

## **AWARENESS OF RURAL WOMEN ON CONSUMER RIGHTS IN SALEM DISTRICT**

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### **ABSTRACT**

Market resources and influences are growing day by day. Awareness of consumer rights is most vital to society and a way to eliminate malpractices by the manufacturers, producers, and marketers. The consumers in the rural area are not well organized and they have very weak bargaining power. Lack of awareness has its root in many things in general and in particular it lies in illiteracy in India. People do not know what they should do in case if they are to be subject to fraud by them. They are not aware of the resources available to them under laws provided for redressing such cause. Lack of consumer education is the root of the problem of unawareness among the people of India about available rights and remedies, therefore no law will ever be able to provide people their due rights against such bad practices of sellers or manufacturer unless they are being educated and make aware about the available remedies in case of violation of their rights. In this context, the researchers have made an attempt to study the awareness level of the rural women towards consumer rights in Salem district. The researchers have selected 100 rural women from Salem district by adopting multi-stage sampling. The present study is empirical in character based on survey method. As an essential part of the study, the primary data were collected from the rural women with the help of interview schedule. On account of lower level of education, schedule method is employed to collect the primary data. Taking into consideration the objectives of the study, a schedule was prepared after a perusal of available literature and thorough consultation with the experts of related fields. In order to study the awareness level of the rural women towards consumer rights, analysis of one-way variance, student t-test, analysis of co-efficient of variation, multiple regression analysis and percentage analysis have been employed. Lack of avenues to discuss consumer rights, family constraints, lack of capacity building exercises, lack of access to information, poor network with various sets of people and inadequate education and training are the reasons of the rural women for poor level of awareness on consumer rights in Salem district. The researchers have suggested various ways and means to popularize consumer rights among rural women in Salem district.

**KEYWORDS:** Awareness, Market Resources, Consumer Rights

### **INTRODUCTION**

Market resources and influences are growing day by day. Awareness of consumer rights is most vital to society and a way to eliminate malpractices by the manufacturers, producers, and marketers. The awareness is much needed today as consumers pay for the products from their hard earned money and they should get its worth. The present day strategies by many firms to mislead the customers by reduction of weight, quality, price differences, worthless services, lack of after sales service by ignoring customer's complaints, requests, and lethargic high handedness of monopoly practices. It is consumer fundamental right to know about the safety, durability, worthiness of any product they are buying. At the same time, it is not the sole responsibility of the market or of the government to provide consumers with detailed information.

A consumer, on his part, must make every effort to inform himself of the product or service. Consumer rights are well-defined and there are agencies like the government, consumer courts and voluntary organizations that work towards safeguarding them. Consumer rights and responsibilities are knotted together and without sharing consumer responsibility, consumers will find it very difficult to enjoy their rights on a long-term basis. Although there are number of laws introduced and still the traders find it easy to dodge and ultimately consumers are the sufferers. Right from the start consumers have been cheated by wrong information, higher pricing, poor after sales service. With regard to service providers, they take advantage of consumer urgency and exploit them. Hence, the need of the consumer rights awareness and legal remedies through consumer courts to help the society's welfare.

### **Consumer Rights**

Consumer rights guaranteed under the Consumer Protection Act 1986 under the constitution of India are: right to safety; right to be protected against the marketing of goods or services which are hazardous to life and property; right to information; right to be informed about the quality, quantity, potency, purity, standard and price of goods or services as the case may be, so as to protect the consumer against unfair trade practices; right to choose; right to be assured, wherever possible, access to a variety of goods and services at competitive prices; right to be heard and to be assured that rural consumers' interest will receive due consideration at appropriate manner; right to redressal; right to seek redressal against unfair trade practices or restrictive trade practices or unscrupulous exploitation of rural consumers; right to consumer education; right to acquire knowledge and skills needed for taking action to influence factors which affect consumer decision; right to healthy environment; right to physical environment that enhance the quality of life, it includes protection against environmental dangers over which the individual has no control; and right to basic needs.

### **STATEMENT OF THE PROBLEM**

The Indian consumer is poor, illiterate, ignorant passive or has a defeatist mentality and continues to be at the receiving end. The manifestations of consumer negligent are evident in the adulterated food they eat; the spurious, unsafe and sub-standard products they buy; the repeated shortage of essential commodities accompanied by black-marketing and profiteering; the hazardous drugs that are pushed through the counter; the glossy, unethical and manipulative advertisements with which they are bombarded; the humiliation, indignity and harassment that they are subjected to by public sector undertakings. In rural markets both sellers and buyers face various problems. The sellers do not have adequate knowledge about the products they are selling and the buyers are not given the opportunity to select the product of their own choice. Both of them have traditional outlook. In these markets poor and backward consumers are exploited by traders in different ways such as the sale of substandard quality, expiry date product, etc. Consumers are not given correct information and after sale service provided is not adequate. The consumer needs protection from malpractices of the businessman. The consumers in the rural area are not well organized and they have very weak bargaining power. Therefore, consumer protection is very much needed. Lack of awareness has its root in many things in general and in particular it lies in illiteracy in India. People do not know what they should do in case if they are to be subject to fraud by them. They are not aware of the resources available to them under laws provided for redressing such cause. Lack of consumer education is the root of the problem of unawareness among the people of India about available rights and remedies in cases anything goes against the interest of consumer in India, therefore no law will ever be able to provide people their due rights against such bad practices of sellers or manufacturer unless they are being educated and make aware about the available remedies in case of violation of their rights. There is an utter lack of consumer rights awareness

especially among rural populations of their rights and particularly the way of putting them into practice. Therefore there is need for spreading consumer rights awareness among various section of society, particularly the illiterate and more so the helpless and unorganized section among them. It is therefore, required that the people should at large scale be aware about their rights and available remedies under the Consumer Protection Act. In this context, the researchers have made an attempt to study the awareness level of the rural women towards consumer rights in Salem district.

## OBJECTIVES OF STUDY

- To review the various rights of the consumers under Consumer Protection Act, 1986
- To examine the awareness level of the rural women towards consumer rights in Salem district.
- To suggest ways and means to popularize consumer rights among rural women in Salem district.

## HYPOTHESIS

The study is based on the formulation of the following hypothesis:  $H_{01}$ : There is no significant relationship among the awareness level of the rural women belonging to different demographic profile towards consumer rights in Salem district.

## MATERIALS AND METHODS

The present study attempts to examine the awareness level of the rural women towards their rights under Consumer Protection Act, 1986. The study is confined only to rural women in Salem district. The researchers have adopted multi-stage sampling. In the first stage, 4 blocks out of the 20 blocks i.e. 25 per cent of the blocks were selected on simple random basis. The blocks selected were Omalur, Salem, Attur and Sankari. In the second stage, 5 villages were selected from each selected blocks. In the third stage, five rural women were selected from each village selected on purposive basis. Therefore, the sample size consists of 100 rural women. The present study is empirical in character based on survey method. As an essential part of the study, the primary data were collected from the rural women. On account of lower level of education, schedule method is employed to collect the primary data. Taking into consideration the objectives of the study, a schedule was prepared after a perusal of available literature and thorough consultation with the experts of related fields. Pre-testing of schedule was done during March 2013, involving 10 rural women to know the relevance of the questions. In the light of pre-testing, necessary changes were incorporated in the questions and their sequences. The secondary data have been collected mainly from journals, magazines, government reports, books and unpublished dissertations. In order to study the awareness level of the rural women towards consumer rights, analysis of one-way variance, student t-test, analysis of co-efficient of variation, multiple regression analysis and percentage analysis have been employed.

## FINDINGS

- There is a significant relationship between the awareness level of the rural women belonging to different age groups, educational status, income groups, occupations and blocks towards consumer rights in Salem district.
- The respondents of the age group upto 25 years, respondents having degree qualification, respondents who have annual household income above Rs.75000, women engaged in agricultural activities, and respondents belonging to Omalur block have high level of awareness towards consumer rights in Salem district.

- The variation in the awareness level was high among the respondents of age group upto 25 years, and among the respondents who have annual household income Rs.50001-75000 towards consumer rights in Salem district. A consistency is found in the awareness level of illiterate respondents, among the respondents of artisans, and among the respondents of Salem block towards consumer rights in Salem district.
- There has been a low degree of correlation between the awareness levels of the rural women towards consumer rights and selected personal variables. The R square indicates that 2% of variation in the awareness level is explained by all personal variables taken together. The F value indicates that the multiple correlation coefficients are not significant. Gender, age, education, occupation, and block they belong to have no significant effect on their awareness level in Salem district.
- Lack of avenues to discuss consumer rights, family constraints, lack of capacity building exercises, lack of access to information, poor network with various sets of people and inadequate education and training are the reasons of the rural women for poor level of awareness on consumer rights in Salem district.

## SUGGESTIONS

- Government through its legislative and other measures should promote welfare of a consumer by encouraging fair trade practices. Department of Consumer Affairs in consultation with the Ministry of Panchayat Raj should take desired initiatives to provide adequate publicity for utilizing the National and State consumer Helpline. To reach a large number of rural consumers, a vigorous campaign with the involvement of the panchayats needs to be taken up.
- Published periodicals and booklets, pamphlets cassettes, CDs, slides, documentary films for promoting consumer awareness in regional languages. The topic of consumer awareness should be included in the curriculum of high schools, colleges for students of all streams. More seminars and workshops should be conducted in educational institutions.
- For the proper functioning of the legal system it is necessary that the knowledge of the availability of a legal remedy should be so widely disseminated that people as a whole become conscious of their rights. The consumer education becomes very important and pertinent in country like ours where a large section of the consumer is poor and illiterate.
- Awareness should be created among consumers through newspapers, televisions, pamphlets and hoarding at different places in the rural areas. Effective advertisement on TV creating awareness among consumers that filing complaints does not involve any complication and convincing them that they will get justice. The information regarding the functioning and process should be made clearer to them. Role of electronic media was widely recommended by the sample respondents. Television should show programmes on the experiences of various consumers who have got justice through various talk shows. So that public believes in the genuineness of the Consumer Act.
- The government, voluntary organization and educational institute should come forward to educate the rural respondents towards importance of their rights and responsibilities. This can be done through the frequently conducting of awareness campaign in rural areas. Besides, the manufactures should try to create the awareness

on this terminology. And the rural women should be trained the importance of these terminology. Manufacture/firm owners should spend some of the amount towards educating the rural women.

## CONCLUSIONS

The presence and influence of the market grew dramatically in consumer life. Consumer began to purchase things from the market for a price. Soon mass production and industrial production came into being giving the consumer world an entirely new dimension. This over dependence of the market exploits the consumers. This is the need of the hour to implement the Acts and to educate the consumers to protect their rights to a large extent. If the above offered suggestions are implemented strictly then the entire consumer community in general and rural women in particular will be educated to a maximum extent about their rights and finally developed to great extent. The present research focused to know the awareness level of rural women towards consumer rights in Salem district. In order to study the research objective, schedule has been considered as research tool for the study. It has been surveyed among the 100 rural women from Salem district on the basis of multi-stage sampling. If this study provokes the people concerned to take some positive measures in order to popularize the consumer rights among rural women, the researchers will feel amply rewarded.

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