



CONSUMER AWARENESS AND ASSERTIVENESS ON THEIR RIGHTS

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Abstract

Consumer Awareness is an act of making sure the buyer or consumer is aware of the information about products, goods, services, and consumers rights. Consumer awareness and assertiveness is important so that buyer can take the right decision and make the right choice. Consumers have the right to information, right to choose, right to safety. Let us learn more about Consumer rights, responsibilities and consumer awareness in detail. Consumer Rights is an insight into what rights consumer holds when it comes to seller which provide the goods. What if the goods provided to the consumer by the business is not up to the standard? Then in that case – what should a consumer do? To be precise, what rights consumer have is in the court of law to fight against the malpractices of the business firms or seller.

Keywords: Consumer Awareness, Consumer Rights, Right to Safety, Right to Information, Right to Seek Redressal.

Introduction

Consumer Awareness and assertiveness is the process of making the consumer of goods and services aware of his rights. It involves educating a consumer about safety, information and the redressal options available to him. As previously discussed, consumer awareness is one of the most persistent problems the government faces when it comes to consumer protection. To resolve this problem the government has come up with various methods over the years. In fact, it is the main aim of the Department of Consumer Affairs. There is an urgent and increasing necessity to educate and motivate the consumer to be wary of the quality of the products, and also the possible deficiencies in the services of the growing sector of public utilities. In short, the consumer should be empowered with respect to his rights as a consumer. He should be equipped to be vigilant with a discerning eye so as to be able to protect himself from any wrongful act on the part of the trader. In order to be able to position the consumer in such a state, there is every need not only to evolve legal remedies but also provide reliable and exhaustive information, which he can access without much effort and expense. Recognizing the importance of the problem, the Government of India and State Government have initiated steps to introduce dispute redressal mechanism by way of Consumer Protection Ac, but a lot more has to be done in the area of creating awareness on the part of the consumer to facilitate his seeking suitable remedy wherever there is a need. This becomes more important in the rural areas, where there is wide spread illiteracy.

Review of literature:

Chaco and Tripathi (2006) concluded in their study that all customers are aware of adulteration and various adulterants found in food even though they are aware of adulteration 33% of the consumers happened to buy adulterated food. Further, found that in spite of consumers being aware of existing problems of adulteration they hardly seek any opportunity to fight against it. Khanna (2008) focuses on vital aspects of medical negligence and realized that the accountant based mostly predicated relies on negligence-based remedy that has to be initially determined. Therefore, as try to do this, one need to visit the law of torts.

Thanulingon and gnanadesign (1998) focuses on relationship between educational qualifications of consumers & the extent of their awareness of consumer rights in their study they found that consumers are aware about consumers are aware about consumer rights but 98 % of educated customers did not responded to consumer forums. The consumer movement is very weak in India.

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

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

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

Jamuna (2014), Consumer awareness and attitudes towards consumer protection act 1986-A study with reference to consumerism Virudhinagar district, the study was conducted to find consume awareness level. In the study responses were taken from the respondents related with consumer responsibilities. Majority respondents had given first rank to get "guarantee and warranty card". It was also found that 67.14% respondents aware about consumer forums and 53.21% respondents felt that formalities are simple. Majority respondents disagreed with the argument that „Consumer awareness increase with consumer protection Act“. 25% respondents felt that trade has increased due to consumer protection act. Only 20% respondents given opinion that consumer protection act created quality consciousness among the consumers.

CONSUMER RIGHTS

Right to Safety: This is the first and the most important of the Consumer Rights. They should be protected against the product that hampers their safety. The protection must be against any product which could be hazardous to their health – Mental, Physical or many of the other factors.

Right to Information: They should be informed about the product. The product packaging should list the details which should be informed to the consumer and they should not hide the same or provide false information.

Right to Choose: They should not be forced to select the product. A consumer should be convinced of the product he is about to choose and should make a decision by himself. This also means consumer should have a variety of articles to choose from. Monopolistic practices are not legal.

Right to Heard: If a consumer is dissatisfied with the product purchased then they have all the right to file a complaint against it. And the said complaint cannot go unheard, it must be addressed in an appropriate time frame.

Right to Seek Redressal: In case a product is unable to satisfy the consumer then they have the right to get the product replaced, compensate, return the amount invested in the product. We have a three-tier system of redressal according to the Consumer Protection Act 1986.

Right to Consumer Education: Consumer has the right to know all the information and should be made well aware of the rights and responsibilities of the government. Lack of Consumer awareness is the most important problem our government must solve.

Importance of Consumer Awareness

Consumer Awareness Consumer awareness refers to the combination of the following

- i. The knowledge of the product purchased by the consumers in terms of its quality. For example, the consumer should know whether the product is good for health or not, whether the product is free of creating any environmental hazard or not etc.
- ii. The education about the various types of hazards and problems associated with marketing of a product - For example, one way of marketing a product is advertisement through newspapers, television etc. Consumers should have proper education about the bad effects of advertisement. They must also verify the contents of the advertisement.
- iii. The knowledge about 'Consumer Rights' This means that, first, the consumer must know that he/she has the right to get the right kind of product. Secondly, if the product is found out to be faulty in some manner, the consumer should have knowledge of claiming compensation as per the law of the land.

The knowledge about consumer's own responsibilities:

This implies that consumers should not indulge in wasteful and unnecessary consumption. Need for Consumer Awareness The market today is flooded with very large number as well as varieties of goods and services. The number of producers and final sellers of the commodities have also increased many folds. So, it has become very difficult to know as to who is genuine producer or

seller? It is practically not possible for consumers to personally come in contact with a producer or seller. Moreover, in the age of advanced information technology the physical distance between consumer and producer/seller has also increased, since consumers can get their commodities at door step by booking orders over telephone or through internet etc. Similarly, from among large varieties of commodities, it has become very difficult to know as to which one is genuine. People think that a product which has appeared in some advertisement must be good or the producer whose name is known through advertisement must be selling the right product. But this may not be true always. Much information is deliberately hidden in certain advertisements to mislead the consumers. In case of packed food products and medicines, there is an expiry date which implies that the particular product must be consumed before that date and not at all after that date. This information is very important because it involves the health of the consumer. Sometimes it so happens that either such information is not provided or the seller deliberately did not give the information since the consumer did not ask for it or notice the inscription written on the product. It also happens many times that a consumer buys goods and services without taking the bill or the seller does not provide the bill. This is done to avoid paying tax on the product to the government. Such a tax is value added tax (VAT) i.e., a type of tax that is placed on a product whenever value is added at stage of production and at final sale. If this tax is included then price of the product will be higher because of the tax and accordingly it will be acknowledged by providing the bill. But in order to attract the consumer by selling the product at lower price, the seller deducts the tax and so does not provide the bill. Just because the price is less the consumer also does not bother to ask for bill. Such practice creates serious problems.

- The consumer has a certain responsibility to carry as an aware consumer can bring changes in the society and would help other consumers to fight the unfair practice or be aware of it.
- They should be aware of their rights under the Consumer Protection Act and should practice the same in case of need.
- They should be well aware of the product they are buying. Should act as a cautious consumer while purchasing the product.
- If in case a product is found of anything false or not satisfactory a complaint should be filed.
- The consumer should ask for a Cash Memo while making a purchase. A customer should check for the standard marks that have been introduced for the authenticity of the quality of the product like ISI or Hallmark etc.

CONSUMER ASSERTIVENESS:

Assertiveness is the quality of being self-assured and confident without being aggressive. In the field of psychology and psychotherapy, it is a skill that can be learned and a mode of communication. Assertiveness is a skill regularly referred to in social and communication skills

training. Being assertive means being able to stand up for your own or other people's rights in a calm and positive way, without being either aggressive, or passively accepting 'wrong'. For example, instead of saying: "That's a stupid idea," try: "I don't really like that idea." Or instead of saying: "He's such a jerk," try: "I think he's insensitive." Find a role model who's good at being assertiveness not too passive and not too aggressive. See if you can imitate that person's best qualities.

The goal of this in-service guide for teaching consumer education at the secondary and adult level is to help consumers become more assertive when buying goods and services. A major section in the guide defines assertiveness. The four basic components of assertive behaviour are the ability to express emotions openly, the capacity to exercise one's rights, the confidence to stand up for oneself, and the freedom to choose when assertive behaviour is appropriate. Structured activities to help consumers develop trust in their ability to affect change are presented. Other major sections of the guide stress self-assessment procedures, communications skill training, and the development of a step-by-step process toward being assertive in consumer situations.

For the consumer, complaining is a means of making one's feelings known when unfair seller practices are encountered, when disappointment with a product arises, and when disapproval of business conduct more generally occurs. Yet the significance of consumer complaining behaviour reaches considerably beyond these verbal expressions of dissatisfaction with the marketplace or its offering of goods and services. From an economic perspective, consumer complaints complement purchase choices as signals to producers to adjust the allocation of society's limited resources. From a managerial perspective, complaints represent potentially valuable information to guide marketing strategy. And from a public policy perspective, complaints may aid the development and targeting of consumer protection and market regulatory programs.

Despite the significance of consumer complaining behaviour, it has only recently begun to receive attention in the literature. Empirical studies have focused mainly on determining the incidence of consumer complaining and its variation across demographic groups. There have also been attempts to relate complaining behaviour to consumer perceptions of unfair selling practices. While progress has been made in identifying selected relationships, it is evident that much remains to be learned about the determinants of consumer complaining. Complaint behavior is often thought to be related to personality but empirical studies have rarely addressed this issue. Moreover, available evidence is inconclusive. For example, attempted to differentiate consumers who had written letters of complaint to a government agency from non-complainers using Cattell's Sixteen Personality Factors battery. Only very modest relationships were found, and the authors concluded that complaint letter writers were not acting primarily on the basis of inherent personality type. It was prone to complaining. In contrast, found that propensity to complain was related to a personality-like factor extracted from a set of ad-hoc AIO statements.

Problems faced by Consumers

To understand the difficulties of students and the various forms of exploitation adopted by businessmen they were asked about the problems faced by them while purchasing the goods. The survey revealed that about 32 percent are having the problem with poor quality while 23 percent complained about the high price and duplication of the goods. It can be thus concluded that nature of problems is varying and degree of intensity is linked with the awareness levels of individual respondents.

Consumers should undertake steps to create a facilitative mechanism with the following objectives

1. Promote General Awareness and assertiveness on their rights of the consumer by encouraging consumer education and supplying information.
2. Publish periodical and product specific booklets, pamphlets, cassettes, CDs, slides, documentary films and other devices of mass communication for promoting consumer awareness in English and regional languages, highlighting the problem in specified areas like real estate, public utilities, non-banking financial agencies etc.
3. Enlighten the business community on its ethical and legal obligations to maintain quality of the products or services and to be transparent in dealing with consumers.
4. Encourage consumer activities to strengthen the existing institutional set up of consumer dispute redressal by acting as a facilitator between consumer and the institution.
5. Study the available legal remedies, analyze and suggest new measures for the effective and better consumer protection. Bring together the consumer, traders and policy makers to exchange information of mutual interest for better coordination.
6. Bring together the NGO's/Consumer activities operating in different areas and equip them with suitable and required information and knowledge to enable them to act as nodal agents of change in rural areas.
7. Organize and conduct seminars, workshops and group discussions and thus provide a platform for threadbare discussion of the issues and evolve suitable remedial action. Conduct motivational campaigns for groups of potential customers both in urban and rural areas.
8. Coordinate programs organized by Central and State Governments, State Legal Aid Authorities, Academic Institutes, National and International Consumer Organizations.
9. Periodic interaction with electronic & print media on success stories of consumers.
10. Establish links with educational institutions like universities, colleges, high schools to emphasize the need for improving consumer education in the curriculum. Consumer clubs which were started recently by the T.G. Consumer affairs, Food & Civil Supplies Dept. would go a long way in achieving this.
11. Interact with national level organizations like NISIET, NIRD, ASCI etc. to explore possible collaboration and organize awareness programs for their clientele and undertake research projects.

Conclusion

India is developing country with a large percentage of the population belonging to the illiterate class people in Telangana state the districts with the basic purpose of analyzing critically the level of awareness and assertiveness in Telangana state and the extent utilization of consumer Protection Council. A common consumer is not in a position to approach a civil court quick, cheap, and speedy justice to his complaints is required the biggest help in this direction has come from the government. The study also found there is a positive correlation between Consumer Perceptions, buying Practices and Problems of Consumers. Consumer education must be made a part of the curriculum and voluntary organizations, cooperative societies need to provide the necessary training and financial support. Seminars, Workshops, discussions should be conducted in the educational institutions frequently. Books on Consumer Protection, Magazines, Reports, pamphlets, cassettes, CDs, slides should be available in all libraries. More and more promotional activities should be conducted to increase awareness among students. Consumer Clubs must be there in all educational institutions. Consumer Fora should function more effectively. They should advertise about the cases solved by them and should motivate consumers to complain about their problems. The Consumers must be cautious and responsible when they are buying the products and services. They should understand their rights and should fight for their grievances. The government has to take necessary measures to stop unfair trade practices and strict regulations need to be made to follow business ethics. Majority of the Consumers felt that consumer movement can be strengthened through Media and Literature and through better relations between government, consumer and business. Hence the government should evolve a mechanism which would enable the customer to access the legal service at free of cost and they should be easily accessible to all. Business men have to be enlightened on its ethical and legal obligations to maintain quality of the products or service. It is also suggested that provisions have to make for receiving complaints through online.

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