BMSJMR: JOURNAL OF MANAGEMENT & RESEARCH

VOL 1 NO.1 (JAN-JUN 2024)

ISSN - 3048-4669

(c) BMS PUBLISHING HOUSE

https://www.bmsgroup.in/product/bmsjmr-journal-of-management-research/

# STUDY OF RURAL CONSUMER PROTECTION AWARENESS IN GHAZIABAD

#### Dr. Amit Kumar Verma

Assistant Professor SSV College, Hapur

### Dr. Atul Kumar Goyal

Assistant Professor SSV PG College, Hapur

#### **Abstract**

The purpose of consumer rights is to cover consumers from fraud and illegal business practices by merchandisers and service providers. The "consumer protection act" was passed in the year 1986 to cover purchaser from fraudulent deals. The consumer protection law regulates special rights for all consumers. The rights and responsibilities of consumers need to be recognized by everybody. The purpose of this research is to identify the challenges that residents in pastoral regions in the Ghaziabad district encounter while exercising their legal rights as consumers and being cautious of their use in certain scenarios.

*Keywords*: Consumer Protection, Consumer Awareness, consumer Rights, pastoral consumer.

#### I. Preface

Gandhi stated in 1926 that" India lives in her seven hundred thousand town lets." This quotation highlights the significance of pastoral guests. Of India's population, 70 lives in pastoral areas. The expansion of the pastoral population is critical to the nation's development. For this reason, it's essential to cover guests from illegal marketable practices because the bulk of them live in pastoral areas. Dealing defiled goods, delivering imperfect goods, charging a high price for a short force, and sharing in illegal business conditioning can all deceive consumers. Indeed, nonetheless, there are still problems with consumer protection in India, indeed though the "Consumer Protection Act" passed in the year 1986 was passed 35 times agony. There's still much further to be done, indeed with the multitudinous civil and state measures that have been enforced. Along with understanding their liabilities, every customer should be apprehensive of their rights as consumers. There are safety measures that a buyer should take when making purchases. The rights and scores of consumers are nearly intertwined. Different styles have been developed at different situations to guard the rights of consumers.

# **Consumer Rights in India**

A customer has the right to know a product's amount, purity, cost, quality, energy, and standard. Customers must be protected from unfair advantages while collecting goods and services. People should know what their rights are as customers. Despite India's robust and well-defined consumer rights laws, the actual obstacles that Indian consumers encounter are still unclear. The "Consumer Protection Act", in the year 1986 is the most important of the numerous laws legislated in India to cover the rights of consumers. The Act enables all individualities, businesses, Hindu families and businesses to enjoy consumer rights while copping goods and services produced by them. It is important for guests to understand their important rights and legal procedures and procedures for consumer protection and effective protection against fraud. In agreement with the Consumer Protection Law, guests are given illegal clones. All products and services are governed by the law unless otherwise stated, and it covers the whole country of India (except for Jammu and Kashmir). Guests are granted the following privileges under this policy:

Right to Safety: The customer has the option not to deal with services and products that are harmful to life and property according to the Customer Protection Law of 1986. Although it applies to certain conditioning similar as medicinal, medicinal and food processing, this law covers all conditioning with serious consequences for the health and weal of guests. buses, places, ménage goods, peregrination, etc.

Right to know: The right to know refers to" the right to know the quality, value, strength, chastity, nature and price of goods or services." This is substantially due to the Consumer Protection Act 1986, which protects consumers from illegal trade practices.

Right to choose: The 1986 "Customer Protection Act "states, choice is "the right to admit a variety of items and services at the most competitive price."

Right to be heard: According to the vittles of the Consumer Protection Act of 1986," The right to be heard and to have the interests of consumers determined by the applicable courts" is the meaning of the right to be heard. Good services enable Indian consumers to state their complaints and enterprises, make their voices heard about products and companies, and have their issues taken into consideration and resolved in a timely manner.

Right to seek compensation: "Consumer Protection Act" 1986 defines the right to seek compensation in the event of a possible report of illegal trade practices, conditions of trade or illegal consumer use practices. The Indian government had better luck when it came to this policy. Legal entities such as the State Consumer Controversies Redressed Commission, the National Consumer Controversies Redressed Commission, and the District Level Consumer Controversies Redressed Council were established with the assistance of the Consumer Protection Act.

Right to consumer education: In the academy and university courses and government and non-governmental association consumer operation experience are ways to educate consumers. Consumer- acquainted nongovernmental associations (NGOs), with the support of the Indian government, are primarily working to cover the rights of consumers across the country.

II. Review of Literature

As per the view of "Jugal Kumar Boro" (2018) states, "Due to high population, high poverty rate, high unemployment rate and low illiteracy rate, rural people have little knowledge about consumers. Therefore, governments and institutions must take necessary steps to educate consumers, and schools must educate consumers about their rights."

According to "Dr. G. Rambabu" and "L. Vinod Kumar" (2017): Research shows that most consumers are aware of good reviews and ISI. However, the survey found that many people are unaware of their consumer rights due to ignorance and family poverty. It found that 34% of respondents are aware of consumer rights, 32% have some knowledge of consumer rights and 34% have no knowledge of consumer rights at all.

Jamuna (2014): The purpose of this study is to achieve excellence in customer service. In this study, we obtained responses from survey participants regarding customer responsibility. Most participants choose Level 1 to become certified and certified. The survey also revealed that 67.14 percent of people have interacted with clients before, and 53.21 percent considered it was simple. The majority of respondents were unaware that consumer protection laws make people more aware of their purchasing patterns. The percentage of people who think consumer protection rules have made purchasing easier is quite small at 20%.

As discussed by "Dr. S.Mohan" and "V.Suganti" (2013): The study aims to learn how informed rural customers are about their rights as consumers. The study analyzed "age, education, marital status, monthly income", and more. Customers in remote regions. The reason for this is the excellent customer service. Gender, family status, profession, monthly income, and consumer rights awareness are not affected much in rural areas.

A study by "N.Sundaram" and "K.Balaramalingam" (2012) showed that female clients were not aware of their client rights. The main reason for the low level of education and poor economic conditions of female consumers is their low level of knowledge in the field of consumer protection.

As stated by "P.Jayasubramanian" and "Miss A. Weideke" (2012) studied customer perceptions and attitudes toward customer protection. Their study found no relationship between gender and cognitive ability. They also found a positive relationship between age and social media engagement.

According to the "Sewanand" (2012), this study shows that all participants are aware of consumer protection. Almost all levels of customers are familiar with JAGO GRHAK JAGO time. ISO, ISI Agmark, etc. This isn't news to them either. They also know the constraints/patterns.

As per the view of "Dr. A.K. Chandra" (2011), investigated the Raipur District Customer Forum's operations, mapped out customer demands, and defined the challenges encountered by the organization. The skills and experience with customers were readily shared.

### III. Need for the study

There are presently far too numerous different kinds of goods and services available on the Indian request. There are now more directors and final retailers of goods than ever ahead. It's now veritably grueling to identify a licit manufacturer or seller as a result. It's nearly insolvable

for guests to have a face- to- face discussion with a patron or salesperson. The physical gap between a buyer and a patron/ dealer has also grown as a result of advancements in ultramodern technology, as buyers may now order products online or through operations, and have them delivered right to their door. In an analogous tone, figuring out which of the numerous goods are genuine has gotten decreasingly grueling. Since information enterprises the health of the consumer, it's essential. also, it happens constantly that a client purchases products, services that don't admit checks or where the seller doesn't give checks. This is done to save on the duty that the product has to pay to the government. Due to the below issues, consumers need to cover themselves from illegal business practices of retailers and service providers. They want to know and use their rights as consumers.

#### **Research Goals**

The aims of the research are as follows:

To understand the consumer protection awareness levels of consumers in rural areas

To provide access to the problems encountered in the use of consumer rights.

Promote information resources to raise consumer protection awareness. Promote appropriate solutions to promote rural consumer awareness.

### **Research Findings:**

There's no significant difference between the education position and knowledge situations of the surveyors

There's no significant difference between the population and knowledge situations of the surveyors

#### **Research method:**

This study was descriptive in nature. Primary and secondary data were used in this study. The sample size named for this analysis was 100 people. Primary data was collected from consumers in Ghaziabad quarter. The study includes secondary data collected from colorful sources similar as books, journals, magazines, websites and other media.

### **Significance of Research**

In moment's society, knowing the law is veritably important because in the business world, utmost guests are taken for granted. They may cheat by charging low prices, engaging in illegal business practices, dealing unacceptable or unacceptable products, or dealing in large amounts. Understanding your rights could assist you protect your visitors from legal action. Individuals have the following rights: safety, freedom of choice, information, education, and repair. Pastoral customers' awareness of consumer rights and other consumer-related concerns may be better understood with the use of this research. This study's findings are going to be useful in designing consumer education programs, particularly for underserved regions. Further investigation and the discovery of new possibilities are both made possible by this exploration mechanism, which experimenters can use.

# **Limitations of This Study:**

The researcher's work includes several limitations:

- 1. This study was carried out in a short period of time.
- 2. Results may vary depending on the opinions of survey participants.
- 3. The study was limited to the rural population of Ghaziabad.
- 4. The sample size was limited to 100 participants.

# Data analysis and interpretation:

1. Participant know the Consumer Protection Act of 1986:

Serial No.	Understanding	Respondent Number	Respondent
			percentage
1	yes	37	37
2	No	63	63
		100	100

(Source: Primary)

The table indicates that 63 of 100 respondents are unconcerned with the "Consumer Protection Act" of 1986. Only 37 respondents fear the "Consumer Protection Law".

Consumer Rights Awareness: The table below shows respondents' Consumer Protection Act 1986 rights awareness.

Number of Respondents								
Serial	Consumer Rights	Extremely	Partial	Unaware	Total			
No.		aware	Awareness					
1	Right to safety	14	33	53	100			
2	Right to information	11	37	52	100			
3	Right to choose	18	29	53	100			
4	Right to heard	9	36	55	100			
5	Right to redressal	23	33	44	100			
6	Right to consumer education	12	30	58	100			

(Source: Main)

As can be seen from the table above;

14 out of 100 participants are well informed, 33 participants are partially informed,

53 participants People do not understand the security policy.

Almost half of the respondents (52) did not know, 37 respondents partly knew, and 11 respondents were quite aware of the right to data acquisition as stated in the Consumer Protection Act. Product, 1986. 18 respondents were quite aware, while 29 respondents were somewhat aware. were aware and 53 participants were not aware of this option. Of the 100 participants, 9 were highly aware, 36 were partially aware and 55 were unaware of their rights to a hearing. There were 23 people who were well aware of the problem-solving policy, 33 people who were only partially aware of it, and 44 people who had no idea about it at all. Lastly, there were 12 participants who knew about the consumer education policy of the Consumer Protection Act of 1986, 30 who knew, and 58 who did not know.

## Recommended retail price, production date, and expiration date information:

Details	Always		Sometim	es	Never		
	No. Of Respondents	%	No. Of Respondents	%	No. Of Respondents	%	
Check MRP	38	38	19	19	43	43	
Examine the Date of Manufacturing	27	27	26	26	47	47	
Examine Expiry date	19	19	21	21	60	60	

(Source: Primary Data)

According to the table above, 38% of the participants always check the MRP when purchasing goods and services, 43% never check the MRP, and 19% sometimes check the MRP. 47% of people do not look at the production date when buying something, 27% always look, 26% sometimes look. Finally, 60% of respondents never check shelf life, 19% of tencheck shelf life, and 21% sometimes check shelf life while shopping.

# **Issues regarding consumer rights:**

Details		Yes	No	
	No. Of	%	No. Of	%
	Respondents		Respondents	
Learn how to make a complaint	28	28	72	72
File a lawsuit with the Sales Court	00	00	100	100
Attend any consumer right programme	11	11	89	89

(Source: Primary)

As can be seen from the table above, 71% of the survey participants do not know how to write a complaint, and 29% know how to write a complaint. None of the participants filed a complaint in the Consumer Court, meaning 100% of the participants did not file a complaint in the Consumer Court. 11 percent of respondents have participated in a customer service program and 89% have not participated in a customer service program. The limitations faced by consumers in the implementation of consumer rights are based on different studies.

#### **Qualification:**

S.No	Constraints	Iliterate	Below 10th	10th	12th	UG	PG	Total	%
1	Lack of Knowledge	7	12	10	12	6	1	48	48
2	Wastage of time and money	6	4	3	8	4	0	25	25
3	The complaint writing process is difficult	7	7	2	7	3	1	27	27
	Total	20	23	15	27	13	2	100	100

(Source: Main)

As can be seen from the table above, 48% of the respondents stated that they had problems in customer management due to lack of understanding, the education level of the par-

ticipants was low and 25% of the participants stated that they had problems in usage. Violation of customer rights due to waste of time and money, different education levels of participants, and 27% of participants experiencing a complaint process.

# V. Findings and Recommendations

- 1. 63% of the respondents are unaware while only 37% are aware of the Consumer Protection Act, 1986.
- 2. Most survey respondents are not aware of their rights as consumers.
- 3. 38% of respondents always check MRP, 43% never check MRP and 19% sometimes check MRP when purchasing goods and services. 47% of respondents said they do not check the manufacturing date when purchasing, 27% always checked it, and 26% occasionally checked it. Finally, 60% of respondents never check expiration dates when shopping, 19% often check expiration dates, and 21% sometimes check expiration dates when shopping.
- 4. 71% of the respondents do not know how to write a complaint, while 29% know how to write a complaint. No participant filed a complaint in the Consumer Court, meaning 100% of the participants did not file a complaint in the Consumer Court. 11% of survey respondents have participated in a customer service program, while 89% have not participated in a customer service program. Restrictions on consumer rights based on different educational backgrounds.
- 5. In regions with low levels of education, 48% of respondents experienced problems in enforcing consumer rights due to lack of information; In the region where the participants live, 25% of the participants have problems with customer management due to lack of time and money. Consumer Issues. Different levels of education; 27% of participants experienced a difficult complaint.
- 6. Most of the participants in the research could not exercise their consumer rights due to lack of information.

Hence, it is clear that most of the respondents use different methods than traders/sellers as consumers are not aware of their protection rights as seen in the Consumer Act 1986. Protect yourself from unfair business practices.

#### **Conclusion**

In this technologically advanced world, consumers have a multitude of products and services offered by many manufacturers. For this reason, customers prefer products and services. Consumers not only have the right to choose products, but they also have the right to know the production process and whether they are safe and effective. The aim of this study is to understand how conscious consumers in rural areas are about their consumer rights when purchasing goods and services. Thanks to these studies, most consumers are affected by illiteracy, poverty, unemployment, demographic factors, etc. For some reasons, we learned that customers do not understand their rights, do not check MRP when purchasing, and do not collect information to prevent it. fake. It lacks product knowledge and is seen as a waste of time and money. Therefore, the central and state governments should take appropriate steps such as setting up consumer forums in every village, organizing monthly awareness campaigns through customer meetings, simplifying the litigation process in court, etc. to make consumers aware of their con-

sumer rights. reduced. Waste of time and money. Likewise, consumers should take care to protect themselves from market manipulation and unfair trade by checking the MRP and expiration date when purchasing and receiving services.

#### References

- 1. Jugal kumar Boro (2018), Consumer Rights Awareness among Rural Consumers A Study in Rural Areas with Special Reference to Bongaon Block of Kamrup District, Assam, International Journal of Humanities & Social Science, Volume-VI, Issue-III, January 2018, Page No. 192-200
- 2. Jamuna (2014), Consumer awareness and attitudes towards consumer protection act 1986- A study with reference to consumer in Virudhinagar district, Indian Journal of Applied research, volume 4, issue April 2014, page no 7-10
- 3. Dr.S.Mohan, V.Suganthi (2013), "Rural Consumers' Awareness about Consumer Rights", International Journal of Innovative Research & Development, vol 2(Issue 11), page no 136-141.
- 4. Dr.N.Sundaram and C.Balaramalingam (2012), "Women Awareness on Consumer Rights—A Study with reference to Vellore city". International Journal of Research in Commerce, Economics and Management, volume No 2(issue No 12).
- 5. Dr.P.Jayasubramanian and Miss A.Vaideke, (2012), "A Study On Consumer Awareness And Attitude Towards Consumer Protection Measures". Indian journal of applied research, volume: 1 (issue: 12).
- 6. Dr.A.K.Chandra.(Dec-2011), "Consumer perception and awareness about consumer rights and consumer Protection act: A study in district Raipur". The International Journal"s Research Journal Of social science &management, volume1, number, p 59-69.
- 7. Sewanand (2012), "Consumer Awareness and Consumer Protection Act-A study", International Journal of Transformations in Business Management, vol. No1, (issue No 6).
- 8. https://www.consumerrights.org.in/consumerism.htm.