



# Study On The Awareness Of Rural Consumers Regarding Consumer Grievances Redressal Mechanism In Kerala

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## Abstract

Consumers play a very important role in our economy, yet, how well they are protected is a matter of deep investigation. Currently, we live in an era where the need for consumer protection has increased. Like human rights, consumer rights are also very important in the present era. For the protection of consumers, the Government of India brought the Consumer Protection Act in 1986. To overcome the shortcomings of the CPA 1986, the central government enacted A new CPA IN 2019. but the problem lies in the persisting low awareness levels about the present dispute redressal mechanism among consumers especially in rural areas. This study AIMS to find out how far the rural consumers are aware of the redressal mechanism in Kerala.

**Keywords:** Consumer awareness, Consumer grievance redressal mechanism, Consumerism

## Introduction

There is a significant variance in the awareness of consumer protection among rural consumers in India. Rural consumers always ranked low in their awareness compared to their urban counterparts. Myriad factors like limited access to information, lower literacy rates and inadequate outreach of consumer protection initiatives in rural areas can be cited as the reasons behind the low ranking in awareness. Incessant endeavours have been conducted by the Government of India and various consumer advocacy groups to improve awareness and education about consumer rights in rural regions in the form of campaigns, workshops and training sessions. Although the awareness among consumers is varied in the case of Kerala, the state boasts of a relatively high level of awareness regarding consumer rights compared to other states in India.

Even though protection of consumers has been instituted as a legal system since long, it is doubtful whether they are properly protected. Taking into account the varying levels of education persisting among consumers, it is imperative to study their awareness regarding consumer redressal mechanisms. Many studies have shown that the number of consumers approaching consumer courts for remedies is very low. Government of India introduced a new Consumer Protection Act in 2019 for the betterment of consumers in India.

### **Literature review**

Rani and Kumar (2014) dealt with the element of awareness of consumers on consumer rights, with special emphasis given to the rights against exploitation of consumers. The study was conducted in Hisar district. The researchers suggested that there should be programmes conducted with visual aids for educating the illiterate consumers.

Karthika (2015) in her study evaluated the various wings of consumer protection mechanism. The study also suggested that strong coordination among various agencies of consumer protection, such as governments, voluntary consumer organisations, consumer forums and so on.

Ravishankar (2015) centered his study around the insurance sectors in the country, with reference to the consumers therein. The governmental effort to create awareness of this sector was studied in detail. He analysed the effectiveness of the civil courts in dealing with the cases related to the sector. The study found that there was reluctance on the part of the consumers to give information.

Narayan (2016) in his study tried to analyse the dispute of consumers in the online shopping. Here the awareness among consumers regarding their rights and responsibilities in online shopping was studied. The result of the study pointed to the problems related to online transactions, products quality and irregularities in replacements and guarantee/ warranty.

Akhil (2020) in his study tried to analyse the role of consumer grievance redressal mechanism and its role in redressing the disputes of complainants. He also studies the level of awareness of consumers regarding consumer grievance redressal mechanism and consumer rights.

### **Need of the study**

Consumers face various problems from many products and services purchased by them using their hard-earned money and are exploited in many ways due to THE lack of knowledge about the redressal mechanism. An awareness study on consumer protection is crucial to assess the level of knowledge and understanding among consumers about their rights, available safeguards and resources to protect themselves. It can help identify gaps in awareness and highlight areas where consumers may be vulnerable to deceptive practices or exploitation. Such a study can lead to targeted educational campaigns and initiatives to empower consumers and enhance their ability to make informed decisions and protect their interests effectively.

## Statement of the problem

The awareness of consumer protection among rural consumers in India varied significantly. In general, rural consumers had lower awareness compared to their urban consumers. This was due to several factors such as limited access to information, lower literacy rates, and so on in rural areas. The government and organizations might have implemented new initiatives to enhance consumer protection awareness in rural India. Hence the researchers try to find out the level of awareness of rural consumers regarding consumer dispute redressal mechanism in Kerala.

## Scope of the study

Government of India established three tier consumer dispute redressal agencies in India for solving the disputes of consumers. The scope of the study is limited to Kanjirappally grama panchayat in Kottayam district. The aim of the study is to analyse the level of awareness of rural consumers regarding the consumer grievances redressal mechanism in Kerala.

## Objectives of the study

1. To study the awareness level of rural consumers regarding consumer grievances redressal mechanism.
2. To study the awareness level of rural consumers regarding the role of consumer dispute redressal agencies.
3. To suggest measures for improving the awareness levels of consumers.

## Methodology

The researched is based on both primary and secondary data. Primary data is collected from the rural consumers in Kottayam district. Questionnaire method is used to collect primary data from 120 sample respondents from Kanjirappally grama panchayat in Kottayam district. Simple random sample method is used for selecting the sample respondents. Books, journal, websites were used for collecting the secondary data. The collected data has been analyzed using Percentage method and mean. The Hypothesis testing is done by using T-test and ANOVA.

## Hypothesis

- 1H<sub>0</sub>: There is no significant difference in the awareness between male and female consumers, regarding consumer grievances redressal mechanism.
- 2H<sub>0</sub>: There is no significant difference in the awareness among the consumer having different educational qualifications, regarding consumer grievances redressal mechanism.

## Data analyse and interpretation

**Table 1**  
**Personal Profile of Consumers**

Characteristics		Number	Percentage
Gender	Male	90	75.0
	Female	30	25.0
	<b>Total</b>	<b>120</b>	<b>100.0</b>
Age	up to 25 years	10	8.3
	26-35 years	25	20.8
	36-45 years	46	38.3
	46-55 Years	30	25.0
	55 years above	9	7.5
	<b>Total</b>	<b>120</b>	<b>100.0</b>
Educational qualification	Up to Pre degree	27	22.5
	Degree	49	40.8
	Postgraduate	25	20.8
	professional degree	19	15.8
	<b>Total</b>	<b>120</b>	<b>100.0</b>

Source: Survey data

Gender also influences the respondents' opinions. This table revealed that 75 per cent of the respondents are males and only 25 per cent of the respondents are females. It shows that majority of the consumers are males. It is observed that 38.3 per cent of the respondents are from the age group of 36-45 years whereas 25 per cent of the respondents are from the age group of 46-55 years, 20.8 per cent are from the age group of 26-35 years, and 8.3 per cent are from the age group, up to 25 years and only 7.5 per cent are from the age group of 55 years above. To conclude, the majority of the respondents are from the age group of 36-45 years. Out of the 120 sample respondents, 40.8 per cent are degree holders, 22.5 per cent are educated up to pre degree, 20.8 per cent are postgraduates and 15.5 per cent of respondents are professionally qualified. It can be inferred that the majority of the consumer are graduates.

TABLE 2

## Awareness of consumers regarding consumer grievances redressal mechanism

Variables		Never heard	Not aware	Partially aware	Aware	Fully aware	Mean (SD)	t	Sig. value																																																																																																																		
Awareness about 'Jago Grahak Jago'	N	5	29	58	25	3	2.93 (0.74)	-0.862	<b>0.391</b>																																																																																																																		
	%	4.2	24.2	48.3	20.8	2.5				Location of your district consumer court	N	15	40	28	30	7	2.78 (1.32)	-2.098	0.038	%	12.5	33.3	23.3	25	5.8	Time limit for filing a case	N	42	54	23	1	0	1.86 (0.75)	-	0.000	%	35	45	19.2	0.8	0	Advocate is not essential for filing a case in the consumer court	N	25	44	21	24	6	2.52 (1.17)	-4.57	0.000	%	20.8	36.7	17.5	20	5	Documents required for filing complaints to Consumer Courts	N	1	30	49	39	1	<b>3.08</b> (0.80)	1.026	<b>0.307</b>	%	0.8	25	40.8	32.5	0.8	Procedure for filing the complaint	N	15	45	37	21	2	2.58 (0.96)	-4.681	0.000	%	12.5	37.5	30.8	17.5	1.7	Claim limit of the three tier consumer courts	N	19	42	23	34	2	2.65 (1.00)	-3.470	0.001	%	15.8	35	19.2	28.3	1.7	%	5.5	40.8	32.2	20.5	1.0	Role of consumer dispute redressal agency	N	0	32	45	41	2	<b>3.11</b> (0.88)	1.451	<b>0.149</b>	%	0
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Source: Survey data

Table 2 shows the awareness of consumer regarding the eight variables of consumer grievances redressal mechanism. The table shows the awareness level of the consumer in five-point scale. It depicts that the mean scores of awareness of consumer regarding the documents required for filing case (3.08) and role of consumer grievance redressal agencies (3.11) are above the mean score of response scale (3.00). It shows that the awareness about the above-mentioned variables is above average. The awareness of consumer regarding the location of their district's consumer forum (2.78), campaign 'Jago Grahak Jago' (2.93); claim limit of the three tier consumer courts (2.65), 'advocate is not essential for filing a case in the consumer court' (2.52), 'procedure for filing the complaint' (2.58) and 'time limit for filing a case' (1.86) are below mean score of response scale (3.00). It shows that the awareness about the above-mentioned variables is below average. The result of one sample t-test (test value is 3.00) shows that, there is no significant difference in the awareness among consumer regarding the variables, 'role of consumer grievances redressal agency', 'Awareness about 'Jago Grahak Jago' and 'documents required for filing complaints to Consumer Courts', where  $P > 0.05$ . But in the case of awareness regarding all other

variables of consumer grievances redressal mechanism, there exists a significant difference in the awareness among consumer, where  $P < 0.05$ .

One sample t-test is used to find out the awareness of consumer regarding consumer grievances redressal mechanism. The result is given in the following table:

**Table 3**  
**One sample t-test-General Awareness**

Variable	N	Mean	Test value	t	Sig. (2-tailed)
General awareness	120	2.68	3	-4.774	0.000

Source: Survey data

It is inference from one sample t-test is that the significant value is  $0.000 < 0.05$ . Hence, it is found that the sample mean significantly differs from the population mean. And mean score of awareness is 2.68 which is less than the test value (3), which shows that the awareness of consumer regarding consumer grievances redressal mechanism is below the average level of awareness.

1H0: **There is no significant difference in the awareness between male and female consumers, regarding consumer grievances redressal mechanism.**

**Table 4**  
**Independent sample t-test- awareness on the basis of gender**

Variable	Gender	N	Mean	Std. Deviation	Std. Error. Mean	t	Df.	Sig.
General awareness	Male	90	2.82	0.68	0.03	3.622	398	0.000
	Female	30	2.31	0.69	0.07			

Source: Survey data

Table 4 shows the independent sample t-test of general awareness level between male and female consumer regarding consumer grievances redressal mechanism. It shows that the P value  $< 0.05$ . It indicates that there is significant difference in the awareness between male and female. The mean score of awareness of male is 2.82 (standard deviation 0.68) and female is 2.31 (standard deviation 0.69). The mean scores of awareness of male and female are below the mean score of response scale (3.00), which shows that they have below average level of awareness and the males are more aware than females.

2H0: There is no significant difference in the awareness among the consumer having different educational qualifications, regarding consumer grievances redressal mechanism,

**Table 5**

**Mean scores of the awareness of consumer regarding consumer grievances redressal mechanism on the basis of their educational qualification**

Types of respondents	N	Mean	Std. Deviation	Std. Error.
Pre degree	27	1.84	0.23	0.03
Degree	49	2.75	0.58	0.04
Postgraduate	25	2.87	0.51	0.04
Professional degree	19	3.48	0.49	0.05
<b>Total</b>	<b>120</b>	<b>2.68</b>	<b>0.71</b>	<b>0.03</b>

Source: Survey data

Table 5 shows the mean scores of the awareness regarding consumer grievances redressal mechanism, of the consumer having different educational qualification. The table depicts that the mean values of awareness are 1.84 (standard deviation of 0.23) for the respondents having pre degree, 2.75 (standard deviation of 0.58) for degree holders, 2.87 (standard deviation of 0.51) for postgraduates and 3.48(standard deviation of 0.49) for professional degree holders. Total mean score is 2.68. Among the respondents, pre degree holders, degree holders and postgraduates have lower mean scores than the mean score of response scale (3.00). Only professional degree holders have higher mean scores than the mean score of response scale, which shows that they have above average level of awareness. The professional degree holders have the highest mean score, whereas, all others have the lowest mean score.

One-way ANOVA is used to test the result of awareness among the consumer regarding consumer grievances redressal mechanism on the basis of educational qualification and the result is shown in the table below:

**Table 6**

**ANOVA – General Awareness on the basis of Educational qualification**

Source	Sum of Squares	Df.	Mean Square	F	Sig.
Between Groups	32.485	3	10.828	44.390	0.000
Within Groups	28.296	116	0.244		
Total	60.781	119			

Source: Survey data

Table. 6 shows one-way ANOVA of the general awareness among the consumers having different educational qualification, regarding consumer grievances redressal. The result shows that F value is 44.390 and  $P=0.000<0.05$ . This shows that there is significant difference in the awareness among the consumers having different educational qualification, regarding consumer grievances redressal mechanism.

## Findings

The major findings of the study are;

1. The awareness of consumers regarding consumer grievances redressal mechanism is below the average level of awareness. The mean score of awareness is 2.68.
2. The awareness level of consumers regarding the 'Role of consumer dispute redressal agency' and 'Documents required for filing complaints to Consumer Courts' are above average with means score of 3.11 and 3.08 respectively.
3. The awareness level of consumers regarding the 'Time limit for filing a case' is very low with a mean score of 1.86.
4. T-test results show that there is significant difference in the awareness between males and females (P value < 0.05)
5. The analysis based on gender shows that both males and females have below average level of awareness and the males are more aware than females.
6. ANOVA test shows that there is significant difference in the awareness level among the consumers having different educational qualification, regarding consumer grievances redressal mechanism. (P=0.000<0.05)
7. Awareness level based on education level shows that only professional degree holders have above average level of awareness regarding consumer grievance redressal agencies.

## Conclusion

From the study, it is evident that consumers in rural area have below average levels of awareness regarding consumer grievances redressal mechanism. But majority of the consumers are partially aware about the role of consumer dispute redressal agencies and the slogan 'Jago Grahak Jago'. And majority of the consumers are not aware about the location-a of their consumer courts, time limit for filing the complaint, procedure for filing the complaint and the claim limit of the three tier consumer courts. Education and gender influence the awareness level of consumers. Male consumer is more aware than female consumer. Government takes A great effort to increase the awareness level of consumers in rural areas in Kerala.

## Suggestions

From the study, it is understood that education is a very important factor influencing consumers' awareness. Therefore, more consumer awareness programs should be conducted at the school level and college level for increasing the knowledge and awareness of consumers regarding the consumer dispute redressal mechanism. It is understood from this study that the rural consumers do not have adequate knowledge about consumer grievances redressal mechanisms. Therefore, the government should conduct awareness programs at panchayath level to increase their knowledge and further increase consumer protection. A system should be introduced wherein consumers are given means of redressal from the shops from where they have purchased their goods and services. If the government provides free legal aids to



consumers who have grievances, more complainants will approach the consumer courts for redressing their grievances. Government should promote more NGOs for increasing the awareness among rural consumers in Kerala regarding consumer grievances redressal mechanism.

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