

Available online at <http://www.ijims.com>

ISSN - (Print): 2519 – 7908 ; ISSN - (Electronic): 2348 – 0343

IF:4.335; Index Copernicus (IC) Value: 60.59; Peer-reviewed Journal

Consumer awareness among students and middle aged group in South Kolkata, West Bengal : An Overview

Trisha Mukherjee

Assistant Professor, Department of Political Science, Vedanta College, Kolkata. University of Calcutta, India

Abstract

The Consumer Protection Act, 1986 (CPA) is an Act that provides for effective protection of interests of consumers. All of us purchase a variety of goods and services to satisfy our needs and desires..With the advancement in technology, education and because of the impact of globalization, consumers have access to everything at their finger tips talk about the supermarkets, departmental stores or online purchases. On the other side it is unfortunate to know that consumers at times are becoming the main target of exploitation. Consumers are mostly the worst victims of unfair trade practices.Though the Government has implemented new laws and measures for the protection of the consumers, still the consumers are being exploited mainly because of their lack of awareness of Consumer rights. Under this scenario an attempt has been made to understand the level of awareness among college students and middle aged group about Consumer rights and consumer exploitation in Kolkata.The study attempts to reveals the level of awareness among the potential buyers in Kolkata,it focuses on the level of awareness or knowledge that people have regarding consumer forum , how and where they should complain if case of exploitation .The study also probes into some of the suggestions given by the respondents to spread the awareness level of different age groups in the city.

Keywords : Consumer Rights , Consumer Forum, Awareness ,Consumer Protection, Consumer exploitation

Introduction

A consumer is one who uses purchases goods, products or services primarily for personal needs. Consumers are the greatest contributors in any given economy. They are the most important and central to all economic and business activity. However due to lack of awareness, Indian consumers fall prey to the unfair and fraudulent tactics of marketers .Exploitation can be in the form of selling duplicate products, less weight , inferior quality goods and services ,exorbitant prices of goods and services. The Consumer Protection Act ,1986 was enacted by the Parliament of India to protect the interests of Indian consumers. Consumer Awareness means assuring and confirming that the buyer or consumer is aware of the information about products, or services goods ,services, and consumer rights. Consumer awareness is extremely essential to ensure that buyers take the right decision and make the right choice . The government has passed various laws to protect consumers and uphold their rights - like the prevention of Food Adulteration act 1954, The Essential Commodities Act 1955 are among others. The Consumer Protection Act ,1986 was enacted by the Parliament of India to protect the interests of Indian consumers was a major revamp. The new Consumer Protection Bill ,2019, was introduced by Ram Vilas Paswan on January 5 ,which too enforces consumer rights ,and provides a mechanism for redressal of complaints regarding defect in goods and deficiency in services .

‘A Nation of awakened empowered and responsible consumers and socially and legally responsible companies and organizations’ has been the vision of the National consumer Helpline. Campaign. The platform www.consumerhelpline.gov.in records and handles grievances received at NCH through various modes- the toll-free phone lines, direct registration on website ,Consumer App, NCH App , letters by post etc.One recent addition has been the web chat facility for consumers to get their queries answered. Since April 2018 National Consumer Helpline started a half day program for empowering school and students. NCH had sent out 100 invitations to Delhi based schools , to get students acquainted with consumer sectors. An effort was also undertaken by the Government of West Bengal to bring about awareness among the school students.Wall paintings were done in the schools of Salt Lake ,an initiative of Salt Lake RO. Kolkata south RO organized Inter-School -Quiz contest on 19/08/16 with students of 20 schools .Quiz contests were organized in Durgapur too, mobile publicity through Tableau with messages and street dramas and Consumer Fairs were also organized in different parts of the state like Siliguri, Phoolbagan area ,Bidhannagar area,Laketown, Baguihati ,New TownAirport ,Ghuni Banstala Bazar (Hansnabad Block) Dhakuria , Park Circus

Maidan, Gurap, Uttarpara howrah and several other districts. In spite of all this endeavour the survey reveals a mixed bag of reactions from target respondents .

Review of literature :

The review of some literatures bring forward some of the studies that have been conducted on consumer protection rights and awareness regarding it .

Dr.M.A.Lokhande in his study on consumer awareness in Jalna city stated that in spite of exploitation only 36.67% of the respondents had dared to complain against faulty sellers. This brings forward the different attitude of consumers and also highlights the degree of unawareness .

Dr.G.Nedumaran in his study on consumer awareness also highlighted how at times consumers are forced to shop for products which are in higher price range. He also points to the deceptive advertisements ,or talks over different products that assure prime quality but in reality the truth is totally different.

Kangkana Chaudhury in her study on Consumer Awareness among college students in Tezpur Assam suggested for inclusion of the study of Consumer rights in higher secondary and under graduate level, for increasing the awareness of the students.

Jamuna [2016], searched under the title, Consumer awareness and attitudes towards Consumer Protection act 1986 . The study was conducted to find the consumer awareness level . In the study responses were taken from the respondents related with consumer responsibilities. Majority respondents had given first rank to guarantee and warranty card. It was found that 67.14% respondents have awareness about consumer forums and 53.21% have felt that the formalities are simple. Majority of the respondents disagreed that consumer awareness increased with Consumer Protection Act [CPA]. 25% respondents felt that trade has increased due to CPA. Only 20% had opined that CPA created quality consciousness among the consumers.

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

Objectives of the study :

The following are the principle objectives of the study :

- To understand the age wise awareness among the respondents belonging to different working status.
- To study the awareness of the middle aged respondents regarding their knowledge about exploitation and whether they know how to proceed once they realize that they have been exploited.
- To find out how many of the respondents check the expiry, MRP and measurement units while purchasing any commodity.
- To check the level of awareness of the respondents about the basic consumer rights.
- To check how many of the respondents are aware about the different modes of complain .
- To gather and analyze opinion of people about how awareness can be further enhanced.
- To offer valuable suggestions to improve the level of awareness among students and middle aged respondents.

Scope of the study :

To offer valuable suggestions to improve the awareness level based on the findings of the study.

Methodology :

The present study is confined to college students and middle age group of south of Kolkata. The study is based on survey conducted through a well structured questionnaire and interviews with respondents. The secondary data has been collected from

books and journals related to the consumer rights .For the purpose of the study ,a sample of 180 consumers [including students , professionals , homemakers and self employed] living in Kolkata were selected randomly.

Data analysis and discussion :

Table 1 shows the gender wise classification of the respondents, which shows that out of 180 respondents 88 are males and 92 are females. Almost equal number of respondents have been taken from each gender.

Table 1 : Gender wise classification

Gender	Number	Percentage
Male	88	49
Female	92	51
Total	180	100

Table 2 shows age wise classification of respondents ,which shows that 50% of the respondents belong to the age group of 17 – 23 years primarily covering college students of five reputed colleges of south Kolkata. Respondents for this category include students of arts, commerce and science streams.The next two age groups [28-38 years and 39 -50 years] primarily include working professionals, self employed persons or home makers .

TABLE 2 : Age wise Classification

AGE GROUP	NUMBER	PERCENTAGE
17 – 23	90	50
28 – 38	30	17
39 – 50	60	33
TOTAL	180	100

Among 90 students who fall in the age group of 17 – 23 years a difference was noticed in the level of awareness in relation to their stream.

Table 3 shows the awareness of students belonging to different streams. They were all asked the same question : ‘Have you heard about Consumer Protection Act 2019?’ The level of awareness of students belonging to the commerce stream was 100% as compared to the other two streams.

TABLE 3 : Streamwise awareness of students

STREAMS	NUMBER	YES	NO
SCIENCE	30	29	1
ARTS	30	26	4
COMMERCE	30	30	0
TOTAL	90	85	5

Table 4 highlights the level of awareness according to the different working status.

Working professionals and self employed respondents have highest awareness about Consumer Protection Act 2019. Awareness about the existence of consumer forum is almost present among all age groups .

TABLE 4: Awareness about consumer forum among respondents of different working status

Working status	Number of respondents	Is aware about Consumer forum	Is not aware about Consumer forum
Students	90	81	9
Working Professionals	30	30	0
Homemakers	30	28	2
Self employed	30	30	0
Total	180	169	11

The middle age group respondents [age 28 – 50 years] responded to the following questions which were specific to the age group: [Table 5]

1. Have you ever faced any issue with any good or service ?

2. Do you know how to file a case in the consumer court?
3. Have you ever filed any case in the Consumer forum?
4. Do you know what is Consumer exploitation?

These were specifically asked to 90 middle aged respondents belonging to different working status. The college students were purposely kept away from these definite questions as their answers would be based on secondary facts.

Table 5 highlights the varied responses of the respondents to three specific questions that were put forward. Data reveals that 67% [20 out of 30] of the self employed and 60% [18 out of 30] of the working professionals know how to file a case. The sad part is 37 % [11 out of 30] of the homemakers do not clearly know when they are getting exploited. This lack of awareness often encroaches their consumer rights giving opportunity to the service providers or seller to continue with their unscrupulous practices.

TABLE 5 : Responses of middle aged buyers to three specific questions

Working Status	Total Number	Number of respondents who have faced any issue with good or service	Respondents who know how to file a case in consumer forum	Number of respondents who have filed any case in the forum	Respondents who are not aware about exploitation
Self employed	30	12	20	2	0
Working professionals	30	11	18	2	0
Homemaker	30	7	4	0	11
Total	90	30	42	4	11
Percentage	100	33	47	4	12

Table 5 highlights the varied responses of the respondents to three specific questions that were put forward. Data reveals that 67% [20 out of 30] of the self employed and 60% [18 out of 30] of the working professionals know how to file a case. The sad part is 37 % [11 out of 30] of the homemakers do not clearly know when they are getting exploited. This lack of awareness often encroaches their consumer rights giving opportunity to the service providers or seller to continue with their unscrupulous practices.

Table 6 : Different practices of Consumers

Determining factors	17 – 21 years	28 – 38 years	39 – 50 years	Total	Percentage
Enquiring price while buying [Yes]	83	30	58	171	95
Checking MRP and date of expiry [Yes]	90	30	60	180	100
Observing measurement units [yes]	74	29	59	162	90

It is good to note that 95 % of the respondents enquire about the price before they buy a product. Many youngsters hesitate to ask the price before they buy a product, either they are particular about their brands and choices and price hardly affects it or they are careless in this regard. Again it is a surprise to note that 100% of the respondents irrespective of age and working status check the MRP and expiry date. This marks the first step ensuring awareness and alertness of consumers.

Table 6 further depicts that 90% of the respondents observe the instruments of measurement. A careful watch should be kept on the measuring scales and units at the time of buying. This practice will help consumers to identify the fraudulent businessman and traders. A fair market for goods and services can only be assured and ensured when such practices become a part of consumers daily life. Table 7(a) tries to illustrate the awareness among the students about the seven basic consumer rights that are available for the consumers.

Table 7 (a) : Awareness about the eight consumer rights among students. The above table clearly highlights the lack of awareness among the students about the specific consumer rights that are provided

Rights	Completely aware	Percentage	Partially aware	Percentage	Not aware	Percentage	Total
Right to be informed	18	20	11	12	61	68	90
Right to choose	32	36	19	21	39	43	90
Right to Safety	9	10	14	16	67	74	90
Right to be heard	20	22	13	14	57	63	90
Right to have problems corrected	8	9	3	3	79	88	90
Right to consumer education	48	53	29	32	13	14	90
Right to service	13	15	12	13	65	72	90
Right to a healthy environment	0	0	4	4	86	96	90

Table 7 (b) : Awareness about the eight consumer rights among the middle aged respondents

Rights	Completely aware	Percentage	Partially aware	Percentage	Not aware	Percentage	Total
Right to be informed	43	48	21	23	26	29	90
Right to choose	37	41	41	46	12	13	90
Right to Safety	18	20	22	24	50	56	90
Right to be heard	38	42	33	37	19	21	90
Right to have problems corrected	22	24	18	20	50	56	90
Right to consumer education	69	77	7	8	14	15	90
Right to service	66	73.4	20	22.2	4	4.4	90
Right to a healthy environment	12	13	8	9	70	78	90

Table 7(b) helps us to understand the awareness of the middle aged respondents regarding the rights. A close look at the table shows that maximum of the people ,i.e 77% are aware about the right to consumer education and least awareness, (13%) is about the right to a healthy environment. The Table also highlights the fact that awareness among middle aged potential buyers is better than that of the students.

The table below (Table 8) depicts the awareness about modes of lodging complain in the forum.

Table 8: Number of respondents who have heard about the different modes of complain

Modes of Complain	Students	Middle aged group	Total	Percentage
Helpline number	41	73	114	63
Online / email	69	75	144	80
Consumer App	17	58	75	42
File a case in Consumer forum	82	77	159	88

It is really satisfying to know that 88% of the respondents at least know that they need to file a case in Consumer forum. But there is mixed response in case of awareness regarding other modes of complain . 45 % of the students [41 out of 90] , 81% of the middle aged respondents [73 out of 90]are aware about the existence of Helpline number that is available.Awareness about online complain is more compared to the previous mode. 80% of the respondents know about the option of online / complain through email. Awareness is least in case of knowledge about consumer App which is only 42%.

Table 9 below highlights the different modes of spreading awareness.

Table 9: Different Modes of spreading awareness about consumer rights

Different modes of spreading awareness	Students [90]	Percent	Middle aged respondents [90]	Percent	Total [180]	Percent
Social Media	66	73	45	50	111	62
TV, Radio	12	13	15	17	27	15
Hoardings	7	8	15	17	22	12
Newspaper	5	6	12	13	17	9
Government Awareness Programmes/ NGOs	0	0	3	3	3	2
Total	90	100	90	100	180	100

Students and middle aged respondents hold the opinion that mass awareness regarding consumerism can be spread through social networking sites, advertisements, attractive hoardings ,government awareness programme and NGOs which is in fact a good suggestion. Respondents were asked to select which awareness medium they think would be best [one choice by each].

Most of the students think that inclusion of Consumer Protection Act, 1986 and 2019 in the syllabus of Higher Secondary/ Degree courses of all streams can help spread awareness in this regard. Both Students and middle aged respondents vote for social media as the best means for spreading awareness. Along with this certain variations in response has also been noticed.

The respondents were asked to choose any one of the options which they thought was the best means to spread awareness. 38% of the respondents feels that awareness at present times can be best spread through social media.

A Glimpse at some cases of the consumer forum :

This study brings to light the vagueness that prevails among respondents regarding taking up their complains to the forum.

- In the reappeal case of Kishan Rao Vs Nikhil Super Speciality Hospital [8March 2010], in Supreme court, the court had ordered respondent 1 [the hospital] to compensate the appellants within two weeks of the verdict on grounds of sheer medical negligence and wrong treatment that was given to appellants wife.
- In the case of SriRajeshwar Prasad Father of deceased student Shivam Raj Vs Haldia Institute of Maritime Studies and Research Icare Complex, Marine Campus,

A complaint under section 17 of the Consumer Protection Act, 1986 (for brevity, "The Act ") was filed by the father of deceased on the allegation of deficiency in service on the part of Opposite Party(OP) i.e. the Institute on account of the pre-mature death of

his son by drowning in the pool. In the final verdict The Opposite Party i.e. Haldia Institute of Maritime Studies and Research was directed to make payment of compensation of Rs. 25,00,000/- + Rs. 10,000/- litigation cost (Twenty five lakh Ten thousand) only to the complainant Shri Rajeshwar Prasad within 60 (sixty)days from date, otherwise the amount shall carry interest @ 8% p.a.

- In the case of M/s. United India insurance company Ltd vs Rubi Chandra Dutta (Consumer Protection case No .202/2005) the insurance company was charged with the default of not paying the spent amount against the insurance of a bus[no – WB- 57/6715] which met with a severe accident on 05.07.2003 . Finally the district forum directed the respondent to pay a total sum of Rs 4,00,000 together with an interest at the rate of 9% ,if the payment was not made within two months from the date of the order to the appellatant .

- Dr. Jay Prakash Gupta vs Flipkart Internet Pvt. Ltd. on 3 August, 2018

The Appellant herein being Complainant lodged the complaint under Section 12 against Flipkart stating that an order for IFB 23L Microwave Convection Oven was placed through Flipkart (OP Nos. 1 & 2), on line for cash on delivery on 23.10.2016. The order was delivered by OP Nos. 1 & 2, by the seller Omnitech Retailer on 28.10.2016. the package was not to be opened before installation . As per description of the product, the installation and demonstration was to be completed within 2 to 5 business days of IFB (OP Nos. 5 & 6). However, the Opposite Parties had failed to fulfil their promise to attend for installation and demo service. The complainant had submitted that due to such act, he was/is unable to use IFB 23 L Microwave Convection Oven at all. Hence, the appellatant approached the Ld. District Forum on the allegation of deficiency in services on the part of opposite parties. In view of the appeal ,the appellatant was to be given an amount of Rs.8,989/- and litigation cost of Rs.2,000/-, as awarded by the Ld. District Forum, the appellatant/complainant was also entitled to compensation in the form of simple interest @ 8% p.a. over the amount of Rs.8,989/- from 28.10.2016 .

A look at these cases at least bring to light the successful functioning of the forum .What is needed random awareness campaigns so that people gear up to come forward and complain.

Suggestions

- 1 . The study first of all recommends a modification of education policy to include Consumer Rights as a mandatory subject at higher secondary and under graduate levels.
- 2 . This survey included a sample size of 180 respondents only ,so a latter survey can be carried on by I ncreasing the sample size .The study can be extended across different socio-economic classes of the society.
- 3 . Awareness should also be created through newspapers, hoardings and postering and even through television daily soaps which easily reach out to people who are not keen followers of social media or cannot afford one.
- 4.Consumer clubs can also be started in schools and colleges to spread awareness .
- 5.Daily means of conveyance can be used as a medium of spreading awareness,like posters can be stuck at the back of the buses , autos or local train. Though some posturing has been done in the city's metro,but we need to keep in mind that a huge percentage of people commute via roads and trains .
- 6.Campaigns via road shows and rallies can also prove to be effective.

Conclusion

The survey of the sample size highlights that more or less students and middle aged respondents are aware about the existence of the Consumer forum. They are all aware of the tag line 'Jago Grahak Jago' , but are not much intricately aware about the details the Consumer Act . The pertinent question that arises here is why do we still find people who lack awareness about the consumer rights, even if they realize that there is fault in a good or service why isn't an attempt being made by the consumer to file a complain . There should be more awareness about consumer rights and laws among people. There are laws including Sale of Goods Act , Contract Act , Food Safety Act , and Prevention of Food Adulteration Act , to protect the interest of the consumers. But it was essential that people knew about these laws. Awareness about the particular rights is also quite less. 20% of the students

and 48% of the middle aged respondents are aware about Right to be Informed. The awareness is even less in case of Right to Safety [20% of the middle aged group and 10% of the students are fully aware]; right to have problems corrected [24 % of the middle aged respondents and only 9% of the students are aware].Awareness is least in case of Right to a healthy environment where only 13% Of the middle aged respondents were aware and students had very poor awareness.

But going deeper down the line when it comes to the different modes of complains , how to complain and where to complain the knowledge of the respondents is quite vague. An attempt should be made by concerned authorities to include Consumer Protection Acts in the curriculum of higher secondary and under graduate levels. Most of the students think that inclusion of Consumer Protection Act, 1986 and 2019 in the syllabus of Higher Secondary/ Degree courses of all streams can help spread awareness in this regard. Though 62% of the respondents feel that social media is the best mode to spread awareness among consumers but television and radio should also be prioritized as all may not have access to social media. Newspapers also have their importance. Random advertisements should be done between news break and advertisement breaks of T.V soaps and other programmes .The awareness should not only be restricted to a particular section ,awareness programs should always target masses . Most household customers were aware about basic rights as compared to the complex rights. Both the government and consumers need to gear up and join hands to bring an end to the unscrupulous practices that are leading to the exploitation of consumers in various ways on a day to day basis. However majority of the consumers are not utilizing their rights in case of default in goods or services.

References

1. Majumdar P.K.,law of consumer protection in india,orient publication company,new delhi 1994.
2. Sundaram,N. and Balaramalingam,C.(2012):'women awareness on consumer rights- A study with reference to vellore city'.International.
3. Sharma, G., A Powerful Essay/Article on Consumer Awareness, Retrieved from www.publishyourarticles.net/eng/articles2/a-powerful-essayarticle-on-consumer-awareness/1805/
4. Sharma, H. and Singh, H. (2013). Consumer Perception towards Quality Marks of Products. International Journal of Management and Social Sciences Research, Vol.
5. Singh, R (2015). Consumer Awareness. Retrieved from www.lawctopus.com/academike/consumer-awareness/
6. The Consumer Protection Act 1986
7. Dr. Arora, R., Dr. Chawla, A. and Sachdeva, V. (2014). An Analytical study of Consumer Awareness among Teenagers. International Journal of Advanced Research in Management and Social Sciences, Vol. 3(8), 137-154. Retrieved from <http://www.garph.co.uk/IJARMSS/Aug2014/13.pdf>
8. Chaudhry, K., Chandhiok, T. and Dewan, P. (2011). Consumer Protection and Consumerism in India. International Journal of Multidisciplinary Research, Vol. 1(1), 83-94. Retrieved from http://www.zenithresearch.org.in/images/stories/pdf/2011/May/vol-1_issue-1_art-7.pdf
9. Dr. Gurusamy, P., Manichitra, P. and Princy, J. (2014). A Study on Consumer Awareness on Consumer Protection Council- A special reference to Coimbatore District. International Journal of Scientific Research, Vol. 3(7), 103-104. Retrieved from [https://www.worldwidejournals.com/international-journal-of-scientific-research-\(IJSR\)/file.php?val=July_2014_1404300380__33.pdf](https://www.worldwidejournals.com/international-journal-of-scientific-research-(IJSR)/file.php?val=July_2014_1404300380__33.pdf)
10. Nair, I. (2012). Assessment of Consumer Awareness amongst Undergraduate Students of Thane District- A Case Study. International Journal of Scientific and Research Publications, Vol. 2(5), 1-7. Retrieved from http://www.ijsrp.org/research_paper_may2012/ijsrp-may-2012-08.pdf