

# Awareness of Consumer Rights and Provisions of Consumer Protection Act

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## ABSTRACT

Though customer is the purpose of existence of the business and it is often said customer is the king, it is not practiced everywhere. Consumers are subjected to the exploitation now and then and which calls for law. When trust fails between the buyer and the seller, law comes into picture. The consumer protection act is enacted in 1986 to safeguard the consumers from unfair trade practices. The law also underwent an amendment in 2019 to include ecommerce as well. Today, all across the world, new legislation and rules are being developed online era. The new type of market challenges the national regimes of consumer right protection. Without mutual trust between consumers and business operators, the market will not be able to fulfill its potential. This paper attempts know the awareness of provisions of consumer protection act and consumer rights in Mysore district. Around 350 consumers are surveyed and analyzed using SPSS to arrive at the conclusion.

**KEYWORDS:** consumer rights, safeguard, consumer protection act, awareness

## INTRODUCTION

The purpose of existence of any business is to serve customers. Customers is the reason for all the business activities. The stiff competition, technology advancements, price wars, new marketing strategies, online market, new features ,quality standards, availability of raw material and manpower, every manufacture is striving for the same customer pie. In this tight situation, everyone tries to lure customers with many tactics. Some are good and some are bad.

Customers cannot distinguish easily with the good and bad many at times while buying due to many personal reasons, such as education, knowledge, awareness, purchased in a hurry and various other reasons. In spite of the consumer laws and quality measures, consumer is subject to various types of exploitation. The major reason contributing to this situation is lack of awareness among the consumers about the rights and protection measures.

The consumer protection act (CPA) is a social legislation that provides for protection of rights of the consumers and redressal of consumer disputes. CPA provided for three tier quazi-judicial consumer dispute redressal mechanism at district, state and national level. The act applies to all goods and services, excluding goods for resale or for commercial purpose, services rendered free of cost and under a contract for personal service. In spite of these consumers are being exploited and the reason for this is lack of awareness.

**How to cite this paper:** Dr. Amulya. M "Awareness of Consumer Rights and Provisions of Consumer Protection Act" Published in International Journal of Trend in Scientific Research and Development (ijtsrd), ISSN: 2456-6470, Volume-4 | Issue-5, August 2020, pp.180-184,  
URL: [www.ijtsrd.com/papers/ijtsrd33060.pdf](http://www.ijtsrd.com/papers/ijtsrd33060.pdf)



IJTSRD33060

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The consumer rights under consumer protect act are

1. Right to safety
2. Right to be informed
3. Right to choose
4. Right to be heard
5. Right to seek redressal
6. Right to consumer education

## Literature Review:

**Suresh Patidar (2013)** affirmed that consumer protection act enabled consumers to address their grievances related to any kind defects and defieny in the services. Redressal mechanism of the act have several issues related to the effectiveness, attention and time frame factors. These are the major concerns which causes lack of interest from the consumers to utilize the benefits through the act.

**M Rajanikanth (2017)** acknowledged that consumer protection act was cherished for its simplicity with less paper works and procedures; and inexpensive justice. Since its implementation it was felt that there was a rise in the awareness of consumer rights. Utilization of provisions in the consumer protection Act was also found to witness the rise. However, over the period of time it was felt that the losing interest among the consumers in redressal mechanism since the remedies was felt to be insufficient.

**Sadyojathappa S (2017)** stated that “Consumers are largely denied their due rights, especially in developing countries such as India. The consumers are spread widely all over a country and are poor, illiterate and are generally not aware of their rights, though their awareness has recently increased. The manufacturers and suppliers of goods or services often exploit consumers by adopting a number of unfair and restrictive trade practices”.

**P. Priyanka & Dr. A. Sreelatha (2018)**. Consumers are spread worldwide particularly the poor and illiterate consumers are not aware of their rights. The suppliers of goods exploit the consumers in many ways through unfair and restrictive trade practices. They charge high price to the goods which are above cost of production of such goods. Therefore the consumers should be protected from these violations against them.

**RaghweshPandey (2018)** emphasized that Consumer protection dates back to 3200 B.C in India. From ancient days, the emphasis on human values and ethical practices had been cherished in India. Rulers then felt the primary area of concern about the welfare of their subjects.

**KapoorSheetal (2019)** defines the consumer protection act as unified way to protect the consumer interest. It is a socio economic legislation which aims to protect and promote consumer interest. The study investigates the effectiveness of the consumer protection act from the perspective of speed of the justice, qualification of the members and dependency of consumer affairs for appointment of members and financial support.

**SheetalKapoor (2019)** asserts that in 1986, when the CPA was enacted. A key milestone in costumer advocacy was achieved in India, which provided a legislative framework for better protection of the interests of the consumer by creating a formal but three-tier quasi-judicial dispute resolution mechanism at National, State, and District levels exclusively for consumers.

### Objectives of the study:

1. To assess the level of awareness among the consumers regarding provisions available to them under consumer protection Act
2. To analyze the level of awareness of consumer rights under Consumer Protection Act

### Hypotheses of the study:

1. **H1<sub>0</sub>**: There is no significant association among the level of awareness of provisions of consumers under consumer protection Act and their age.  
**H1<sub>1</sub>**: There is a significant association among the level of awareness of provisions of consumers under consumer protection Act and their age.
2. **H2<sub>0</sub>**: There is no significant association among the level of awareness of consumer rights under consumer protection Act and their age.  
**H2<sub>1</sub>**: There is a significant association among the level of awareness of consumers rights under consumer protection Act and their age.

The above objective is designed to assess the level of awareness among the consumers regarding their rights and remedies available to them under consumer protection Act.

The variables such as primary knowhow about the consumer courts, awareness regarding the provisions of Consumer Protection Act, awareness of consumer forums, the awareness of rights of consumers under the Consumer Protection Act, instances of Payment of compensation by seller for any losses & removal of defects in goods, instances of Return of Price by the seller and Replacement of defective goods with new goods are considered for the study. The stated hypothesis is verified by using cross tabulation and Chi-square analysis among the demographic variables and the variables of to assess the level of awareness among the consumers regarding their rights and remedies available to them under consumer protection Act. The stated hypothesis is verified to check the possible association between the awareness of rights and remedies available to the consumers under consumer protection Act and their age.

### Results and Findings:

**Table 1- Demography of consumers**

Particular	Sub-Category	Frequency	Percentage
Gender	Male	190	54.3
	Female	160	45.7
	Total	350	100
Age	18-25 Years	191	54.6
	25-35	75	21.4
	35-45	52	14.9
	45-55	22	6.3
	55 yrs and above	10	2.9
	Total	350	100
Marital Status	Married	134	38.3
	Unmarried	216	61.7
	Total	350	100
Qualification	SSLC	30	8.6
	PUC	52	14.9
	Degree	117	33.4
	Professional Degree	114	32.6
	PG	37	10.6
	Total	350	100

Occupation	Public	31	8.9
	Private company	78	22.3
	Business	55	15.7
	Housewife	53	15.1
	Student	133	38.0
	Total	350	100
Monthly Income	Below 15000	200	57.1
	15000-30000	91	26.0
	30000-45000	44	12.6
	45000 and above	15	4.3
	Total	350	100

**Table 2**

Gender	Age		Do you know the provisions of Consumer Protection Act (COPRA)					Total	Chi- Square Statistics		
			Not at all aware	Not aware	neutral	aware	Fully aware		Chi-Square	CC	P Value
Male	18 -25	F	40	20	18	7	10	95	26.36	0.349	0.49
		%	21.1	10.5	9.5	3.7	5.3	50.0			
	25 -35	F	9	16	11	6	2	44			
		%	4.7	8.4	5.8	3.2	1.1	23.2			
	35 - 45	F	8	10	5	4	3	30			
		%	4.2	5.3	2.6	2.1	1.6	15.8			
	45 - 55	F	1	2	6	4	0	13			
		%	0.5	1.1	3.2	2.1	0.0	6.8			
55 & above	F	2	2	3	0	1	8				
	%	1.1	1.1	1.6	0.0	0.5	4.2				
Total	F	60	50	43	21	16	190				
	%	31.6	26.3	22.6	11.1	8.4	100.0				
Female	18 -25	F	24	26	26	11	9	96	11.65	0.26	0.76
		%	15.0	16.3	16.3	6.9	5.6	60.0			
	25 -35	F	9	9	11	1	1	31			
		%	5.6	5.6	6.9	0.6	0.6	19.4			
	35 - 45	F	5	5	10	2	0	22			
		%	3.1	3.1	6.3	1.3	0.0	13.8			
	45 - 55	F	1	4	3	0	1	9			
		%	0.6	2.5	1.9	0.0	0.6	5.6			
55 & above	F	1	0	1	0	0	2				
	%	0.6	0.0	0.6	0.0	0.0	1.3				
Total	F	40	44	51	14	11	160				
	%	25.0	27.5	31.9	8.8	6.9	100.0				
Total	18 -25	F	64	46	44	18	19	191	16.73	0.21	0.40
		%	18.3	13.1	12.6	5.1	5.4	54.6			
	25 -35	F	18	25	22	7	3	75			
		%	5.1	7.1	6.3	2.0	0.9	21.4			
	35 - 45	F	13	15	15	6	3	52			
		%	3.7	4.3	4.3	1.7	0.9	14.9			
	45 - 55	F	2	6	9	4	1	22			
		%	0.6	1.7	2.6	1.1	0.3	6.3			
55 & above	F	3	2	4	0	1	10				
	%	0.9	0.6	1.1	0.0	0.3	2.9				
Total	F	100	94	94	35	27	350				
	%	28.6	26.9	26.9	10.0	7.7	100.0				

The contingency coefficient is from the above test it is evident that, there is no significant difference among the respondents of different age groups. Overall 17.7 % are aware of the provisions under consumer protection act whereas majority of the respondents 55.5% are not aware of the provisions under consumer protection act. Whereas 26.9% are neutral, it is an alarming signal that consumers are not aware the act.

**Table 4**

Gender	Age		Do you know about the rights of consumers under the Consumer Protection Act (COPRA)?					Total	Chi-Square Statistics		
			Not at all aware	Not aware	neutral	aware	Fully aware		Chi-Square	CC	P Value
Male	18 -25	F	32	35	12	11	5	95	19.15	0.30	0.26
		%	16.8	18.4	6.3	5.8	2.6	50.0			
	25 -35	F	4	23	7	8	2	44			
		%	2.1	12.1	3.7	4.2	1.1	23.2			
	35 - 45	F	7	15	3	2	3	30			
		%	3.7	7.9	1.6	1.1	1.6	15.8			
	45 - 55	F	1	5	4	2	1	13			
		%	0.5	2.6	2.1	1.1	0.5	6.8			
	55 & above	F	2	2	2	1	1	8			
		%	1.1	1.1	1.1	0.5	0.5	4.2			
Total	F	46	80	28	24	12	190				
	%	24.2	42.1	14.7	12.6	6.3	100.0				
Female	18 -25	F	19	41	17	14	5	96	25.81	0.37	0.06
		%	11.9	25.6	10.6	8.8	3.1	60.0			
	25 -35	F	9	12	9	0	1	31			
		%	5.6	7.5	5.6	0.0	0.6	19.4			
	35 - 45	F	2	10	10	0	0	22			
		%	1.3	6.3	6.3	0.0	0.0	13.8			
	45 - 55	F	2	4	2	1	0	9			
		%	1.3	2.5	1.3	0.6	0.0	5.6			
	55 & above	F	2	0	0	0	0	2			
		%	1.3	0.0	0.0	0.0	0.0	1.3			
Total	F	34	67	38	15	6	160				
	%	21.3	41.9	23.8	9.4	3.8	100.0				
Total	18 -25	F	51	76	29	25	10	191	14.74	0.20	0.54
		%	14.6	21.7	8.3	7.1	2.9	54.6			
	25 -35	F	13	35	16	8	3	75			
		%	3.7	10.0	4.6	2.3	0.9	21.4			
	35 - 45	F	9	25	13	2	3	52			
		%	2.6	7.1	3.7	0.6	0.9	14.9			
	45 - 55	F	3	9	6	3	1	22			
		%	0.9	2.6	1.7	0.9	0.3	6.3			
	55 & above	F	4	2	2	1	1	10			
		%	1.1	0.6	0.6	0.3	0.3	2.9			
Total	F	80	147	66	39	18	350				
	%	22.9	42.0	18.9	11.1	5.1	100.0				

From the above table, it is found that, 16.2% respondents are aware of the consumer rights and 64.9% respondents are not aware of the act and 18.9 % respondents are of the neutral opinion.

It means to say, that majority of the consumers are not aware of the consumer rights. From the chisquare test, it is found that there is no association between the age and the awareness level. So, The hypothesis H1 (0) is accepted as P value.> 0.05 and H1(1) is rejected. The hypothesis H2(0) is accepted as P value.> 0.05 and H2(1) is rejected

**Conclusion and Suggestions:**

It is found from the study that, there is a low level of awareness among the consumers about the provisions and rights and remedies under consumer protection act. So there are chances that consumer may keep quiet and suffer in silence as consumer is not aware what is the remedies. Also they may continue to make the mistakes and ignore the rights and responsibilities of the consumers. This leads to the exploitation of the consumers even more in the coming years. it is the high time where consumers need to cautious and be alert and to know their rights and remedies under the consumer protection act. Government need to continue to created awareness through the advertisement like jaagograhakjaago. The consumer forums need to be created in every villages and towns of Mysore to escalate the cases at

the district level. Finally, self-control is the best control, it is the customers who need to volunteer to know their rights and exercise the rights.

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