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**WOMEN AWARENESS ON CONSUMER RIGHTS – A STUDY WITH REFERENCE TO VELLORE CITY**

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**ABSTRACT**

*This paper investigated the socio-economic status and the awareness about consumer rights among women consumers and also aims to explore the association between independent variables and dependent variables. The present study was conducted at Vellore city of Tamil Nadu State, India. Data sample of 450 women consumers were purposively selected and all the respondents of this study interviewed by structured interview schedule. From this study described that low income group were least educated, had low awareness about consumer rights. The Findings revealed that generally the women consumers showed low level of awareness about consumer rights due to low education and low socio-economic status. Therefore, the exposure of mass media, awareness training camps through Government, NGOs and other educational institutions improve the awareness level of consumer rights and thereby increase utilisation of their rights.*

**KEYWORDS**

Awareness, Consumer rights, Vellore city, Women.

**INTRODUCTION**

The Consumer Protection Act for better protection of the interests of consumers. It is a generous social legislation that lays down the rights of the consumers and provides promotion and protection of the rights of the consumers. This act has enabled to all consumers to secure less expensive and often speedy redressal of their grievances. The act mandates establishment of consumer protection council at the central as well as in each state and district to promote consumer awareness and protection. In India, C. Rajagopalachari was the first to start Consumer Protection Council at Madras in 1950. The Government of India came forward with Consumer Protection Council in 1983 and Consumer Protection Act in 1986. This act was an important legislation passed to ensure that a proper system is established for the protection of consumer rights and redressing of consumer disputes. Consumer protection act is one of the dynamic part of socio-economic legislation enacted for the protection of consumer by the way of right to safety, right to information, right to choose, right to be heard, right to redressal and right to consumer education.

Consumers are heterogeneous in composition; they are from different religions, speaking different languages, using different products and maintain loyalty to their tradition. They are also mostly poor, illiterate, ignorant and do not know the role of consumption of economic system as well as quality of life. Therefore, consumers face wide range of problems in their day to day dealings in the market place, banks, hospitals and etc, and some of their problems are lack of safety, absence of quality control regulations, food adulteration and unfair trading in the marketing. In the early days, consumer was considered as King of the corporate activities, but in the modern society, they are no longer safe against the mal practices, substandard goods and unsatisfactory services. Consumers have no choice expect to face a wider range of buying situations than in the past, an increase in the number of consumer problems and disputes particularly relating to consumer rights and legal protection. To meet these challenges effectively consumers must support themselves against these problems since they are not automatically protected by the working of the market. Thus, a consumer's best protection is knowledge of consumer rights and remedies which exist to resolve these problems when they occur.

At present, women are working as multi tasked role players like house maker, employer, business and professional women with their hard work. In these positions there has been a gradual evolution in the status of women and they are called as marketers. Women account for almost of all domestic purchases including health care and sustain her family as a homemaker. Homemaker was the actual buyers for the food in the family (Nimkar, 1976). Home makers took independent decision in all the areas of food buying except financial aspect. Women's position as care givers has meant that women engaged in the part of buying things that provide sustenance for home and family. Although it is often played down, it is clear that women have a great deal of influence in the economy as consumers, in other words, a lot of spending power. As consumers, women live under a good deal of pressure. Many women must find ways to feed their families on a limited budget. They search for a balance between affordability, nutrition and availability countered with the personal preferences of their families. Stopping for fast food seems easier than rushing home to cook dinner for the family after a long day at work. The Indian consumers are cheated to rupees in crores annually through various device invented by clever businessman, producers and traders. (Anon, 1995). It is found that people prefer to absorb and endure the wrong done to them rather than light against injustice. This is because consumers do not know the ways and means or racing them confidently (Neelkhanta & Anand, 1992).

**REVIEW OF LITERATURE**

Thanulingum and Kochadai (1989) conducted a study on evaluation of consumer awareness in Madurai city. The results showed that majority of the consumers were aware of consumer protection act followed by consumer rights and consumer protection councils. But very few people were aware of approaching and lodging complaints to the councils and membership in the council.

Sawarkar and Giram (1996) have done a study on consumer awareness about consumer protection act in Marathwada region, Maharashtra state. Their study revealed that 48.63 per cent of respondents were aware of consumer protection act in which maximum of them belonged to the age group of 20-30 years (24.13 percent). Awareness was more among graduate respondents (26.93 percent) than among non-graduates (21.73 percent).

Venus C Ibarra (1998) compared the awareness of the pharmaceutical companies in Belgium and Philippines to the seven basic consumer rights and determined how these companies in prioritises the seven basic consumer rights. Significant differences exist in the degree of importance specified by the pharmaceutical companies in Belgium and Philippines to six out of seven basic consumer rights. Companies in Belgium and in Philippines believed that consumers' right to safety is the most important consumer right explained a lower weighted mean on the right to basic goods, fair prices and choice than companies in the Philippines. Significant differences noted on the right to information and the perceptions regarding advertisements. Pharmaceutical companies in Belgium considered consumer complaints as justified, while companies in Philippines believed that most consumer complaints are not justified. Concluded and believed that consumers are not aware of their basic rights.

Kaur Surinderji et al., (2005) investigated the awareness of urban women regarding consumer protection legislations and extent of utilisation of these rights in Ludhiana city. The results indicated that more than 80 percent of the respondents were ignorant about consumer protection rights. Only 9.6 percent were aware of consumer protection act and district consumer disputes redressal forum. They concluded that the consumer awareness among women is quite less and need more opportunity to be explored by consumer activities to educate the women consumers.

Jatinder Kishwaria et al., (2006) in his comparative study of consumer awareness among males and females of Kangra district of Himachal Pradesh revealed that a significant difference between the awareness level of the male and female respondents regarding consumer terminology and consumer protection laws. Male were more aware about the popular consumer terminologies than females.

Indu Karki and Neelam Mehrotra (2008) analysed the level of awareness regarding standard marks (ISI, Agmark and FPO), consumer rights, and acts association of the education of respondents with the awareness of standard marks, acts and rights. Data of 120 homemakers pointed out that awareness of ISI mark was highest among homemakers followed by Agmark. Relationship between education and the awareness of marks of the respondents was significant; it also revealed that awareness of right to choose was highest among homemakers.

Serene Shekhar (2009) have done a study on Awareness and Utilization of Consumer Rights by Women Consumers of Palampur City. He concluded that majority of the women consumers showed low level of awareness and low extent of utilization of consumer rights. The major reason for low extent of utilization of the women rights among women consumers is low education and low socio-economic status. Another reason for this is low exposure to communicational media and low social participation.

Nidhi Gupta and Priti Panchal (2009) studied on extent of awareness and food adulteration detection in selected food items purchased by home makers; they concluded that respondents, awareness related to rights and responsibilities was good but poor related to food adulteration. Greater consumer vigilance and action alone can help improve the situation, but such efforts are not fruitful unless consumer themselves are aware of their rights and responsibilities.

K. Singh et al (2010) investigated a comparative study of the awareness of provisions of consumer protection act among dental and medical professionals in Udaipur city, Rajasthan, India. The distribution of the study topics according to their gender, profession, level of education and type of practices which revealed that women had a slightly lesser awareness of consumer protection act compared to men among all the professionals men dedicate more time to regular practice. Hence, both professions need to update their understanding on consumer protection act and its amendments to be on a legally safer side.

### IMPORTANCE OF THE STUDY

The achievement of the marketing program rests on the decision of the consumers. The studies related to awareness of the consumer in the marketing make attainable superiority in their motivation and help them to prove their perfection regarding buying things. Succeed and sufferers are another way but all of us are consumers. Hence, our responsibility of studying the factors governing the decision making practices of the consumers at large. An in-depth study of the buyers' attitude and awareness about consumerism may be more sensitive. Woman is an active partner in the family today. Women are the key factor in all purchase decisions and have become purchasing mediator in her family. She has obtained a position in the society by desirable quality of her education and employment. Product manufacturers recognized the need of women support; hence they communicate and try to convince them through all possible media. They plan the marketing strategy to attract this segment, satisfy their needs and retain them.

### STATEMENT OF THE PROBLEM

Consumerism is a social and economic command that is based on the systematic formation of a desire to buy goods and services in better amounts. Women play an essential role to functioning in their family. Women who are working outside of home face the added problem of time constraints. Certain purchases may be made to save time and energy when women are squeezed between work and family responsibilities. The women need to aware of the consumer rights. Safe and fair financial services is important for consumers especially in women consumers, in some situations they may be offered substandard products, overpriced, unsafe or worthless by the product manufacturers. Several products which are offered not even registered with standards and quality in the market. Not only the legislation but its effective implementation is very important. If consumer courts would be operational in every province, it would bother one to file a case against any manufacturer, protection of consumers from various unfair trade practices. The worst affected victims of these commercial organizations need to be protected and the consumer is protected through consumer protection. The exploitation of the consumers by manufactures and businessmen by producing sub standard goods and hiking of price necessitated the researcher to conduct this study in order to find out why consumers are taken for a ride for their money. Therefore to find out those women at Vellore city who shop for their households are aware of consumer rights and are actually utilizing them.

### OBJECTIVES

1. To study the socio-economic status of women consumers.
2. To examine the level of awareness of consumer rights among women consumers.

### METHODOLOGY

This study is broadly descriptive in nature where the main purpose is to give a description of the awareness of consumer rights among women consumers. A pilot study was conducted among 50 women consumers to decide upon the appropriate technique for which some methods simultaneously used. The pilot study helped in defining and in finalising the technique to be adopted in eliciting information. Based on the literature survey and objectives, the questionnaire was prepared which pertaining to personal data and awareness of consumer rights. Women consumers of the Vellore city were purposively selected for the study. Data sample of 450 women consumers were interviewed by structured interview schedule.

### VARIABLE MEASUREMENT

In this paper, there are five dependent variables taken for analysing the awareness of consumer rights among women consumers and the awareness level, how it will be useful to buy a product and protect the women consumers as of various unfair trade practices from the manufacturer. Dependent variables taken for analysis are the details of Maximum Retail Price (MRP) which includes tax, the place where to complaint consumer case, complaint through registered post, advocate only represents the consumer case and the details of expenses for complaint. Unaware of dependent variable was coded as '0' and aware was '1', the same procedure is applied to all other dependent variables of consumer rights. Further, to analyse the awareness on consumer rights by women consumer, which was based on the sum of the score/number/rank from these five dependent variables. Respondents those who are gets less number of scores, they can have a less awareness, those who gets medium they can have a medium awareness and those who gets high number of scores they can have a more awareness about consumer rights.



TABLE-1: PERSONAL DETAILS OF THE RESPONDENTS

S. NO./ CHARACTERISTICS		NO. OF RESPONDENTS
1. Age	21-30 years	103 (22.9)
	31-40 years	212 (47.1)
	41-50 years	100 (22.2)
	Above 50 years	35 (7.8)
2. Educational Qualification	Illiterate	39 (8.7)
	Primary School	45 (10.0)
	Middle & High School	67 (14.9)
	Higher secondary	69 (15.3)
	Degree and above	230 (51.1)
3. Occupation	Employed	223 (49.5)
	Unemployed	198 (44.0)
	Business	13 (2.9)
	Professional	16 (3.6)
4. Marital status	Single	107 (23.8)
	Married	335 (74.4)
	Widowed	8 (1.8)
5. Monthly income	Up to Rs. 5,000	85 (33.7)
	Rs. 5001-10,000	40 (16.0)
	Rs. 10,001-15,000	22 (8.7)
	Rs. 15,001-20,000	24 (9.5)
	Rs. 20,001-25,000	24 (9.5)
	Above Rs.25,000	57 (22.6)
6. Family income	Up to Rs. 10,000	153 (34.0)
	Rs. 10,001-20,000	83 (18.4)
	Rs. 20,001-30,000	85 (18.9)
	Rs. 30,001-40,000	51 (11.3)
	Rs. 40,001-50,000	21 (4.7)
	Above Rs.50,000	57 (12.7)

Figure in parenthesis indicates percentages of total sample

The table 1 depicts that the background characteristics of the respondents and it shows that 47.1 percent of the respondents belongs to 31-40 years of age while a few (7.8 Percent) respondents are above 50 years of age. The level of education describes that a little more than half (51.1 percent) of the respondents have studied degree and above level and only 8.7 percent are illiterates. Almost half (49.5 percent) of the respondents are employed and a few (2.9 percent) of them are doing business. Marital status explores that nearly two-third (74.4 percent) of the respondents are married and a very few (1.8 percent) of them are widowed. Monthly income of the respondents explains that one-third (33.7 percent) of them earn up to Rs. 5,000 while a few (8.7 percent) of them earn between Rs. 10,001-15,000. Family income indicates that a little more than one-third (34.0 percent) of the respondents' total family income is up to Rs. 10,000 and a few (4.7 percent) of them are between Rs. 40,001-50,000.

TABLE-2: AWARENESS ABOUT CONSUMER RIGHTS

LEVEL OF AWARENESS OF CONSUMER RIGHTS	NO. OF RESPONDENTS
Unaware of all rights	31 (6.9)
Low (Scored 1-2)	252 (56.0)
Medium (Scored 3-4)	122 (27.1)
High (Scored 5)	45 (10.0)
N = 450	

Table 2 explains that 6.9 percent of the respondents are not aware of any of consumer rights, majority (56.0 percent) of the respondents are less aware of consumer rights, 27.1 percent are medium aware of consumer rights, and only 10.0 percent of the respondents are high aware of consumer rights.

TABLE-3: ASSOCIATIONS BETWEEN BACKGROUND CHARACTERISTICS AND AWARENESS OF CONSUMER RIGHTS

S. NO.	BACKGROUND CHARACTERISTICS	AWARENESS OF CONSUMER RIGHTS (CO-EFFICIENT OF CORRELATION 'r' VALUE)
1	Age	-.088
2	Educational qualification	.212**
3	Occupation	-.119*
4	Marital status	-.224**
5	Monthly income	.152*
6	Family income	.285**

\*\*Correlation is significant at the 0.01 level.

\* Correlation is significant at the 0.05 level.

Table 3 explores that Educational qualification, monthly income and family income showed positive and significantly associated with awareness of consumer rights. Occupation and marital status showed negative and significantly associated of consumer rights.

**FINDINGS AND SUGGESTIONS**

1. Age of this study reflects that 47.1 percent of the respondents belong to the age group of 31-40 years.
2. The educational qualification shows that more than half (51.1 percent) of the respondents have studied degree and above.
3. Occupation of this study explains that nearly half (49.5 percent) of the respondents are employed followed by unemployed (44.0 percent).
4. Marital status describes that about two-third (74.4 percent) of the respondents are married.
5. Income of this study shows that one-third (33.7 percent) of the respondents earn up to Rs. 5,000 per month.
6. Family income explains that one-third (34.0 percent) of the respondents' total family income up to Rs.10, 000 per month.

From this study it could be suggested that low income group were least educated, had low awareness about consumer rights. Therefore, this group needs to be trained on the awareness of consumer rights. The Government should make efforts to control the fraudulent practices by enactment of various laws. More legislation and strict rules and regulations will help to reduce the unfair trade practices and malpractices of goods and services. Consumer literacy is the need of the hour and special attention should be given to less educated people, lower income groups and the housewives who suffer the most.

**CONCLUSION**

Generally the 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. It can be further concluded that as the awareness of women consumers regarding consumer rights decreases, its utilisation of their rights also decreases. Thus, the exposure of media, awareness training camps through Government and NGOs and other educational institutions improve the awareness level of consumer rights and thereby increase utilisation of their rights.

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