

A study on women's awareness related to consumer practices in Jamnagar

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■ **ABSTRACT :** Consumers need protection from different kinds of exploitation by unfair trade practices in the market place at India and everywhere. In this situation Consumer Protection Act, 1986 provide better protection of the interests of consumers if consumers are aware of their rights and Consumer Protection Act. Here, consumer means any person who buys any goods or hire or avail any services and awareness means understanding of or information about a subject that you get by experience or study, either known by one person. So a study conducted "A study on women's awareness related to consumer practices in Jamnagar". There is some correlation between educational qualification and consumer awareness about Consumer Protection Act. There is some correlation between occupation and consumer awareness about Consumer Protection Act. Over all age wise, education wise and occupation wise more than 59.6 percentage women had medium level of awareness about Consumer Protection Act. For honest people self-regulation works well and legislation is superfluous. For dishonest people legislation is not always very powerful deterrent. The existing laws which have been framed to protect and safeguard the interest of the consumers at large, are not being effectively implemented and enforced to achieve the objectives of the Consumer Protection Act. In short, legislation is not cure-all but consumer awareness makes them more powerful.

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Majority of the people are not yet (more than three decades of passing of the Consumer Protection Act, 1986) aware about the rights available to them. A lot of cases are pending for redressal. All most consumers either do not approach the consumer court or don't satisfy after getting a little amount from the dishonest sellers. It is therefore, required that the people of India be aware about their rights and available remedies under the Act. Only the object of the study to

aware women consumers otherwise said act may be achieved, or by legislative any such act would amount to a futile exercise of the legislature.

Consumers need protection from different kinds of exploitation by unfair trade practices in the market place at India and everywhere. We can say that market place is not a place for buying their required durables, non durables good and services but has turned out to be a place of exploitation by traders, marketers and agents.

Our Indian people majority lived in rural places and lack of proper information all consumers cheated easily by the gimmicks of marketers. The continuous attack of advertisements, false but attractive slogans lure the consumers especially women consumers. Our consumer movement is in growth stage and consumer knowledge is very low. In this situation Consumer Protection Act provide better protection of the interests of consumers if consumers are aware of their rights and Consumer Protection Act.

Consumer:

Consumer means any person who buy any goods or hire or avail any services for a consideration which has been paid or promised or partly paid and partly promised or under any system of differed payment and includes any user of such goods a person does not include who obtain such good for resale or for any commercial purpose.

Awareness:

Here, awareness means understanding of or information about a subject that you get by experience or study, either known by one person or by people generally.

The women consumers of the present day still do not have sufficient and misconception about their rights and proper knowledge about the laws and regulations that govern consumers' interests. Majority consumers have not basic idea about existence of laws to help consumers is still not established.

– Consumers can made writing complaint under these situations

– In the situation like an unfair trade practice or a restrictive trade practice has been adopted by any trader or service provider, the goods bought by him or agreed to be hired or availed of by him suffer from deficiency in any respect.

– The tone of every consumer is prices of goods are very high, quality and safety of goods are not adequate, and service facilities need to be improved.

– The concern for quality goods consumer needs accurate and relevant information to consumers that could aid them in making intelligent and informed purchase decisions.

Consumers are very much in need of protection, against price rise continuing unabated, adulteration,

malpractices in the unscrupulous section of trade and industry, environmental pollution, problems of transport, electricity, pure drinking water, and housing. Various legislations and regulations permitting the State to intervene and protect interest of consumers have become a haven for unscrupulous ones as the enforcement machinery either does not move or it moves ineffectively, inefficiently and for reasons which are not necessary to be stated. The importance of the Act lies in promoting welfare of the society by enabling the consumer to participate directly in the market economy. It attempts to remove the helplessness of a women consumer which she faces against powerful business, described as “a network of racket” or a society in which, “producers have secured power” Consumers must also be familiar with the laws that exist to protect them, and remedial measures available to ventilate complaints and to enforce legal rights. In India there is a growing realisation of the need to educate people in a young age in consumer awareness and to prepare them for the role they have to play in the economic and social life so that they can make a meaningful contribution to the improvement of their living standards.

Consumer protection act:

In 1986, the Consumer Protection Act was passed by the Government of India. The Consumer Protection Act is famous as COPRA. The main objective of this act is to decide the complaints of the consumers immediately and to make legal proceeding easy. A three tier judiciary system has been established under COPRA at district, state and national level to resolve the disputes of consumers. The court at district level hears the cases related to the claims upto Rs. 20 lakhs. The claims from Rs. 20 lakhs to Rs. 1 Crore are heard in the state level court. The court at national level hears the cases with the claims of more than 1 crore.

In any economy across the globe, protection and promotion of Consumer rights is an important function of the Government. For the better progression of the country, Consumer rights awareness is very much a necessity.

Since the environment that we live in keeps changing rapidly especially in business and in the global markets, expectations of people keep rising and hence the chain of choices, goods and availability also increase. Though the guideline for Consumer Protection which was laid

by the United Nations has been incorporated to the Indian Consumer Protection act in 1986, people are yet to learn and understand on this law.

The Government has enacted many laws. Some of them are the basis of liability of business to consumer. There are some laws which do not provide any direct relief to the consumers, yet these do protect consumers. The government, by implementing special consumer legislation, ensures competition, provision of information to consumers and fair play through regulation of unfair trade practices. Thus, Consumer legislation provides statutory protection to consumer against different types of exploitation by business. But consumer legislation is the crudest form as well as the last resort to secure a disciplined conduct of business. Business has to adapt itself to consumerism.

Many of the acts have not proved to be effective owing to their faulty implementation. There are loopholes in these acts. The enforcement machinery is lethargic and alleged to be corrupt. So the role of these laws to protect the interest of consumers has been far from satisfactory.

Consumer education and awareness will be necessary for self insurance against sharp selling practices and usual unfair trade practices.

Pithawalla (2015) Book Titled "The Consumer Protection Act, 1986" this book is very useful for new learners because he narrate the aim and objects of Consumer Protection Act. Functions and selection of consumer protection councils and consumer courts is in simple language so that common men can understand easily. A bird's eye view of the act and three-tier system of redressal agencies is presenting differently. Frivolous or vexatious complaints penalties information is informative and admirable. Example is the best way to explain hard and vast subject through leading judgments are of the district forum, state commission and national commission.

Philip (2015) A comparative study about the awareness for consumer protection act was conducted on graduate educated masses. Very few graduate, teachers and lawyer were unaware about the consumer protection act but ivory is that, majority lawyer disagree with lodge complaint under the consumer protection act because of shy away in the matter of cheating. Most of the graduates across professions agreed to take precautions while making their purchase. More than 25

per cent graduate literate population did not know the authority where the complaint should be lounge.

Karia (2014) Book covered The Consumer Protection Act, omission and insertion of 1993 and 2002. Description of some useful terms like a consumer, goods, services, trader, disputes, complaint, complainant, appropriate laboratory, branch office, etc. is clear common person concept. Use of illustrations help to understand about selection and functions of national council, state council and district consumer forum.

Suganthi (2014) Study reveals that rural consumers faced some purchasing problems for consumable and durables. Majority rural consumers get information about food product from T.V. They purchased from retail shop and departmental store and aware about unethical practices. Rural consumer awareness on Consumer Protection Act was not associated with the factors sex, marital status, quality mark awareness and types of family. Rural consumers had high level of awareness of quality marks. Rural consumer's awareness about the Acts, consumer rights and responsibilities was very low level.

Kumari (2011) Study role of education in consumer protection act reveals that male students, post graduate students and urban students were more aware about the consumer rights, consumer protection act, consumer Fora. About the Consumer protection councils, procedure of filing complaints, fees, remedies and punishment male and educated male were than the female students, undergraduate students and rural students. Male and urban background teachers were more aware about the consumer protection act, consumer rights, procedure of filing complaints, fees, punishment and remedies.

Objectives of the study:

Objectives of the study are as follow:

- To find out women consumers awareness level regarding consumer protection act.
- To study correlation between women consumer awareness about consumer protection act and women's age, education and occupation.

■ RESEARCH METHODS

There were 500 women consumer were selected randomly from Jamnagar. A structured schedule was developed by the investigator to study the level of women consumer awareness regarding the consumer protection

act. The schedule was constructed regarding consumer protection act in simple way that a common people can response. The three main independent variables of the study were age, education and occupation. The statistical measures used for the analysis of the data were percentage, averages as well as chi-square test.

■ RESEARCH FINDINGS AND DISCUSSION

Variable age wise young and middle age group respondents were in large group whereas old age group respondents were very less (9.4%).

About the level of educational qualification - almost 90.8 per cent of respondents were upto 12th or upto graduation of educational qualification.

Almost 60 percentage respondents were homemaker and remain other were service person or self employed.

Higher percentage of women consumers of all age had medium level of awareness about consumer protection act.

Higher percentage of women consumers of all educational qualification had medium level of awareness about consumer protection act.

Higher percentage of women consumers from all occupation had medium level of awareness about consumer protection act.

There is no correlation between age and consumer awareness about consumer protection act.

There is some correlation between educational qualification and consumer awareness about consumer protection act.

There is some correlation between occupation and consumer awareness about consumer protection act.

Over all age, education and occupation wise 59.6 percentage women had medium level of awareness about consumer protection act.

Implication of the study:

Main object of the study to make aware consumers for their rights, duties and about consumer protection act that they give up their attitude of 'let it go' and approach the consumer court against of unfair trade practices or a restrictive trade practices.

An awakened consumers may demand timely, clean, upto date, just and risk-free services.

An awakened consumer save himself from the growing speed of information explosion, the attractive

and influential advertisements and full proof attack of different direct marketing strategies adopted by marketers, traders and producers.

An awakened consumers would increase in the standard of living, high level consumption of white goods and luxury items, demand for quality products and worth of their spent money.

An awakened consumer makes wise choice in market flooded with goods. Consumers not accept whatever type of goods that a trader wants to sell. Consumers should know what and how should buy and avail all types of goods and services.

An educated and awakened consumers properly follow their duties, rights and constitutional privileges and make good citizens. So they can help in maintaining balance between the demand and supply of commodities.

An awakened consumers make them good, strong and conscious consumers. He/she can achieve suitable status as a consumer and exploitation free, democratic in the interest of consumer economic system.

Awakened consumers bring uniformity and parity in laws protecting consumers and making marketers more socially responsive.

Awakened consumers get their money's worth they can manage their income in a prudent manner to get maximum return for their money.

Conclusion:

Over all age wise, education wise and occupation wise more than 59.6 percentage women had medium level of awareness about Consumer Protection Act. For honest people self-regulation works well and legislation is superfluous. For dishonest people legislation is not always very powerful deterrent. In short, legislation is not cure-all but consumer awareness makes them more powerful.

The existing laws which have been framed to protect and safeguard the interest of the consumers at large, are not being effectively implemented and enforced to achieve the objectives of the Consumer Protection Act.

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