

A Study On Consumer Awareness On Consumer Privileges In Erode District

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Abstract - Consumer rights are the rights donated to a consumer to protect him from state cheated by crooked traders and residence and may cater more protections for the lax and those unable to see maintenance of them. These rights are good definite by the Consumer Infliction Act and there are agencies suchlike the governing, consumer courts and unpaid consumer organizations that knowledge since 1986, yet the consumers are not fully aware virtually the various viands of the Act specially the rights as consumers. In this study an endeavor is prefabricated to see the evolution of consumer rights and the construction of cognizance of taste respondents of Crumble territory on consumer rights. The level of knowledge service providers. Consumer rights are intentional to ensure impartial job competition, people line of honest content in the marketplace roughly the consumer rights and the pre power of various redressed machineries will be an indicant of the thriving action in consumer extortion move.

keywords - Consumerism, Grievance, Safety, Rights and Protection

I. INTRODUCTION

Introduction

The Consumer Protection Act was authorized in 1986 to give protection to the consumers. In any case, even following 30 years of its authorization, the Consumer Protection Act still faces certain issues and consumer protection still stays faulty in India. Despite the fact that few stages have been started at the focal and state government level, still much stays to be accomplished. One of the lacunae is the absence of mindfulness about their rights. Akram in his examination entitled "Consumer Protection in India under the Shadow of Legislations " contends that consumerism in our nation has not yet achieved the take off stage. It is on the grounds that countless consumers are poor, uneducated insensible, badly educated and chaotic. So as to check the situation, it is vital to teach the consumers about their rights and the cures accessible to them. With the innovative headways, acts of neglect and corrupt practices against the consumers have expanded complex. Indeed, even the informed individuals are not completely mindful about their rights as a consumer and how to shield themselves from the abuses. At whatever point there is some deformity in merchandise, the dealers and producers censure each other yet none of them gives any help to the consumers. Such a situation requires, to the point that instruction and mindfulness with respect to the privileges of the consumers must be taught among the overall population. They should think about their rights and how to make them significant. Except if the mindfulness achieves the entire populace consumerism is a fantasy and it won't be useful.

Evolution of the Concept of Consumer Rights

Consumers had a little protection on the planet commercial center before the 1950s. On March 15, 1962, John F .Kennedy, the then Leader of Joined Conditions of America set forth the Consumer Bill of Rights to enable consumers to comprehend their rights and obligations. The rights are On the right track to Security, Ideal to be Educated, Ideal to Pick and Appropriate to be heard. Further overall consumer development driven by Consumer Worldwide, a worldwide league included four additional rights that is All in all correct to Fundamental Needs, Ideal to Redress, Appropriate to Consumer Instruction and Ideal to Solid Condition. In 1985, eight essential consumer rights were received by the Unified Countries Get together, which brought about consumers having more grounded consumer protection strategies around the world. On April 9, 1985, the General Gathering of the Assembled Countries passed a goals embracing a lot of rules for consumer protection and approved Secretary General, Joined Countries to convince the part nations, particularly the creating ones to receive arrangements and laws for better protection of the interests of the consumers. Besides Ideal to Blacklist is the most recent expansion to the rights of consumers. These rights announced and perceived globally added another measurement to consumer protection. At present the consumers have every one of these rights for better protection. However, in India the Consumer Protection Act 1986 perceives just six of these nine rights. They are security, information, Decision, Portrayal, Redressal and Consumer Instruction. A short record of the previously mentioned six consumer rights is exhibited here under.

1. Right to Safety

The consumers have the privilege to be ensured against the advertising of products which are unsafe to life and property. Unique and sufficient guidelines are required to be given to the consumers with regards to the utilization of the products of complex nature. Therefore, keeping in perspective of the security of the consumers, the Act necessitates that the consumers ought to be educated or be made mindful of the dangers associated with the utilization of the products so they may not be put into risk.

2. Right to Information

The Act gives the consumer the privilege to be educated about the quality, amount, and strength, virtue, standard and cost of goods or products. This privilege empowers the consumer to take discerning and insightful choices when he goes for buying of merchandise or procuring of any administration.

3. Right to Choice

The privilege of decision implies the privilege to be guaranteed, wherever conceivable, of access to an assortment of goods at aggressive costs. At the end of the day, the consumer has a privilege to choose and buy his preferred result out of various products accessible as far as quality and cost of goods. A businessperson can't compel upon a client to purchase a specific brand.

4. Right to be heard

This right accepts a huge place in law at whatever point there is a debate against any person in the general public. This implies the right to portrayal with the goal that consumer's advantages get full and thoughtful thought against exploitative components in the general public. At whatever point a consumer has a protestation, he has a right to be heard and furthermore be guaranteed that his advantage will get due thought at fitting discussion. This right to be heard and considered is critical on the grounds that the various rights wind up invalid and void without this.

5. Right to Seek Redressal

It is one stage forward of the right to be heard. The grievances and challenges are made for hearing as well as for thinking about remuneration to the influenced party. The consumer has the right to look for redressal against out of line exchange practices or corrupt misuse. The Consumer Protection Act gives solution for the consumers on the off chance that, the goods or administrations neglect to keep up the guarantees made by the dealers or manufacturers or service providers.

6. Right to Consumer Education

Consumer training alludes to teach the consumer always with respect to their rights. This right contains the arrangement to get information and abilities expected to make them educated, sure decisions about goods and products, while monitoring essential consumer rights and obligations and acceptable behavior on them. Consequently the consumer ought to be taught about his rights through consumer instruction. Such training can be given by instructive establishments and institutional offices. Consumer mindfulness and training would be of much help to achieve adjusted control among purchasers and dealers.

Review of literature

Review of earlier literature is strength for the present study. Following researches had conducted on consumer rights awareness.

Dr AK Chandra (2014)¹, studied the working of Consumer Discussion of Raipur locale and he additionally breaks down the consumer development and featured the issues being looked by the Consumer Gathering of Raipur region. He analyzed the hypothesis with respect to consumer learning and awareness.

Sewanand (2014)², have depicted in their study Consumer Awareness and Consumer Protection Act-A study. This study reveals that all the respondents are having general awareness in relation to consumer protection. They are well-versed with the term JAGO GRAHAK JAGO almost in all respect. Quality parameters/standards similar to ISO, ISI Agmark, etc., are also not new to them.

Dr. P.Jayasubramanian and Miss A.Vaideke (2015)³, studied the consumer awareness and attitude towards consumer protection measures. Their study revealed that no significant association between gender and attending awareness meetings. They also studied the association between age and attending awareness meetings. Study also found the association between age and attending awareness conferences.

Dr.N.Sundaram and C.Balaramalingam (2015)⁴, have portrayed the Women awareness on consumer rights. A Study with reference to Vellore city. The result showed 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.

Dr.Horen Goowalla (2016)⁵, studied under A study on consumer protection: Its awareness among the rural people in Assam: A case study with special reference to Jorhat district of Assam. A survey was conducted on 400 consumers. 90% of the people surveyed have felt exploited by the seller at one time or the others. 75% people were aware of the Consumer Protection Act, 25% of the people are not. It is also found that 40% of graduate respondents were aware of the products and their quality while 30% Post Graduates.

Deepika, D.Ratan Kumari (2016)⁶, have revealed under A Study on Awareness on Legal act of Consumer Protection among Students. The study was conducted to find the awareness level among the students towards various consumer protection legislations. Majority respondents are aware of the Indian Penal Code, 1860. Majority respondents are aware of various acts. Low level of awareness was reported towards the Hire Purchase Act and the Railway Claims and Tribunal Act. In the study, it

was found that majority students getting awareness through newspapers, journals and from course syllabi. The awareness towards Consumer Protection Act is 53.3%.

Jamuna (2017)⁷, searched under the title, Consumer awareness and attitudes towards Consumer Protection Act 1986. The study was conducted to find the consumer awareness level. In the study, responses were taken from the respondents related with consumer responsibilities. Majority respondents had given first rank to get guarantee and warranty card. It was also found that 67.14% respondents have awareness about the consumer forums and 53.21% respondents felt that formalities are simple. Majority respondents disagreed with the argument that Consumer awareness increased with Consumer Protection Act. 25% respondents felt that trade has increased due to Consumer Protection Act. Only 20% respondents had given the opinion that Consumer Protection Act created quality consciousness among the consumers.

Dr.S.Mohan and V.Suganthi (2017)⁸, 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.

Objectives of the study

The study is undertaken for the following objects:

- To study about the various consumer rights enacted under the consumer protection act.
- To measure the level of awareness on consumer rights among the respondents.
- To offer valuable suggestions to improve the awareness level based on the findings of the study.

Methodology

Survey method has been adopted for the present study. Both primary data and secondary data were used extensively. The primary data were collected from the general consumers through a well structured interview schedule and the secondary data were collected from various published sources.

Sample design

300 sample respondents of Erode district were selected for this study. The multi-stage random sampling method was adopted with the selection of district, blocks and villages, followed by simple random selection of ultimate respondent consumers.

Statistical tools

The simple percentage analyses and chi square analysis have been applied to analyze the awareness level of the respondent consumers towards consumer rights.

Analysis and interpretation

Table 1: Percentage analysis

Factors	No. of Respondents	Percent
Age		
Below 20 Years	54	18
21 - 40 Years	120	40
41 - 60 Years	66	22
Above 60 Years	60	20
Gender		
Male	168	56
Female	132	44
Marital Status		
Married	126	42
Unmarried	174	58
Educational Qualification		
Illiterate	78	26
School Level	54	18
College Level	66	22
Professionals	102	34
Occupation		

Private Employee	96	32
Government Employee	30	10
Business	66	22
Agriculture	78	26
Others	30	10
Number of Family Members		
0-2	156	52
3-4	72	24
5-6	42	14
Above 6	30	10
Monthly Income		
Below Rs. 10000	42	14
Rs. 10001 - 20000	128	32
20001 - 25000	96	26
Above 25000	66	22
Family Type		
Joint Family	162	54
Nuclear Family	138	46
Community		
FC	132	44
BC	102	34
MBC	24	8
SC & ST	42	14
Awareness about Consumer Protection Act		
Yes	228	76
No	72	24
Awareness of Consumer Rights		
Rights to Heard	42	14
Rights to Informed	42	14
Rights to Redressal	60	20
Rights to Consumer Education	42	14
Rights to Healthy Environment	36	12
Infringement of Consumer Rights		
Rights to Safety	36	12
Rights to Choose	48	16
Rights to Heard	48	16
Rights to Informed	54	18
Rights to Redressal	48	16
Rights to Consumer Education	12	4
Rights to Healthy Environment	48	16
Awareness of Consumer Court		
Yes	192	64
No	108	36
Source of Information		
Friends	30	10
Advocates	78	26
Voluntary Consumer Organisations	60	20

Press Media	48	16
Electronic Member	48	16
School and Colleges	36	12
Total	300	100
Compensation for the loss or inquiry suffered		
Yes	162	54
No	138	46
Replacement of Goods		
Yes	228	76
No	72	24
Refund of Excess Payment		
Yes	198	66
No	102	34
Replacement and Compensation		
Yes	156	52
No	144	48
Refund, interest and Compensation		
Yes	210	70
No	90	30
Repair of defective goods		
Yes	156	52
No	144	48
Payment of Interest on Capital / Deposits		
Yes	240	80
No	60	20
Payment of insured sum		
Yes	192	64
No	108	36
Stopping of unfair Trade Practices		
Yes	108	36
No	192	64
Repair of Telephone		
Yes	180	60
No	120	40
Any other fom of Redressal		
Yes	204	68
No	96	32
Awareness of Monetary Jurisdiction of CDRA		
Yes	216	72
No	84	28
Grievance Redressal of Consumer Court		
Yes	222	74
No	78	26
Complaint Filling		
1 Month	54	18
2 Months	78	26
3 Months	66	22

6 Months	54	18
12 Months	24	8
More than 12 Months	24	8
Hearing Intermission		
1 to 2 Month	60	20
3 to 5 Months	78	26
4 to 5 Months	72	24
5 to 6 Months	54	18
6 to 7 Months	24	8
More than 7 Months	12	4
Service of Advocates		
Yes	240	80
No	60	20
Advocates fee		
Very high	42	14
high	126	42
Moderate	54	18
Low	42	14
Very low	24	8
Not Applicable	12	4
Awareness about Voluntary Consumer Organisation		
Yes	240	80
No	60	20
Services of Voluntary Consumer Organisation		
Yes	234	78
No	66	22
Service offered by VCO		
Advice how to proceed the case	204	68
Attempt to settlement of case by themselves	60	20
Advocacy to proceed the case	36	12
Service Charges		
Yes	78	26
No	222	74
Range of Service Charge		
Very high	48	16
high	36	12
Moderate	156	52
Low	42	14
Very low	18	6
Problems in Order Execution		
Opposite party hesitated to obey the orders	96	32
Opposite party belongs to another state	30	10
Consumer Courts have limited powers only	114	38
Negligence of office staff	60	20

The above table 1 shows the respondents in 21 to 40 categories in age group who are professionals earn income of Rs. 10001 to Rs. 20000 were highly aware about the consumer protection Act. Many consumers had awareness about redressal rights

and corrective measures of the consumer courts like payment of insured sum, compensation and replacement of goods, etc. consumers also approach Voluntary Consumer Organization and they were satisfied on its services. Consumer faces such problems like hesitation of obeying the orders and they suggest that the court have limited powers to penalize the malpractices.

Factor analysis

Factor analysis is a very useful method for reducing data complexity by reducing the number of variables being studied. It was used to identify the level of satisfaction in online shopping. To determine the appropriateness of applying the factor analysis, the KMO and Bartlett's test measures were computed, and the results are presented. The KMO measure of sampling adequacy was calculated by using the correlation test, to check whether the variables in the sample were adequate to correlate. The general rule of thumb is that the KMO value should be greater than 0.5 for a satisfactory factor analysis to proceed. By observing the result, it can be observed that the KMO value is 0.000. The Bartlett's test of sphericity was also found to be significant at the 1% level, providing evidence of the presence of the relationship between the variables and it made a sense to continue with the factor analysis.

Table 2(a)
KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	.506
Approx. Chi-Square	1074.911
Bartlett's Test of Sphericity	df
	61
	Sig.
	.000

Total Variance Explained:

The Table 2 (b) shows the eigen values, percentage of variance, cumulative and the total variance of the variables identified for the study. The result show that the eigen values of the first three factors alone is greater than 1, indicating that these factor alone were appropriate for inclusion in the analysis. These eight factors together accounted for nearly 65% of the total variables. These are quite good as we were able to economize on the number of variables (from 8 variables to 4 factors).

Table 2(b)

Correlation Matrix									
		1	2	3	4	5	6	7	8
Sig. (1-tailed)	Motivation given by office bearers to become a member		.000	.002	.001	.000	.169	.007	.023
	Guidance to help at the time of entering in Consumer Protection Council	.000		.000	.001	.078	.048	.007	.205
	Creating awareness by conducting various campaigns on different issues	.048	.000		.000	.089	.010	.001	.006
	Consumer Protection Council officials' attitude at the time of making claims/compensation	.001	.001	.000		.000	.045	.067	.129
	Timely issue on action notice to the concerned department / servgice centers	.001	.078	.089	.000		.000	.018	.193
	Concern authority response for Consumer Protection Council notifications	.169	.001	.010	.045	.000		.000	.189
	Adequate amount of claim settlement through Consumer Protection Council negotiation	.007	.007	.000	.067	.018	.000		.000
	Providing latest information about consumer rights through Consumer Protection Council	.023	.205	.006	.000	.193	.189	.000	

Table 2 (c)Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	1.890	23.630	23.630	1.890	23.630	23.630	1.572	19.652	19.652
2	1.733	21.658	45.288	1.733	21.658	45.288	1.537	19.216	38.868

3	1.356	16.949	62.237	1.356	16.949	62.237	1.502	18.773	57.641
4	1.112	13.896	76.133	1.112	13.896	76.133	1.479	18.492	76.133
5	.618	7.720	83.853						
6	.498	6.230	90.082						
7	.439	5.481	95.564						

Extraction Method: Principal Component Analysis.

Table 2 (d)
Component Matrix^a

	Component			
	1	2	3	4
Motivation given by office bearers to become a member	.561	-.157	.565	-.279
Guidance to help at the time of entering in Consumer Protection Council	-.188	.773	.081	-.383
Creating awareness by conducting various campaigns on different issues	.580	.430	.071	.501
Consumer Protection Council officials' attitude at the time of making claims/ compensation	-.570	.157	.544	.329
Timely issue on action notice to the concerned department / service centers	.456	-.211	.635	-.306
Concern authority response for Consumer Protection Council notifications	-.125	.787	.036	-.380
Adequate amount of claim settlement through Consumer Protection Council negotiation	.568	.486	.017	.512
Providing latest information about consumer rights through Consumer Protection Council	-.577	.012	.569	.309

The purpose of factor analysis is the reduction of data. The satisfaction of the customers regarding factors that affect the level of satisfaction on Consumer Court was measured using 8 variables, which were reduced to 4 underlying factors. These four factors are awareness, services, accommodation and counteractive measures of Consumer Court. The present study has revealed that these four factors affect the level of satisfaction on Consumer Court.

Findings:

The above analysis shows the respondents in 21 to 40 categories in age group who are professionals earn income of Rs. 10001 to Rs. 20000 were highly aware about the consumer protection Act. Many consumers had awareness about redressal rights and corrective measures of the consumer courts like payment of insured sum, compensation and replacement of goods, etc. consumers also approach Voluntary Consumer Organization and they were satisfied on its services. Consumer faces such problems like hesitation of obeying the orders and they suggest that the court have limited powers to penalize the malpractices.

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Suggestions

Beside of the previously mentioned finding and the perceptions made by the specialist amid the overview, the accompanying proposals are made awareness on consumer rights at various dimensions might be made broadly, more than once and successfully by utilizing all methods for correspondence like print and electronic media.

Government of India may educate through fundamental enactment, all the TV stations in India, to save a primetime opening to run commercials or messages or projects on consumer welfare and protection. Walk fifteenth of consistently is seen

as a "Consumer's day". Fitting projects might be led by the consumers, dealers and by the government to make and strengthen awareness on consumer rights among all. Like the national honors for the best consumer associations, the state government may offer honors to every one of the individuals who have contributed or worked for the reason for consumer protection or welfare on this day.

No development can be successful except if youngsters are engaged with it and consumer development is no special case to it. Viable advances ought to be taken to urge youth to participate in the activities of spreading consumer rights among the general population particularly in rural partition.

Conclusion

The study reveals just fourteen percent of respondent consumers have abnormal state of awareness on perceived six consumer rights and the awareness level on staying eighty six percent isn't much great. The best enthusiasm of consumers must be secured through effective cooperation among consumers, representatives and government. The Administration must make solid strides in expanding consumer awareness; encourage consumer instruction, preparing and explore. The accomplishment of consumerism" is conceivable just when every one of the consumers is completely mindful of their rights. Only presenting rights upon the consumers won't fill the genuine need except if these rights are upheld in their actual letter and spirit.

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