### **Consumer Awareness in Rural Area**

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#### Abstract

A consumer is a person who is the final users of products or service. In general, the marketing efforts should be geared towards the consumer rather than the customer who just purchases the product. In today's changing market scenario, there is an increasing necessity of empowering the consumers through education and motivation regarding their rights and responsibilities. He should be equipped to be fully vigilant so as to be able to protect himself from any wrongful action on the part of the seller. The publicity to educate consumers and make them aware about their rights will have a long lasting impact not only on the end consumers but also on the entire manufacturing and service sector. It will go a long way in introducing greater accountability and transparency in the services provided by the public as well as private sector since the end user i.e. consumer will be educated and will become aware enough to ask for best possible services in return of his hard earned money. Awareness on the part of consumer educated him of his responsibility and obligations as a consumer and to get an effective redressal in case of deficiency of service or defective product. Several steps have been taken by the Government both at the central and State level onwards generating awareness among the consumers. Any consumer can file a complaint alleging deviancies in the service, defective goods, charging of excess price or offering of goods hazardous to life and safety etc. Consumer's awareness in India is growing day by day and many consumer associations, business associations and Government's legislation are working to protect the interest and rights of the consumers. The Consumers Protection Act 1986 has been enacted for consumers to protect them from exploitation. All the procedures for filing complaint, relief available and appeals etc. have been fully explained in the above said Act. On the basis of my research it can be concluded that most of the respondents who belong to rural areas in Punjab, are having general awareness though not specific in relation to consumer protection and the day is not for off when the consumers will be truly empowered.

Key Words: Consumer, Rural, Awareness, Behaviour

#### INTRODUCTION

The customer is the most important visitor on our premises. He is not dependent on us. We are dependent on him. He is not an interruption on our work. He is the purpose of it. He is not an outsider on our business. He is part of it. We are not doing him a favor by serving him. He is doing us a favor by giving us an opportunity to do so"~ MAHATMA GANDHI

The rural population in India comprises the core of Indian society. The consumers have been sucked into the market economy and today the market determines the needs and preferences of

consumers. This consumer culture and the changing consumption pattern is now not only confined to the urban areas but is going deep down to the rural markets. The rural markets are the new hunting grounds for the business. A **consumer** is a person or group of people who are the final users of products and or services generated within a social system. A consumer may be a person or group, such as a household, the concept of a consumer may vary significantly by context, although a common definition is an individual who buys products or services for personal use and not for manufacture or resale. The terms "**consumer**" and "**customer**" are often used interchangeably, but **a consumer and customer** are not always the same entity. In essence, consumers use products while customers buy them. A consumer may also be a customer and a customer can also be a consumer, but situations occur where this is not the case. In general, your marketing efforts should be geared toward the consumer, rather than the customer.

### **PURCHASERS AND USERS**

Customers are the ones who purchase your products. Consumers are the ones who actually use your products, so the customer may not be the actual consumer of your product. For example, suppose you own a small business that manufactures and distributes children's games or toys. While the children are the actual users, or consumers, of your product, they are not your customers. Instead, the customers are the parents of the children who actually purchase your products for them.

### REMEMBER CUSTOMERS

Even if your customers are not the same as the consumers of your products, you should not completely ignore them in your marketing efforts since they are ones who control the purse strings. Again using the children's toys example, in addition to appealing to the desires of children, your marketing can also cater to parents by mentioning that the product is completely safe or is built to withstand the rigors of rough play.

### **COMMERCIAL USERS**

Customers and consumers also exist in the business world. If your business operates a fleet of company vehicles, for example, you will likely be a consumer of services such as fuel cards and insurance sold by entities that specifically deal with businesses instead of the general public. These entities market their services directly to businesses in the hope of ultimately making them their customers. *It is in a consumer's best interest to have a high awareness of the products he/she buys.* Higher awareness can lead to saving money and/or improving the quality of the goods purchased, or in economic terms, increasing the chances of being on a higher (better) indifference curve. If we look at the opposite scenario, a poorly-informed consumer will spend more money on products that provide less utility to the consumer, and there can be a loss, either private or social.

### LITERATURE REVIEW

In 2008 **Serene Shekhar, Santosh Ahlawat& Surabhi Singh** in their study named (AWARENESS AND UTILIZATION OF CONSUMER RIGHTS BY WOMEN CONSUMERS

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OF PALANPUR CITY ISSN-0974-2832, Vol. II, Issue-5 (Nov.08-Jan.09) founded that majority of the women consumers showed low level of awareness and low extent of utilization of consumer rights. It can be concluded from the findings that the major reason for low awareness and low extent of utilization of consumer rights among women consumers is low education and low socioeconomic status. Another reason for this is low exposure to communicational media

and low social participation. It can further be concluded that as the awareness of women consumers regarding consumer rights increases, its extent of utilization also increases. Thus through use of mass media, training camps and exhibit one can improve awareness level of consumers and thereby increase utilization of consumer rights by women consumers

In 2011 Jagwinder Singh (National Institute of Technology Jalandhar Punjab, India) in his study named A Comparison of Rural and Urban Buying of Consumer Durables published in Global Journal of Management and Business Research Volume 11 Issue 5 Version 1.0 April 2011 Type: Double Blind Peer Reviewed International Research Journal Publisher: Global Journals Inc. (USA) Print ISSN: 09755853 studied that India is one of the fastest growing markets of the world. The potential not only lies in the urban India but in the rural India also. The study has been carried out to differentiate the buying behaviour of rural households from that of urban households. . A sample of 411 (204 from urban and 207 from rural areas) households across the Punjab state (India) have been selected on the basis of non probability convenience sampling. Overall no significant differences could be observed between rural and urban consumers in terms of their; timing of purchase, buying the same brand of other durable, number of items, and duration of planning before buying. There is a relation between habitat and income in terms of duration of planning for different time periods before the buying of a television and refrigerator. The habitat also reveals association with income in terms of planning for months before buying an automobile. No association has been observed between habitat and automobile.http://globaljournals.org/GJMBR\_Volume11/10-Aincome buving Comparison-Of-Rural-And-Urban-Buying-Of-Consumer-Durables.pdf www.exclusivemba.com/ijemr

In 2012 B. Krishnakumar, S. Sakthiventhan, Research Scholar, Department of Business Administration, Annamalai University & Assistant Professor Department of Business Administration, Annamalai University. In their study named (A Study on Consumer Protection Awareness among Rural Consumers in Cuddalore District) The awareness of legal law on adulteration of food stuff is low among the rural respondents. The awareness of legal action for adulteration of drugs is moderate level among the rural respondents. Awareness of legal law for misuse of weight, using handmade balance for weight, less quantity in the package is very low. Rural respondents felt that the advertisements are deceitful. Apart from that packages are also deceitful. Most of the respondents are expressed that the mass media like TV, Radio and Newspaper are the most important sources for creating consumer protection awareness whereas Journals and Magazine are the least used sources among the rural respondents for making consumer protection awareness. And they also felt that the advertisement and packaging

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http://www.academia.edu/3234005/A Study on Consumer Protection Awareness among Rur al Consumers in Cuddalore District

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In 2012 Anupam Jain and Meenakshi Sharma Assistant Professor, Department of Management Studies, Dehradun Institute of Technology, Dehradun, Uttrakhand In their study (Brand Awareness and Customer Preferences for FMCG Products in Rural Market: An Empirical Study on the Rural Market of Garhwal Region) examined The brand awareness in rural areas particularly in respect of beauty care and health care products is showing an increasing tendency. (Most of the people both from illiterate & literate groups prefer branded products with the belief that quality is assured as the manufacturers are reputed companies. For Ex: Colgate Tooth Paste, Head & Shoulder shampoo). People are not worried about the price of the product. They are showing willingness to spend higher price when they realize that they can afford to spend. Since the usage of branded products of reputed companies will elevate their status as well as stature in that village. This change in the attitude to spend more on the highly priced branded products (Example: Dove Soap, Garnier Hair Oil) among high income groups in rural areas clearly suggests that there is an ample scope for such products to capture the markets in this areas by increasing the supply of these products. The marketing agencies are advised to conduct health awareness programs by educating the people about the need to use the health care products to arrest tooth decay, hair fall, dry skin, etc. These products can be made more popular and acceptable among the rural people .www.vsrdjournals.comVSRD -IJBMR, Vol. 2 (8), 2012 434443

http://www.vsrdjournals.com/MBA/Issue/2012\_08\_August/Web/4\_Meenakshi\_Sharma\_842Res\_earch\_Article\_MBA\_August\_2012.pdf

### **OBJECTIVES OF THE STUDY**

The main objectives of the study are as follows:

- 1. To evaluate the changing profile of the rural consumers in India
- 2. To study the level of awareness, of rural consumers on various consumer protection measures initiated by the Government of India and other agencies
- 3. To evaluate the rural consumers' current knowledge, attitudes, behavior and practices while purchasing goods or availing services
- 4. To examine the nature of unfair trade practices in the rural areas

#### **MEHODOLOGY**

The required data has been collected through primary source i.e. survey method by way of questionnaire and supported by secondary source like text books, Journals, internet and other publication where ever required

### **ANALYSIS**

Rural Area of District Mohall Punjab

#### CONSUMER EDUCATION

### 1.AWARENESS

Awareness on the part of consumer is necessary for two reasons.

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- (1) One needs to know his/her responsibilities and obligations as a consumer, to get the best out of the product/service that was purchased.
- (2) One needs to know his /her rights as a consumer, to get an effective redressal in case of defiency effective redressal in case of deficiency of service defective product. Whenever we purchase a product/service we expect to get the best out of it and that it lasts as long as promised. To get the best out of it (let it be a food item/lifestyle product or anything), we must know how to use the product, how to store/preserve it so that it remains good throughout its life and how to dispose it off safely in the end. This knowledge not only saves a few bucks, as you are utilizing the last drop of the juice but also gives you full satisfaction or delight. Just in case the product/service fails to meet your expectations, you have to ascertain your right of redressal.

In order to get a successful redressal (replacement, refund or compensation whatever it is), you have to prove that you have fulfilled all your obligations as a consumer and in spite of that the product/service failed to deliver what was promised. There lies the need for consumer awareness. Consumer education can play a very important role in protecting the environment. Today, we are facing environmental crisis in the form of global warming pollution, ozone depletion etc. The root causes of the environmental crisis are overuse of natural resources and over consumption in the affluent societies. Exploding world population and excessive consumerism are making the problem

almost

unmanageable.

Benefits of consumer education

- It encourages critical thinking, which helps consumers function more efficiently in the marketplace.
- •It promotes self-confidence and independence.
- It imparts life skills which contribute to success in everyday living.
- It improves the quality of life as well as environment.

### NEED FOR CONSUMER AWARENESS

It has been observed that the people for, whom various schemes have been taken up by Bureau of Indian Standards (BIS), in fact, do not get benefit as expected. This is mainly because they are not fully aware of these schemes and their benefits. Also, only knowledgeable and alert consumers aware of their rights and responsibilities can protect themselves effectively. The need of the hour is, therefore, to educate the common consumers particularly those in rural areas who are more susceptible to exploitation. Once they are educated and made aware of the schemes that have been drawn up for their benefit and also the redressal forum that is available, the benefit of various schemes, in true sense, will reach the common consumers of the country. It is, therefore, our bounden duty to play our part jointly and effectively in disseminating various schemes to the common consumers of the country. In this regard, the role of the voluntary consumer organizations, consumer activists, non-governmental organizations, educational institutions and media cannot be ignored. The first and the foremost step for a consumer to prevent himself from cheating is to keep his eyes and ears open. Know or be aware of what is happening around you.

Read the cases of various scams, thefts, and burglaries, scams etc. in that are highlighted in your local newspaper and also seen on television. This will keep you informed and conscious of what is going on and what can unfortunately even happen with you. Learn from the mistakes of your neighbors. If a shopkeeper has given a malfunctioning gadget to your neighbor, do not make the mistake of going to that shop. If somebody stole important mails from their mailbox, do make it a point to collect all your crucial mails directly from the post office.

### STATUTORY RIGHTS OF CONSUMERS

- 1. The right to be protected against the marketing of goods and services which are hazardous to life and property: It is important to know that safety standards are published from time to time by the relevant authorities in relation to many types of consumer good
- 2. The right to be informed about the quality, quantity, potency, purity, standard and price of goods or services, as the case may be, so as to protect the consumer against unfair trade practices; by simplifying this right it can be said that consumers are given the right to information. It may be noted that a victim of unfair trade practices would be able to come before a Consumer Forum only if he is a consumer within the meaning of the Act. Other buyers would have to go to the Monopolies Commission under MRTP Act.
- 3. The right to be assured, wherever possible, access to a variety of goods and services at competitive prices. It is only then the consumers will have access to variety and will be able to enjoy the benefit of competitive prices.
- 4. The right to be heard and to be assured that consumer's interest will receive due consideration at appropriate forums; Right to be heard is not only the foremost right of consumers it is a principle of natural justice also. The Central Council is charged with the responsibility of assuring to consumers that they would be heard as of right by appropriate forums and consumers will receive due attention and consideration from such forums.
- 5. The right to seek redressal against unfair trade practices or Restrictive trade practices or unscrupulous exploitation of consumers. The consumers has been given the right to seek redress against restrictive/unfair trade practices or unscrupulous exploitation.
- 6. The right to consumer education. This right is most important right because once the people are rendered conscious of their power, they may perhaps, feel energized to struggle against exploitation by manufacturers and traders. The Central Council has been charged with the responsibility to provide to the people proper education in terms of their remedies under the Act. However, consumer's strongest and the most precious right which he keeps to the last, is the' refusal to buy' and withdraw the patronage from the seller who always craves for it because, without it, he has none to sell.

### WHO CAN FILE A COMPLAINT?

Complaint can be filed by a complainant as defined in Section 2(1)(b) and means as under:-

- (i) a consumer or
- (ii) any voluntary consumer association registered under the Company 's Act 1956 or under any other law for the time being in force or

- (iii) The Central Government or the State Government or
- (iv)One or more consumers where there are more numerous consumers having the same interest who or which makes a complaint. Thus class action is permissible under the Act.
- (v) In case death of a consumer, his legal heir or representative

### Complaint:-

The starting point in a consumer action under the Act is filing of a complaint.

Any complainant can file a complaint alleging any of the following consumer's disputes:

- 1. Any restricted trade practice or unfair trade practice adopted by any trader or service provider.
- 2. Defective goods
- 3. Deficiencies in services
- 4. Charging of excess price for goods or services.
- 5. Offering of goods and services that are hazardous to life and safety.

### CONSUMER PROTECTION COUNCILS

The interest of the consumers is sought to be promoted and protected under the Act by establishment of Consumer Protection Councils at the central, state or district levels. These Councils are advisory bodies. The Chapter II of the Consumer Protection Act 1986 comprises of sections 4 to 8B deals with Consumer Protection Councils.

#### **Central Consumer Protection Council**

Section 4 provides that the Central Government shall by notification establish a Council to be known as the Central Consumer Protection Council (hereafter referred to as the Central Council) which consists of the following members:-

- (a) The Minster in charge of the consumer consumers' affairs who shall be its Chairman.
- (b) Such number of other official or non official members representing such interest as may be prescribed.

### **State Consumer protection Council**

Section 7 provides that the State Council shall consists of a Minister in charge of Consumer Affairs in the State Government who shall be its Chairman and such number of other official and non official members representing such interest as may be prescribed by the State Government. The State Government shall meet as when necessary but not less than two meetings shall be held every year. The procedure to be observed in regard to the transaction of its business at such meetings shall be prescribed by the State Government.

#### **District Consumer Protection Council**

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Section 8A provides that the State Government shall by notification establish for every District a Council to be known as District Consumer Protection Council. It shall be consists of the following members:

- a) The Collector of the District shall be its Chairman.
- b) Such number of other members' official or non official as may be prescribed by the State Government.

#### **District Forum**

Section 9 of the Act provides for the establishment of a District Forum by the State Government in each District of the State by notification. The State Government may establish more than one District Forum in a District if it deems fit to do so. Section 10(1) provides that each District Forum shall consists of the following members;-

- a) a person who is or who has been or is qualified to be ,a District Judge who shall be its President.
- b) two others members, one of whom shall be of woman, who shall have the following qualifications namely:
  - 1. Be not less than thirty five years of age.
  - 2. Possess bachelor's degree from recognized University.
  - 3. Be a person of ability. Integrity and standing, and have adequate knowledge and experience of at least ten years in dealing with problems relating to economics, law, commerce, accountancy, industry public affairs or administration

### **State Commission**

The Act provides for the establishment of the State Consumer Disputes Redress Commission by the State Government in the State by notification.

**Composition:** - Section 16(1) provides that each State Commission shall consist of the following members:-

A person who is or has been a Judge of a High Court appointed by the State Government (in consultation of Chief Justice of high Court) who shall be its President.

Not less than two and not more than such number of members, as may be prescribed and one of who shall be a woman who shall have the following qualifications namely:-

- (i) Be not less than thirty five years of age.
- (ii) Possess bachelor's degree from recognized University.
- (iii)Be a person of ability. Integrity and standing, and have adequate knowledge and experience of at least ten years in dealing with problems relating to economics, law, commerce, accountancy, industry public affairs or administration.

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However, not more than fifty percent members shall be from amongst persons having a judicial background.

#### **National Commission**

Section 9 provides for the establishment of National Consumer Disputes Redressal Commission by the Central Government by notification in the official gazette.

**Composition: -** Section 20(1) provides that National Commission shall consist of the following members:-

- a) A person who is or has been a Judge of the Supreme Court, to be appointed by the Central Government (in consultation of Chief Justice of India) who shall be its President.
- b) Not less than four and not more than such number of members, as may be prescribed and one of who shall be a woman who shall have the following qualifications namely:-
  - (i) Be not less than thirty five years of age.
  - (ii) Possess bachelor's degree from recognized University.
  - (iii)Be a person of ability. Integrity and standing, and have adequate knowledge and experience of at least ten years in dealing with problems relating to economics, law, commerce, accountancy, industry public affairs or administration.

However, not more than fifty percent members shall be from amongst persons having a judicial background.

Initiatives towards Consumer Awareness and Education

In a country like ours, given the scenario of economic disparity and level of education and ignorance, educating the consumers, remains a gigantic task. This calls for concerted efforts from every one. Government has taken up number of initiatives for creating consumer awareness in the country. The Consumer Awareness Scheme for the XIth Plan amounting to a total of Rs. 409 crores has been approved by the Cabinet Committee on Economic Affairs in January, 2008. The slogan 'Jago Grahak Jago' has now become a household name as a result of the publicity campaign undertaken in the last 4 years. Through the increased thrust on consumer awareness in the XIth Five Year Plan, the Government has endeavoured to inform the common man of his rights as a consumer. As part of the consumer awareness scheme, the rural and remote areas have been given top priority.

### Multi Media Publicity Campaign

Multi-media publicity campaign are being undertaken through print and electronic media on the issues that are directly relevant to the role of the Department such as ISI, Hallmark, Labelling, MRP, Weights and Measures etc, Simultaneously, major initiative are being launched wherein issues that have come into focus on account of new emerging areas such as telecom, real estate, credit cards, financial products, pharmaceuticals, Insurance, travel services, medicines etc. are under taken either through joint campaigns or joint consultations with the concerned

Departments. The Department of Consumer Affairs has video spots of 30 seconds duration on various consumer related issues, which are being telecast through Cable and Satellite channels. Special programmes have also been telecast on Lok Sabha TV and Doordarshan to highlight the issues relating to consumer awareness. Issues pertaining to rural and remote areas have been given prominence in the various advertisement spots.

### **Meghdoot Postcards**

Consumer awareness messages are also being disseminated through Meghdoot Post cards in consultation with Department of Post to reach far-flung rural areas including North-East States. Posters carrying messages pertaining to consumer awareness have been displayed in 1.55 lakh Rural Post Offices and more than 25000 Urban Post Offices throughout the country.

### **National Consumer Helpline**

The Department has launched a National Help Line. The toll free number 1800-11-4000 facility is available to consumers from 9.30 A.M. to 5.30 P.M. on all the working days.

### Participation in India International Trade-Fair-2010

Exhibitions and Trade Fairs are also used as a tool for showcasing the consumer awareness initiatives of the Department. The Department participated in the India-International Trade Fair organized in New Delhi from 14th to 27thNovember, 2010. Thousands of visitors visited the 'Jago Grahak Jago' stall during the Trade Fair. Publicity brochures containing information about Consumer Forum, National Consumer Helpline, Grievance Redressal Mechanism and sector specific information such as on real estate, telecom, financial products etc. was distributed free of cost to the visitors during the Fair. The video advertisement spot as part of the 'Jago Grahak Jago' campaign was also run continuously to spread awareness on consumer issues among the visitors to the stall. Representatives of National Consumer Helpline were also deputed to provide on-the-spot guidance to the visitors during the Trade Fair. The Department also participated in an exhibition in Voorhees College, Vellore, and Tamil Nadu in October, 2010.

### **Use of Sports Events**

In order to reach maximum number of consumers, the Department telecasted video spots containing consumer related information during the popular sports events where the audience interest is maximum.

### Joint Publicity Campaign

As part of joint publicity campaign, various advertisements have been released on specific consumer issues like real estate, credit cards, pharmaceuticals, insurance, food safety etc. to educate consumers.

### **Use of Internet to generate Consumer Awareness**

Realizing that more than 70% population under the age of 35 years is using the internet in a big way, a major initiative is being taken to spread consumer awareness through the internet. All the

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print advertisements as well as the Audio Video spots of the Department have been uploaded on the website of the Ministry i.e.www.fcamin.nic.in.

### Special Scheme on Assistance to State Governments/UTs

Considering the fact that active involvement of State Governments in awareness campaign is crucial in taking forward the movement to rural, remote and backward areas, the involvement of the State/UT administration has been given prominence in spreading the message of consumer awareness. Grant-in-Aid has been given to the States/UTs for carrying out consumer awareness activities in the local media using the local language and emphasis has been made on involving Panchayati Raj institutions in the consumer awareness campaign.

### **Concurrent Evaluation of Publicity Campaign**

A comprehensive survey was undertaken by Indian Institute of Mass Communication (IIMC) covering 12 States and 144 districts in the country. The survey revealed that about 62.56 per cent respondents from both rural and urban areas were found to be aware of the publicity campaign run by the Department. Findings of the IIMC survey have been duly considered and incorporated while finalising the Media Plan for undertaking consumer awareness activities. Mid-term evaluation of the campaign has also been carried out by an empanelled agency of the Planning Commission and the study report has come out with encouraging reports regarding the Jago Grahak Jago Campaign.

### **Proactive Legislation for Consumer Protection**

In consonance with the special emphasis placed by this Department on the development of legal metrology in the country, a comprehensive Legal Metrology Bill has been enacted to replace the Standards of Weights and Measures Act, 1976 and the Standards of Weights and Measures (Enforcement) Act, 1985. It intends to further simplify the requirements of weights and measures in inter-state trade, optimum utilization of existing legal metrology infrastructure in the country and provide for personnel who are better attuned to the ever changing requirements, to handle the subject of legal metrology in the States/UTs.

### **Up gradation of Standards**

In helping the consumer to exercise their rights, quality and standards have a crucial role to play. Standards provide consumers with reliable benchmarks of quality. Quality consciousness is not yet a way of life in India as it is in the West; the Department has succeeded in putting in place an economic framework to promote quality. The BIS has taken new initiatives in introducing a certification scheme for foreign manufacturers and imported goods, food safety certification as per ISO Standards. Certification Scheme for Hallmarking of Gold jewellery and Silver artifacts is an important contribution of BIS in safeguarding consumer interests.

### The Future Roadmap

The multi-media publicity to educate consumers and make them aware about their rights will have a long lasting impact not only on the end consumers but also on the entire manufacturing

and services sector. It will go a long way in introducing greater accountability and transparency in the services provided by the public as well as private sector since the end user i.e. consumer will be educated and will become aware enough to ask for best possible services in return of his hard earned money. The day is therefore not far off when the consumers will be truly empowered

### **FINDINGS**

1. Are you aware that the product, you are using is a standardized product (ISI, AGMARK, ISI-9002, etc) or not?

YES-98%

NO -2%

98% of the people knows about ISI, AGMARK,ISO-9002 and 2% of people are not aware of these.

**Interpretation**: - People have general awareness

**2.** Are you aware of the statutory requirement that the product shows maximum retail price (MRP), date of manufacturing, date of expiry?

YES-100%

NO--

All the respondents are aware regarding the statutory requirement of product showing MRP, Manufacturing date Expiry date.

**Interpretation:**-Most of the people are aware to see MRP and such dates of product.

**3.** Do you buy branded food items and medicines?

YES-73%

NO-25%

Response not given-2%

73% of respondents said that they buy branded food items and medicines while 25% do not buy and 2% made no response.

**Interpretation:** - Mostly the rural population is less aware about branded items

**4**. Are you a brand loyal consumer?

YES-78%

NO-22%

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78% of respondents said they are brand loyal consumers. They use the same brand while 22% said they can easily shift to other brands fulfilling desired features.

**Interpretation**: - Mostly the public in rural side has become branded consumer

**5.** Do you switch to another brand easily just for the sake of celebrity ambassadors?

**YES-8%** 

NO-92%

92% of respondents said they buy product for their own convenience they do not buy products for the sake of celebrity stars.8% feel they want to follow their celebrities choices.

**Interpretation:** - In rural population has less such effect

**6**. Do you examine the expiry date of the food items and medicines when you buy them?

YES-100%

NO--Nil

100% people said that they check expiry date

**Interpretation:** - Public is fully aware about expiry date of the products

7. The most reliable source of consumer information would be from

.Executive of company 22%

Product label 63%

Salesperson 5%

Advertisement 10%

22% of respondents feel that executive of company is most reliable source of consumer information.63% believe product label tells the information more accurately than any other source while 5% said sales person can tell the information more accurately and 10% believe on advertisement.

**Interpretation**: - People generally see the Product label

**8.** Do you check the address of the company is on the package?

YES-77%

NO-23%

77 % responded that they check the address of company while 23% said they do not check the address.

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**Interpretation:** - Due to ignorance some persons do not care for the company address.

**9.** Do you read the nutritional labels on food products?

YES-68%

NO-32%

68% said they read nutritional labels on food products while 32% said they do not bother so they do not read

**Interpretation:** - Urban and educated people are aware about nutritional value.

**10.** Have you ever cross checked the weights of the products mentioned on the item?

YES-11%

NO-89%

89% respondents said they do not check the weights of packed products while 11% said they cross check the weights

**Interpretation**: - Sometimes, this type of action leads towards quarrel so public hesitate to insist to check the weight.

11. Do you compare the price of goods you buy, at other stores?

YES-97%

NO-3%

97% of respondents said they compare the price of goods available at different shops while 3% said they do not compare.

**Interpretation:** - Mostly public have general idea of rate of product

12. Do you check the M.R.P (Maximum Retail Prices) before buying the products?

YES-100%

NO--

100% respondents said they check the M.R.P before buying the product.

**Interpretation**: - People are aware about MRP of the product.

13. Are you charged The MRP or more than/less than the MRP?

YES-92%

NO-8%

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92% of respondents said sometimes they are charged more than/less than MRP while 8% said they always buy product at MRP

**Interpretation**:-People are aware about less or more cost of product on MRP charged by different sellers

**14**. Generally, do you believe everything you read on labels?

YES-86%

NO-14%

86% said they believe in the product labels and 14% said they do not take these labels 100% accurate.

**Interpretation**: - People generally believe that information of product on label is correct

**15**. Are you aware of the fact that you should obtain cash memo against the purchase so that the genuineness of the product as well as the tax revenue of government are ensured?

YES-91%

NO-6%

**RESPONSE NOT GIVEN-3%** 

91% said they know that they should obtain cash memo while 6% said there is no use of cash memo and 3% did not respond.

**Interpretation**:-Most of the people insist for cash Memo of the purchase

**16**. Have you ever come across adulteration in foodstuffs?

YES-47%

NO-52%

**RESPONSE NOT GIVEN-1%** 

47% said sometimes there is adulteration in food stuffs while 52% said it may happen in loose products not in sealed and packed while 1% did not respond

**Interpretation**:-Public is aware about the sealed or unsealed/damaged seal product

17. IF you are not satisfied with the price/quality of the products do you realize the need for forming some consumer clubs to fight for your rights?

YES-71%

NO-21%

**SOMETIMES-18%** 

# Oct'14-March'15

71% said there is a need of consumer club while 21% do not want and 18% said sometimes they feel the necessity of consumer clubs.

**Interpretation**:-Some people feel they can fight individually for price and quality of product.

**18**. Are you aware of your rights as consumers?

YES-96%

NO-4%

96% of respondents said they know rights of consumers while 4% said they do not know.

**Interpretation:-**Now -a-days there is a general awareness among the public for consumer rights

**19.** Are you aware that if you purchase inferior or defective goods, you have the right to lodge the complaint to the seller?

YES - 100%

NO-- Nil

100% respondent said they know they can lodge complaint to seller if the product is not of the quality which was earlier assured.

**Interpretation**:-.Due to general awareness of public for their rights they know very well they can file a complaint

20. The first step a person with a consumer complaint should take is to;

Obtain legal assistance 3%

Contact a consumer agency -Nil

Write to the headquarters of the company 6%

Return to the place of purchase 91%

91% responded that first step is to return to place of purchase while 6% said they would write to headquarters of company .3% said they would obtain legal assistance.

**Interpretation**:-Purchasers prefer to approach the shopkeepers to avoid litigation

21. Are you aware of any legal remedy available for the redressal of your grievances?

YES 76%

NO 23%

NO RESPONSE GIVEN 1%

# Oct'14-March'15

76% said they know about legal remedy available for redressal of their grievances while 23% are not aware about this .1% did not respond.

**Interpretation**:-Purchasers have started to avail such legal remedy

21(A)If yes, did you complain

Shopkeeper 68%

Main Suppliers 14%

Elsewhere

Did not respond 18%

68% said they made complaint to shopkeepers, 14% said, to main suppliers' while 18% did not respond to this question.

**Interpretation:**-Mostly, such matters can be settled at shopkeeper level.

22. Was your complaint to the supplier / shopkeeper attended by him up to your satisfaction?

**YES 99%** 

NO 1%

99% said they were made satisfied by giving the solution to their problems and 1% said he was not satisfied.

Interpretation:-Shopkeepers care for their goodwill

23. Did you think media can play an important role for consumer awareness?

YES 99%,

NO 1%,

99% said media can play an important role for consumer awareness while 1%, they said, they did not agree.

**Interpretation**:-customers know that media plays an important role for awakening them

**24**. Have you watch some TV programmes about the product analysis and related matters for the guidance of the consumers?

Yes 89%.

No 11%.

89%. Said they have watched such programmes on TV.and 11%. said they have not watched

# Oct'14-March'15

**Interpretation**:-People bank upon the TV for its programs to educate them

**25**. Are you aware of the tactics stores use to influence you buying habits?

Specify-----

**Interpretation:** As no one responded to this question hence it can be concluded that customers get influenced easily by the owners of Stores or the main suppliers of products who attract them and even sometimes change their habits to purchase the goods on the basis of attractions of greed of 40% sale discount or even 60% sale discount on the eve of Winter Sale, Diwali Sale and New Year sale.

**26**. Are you aware of consumer courts, for redressal of grievances of consumers?

Yes. 89%

No. 11%.

89%. Said, they know about consumer courts. 11%. They said, they are not aware about consumer courts

**Interpretation**:-Due to the efforts of printed media "JAGO GAHAK JAGO" the customers have become aware about the consumer courts

**26A** if yes, have you filed a case in the consumer court?

Yes 7%...

No 93%.

7% said, they have filed 93% and 7% said, they did not file.

**Interpretation**:-Most of people avoid the litigation

**26B** if yes, was the consumer court able to redress your grievances?

Yes 100%.

No .Nil.

100% respondents were satisfied with consumer courts.

**Interpretation:-**Yes, it is admitted fact that people are able to redress their grievances through the consumer courts

### **SUGGESTIONS**

In today's changing market scenario, there is an increasing necessity of empowering the consumers through education and motivation regarding their rights and responsibilities. He/she should be equipped to be fully vigilant so as to be able to protect himself/herself from any wrongful act on the part of the seller/trader. Several steps have been taken by the Government,

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both at the Central and State level towards generating awareness among the consumers. Given all such initiatives, it is the responsibility of the consumer as well to keep in mind the following suggestions:

- Purchase products only after their complete scrutiny and not at the cost of attractive advertisements.
- Keep check on the weighing and measuring instruments used by traders.
- Avoid buying fruits and vegetables from unhygienic place.
- Check print of MRP on the packet.
- Check the quantity as per the figure printed on the packet.
- Check the expiry date of the product, particularly that of eatables and medicines.
- Always collect bill at the time of purchase.
- Moreover, the packaging and appearance of the product should not be the guiding factor for consumer purchases. Along with cost consideration, consumer must be cautious of the quality of the product. Most importantly, it is the prime responsibility of a consumer to bring to the notice of the concerned authorities, any violation in their rights.

### **CONCLUSION**

Consumer Awareness in India is growing day by day and many consumer Associations, business associations and Government Legislations are working to protect the interests and rights of the consumers. The consumer protection Act 1986 has been enacted for consumers to protect them from exploitation... It has explained well all the procedures for filing complaint, relief available, appeals etc. From this research it can be concluded that all the respondents who belong to rural area in Punjab 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 ISI, ISO, and Agmarks etc. are also not new for them. Last but not the least; the consumers must educate themselves about their rights and availability of redressal mechanisms

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