

## AN EVALUATION OF AWARENESS OF CONSUMER PROTECTION ACT AMONG WORKING WOMEN – WITH SPECIAL REFERENCE TO LOWER INCOME GROUP

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**Abstract:** With globalization and liberalization, there have been formulation of new policies and provisions. With various brands coming up and number of varieties of products introduced, there is a need for regulations and jurisdictions. The government of India framed the Consumer Protection Act 1986. However, it has been seen that the women in India are not aware of this act. Women are the ones who are seen most in the market or shopping mall. This paper tries to search that to what degree the women are aware of the consumer rights and how often they use their rights. A questionnaire has been framed and distributed among 100 women in Jaipur city. The women contacted for the survey are mainly maids and women below the poverty line who are working. Out of 100 only 89 could be utilized. Standard Deviation has been used to determine the level of awareness among women. The paper focusses on finding why women do not get aware of their rights as a customer and also how they can be made more aware.

**Keywords:** consumer protection act, women awareness, BPL

### Introduction

From basic necessities to luxury items we buy things every day. We all are consumers. Be it a salaried employee or a businessman, everyone turns out to be a customer at some point of time. So, we should know all our rights as a consumer and also our duties at the same time. The Indian Legislature had induced Consumer Protection Act 1986 for the welfare and protection of consumers.

The Consumer Protection Act, 1986 was enacted to provide a simpler and quicker access to redress of consumer grievances. The Act seeks to promote and protects the interest of consumers against deficiencies and defects in goods or services. It also seeks to secure the rights of a consumer against unfair trade practices, which may be practiced by manufacturers and traders.

The set-up of consumer forum is geared to provide relief to both parties, and discourage long litigation. In a process called 'informal

adjudication', forum officials mediate between the two parties and urge compromise.

The Act applies to all goods and services unless specifically exempted by the Central Government. It covers all the sectors whether private, public or cooperative.

The consumer under this law is not required to deposit huge court fees, which earlier used to deter consumers from approaching the courts. The rigours of court procedures have been replaced with simple procedures as compared to the normal courts, which helps in quicker redressal of grievances. The provisions of the Act are compensatory in nature.

### Basic rights of consumers include:

1. Right to be protected against marketing of goods and services which are hazardous to life and property.
2. Right to be informed about the quality, quantity, standard and price of goods or services so as to protect the consumer against unfair trade practices.

3. Right to be assured, wherever possible, access to variety of goods and services at competitive prices.
4. Right to be heard and to be assured that consumers interests will receive due consideration at appropriate forums.
5. Right to seek redressal against unfair trade practices.
6. Right to consumer education.

### Consumer redressal forum

Under the Consumer Protection Act, every district has at least one consumer redressal forum also called a consumer court. Here, consumers can get their grievances heard. Above the district forums are the state commissions. At the top is the National Consumer Disputes Redressal Commission in New Delhi.

#### To file the complaint:

- Complaint is to be filed within two years of buying the product or using the service.
- Complaint needs to be in writing. Letters should be sent by registered post, hand-delivered, by email or fax. Don't forget to take an acknowledgment.
- The complaint should mention the name and address of the person who is complaining and against whom the complaint is being filed. Copies of relevant documents must be enclosed.
- The consumer must mention details of the problem and the demand on the company for redressal. This could be replacement of the product, removal of the defect, refund of money, or compensation for expenses incurred and for physical/mental torture. Please ensure that the claims are reasonable.
- You should preserve all bills, receipts and proof of correspondence related to the case. Avoid using voice mail or telephone because such interactions are normally difficult to prove.
- The complaint can be in any Indian language, but it is better to use English.
- There is no compulsion to hire a lawyer. Main cost consists of correspondence and

travelling to the consumer forum for the hearing

- Maintain a complete record of the emails and documents sent by you.

#### Penalties

The consumer courts (district court, state commission and National Commission) are given vast powers to enforce their orders. If a defaulter does not appear in court despite notices and reminders, the court may decide the matter in his absence. The forum can sentence the defaulter to a maximum of three years' imprisonment and impose a fine of Rs. 10,000. Forums can issue warrants to produce defaulters in court. They can use the police and revenue departments to enforce orders.

#### Literature Review

1. **Singh et al.**<sup>1</sup> conducted a study to know awareness about CPA and medical negligence among medical and surgical specialists working in Private and Govt. Medical Colleges. It was found that the awareness about CPA and medical negligence among the medical as well as surgical specialists was unsatisfactory. A total of 75% of medical specialists working in Private Medical College scored very poor to poor and 25% scored moderate to good. 80% of medical specialists working in Govt. Medical College scored very poor to poor and 20% scored moderate. 60% of surgical specialists working in Private Medical College scored very poor to poor and 25% scored moderate to good and 50% of surgical specialists working in Govt. Medical College scored very poor to poor and 50% scored moderate to excellent.
2. **Jayasubramanian and Vaideke**<sup>ii</sup> in their study shows that consumer protection measures are not aware to general public because of lack of proper communications. So, in this context it is necessary to say that information should reach that each and every individual consumer. It further reveals that government brings out lot of measures to protect consumer, but the consumers are not using

it properly. On the part of the sellers they still remain as dominators of the market even though many laws come to protect consumers. So, it could be said as co-operative efforts on the part of consumers, business and the government is necessary to protect consumers. A well-organized consumerism makes the government responsive and effective and also for a sincere and dynamic business enterprise.

3. **Raju &Asifulla A<sup>iii</sup>** in their paper have discussed the various challenges and drawbacks of the Consumer Protection Act 1986, along with giving recommendations for betterment and improvised implementation of the act. They have concluded that Corruption weakens the government bodies to protect consumers from unfair trade practices. Quick decisions are greater challenge for all councils and agencies in order to protect consumers. It's a greater challenge for the agencies and councils to create an awareness among customers about the present issues of unfair trade practices. It will be their responsibility to educate customers in the society.

4. **Dr.P.Gurusamy,P.Manochithra&J.Princy<sup>iv</sup>** in their study concluded that many of the consumers have fear about the court, procedures, etc. However, the government shall take initiatives to infuse knowledge among the public irrespective of their educational background, gender, economic status, etc. will help them to reach for their

rights that will help the public feel their democracy in India.The articles studied for the research shows that there is very less awareness among people about the consumer protection act. So, in this study it is been aimed to identify the level of awareness among women in the city.

**Research Methodology**

A questionnaire has been framed to evaluate the degree of awareness about consumer protection act among women in Jaipur. The women approached for the study were maids, stall owners, and other women with meagre income.

The sample chosen was 100 out of which 89 could be used due to unavailability of respondents and due to limitation of language. The questionnaires were translated in Hindi and then distributed. Also, in some cases questionnaires were used as schedules. The age range of the respondents varied between 15 to 35 years. The sample has been taken from Malviya Nagar and Raja Park area in the Jaipur City.

Descriptive statistics was used to strengthen the research objectives framed.

**Objectives of the study:**

The primary objective of the study is to find out the level of awareness about consumer protection among working women in the specific areas of the Jaipur city.

**Findings and results**

Do You	MEAN	STD.DEV.
<b>Demand bill of purchase?</b>	11.33	4.93
<b>Preserve bill of connected any purchase/ payment?</b>	11.33	9.29
<b>Check the bill after you buy the product?</b>	11.33	14.46
<b>Check the illegal fixation of price stickers on originally printed prices?</b>	11.33	8.7

<b>Read the information and instructions on the product label?</b>	11.33	17.039
<b>Read or ask the Warranty/ Guarantee conditions of the product?</b>	11.33	12.74
<b>Get the Warranty/ Guarantee Card filled and preserve it?</b>	11.33	17.92
<b>Check the Maximum Retail Price?</b>	11.33	17.03
<b>Compare the actual price paid with Maximum Retail Price?</b>	11.33	11.015
<b>Check the date of manufacturing?</b>	11.33	8.73
<b>Check the date of expiry?</b>	11.33	17.89
<b>Check the quality of the product?</b>	11.33	7.92
<b>Know about the various quality marks like ISI, AGMARK, FPO, BROMARK, ECOMARK, Veg./ Non. Veg. Mark, Woolmark, ISO, Trademark, Registered, BIS, AYUSH, SILKMARK etc.</b>	11.33	9.63
<b>Consider Adulteration before buying Food products?</b>	11.33	10.11
<b>Compare one product with other product?</b>	11.33	5.85
<b>Request the seller for actual demonstration?</b>	11.33	8.77
<b>Check the weights and measures?</b>	11.33	1.79
<b>Have the habit of visiting more than one shop before purchase?</b>	11.33	4.509
<b>Returned the product to seller if found defected within few days of purchase?</b>	11.33	15.37

<b>Give weightage to the advice of seller regarding the quality of product to be purchased?</b>	11.33	18.77
<b>Check the seal and packing material of product for assuring the genuineness of Brand?</b>	11.33	15.37
<b>Compare the price paid with the price offered by other competitors?</b>	11.33	9.629

The above table shows that the women who are the subject of our study read the information on the product, keep the warranty card with them and also check the price. However, they do not check the quality of the product according to standards. They are not aware about the adulteration and methods to check it. They do not compare the products with other substitutes. They do not compare options at different places nor they check weights and measurements. Still, they check the seal and packing of the product they buy. This shows that they are aware but not completely. They need education and support which the government need to provide so that they can understand this law for their own betterment.

**Conclusion**

Since the sample taken for the study are not educated and nor they are very vigilant. The research statistics prove that the women are not very much aware of the consumer protection act. They do not compare prices or do not complain if they are cheated. They mostly buy from government outlets. These women often ask for bill or warrantee card while purchasing. They also, do not give much heed to weights and measures.

The research concludes that the women in lower sections of the society are aware about the minor details like MRP, warrantee, guarantee and terms like these. But they donot question or cross check these important things while purchasing. Neither they think of

complaining or raising a voice as they buy from government outlets and fear of bitter consequences if they did so.

The act need to be more reachable and productive in order to seriously outreach the real needy customers.

**Suggestions**

Awareness is the best way to improve something in a country like India. The real needy people are not able to use the resources provided by the government because they are not aware about the laws and protective councils.

Similarly, the women in the city of Jaipur working as domestic help or stall owners, sweepers and others know things about consumer protection act but they do not know how these terms are important and how they can be used for their own betterment. These women need to be counselled and educated for the same. They need to be told the importance for demanding a bill, or checking the weights and measures while buying. They should be given such information through government officials or through government programmes.

This would go longer in education women about consumer protection act, their rights and all those situations in which they can save themselves from cheating, raise voice, seek redressal without fear and chances of corruption. The women in the homes need to be made aware of such things can dramatically change the functioning of rural and backward households.

## References

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