

Issues with Consumers & Consumer Rights

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Abstract

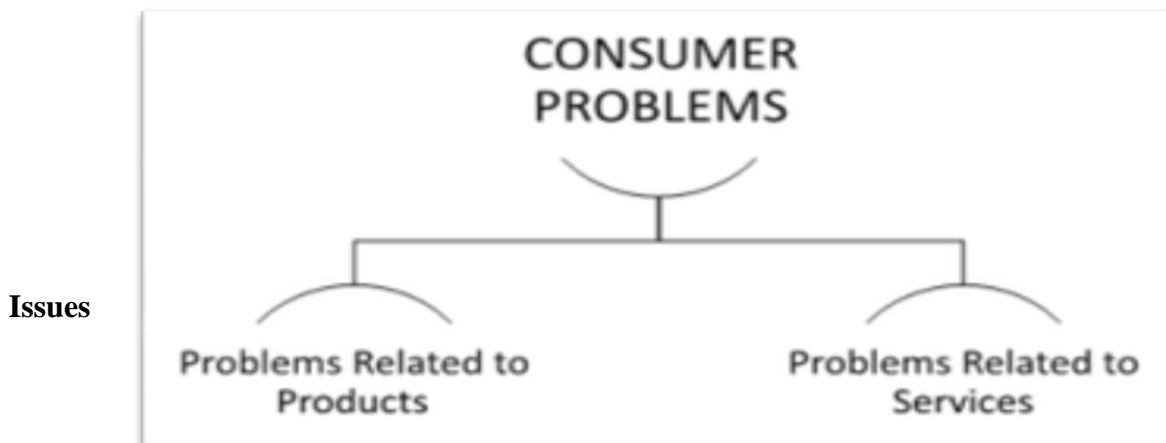
The market is currently flooded with a wide range of products that are offered for sale and purchase at various price points. The product buyer is a consumer who runs into various issues when buying any kind of product or service from the market. The main goal of this chapter is to identify the various issues that consumers encounter on a daily basis and how they manifest themselves in those issues. so that consumers are aware of the fraud they are experiencing.

Key Words: Consumer, Consumer Problems, Consumer Rights

Introduction

A consumer is a person or a group that seeks to order, orders or uses purchased goods, services or experiences primarily for personal, social, familial or household needs that are not directly related to business or entrepreneurial activity, according to Wikipedia.

The consumer is the group most ignored in the current society of scarcity. A business division must not dare to ignore its customers if it wants to succeed. But despite numerous Acts and Rules, customers still experience a wide range of problems. (2010) (Haider, J. M.)



involving Products

- Absence of Quality Control and Safety Regulations

The market offers a wide selection of household appliances, both mechanical and electrical. The incorrect use of this equipment may lead to injuries or even death due to shock, fire and other incidents. There are several parts to the quality control order for electrical appliances. However, some other things don't have to meet any standards for quality. They are readily available in the market. Consumers purchase and employ them. This is a very serious problem.

- **Adulteration**

The intention behind offering adulterated goods to consumers is to profit illegally. Adulteration occurs when a sizable portion of the product is altered or when low-cost

ingredients are added. Seller fraud takes the form of this type of adulteration, in which the items' quality is changed through addition. All kinds of products, including food items, furniture, clothing, stationery, and others, are tampered with. Adulterated food products are unhealthy for consumers' health. Paints, cement, synthetic fibre, milk, spices and other products can also be tampered with. Governmental agencies have been set up to help customers get product testing done in laboratories.

Imitation Products

Products sold in the market under fictitious brands or names give the appearance of coming from reputable, established manufacturers. These are in fact subpar goods. Imitation is a deliberate act that cheats customers. These techniques are used on consumer goods like shoes, detergents, medicines, cosmetics and other things. Many consumers are impacted by this problem because they lack knowledge, believe salespeople or trust them.

Deceitful Products

A wide variety of products are offered by manufacturers that look real on the outside but are fake on the inside. Sellers who claim that their goods are genuine silk can deceive customers by producing goods like rayon or polyester that look and feel like silk. Because they are unaware of the genuine goods that their families require, housewives may buy fake goods without checking their quality. Actually, this is a problem for consumers.

Misleading commercials

Actually, advertising isn't that informative. They primarily focus on the goods and services available on the market. They fall under a broad and typical category. Many advertisements omit crucial information about the product, such as its use, quality, required maintenance etc. As a form of communication, advertisements ought to give the consumer all the information. Advertising is probably the most common type of consumer-procedure communication. Advertising must therefore be a really useful tool for the consumer. The uses of a product are typically listed in large type in advertisements, but any restrictions are rarely mentioned. Even legal disclaimers, such as "smoking is bad for your health" are written in small type.

Unfinished Labels

A product must have labels on it that inform customers about its quality, quantity, net weight and measurement unit, among other details. In some cases, it only lists the product's name and the name of the manufacturer without providing the latter's address for any subsequent correspondence or complaints. They frequently lie and are dishonest. Most labels frequently omit key information that a savvy consumer would need to know in order to make an informed choice. Manufacturers use appealing labels that are colourful and eye-catching more frequently to draw attention. The label may not always be a reliable indication of the product's quality or as evidence of a guarantee of quality. The crucial information that a savvy consumer would need on labels to make an informed decision is frequently left out. Manufacturers use colourful, eye-catching labels more frequently to attract attention. The label may not always be a reliable indication of the product's quality or as evidence of a guarantee of quality. The majority of consumers lack the formal education and experience required to comprehend the numerous flashy terms that are frequently used to describe various components or qualities of an item.

Deceptive packaging

The purpose of packaging is to protect the goods from harm, microbial contamination, evaporation, theft, etc. However, a lot of retailers use packaging materials that add to the weight of the bundled product, tricking the consumer into thinking it weighs less than it actually does. Lotions, toothpaste and soap are examples of products with this type of

packaging. Although packaged goods have their printed weights on them, the real weight of the goods is less. According to the seller, packaging is a sales strategy.

Pricing

Every buyer hopes to be able to purchase items at reasonable prices. He will occasionally pay a little bit more for top-notch goods and services. Prices are influenced by a number of factors, including supplier shortages, consumer ignorance, delivery methods, product quality, market locations, seller overhead costs and the caliber of the services provided. High prices are a result of real factors like high costs for production and distribution, high sales taxes etc. Customers do, however, occasionally come across situations in which businesses are attempting to take advantage of them without good cause. The challenge for consumers is these instances of exorbitant prices.

Unacceptable Quality

Markets are flooded with a wide range of products in all shapes and sizes. It can be difficult for the consumer to make a confident choice in an environment where fake food, fake alcohol and fake equipment replacement parts are all too common. Products of low quality put customers' safety at risk in addition to misleading them. Examples include, among others, geysers, electrical equipment, plugs and sockets, pressure cookers, shampoo bottles and gas regulators.

Excessive Warranties

Customers do not understand the meanings of terms like guarantees and warranties. The terms of warranties are ambiguous and in manufacturers' favour. There are no laws that apply to these warranties. Some warranties only cover the original buyer or user. The creators absolve themselves of any liability to the purchasers or subsequent users. While some manufacturers provide replacement parts, they also charge for services. Some producers provide a "guarantee" for a set period of time, like a year and replace or fix any flawed components without charging customers. The dealer's profit from the ambiguity surrounding the terms warranty and guarantee.

Sale Tactics

Manufacturers indulge in some sale gimmicks by way of sale promotion measures viz

- ◇ Large-scale marketing campaigns
- ◇ Gratis gifts
- ◇ Discounted prices

These approaches to problem-solving appear to have added benefits for customers. However, the costs associated with these "benefits" are actually passed along to the consumers without their knowledge. The cost of advertisements, freebies, discounts and other expenses are included in the product's price. Customers buy these products without being aware of the manufacturers' marketing strategies.

Unreliable vending

There is no way for a customer to know what to pay for a product without sellers clearly displaying prices or without the government/voluntary organisations publishing a list in the press in consumer publications.

Ostentatious consumption

Indian customers have a tendency to overspend on special occasions like weddings, festivals and births due to social or familial customs. When they don't have enough money to spend, they borrow even if the interest rate is high. Some assets, including real estate, houses, jewellery etc., may occasionally be mortgaged as security for credit. Only private money lenders or pawn brokers provide credit options, especially in rural areas. These lenders impose exorbitant interest rates and eventually force customers to surrender their valuables or even risk being chained if money is not paid back on schedule. Lack of fair lending laws and inadequate credit options have driven families away. Due to insufficient credit options and a lack of fair lending laws, families from economically underprivileged areas of society have become easy prey for these moneylenders.

Issues relating to services

- Customers/consumers are served by a variety of businesses
- Including financial institutions
- Banks
- Builders
- Schools
- Public distribution services.

Hoarding and underhanded marketing

For the purpose of making illegal profits, retailers create artificial scarcity in consumer goods. They resort to hoarding and selling products illegally at exorbitant prices, which causes consumers and buyers to suffer greatly. They profit more by hoarding the goods and promoting scarcity. Then, at astronomical prices, the commodities are sold in underworld markets. Usually, the goods that are sold on the black market are food items like sugar and grains. Customers frequently deal with this problem as one of their problems.

Institutions of finance

All financial institutions, including banks, offer financial services to consumers. The main problem with financial services is the lack of respect for the customer. The staff at these services is seen to be rule-abiding, unhelpful and uncooperative. These companies keep incomplete client records. For deposits, for example, it's common to see incomplete entries, misspelt names and even incorrect entries.

Travel agencies and airlines

Customers count on these businesses to provide high-quality services and make travelling easier. Some agencies are found to be unconcerned with the complaints of the customers despite charging substantial amounts in service fees. Sometimes only partial reservations are made even though full reservations are required, and tickets are sold without proper reservation arrangements or confirmation. Furthermore, reservations are made for the same family or group of passengers in various compartments, which is inconvenient for the passengers who are travelling together. Occasionally, airline companies cancel tickets, postpone flights or change flight schedules without informing the passengers first.

Bank

Customers of the banks face different kind of problems while dealing with bank officials. Insistence on larger amount of deposits for providing safe deposits lockers. Lack of courtesy with account holders. Delays in encashing cheque. Absence of teller system.

Education

Schools and colleges have long insisted on receiving a sizable sum before allowing pupils to enroll. They seek money under a variety of guises, such as "construction funding" etc. Students encounter issues such as inadequate classroom space, a lack of staff, poor hygiene, inadequate restroom and washroom facilities, subpar canteen services, a lack of laboratories and equipment, and a fear of harassment or rustication that prevents them from complaining.

Builders

Building firms and individual builders have made the most of a flaw in the definition of the term "service" in the consumer protection act of 1986. They have opposed the consumer courts' authority to hear housing-related complaints and to obtain a temporary halt to the enforcement of consumer courts' housing-related orders.

Public distribution services

These services include,
Cooking gas
Communications
Water and electricity supply
Medical and hospital services
Municipal services

Cooking gas

The supply of cooking gas is erratic and inefficient. Long waiting lists are very common. The dealers indulge in delivering half used cylinder and supply non-standard leaky equipment's. Servicing of the gas dealers is found poor.

Communications

- **Post and telegraph**

Postage stamps, postcards, covers, and other items are in short supply. Money order delivery delays are frequent and cause several annoyances. Customers have trouble finding counters for couriers, speed posts etc. The telegram system has been replaced by the phonogram, telexes and fax systems for sending messages, but only some post offices offer these services.

- **Telephone**

Customers face serious issues with telephone services as well. Excessive phone bills and cross connections are the two issues with telephone services that people encounter the most. incorrect addresses and phone numbers, as well as names not appearing in telephone directories. Deadlines and frequent repairs required during an emergency call. failure to respond quickly to complaints.

Water and Electricity

Consumer issues are related to frequent interruptions in the delivery of power and water that occur without prior notice to the consumer. Invoices of electricity and water are not being received on time. Even after payments have been paid, there remain excess costs for water and power supplies that include the previous bill amount.

Municipal services

Issues with these services include issues with waste disposal and collection, maintaining the cleanliness and safety of areas, roads, public restrooms and other personnel inefficiencies. Increased rates on these services

Medical and hospital services

The following problems of consumers are indicated: Hospital patient deaths are caused by the carelessness of medical and support workers. Insufficient medical equipment and nursing staff in public and private hospitals. Charges made in excess by private hospitals. There are unqualified quacks working in the medical field who are seriously harming their patients. Delay in emergency cases being admitted to both public and private hospitals.

Right to safety

It means having the legal right to be shielded from the promotion of products and services that endanger life and property. The items and services obtained should serve their long-term interests as well as their present requirements.

Customers should demand both the product quality and the warranty of the goods and services before making a purchase. They should preferably buy high-quality products that are marked with labels like ISI, AGMARK, etc.

Right to be informed

It implies that the customer has a legal right to information about the items' quality, quantity, potency, purity, standard and price in order to avoid unfair business practices. Before making a choice or decision, the consumer should insist on acquiring all the facts regarding the good or service. He will be able to act sensibly and responsibly as well as avoid giving in to high-pressure selling tactics thanks to this.

Right to Choose

It signifies the right to be guaranteed access to a variety of goods and services at a reasonable cost whenever practicable. It refers to the right to be guaranteed of good quality and service at a reasonable price in the situation of monopolies. The right to essential goods and services is also included. This is because the majority may not receive its fair share if the minority's freedom of choice is unlimited. In a market that is competitive and offers a range of goods at reasonable rates, this right can be exercised more effectively.

Right to be heard

It means that the interests of the customer will be properly taken into account in relevant forums. It also involves the right to be represented in a variety of forums established to look out for the welfare of consumers. Consumers should establish nonpartisan, non-commercial consumer organizations so they can be represented on committees established by the government and other bodies that deal with consumer issues.

Right to seek redressal

Is the ability to file a complaint about unethical business practices or the unscrupulous exploitation of customers. It also involves the right to a just resolution of the consumer's sincere complaints. Consumers who have legitimate complaints must file them. Sometimes their criticism may be of little value, but it may have a significant impact on society as a whole. They can also enlist the aid of consumer advocacy groups to help them resolve their disputes.

Right to consumer education

It means having the freedom to develop the information and skills necessary to make wise decisions as a consumer. The major cause of customers' exploitation is ignorance, particularly among rural consumers. They must be aware of their rights and exercise them. Real consumer protection can only be successfully attained at that point.

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