

CRITICAL EVALUATION OF AWARENESS OF CONSUMER RIGHTS AND PROTECTION

Dr. V. Darling Selvi*

**Assistant Professor, Research Department of Commerce Rani Anna Government
College for women Tirunelveli, Tamil Nadu, India.**

Anusuya .A*

**Research Scholar, Research Department of Commerce Rani Anna Government
College for women Tirunelveli, Tamil Nadu, India.**

*Corresponding authors | Received: 06/05/2021 | Accepted: 25/05/2021 | Published: 04/06/2021

Abstract: Awareness denotes the knowledge about a particular problem or issue. Here, awareness of the rights of consumers mean the level of knowledge about various rights of consumers and the activities of various consumer movements. Consumer protection consists of laws and organizations designed to ensure the rights of consumers as well as fair trade competition and the free flow of truthful information in the market place. Responses were analyzed by the help of Percentage, factor analysis and presented by tables and figures. The present study analysis the extent of consumer awareness about consumer protection and their legitimate rights in the consumption process. The study is empirical and descriptive in nature which is based on empirical evidences based on data collected with the help of Interview Schedule 150 respondents of Tirunelveli city. The demographic profile and awareness of consumer rights and protection were analyzed by the help of Percentage analysis and factor analysis with the help of Excel and SPSS software. The conclusion derived from the study is that the consumer has not only to choose products and also, they have the rights to know how product has produced whether it is safe and beneficial for use or not.

Keywords: Awareness, Consumer Rights, Protection, Redressal

Introduction

Consumerism is an organized movement of citizens and government to strengthen the rights and power of buyers in relation to sellers. It is the ideology and a concept which has come to stay in business literature. The consumer is exposed to many hazardous-physical, environmental and exploitation due to unfair trade practices. Consumer rights are the rights given to a consumer to protect him from being cheated by unscrupulous traders and service providers. Consumer rights are designed to ensure fair trade competition, free flow of truthful information in the market place and may provide additional protections for the weak and those unable to take care of themselves. These rights are well defined by the Consumer Protection Act and there are agencies like the government, consumer courts and voluntary consumer organizations that work towards safe guarding the consumer rights. Kautilya's monumental treatise on state- craft 'Arthashastra' dealt with the subject of consumer awareness and protection of his interests. Awareness denotes the knowledge about a

particular problem or issue. Here, awareness of the rights of consumers mean the level of knowledge about various rights of consumers and the activities of various consumer movements. Consumer protection consists of laws and organizations designed to ensure the rights of consumers as well as fair trade competition and the free flow of truthful information in the market place. Consumer protection is linked to the idea of "consumer rights", and to the formation of consumer organizations, which help consumers make better choices in the marketplace and get help with consumer complaints. Consumer Awareness is an act of making sure the buyer or consumer is aware of the information about products, goods, services, and consumers rights. The said consumer rights are as follows.

Right to Safety: Consumers are authorized to protect themselves against the marketing of the service and goods which are hazardous for the live and property. If the particular service or goods is hazardous and dangerous to the life and property, consumers must be informed and instructed clearly about the mode for use of service and goods.

Right to Information: Consumers have every right to be informed about the quality, quantity, potency, purity, standard and price of service or goods, with a view to protect the consumers against unfair trade practices. Adequate information should be provided to consumers so that they may choose exactly what fit in their budget, life-style and fashion.

Right to Choose: Consumers are authorized to get access to variety of services and goods at the competitive prices. Moreover, fair competition must be promoted so as to provide the widest ranges of services or goods at the lowest and competitive price to the consumers.

Right to be Heard: This right is the crux of Consumer Protection Act, because under this right, consumers are assured that if something goes wrong with the consumers, their interest will receive due care in the appropriate Consumer Forum.

Right to Redressal: If a consumer has suffered loss or injury due to unfair trade practice or restrictive trade practice and allegations made in complaint have been proved, the appropriate Forum, where complaint has been made, will indemnify and compensate to the consumer.

Right to Education: This right informs the consumer about the practice prevalent in the market and what remedies can be availed of against them. For spreading this education, media, or school curriculum and cultural activities may be exercised as medium.

Consumer Protection

In the wider context it denotes some kind of safeguard for the members of the society, from all sorts of malpractices and exploitative deeds of market operators, the incidence of which affect adversely the individual in the society i.e., the consumer. In its narrow sense, consumer

protection implies the remedy and protection against the sale and supply of bad, sub-standard and duplicate consumer products in the market, non-supply and short supply of consumer goods, unwarranted and excessive pricing and the false and misleading advertisement camouflaging the truth.

Review of Literature

Mohan S. and Suganthi V. (2017) have studied in their research work entitled the Rural Consumers' Awareness about Consumers' Rights. The study conducted to know the awareness level of rural consumers about the consumers' rights. The study revealed that there is a significant association between age, educational qualification, marital status and monthly income of rural consumers and their awareness about consumer rights and there is no significant association between gender, type of family, occupation and monthly income of rural consumers and their level of consumer rights awareness. **Jayachandra Reddy et.al** (2011) in their study entitled Awareness about Consumer Rights in India in the Globalized Business Environment An Empirical investigation of Andhra Pradesh found that around 40 percent respondents are ignored about three tier redressal mechanism functioning at various levels to protect the consumers from the control of the merciless business community from different mal practices, unfair trade practices and defective goods and services.

Murugaiah (2001) viewed that consumers are organizing themselves for the protection of their interests. Consumer protection is a form of social action which is created to attain the well-being of consumers. In this context, it is necessary that the various groups of society such as Government, Judiciary, and Voluntary Associations of consumers play their role to protect and promote the consumer interests economic, social, and environmental.

Praveen, S. (2009) in his study Consumer Protection in India (With Special Reference to Andhra Pradesh) states that consumer protection and welfare is not the task of single entity or the society. Rather it is the collective responsibility of the state. The consumer must be aware of his basic rights and should fight for these rights. **Khurana & Khurana** (2012) conducted study on 100 respondents to study the general awareness among consumer regarding consumer protection and specially awareness of provisions of Consumer Protection Act 1986. Further he said that today most of the consumers have general awareness in relation to consumer protection and to safeguard the interests of the consumers, Consumer Associations, Business Associations and Government Legislations are also actively working.

Consumer protection is a form of social action which is created to attain the well-being of consumers. The previous studies revealed that there is a significant association

between age, educational qualification, marital status and monthly income of rural consumers and their awareness about consumer rights and there is no significant association between gender, type of family, occupation and monthly income of rural consumers and their level of consumer rights awareness. The present study deviates from the previous studies in the aspect that it takes into account the awareness of sample respondents regarding consumerism and consumer protection.

Research Methodology

The present study is empirical and descriptive in nature which is based on empirical evidences based on data collected with the help of Interview Schedule 150 respondents of Tirunelveli city. In the present study, demographic profile and awareness of consumer rights and protection were analyzed by the help of Percentage analysis and factor analysis and presented in tables and figures. Keeping this in view, the following objectives was formulated as to Study Consumer awareness towards Consumer Rights and to probe the opinion of Consumers towards Consumer Rights and Protection. Excel and Statistical Package for Social Sciences (SPSS) were the software packages used for analysis. The results of the survey are interpreted and narrated.

Table 1 Demographic Profile

Category	No. of Respondents	Percent	Cumulative Percent
Gender			
Male	49	32.7	32.7
Female	101	67.3	100.0
Total	150	100.0	
Age			
Upto 20 years	37	24.7	24.7
21-30 years	96	64.0	88.7
31-40 years	16	10.7	99.4
41-50 years	1	0.6	100.0
Total	150	100.0	
Marital Status			
Single	114	76.0	76.0
Married	36	24.0	100.0
Total	150	100.0	
Educational Qualification			
Upto SSLC	4	2.7	2.7
Higher secondary	11	7.3	10.0
Under graduates	77	51.3	61.3

Category	No. of Respondents	Percent	Cumulative Percent
Gender			
Male	49	32.7	32.7
Female	101	67.3	100.0
Post graduate	50	33.3	94.6
Scholar	8	5.4	100.0
Total	150	100.0	

Source: Primary data

Table 1 shows that out of 150 respondents 67 percent were female consumer and 33 percent were male consumers 64 percent belong to the age group of 21-30 years, 25 percent were upto 20 years of age, 11 percent were in the age group of 31-40 years and last just one percent belong to the age group of 41-50 years, 76 percent were single and 24 percent were married, 51 percent were Under Graduate, 33 percent were Post Graduates, 7 percent have completed Higher Secondary, 5 percent were Scholars and 3 percent have completed upto SSLC. Hence it is understood that many of the respondents were single, youngsters within the age group of 30, completed under graduation and majority were females.

Table 2 KMO and Bartlett's Test for the Awareness of Rights and Protection

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.935
Bartlett's Test of Sphericity	Approx. Chi-Square	4.704
	df	56
	Sig.	.000

Source: Primary data

Kaiser-Meyer-Olkin measure is an index which define of Sampling Adequacy. Kaiser (1974) recommends accepting values greater than 0.5 as acceptable. Furthermore, values between 0.5 and 0.7 are mediocre, values between 0.7 and 0.8 are good, values between 0.8 and 0.9 are great and values above 0.9 are superb. For these data the value is 0.935, which falls into the range of being superb and valid to conduct data reduction technique. Bartlett's Test of Sphericity significant to a level of significance is <0.001 which shows that there is a high level of correlation between variables, which make it adequate to apply factor analysis. Here the test shows the result that the value of Chi Square is 4.704 for a degrees of freedom of 56 with the p value of 0.000 which satisfies the significance level as it is lower than the standard value of 0.05. The value of Kaiser-Meyer-Olkin Measure of Sampling Adequacy is 0.935 which satisfies the measure of adequacy.

Table 3 Factor Analysis on the Consumer Awareness of Rights and Protection

Rights and Protection	Awareness			
	Rights	Redressal	Protection	Exposure
The consumer has a right to demand the details of the product like expiry date, manufacture date	.860	.159	.218	.167
Every consumer must be aware of his legal rights as a consumer	.793	.251	.154	.090
The consumer must have the right to buy or not to buy the product that is offered for sale	.779	.288	-.036	.140
The consumer is the person who can always demand as a matter of right the genuineness of the product	.776	.157	.227	.185
The consumer has a right to question the authenticity of the producer/manufacture	.767	.214	.172	.299
The consumer has a right to the safety of the product	.758	.165	.192	.326
The product of different types manufactured with different raw material. Hence the consumer has a right to demand the contents of the product	.747	.252	.241	.205
The consumer has a right to expect the product to fulfill the claims made by the seller/manufacture	.732	.308	.080	.283
The consumer can sue a manufacturer if the raw materials used are bad	.729	.083	.386	.166
Sufficient steps have not been taken by the government for propagating the rights of the consumer	.682	.215	.473	.051
The consumer has a right to question the marketing practice of the producer	.659	.292	.207	.295
Majority of the people are ignorant of their rights as consumer	.650	.165	.396	.150
The knowledge of the rights of the consumer is not adequate even among the educated class	.646	.265	.489	-.055
The consumer forum are the instruments of social justice	.607	.383	.360	.138
The consumer has a faith on the Consumer Protection Act	.569	.264	.395	.253
Product and services are not properly differentiated in the Consumer Protection Act	.463	.262	.460	.209
Ordinary man can easily approach consumer forum for redressal	.153	.842	.123	.082
Easy for common man to lodge complaints in consumer courts	.139	.822	.175	.030
The consumer protection act covers all the areas of service/product	.251	.796	.110	.240
There is full justification for going to courts expecting perfect redressal	.286	.766	.164	.166
The Consumer Protection Act absolutely protects the consumer	.175	.692	.310	.244
Comfortable with the quantum of relief given by forum	.199	.684	.285	.189
Satisfaction about the judgement given by the consumer courts	.389	.610	.286	.249
The consumer courts do not always favour consumer	.443	.559	.253	.063
Time taken by the courts in dispose the case	.094	.553	.569	.114
Majority of the people are interested to insist their consumer rights	.359	.256	.567	.299
The consumer is always interested to get remedy under the	.415	.317	.561	.342

Consumer Protection Act				
There are unwanted cases filed in the consumer court by the consumer	.383	.526	.556	-.093
Not aware of rights	.169	.297	.532	.129
The relief provided by the consumer protection act are sufficient	.429	.271	.520	.414
Symposium/Conference/Seminar/Workshop are the best method to generate general awareness about the various rights of the consumers	.451	.160	.357	.669
It is necessary to create general awareness about the various rights of the consumers	.587	.158	.138	.622
Aware of their rights	.213	.462	.057	.584
The existing consumer legislation and machinery protects the rights and interests of the consumer	.437	.392	.300	.548
Eigen value	18.235	2.96	1.162	1.08
Percent variation	53.632	8.71	3.417	3.18
Cumulative percent	53.632	62.34	65.76	68.93

Source: Primary data

The idea of rotation is to reduce the number of factors on which the variables under investigation have high loadings. Rotation does not actually change anything but makes the interpretation of the analysis easier. Rotation makes it so that, as much as possible, different variables are explained or predicted by different underlying factors and each factor explain more than one variable. Note that the analysis has sorted the thirty four variables into four factors and the finding of the principal component analysis which is used to extract the number of variables by using the eigen values. The four factors have been extracted which amount to the cumulative percentage of 68.935 percent. The first factor namely 'Awareness of Rights' has sixteen variables with highest factor loading of 0.860 named as 'The consumer has a right to demand the details of the product like expiry date, manufacture date'. The eigen value of Awareness of Consumerism is 18.235 with 53.632 percent of variance. The second factor namely 'Awareness of Redressal' has eight variables with highest factor loading of 0.842 named as 'Ordinary man can easily approach consumer forum for redressal'. The eigen value of Awareness of Redressal is 2.961 with 8.709 percent of variance. The third factor namely 'Awareness of Protection' has six variables with highest factor loading of 0.569 named as 'Time taken by the courts in dispose the case'. The eigen value of Awareness of Consumer Rights is 1.162 with 3.417 percent of variance. The final factor namely 'Awareness of Exposure' has four variables with highest factor loading of 0.669 named as 'Symposium/Conference/Seminar/Workshop are the best method to generate general awareness about the various rights of the consumers'. The eigen value of Awareness of Exposure is 1.080 with 3.176 percent variance.

Conclusion

The Consumer Protection Act of 1986 has provided the Indian consumers a great opportunity to realize and protect their rights as consumers. The present study focused to know awareness of consumers towards consumer rights while purchasing goods and services and consumer protection. The study revealed that many of the respondents were single, youngsters within the age group of 30, completed under graduation and majority were females. In today's scenario, at least a bachelor's degree has become necessary. As per factor analysis, KMO value for the awareness of rights and protection was 0.935 which is greater than 0.5 and it was acceptable. As per rotated component analysis the filtered factors were named as Awareness of Rights, Awareness of Redressal, Awareness of **Protection** and Awareness of Exposure. Among all the statements, the statement, the consumer has a right to demand the details of the product like expiry date, manufacture date holds good with high score. Hence it is concluded from the study that the consumer has not only to choose products and also, they have the rights to know how product has produced whether it is safe and beneficial for use or not.

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