

# A study on consumer awareness on consumer rights and responsibilities: A special reference to the rural women of Assam

■ Manorama Devi and Mira Kalita

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■ **ABSTRACT** : India is one of the biggest rural consumer markets in the world. Indian market have been witnessing several changes following on towards globalization, liberalization and privatization and a large scale entry of multinational company is a major outcomes of new economic order. In the words of Mahatma Gandhi (1890) “A consumer is the most important visitor on our premises; he is not dependent on us. We are dependent on him, he makes favor to us, not we favor on him”. This quote expresses the importance of a consumer in the business context. The Consumer Protection Act 1986 provides certain rights to consumers to protect themselves from unfair trade practices resorted by the seller. 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. Each and every consumer should be aware of the consumer rights and responsibilities. For the existing study an attempt was made to find out the awareness level among the rural women. Three villages have been selected randomly from Jorhat sub-division following stratified random sampling method. A total of 120 respondents have been selected for the present study and interview method has been used to collect the data. The result of the study exposes various liabilities of the consumers and it has presented a clear scenario of the consumer’s awareness regarding their rights and responsibilities so as to know their demand. The findings of the study revealed that the age is negatively correlated with the awareness level for consumer rights and education and income are positively correlated with the awareness regarding rights of consumer. Majority of the respondents (60.83%) showed average awareness towards consumer responsibilities.

See end of the paper for authors’ affiliations

→ **Manorama Devi**

Department of Family Resource  
Management and Consumer  
Science, Assam Agricultural  
University, Jorhat (Assam) India  
Email : manoramaau@gmail.  
com

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Any person who buys or uses goods and services is a consumer. A consumer is any person, business, firm or governmental unit that chooses goods and services, spends money on them, and uses these goods and services primarily to satisfy their own wants. From birth, everyone is a consumer in one or the other way. Consumer awareness is about making the consumer aware of their rights. With the immense competition and high technology development there are many products before the consumer but demands technical knowledge. At this situation there is a strong need of consumer education about their rights and responsibilities. When we look at the remote areas and rural areas majority of the people are exploited by unlawful trade practices of the marketers due to poor knowledge and lack of education. Goowalla (2013) had conducted a study on 400 people and reported that 90 per cent of the people surveyed had felt exploited by the seller at one time to others and 75 per cent of the respondents were aware about the consumer protection act and only 25 per cent were unaware of it. Sundaram and Balaramalingam (2012) portrayed the women awareness on consumer rights-a study with reference to Vellore city and informed that women consumers showed low level of awareness about consumer rights. The main reason for low awareness of consumer rights among women consumers is low education and low socio-economic status. Every consumer must have awareness about the consumer rights, at the same time consumer should have awareness about responsibilities. A consumer must take certain precautions during purchase of the products. Consumer rights and consumer responsibilities both are knotted together. To protect the consumer rights, different mechanisms have been established at different levels. Whenever there is some defect in goods, the traders and manufacturers blame each other but none of them provides any relief to the consumers. Such a scenario necessitates that education and awareness regarding the rights of the consumers must be inculcated among the general public. They must know about their rights and how to make them meaningful. Unless the awareness reaches the whole population, consumerism is a myth and it will not be helpful. Consumer awareness is a need of present days. Keeping in view of determining the awareness of consumers regarding rights and responsibilities a study was undertaken to know the demographic profile of the

consumer and to study the awareness level of consumer right and responsibilities.

## ■ RESEARCH METHODS

Jorhat district was selected purposively for the study. A multistage stratified random sampling with proportionate allocation method was used to select the samples, accordingly a total of 120 women from three villages namely Kanchan nagar, Seuni Gaon and Jamuguri were selected for the study. A structured schedule was prepared and interview method was applied to gather information. To assess the knowledge regarding consumer rights and responsibilities various questions were been formulated. A three point Likert scale has been used to analyze the level of awareness among the respondents for rights *i.e.* fully aware, partially aware and not aware. To assess the awareness of consumer responsibilities a number of statements have been formulated by consulting research studies and books. The statements were put into 3 point responses *i.e.*, always, sometimes, never. The statistical measures used in this study were frequency, percentage, mean, standard deviation and correlation co-efficient for evaluating awareness of the consumer rights with age, education and income of the respondent. To determine the level of responsibilities among the consumers mean and standard deviation has been calculated (Mean  $\pm$  SD). The levels of responsibilities were judged by the following procedure:

The scores less than Mean – SD = Poor

The scores between Mean – SD and Mean + SD = Average

The scores more than mean + SD = Good

## ■ RESEARCH FINDINGS AND DISCUSSION

The findings of the existing study was presented and discussed in the following sub headings. The findings have given an overview of the respondents regarding their background information. It is clear from the Table 1 that 69.17 per cent of the respondents belonged to the age group of 25-34 years and 11.67 per cent respondents belonged to the age group of 35-44 years. In case of educational qualification 60 per cent of the respondents have found to be educated up to intermediate level. Moses and Bharathi (2016) conducted a study on awareness of consumer rights and responsibilities and concluded that 66.80 per cent of the respondents are in the age group of below 30 years and 20.40 per cent of the respondents

<b>Table 1 : General information of the respondents</b>			
Sr. No.	Age	Frequency	Percentage
1.	15-24 years	13	10.83
2.	25-34 years	83	69.17
3.	35-44 years	14	11.67
4.	45 and above	10	8.33
	Total	120	100
<b>Educational qualification</b>			
1.	Upto primary school	0	0.00
2.	Upto high school	25	20.83
3.	Upto Intermediate	72	60
4.	Graduation	15	12.50
5.	Masters and above	8	6.67
	Total	120	100
<b>Monthly family income</b>			
1.	Below Rs. 10,000	8	6.67
2.	Rs.10,001-20,000	13	10.83
3.	Rs.20,001-30,000	4	3.33
4.	Rs.30,001-40,000	26	21.67
5.	Rs. 40,001 and above	69	57.50
	Total	120	100

have collegiate education. About 57.50 per cent respondents belonged to the families earning Rs. 40,001 and above. Raju (2017) mentioned that among the total sample majority of the respondents had no income and only 35 per cent respondents had income less than 15000 per month.

The finding from Table 2 indicates that cent per cent of the respondents were dependent on the internet as the source of information for purchasing product. News paper was also found to be an important source of information regarding consumer rights and responsibilities. As per their responds to the various sources of information it can be understood that though

<b>Table 2 : Sources of information</b>			
Sr. No.	Sources of Information	Frequency *	Percentage
1.	News paper	100	83.33
2.	Magazine	74	61.67
3.	Radio	58	48.33
4.	Television	104	88.33
5.	Internet	120	100
6.	Friend and family member	56	46.67
7.	Group discussion	34	28.33

\* Multiple Responses

they are mostly dependent on internet and news paper but still they are unable to take benefit of it. Though they are achieving the issues regarding consumer awareness but they are unable to relate it with their day to day life. This indicates that they are lacking in exposure about the present scenario and quality education. If the quality of education in the rural areas would be improved then it will be helpful to improve their attitude towards these kinds of issues throughout their life. Use of audio-visual media is effective to educate illiterate Consumers (Lokhande, 2006).

### **Awareness level of respondents regarding consumer rights:**

The Consumer Protection Act provides effective safeguards to consumer against unfair trade practices. This act applies to all goods and services unless particularly exempted. This act is applicable to the entire India, other than the state of Jammu and Kashmir. The legislation provides a number of rights to consumers – right to safety, right to be informed, right to choose, right to be heard, right to seek redressal, right to consumer education and right to healthy environment.

In order to measure the consumer awareness towards consumer rights, the Table 3 has been prepared from the collected data. Table 3 gives a clear view about the awareness level of consumer for consumer rights. It indicates that 41.67 per cent of the respondents are partially aware about the “right to be safety” which implies a view that the women are not at all concern of the first right of being the consumer. Only 38.33 per cent of the respondents are found to be fully aware of the right to safety. It is also surprising to know it that 20 per cent of the respondents are not at all aware of that specific right. The second right *i.e.*, right to be informed was found to be partially aware by the 55 per cent of the respondents whereas only 24.17 per cent has informed that they were fully aware about the same and 20.83 per cent responded not aware for the right to be informed. Around 45 per cent respondents were informed about their full awareness regarding the right to choose and 35.83 per cent were found to be partially aware for the right to choose. This may be due to the fact that most of the consumers have a tendency to select a product from a bundle of products and thus they might be known to it. The awareness for right to be heard was found to be fully aware by 44.17 per cent of the respondents, while

**Table 3: Awareness level of respondents regarding consumer rights**

Sr. No.	Consumer Rights	Fully aware	Percentage	Partially aware	Percentage	Not aware	Percentage
1.	Right to safety	46	38.33	50	41.67	24	20
2.	Right to be informed	29	24.17	66	55	25	20.83
3.	Right to choose	54	45	43	35.83	23	19.17
4.	Right to be heard	53	44.17	43	35.83	24	20
5.	Right to seek Redressal	17	14.16	38	31.67	65	54.17
6.	Right to basic needs	13	10.83	32	26.67	75	62.5
7.	Right to consumer education	18	15	38	31.67	64	53.33
8.	Right to healthy environment	12	10	34	28.33	74	61.67

35.83 per cent of the respondents were found to be partially aware for the same. From this it can be estimated that the respondents are poor in the knowledge regarding the consumer right. So they are unable to take advantage of the rights. Seeking redressal is one of the important rights of consumer. It helps to pay back consumers for their payee. More than half of the respondents (54.17%) were found to be unaware for the right to seek redressal and only 14.16 per cent of the respondents were found to be fully aware of that specific right whereas 31.67 per cent of the respondents were informed to be partially aware for it.

A good number of respondents (62.50%) were found to be informing unaware for the right to basic needs and 26.67 per cent of the respondents informed to be partially aware for it. A meagre of the respondents (10.83%) was informed to be fully aware of the right to basic needs. It becomes important when 53.33 per cent of the respondents informed that they are not aware about the right to consumer education, which meant that these people had no idea about their lacking and they were not at all concern about the progressive world. Around 31.67 per cent of the respondents were found to be partially aware for the same right of consumer. Everyone knows that to live a healthy life the surrounding where they live should have to be healthy. The findings have given a surprising impression when 61.67 per cent of the respondents were found to be not aware of the right to healthy environment. While only 10 per cent of the respondents were informed of being fully aware of it and 28.33 per cent were partially aware for it, respectively. The above discussion has been made for the rights of consumer and it can be supported by the study of Rambabu and Kumar (2017), which explains that 52 per cent respondents are fully aware of the right to be heard. About 50 per cent respondents are fully aware of right

to safety, right to be informed, right to choose. 40 per cent of the respondents have fully aware about right to seek redressal. Only 20 per cent respondents are fully aware of the right to basic needs. The study also concluded that on an average 39 per cent respondents are fully aware of their rights, 33 per cent of the respondents are partially aware of the consumer rights and 28 per cent respondents are unaware of the consumer rights. It can be concluded that consumer rights awareness among rural consumers is moderate.

An analysis of the Table 4 proclaims that there is both positive and negative significant correlation between the respondent's awareness regarding consumer rights and all the selected variables. Age of the respondents was found to be highly significant and negatively correlated with their awareness regarding the rights of consumer. It indicates that as the age increases the awareness becomes poor. This might be due to the fact that the young home makers are more updated than the elderly and they have the opportunity for discussion about various facts with different aged people. While Moses and Bharathi (2016) observed that there is no association between the respondents' education and their awareness on consumer rights. The reason for no association can be considered as the formation of some habits. Human beings learn to adopt the nature which they are observing from the beginning and that nature leads to adoption for certain stimuli.

It is apparent from the Table 4 that there exists a positive highly significant correlation of respondent's education with their awareness towards consumer right. It means that higher the education better will be the awareness level regarding the rights of consumer. As the educated people are familiar with the information search and collecting knowledge so they were found to be more aware than the less educated people. This can

**Table 4 : Relationship of awareness of consumer regarding consumer rights with the selected independent variables**

Variables	Correlation Co-efficient "r"
Age	-0.008**
Education	0.006**
Income	0.22*

\*\* indicates significance of value at P=0.001 level

be supported by the findings of Rambabu and Kumar (2017) which revealed that more educated respondents are more aware than less educated respondents.

It is also revealed from the Table 4 that income of the respondents had significant and positive correlation with awareness level for consumer rights. It indicates that the awareness improves with the increase in their come. This may be due to the fact that the rich people gets more chance to various sources and they have better access to urban areas than the poor, thus they gather more knowledge than the other people and able to show more awareness than others. This can be supported by a study conducted by Rambabu and Kumar (2017) mentioning that the respondents who have the income above 30000 are more aware than low income respondents.

### Awareness of respondents regarding consumer responsibilities:

When we think of the responsibilities of consumer a number of points comes for consideration and for the present study a few of them were been considered. The consumer responsibilities are critical awareness, action, social concern, environmental awareness, solidarity.

Table 5 indicates that majority of the respondents (60.83%) had average awareness regarding consumer right. A sizable percentage of respondents (22.50%) had good level of awareness and 16.67 per cent were with poor awareness for consumer responsibilities. Consumer awareness has become an important issue of discussion as the whole marketing scenario is dependent on the attitude of consumers. So it becomes important to educate

**Table 5 : Awareness of respondents regarding consumer responsibilities**

Sr. No.	Consumer responsibilities	Frequency	Percentage
1.	Good (More than 71.96)	27	22.50
2.	Average (Between 64.78-71.96)	73	60.83
3.	Poor (Less than 64.78)	20	16.67

the rural consumer so as to safeguard them from the duplicity and fraud merchandise. Consumers are unaware of several things related to basic rights and responsibilities. Raju (2017) highlighted that majority of the consumers are not aware about other quality assurance marks. The findings also mentioned that educated respondents were more aware than the respondents with low education. Government has implemented various programs to enhance consumer awareness and Raju (2017) reported that consumer awareness towards consumer awareness programs conducted by government is low, only 20 per cent consumers are aware about the programs, 41 per cent consumers have partial idea about government programs and 32 per cent consumers are unaware.

### Conclusion:

In this age of capitalism and globalization, the main objective of each producer is to maximize his profit. In each and every possible way the producer are trying to increase the sale of their products. Therefore in fulfillment of their aim they forget the interests of consumers and start exploiting them for example – overcharging, under weighing, selling of adulterated and poor quality goods, misleading the consumers by giving false advertisement etc. Thus in order to save himself from being cheated, it is necessary for a consumer to be aware. In this way, consumer awareness means creating awareness of a consumer towards his rights and duties. After analyzing all the above consideration the findings of the study can be concluded that majority of the consumers are partially aware of the consumer rights which indicates the need for the awareness program to educate consumers to improve their quality of living. Majority of the respondents possess average awareness towards consumer responsibilities. The findings revealed that age has a negative relation with the awareness of consumers towards consumer rights while education and income is found to be positively correlated with the awareness level. From the above discussion in can be concluded that if consumers can be educated, they will be able to display this quality by deciding their priorities on the basis of their needs. This will contribute to eventual emergence of masses of conscious consumers.

Authors' affiliations:

**Mira Kalita**, Department of Family Resource Management and Consumer Science, Assam Agricultural University, Jorhat (Assam) India

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