a questionnaire. Each collected questionnaire was allotted a separate code number to identify the questionnaire in different consumers.

III. RESULTS AND DISCUSSION

Table 1 shows the demographic profile of the 110 consumers like age, education, income, occupation, and place of living. These respondents were interviewed face - to-face by well structure questionnaire through tow trained

research assistant and one investigator. Appropriately 63% of the questionnaires were filled in by the respondents, while 37 percent was guided in filling the questionnaires. Majority of the consumers (68.2%) are female and the remaining 31.8% of the consumers are male. About 42.7% of the consumers were in the age group of below 30 years. 38.2% of the respondents completed college. Of all consumers interviewed, majority of the respondents (37.3%) were house wife. Out of 110 consumers, 80% of the consumers live in nuclear family and the remaining 20% of the consumers live in joint family.

Demographic characteristics	Frequency	%
Gender (n = 110)		
Male	35	31.8%
Female	75	68.2%
Age (n = 110)		
below 30	47	42.7
31-40	33	30.0
Above 41	30	27.3
Education (n = 110)		
Illiterate	15	13.6
School	20	18.2
Graduate	33	30.0
Professional	42	38.2
Occupation (n = 110)		
Private	17	15.5
Govt	24	21.8
Student	28	25.5
House wife	41	37.3
Family type(n = 110)		
Joint	22	20.0
Nuclear	88	80.0

Table 1: Demographic Characteristic of Respondents

IV. AWARENESS OF CONSUMER RIGHTS

Generally, when the Consumer Act is maintained properly, the consumers get more protection. In this study, data were collected from two southern districts of Tamil Nadu. The awareness of basic Rights of the consumers including Right to safety, Right to inform, Right to Choice, Right to be heard, Right to redress, Right to basic need and Right to consumer Education have been analysed in male and female Consumers of southern districts of Tamil Nadu. 'T' test is used to identify the significant variation and awareness of consumer rights and Gender wise.

H₀ There is no significant difference in the awareness and attitudes of Consumer Rights in Gender wise

Consumer Rights	Gender	N	Mean	Std. Deviation	T Value	P Value
Right to Safety	Female	85	3.24	1.073	0.105	0.917
	Male	25	3.32	0.943		
Right to Inform	Female	85	4.13	1.190	0.126	0.900
	Male	25	4.28	0.959		
Right to Choice	Female	85	3.04	1.285	0.053	0.295
	Male	25	3.16	0.947		
Right to Heard	Female	85	4.51	1.243	1.574	0.567
	Male	25	4.20	0.961		
Right to Redress	Female	85	3.46	1.188	0.136	0.842
	Male	25	3.00	0.975		
Right to	Female	85	3.06	1.266	0.814	0.418

Basic Need	Male	25	3.00	0.986	0.307	0.194
Right to Consumer Education	Female	85	3.24	1.301		
		Male	25	3.32	0.974	
Right to Healthy Environment	Female	85	3.06	1.276	1.309	0.183
	Male	25	3.00	0.947		

Significant at 5% level

Table 2

In this study since 'P' value is less than 0.05 at five percent level of significance. Therefore the null hypothesis is accepted. It is concluded that there is no significant difference between awareness of consumer rights in between Gender of the consumers. Mean value of right to heard and right to inform of the consumers in female consumers have better than male consumers. Hence, there is no relationship between awareness of consumer rights in Gender wise.

V. AWARE OF CONSUMER COURTS AND CONSUMER AWARENESS

Null hypothesis: There is no significant difference between the awareness of consumer courts and consumer awareness.

	Aware of Consumer Courts	N	Mean	Std Deviation	T value	P value
Consumer awareness	Yes	87	21.7586	4.00861	1.911	0.059
	No	23	19.6522	6.75956		

Significant at 5% level

Table 3

In this table, Since P value is more than 0.05 at 5% level of significance, the null hypothesis is accepted. It is concluded that there is no significant difference between awareness of consumer courts and consumer awareness.

VI. LEVEL OF UNDERSTANDING OF CONSUMER PROTECTION ACT 1986 AND GENDER OF THE CONSUMERS

Null hypothesis: There is no association between the levels of understanding of consumer protection act 1986 and Gender of the consumers.

Particulars	Gender	N	Mean	Std. Deviation	T value	P value
Simple	Male	35	2.34	1.211	0.234	0.816
	Female	75	2.40	1.185		
Easy to understand	Male	35	2.23	1.190	0.071	0.944
	Female	75	2.21	0.977		
Complicated	Male	35	2.80	1.208	0.446	0.657
	Female	75	2.69	1.150		

Significant at 5% level

Table 4

Table 4 indicates the P value is more than 0.05 at 5% level of significance. The null hypothesis is accepted at 5% level of significant. It is conducted that there is a no association between level of understanding in consumer protection act 1986 and male & female of the consumers. Mean value of level of understanding in consumer protection

act 1986 and mean value is higher in male consumers than the female consumers.

VII. LEVEL OF UNDERSTANDING F CONSUMER PROTECTION ACT 1986 AND EDUCATION OF THE CONSUMERS

Null hypothesis: There is no relationship between the level of understanding of consumer protection act 1986 and educational level of the consumers.

Particulars	Level of Education	N	Mean	Std. Deviation	F value	P value
Simple	Illiterate	15	0.0862	0.577	0.828	0.481
	Primary standard	20	1.050	1.206		
	Secondary standard	33	1.237	1.226		
	College	42	1.308	1.120		
Easy to understand	Illiterate	15	1.100	0.500	0.392	0.759
	Primary standard	20	0.887	1.276		
	Secondary standard	33	1.093	1.248		
	College	42	1.074	1.086		
Complicated	Illiterate	15	1.183	0.500	1.004	0.394
	Primary standard	20	0.889	1.219		
	Secondary standard	33	1.053	1.277		
	College	42	1.340	0.959		

Significant at 5% level

Table 5

Since, P value is more than the 0.05 at 5% level of significance, the null hypothesis is accepted. It is concluded that there is no relationship between the level of understanding of consumer protection act 1986 and education level of the consumers.

Particulars	Respondents	Percentage
Yes	30	27.3%
No	65	59.1%
Total	95	86.4%

Source of Primary Data

Table 6: Necessary Action Against Their Complaint

Table 6 indicates the person to whom the complaint has been made to take action against complaint made by the consumers. It is inferred that 59.1% of the consumers said that no action has been taken. It is concluded that most of the consumers' complaint is not taken action. Only 27.3% of the consumers state that necessary action is taken against the complaint.

VIII. REVIEW OF LITRATURE

- ✓ S. Jamuna (2014), Consumers need protection from different kinds of exploitation at the market place. Rural respondents are lacking with their rights and responsibility. They should be educated and trained towards their own welfare. Every consumer in own interest has to realize the role and importance in the right

perspective. In a competitive economic environment, the consumer has to exercise the choice either in favor of or against the goods and services. The choice is going to be vital and final. One would have to realize the importance and prepare to exercise their rights with responsibility.

- ✓ Prof. Yogita,(2014), the Consumer Protection Act, 1986 is milestone in the history of socio-economic legislation and s directed towards public welfare and public benefits. The revolutionary changes in industry and scientific developments have lead to more consumer goods being produced. But in most of the cases due to shortage of time, the buyers are purchasing many ready made goods without actually assessing the quality and quantity of goods. The cut throat competitions between the manufacturers and traders have led to the exploitation of the consumers.
- ✓ Sewanand (2012), the study has been written to study the general awareness among consumer for consumer protection and specially awareness of provisions of Consumer Protection Act. It specifically studies the level of awareness with regard to procedural formalities to be completed while filing a complaint in consumer forum. It also explains the important theoretical points related to protection of consumer's interest. For this purpose a sample of 50 respondents has been taken. Data has been collected through well structured questionnaire. Analysis and interpretation of data have shown very interesting, alarming and informative results and findings. At the end some recommendations have been given for strengthening the present setup more effective.

IX. CONCLUSION

It simply portraits that we are diverged from linguistic, education and economically. Socio-economic differences and intolerance causes unawareness from the blink of the people. The growth of the countries pioneer are vested with the hands of the people' thinking ability but the political encroachment pull-down the justice of the common man. The consumers could avoid the unfair trade practices, if they have awareness

while purchasing. The consumer awareness is the protection shield for the consumers. Due to it, the unfair trade practice like, returning of the dissatisfied products, making complaint against adulteration, rechecking of weight and measures are avoided. For maintaining it, educational knowledge is much essential. The Consumers Forum which has been set up under the Consumer Protection Act, give the necessary guidance and legal advice to the consumers in approaching the court regarding the consumer problems. Government machineries and Consumer Voluntary Organizations should take special attention in creating consumer awareness relating to unfair trade practices, consumer Acts Proper awareness program should be conducted in all levels of the society. The subjects of consumer protection, consumer rights and consumer responsibilities should be introduced from primary school onwards.

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