

A Study on Awareness about Consumer Protection Acts amongst Households of Moradabad Region

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Abstract

Purpose of Study: Consumer awareness is about making the consumer aware of his/her rights. It helps the consumer to know their rights to protect against exploitation. MRTP Act, 1968, Essential Commodities Act, 1955, Sales of Goods Act, 1955 and Consumer Protection Act, 1986 have been introduced by the Government of India to create consumer awareness and upholding their interest. The purpose of this study is to investigate the awareness level of consumers towards various Consumer Protection Act enacted in India to protect the interest of consumers. The alertness about Consumer Protection Acts among the rural and urban consumers of Moradabad at the time of purchase of a product about the Certified product, MRP, Date of expiry, availability at fair price shop in the market and the protection against exploitation and unscrupulous activities of the manufacturers and traders provided by laws is the main objectives of the present study.

Methodology: This is an explorative study based on primary data. A structured questionnaire has been framed to know the awareness of consumer protection among the rural and urban consumers of Moradabad Region. The sample size of the study is 300 respondents. Various statistical tools such as average, percentage, Chi-Square test and Student t-Test have been used.

Findings: It is revealed that urban consumers are significantly aware of consumer protection rights available in the different laws implemented by GOI in comparison to rural consumers.

Key Words: Consumer, Consumer Awareness, Consumer Rights, Exploitation and Consumer Protection Legislations.

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1. INTRODUCTION

1.1 Consumer Awareness

Consumer awareness means creating awareness of a consumer towards his rights and duties against cheating and exploitation from manufacturers and traders. Consumer awareness is regarding creating the patron tuned into his/her rights. Being a consumer we consume commodities and services throughout the life. In the words of Mahatma Gandhi (1980) "a customer is the most important visitor on our premises, he is not dependent on us, we depend on him. He makes favour to us, not we favour him." In fulfilment of the aim of maximising sale to earn profit, the manufacturers and producers forget the interests of consumers and start exploiting like setting high prices, duplicate articles, underweight and under – measurements, rough behaviour, undue conditions, artificial scarcity, these are some of the ways by which consumers are exploited by manufacturers and traders but they must understand that consumer is the king of the market. Limited information, limited supplies and low literacy are factors causing exploitation of consumers. Hence, there is great need of creating consumer awareness in India. Consumer Awareness is not only related with the rights and duties of consumers but it is also associated with the need and priority of purchasing conditions and warranties of purchase agreement.

1.2 Consumer Protection

Consumer protection is a group of laws and organizations designed to ensure the rights of consumers as well as fair trade, competition and accurate information in the market place, which help consumers make better choices in the marketplace and get help with consumer complaint. The to laws are designed practices from gaining an advantage over competitors. Consumer protection laws are a form of government regulation, which aim to protect the rights of consumers. Consumer protection is linked to the idea of consumer rights, and to the formation of consumer organizations, which help consumers to make better choices in the marketplace and get help with consumer complaint.

1.3 The Consumer Protection Act, 1986

The consumer must be aware regarding his right and available legal measures against exploitation. In order to create consumer awareness and safeguarding their interest, the first consumer movement began in European country after the Second World War, a modern declaration about consumer's rights was first made in the United States of America in 1962, where four basic consumer rights (choice, information, safety and to be heard) were recognized. The Government of India has enacted MRTP Act 1968, essential Commodities Act 1955, Sales of Goods Act 1955 and Consumer Protection Act, 1986. The Consumer Protection Act, 1986 was enacted by the Parliament of India to protect the interests of Indian Consumers. The Consumer Protection Act 1986 provides certain rights to consumers to protect themselves from unfair trade practices resorted by the seller. The laws are designed practices from gaining an advantage over competitors. Consumer protection councils have also been established at the national, state and district levels to increase awareness. Consumer forums have been set up throughout India in each and every district in which a consumer [complaint can be filed by both the consumer of a goods as well as of the services can file his complaint on a simple paper with nominal court fees and his complaint will be solved by the Presiding Officer of the District Level. The Consumer Protection Act is a Magna Carta in the history of consumer protection movement. Every consumer must have awareness about the consumer rights, at the same time consumer should have awareness about responsibilities.

2. REVIEW OF LITERATURE

Review of earlier literature is backbone for the present study. Following research work done on the various aspects of consumer protection and awareness by various researchers has been reviewed here:



Lokhande, N.A. (2006) studied the relevance in the context i.e. increasing income levels, changing consumption patterns, globalisation of Indian markets etc. It is the need of hour to enhance consumer awareness and impart consumer education in our country wherein there are more than 35 Crore illiterate people, the study revealed that only 35(38.38%) respondents had demanded and taken the purchase receipt and also read out the conditions. This indicates that a large number of consumers are aware about taking purchase receipt which is a written evidence of purchase contract. In order to have a legal evidence of purchasing, the buyer must get original purchase receipt, warranty cards and understand the condition of the purchase contract. It was evident that only 34.34% had either returned or replaced the goods which were not as per expectations, while 65.66% respondents consumed the goods. With regard to use of branded goods, majority of the respondents i.e. 60% were dissatisfied and expressed concern over high fees structure and deterioration standard of education. Shortage of drinking water was the major problem in case of 61.11% of the respondents. 54.45% of the respondents were not satisfied. The conclusion of the study is that in spite of understanding about exploitation, a few consumers i.e. only 33 (36.67%) respondents had dared to complain against faulty sellers. In spite of consumer protection measures, consumers are cheated in one or other form. The need of hour is to implement the acts strictly and the culprits must be punished.

Chaudhry K. (2017) studied that 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. The main purpose of her study aimed 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. 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.

Devi, P. Uma Maheswari, B. Sankara Rao B.Shanker (2016) explored that the consumerism in our country has not yet reached the take off stage. A large number of Indian consumers are poor, illiterate, ignorant, ill-informed and unorganized. In spite of government's efforts the consumers are still being exploited mainly because of lack of awareness of Consumer rights. In this scenario an attempt was made to understand the level of awareness among educated and uneducated consumers about Consumer rights. The study found that education did not create much difference in the level of awareness, majority of consumers do not have knowledge of Consumer Rights and laws.

Spillman Nancy Z., (1976) opined that the important principle for consumers is found in the expression "Let the buyer beware", a warning, which means that the consumers are literally on their own. He emphasized that Consumerism will not change the basic need for consumers to make their intelligence to use caution in any transaction

Misra S. and Chadah S. (2009) reveals that Rural Markets are flooded with substandard goods, adulterated food items and unsafe products. The quality of service being provided is not only poor, but lacks transparency resulting in consumer exploitation. Lack of choice is a major problem in the rural areas as the consumers do not have access to a variety of products. The consumers in the rural areas lack awareness about various measures taken by the government. Organisations like Nehru Yuva Kendras, NSS and NCC should be involved in consumer education at the grass root level as they can play an important role in enhancing awareness. Rural consumers are not aware about various standardisation marks and, therefore, unable to read and understand the labels on the products. The survey reveals that in spite of 25 years of the Consumer Protection Act, rural consumers are largely unaware about the Act and its various provisions. The rural markets are mostly unorganised.

Mittal, I. (2005) opined that the Government of India has passed a number of statutory regulations to and amended from time to time to put more teeth into the enforcement machinery to ensure better protection of the consumers' interests. 600 respondents of rural and urban areas of fifteen districts of Haryana were sampled. It was concluded that among the 16 prominent consumer protection legislations, nearly one fourth consumers were fully aware of these legislations. Nearly one third consumers were partially aware and slightly more than one third consumers never heard about these legislations. CPA, 1986 and Sales of Goods Act, 1930 got the highest scores of awareness among all legislations.

Natarajan, R. et. al.(2004), explored that Consumer rights are the rights given to a consumer to protect him from being cheated by unscrupulous traders and service providers. These rights are well defined by the Consumer Protection Act and there are agencies like the government, consumer courts and voluntary consumer organizations that work towards safe guarding the consumer rights. The study reveals only fourteen percent of respondent consumers have high level of awareness on recognized six consumer rights and the awareness level on remaining eighty six percent is not much impressive.

Hemalatha J. and Balakrishnan (2017) enunciated the extent of cognizance possessed by homemakers in Chennai, with regard to their rights and responsibilities during grocery purchases. The study, using a questionnaire, was conducted amongst 80 middle-class homemakers to gauge the demographic influences on degree of consumer awareness. Most homemakers preferred shopping for groceries at a convenient store or a super market. Many middle-class homemakers feel the need to be constantly vigilant during grocery purchases, due to unsatisfactory experiences.

Gomathy C., and Devi Yesoda N. (2015) explored that Branded jewellery has gained acceptance forcing traditional jewellers to go in for branding. However, the share of branded jewellery in the total jewellery market has been still small because of the mindset of the average Indian buyer who still has regarded jewellery as an investment. Branded jewellery confirms the quality, purity, durability and several social, environmental standard of the jewellery. It is found that, maximum number of consumers is aware of Tanishq brand and they have a very good opinion about branded jewellery. Branded jewellery is always priced high as most of the consumers hesitate to purchase branded jewellery. So, branded jewellers should reduce the price of all items in order to attract more customers of Branded Jewellery

3. OBJECTIVES OF THE STUDY

This study has been undertaken to understand the degree of Consumer Awareness among the urban and rural consumers of Moradabad region, whether they are aware about Consumer Protection Acts and use their knowledge of hassle free buying. This study has been undertaken with the following objectives:

1. To know the awareness among the rural and urban consumers of Moradabad at the time of purchase of a product about the Certified product, MRP, Date of expiry, availability at fair price shop etc in the market; and
2. To know the awareness among rural and urban consumer about the consumer Protection Act and the related aspects thereon.

4. HYPOTHESES OF THE STUDY

1. There is no significant difference among the consumers of Moradabad Region with regard to consumer Certified product, MRP, Date of expiry, availability at fair price shop etc in the market.
2. There is no difference in the awareness towards their rights regarding consumer Certified product, MRP, Date of expiry, availability at fair price shop etc in the market than rural consumers between Urban and Rural Households.

5. RESEARCH METHODOLOGY

5.1 Sampling

For the purpose of present study 300 households of Moradabad Region have been selected, 150 households from Rural Moradabad and 150 households of District Moradabad. The respondents profile who participated in the study is given in Table-1. The consumer respondents of each rural and urban are divided into four categories, i.e. Business families, Government service families, Professionals and farmers.

5.2 Data Instrument

The data has been collected through schedule from Urban and Rural Household consumers of Moradabad region to get relevant information for the study. A questionnaire was prepared to study consumer awareness amongst households of Moradabad Region. In the study area Questionnaire included following factors of Consumer Awareness: General information, Awareness about certified product, Knowledge of Fair price shop, Knowledge of payment at POS, Consumer movement, Consumer protection Acts, Consumer forums and Complaint procedure.

5.3 Analysis of the Data

After collecting the data, the data has been analysed. The analysis of information needs variety of closely connected operations such as establishment of categories, the application of these categories to raw data through coding, tabulation and then drawing statistical inferences. The following research tools had been applied by the researcher for analyzing the data and drafting statistical conclusions to meet the objectives of the study:

- Chi-square test; and Student t-Test.

Statistical Package for Social Sciences (SPSS) was used to analyze the data.

6. DATA ANALYSIS AND INTERPRETATION OF THE STUDY

According to the survey on the topic Consumer Awareness among Households of Moradabad Region following analysis is done on the basis of data of 300 respondents regarding their awareness:

Table No.- I: GENERAL PROFILE OF THE CONSUMERS

Factors	No. of respondents	Percentage	
Gender	Male	205	68.3
	Female	95	31.7
Age (in years)	Less than 25	24	8.0
	26 - 35	56	18.7
	36 - 45	160	53.3
	46 - 55	40	13.3
	Above 55	20	6.7
Marital Status	Married	245	81.7
	Unmarried	55	18.3
Educational Qualifications	No formal education	15	5.0
	School Level	38	12.7
	College Level	215	71.6
Occupational Status	Professional	32	10.7
	Agriculture	12	4.0
	Professional	35	11.7
	Salaried	151	50.3
	Business	97	32.3
No .of members in the family	Unemployed	5	1.7
	2.00	16	5.3
	3.00	92	36.7
	4.00	146	48.7
	5.00	20	6.7

Monthly Family Income (Rs.)	6.00 & Above	26	8.6
	0 - 50,000	37	12.3
	50,001 - 1,00,000	44	14.7
	1,00,001 - 1,50,000	192	64.0
Monthly Savings	1,50,001 & above	27	9.0
	Less than 10,000	84	28.0
	10,001 - 25,000	176	58.7
	25,001 - 50,000	35	11.6
	Above 50,001	5	1.7

Source: Survey

It depicts from the Table-1 that in the total of 300 sample respondents, 68.3% are male respondents and 31.7% are female respondents. Majority respondents which belong to age group between 36 to 45 years were 160, i.e., 53.3% .(56) respondents belong to the 26-35 years age group i.e. 18.7% and 40 respondents belong to age group 46-55 years i.e. 13.3% while 20 respondents are above 55 years age. The majority of respondents 245 i.e. 81.7% were married while 18.3% were unmarried. As far as education level is concerned, 38 respondents i.e. 12.7% have Primary education, 10.7% respondents have Professional qualification and majority of respondent i.e. 215 (71.6%) have graduation and above and only 5% respondents are illiterates. In the selected sample of 300 respondents, salaried respondents are 151 i.e. 50.3%, Businessmen 97 i.e. 32.3%, Professional 35 i.e. 11.7%, and 5 respondents were unemployed. It is clear from the table that 146 respondents have highest 4 member in the family followed by 92 respondents who have 3 members in the family.

In the total sample, majority respondents have income between 1,00,000 to 1,50,000 i.e. 64% of the sample size and 27 respondents have income more than 1,50,000 i.e. 27% and 9% sample has the income less than 1,00,000 per month. In the sample 176 respondents have monthly savings between 10,001 to 25,000 i.e. 58.7% of the sample size.

Table No. 2: CONSUMER AWARENESS AMONG HOUSE HOLDS OF MORADABAD

S. No.	Parameters of Awareness	No. of Households Showing Awareness		No. of Households Lacking Awareness	
		Urban	Rural	Urban	Rural
1	Are you aware that the product you buy should be certified like ISI,AGMARK,ISO?	132	102	18	48
2	Do you check MRP, manufacturing date and expiry date while buying a Product?	138	108	12	42
3	Do you confirm the availability of the product at Fair Price Shop?	78	60	72	90
4	Do you insist on Cash Memo at the time of purchase to ensure genuine purchase and tax revenue to the government?	78	66	72	84
5	Do you use credit mode of payment i.e. Debit card/Credit Card?	84	42	66	108
6	Do you agree that now-a-days consumers are being cheated with low quality products?	102	114	48	36
7	Do you have any idea about consumer movement in India?	90	72	60	78
8	Do you know that the Government of India has enacted the Consumer Protection Act 1986?	102	42	48	108
9	Are you aware of consumer courts to protect your	108	96	42	54

10	rights? Do you know about Consumer Protection Forums?	108	54	42	96
11	Have you ever complained any grievance in the Consumer Forum?	48	36	102	114
12	Are you satisfied with the procedure and method of settlement?	72	42	78	108

Note: It is a sample survey of 300 Households, 150 each from rural and urban areas.

Source: Direct Personal Oral Investigation.

It is depicted from the Table No. 3 that in urban Moradabad 132 i.e. (88%) consumer said Yes and 18 i.e. (12%) consumers said No while in rural Moradabad 102 i.e. (68%) consumers said Yes and 48 i.e.(32%) consumers said No. Therefore, ISI MARK, AGMARK and ISO mark are seen and the consumers are awarded of this fact. However, consumers in urban Moradabad were more aware in comparison of consumers of rural Moradabad. In urban Moradabad 138 i.e. (92%) consumer said Yes and 12 i.e. (8%) consumers said No while in rural Moradabad 108 i.e. (72%) consumers said Yes and 42 i.e. (28%) consumers said No. Therefore, MRP, manufacturing date and expiry date is seen and the consumers are awarded of this.

Table No. 3: SUMMARY TABLE ON CONSUMER AWARENESS AMONG URBAN AND RURAL HOUSE HOLDS OF MORADABAD

S. No.	Parameters of Awareness	Percentage of Households Showing Awareness		Percentage of Households Lacking Awareness	
		Urban	Rural	Urban	Rural
1	Are you aware that the product you buy should be certified like ISI,AGMARK,ISO?	88	68	12	32
2	Do you check MRP, manufacturing date and expiry date while buying a Product?	92	72	8	28
3	Do you confirm the availability of the product at Fair Price Shop?	52	40	48	60
4	Do you insist on Cash Memo at the time of purchase to ensure genuine purchase and tax revenue to the government?	52	44	48	56
5	Do you use credit mode of payment i.e. Debit Card/Credit Card?	56	28	44	72
6	Do you agree that now-a-days consumers are being cheated with low quality products?	68	76	32	24
7	Do you have any idea about consumer movement in India?	60	48	40	52
8	Do you know that the Government of India has enacted the Consumer Protection Act 1986?	68	28	32	72
9	Are you aware of consumer courts to protect your rights?	72	64	28	36
10	Do you know about Consumer Protection Forums?	72	36	28	64
11	Have you ever complained any grievance in the Consumer Forum?	32	24	68	76
12	Are you satisfied with the procedure and method of settlement?	48	28	52	72

Note: It is a sample survey of 300 Households, 150 each from rural and urban areas.

Source: Direct Personal Oral Investigation.

This shows that almost all the consumers in urban Moradabad checks MRP, manufacturing date and expiry date of the products. In urban Moradabad 78 i.e.(52%) consumer said Yes and 72 i.e.(48%) consumers said No while in rural Moradabad consumers said Yes and 90 i.e.(60%)consumers said No. Thus, it is clear from the survey that availability of the product at Fair Price shop is not seen and around 50% consumers are not aware of this fact. In urban Moradabad 78 i.e.(52%) consumer said Yes and 72 i.e.(48%) consumers said No while in rural Moradabad 66 i.e.(44%) consumers said Yes and 84 i.e.(56%)consumers said No. Thus, it is clear from the survey that around 50% consumers do not insist for cash memo at the time of purchase to ensure genuine purchase and they are not aware of this fact. In urban Moradabad 78 i.e.(52%) consumer said Yes and 72 i.e.(48%) consumers said No while in rural Moradabad 66 i.e.(44%) consumers said Yes and 84 i.e.(56%)consumers said No. In urban Moradabad 102 i.e.(68%) consumer said Yes and 48 i.e.(32%)consumers said No while in rural Moradabad 114 i.e.(76%) consumers said Yes and 36 i.e.(24%)consumers said No. Thus, it is clear from the survey that more than 50% consumers made payment by debit and credit card in the urban Moradabad while 72% consumers of rural Moradabad do not made the payment by debit and credit card mode as they are not aware of this fact. In urban Moradabad 84 i.e.(56%) consumer said Yes and 66 i.e.(44%)consumers said No while in rural Moradabad 72 i.e.(48%) consumers said Yes and 78 i.e.(52%)consumers said No. Thus, it is clear from the survey that around 50% consumers have an idea about Consumer Movement of India and they are aware of this fact. In urban Moradabad 102 i.e.(68%) consumer said Yes and 48 i.e.(32%)consumers said No while in rural Moradabad 96 i.e.(64%) consumers said Yes and 54 i.e.(36%)consumers said No. Thus, it is clear from the survey that more than 64% consumers know the enactment of Consumer Protection Act, 1986 in India for the protection of Indian consumers. In urban Moradabad 108 i.e.(72%) consumer said Yes and 42 i.e.(28%)consumers said No while in rural Moradabad 96 i.e.(64%) consumers said Yes and 54 i.e.(36%)consumers are aware of consumer courts for the protection of consumer rights and redressal of grievance of consumers. The survey shows in urban Moradabad 108 i.e.(72%) consumer said Yes and 42 i.e.(28%)consumers said No while in rural Moradabad 54 i.e.(36%) consumers said Yes and 96 i.e.(64%) said no. The above survey depicts that a high percentage of urban consumer of Moradabad are aware of consumer protection courts while rural consumers of Moradabad have a little knowledge of Consumer Protection. The survey shows in urban Moradabad 48 i.e.(32%) consumer said Yes and 102 i.e.(68%)consumers said No while in rural Moradabad 36 i.e.(36%) consumers said Yes and 102 i.e.(68%) said no. The above survey depicts that around 34 percent consumers filed complaint for their grievance in the Consumer Forum..The survey shows in urban Moradabad 72 i.e.(48%) consumer said Yes and 78 i.e.(52%)consumers said No while in rural Moradabad 42 i.e.(28%) consumers said Yes and 108 i.e.(72%) said no. The above survey depicts that the consumers who filed complaint for grievance only 48% urban consumers were satisfied with the procedure and method of the settlement while mostly rural consumers were not satisfied.

Table No. 4: Chi Square Test

S. No.	Parameters of Awareness	Calculated X ²	Significant/Insignificant
1	Are you aware that the product you buy should be certified like ISI,AGMARK,ISO,FSSAI?	17.483	Significant
2	Do you check MRP, manufacturing date and expiry date while buying a Product?	20.325	Significant
3	Do you confirm the availability of the product at Fair Price Shop?	4.348	Significant
4	Do you insist on Cash Memo at the time of purchase to ensure genuine purchase and tax	1.923	Insignificant

5	revenue to the government? Do you use credit mode of payment i.e. Debit card/Credit Card?	24.138	Significant
6	Do you agree that now-a-days consumers are being cheated with low quality products?	2.381	Insignificant
7	Do you have any idea about consumer movement in India?	4.348	Significant
8	Do you know that the Government of India has enacted the Consumer Protection Act 1986?	48.077	Significant
9	Are you aware of consumer courts to protect your rights?	2.206	Insignificant
10	Do you know about Consumer Protection Forums?	39.130	Significant
11	Have you ever complained any grievance in the Consumer Forum?	2.381	Insignificant
12	Are you satisfied with the procedure and method of settlement?	12.733	Significant

Note: Chi-Square Test calculated at 5% level of significance and 1 df = (C-1 & R-1)

It is clear from the Table No. 4 that the calculated value of Chi-square X^2 (17.483) is greater than the table value of X^2 (3.841) at 5% level of significance and for 1 degree of freedom. Hence it is proved that both rural and urban consumers are highly aware of buying quality product marked by ISI, AGMARK, ISO and FSSAI.

In case of checking MRP, manufacturing date and expiry date while buying a Product the value of Chi-Square 20.325 which is more than the table value of X^2 (3.841) at 5% level of significance and for 1 degree of freedom. It is clear from the table that both rural and urban consumers are highly aware of their rights at the time of purchase of the product.

The confirming availability of the product at Fair Price shop, value of Chi-Square (4.348) which is statistically significant than the table value of X^2 is (3.841) at 5% level of significance and for 1 degree of freedom. It is clear from the table that both rural and urban consumers are aware about availability of the product at the fair price shop at the time of purchase.

The value of Chi-Square (1.923) which is statistically insignificant than the table value of X^2 is (3.841) at 5% level of significance and for 1 degree of freedom in case of insisting on Cash memo at the time of purchase. This indicates that a large number of consumers are not awarded about taking purchase receipt which is a written evidence of purchase contract. It is clear from the table that both rural and urban consumers are not sure whether the tax collected on their purchase is deposited in government account or not as they did not take Cash Memo at the time of purchase.

The value of Chi-Square (24.138) which is statistically highly significant than the table value of X^2 is (3.841) at 5% level of significance and for 1 degree of freedom in case of payment through Debit and Credit Card by both rural and urban consumers. It is clear from the table that both rural and urban consumers are following cashless payment system under the study.

In case of cheating by the manufacturers and producers supplying low quality product to consumers the value of Chi-Square (2.381) which is less than the table value of X^2 (3.841) at 5% level of significance and for 1 degree of freedom. It is clear from the table that both rural and urban consumers are aware of the quality products and not cheated by the manufacturers by supplying low quality products.

In respect of Consumer Movement in India the calculated value of Chi-square X^2 (4.348) is greater than the table value of X^2 (3.841) at 5% level of significance and for 1 degree of freedom which is statically significant and shows both rural and urban consumers of Moradabad region have idea about Consumer Movement of India.

The value of Chi-Square (48.077) which is statistically highly significant than the table value of X^2 is (3.841) at 5% level of significance and for 1 degree of freedom in case of knowledge of Consumer Protection Acts. It is clear from the table that only urban consumers are aware about Consumer Protection Acts while rural consumers have no idea about Consumer Protection Acts.

In case of having knowledge regarding Consumer Courts for the protection of Consumer rights the value of Chi-Square (2.206) which is less than the table value of X^2 (3.841) at 5% level of significance and for 1 degree of freedom. It is clear from the table that urban consumers are aware of consumer courts while rural consumers have no idea about consumer courts.

The value of Chi-Square (39.130) which is statistically highly significant than the table value of X^2 is (3.841) at 5% level of significance and for 1 degree of freedom in case of knowledge of Consumer Protection Forums. It is clear from the table that only urban consumers are aware about Consumer Protection Forums while rural consumers have no knowledge about Consumer Protection Forums.

In case of complaint for grievances in the Consumer Forum the value of Chi-Square (2.381) which is less than the table value of X^2 (3.841) at 5% level of significance and for 1 degree of freedom. It is clear from the table that both rural and urban consumers are not interested to complaint in consumer forum for their grievances.

The value of Chi-Square (12.733) which is statistically significant than the table value of X^2 (3.841) at 5% level of significance and for 1 degree of freedom in case of procedure and method of settlement by the Consumer forums and Consumer Protection Courts. It is clear from the table that when both the consumers are not interested to file complaint for their grievance and follow the procedure of forums how they will satisfied with the functioning of the Consumer Forums and Courts.

Student t-Test

Null hypotheses No. 2 (H_{02}): There is no difference in the awareness towards their rights regarding consumer Certified product, MRP, Date of expiry, availability at fair price shop etc in the market than rural consumers between Urban and Rural Households.

In this section both the variables Awareness among Urban Households and Awareness among Rural Households are examined with the help of Karl Pearson’s Coefficient of Correlation. Both types of household are tested on all the twelve factors. Values of Aware Consumers of Urban and Rural area of Moradabad Region from the Table No. 2 has been used to ascertain Karl Pearson’s Coefficient of Correlation. Descriptive Statistics showed that Urban Households are more aware of these factors than Rural Households as SD of Urban Households is less than Rural Households.

Table No. 5: Descriptive Statistics

Variables	Mean	Std. Deviation	N
Urban Aware Households	95.0000	25.43441	12
Rural Aware Households	69.5000	28.54184	12

Table No. 6: Independent Student t-Test

		Levene’s Test for equality for variances		T-Test for equality of means			
		f	Sig.	T	Df	95% Confidence Limit	
						lower	Upper
Awareness	Equal variances assumed	.510	.483	2,311	22	2.61253	48.38747
	Equal variances not assumed						



It is clear from the Independent Student t-test calculated in Table No. 6 that the calculated value of Student t-Test ($t_{cal} = 2.311$) is more than the Table or Critical Value of Student t-Test ($t_{tab} = 2.07$) at degree of freedom 22. Hence it can be concluded that the null hypotheses is rejected. Therefore it can be said that Urban Consumers are more aware than Rural Consumers towards their rights regarding all the twelve factors (studied in the Table No. 2.) are different in the awareness towards their rights regarding consumer certified, MRP, Date of Expiry, availability at pair price shop etc. in the market than rural consumers between Urban and Rural Households.

6. FINDING OF THE STUDY

The following concluding findings and observations emerge from the foregoing study:

1. As far as consumer awareness is concerned, majority of respondents have knowledge about certified products, check MRP, date of manufacturing and expiry at the time of purchase. However, majority of them do not check about the ingredients used in the product. According to the survey conducted the researcher found that almost every consumer first check ISI mark, AGMARK, ISO mark, MRP, manufacturing date and expiry date on the product when they buy the different products. Therefore, it is recommended that it should be mandatory for all products.
2. Thus, it depicts from the survey that availability of the product at Fair Price Shop is not seen and around 50% of the consumers as they are not awarded of this. Therefore, a consumer does not check the availability of the goods they buy from the alternative sources.
3. Thus, it is clear from the survey that around 50% consumers do not insist for cash memo at the time of purchase to ensure genuine purchase and they are not aware of this fact. It is evident from the study that majority of them insist for Cash Memo at the time of purchase but it is limited to consumer durable goods and for consumer non-durable goods when large quantity of goods is purchased. It is recommended that consumers should insist for cash memo to check genuine purchases and it will increase the revenue of the Government.
4. On the other hand, majority of them have the knowledge of Consumer Courts, but of the total respondents only 48 have ever gone to the Consumer Courts for complaining about different commodities they purchased and consumed.
5. The study found that education did not create much difference in the level of awareness. Majority of consumers do not have knowledge of Consumer Rights and laws.
6. The study reveals that in spite of 31 years of the Consumer Production Act, rural consumers are largely unaware about the Act and its various provisions. The rural markets are mostly unorganised.
7. Chi-Square analysis shows that the result of Factor No. 4, 6, 9 and 11 is insignificant and the rest factors are Significant.
8. Student t-test shows that Urban Consumers are more awarded than Rural Consumers regarding their rights.

To conclude, people are concerned about different aspects of consumer awareness i.e. their rights and duties, certified products, MRP, ISI Mark, AGMARK, date of manufacturing and expiry of the product they used, Consumer Protection Act, Consumer Forums and Consumer Courts etc. as far as urban area is concerned.

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