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CONSUMER AWARENESS AND CONSUMER PROTECTION ACT: A CASE STUDY WITH SPECIAL REFERENCE TO EAST DISTRICT OF SIKKIM

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ABSTRACT

The Paper has been written to study the general awareness among consumer for consumer protection and specially awareness of provisions of Consumer Protection Act. The Consumer Protection Act, 1986 was enacted to provide a quicker and simpler access to redressal of consumer grievances. The consumers are the largest economic group in India, effecting and affected by almost every public and private economic decision. But they are also the only important group who are not effectively organized; suffer the biggest injustices due to unlimited delay in disposal of complaints by the consumer courts operating in the country and also whose views are not heard: More than 80 percent of the population is not aware about the various aspects of consumer protection. Complexity of the products due to globalization and lethargic attitude of the consumers, appropriate education and lack of effective, hesitancy aspect, etc are main problems of consumer. An attempt has been made to study the problems encountered by the consumers their attitude of the informative agencies particularly towards the poor classes of the society. A pilot study has been made to highlights the drawbacks and lacuna and also offers remedial measures to overcome the problems faced by the consumer.

KEYWORDS

consumer protection act, consumer protection.

INTRODUCTION

India is a vast country where a majority of consumer is poor, disorganized and helpless. Further the market in India is generally a seller's market and it is very easy to deceive to the innocent consumers who seem to be neither knowledgeable nor well informed. The consumer needs support and protection from the unscrupulous seller. A common consumer is not in a position to approach a civil court for acquiring and an affordable speedy justice against his complaints. In order to tackle this, the government has lent its hands in a different way. The Central Government enacted a law in the year 1986 for the protection and welfare of consumers. Consumer's Protection Council is a social movement which seeks to protect and augment the rights of the consumer relation to the product and service. India, a large percentage of the population belongs to the illiterate class with concentrated efforts of voluntary consumer associations and activities, which can transform this movement as people's movement. The objective can be achieved only if there is co-ordination between the various consumer organizations at the local, state, national, as well as the international level. The Consumer Protection Act provides an opportunity to the consumer to approach court if there is any lapse in the quality product or services. So the Act provides a different level of Consumer's Forum at the district level is called District Consumer Forum. While at the State Level it is called State Commission and all India forum is known as National Commission for consumer welfare.

CONSUMER PROTECTION ACT, 1986

The central government enacted a law in the year 1986 for the protection of consumers known as 'The Consumer Protection act, 1986. The Consumer Protection Act, 1986 was enacted to provide a simpler and quicker access to redressal of consumer grievances. The Act for the first time introduced the concept of 'consumer' and conferred express additional rights on him. It is interesting to note that the act doesn't seek to protect every consumer within the literal meaning of the term. The protection is meant for the person who fits in the definition of 'consumer' given by the Act. Now we understood that the Consumer Protection Act provides means to protect consumers from getting cheated or harassed by suppliers. The question arises how a consumer will seek protection? The answer is the act has provided machinery whereby consumers can file their complaints which will be entertained by the Consumer Forums with special powers so that action can be taken against erring suppliers and the possible compensation may be awarded to consumer for the hardships he has undergone. No court fee is required to be paid to these forums and there is no need to engage a lawyer to present the case.

According to this act following three-tier system has been provided under the Act to deal with consumer complaints;

- a) District Forum- It operates at the district level and deals with consumer complaints pertaining to the value of goods or services and compensation not exceeding Rs. 20 lac.
- b) State Commission- It operates at the state level and deals with complaints of the value exceeding Rs. 20 lac but not exceeding Rs. 100 lac. It also hears appeals against the orders of the District Forum.
- c) National Commission- It functions at the national level for the complaints of the value exceeding Rs. 100 lac and hears appeals against the orders of the State Commission.

SOME IMPORTANT PROVISIONS OF THE ACT

WHO CAN FILE COMPLAINT

The followings can file a complaint under the act: (1) A consumer. (2) Any consumer organization (3) The central Government. (4) The state Government. (5) One or more consumers on behalf of numerous consumers who are having the same interests.

WHAT CONSTITUTE A COMPLAINT?

Under the Act 'Complaint' means any allegation in writing made by complainant in regard to one or more of the following: (1) Any unfair trade practice or a restrictive trade practices adopted by any trader. (2) The goods bought by him or agreed to be bought by him suffer from one or more defects. (3) The services hired or availed of or agreed to be hired or availed of by him suffer from deficiency in any respect.

WHERE TO FILE A COMPLAINT?

A written complaint as amended by consumer Amendment Act, 2002 can be filed:

- (A) If the cost of the goods or services and compensation asked for is up to Rs. 20 lakh, then the complaint can be filed in District Forum which has been notified by the state Government for the district where the cause of action has arisen or where the opposite party resides. A complaint can also be filed at a place where the branch office of the opposite party is located.
- (B) If the cost of goods or services and compensation asked for is more than Rs. 20 lakh, but less than Rs. 1 crore, then the complaint can be filed before the state commission notified by the state commission or UT concerned.
- (C) If the cost of goods or service and compensation asked for exceed Rs. 1 crore then the complaint can be filed before the National Commission at New Delhi.

HOW TO FILE A COMPLAINT?

Procedure for filing complaints and seeking redressal are simple. There is no prescribed Performa for the submission of complaint. However it must be written. It may be submitted directly or by post. A nominal amount of fees is also required to be deposited for making complaints before District Forum. A complaint should contain the following information:

- (1) Name and address of the complainant.
- (2) Name and address of the opposite party or parties.
- (3) Description of the fact of the complaint.
- (4) Documentary evidence collaborating the complaint.

RELIEF EXPECTED AS REDRESSED OF COMPLAINT

The complaint can be filed within two years from the date on which cause of action has arisen. Complainant can plead his case/complaint on his own; this means that he is not under compulsion to hire the services of lawyer.

RELIEF AVAILABLE TO THE CONSUMER

If after the proceedings conducted under section 13, the District Forum is satisfied that the goods complained against suffer from any of the defect specified in the complaint or that any of the allegation contained about the services are proved, it may give orders for one or more of the following reliefs :

- (1) Removal of defects from the goods.
- (2) Replacement of the goods.
- (3) Refund of price to the complainant.
- (4) Award appropriate compensation for the loss or injury suffered.
- (5) Removal of deficiencies from service.

THE SIX CONSUMER RIGHTS

The Act enriches six rights to the consumers which are:

- (1) Right to Safety.
- (2) Right of Choice.
- (3) Right to be informed.
- (4) Rights to be heard.
- (5) Right to seek redressed.
- (6) Right to consumer education. All that a consumer is required to acquire and use these rights is to have knowledge of these rights.

SIKKIM

Sikkim is the 22nd Indian state located in Eastern Himalayan region, is the bordered by Nepal to the west, China to the north, Bhutan to the east and the Indian state of West Bengal form the south. It has four districts namely-1.East district 2.South district 3.West District & 4.North District. East District has been chosen for the study purposefully.

STATEMENT OF THE PROBLEM

More than 80 percent of the population is not aware about the various aspects of consumer protection. The problems are lack of effective and appropriate education, hesitancy aspect, complexity of the products due to globalization and lethargic attitude of the consumers etc.

OBJECTIVE OF THE STUDY

1. To study the problems encountered by the consumers.
2. To study the attitude of the informative agencies particularly towards the poor classes of the society.
3. To offer remedial measures to overcome the problems faced by the consumer.

METHODOLOGY

The data needed for the study is collected through both primary as well as secondary sources. Primary data collected through survey method. A survey was conducted among the consumers of east district of Sikkim, belonging to various strata of society through structure questionnaire. Secondary data were collected through various journals, articles, books and websites to reach at conclusion.

STATISTICAL TECHNIQUES USED

The collected data was exposed to different statistical technique like techniques like Percentage, Tabulation, Classification, etc. Thus, the data was analyzed and interpreted with the help of these statistical techniques and conclusions were drawn.

SIZE OF SAMPLE

500 numbers respondents have been selected on a purposive stratified sample basis from the study areas of east district of Sikkim.

MANNER OF SELECTING SAMPLE UNIT

The samples have been selected deliberately keeping in mind the targeted group which will consist of School teachers, working Ladies, Businessmen, House wives etc.

DISCUSSION**TABLE 1.1: EXPLOITED THE SELLER**

| Sl. No | Factors | No of Respondents | Percentage |
|--------|---------|-------------------|------------|
| 1 | yes | 400 | 80 |
| 2 | No | 100 | 20 |
| 3 | Total | 500 | 100 |

Source: Field Study.

It is inferred from the table 1.1 that 80 percent of the respondents expressed that the consumers were exploited by the seller while 20 percent of them disclosed that they were not exploited because they were literate and aware about the consumers' protection. Hence, it is analyzed that majority of the consumers were exploited as they did not have awareness about the consumers protections.

TABLE 1.2: AWARENESS ABOUT THE CONSUMER ACT

| Sl. No | Factors | No of Respondents | Percentage |
|--------|--------------|-------------------|------------|
| 1 | Aware | 325 | 65 |
| 2 | Do not aware | 175 | 35 |
| 3 | Total | 500 | 100 |

Source: Field Study.

It is analyzed from the table 1.2 that 65 percent of the respondents were aware about the consumer Act as they were literate people, conscious and aware about the product while 35 percent of them did not have awareness as they were not conscious about the product and were not fully literate. Hence, majority of the respondents were aware about the consumers Act.

TABLE 1.3: AWARENESS AMONG THE LITERATE PEOPLE

| Sl. No | Factors | No of Respondents | Percentage |
|--------|-------------------------|-------------------|------------|
| 1 | High School | 50 | 10 |
| 2 | Senior secondary school | 100 | 20 |
| 3 | Graduate | 300 | 40 |
| 4 | Post Graduate | 50 | 30 |
| 5 | Total | 500 | 100 |

Source: Field Study.

It is reflected from the table 1.3 that 40 percent graduate respondents were aware about the products and its quality while 30 percent post graduate, 20 percent senior Secondary and 10 percent High School Leaving certificate consumers were aware about the products and the consumer Act. Hence, it is analyzed that graduate respondents were the major part who aware about the products and services and consumers Act.

TABLE 1.4: AWARENESS AMONG MALE AND FEMALE

| Sl. No | Factors | No of Respondents | Percentage |
|--------|---------|-------------------|------------|
| 1 | Male | 300 | 60 |
| 2 | Female | 200 | 40 |
| 3 | Total | 500 | 100 |

Source: Field Study.

It is seen from the table 1.4 that 60 percent male respondents were aware about the products and services while 40 percent of female respondents were not aware about the consumer protection and its products and services act. Hence, it is concluded that majority of the male respondents were aware much higher than females respondents.

TABLE 1.5: AWARENESS ABOUT THE CONTENT OF THE ACT

| Sl. No | Factors | No of Respondents | Percentage |
|--------|--------------|-------------------|------------|
| 1 | Aware | 150 | 30 |
| 2 | Do not aware | 350 | 70 |
| | Total | 500 | 100 |

Source: Filed study

It is examined from the table 1.5 that 30 percent respondents were aware about the content of the Act while 70 percent of them did not have awareness about the content of the act. Hence it is concluded that majority of the respondents did not have much knowledge about the content of the act.

TABLE 1.6: KNOWLEDGE ABOUT THE INFORMATION OF THE ACT

| Sl. No | Factors | No of Respondents | Percentage |
|--------|------------------|-------------------|------------|
| 1 | Little Knowledge | 300 | 60 |
| 2 | Full Knowledge | 100 | 20 |
| 3 | No knowledge | 100 | 20 |
| | Total | 400 | 100 |

Source: Filed study

It is analyzed from the table 1.6 that the percentage of the respondent having little knowledge was 60 percent while 20 percent of them having full knowledge about the information of the act and 20 percent of them having no knowledge about the information of the act. Hence, it is concluded that majority of the respondents having little knowledge about the information of the act.

TABLE 1.7: AWARENESS AMONG DIFFERENT OCCUPATION

| Sl. No | Factors | No of Respondents | Percentage |
|--------|-------------------|-------------------|------------|
| 1 | Service Personnel | 200 | 40 |
| 2 | Business man | 300 | 60 |
| | Total | 500 | 100 |

It is revealed from the table that 60 percent of the respondents' belongings from business back ground. They were aware about the consumer protection Act, information and products etc while 40 percent of them did not have awareness about the consumer act, information and products etc. Hence, it is concluded that as far as occupation is concerned, a distinct trend was observed regarding degree of awareness among persons belonging to different occupations though business classes were more aware in compare to service personnel.

MAJOR FINDINGS

A survey was conducted of 500 consumers, belongings to various strata of the society through structure questionnaire. The major findings of the study were:

1. 90 percent of the people surveyed have felt exploited by the seller at one time or the others.
2. Regarding awareness about Consumer Protection Act, out of 500, 325 respondents, i.e. 65 percent people were aware of the Act and 35 percent were not aware of the Act.
3. 40 percent graduate respondents were aware about the products and its quality while 30 percent post graduate.
4. 60 percent male respondents were aware about the products and services.
5. 70 percent of the respondents did not have awareness about the content of the Act.
6. The percentage of the respondent having little knowledge was 60% while 20 percent of them having full knowledge about the information of the act.
7. 60 percent of the respondents' belongings from business back ground. They were aware about the consumer protection Act, information and products.

SUGGESTIONS

1. Understanding should be made among consumers through, televisions, newspapers, pamphlets and hoarding at different places in the city. Effective advertisement on TV creating awareness among consumers that filing complaints does not involve any complication and convincing them that they will get justice. The information regarding the functioning and process should be made clearer to them.
2. The topic of consumer awareness should be included in the curriculum of schools, colleges for students of all streams.
3. Frequent seminars and workshops should be conducted in educational institutions.
4. It would be better if mandatory rule is made for all the shops to display a copy of the Consumer Protection Act on a notice board.

5. Most of the respondents had recommended the role of electronic media is very important. Television channels should show programmes on the experiences of various consumers who have got justice through various talk shows etc so that public believes in the authenticity of the Consumer Act. Lack of faith leads to lack of awareness. Faith in the system should be created and consumer should be ensured that in case of any complaint he should not be dragged into useless legal system.
6. Forming committees at the grass root levels should provide consumer awareness and there should be proper channel available to the consumer vis-à-vis their rights and remedies.

RECOMMENDATION

The govt. should consider the various suggestions made by NGO's and experts. Moreover govt. should declare at least one full year "Consumer awareness year". Last but not the least, strong and effective consumer protection is the need of the hour. Consumer awareness should be created at any cost. Most innovative programme named "Jago Grahak Jago" was introduced by DD National, other channels should also take initiative to launch like programmes.

CONCLUSION

All the government, agencies, consumer rights protecting laws, consumer forums can be brought to benefit us only when realize so, the consumers must educate himself/herself about his rights and availability of redressal mechanisms. Moreover Consumer Association should also come forward to work more and more to aware the consumers to raise voice against exploitation.

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