

## **Knowledge of Consumer Rights-An Avenue for injecting consumer awareness in Kamrup (Metro) District of Assam**

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**ABSTRACT :** *Consumers are the beneficiary group in the market parlance around whom all commercial activities revolve. Any corporate house in order to make its stand in the economic and social environment should put the thrust on the protection of consumer. But the picture does not tend to be so. The consumer instead of being the king in the market is victims of incredible hardships in the form of fraudulent advertisement, exorbitant prices and a host of other ills. In the light of the above malpractices, a need was felt to provide the consumer safety and protection against the various exploitation. Such feeling of unprotectedness and consumer desire for transparency has paved the way for consumerism. This academic exercise is an effort to study the consciousness of the consumer in regard to the rights and to examine the adequacy of present provisions with regard to fulfillment of the consumer's expectation.*

**KEYWORDS :** *Consumer Consciousness, Consumer Education, Consumer Protection, Consumers Rights, Regulatory Provisions*

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### **I. INTRODUCTION:**

Consumers are the beneficiary group around whom all commercial activities are concentrated. As an individual all are aware of the fact, that the moment one comes in contact with this world s/he enjoys the status of a consumer. Thus, consumer indicates an individual who avails goods and services for valuable consideration for his livelihood and not for any commercial purpose. India experiencing multifaceted development in the recent years has moulded the nature of the market economy and these breakthroughs no doubt have led to influx of a variety of consumer goods into the Indian market. At this paradoxical juncture, the thrust of corporate entity has gradually shifted from the consumer to profiteering thereby enabling the consumer to face incredible hardships in the form of adulterated goods, substandard products, black marketing and a host of other ills. Thereafter, a need was felt to provide the consumer safety and protection and hence the Consumer Protection Act of 1986 came into being. The Consumer Protection Act provides protection to the rights of consumers and makes adequate provision for simple, speedy and inexpensive machinery for redressal of consumer's grievances.

#### **Consumer Rights enshrined in Consumer Protection Act, 1986:**

**Right to Safety:** The right to safety implies that a consumer has a right to be protected against the marketing of goods and services, which are hazardous to life and property. **Right to Consumer Information:** This right gives necessary facts to the consumer to make an informed choice or decision regarding quality, quantity, potency, purity, standard and price of goods or services, as the case may be, so as to protect himself against unfair trade practices.

**Right to Choose:** If the consumer is given a variety of choices through the mechanism of free competition, only then the consumer will have access to a variety of goods and services and will be able to enjoy the benefits of competitive prices.

**Right to Consumer Education:** Consumer Education envisages the consumer to have easy access to informational programs and materials to become an informed consumer and to take corrective actions which affect consumers' decisions.

**Right to be Heard/Represented:** This right assures that the interest of consumer will be heard by appropriate forums and the consumer will receive due consideration at the appropriate redressal forums. **Right to Redress:** It means right to seek redressal against unfair trade practices or unscrupulous exploitation of consumers. It also includes right to fair settlement of the genuine grievances of the consumer. All these rights were conceptualized in the developed world's consumer context where consumers are considered to be completely dependent on the market to fulfill their needs. Keeping in mind, the realities of a developing country like India, two very

important rights were added viz; Right to Satisfaction of Basic Needs: This right lays the foundation for a life of human dignity and includes in its ambit basic goods and services such as adequate food, drinking water, shelter, clothing, health care, electricity and education. Right to Safe Environment: Safe Environment is closely inter-linked with the consumption pattern of a consumer. A responsible consumer should promote the use of environmentally sustainable products, encourage recycling, and promote ethical and environmentally responsible practices by procedures and suppliers of goods and services and the like that will enhance the quality of life.

## **II. REVIEW OF LITERATURE:**

P.K. Pandey (2014) Regulatory Framework of Business points out the various duties which a consumer should perform against the various types of exploitation faced by them in the market parlance. Garg K.C., V.K.Sareen, Mukesh Sharma, R.C.Chawla Garg K.C. (2011) Business Regulatory Framework has realized that a consumer is not well informed about the products or services available in the market and as such he needs protection against the unscrupulous seller. In this context 'The Consumer Protection Act, 1986' has been enacted to provide protection to the consumers. M.C. Kuchhal (2009) Mercantile Law is of the view that Consumer Protection Act was enacted to get protection against the unscrupulous suppliers of goods and services. Saba Nizami (2008) on Consumer Rights- Perspectives and Experiences considers that in developed countries, consumer movement appears to be more streamlined as they mainly focus on quality, price and transparency in communication. Dr. R.K. Uppal, Rimpi Kaur (2007) Consumer Protection through Mass Awareness: New Challenges and Opportunities have highlighted the increase in the number of consumer related issues due to the process of development along with globalization, liberalization and privatization. But he is also of the opinion that consumers feel unprotected and unaware of new products and services. BBS Parihar, Rajeev Agarwal (2007) The Icfai Journal of Consumer Behaviour focuses on the awareness of consumers about consumer legislations and also observes that consumer rights can be protected only if consumers develop awareness about consumer legislations. Akhileshwar Pathak (2005) Legal Aspects of Business has highlighted the emergence of various consumer groups in all social spheres and how these groups are becoming active by taking up different consumer issues.

### **Objectives of the study:**

- [1] o study the consciousness of the consumer in regard to the rights enshrined in Consumer Protection Act. T
- [2] o examine the adequacy of present provisions with regard to fulfillment of the consumers expectation. T

## **III. RESEARCH METHODOLOGY:**

**Nature of Research:** The research work is based on some observations of variables that influences on consumer behaviour to redress their grievances with some strategic decisions. The research is based on first-hand data that are being collected from Kamrup (Metro) District of Assam based on judgment random sampling. Data so derived from the field are be classified on the basis of certain parameter such as gender, age and educational qualification based on objectives.

**Reason for selecting the area:** There are some consumers of Assam who are not fully aware about the regulatory framework and other protection governing consumer related regulations. And as such owing to their ignorance, they are often subject to victim by the unscrupulous traders, hoarders and other businessman. On the other hand, there are some consumers who are relatively more aware regarding the consumer rights and as such they have experienced the judgment of the redressal forum. This concept has inspired me to contribute a little effort to study the parameters that are responsible to build up their awareness among the targeted consumers.

**Portfolio to be considered:** The study targets consumers at different levels on educational background, age and gender.

**Size of sample:** A sample size of 100 in number of targeted consumers has been finalized for the purpose of the study.

**Sample Design and area covered:** As the study is based on the selected district of the state of Assam which consist of 27 districts, for the sake of brevity of the study only Kamrup (Metro) district on the basis of population have been taken into account.

**Procedure of collection and classification of data:** In the present study, the respondent has been classified on demographical factors like age, educational qualification and gender.

**Sources of information:** To obtain primary data a clustered approach has been made to frame the target group of respondents. An appropriate questionnaire has been developed and personal interview have been conducted targeting the same within the beneficiaries of the clustered segment and getting their feedback on a collected threadbare basis. As regards secondary data, pooling of information have been made from various multidimensional secondary sources like printed materials those are available from different books, journals, periodicals, newspaper, internet, e-library, e-journals and other internet based search sites over a period of time.

**Data collection:** Collection of data has been made by personal interview method with the targeted group of respondents. Also a tailor-made questionnaire have been prepared comprising only close-ended questions, and the same have been circulated among the targeted consumers to collect the primary data. Close-ended data have been based on multiple choice bases. Sufficient precautions have been made to conceal the identity of individual respondents and personal information.

**Analysis of Data:** Data so collected are to be analysed with the help of table and charts. Data so collected are tested by applying standard statistical tool like, ANOVA analysis, regression co-efficient, and regression statistics. Based on the analysis, inferences are to be drawn and respective suggestions have been made for strategic improvement of consumer’s protection and its awareness development in the selected district of the state. Software like Statistical Package for Social Science (SPSS) is being applied to analyse the data in order to attain the designed objectives.

#### IV. RESULTS AND DISCUSSION:

Analysis of the Beneficiaries:

Table 5.1

Type	No. of Respondents
<b>Educational Qualification</b>	
Primary	12
Senior Secondary	23
Graduate	36
Post-Graduate	29
<b>Total</b>	<b>100</b>
<b>Age</b>	
Below 25	24
25-35	30
36-45	26
46-55	11
55 & above	09
<b>Total</b>	<b>100</b>
<b>Gender</b>	
Male	53
Female	47
<b>Total</b>	<b>100</b>

Source: Field Survey

Consumer consciousness in regard to consumer rights  
Acquaintance with the term consumer

Table 5.2

Age \	Buys goods & services	Consumes goods & services	Buys & consumes goods & services	Total
Below 25	4(17)	7(29)	13(54)	24
25-35	6(20)	9(30)	15(50)	30
36-45	5(19)	9(35)	12(46)	26
46-55	3(28)	4(36)	4(36)	11
55 & above	2(22)	3(33)	4(45)	09
<b>Total</b>	<b>20</b>	<b>32</b>	<b>48</b>	<b>100</b>

(Figures in parenthesis are percentages)

Source: Survey conducted by self

The table reveals that, out of the respondents in the age group of below 25, 17% says that consumer is one who buys goods and services; 29% says that consumer consumes goods and services and 54% say that consumer is one who buys and consumes goods and services. Similarly, out of the respondents in the age group of 25-35, 20% says that consumer is one who buys goods and services; 30% says that consumer consumes goods and services and 50% say that consumer is one who buys and consumes goods and services. Out of the respondents in the age group of 36-45, 19% says that consumer is one who buys goods and services; 35% says that consumer consumes goods and services and 46% say that consumer is one who buys and consumes goods and services. Out of the respondents in the age group of 46-55, 28% says that consumer is one who buys goods and services; 36% says that consumer consumes goods and services and 36% say that consumer is one who buys and consumes goods and services and out the respondents in the age group of 55 & above, 22% says that consumer is one who buys goods and services; 33% says that consumer consumes goods and services and 45% say that consumer is one who buys and consumes goods and services.

**Experience of buying goods and services**

Table 5.3

Gender	Durable Goods	Non-Durable Goods	Service related product	Total
Male	20(34)	12(21)	26(45)	58
Female	8(19)	24(57)	10(24)	42
Total	31	36	28	100

(Figures in bracket are percentages)

Source: Survey conducted by self

From the table it is observed that 34% male and 19% female have the experience of buying durables goods; 21% male and 57% female have the experience of buying non-durable goods; 45% male and 24% female have the experience of buying consumer service related products and only 8% male have the experience of buying physical estate.

**Buying decision while purchasing goods and services**

Table 5.4

Gender	Consult family	Advertisement	Personal Experience	Total
Male	18(31)	14(24)	26(45)	58
Female	8(19)	29(69)	5(12)	42
Total	26	43	31	100

(Figures in bracket are percentages)

Source: Survey conducted by self

From the table it is observed that 31% male and 19% female consult their family while purchasing goods and consumer service related products; similarly, 24% male and 69% female go through advertisement while purchasing goods and consumer service related products and 45% male and 12% female purchase goods and consumer service related product based on their personal experience.

**Preference given to attributes while purchasing goods**

Table 5.5

Gender	Price	Advertisement	Quality	Total
Male	23(31)	9(24)	26(45)	58
Female	11(26)	23(55)	8(19)	42
Total	34	32	34	100

(Figures in bracket are percentages)

Source: Survey conducted by self

From the table it is observed that 31% male and 26% give preference to price whereas 24% male and 55% female give preference to advertisement. On the other hand it is observed that, 45% male and 19% female give preference to quality while purchasing goods.

5.6 Factors considered while availing services

Table 5.6

Services	Place of Service	Feedback Service	Personnel Service	Total
Banking	9(31)	12(41)	8(28)	29
Insurance	3(9)	13(41)	16(50)	32
Medical	9(23)	12(31)	18(46)	39
Total	21	37	42	100

(Figures in bracket are percentages)

Source: Survey conducted by self

From the table it is found that, while availing banking service 31% consumers consider place of service, 41% give priority to feedback service and 28% give importance to personnel service. Similarly, while availing feedback service 9% consumers consider place of service, 41% give priority to feedback service and 50% give importance to personnel service. Again, while availing medical service 23% consumers consider place of service, 31% give priority to feedback service and 46% give importance to personnel service.

Media through which the consumer comes across the programs related to consumer rights and awareness

Table 5.7

Forms of Media	T.V. campaign	Newspapers	Radio	Total
Primary	6(50)	2(17)	4(33)	12
Senior Secondary	13(59)	4(18)	5(23)	22
Graduate	11(26)	23(55)	8(19)	42
Post Graduate	4(17)	16(67)	4(17)	24
Total	34	45	21	100

(Figures in bracket are percentages)

Source: Survey conducted by self

From the table it is found that, out of the respondents having primary education, consumer rights and awareness programs have been viewed by 50% through T.V. campaign, 17% through newspapers and 33% through radio. Similarly, out of the respondents having senior secondary education, consumer rights and awareness programs have been viewed by 59% through T.V. campaign, 18% through newspapers and 23% through radio. Again, out of the respondents having graduate qualification, consumer rights and awareness programs have been viewed by 26% through T.V. campaign, 55% through newspapers and 19% through radio. Again, out of the respondents having post- graduate qualification, consumer rights and awareness programs have been viewed by 17% through T.V. campaign, 67% through newspapers and 17% through radio.

Insist on cash memo, knowledge about consumer rights and knowledge about Consumer Protection Act

**SUMMARY OUTPUT**

**Regression Statistics**

Multiple R	0.758959
R Square	0.576019
Adjusted R Square	0.562769
Standard Error	2.008439
Observations	100

Regression Statistics

	df	SS	MS	F	p-value
Regression	3	526.1126	175.3709	43.47505	7.81E-18
Residual	96	387.2474	4.033827		
Total	99	913.36			

	Coefficients	Standard Error	t Stat	P-value
Intercept	-3.14105	1.369144	-2.29417	0.02396
Age	0.004461	0.019184	0.23255	0.816606
Edu-Years	0.833654	0.073254	11.38026	1.67E-19
Gender	0.203071	0.417254	0.486684	0.627591

The result shall be interpreted in the following manner. Multiple regression is used here to understand the factors that are responsible for the awareness of individuals related to Consumer Rights. A score of awareness level is taken as the dependent variable and Age, Years of Formal Education, Gender of the respondent are considered as the independent variable. Out of the independent variables Gender of the respondent is binary variables and coded as (1-male, 0-female). The results of the regression provides  $R^2 = 0.576019$  implying that 57.60% variation in the awareness level is explained by the independent variables. However, the result of ANOVA tells that the regression is significant i.e. one can tell that the independent variables are able to explain the dependent variable. Table 3 gives the overall result of regression. The only significant independent variable is the Age of the respondents (p-value < 0.05) which signifies that as the age of the respondent increases, his knowledge of consumer awareness also increases. The regression coefficient of 0.833654 suggests that with one years of additional formal education the score of awareness level increases by 0.833654. The male seems to be slightly better off in information than women but the difference is not statistically significant. Examination of the adequacy of present provisions with regard to fulfillment of the consumers expectation Awareness about the different regulatory provisions, knowledge of the authority where complaints made, adequacy of the regulatory provisions to protect the interest of buyers, drawback suffered by regulatory provisions

SUMMARY OUTPUT  
Regression Statistics

Multiple R	0.665649
R Square	0.443088
Adjusted R Square	0.425685
Standard Error	2.580771
Observations	100

ANOVA

	df	SS	MS	F	p-value
Regression	3	508.7138	169.5713	25.45971	3.33E-12
Residual	96	639.3962	6.660377		
Total	99	1148.11			

Regression Statistics

	Coefficient	Standard Error	t Stat	P-value
Intercept	-2.39873	1.7593	-1.36346	0.175928
Age	-0.00463	0.02465	-0.18778	0.851448
Edu-Years	0.820498	0.094129	8.716727	8.46E-14
Gender	0.286445	0.536157	0.534255	0.5944

The result shall be interpreted in the following manner : Multiple regression is used here to understand the factors that are responsible for the awareness of individuals related to Consumer Rights. A score of awareness level is taken as the dependent variable and Age, Years of Formal Education, Gender of the respondent are considered as the independent variable. Out of the independent variables Gender of the respondent is binary variables and coded as (1-male, 0-female). The results of the regression provides  $R^2 = 0.443088$  implying that 44.30% variation in the awareness level is explained by the independent variables. However, the result of ANOVA tells that the regression is significant i.e. one can tell that the independent variables are able to explain the dependent variable. Table 3 gives the overall result of regression. The only significant independent variable is the Age of the respondents ( $p\text{-value} < 0.05$ ) which signifies that as the age of the respondent increases, his knowledge of consumer awareness also increases. The regression coefficient of 0.820498 suggests that with one years of additional formal education the score of awareness level increases by 0.820498. The male seems to be slightly better off in information than women but the difference is not statistically significant.

#### **V. FINDINGS:**

- [1] All the consumers of the age group of below 25 to 55 and above are acquainted with the term consumer.
- [2] The male consumers are inclined towards service related products whereas the female consumers are inclined
- [3] towards purchasing non-durable products.
- [4] The male take their buying decision on the basis of personal experience and the female take their buying
- [5] decision on the basis of advertisement while purchasing goods and services.
- [6] While purchasing the goods, the male gives preference to quality and the female gives preference to
- [7] advertisement.
- [8] While availing banking services, the feedback service of the bank is taken into consideration; for insurance and
- [9] medical personnel service is given the priority.
- [10] The respondents having primary and secondary education have come across the programs related to consumer
- [11] rights and awareness through television and the consumers having graduate and post- graduate qualification
- [12] have come across the programs related to consumer rights and awareness through newspapers. 7. It has been
- [13] observed that only 57.60% respondents insist on cash memo and have adequate knowledge about consumer
- [14] rights and Consumer Protection Act.
- [15] In regard to awareness about the different regulatory provisions, knowledge of the authority where complaints
- [16] made, adequacy of the regulatory provisions to protect the interest of buyers and drawbacks suffered by
- [17] regulatory provisions it is observed that only 44.44% respondents are keen to know about it and this is only the
- [18] result of their education.

#### **VI. CONCLUSION:**

The proposed topic has significant bearings on both consumers and society in general. Unless the consumers have substantial knowledge over their rights on different products that they consume day-to day, consumer redressal cell will remain as a futile exercise. In the era of independent society, it is desirable to have complete awareness about the possible malpractices and also over the different dos and don'ts on the consumption habits of consumer. Since, a good number of consumers of different products are not aware about the different redressal grievances strategies; it is desirable to inculcate the concept of various consumer rights to the consumers. Keeping in mind the dormant and tolerant nature of Indian consumers, the present researcher intends to make an intensive study of the evolution of consumer rights and their consciousness regarding the rights and build up different awareness development strategies to provide an impetus amongst the consumer in general. The study also aims to harness the benefits of consumer rights to the beneficiaries.

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