

“AWARENESS ON CONSUMER RIGHT, RESPONSIBILITIES AND PROBLEMS, AMONG HOMEMAKER OF HULKOTI VILLAGE, GADAG DISTRICT”.

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ABSTRACT

Consumer is the main cause and real deciding factor for all the economic activities. It has been now universally accepted that the extent of consumer protection is a true indicator for deciding level of progress in any of the nation. The growing size and complexity of production and distribution systems, the high level of sophistication in all marketing and selling practices and forms of promotion like advertising, awareness and so on have contributed to the increased need for consumer protection. An enlightened consumer is an empowered consumer. An aware consumer not only protects himself and his family from exploitation but induces efficiency, transparency and accountability in the entire manufacturing and service sector. It helps the consumer to exercise their right to get quality and standards goods and services that exists in every country in one form or the other.

Hence the study was undertaken to collect information regarding Awareness on Consumer Problem, Right and Responsibilities among Homemakers in Hulkoti village Gadag District. The objectives of the study were to find out the problems faced by the consumers, to know the awareness on consumer problems, to find out the awareness on rights and responsibility of a consumer and to know the ways of overcoming the problems faced by the consumers. It was found that majority of the respondents faced problems like food adulteration followed by short weights and measurements, spurious products and over pricing. Most of respondents were aware of right to information followed by right to safety, right to consumer education and right to choose, A few of the respondents were aware of right to be heard, right to safe environment and right to redressal.

Majority of the respondent took action by exchange of good and claimed for refund followed by 34percent filed a complaint. A few of the respondents approached consumer protection agencies and filed the case in consumer court. The data was analyzed statistically by using chi square test and found that there was a highly

significant difference in the action taken by the respondents when they faced problems. Hence the hypothesis there is a low awareness on consumer problems, rights and responsibilities among homemakers in Hulkoti village Gadag District was rejected.

Key words: *Consumer Problem, Right and Responsibilities, consumer protection, Redressal, Awareness.*

INTRODUCTION

A good deal of human effort and intelligence must be applied for making the money income of the family to secure maximum availability of good and service required for the satisfaction of needs and wants of family members now and in future. Finally the ultimate purpose of all productive activity is to have safer consumption and satisfaction of human wants.

Every buyer one who makes the use of goods and services and uses them for their livelihood is a consumer. Thus a consumer is one who spends his money income to buy goods and service and uses to live in good physical and mental well-being. It is shown by a concern about the kind, quantities of good available for consumer to buy, the price of these goods, and the consumer's ability to buy them. It is shown by an increase in interest in consumer cooperatives and other consumers organizations.

In a country like India, with vast sections of its population socially and economically backward, consumer protection had to be seen as an integral part of socioeconomic development and the broader objectives of promoting and developing the country along the lines envisaged in our constitution. It recognized that in any kind of business transaction with consumers unfair practices are widespread. The consumer who is ignorant consumer have no match for the businessman and all his resources. It also recognized the problem that litigation is inordinately expensive, and that small claims and arbitration procedures which are cheap and informal, had to be encouraged. It also recognized that the consumer is not only one who purchases goods for use but is also a purchaser of services even those provided by the government. Keeping all things in view, the need to protect consumer's right was felt and the Consumer Protection Act, 1986 was enacted. The Consumer Protection Acts aim is to promote and protect rights of each and every consumer. The consumer Protection Act is a landmark legislation to provide safety, healthy, justice and redressal of grievances of the consumers in a cheap, speedy, simple and effective justice and redressal of grievances of the consuming and cumbersome procedure. The Act thus aims to protect the economic interest of a consumer as understood in commercial sense as a purchaser of goods and in the larger as of user of service.

The consumers are facing an excess of problems like adulteration, prices rise, inferior and spurious goods, misleading and manipulative advertisements, black marketing, hoarding, short weighting, exorbitant credit charges, poor quality of merchandise and service and monopoly and restrictive trade practice. In the age of materialism, there is a constant pressure on the consumer to obtain the best bargain or get a good value for his money. In this exchange process, he is often cheated and exploited. This is largely due to his ignorance, illiteracy and weak economic position. The problem of consumer exploitation is not peculiar to India only. These kind of misleading exists in every country in one form or the other. Hence the study was undertaken to collect information Awareness on

Consumer Problem, Right and Responsibilities among Homemakers in Hulkoti village Gadag District with the objectives such as:

1. To find out the problems faced by the consumers.
2. To know the ways of overcoming the problems faced by the consumers.
3. To know the awareness on consumer rights among home maker.
4. To find out the attitude on responsibility of a consumer among home maker.

METHODOLOGY:

To gather information regarding awareness on consumer problems, rights and responsibilities among homemaker in Hulkoti village Gadag District. Survey method and questionnaires was the tool used. The questionnaire was divided into two parts. The first part consist of question related to the background information like name, age educational qualification, size of the family, occupation and monthly income .The second part dealt with the specific information on place of purchase, factors considered in selection and purchase of products, problems faced, action taken, awareness on consumer rights and responsibilities as a consumer. Liker scale was used to assess the attitude of the homemakers with regard to their responsibilities. A sample of 100 homemaker was selected through 'random sampling technique. In order to assess the feasibility of questionnaire and assess the responses from the respondents a pilot study was conducted. A pilot study was conducted on Ten per cent of the sample. Based on the result of the pilot study, the questionnaire was modified accordingly for the main study.

MAJOR FINDINGS:

Background Information:

Majority of the respondents were in the age range of 30-40 years followed by 40-50 years, 60 and above and 20-30year. Most of (67%) the respondents belongs to nuclear type family followed by (28%) joint family and 5percent of the respondents belongs to extended type family. It was further found that 50percent of the respondents family size was 3-6 members followed by 10 and above.

Most of the respondents' educational qualification was SSLC followed by PUC. A few respondents educational qualification was post graduate followed by below SSLC and 15 percent were illiterates. Majority of respondents family income was in the range of rupees 20000 and above followed by rupees 10000-20000, 5000-10000 and 1000-50000. It was found that Cent per cent of the respondents were house wife.

Table 1: Problems Faced by the Respondents While Purchasing Products

N=100

| Problems | Respondent | | X ² test |
|------------------------------|------------|----|---------------------|
| | Yes | % | |
| Food adulteration | 72 | 72 | 87.25** |
| Short weight and measurement | 58 | 58 | |
| Spurious products | 54 | 54 | |
| Sub –standard goods | 27 | 27 | |
| Miss –leading advertisement | 24 | 24 | |
| Miss-leading labels | 25 | 25 | |
| Over pricing | 40 | 40 | |

Source : Field study

**Highly Significant at 5% level

Table 1 shows the type of problems faced by the respondents. Majority of the respondents faced problems like food adulteration (72%) followed by short weights and measurements (58%), spurious products (54%) and over pricing. A few of the respondents faced problems such as mis-leading label, advertisements and sub-standard goods. The data was analyzed statistically by using chi square test and found that there was a highly significant difference in the awareness on problems faced by the homemakers.

Table 2: Action taken by the respondents when they faced problems

N=100

Source:

| Action | Number | Percentage | X ² test |
|---|--------|------------|---------------------|
| Claimed for refund | 52 | 52.0 | 53.01** |
| Exchange of good | 63 | 63.0 | |
| File a complaint | 34 | 34.0 | |
| Approached consumer protection agencies | 33 | 33.0 | |
| File the case in consumer court | 18 | 18.0 | |

Field study

**Highly Significant at 5% level

Table 2 displays the action taken by the respondents when they faced problems. Majority (63%) of the respondent took action by exchange of good and (52%) claimed for refund followed by 34percent filed a complaint. A few of the respondents approached consumer protection agencies and filed the case in consumer court. The data was analyzed statistically by using chi square test and found that there was a highly significant difference in the action taken by the respondents when they faced problems.

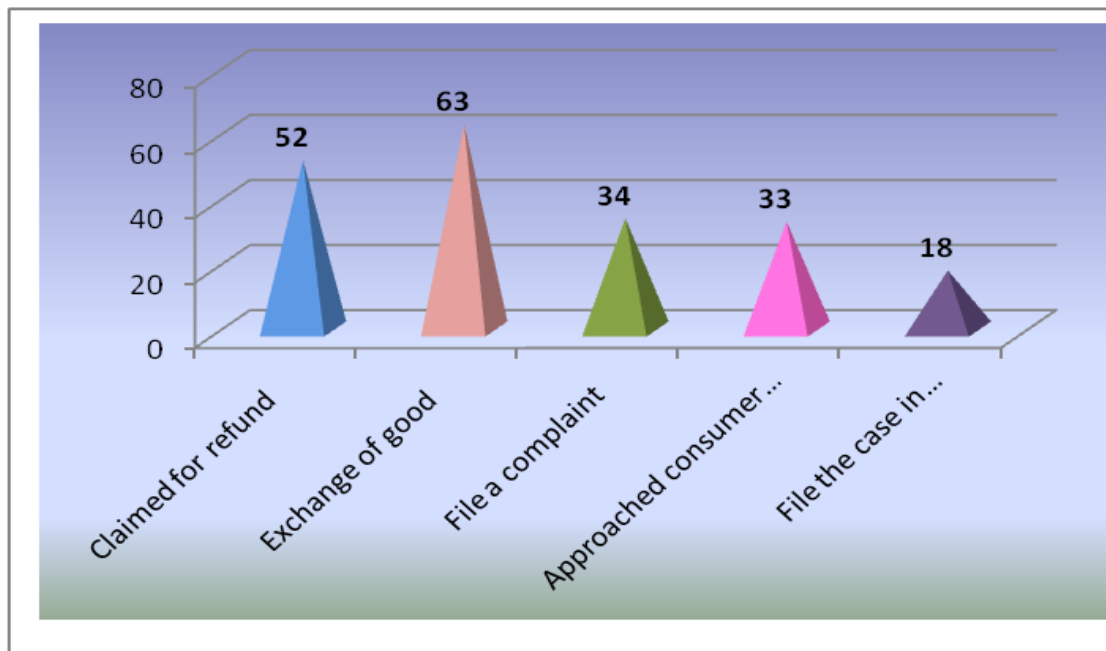


Fig: 1- Action taken by the respondents

Table 3: Awareness on Consumer Right

N=100

| Aware | Respondent | | X ² test |
|-----------------------------|------------|------------|---------------------|
| | Number | Percentage | |
| Right to choose | 9 | 9 | 69.53** |
| Right to safety | 17 | 17 | |
| Right to information | 42 | 42 | |
| Right to be heard | 8 | 8 | |
| Right to safe environment | 8 | 8 | |
| Right to redressal | 6 | 6 | |
| Right to consumer education | 10 | 10 | |

Source : Field study

** Highly Significant at 5% level

Table 3 shows the awareness on consumer right. It was found that 42 percent of respondents were aware of right to information followed by (17%), right to safety, (10%) right to consumer education and (9%) right to choose. A few of the respondents were aware of right to be heard, right to safe environment and right to redressal. From the study it can be inferred that most of the respondents were not aware of their rights.

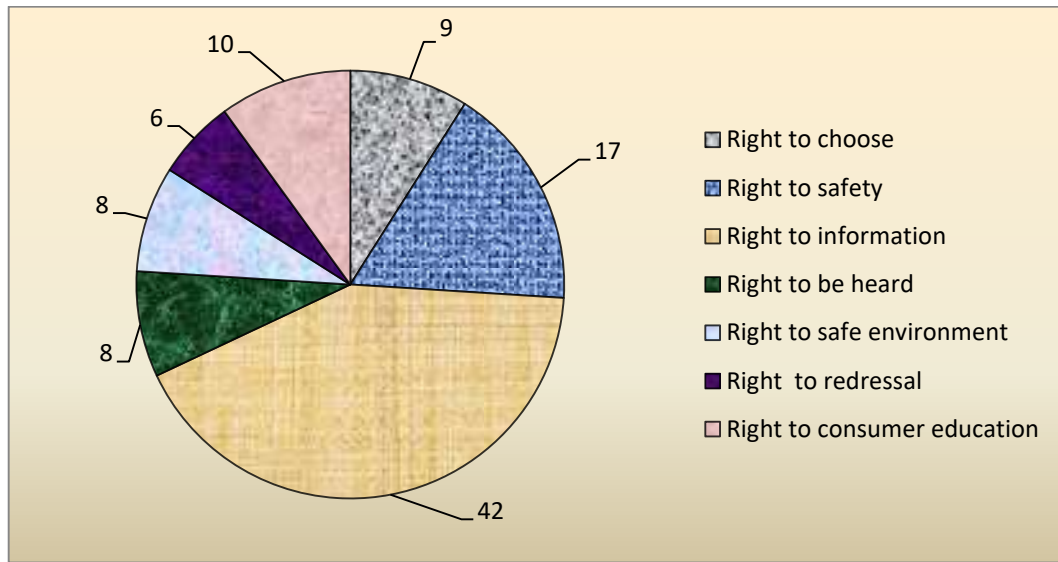


Fig: 2- Awareness on Consumer Right

Table 4: Source of Information on Consumer Rights

N=100

| Source | Respondents | |
|----------------|-------------|---------|
| | Number | Percent |
| Newspaper | 43 | 43 |
| Magazine | 22 | 22 |
| Television | 26 | 26 |
| Radio | 57 | 57 |
| Posters | 60 | 60 |
| Pamphlets | 41 | 41 |
| Word of mouth | 37 | 37 |
| Awareness camp | 54 | 54 |
| Internet | 28 | 28 |
| Friends | 20 | 20 |
| Relatives | 20 | 20 |
| Family member | 18 | 18 |

Source

Field study

Table 4 expresses the source of information on consumer right .Most of the respondent that is 60percent of the respondents got information from posters, followed by radio, awareness camp, and newspaper. A few

respondents got information from other source like internet, word of mouth, pamphlets, friends, relatives and family members.

Table 5: Attitude on Responsibilities as a Consumer

N=100

Source: Field study

| Consumer responsibilities | Respondents | | | | | Average ranking |
|---|----------------|-------|---------|----------|-------------------|-----------------|
| | Strongly agree | Agree | Neutral | Disagree | Strongly disagree | |
| Quality and safety of good and service while purchasing | 24 | 3 | 3 | 38 | 32 | 2.49 |
| Collect information available about a product or service | 9 | 5 | 3 | 41 | 42 | 1.98 |
| Update oneself with changes or innovation taking place in the market | 4 | 8 | 11 | 42 | 35 | 2.24 |
| Think and make choice independently | 2 | 5 | 8 | 55 | 30 | 1.94 |
| Consider immediate need and want | 3 | 5 | 10 | 54 | 28 | 2.01 |
| Understand production warranties guarantees | 5 | 4 | 11 | 46 | 34 | 2 |
| Understands production origin, storage, expiry | 2 | 6 | 10 | 56 | 26 | 2.03 |
| Request a receipt from the seller and ensure that the details on the receipt are correct .Receipt should be kept for your records | 4 | 3 | 14 | 42 | 37 | 1.87 |
| For products with an extended lifespan ,ensure that you understand the after sales services and warranties | 1 | 7 | 18 | 42 | 32 | 2.03 |
| Read and follow product instructions | 5 | 8 | 11 | 41 | 35 | 2.07 |
| Get what you pay for | 2 | 12 | 8 | 38 | 40 | 2.07 |
| Complain or inform along with other people about discontentment with a product or service in an honest way. | 3 | 6 | 6 | 47 | 38 | 1.89 |
| Responsibility of being an ethical consumer | 4 | 6 | 15 | 38 | 37 | 2.02 |
| Be fair and not to engage in malpractices which make all consumers pay. | 7 | 7 | 5 | 54 | 27 | 2.13 |

Table 5 illustrates the attitude consumer responsibilities. Most of the respondents strongly agreed that as consumer it was their responsibilities to get Quality and safety of good and service followed by Update oneself with changes

or innovation taking place in the market to be fair and not to engage in malpractices, and responsibility of being an ethical consumer. From table 7, 8, 9 and 11 it can be inferred that there was moderate level of awareness on consumer problems, rights and responsibilities among homemakers. Hence the hypothesis there is a low awareness on consumer problems, rights and responsibilities among homemakers in Hulkoti village Gadag District was rejected.

CONCLUSION:

The study was aimed at collecting information on awareness on consumer problems, rights and responsibilities among homemakers. It can be concluded that Majority of the respondents faced problems like food adulteration followed by short weights and measurements, spurious products and over pricing. A few of the respondents faced problems such as miss-leading label, advertisements and sub-standard goods. The data was analyzed statistically by using chi square test and found that there was a highly significant difference in the awareness on problems faced by the homemakers.

Most of respondents were aware of right to information followed by right to safety, right to consumer education and right to choose, A few of the respondents were aware of right to be heard, right to safe environment and right to redressal.

Majority of the respondent took action by exchange of good and claimed for refund followed by 34 percent filed a complaint. A few of the respondents approached consumer protection agencies and filed the case in consumer court. The data was analyzed statistically by using chi square test and found that there was a highly significant difference in the action taken by the respondents when they faced problems. Hence the hypothesis there is a low awareness on consumer problems, rights and responsibilities among homemakers in Hulkoti village Gadag District was rejected.

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