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**INTERNATIONAL JOURNAL OF BUSINESS, MANAGEMENT  
AND ALLIED SCIENCES (IJBMAS)**  
A Peer Reviewed International Research Journal

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**AWARENESS OF RURAL CONSUMERS ON CONSUMER RIGHTS**

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**ABSTRACT**

Consumer protection act came into force in 1986 to protect the consumers from unfair trade practices. There are certain rights provided to the every consumer by the Consumer protection act .Every consumer should aware about their rights and responsibilities. The present study made an attempt to find the awareness level among the rural consumers. To collect the data 150 sample respondents were selected from the Bodhan revenue mandal in Nizamabad district of Telangana state.

**Key words:** consumer rights, consumer rights awareness

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**Introduction**

According to Mahatma Gandhi (1890), "A consumer is the most important visitor on our premises; he is not dependent on us. We dependent on him, he makes favor to us, not we favor on him". This quote tells about the importance of the consumer in the business world. Consumer protection Act 1986 provides certain rights to the consumers to protect themselves from unfair trade practices of the seller. Consumer protection Act is Magna Carta in consumer protection. Every consumer must have awareness about the consumer rights. At the same time consumer should know about responsibilities. Consumer must take certain precautions while purchasing the products. Consumer rights and consumer responsibilities both knotted together. To protect the consumer rights, different mechanisms established at different levels.

**Consumer rights**

Consumer protection act provides effective safeguards to consumer against unfair trade practices. This act applies to all goods and services unless particularly exempted this act applicable to entire India other than Jammu and Kashmir.

The legislation provides following rights to consumers;

1. **Right to Safety:** Means right to be protected against the marketing of goods and services, which are hazardous to life and property.
2. **Right to be informed:** Means right to be informed about the quantity, quality, and purity.Standard and price of goods so as to protect the consumer against unfair trade practices.
3. **Right to Choose:** Means right to be assured, wherever possible of access to different types of goods and services at competitive price.

4. **Right to be heard:** Means that consumer's interests will receive due consideration at appropriate forums.
5. **Right to seek redressal:** Means right to seek redressal against unfair trade practices or unscrupulous exploitation of consumers.
6. **Right to consumer Education:** Means the right to acquire the knowledge and skill to be an informed consumer throughout life.

#### Review of Literature

Review of earlier literature is backbone for the present study. Following researches were conducted about consumer rights awareness.

**Dr AK Chandra (2011)** studied the working of consumer forum Raipur district and he also analyzes the consumer movement and highlighted the problems facing by consumer forum of Raipur district. He examined the hypothesis regarding consumer knowledge and awareness.

**Dr. P.Jayasubramanian and Miss A.Vaideke (2012) studied consumer awareness and attitude towards consumer protection measures.** Their study revealed that no significance association between gender and attend meeting .they also studied association between age and attend to meeting. Study found association between age and attends to conferences.

**Dr.N.Sundaram and C.Balaramalingam (2012), Women awareness on consumer rights-A study with reference to Vellore city.** The result shown 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.

**Sewanand (2012), Consumer Awareness and Consumer Protection Act-A study.** It indicates 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 Like ISO, ISI Agmark etc were also not new for them.

**Dr.Horen Goowalla (2013), 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 conducted of 400 consumers.90% of the people surveyed have felt exploited by the seller at one time to others.75% people were aware about the consumer protection Act,25% of the people are not aware. It is also found that 40%graduate respondents were aware about the products and its quality while 30%post Graduate.70%male.

**Deepika, D.Ratan Kumari (2014), 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 legislations. Majority respondents aware about Indian Penal code 1860.Majoriitiy respondents aware about various acts. Low level of awareness reported towards Hire purchase act and the railway claims and tribunal act. In the study it was found that majority students getting aware through newspapers, journals and from course syllabus. Awareness towards consumer protection act is 53.3%.

**Jamuna (2014), Consumer awareness and attitudes towards consumer protection act 1986-A study with reference to consumers in Virudhinagar district,** the study was conducted to find consume 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 aware about consumer forums and 53.21% respondents felt that formalities are simple. Majority respondents disagreed with the argument that 'Consumer awareness increase with consumer protection Act'.25% respondents felt that trade has increased due to consumer protection act. Only 20% respondents given opinion that consumer protection act created quality consciousness among the consumers.

**Dr.S.Mohan and V.Suganthi (2013), "Rural Consumers' Awareness about consumers' rights".** The study conducted to know the awareness level of rural consumers about the consumers' rights. The study reveled that there is significant association between age, educational qualification, marital status and monthly income of rural consumer and of consumer rights. And there is no significant

association between gender, type of family, occupation and monthly income of rural consumer and level of consumer rights awareness.

### **Need for the Study**

There are 6, 38,365 villages in India. As per 2011 censuses, 83.3 Crore Indians out of 121 crore are living in rural areas. Every person in this society is a consumer in one way or other. So we can say that Indian rural market is larger than urban market. Every person purchases goods and services in daily life. Since both buyer and seller are unaware about the consumer rights and responsibilities in rural markets, they are facing many problems. Every consumer confronted exploitations by sellers in terms of poor quality, high pricing, under weight and so on... To protect the consumer's interest, government framed so many legislations. Since every human being is a consumer they must be aware about the consumer protection measures enacted by the government.

### **Objectives of the Study**

The following are the objectives of the study.

1. To analyze the consumer awareness towards consumer protection measures
2. To analyze the awareness level of consumer towards quality assurance standards
3. To analyze the awareness level of consumers towards consumer rights.

**Scope and Period of the Study:** Data collection confined to Bodhan revenue mandal in Nizambad district of Telangana state. In the present, study consumers awareness level towards consumer rights, quality assurance standards, and consumer protection laws are studied. The data was collected in the month of June 2017.

**Significance of the Study:** The present study is helpful to find the rural consumers awareness about consumer rights and other consumer related aspects. Present study will be useful to design consumer education programs particularly in rural areas.

### **Research Methodology**

To conduct study on consumer awareness towards consumer rights and quality assurance standards, data were collected from both primary and secondary data. Primary data was collected by using the questionnaire/schedule from the respondents. To ease the data collection from the rural consumer's questionnaire was prepared in Telugu. In order to collect the data convenient sampling method was followed. To collect data 150 questionnaires were distributed among the respondents. However, 138 questionnaires received back from the respondents. Data was collected from the respondents from different villages under Bodhan revenue mandal in Nizambad district in Telangana state. Secondary data was collected from books, articles, Acts, news papers and previous research papers. In order to analyze the data different statistical tools have been used like percentages, Averages, parametric tests etc. Chi2 test have been applied to measure the association between consumer awareness and various demographic factors. Percentages are used to explain the consumer awareness on different aspects.

**Hypothesis of the Study:** In order to conduct study on consumer awareness towards consumer rights, the following hypothesis are formulated.

1. There is no significant difference between consumer rights awareness and demographic variables.

### **Limitations of the study**

The study is confined to Bodhan mandal in Nizambad district of Telangana. Sample size is limited to 150 rural consumers of Bodhan mandal.

### **Data Analysis**

It can be found from the table-1 that in total 138 sample 67% are male respondents and 33% are female respondents. Majority respondents 29% (40) belong to 18-25 years age group and 18% respondents are above 46 years age. As far as education level is concerned 28% sample respondents having intermediate education, 25% respondents having graduation and above. Among the total sample 22% respondents are illiterate and 24% having primary education. In the total sample 25%

sample respondents are student, 24% is wage earner and agriculture, own business and employee respondents are 17%each .In selected sample majority sample do not have income and 35% sample having income less than 15000 per month.

**Table 1 : Classification of sample respondents**

Demographic factor		Frequency	Proportion of sample (%)
Gender	Male	93	67
	Female	45	33
	<b>Total</b>	<b>138</b>	<b>100</b>
Age	18-25yr	40	29
	26-35yr	35	25
	36-45yr	38	28
	46 and above	25	18
	<b>Total</b>	<b>138</b>	<b>100</b>
Education	Illiterate	31	22
	primary education	33	24
	Intermediate education	39	28
	Graduation and above	35	25
	<b>Total</b>	<b>138</b>	<b>100</b>
Occupation	Wage earner	33	24
	Agriculture	23	17
	Own business	24	17
	employee	23	17
	Student	35	25
	<b>Total</b>	<b>138</b>	<b>100</b>
Income	below 15000	48	35
	15000-30000	21	15
	30000 above	13	9
	No income	56	41
	<b>Total</b>	<b>138</b>	<b>100</b>

(Source: Primary Data)

### Measuring Consumer Rights Awareness

To measure the consumer awareness towards consumer rights following table had prepared from the collected data.

**Table 2**

Consumer Rights	Fully aware	Partial aware	Not aware	Total
Right to Safety	59 (43%)	48 (35%)	31 (22%)	138
Right to informed	51 (37%)	53 (38%)	34 (25%)	138
Right to	49 (36%)	39 (28%)	50 (36%)	138

choose				
Right to be heard	55 (40%)	45 (33%)	38 (28%)	138
Right to seek redressal	45 (33%)	39 (28%)	54 (39%)	138
Right to basic needs	22 (16%)	44 (32%)	72 (52%)	138
Right to consumer education	41 (30%)	37 (27%)	60 (43%)	138
Right to healthy environment	57 (41%)	46 (33%)	35 (25%)	138

(Source : Primary Data)

From the table 2 consumer rights awareness can be measured. 52% respondents are fully aware about the 'Right to be heard'. About 50% respondents having fully awareness about Right to safety, right to informed right to choose. 40% of the respondents having full awareness about right to seek redressal. Only 20% respondents are fully aware about right to basic needs. It can be conclude that on an average 39% respondents are fully aware about their rights. 33% of the respondents are partial aware about consumer rights and 28% respondents are unaware about consumer rights. It can be conclude that consumer rights awareness among rural consumers is moderate.

**H<sub>0</sub>: There is no significant association between gender and consumer rights awareness**

Table 3: Gender and consumer rights awareness

Gender	Fully Aware	General Aware	Not Aware	Total
Male	14 (15%)	22 (24%)	57 (61%)	93(100%)
Female	4 (9%)	9(20%)	32 (71%)	45(100%)
<b>Total</b>	<b>18(13%)</b>	<b>31(22%)</b>	<b>89(65%)</b>	<b>138(100%)</b>

Calculated  $\chi^2$  value 1.52

Degrees of freedom 2

Table value at 5% level of significance 5.991

Above table reveals that male respondents are more aware than female respondents. However,  $\chi^2$  test reveals that there is no significance difference between gender and consumer rights awareness, since, calculated value is lower than table value.

**H<sub>0</sub>: There is no significant association between age and consumer rights awareness**

Table 4: age and consumer rights awareness

Age	Fully Aware	General Aware	Not Aware	Total
18-25 yr	9 (23%)	11 (27%)	20 (50%)	40(100%)
26-35yr	5 (14%)	11 (31%)	19(55%)	35(100%)
36-45yr	2(5%)	8 (21%)	28(74%)	38(100%)
above 46yr	2(8%)	1 (4%)	22(88%)	25(100%)
<b>Total</b>	<b>18(13%)</b>	<b>31(22%)</b>	<b>89(65%)</b>	<b>138 (100%)</b>

Calculated  $\chi^2$  value 15.07

Degrees of freedom 6

Table value at 5% level of significance 12.592

Table reveals that young respondents are more aware than aged respondents. chi2 test also reveals that there is significance difference between age and consumer rights awareness, since, calculated value is more than table value.

**H<sub>0</sub>: There is no significance association between Education and consumer rights awareness.**

Table 5: education and consumer rights awareness

Education	Fully Aware	General Aware	Not Aware	Total
Illiterate	0(0%)	1(3%)	30(97%)	31(100%)
primary education	2(6%)	10(30%)	21(64%)	33(100%)
Inter	7 (18%)	13(33%)	19(49%)	39(100%)
Graduation and above	9(26%)	7(20%)	19(54%)	35(100%)
<b>Total</b>	<b>18(13%)</b>	<b>31(22%)</b>	<b>89(65%)</b>	<b>138(100%)</b>

Calculated  $\chi^2$  value 25.54

Degrees of freedom 6

Table value at 5% level of significance 12.592

Table reveals that more educated respondents are more aware than low education respondents. Chi2 test also reveals that there is significance difference between level of education and consumer rights awareness, since, calculated value is more than table value. Null hypothesis was rejected.

**H<sub>0</sub>: There is no significance association between occupation and consumer rights awareness**

Table 6: Profession and consumer rights awareness

Profession	Fully Aware	General Aware	Not Aware	Total
Wage earner	1(3)	3(9%)	29(88%)	33(100%)
Agriculture	0(0%)	9(39%)	14(61%)	23(100%)
Own business /Profession	5(21%)	4(17%)	15(62%)	24(100%)
Employee	5(22%)	5(22%)	13(56%)	23(100%)
Student	7(20%)	10(29%)	18(51%)	35(100%)
<b>Total</b>	<b>18(13%)</b>	<b>31(22%)</b>	<b>89(65%)</b>	<b>138(100%)</b>

Calculated  $\chi^2$  value 19.71

Degrees of freedom 8

Table value at 5% level of significance 15.507

Table reveals that employee and student respondents are more aware than daily wage earner respondents. Chi<sup>2</sup> test also reveals that there is significance difference between profession and consumer rights awareness, since, calculated value is more than table value. Null hypothesis was rejected.

**H<sub>0</sub>: There is no significance association between income level and consumer rights**

Table 7: Income and consumer rights awareness

Monthly Income (Rs)	Fully Aware	general Aware	Not Aware	Total
below 15000	7(15%)	7(15%)	34(70%)	48(100%)
15000 to 30000	1(5%)	1(5%)	19(90%)	21(100%)
30000 and above	3(23%)	4(31%)	6(46%)	13(100%)
Not having	7(13%)	19(34%)	30(53%)	56(100%)
<b>Total</b>	<b>18(13%)</b>	<b>31(22%)</b>	<b>89(65%)</b>	<b>1 138(100%)</b>

Calculated  $\chi^2$  value 14.35

Degrees of freedom 6

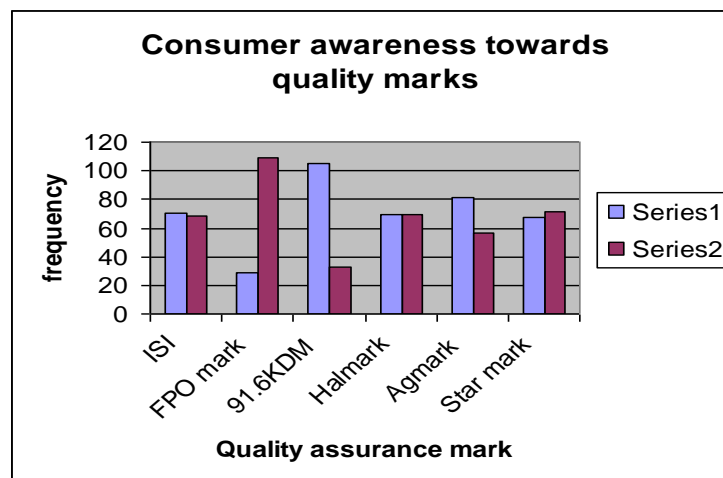
Table value at 5% level of significance 12.592

Table reveals that respondents who have income above 30000 are more aware than low income respondents. Chi<sup>2</sup> test also reveals that there is significance difference between income and consumer rights awareness, since, calculated value is more than table value. Null hypothesis was rejected.

#### A) Consumer awareness towards quality assurance standards

Table 8

Quality Assurance Mark	Yes		No		Total
	Frequency	Percentage (%)	Frequency	Percentage (%)	
ISI	70	51	68	49	138
FPO mark	29	21	109	79	138
91.6KDM	105	76	33	24	138
Halmark	69	50	69	50	138
Agmark	81	59	57	41	138
Star mark	67	49	71	51	138



From the above table it can be say that 51% consumers are aware about ISI mark and 49% are unaware about the ISI mark. It can be conclude that majority consumers are aware. AS far as FPO mark is concerned very low percentage of consumers are aware (21%) and 79% are unaware. Majority consumers (81%) are aware about 91.6 KDM and 56% consumers are aware about Hallmark.61% consumers are aware about Agmark .Low level of consumer awareness reported in case of STAR mark.

#### B) Consumer awareness towards Government consumer education programs

Awareness level	Frequency	Percentage
Fully aware	27	20
Partial aware	57	41
Unaware	54	32
<b>TOTAL</b>	<b>138</b>	<b>100</b>

Consumer awareness towards consumer awareness programs conducted by government is low, only 20% consumers are aware about the programs, 41% consumers have partial idea about government programs and 32% consumers are unaware.

### C) Consumer awareness towards consumer protection act

Level of awareness	Frequency	Percentage
Fully aware	22	16
Partial aware	52	38
Unaware	64	46
<b>TOTAL</b>	<b>138</b>	<b>100</b>

Consumer awareness towards consumer protection acts are very low 46% respondents are unaware about consumer protection acts and only 16% are aware about consumer protection acts.

### Conclusions

Following conclusions can be made from the study

- I. 1.76% respondents are aware about 91.6 KDM which is quality mark for gold.59% respondents are aware about Agmark.51% respondents are aware about ISI mark. Majority consumers are not aware about other quality assurance marks.
- II. Only 34% respondents are aware about consumer rights, 32% are having partial awareness and 34% do not have awareness about consumer rights. It can be conclude that low level of consumer rights awareness is reported.
- III. There is significance difference between consumer rights awareness and education, profession, age; income .There is no significance difference between consumer rights awareness and gender.
- IV. Only 20% respondents are aware about consumer awareness programs
- V. Low level of awareness reported towards consumer protection acts.

### SUGGESTIONS

To increase the awareness towards consumer rights and consumer responsibilities following suggestions can be given.

1. Consumer awareness programs should be conducted especially in rural areas.
2. Consumer clubs should form with rural consumers.
3. Intensive campaign to be taken up to aware the rural consumers not only towards rights and also towards consumer responsibilities.
4. Youth clubs are active in rural areas so make them involve conducting consumer education programs.

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