

## **A STUDY ON RURAL CONSUMERS RIGHTS** **AWARENESS IN UDUMALPET TALUK**

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### **ABSTRACT**

Consumers' rights are well documented and much talked about. This study explores consumer's awareness on their rights against exploitation of businessmen. Data required for the study have been collected from 500 respondents from Udumalpet taluk by well structured interview schedule. Consumers' awareness about consumers' rights has been measured by assigning scores to questions relating to consumers rights. ANOVA test is applied to ascertain the variation in the mean awareness index of the consumers based on demographic factors of consumers. Analysis of the study reveals that there is significant difference in the awareness of consumers' rights awareness of consumers classified on the basis of age and size of family. There is no significant difference in the awareness of consumers' rights awareness of consumers classified on the basis of gender, marital status, and educational qualification, type of family, occupation and monthly income.

**Key words: Awareness, Consumer rights and Rural Consumers.**

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## **1. Introduction**

Consumers' rights are well documented and much talked about. Constitution of India and Consumer Protection Act 1986 defines consumers' rights and responsibilities. Agencies like the Government, Consumer courts and voluntary organizations work together to safeguard the consumers. In this chapter awareness of consumers rights are discussed.

## **2. Statement of the Problem**

Indian consumers are gets exploited by businessmen in different ways while buying goods and services and most of the rural consumers are also not aware of their rights. Hence, there is a need to analyse the awareness level of consumer rights.

## **3. Consumers Rights**

Various rights enshrined in the Constitutions and the Consumer Protection Act are

- Right to Safety
- Right to Information
- Right to Choose
- Right to be Heard
- Right to Redressal
- Right to Consumer Education
- Right to Healthy Environment
- Right to Basic Needs

## **3. Objectives of the Study**

The objectives of this study is

- To ascertain the level of awareness of consumers rights.

## **4. Hypotheses of the Study**

In tune with the objectives the following hypotheses are framed

- There is no variation in the mean awareness index of the consumers based on demographic factors.

## **5. Scope and Significance of the Study**

The scope of the study is limited to Udumalpet Taluk in Tirupur district of Tamilnadu. The study deals with the level of awareness of consumers rights.

## **6. Methodology**

For the purpose of the study both primary as well as secondary data were collected. A well structured interview schedule is employed to collect primary data. ANOVA test is applied to ascertain the variation in the mean awareness index of the consumers based on demographic factors of consumers.

## **7. Limitations of the Study**

This study has been confined to Udumalpet taluk in Tirupur district only. So the result of this study cannot be generalized to other regions. The sample size is limited to 500 consumers. The results may vary according to the opinion expressed by the respondents.

## **8. Review of Literature**

1. Hima in her study of “Consumer Rights Awareness - A Study among College Students of Kannur District states that 65% of students are well aware about consumer rights whereas the balance 35% has no idea on consumer rights.
2. Rajanikanth in his study of “Media and Consumer Rights Awareness among Rural Consumers in Telangana” found that 44% of the rural consumers don’t know about consumer rights. Only 56% of the rural consumers heard about at least one consumer right or know that they have such kind of right as consumer. It also observed that more than 70% of the rural consumers are unaware of the law related to consumer protection in India.
3. Rekha Rani and Arun Kumar in their study of “A study on Awareness of consumers on consumer’s Rights in District Hisar” concluded that from their study that very small proportion i.e. 18 per cent of consumers in Hisar has knowledge on their rights and fight for their rights. A large proportion of consumers i.e. 46 percent knows all about their rights but do not take action against unfair trade practices of sellers due to hesitation and ignorance.

4. Sarasu Devi in her study of “Awareness and Satisfaction of Educated Consumers about Consumer Protection Legislation in Tirunelveli City” found that 71% of the respondents were aware of consumer rights and responsibilities.

5. Tejbati Devi in her study of “Legal Regime for the Consumer Protection and its Human Rights Perspective” suggested that awareness along with the interaction programs should be conducted for the better understanding as well as better protection of the consumer interest.

## 9. Consumers Rights Awareness Index

Rural consumers’ awareness about consumers’ rights has been measured by assigning scores to questions relating to consumers rights. Seven such questions are rated on a five-point scale. The maximum score a consumer would get is 35. Scores obtained by each consumer is divided by 35 and multiplied by 100 to convert it into an index. This index is termed as ‘Consumers Rights Awareness Index’. The index ranges between 20.00 and 100.00 and the mean of awareness index is 79.27. A majority of the consumers (65.80%) have the index above the average and 34.20% have it below the average.

## 10. Association between Demographic Factors and Consumers Rights Awareness Index

To ascertain variation and association between demographic factors and consumers rights awareness index, ANOVA are applied and the results are discussed under various heads:

### 10.1 Age and Consumers Rights Awareness

**H<sub>0</sub>:** There is no variation in the mean awareness index of rural consumers based on age.

**TABLE 10.1**

### AGE AND CONSUMERS RIGHTS AWARENESS

Age	Numbers	Mean Awareness Index	Above Average	Below Average	Range
Up to 20	140(28.00)	83.18	64	76	40.00-100.00
21 to 40	324(64.80)	77.44	201	123	20.00-100.00
Above 40	36(7.20)	80.48	16	20	40.00-100.00
<b>Total</b>	<b>500</b>	<b>79.27</b>	<b>329</b>	<b>171</b>	<b>20.00-100.00</b>

d.f.:v<sub>1</sub> 2, v<sub>2</sub> 497

Table Value: Five per cent level : 3.014

Calculated F Value:7.398

One per cent level : 4.648

Table 10.1 shows that most of the rural consumers (64.80%) are in the age group 21 to 40 years and their mean awareness index is 83.18. Of them, 45.71% have awareness index above the average while 54.29% have it below the average. Next to them 28% of the consumers age is upto 20 years and their mean awareness index is 83.18. Of them 45.71% have it above the average while 54.29% have it below the average. Only 7.20% rural consumers are above 40 years .Their mean awareness index is 80.48. While 44.44% of them have awareness index above the average, the rest 55.56% have it below the average.

Further it is found that mean awareness index is high among rural consumers, who are upto the age of 20 years and low in the age group 21 to 40. However ANOVA results indicate that the calculated F value is more than the table value at one percent level, hence there is significant difference in the mean awareness index among rural consumers classified on the basis of their age. Therefore, the null hypothesis is rejected.

## 10.2 Gender and Consumers Rights Awareness

**H<sub>0</sub>:** There is no variation in the mean awareness index of rural consumers based on gender.

**TABLE 10.2**

### **GENDER AND CONSUMERS RIGHTS AWARENESS**

<b>Gender</b>	<b>Numbers</b>	<b>Mean Awareness Index</b>	<b>Above Average</b>	<b>Below Average</b>	<b>Range</b>
Male	376(75.20)	79.07	244	132	20.00-100.00
Female	124(24.80)	79.86	85	39	20.00-100.00
<b>Total</b>	<b>500</b>	<b>79.27</b>	<b>329</b>	<b>171</b>	<b>20.00-100.00</b>

d.f.: 498

Table Value: Five per cent level : 1.965

Calculated 't' Value:-0.505

One per cent level : 2.586

Table 10.2 shows that most of the rural consumers (75.20%) are male and their mean awareness index is 79.07. Of them 64.89% have awareness index above the average while 35.11% have awareness index below the average. There are 24.80% female rural consumers and their mean

awareness index is 79.86. Of them 68.55% have awareness index above the average while 31.45% have awareness index below the average.

Further it is found that mean awareness index is high among female consumers, and low among the male consumers. However ANOVA results indicate that the calculated value is less than the table value at five percent level, hence there is no significant difference in the mean awareness index among rural consumers classified on the basis of their gender. Therefore, the null hypothesis is accepted.

### 10.3 Educational Qualification and Consumers Rights Awareness

**H<sub>0</sub>:** There is no variation in the mean awareness index of rural consumers based on educational qualification.

**TABLE 10.3**

#### **EDUCATIONAL QUALIFICATION AND CONSUMERS RIGHTS AWARENESS**

<b>Educational Qualification</b>	<b>Numbers</b>	<b>Mean Awareness Index</b>	<b>Above Average</b>	<b>Below Average</b>	<b>Range</b>
H.Sc.	25(5.00)	82.86	15	10	40.00-100.00
Under Graduate	265(53.00)	80.29	131	134	40.00-100.00
Post Graduate	169(33.80)	77.51	100	69	20.00-100.00
Others	41(8.20)	77.70	25	16	31.43-100.00
<b>Total</b>	<b>500</b>	<b>79.27</b>	<b>329</b>	<b>171</b>	<b>20.00-100.00</b>

d.f.:v<sub>1</sub> 3, v<sub>2</sub> 496

Table Value: Five per cent level : 2.623

Calculated F Value:1.797

One per cent level : 3.821

Table 10.3 shows that most of the rural consumers (53.00%) are in second category and their mean awareness index is 80.29. Of them 49.43% have awareness index above the average while 50.57% have it below the average. Next to them there are 33.80% consumers in third category and their mean awareness index is 77.51. Of them, 59.17% have above the average while 40.83% have it below the average. Next to them there are 8.20% consumers in fourth category and their mean awareness index is 77.70. Of them, 60.97% consumers have it above the average while

39.02% have it below the average. And the rest 5.00% consumers are in first category and their mean awareness index is 82.86. Of them, 60.00% consumers have it above the average while 40.00% have it below the average.

Further it is found that mean awareness index is high among rural consumers, who are HSC and low among the rural consumers, who are post graduate. However ANOVA results indicate that the calculated F value is less than the table value at five percent level, hence there is no significant difference in the mean awareness index among rural consumers classified on their educational qualification. Therefore, the null hypothesis is accepted.

#### 10.4 Marital Status and Consumers Rights Awareness

**H<sub>0</sub>:** There is no variation in the mean awareness index of rural consumers based on marital status.

**TABLE 10.4**  
**MARITAL STATUS AND CONSUMERS RIGHTS AWARENESS**

Marital Status	Numbers	Mean Awareness Index	Above Average	Below Average	Range
Unmarried	360(72.00)	79.99	238	122	20.00-100.00
Married	140(28.00)	77.41	91	49	31.43-100.00
<b>Total</b>	<b>500</b>	<b>79.27</b>	<b>329</b>	<b>171</b>	<b>20.00-100.00</b>

d.f.: 498

Table Value: Five per cent level : 1.965

Calculated 't' Value: 1.724

One per cent level : 2.586

Table 10.4 shows that most of the rural consumers (72.00%) are unmarried and their awareness index is 79.99. Of them 66.11% have awareness index above the average while 33.89% have awareness index below the average. Next to them there are 28.00% married rural consumers and their mean awareness index is 77.41. Of them 65.00% have awareness index above the average while 35.00% have awareness index below the average.

Further it is found that mean awareness index is high who are unmarried, and low among the rural consumers who are married. Hence, it is inferred that rural consumers who are unmarried

have high level of awareness. However ANOVA results indicate that the calculated value is less than the table value at five percent level, hence there is no significant difference in the mean awareness index among rural consumers classified on the basis of their marital status. Therefore, the null hypothesis is accepted.

### 10.5 Type of Family and Consumers Right Awareness

**H<sub>0</sub>:** There is no variation in the mean awareness index among rural consumers based on the type of family.

**TABLE 10.5**

#### **TYPE OF FAMILY AND CONSUMERS RIGHTS AWARENESS**

Type of Family	Numbers	Mean Awareness Index	Above Average	Below Average	Range
Nuclear	322(64.40)	79.44	217	105	40.00-100.00
Joint	178(35.60)	78.96	112	66	20.00-100.00
<b>Total</b>	<b>500</b>	<b>79.27</b>	<b>329</b>	<b>171</b>	<b>20.00-100.00</b>

d.f.: 498

Table Value: Five per cent level : 1.965

Calculated 't' Value:0.344

One per cent level : 2.586

Table 10.5 shows that most of the rural consumers (64.40%) have nuclear type of family and their mean awareness index is 79.44. Of them, 67.39% have awareness index above the average while 32.61% have awareness index below the average. Next to them 35.60% consumers are in joint type of family. Their mean awareness index is 78.96. While 62.92% of them have awareness index above the average and the rest 37.08% have below the average.

Further it is found that mean awareness index is high whose type of family are nuclear, and low among the rural consumers whose type of family are joint. However ANOVA results indicate that the calculated value is less than the table value at five percent level, hence there is no significant difference in the mean awareness index among rural consumers classified on the basis of type of their family. Therefore, the null hypothesis is accepted.

### 10.6 Size of Family and Consumer Rights Awareness

**H<sub>0</sub>:** There is no variation in the mean awareness index among rural consumers based on the size of family.

**TABLE 10.6**

#### SIZE OF FAMILY AND CONSUMERS RIGHTS AWARENESS

Size of Family	Numbers	Mean Awareness Index	Above Average	Below Average	Range
Two	41(8.20)	84.95	21	20	68.57-100.00
Three	118(23.60)	78.84	73	45	31.43-100.00
Above Three	341(68.20)	78.73	223	118	20.00-100.00
<b>Total</b>	<b>500</b>	<b>79.27</b>	<b>329</b>	<b>171</b>	<b>20.00-100.00</b>

d.f.:v<sub>1</sub> 2, v<sub>2</sub> 497

Table Value: Five per cent level : 3.014

Calculated F Value:3.198

One per cent level : 4.648

Table 10.6 shows that most of the rural consumers (68.20%) are in third category and their mean awareness index is 78.73. Of them, 65.40% have awareness index above the average while 34.60% have awareness index below the average. Next to them, 23.60% of the consumers are in second category and their mean awareness index is 78.84. Of them, 61.86% have awareness index above the average while 38.14% rural consumers are with awareness index below the average. Next to them, there are 8.20% consumers in first category and their mean awareness index is 84.95. Of them, 51.22% consumers have awareness index above the average while 40.78% have it below the average.

Further it is found that mean awareness index is high among who have two as the size of family, and low among the rural consumers whose size of family are three. However ANOVA results indicate that the calculated F value is more than the table value at five percent level, there is

significant difference in the mean awareness index among rural consumers classified on the basis of the size of their family. Therefore, the null hypothesis is rejected.

### 10.7 Occupation and Consumers Rights Awareness

**H<sub>0</sub>**: There is no variation in the mean awareness index of rural consumers based on occupation.

**TABLE 10.7**

#### OCCUPATION AND CONSUMERS RIGHTS AWARENESS

Occupation	Numbers	Mean Awareness Index	Above Average	Below Average	Range
Employment	90(18.00)	79.52	58	32	31.43-100.00
Business	119(23.80)	78.15	70	49	20.00-100.00
Agriculture	96(19.20)	79.61	65	31	40.00-100.00
Others	195(39.00)	79.66	136	59	20.00-100.00
<b>Total</b>	<b>500</b>	<b>79.27</b>	<b>329</b>	<b>171</b>	<b>20.00-100.00</b>

d.f.:v<sub>1</sub> 3, v<sub>2</sub> 496

Table Value: Five per cent level: 2.623

Calculated F Value: 0.286

One per cent level: 3.821

Table 10.7 shows that most of the rural consumers (39.00%) are in fourth category and their mean awareness index is 79.66. Of them, 69.74% have awareness index above the average while 30.26% have it below the average. Next to them there are 23.80% consumers in second category and their mean awareness index is 78.15. Of them, 58.82% consumers have awareness index above the average while 41.18% have it below the average. Next to them there are 19.20% in third category and their mean awareness index is 79.61. Of them, 66.71% consumers have awareness index above the average while 32.91% have it below the average. There are 18.00% consumers are in first category and their mean awareness index is 79.52. Of them, 64.44% have awareness index above the average while 35.56% have it below the average.

Further it is found that mean awareness index is high among, whose occupation are others and low among the rural consumers, whose occupation are business. However ANOVA results indicate that the calculated F value is less than the table value at five percent level, hence there is no significant difference in the mean awareness index among rural consumers classified on the basis of their occupation. Therefore, the null hypothesis is accepted.

### 10.8 Monthly Income and Consumers Rights Awareness

**H<sub>0</sub>:** There is no variation in the mean awareness index of rural consumers based on the monthly income.

**TABLE 10.8**

#### MONTHLY INCOME AND CONSUMERS RIGHTS AWARENESS

Monthly Income	Numbers	Mean Awareness Index	Above Average	Below Average	Range
Below 10000	259(51.80)	79.03	171	88	20.00-100.00
10001 to 20000	154(30.80)	79.24	104	50	20.00-100.00
20001 to 30000	53(10.60)	78.65	32	21	45.71-100.00
30001 to 40000	25(5.00)	81.49	13	12	54.29-100.00
Above 40000	9(1.80)	84.13	6	3	48.57-100.00
<b>Total</b>	<b>500</b>	<b>79.27</b>	<b>329</b>	<b>171</b>	<b>20.00-100.00</b>

d.f.:v<sub>1</sub> 4, v<sub>2</sub> 495

Table Value: Five per cent level : 2.390

Calculated F Value:0.406

One per cent level : 3.357

Most of the rural consumers (51.80%) are in the first category and their mean awareness index is 79.03. Of them, 66.02% have awareness index above the average while 33.98% have it below the average. Next to them there are 30.80% of the consumers in second category and their mean awareness index is 79.24. Of them, 67.53% have awareness index above the average while 32.47% have it below the average. Next to second category there are 10.60% of the consumers in third category and their mean awareness index is 78.65. Of them, 60.38% have awareness index above the average while 39.62% have it below the average. There are 5.00% of the consumers in the fourth category and their awareness index is 81.49. Of them, 52.00% have awareness index above the average while 48.00% have it below the average. There are 1.80% of the consumers in the fifth category and their mean awareness index is 84.13. Of them, 66.67% have awareness index above the average while 33.33% have it below the average.

Further it is found that mean awareness index is high among rural consumers, whose monthly income above 40000 and low among the rural consumers, whose monthly income are below 20001 to 30000. However ANOVA results indicate that the calculated F value is less than the table value at five percent level. Hence it is inferred that there is no significant difference among

rural consumers classified on the basis of their monthly income. That is, the null hypothesis is accepted.

## 11. FINDINGS

\* There is significant difference in the awareness of consumers' rights awareness of consumers classified on the basis of age and size of family.

\*There is no significant difference in the awareness of consumers' rights awareness of consumers classified on the basis of gender, marital status, educational qualification, type of family, occupation and monthly income.

## 12. SUGGESTIONS

\*Publicity may create awareness among consumers.

\*Consumerism may be included as a subject.

\*Consumer Helpline is a possible alternative to address local issues in regional language.

## 13. CONCLUSION

A consumer has the rights to determine whether it is safe or useful to purchase or not. The level of consumer rights awareness depends on education of the people. When consumer rights awareness increases, sellers are forced to sell the right quality goods at reasonable price.

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