



# AWARENESS AMONG RURAL CONSUMERS TOWARDS THEIR RIGHTS AND PROTECTION IN KARNATAKA

*“The first step towards change is awareness. The second step is acceptance” – Nathaniel  
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## Abstract

When one buys a product the first thing one checks is the price tag - is it within my budget? Very rarely do we bother to check other things like durability, expiry date etc. This is where consumer awareness begins. The expansion of service sector like insurance, banking, electricity, medical services in rural areas has added to the problem. Spurious drugs are causing major health hazards to the vulnerable sections who are mainly women, children and farmers. Hence, there is a need to study the awareness of consumer protection movement in rural Karnataka.

The aim of this research paper is to investigate the awareness towards rights among rural consumer, redressing grievances process, responsibilities and consumer protection campaigns in rural area. The data were collected from 120 valid responses. The outcome shows that the respondents are more aware of checking the MRP (Maximum Retail Price) before buying a product and always purchase a commodity having the trademarks and logos authentication marks such as ISI, AGMARK, BIS. They believe in relief available to the victim through redressing grievances process. The study also reveals that Jago Grahak Jago has today become a household maxim by educating rural consumers on various issues related to consumer rights. Consumer awareness is not always about rights, but also about responsibilities and shouldering them honestly and sincerely. In this study, the sample respondents have higher level perceptions towards all the statements on responsibilities by assigning the mean value of more than 3. But, there is lower level perceptions were evidenced among the sample respondents towards their awareness on redressing grievances process which shows a long road ahead to ensure effective consumer justice.

**Key words: Rural Market, Consumer Rights, Redressing Grievances,  
Consumer Protection Campaigns, Consumer Responsibilities.**

## INTRODUCTION

The buying preferences of India's rural consumers are changing fast and several factors like economic, psychological and technological factors are responsible for this transformation. Rural consumers' income levels are on the rise, enabling more of them to buy products and services that improve the quality of their lives. There has also been a shift in the awareness levels of the rural consumer due to the increased media penetration. These trends have triggered major changes in buying decision of rural consumers, what they buy and from where they buy. Therefore, now it is widely believed that the fate of the consumers cannot be left to the market forces and consumers expect policy guidelines formulated recognise the country's unique cultural, economic, social circumstances and environmental conditions constituting relevant levels of

consumer protection. It is also necessary for the consumer of goods or services to be aware of the mechanisms available for redressal in case of grievances. In view of this the Government of India has taken a number of legal measures to protect the consumers by enlarging the scope of consumer protection. Hence, there is a need to study the awareness of consumer protection movement in rural Karnataka.

### CONSUMER PROTECTION ACT, 1986

The most significant milestone in the history of the consumers movement in India was the passing of the Consumer Protection Act (CPA), on December 24, 1986. The Act seeks to provide better protection of consumer's interest, through speedy and in-expensive redress of their grievances, through three-tier adjudicative machinery, set up at the district, state and the national levels.

### CONSUMER RIGHTS

The six rights of the consumers, sought to be protected and promoted by the Consumer Protection Act are the right to be protected against the marketing of hazardous goods and services; the right to be informed about the quality, quantity, potency, purity, standard, and price of goods and services, so as to protect the consumer against Unfair Trade Practices (UTPs); Availability of a variety of goods and services at competitive prices; the right to be heard at appropriate grievance-redress forums; the right to seek redress against unfair trade practices or Restrictive Trade Practices (RTPs); and the right to consumer education.

### LITERATURE REVIEW

The Indian consumer is not only poor, apathetic and ignorant but highly unaware of his rights as well (**Dhyani and Saklani, 1994**). Similar views were expressed by many others in the field of consumer protection. Urban consumers are significantly aware of consumer protection rights available in the different laws implemented by GOI in comparison to rural consumers (**Khan et al., 2018**). The findings of a survey carried out in three cities of northern India namely Delhi, Dheradun and Rishikesh to assess awareness of consumers towards consumer protection revealed that awareness' was significantly associated with education, income and sex but not with age (**Dhyani and Saklani, 1994**). **Dr AK Chandra (2011)** studied the working of Consumer Forum of Raipur district and he also analyses the consumer movement and highlighted the problems being faced by the Consumer Forum of Raipur district. He examined the hypothesis regarding consumer knowledge and awareness. 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 (**Mohan and Suganthi, 2013**). A survey 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 (**Horen Goowalla, 2013**). **Natarajan (2018)** examined that the best interest of consumers can only be protected through effective cooperation among consumers, businessmen and government. The Government must take concrete steps in increasing consumer awareness; encourage consumer education, training and research. The success of consumerism" is possible only when all the consumers are fully aware of their rights. Merely conferring rights upon the consumers will not serve the real purpose unless these rights are enforced in their true letter and spirit. Consumer awareness is about making the consumer aware of his/ her rights. It is a marketing term which Consumer awareness is about making the consumer aware of his/ her rights. It is a marketing term which means that consumers are aware of products or services, its characteristics and the other marketing P's means that consumers are aware of products or services, its characteristics and the other marketing P's (place to buy, price, and promotion) (**Kumar Gupta et al., 2011**).

### NEED FOR THE STUDY

Consumers are not united is the major issue. Producers have become stronger and organised because there are Producers' and Traders' Associations to protect their interest. But the buyers are still weak and unorganised. As a result the buyers are duped and deceived quite often. It is evident from above literature that no comprehensive study was undertaken in recent past in rural areas of Karnataka on the awareness of consumer protection movement. Hence, there is a need to study the awareness of rural consumers towards their rights and protection in Karnataka.

## OBJECTIVES

- To study the awareness towards rights among rural consumers.
- To examine the rural consumers' attitude towards their responsibilities.
- To analyse the awareness among rural consumers towards redressing grievances process.
- To explore the awareness towards consumer protection campaigns in rural area.

## RESEARCH METHODOLOGY

The present study is based on both secondary data and primary data. Secondary data consists of information from journals, daily newspapers, and working papers, books etc. The primary data was collected from 120 rural consumers located in selected villages of Mysore Taluka of Mysore district, Karnataka. There are 123 villages in Mysore Taluka as per the population census 2011 among which the villages having population of more than 6000 were selected. For the purpose of study, we conducted a survey in Danagalli, Harohalli, Keasare, Rammanahalli and Udburu. A structured questionnaire was designed in the local language and distributed to respondents identified on convenient sampling method. The data was collected between December, 2020 and January, 2021.

## ANALYSIS AND INTERPRETATION OF DATA

Out of 150 questionnaires, we got 80% valid responses i.e.120. The data collected by codifying the responses and data thus obtained were analysed by using statistical tools with the help of SPSS. Further, responses on the awareness towards rights among rural consumers, disputes redressal and responsibilities among rural consumers were analysed in the separate headings. Demographic profile as shown in table 1 consists of Gender, age group, education background, income class and marital status of rural consumers who participated in this study. Majority of the respondents were male (80%) compared with female respondents, which was 20%. In addition, within the age group of 40 to 50 years old emerged with the highest number of participants i.e. 34%. Most of the respondents (34%) earn below Rs. 10,000 monthly. Meanwhile, 38 percent of the respondents are illiterates that affect the perception. Above 50 % of them are educated. Age and marital status of the respondents are also influencing factor.

**Table 1: Respondents' Demographic Profile**

	Frequency	Percent (%)	Cumulative (%)
<b>Gender</b>			
Female	24	20	20
Male	96	80	100
<b>Age</b>			
Below 30 years	27	23	23
30 - 40	35	29	52
40 - 50	41	34	86
Above 50 years	17	14	100
<b>Monthly Income</b>			
Below 10000	34	28	28
10000-20000	15	12	40
20000-30000	25	21	61
30000-50000	20	17	78
50000 and Above	26	22	100
<b>Education</b>			
Above 10+	61	51	51
Illiterate	46	38	89
Above Graduation	13	11	100
<b>Marital Status</b>			
Single	35	29	29
Married	65	71	100

**Source: Field Survey**

Table 2 presents the responses of rural consumers toward the awareness about their rights. It was observed that the sample respondents perceived a higher mean value of 4.45 towards 'I check the MRP (Maximum Retail Price) before buying a product' with a deviation in mean value of 0.502 followed by the statement 'I always purchase a commodity having the Trademarks and Logos authentication marks such as ISI, AGMARK, BIS' with a mean value of 3.74. It was also observed that the sample respondents assigned lowest mean value of 3.12 for statement 'I always read the user manual attached with the product'. It is also interesting to note that lower differences in perception level were evidenced among the sample respondents towards the consumer rights with overall standard deviation of less than 1.

**Table 2: Awareness towards Rights among Rural Consumers**

Statements	N	Mean	Std. Deviation
I examine the expiry date of the items to be bought	120	3.61	0.921
I check the MRP (Maximum Retail Price) before buying a product	120	4.45	0.502
I check the weight of the products mentioned on the items	120	3.36	1.139
I always look for the "Directions to use" mentioned on the product	120	3.66	1.090
"Warning" on label enables me to take care of myself while using the product	120	3.54	0.982
I always read the user manual attached with the product	120	3.12	1.072
Prices of different brands motivate me to buy the products	120	3.26	1.064
Quality of different brands motivate me to buy the products	120	3.18	0.961
I always purchase a commodity having the Trademarks and Logos authentication marks such as ISI, AGMARK, BIS	120	3.74	1.076
<b>Total</b>	<b>120</b>	<b>3.55</b>	<b>0.978</b>

**Source: Field Survey**

Table 3 presents the responses of sample respondents towards redressing grievances process. It was observed that the sample respondents perceived higher mean values of 3.25 and 2.40 to 'Relief available to the victim' and 'Filing of complaint' respectively with a deviation in mean value of 1.206 and 1.155. It was also observed that the sample respondents assigned lowest mean value of 1.55 for 'Procedure of filing a complaint'. It is also interesting to note that higher perceptual differences were evidenced among the sample respondents towards their awareness on redressing grievances process with overall standard deviation of more than 1.

**Table 3: Awareness among Rural Consumers towards Redressing Grievances Process**

Statements	N	Mean	Std. Deviation
Filing of complaint	120	2.40	1.155
Grounds of filing a complaint	120	2.00	0.898
Where to file a complaint	120	2.34	1.155
Procedure of filing a complaint	120	1.55	0.743
Relief available to the victim	120	3.25	1.206
<b>Total</b>	<b>120</b>	<b>2.31</b>	<b>1.031</b>

**Source: Field Survey**

The perceptions of sample respondents towards consumer protection campaign in rural area have been presented in Table 4. The sample respondents felt that 'Jago Grahak Jago' is a main campaign among other consumer protection campaign conducted by the government authorities by assigning the mean value of 3.99 with a deviation in mean value of 1.06. In addition, the sample respondents felt that 'Campaign on Internet Safety' and 'National Consumer Helplines' are the other campaigns educating rural consumers on various issues by assigning the mean value of more than 3.18 and 2.56 respectively. It is also interesting to note that higher differences in perception level were evidenced among the sample respondents towards the consumer protection campaign in rural area with standard deviation more than 1 for all the statements.

**Table 4: Awareness towards Consumer Protection Campaigns in Rural Area**

Statements	N	Mean	Std. Deviation
Jago Grahak Jago	120	3.99	1.06
Integrated Grievance Redress Mechanism (INGRAM)	120	2.49	1.14
National Consumer Helplines	120	2.56	1.03
State Consumer Helplines	120	2.18	1.30
Smart Consumer Application	120	2.13	1.13
Grievances Against Misleading Advertisements (GAMA)	120	2.41	1.13
Online Consumer Mediation Centre	120	2.12	1.19
Online Consumer Communities	120	2.18	1.37
Campaign on Internet Safety	120	3.18	1.17
<b>Total</b>	<b>210</b>	<b>2.58</b>	<b>1.17</b>

**Source: Field Survey**

Table 5 presents the responses of sample respondents on attitude towards consumer responsibilities. It was observed that the sample respondents perceived a highest mean value of 3.59 towards “Demanding bill of the purchase makes me a responsible person of the nation” with a deviation in mean value of 0.95. It was also observed that the sample respondents assigned higher mean value of 3.55 to the statement “It is better to purchase a commodity having the Trademarks and Logos authentication marks such as ISI, AGMARK, BIS” and lowest mean value of 3.25 for statement “I play a constructive role by joining hands with local authorities through local federations or Gram sabhas”. It is also interesting to note that higher differences in perception level were evidenced among the sample respondents on consumer attitude towards their responsibilities. Meanwhile, the sample respondents have higher level perceptions towards all the statements by assigning the mean value of more than 3.

**Table 5: Rural Consumers’ Attitude towards their Responsibilities**

Statements	N	Mean	Std. Deviation
It is needed to be cautious of deceptive advertisements	120	3.43	1.053
It is better to purchase a commodity having the Trademarks and Logos authentication marks such as ISI, AGMARK, BIS	120	3.55	1.005
Being a green consumer I buy the products which do not cause damage to our environment	120	3.47	1.043
I play a constructive role by joining hands with local authorities through local federations or Gram sabhas	120	3.25	1.206
Demanding bill of the purchase makes me a responsible person of the nation	120	3.59	0.95
<b>Total</b>	<b>120</b>	<b>3.46</b>	<b>1.05</b>

Source: Field Survey

## CONCLUSION

Based on the findings in this study, we may conclude that the respondents are more aware of checking the MRP (Maximum Retail Price) before buying a product and always purchase a commodity having the trademarks and logos authentication marks such as ISI, AGMARK, BIS. They believe in relief available to the victim through redressing grievances process. The study also reveals that Jago Grahak Jago has today become a household maxim by educating rural consumers on various issues related to consumer rights. Consumer awareness is not always about rights, but also about responsibilities and shouldering them honestly and sincerely. In this study, the sample respondents have higher level perceptions towards all the statements on responsibilities by assigning the mean value of more than 3. But, there is lower level perceptions were evidenced among the sample respondents towards their awareness on redressing grievances process which shows a long road ahead to ensure effective consumer justice. However, the new consumer protection act shall overcome the shortcomings of the existing law so as to give a boost to the consumer protection movement in rural India.

## IMPLICATIONS AND LIMITATIONS OF THE STUDY

The present study bestows the information about demographic and awareness level of rural consumers towards their rights, grievance redress process, campaigns and responsibilities. This study supports the responsible authorities to initiate various schemes and programmes for protection of the consumer in rural market. However, this study is limited to quantitative survey and due to time shortage, confined to some selected villages in Mysore taluk, Karnataka only.

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