



Management

CONSUMER AWARENESS AMONG COLLEGE STUDENTS

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Abstract

Right from birth each and every one of us becomes a consumer but people hardly know about the rights and responsibilities they have as a consumer. There is a great need for awareness regarding consumer rights, responsibilities and the grievance handling machinery among people of all age groups. This paper aims at knowing the awareness level of students regarding the same and also spread awareness in the attempt. The protection against exploitation and unscrupulous activities of the manufacturers and traders provided by law is equal for each one of us. Then why is it that the Consumer Protection Act, 1986 is included in the Higher Secondary and Degree syllabus of Commerce stream only? This paper intends at putting forward the suggestion of the inclusion of Consumer Protection Act in Higher Secondary/ Degree syllabus of all streams of the State Board/ University so as to help build a nation of responsible citizens who can lead a secured life, away from the evil intentions of traders. After all, an aware consumer is a safe consumer.

Keywords: Consumer; Consumer Protection; Exploitation; Grievances; Redressal; Consumer Rights; Consumer Responsibilities; Awareness.

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1. Introduction

With the development of industries and trade to cater the needs of the consumers, a vast market came into being where the aim of businessmen is only to get financial benefits from their products or services. In this attempt, they take recourse of various means and modes like false and imaginary advertisements, concealment of facts, adulteration etc. Consumers who are meant to be “the kings”, the ones who are “always right” are often exploited in many ways such as-

- False weight and measures
- Sub standard quality
- More prices than MRP
- Duplicate articles

- Adulteration and impurity
- Lack of safety devices
- Creation of artificial scarcity in the market
- False and incomplete information
- Unsatisfactory after-sale services
- Misleading advertisements, etc.

Thus, to provide for better protection of the interests of consumers and for matters connected therewith, the Consumer Protection Bill, 1986 was introduced. This Bill was passed by the Parliament of India and came into form as Consumer Protection Act, 1986 (No. 68 of 1986). The present law relating to consumer protection is contained in the Consumer Protection Act, 1986, the Consumer Protection Regulations, 2005 and the Consumer Protection Rules, 1987. The Consumer Protection Act, 1986 is the most progressive statute for consumer protection in India. In *General Manager, Telecom., BSNL vs. Krishnan* (2003) the Kerala High Court declares that The Consumer Protection Act, 1986 was enacted with the objective of providing better protection to the consumer. It provides a complete and comprehensive mechanism. The authorities constituted under the Act perform judicial functions. Their orders are enforceable like the decree passed by a Civil Court. The provisions of the Act must be liberally construed and given full effect.

The purpose of the Act is to-

- Promote consumer awareness,
- Promote and sustain discrimination and exploitation free competition in markets,
- Prevent unfair practices having unfavorable effect on competition,
- Protect and promote the rights of consumers,
- Secure less expensive, summary and often speedy redressal of grievances.

To understand whether we fall under the purview of this Act, knowing the meaning of Consumer as defined in the Act is important.

Who is a Consumer?

A consumer is someone who acquires goods or services for direct use or ownership rather than for resale or use in production and marketing.

According to the definition contained in the Act, a person to be a consumer of goods should satisfy the following conditions-

- The goods are bought for consideration.
- Any person who uses the goods with the approval of the buyer is a consumer.
- Any person who obtains the goods for resale or commercial purposes is not a consumer.
- Person buying goods for self-employment is a consumer.

A person is a consumer of services if-

- The services are hired or availed of.
- Consideration is paid or payable.
- Beneficiary of services is also a consumer.

So, to be precise, we all are consumers whenever a need arises and we avail any paid service or goods are purchased for the satisfaction of our needs, which are never-ending. The law offers protection to consumers by recognizing few consumer rights and establishing Consumer Protection Councils and other authorities for settlement of consumer's disputes.

Consumer Rights

The Act recognizes following six consumer rights-

- 1) The right to be protected against marketing of goods which are hazardous to life and property,
- 2) The right to be informed about the quality, quantity, potency, purity, standard and price of goods to protect the consumer against unfair trade practices,
- 3) The right to be assured, wherever possible, access to a variety of goods at competitive prices,
- 4) The right to be heard and to be assured that consumers' interests will receive due consideration at appropriate forums,
- 5) The right to seek redressal against unfair trade practices or unscrupulous exploitation of consumers and
- 6) The right to consumer education.

Where there are rights, there are responsibilities also. The two go simultaneously. The Consumer Protection Act, 1986 assigns the following responsibilities to the consumer for protecting his own interests.

Consumer Responsibilities

- 1) It is the responsibility of the consumer to exercise his rights properly. He should enquire about the product price, quality, after sale service etc. before making purchases.
- 2) A consumer should try to know the terms of sale, quality, warranty etc. before purchasing anything.
- 3) Quality marks such as ISI Mark, AGMARK, ISO, HALLMARK, GREENMARK, FPO, WOOLMARK, ECOMARK, BROWN MARK are some marks which consumers must see before making purchases.
- 4) In case consumers are supplied wrong or duplicate product, inferior quality product etc. he must file a complaint with the grievance redressal authority. This type of consciousness among consumers will deter the sellers from selling unsuitable goods.
- 5) While making purchases, a consumer should insist on getting cash memos. The cash memo becomes a basis of filing a grievance, if need arises.
- 6) Consumers should not be swayed by advertisements. They should compare the actual use of product with the use shown in advertisements and if there is any discrepancy it must be brought to the notice of the sponsors of the advertisement.

In order to protect the interests of consumers the Act provides for the establishment of consumer protection councils at the central, state and district level which are advisory in nature. The Act is designed to give speedy relief to the consumer at affordable cost. Hence, it provides for a three-tier quasi-judicial redressal machinery at the district, state and national levels for redressal of

consumer grievances namely, District Forum, State Commission and National Commission respectively.

All these information is equally important and beneficial for all people. Starting from the very day of birth till death every person is a consumer. Consumer education and awareness must be imparted at college level since college-going students are adults and supposedly possess good amount of understanding by then. They can also pass on such knowledge and awareness to their parents, relatives, neighbors etc. It is the duty of every citizen to know the laws of his/her country. As the rule goes, "Ignorance of law is not an excuse". The Consumer Protection Act, 1986 is included in the Higher Secondary and Degree syllabus of Commerce stream only. This paper tries to study the awareness level among the student consumers of Arts and Science stream and emphasizes on the inclusion of the said Act in Higher Secondary/ Degree syllabus of all streams.

2. Objectives of the Study

The study has been conducted with three objectives in mind-

- 1) To outline the consumer awareness level among students of the study area.
- 2) To spread necessary awareness.
- 3) To make suggestion for the inclusion of Consumer Protection Act, 1986 in the Higher Secondary/ Degree courses of all streams.

3. Review of Literature

Chaudhry et al. (2011) highlights that consumer awareness through consumer education and actions by the Government, consumer activists and associations are needed the most to make consumer protection movement a success in the country.

Nair (2012) analyzed a negative result and limited consumer awareness among respondents in spite of various Government initiatives.

Singh and Sharma (2013) found difference in levels of awareness among respondents with different educational qualification and profession.

Dr. Arora et al. (2014) is of the opinion that the benefits of consumer awareness of an individual include enhanced critical thinking, improved life skills and increased self-confidence. Results of their study indicate that teenagers are not fully aware of quality assurance marks on different products.

Dr. Gurusamy et al. (2014) however found a positive result and observed almost complete consumer awareness among the respondents of Coimbatore district.

Singh et al. (2014) marks an unsatisfactory awareness level about Consumer Protection Act among the medical as well as surgical specialists.

Singh (2015) states that consumer exploitation should be brought down with proper awareness to the consumers on their rights and how they could go about with things, if they have been cheated.

4. Research Methodology

For the purposes of this study, data and information has been collected from primary as well as secondary sources.

Primary data has been collected with the help of questionnaire and personal interview among the students of two different streams viz. Science and Arts of a reputed college of Assam located at Tezpur. Commerce students were not taken as respondents because of the fact that the Consumer Protection Act, 1986 is already included in their syllabus and it is assumed that no separate awareness program is required for them.

Secondary data has been compiled from various books, online articles and journal papers. A sample size of 100 students has been taken through convenient random sampling method. The study has been conducted among the Degree students of Arts and Science stream of a reputed Degree College of Assam, located in Tezpur, district Sonitpur.

5. Results and Discussions

The awareness level of respondents has been judged based on the following criteria only,

- Whether or not they know they are consumers
- Checking MRP, expiry and manufacturing date, manufacturer etc.
- Check ingredients used
- Insist on cash memos for consumable goods purchased
- Knowledge about certified products (ISI, AGMARK, ISO etc.)
- Knowledge about consumer courts.

The findings of the study are unsatisfactory with regard to the awareness level of students as consumers. Some of the Degree level students do not even know that they are consumers. Their knowledge tells them that only the one who pays for the product/service is a consumer. So, basically they have no idea that there is a clear difference between a customer and a consumer. Checking of MRPs, manufacturing and expiry dates is a normal activity of all consumers but not all check the ingredients used and manufacturer's name on the product. Almost none of the respondents have the habit of checking the quality assurance mark on the product they consume which clearly indicate that they are little aware of the fact that there are many who offer duplicate and inferior quality products in the market which might be hazardous to the health and even the life of consumers. This is an alarming fact, in fact! Consumer awareness responses can be shown with the help of Figure1.

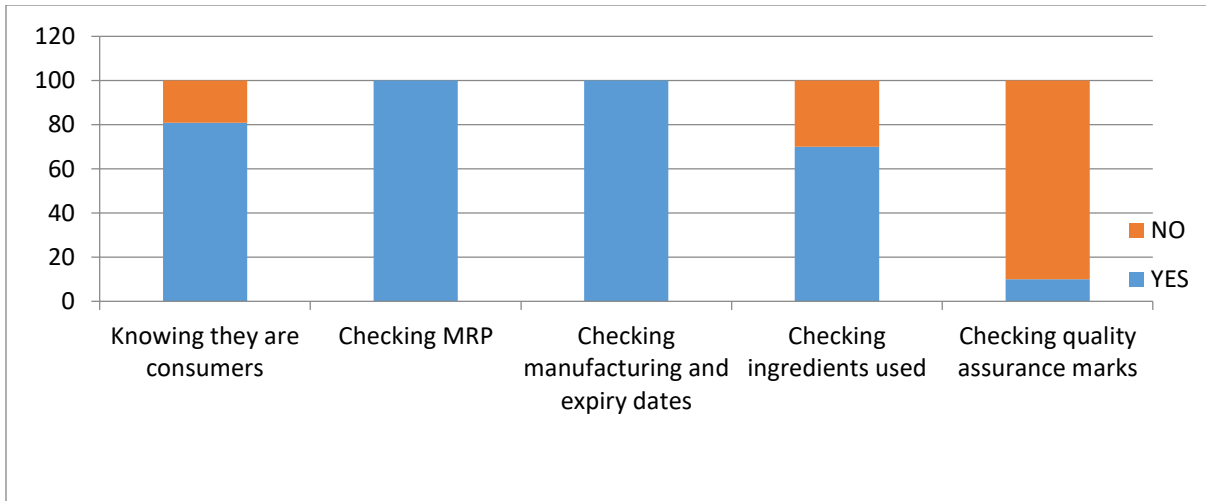


Figure1: Showing awareness level of respondents on five different criteria.

Source: Primary.

Most of the consumers do not insist on getting a cash memo in support of their purchases which is actually not a good habit as keeping cash memos can benefit consumers in many ways. Apart from being an evidence of any exploitation, cash memos help keep a track of expenses made and in chalking out personal budgets.

It was shocking to find that most of the consumers do not know the activities that come within the ambit of the term ‘exploitation’, let alone admitting whether or not they have been exploited ever by manufacturers and sellers. Most of them who had complaints regarding the products purchased or services availed had confronted about it with the seller or service provider. Others choose not to raise their voices in order to avoid going back to the market for such a “trifle” matter.

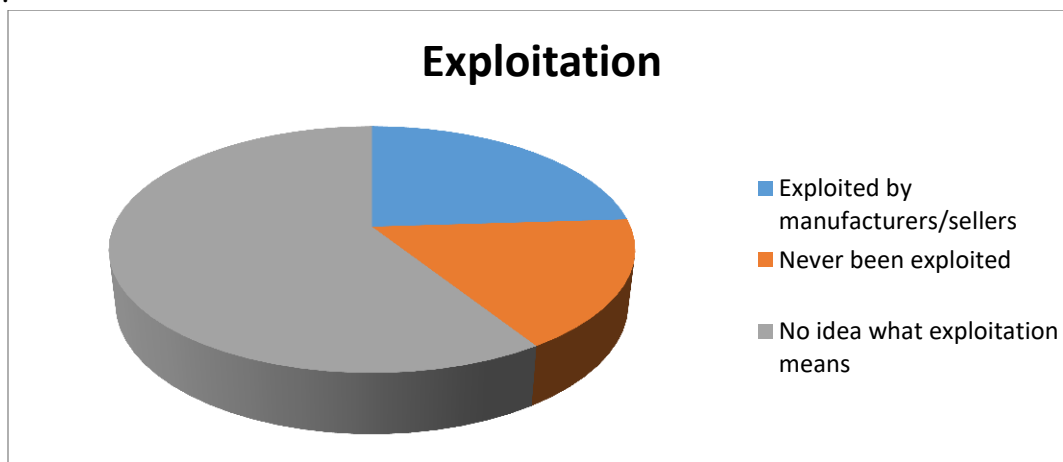


Figure 2: Showing exploitation of consumers by manufacturers or sellers.

Source: Primary.

The consumers seem to be aware of the existence of a Consumer Protection Act in India and also about the rights and responsibilities conferred on consumers by the Act. They also know that the

Act confers redressal to consumer disputes. However, the existence of Consumer Disputes Redressal Forum in all districts (also theirs) is not known to majority of the respondents.

Students hold the opinion that mass awareness regarding consumerism can be spread through social networking sites, which is in fact a good suggestion. Most of the students think that inclusion of Consumer Protection Act, 1986 in the syllabus of Higher Secondary/ Degree courses of all streams can help spread awareness in this regard. Students vote for social media as the best means for spreading awareness. Figure3 shows the opinion of respondents regarding the media for spreading awareness.

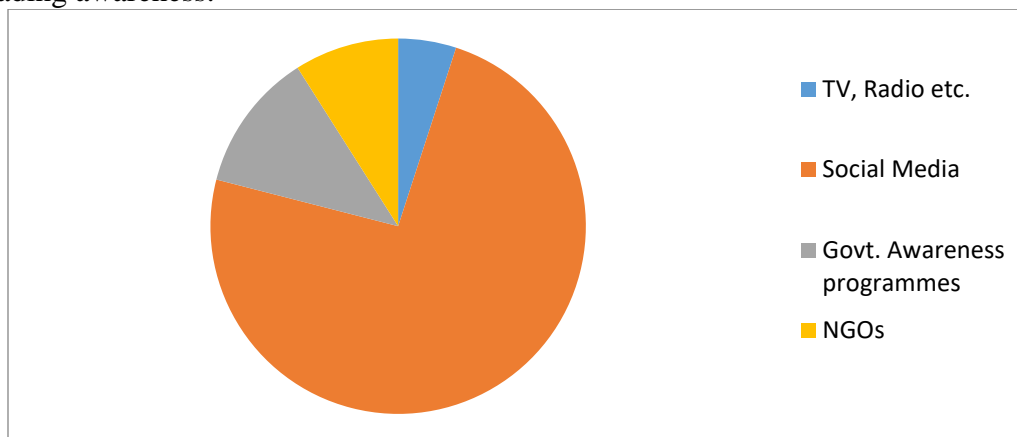


Figure 3: Showing how consumer awareness can be spread.

Source: Primary.

6. Suggestions

Through this paper attempt has been made to make the readers aware of this much important piece of legislation named The Consumer Protection Act, 1986 and the rights and responsibilities conferred upon consumers by it. Consumers are often exploited by manufacturers and sellers and such exploitation is the result of ignorance and illiteracy. Readers are suggested to go through the Act and also to spread awareness regarding its implications through word-of-mouth or otherwise. This paper puts forward a humble suggestion for the inclusion of The Consumer Protection Act, 1986 in the syllabus of Higher Secondary/ Degree course of all streams of the State Board/ University so as to make the upcoming generation conscious of their rights and responsibilities as consumers.

7. Conclusion

Providing protection to consumers from the evil clutches of exploiting manufacturers and sellers is the responsibility of the government which has very well been discharged by passing The Consumer Protection Act, 1986. A number of voluntary consumer organizations and NGOs which number over 800 are working in India to protect and help consumers in one way or more. All these organizations aim to protect and safeguard the interests of consumers and keep a watch over the unscrupulous elements in business. The government also conducts various programs at different times to spread consumer awareness among people. However, in spite of all such initiatives, people are not fully aware of the movement of consumerism and the grievance handling machinery. Quality assurance marks are also not properly known to many. Such

ignorance gives the manufacturers and sellers more opportunities to cheat and exploit consumers. Factors that trigger such exploitation include limited information, limited supplies in the market, limited competition which creates monopoly and low literacy. The market variables cannot be controlled by the consumers so the only way to protect themselves is to keep their eyes and ears open to exploitation. Spreading awareness among the upcoming generation can also make the older generation conscious of their consumer rights since conscious students can, in turn, help spread awareness among the older generation in their homes and neighborhood. This will definitely help create a more conscious and aware society which can no longer be exploited by the businessmen. It is then that the saying “Consumer is the king” will hold meaning in its true sense.

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