

Need for Revitalization of Consumer Education in Rural India

C. Ajay Sharma^{1,*}

Abstract

Consumer awareness and education are vital tools for all types of consumers. There is no doubt that consumerism is an important factor for the growth of a country's economy. The term "consumerism" means buying a product or service and using it for individual benefit or for any entity. The person who buys and consumes products is called a consumer. Therefore, every human being who buys and consumes, irrespective of age, sex, or whether they are rich or poor, is considered to be a consumer. Consumer education deals with raising awareness about the product or service, its quality, quantity, production date, and life as well as its constitution and effects of use. As a consumer, everyone is willing to buy quality products with safety measures, but at the same time, as a worker in a producing company or as a producer, they think about how to make profit without compromising the quality of the product. It is essential to make people understand the difference between a responsible producer and a rightful consumer. Therefore, even though consumer responsibility and rights rest with individuals, the government should take adequate measures to control production and the marketing network and, at the same time, educate its people on consumer rights. This paper has discussed the background of the concept of consumer awareness, the need for creating consumer awareness, consumer rights, etc.

Keywords: Informed choice, production, revitalization of consumer education, responsible consumption

INTRODUCTION

Consumer awareness and education are vital tools for all types of consumers. There is no doubt that consumerism is an important factor in the growth of a country's economy. Due to the heavy competition, the producers use unbelievable strategies to attract buyers to dispose of their products in markets [1]. Especially uneducated and low-literate people easily get cheated and exploited in society. In a welfare state like India, it is the responsibility of the government to take initiatives for people to be informed on how to protect themselves from unsafe goods and services and buy quality products at a reasonable price [2]. People have to be educated to make the right buying decision.

*Author for Correspondence

C. Ajay Sharma

E-mail: ajaysharma.c13@gmail.com

¹Scholar, Department of Political Science and Public Administration, Annamalai University, Chidambaram, Tamil Nadu, India

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Who is a Consumer?

Consumer (a). The exact definition of the word "consumer" is given in the Consumer Protection Act of 1986. It defines that consumer means 'a person or a group of people buy products and services on payment and uses for the purpose it was bought. Therefore, every human being who buys and consumes irrespective of age, sex, whether rich or poor is considered to be consumer [3]. Even the producer also considered as consumer when he buys goods for satisfaction of his needs. Being a consumer of a society, everyone is entitled to enjoy

the nature's wealth also, like pure air, water and other civic amenities created for the survival of the human beings on the earth. Whether the consumption goods are supplied on payment or free by the government or any individual agency, it is their responsibility to supply goods and services without harmful effects and should contribute to the wellbeing of the community.

What is Consumer Education and its Need?

Consumer education deals with raising awareness about the product or service's quality, quantity, production date and life, as well as its constitution and effects of use. They make strategies to allow more and more producers to compete to create a multi-choice environment for consumers to buy better products [4]. Any institution or individual advocate for consumer education tries to protect the users from exploitation in terms of adulteration, fraudulent practices of production, any damage or abnormal price, and quality of the product by providing sufficient skill and knowledge on verification of the product details. Consumer education will help build a person's capacity in terms of enriching their knowledge and skills, and enabling them to play the role of a responsible consumer. Consumer education must incorporate the following five important elements.

Informed Choice

The development of science and the revolution in the field of information and communication technology made a greater impact on the lives of humanity, which made for a commendable change in the consumerist and materialistic culture [5]. In this context, consumers must learn about the availability of goods, options, reasonable and affordable prices, and worthiness of the services, to ultimately exercise the right decision of purchasing.

Value System

The people living in a society should have the concern for their fellow citizens. Therefore, the consumer education should imbibe the value of sharing, caring, and leaving for the next generation. Consumer education gives awareness to the consumer that every consumer decision-making has an impact on society, and controls the allocation of full resources in society.

Understanding Responsibilities and Rights

In human society, an individual plays multiple roles as a producer, distributor, trader, and consumer. Sometimes, as a producer, he may indulge in malpractices, and as a consumer of another product, he may look for genuineness or justice. In any part of the world, human beings play contradictory roles as consumers and as producers. As a consumer, everyone is willing to buy quality products with safety measures, but at the same, as a worker in a producing company or as a producer they think about how to make profit without compromising the quality of the product [6]. It is essential to make people understand the difference between a responsible producer and a rightful consumer. To vitalise this important concept, the UN has made 'responsible consumption and production' as one of the sustainable development goals (SDG) and insisted all agreed nations to take adequate initiatives to educate producers to produce unadulterated goods and services. At the same time, the countries should also provide adequate awareness to the consumers to be vigilant when buying goods and services.

Wise Decision-making

It talks about informed choices; a customer must be given adequate choices to make a decision on the purchase of products and services. For making a wise decision, one must know about the products' availability, alternatives, whereabouts, and options available in and around his/her surroundings.

Catalyst for Action

Importantly, consumer education has to facilitate the consumer or victim to approach appropriate mechanisms to seek compensation for damage or bring justice for the victims.

MEANING OF CONSUMER AWARENESS

In the era of the digital world and due to the process of globalization, trade competition has become very high. The consumer's choice also increased multifold as they bought more and more goods and

services based on their economic conditions. The purchasing power of consumers has improved even in rural areas due to technological innovations and better connectivity. The influence of mass media has played a vital role in reaching and stimulating consumer behaviours to finalise consumer choice. Due to heavy competition among the giant producers and marketing companies, a lot of money was spent on various modes of marketing out of input cost of a product. The production input cost may be less than 50 percent of the market price of a commodity; the remaining 50 percent is priced for advertisement, transportation, research and development, attractive packing, designing, and the marketing network. In the process of earning more profit, the producers try to mislead the consumers by producing inferior goods with a lower input cost.

NEED AND IMPORTANCE OF CONSUMER AWARENESS

Over a period of time, production ethics has been going down among the producers and marketing units. The prime motive for both sections of people is to drive more profit either through consumer behaviour manipulation or through production and promotion of adulterated goods. Even though, legal provisions are made by every government, it is very difficult to control inferior production system due to enlarged manipulators and existence of bribery governance. In this context, need and consumer awareness gets greater attention to the policymakers. The consumers have to come forward to read more relevant information on functioning of producing companies, ways of malpractices in production and supply mechanism in the country. It is really pathetic to know, highly educated consumers are not having patience in understanding the benefits of the product and unable to verify the prescriptions of the product. Therefore, even though consumer responsibility and rights rest with individuals, the government should make adequate measures to control production and marketing network and at the same time, educate its people on consumer rights.

Satisfaction of Needs

In any developing country, poor people constitute more in numbers and receiving less income. Similarly, their wants are also more in terms of household articles and consumption requirements. In an imbalanced income level, poor people find difficulty in buying their needs with limited income. The government has to regulate the pricing of commodities considering the lower income groups and subsidize goods and services for poor to compete in the open market. The consumers should also find appropriate markets and products to fulfil their maximum satisfaction on consumption.

Protection against Exploitation

It can be understood that multiple forces are acting to influence consumer behavior and force a fixation on consumerism for a particular product. The illusion effect of advertisements and exaggerated information about the product traps consumers into buying a particular company's product without understanding the reality. Consumers are cheating in terms of price discounts, free items on purchase of certain commodities, buying for more money, and also with free gifts. The consumers were somehow mesmerized through various media with attractive offers and false propagations. Even though these activities have legal bearings, the majority of consumers are not ready to verify the reality and fight for illegal practices. In these circumstances, the government has to come forward to protect the victims of consumers from the exploitation of sellers through appropriate legal bindings, and at the same time, sensitization of consumers is also equally important.

Control over Consumption of Harmful Goods

Due to a lack of awareness and high levels of ignorance, especially in a country like India, the majority of people are habituated to buying and consuming harmful goods and services. Plenty of goods are sold in the market without proper mention of basic information like the ingredients of the product and its probable effects on the people's health. The condition of being unable to understand the benefits and unwanted health damages created by a product is a major curse. The majority of the commodities in the market do not print product information, and it is not readable even if it is printed. The use of chemicals at levels higher than the permissible level to attract consumer choice, especially in food products, creates a number of health problems that consumers are unable to prove.

Motivation for Saving

In general, consumers try to save money; hence, they are tempted to buy goods and services at a lower price compromising the quality and safety of their use. Such consumers need to be sensitized to the issues of consuming less standard products.

RIGHTS OF CONSUMERS

Human wants are ever-increasing in nature. Every year, consumer behaviour, choice of purchase, and quantum of purchase also increase as income increases and the population increase. Day by day, new products are introduced in the market; value additions, upgrades, and many other innovations are taking place in all parts of the globe. All sections of people depend upon their socio-economic and cultural lives, and they prefer to buy goods and services to fulfil their every-day survival needs. Decadal changes among consumers in the purchase of goods have given significant learning, i.e., in the early 19th century people relied on the exchange of goods particularly on human survival, but in the mid-19th century, people started buying goods and services not only for survival needs but also for comfort needs. But later in the same century, due to massive changes in the economy around the globe, after introduction of policies on globalization, industrialization and privatization led market economy, in which every country increase their GDP by concentrating industrial production and improving service sector economy. This situation has provided ample opportunities for small scale and micro enterprises to flourish in every part of the world and enable small producers to participate in international trade. People's choice of consumer behaviour also strengthened the materialistic life, which leads to the buying of goods irrespective of their immediate needs. People started buying goods and services considering their luxury needs. Revolutions in technology and development also made breakthrough changes in marketing, including local, national, and international trade. Multinational companies and marketing ventures have created heavy competition for even local producers. Therefore, to attract consumers, marketing companies invest huge capital in research, product upgrades, and advertising to attract existing as well as new customers. In the process of development, consumers are being exploited, cheated with inferior quality, or hike in price, and also getting expired goods. In order to protect the producers, they have strong associations to influence the policy to get benefits in their favour, but there is no consumer organization for any product or service in any country. The state and union governments have different mechanisms to verify various quality check measures and price regulation authorities, but strict adherence and implementation of legal measures are getting less attention from the government. Therefore, every individual consumer has to understand their rights and what protective mechanisms exist in their countries or international trade practices. The next section briefly mentions consumer rights with the intention of educating consumers.

Right to Safety

Every industrial good is connected to balancing safety measures in production and supply. The sectors related to construction, electrical and electronics, health, and machineries are sensitive to dangerous implications if safety measures are not taken properly. The government's regulatory mechanisms make verifications only after their usage in the market or a fatal accident among the users. It is also very difficult for the government to check every product in an enumerable variety of goods and services. Consumer vigilance is important to caution producers and suppliers to follow the safety process through a proper check before release to the market. At present, information and communication technology enable educated and elite consumers to analyse and understand products safety, effects, and terms and conditions. But still, a huge ignorant population in many developing and underdeveloped countries are getting exploited and even they cannot able to fight legally to get compensation. The right to safety is a weapon in the war against inferior goods suppliers.

Right to Choose

In the dynamic production world, products are changing every day in various forms and being introduced in the retail and international markets. The decision to select goods has become a tough task for consumers due to the availability of hundreds of varieties of the same product. The suppliers, sellers,

and producers try to influence and make people addicted to their products through various means of attraction. But no seller can compel a consumer to select a product. The right to choose will enable one to understand various aspects of a commodity, including its quality, price, and safety. This will be very helpful to informed consumers, but illiterates and people who do not have time for verification of the goods may get influenced.

Right to be Informed

A consumer needs to be informed of the product details. For example, about the product, date of production and date of expiry, price, weight, and how it is constituted and what are the effects of consumption? It will also give details of the producer, the location of the product, and contact details for any inquiry or complaint. If such details are not provided, it is the right of the buyer to ask and file a complaint.

Right to Information

In 2005, the government of India made a law known as the “right to information”. The Right to Information Act provides that an individual can seek information about government policy on consumer protection, regulation of standards, fixing of prices or mechanisms available to people. In the context of consumer protection mechanisms, their functionality can be alerted through legal proceedings under this act.

Right to Redressal

The consumer has a legal right to claim damages or losses from the producer or supplier based on the type of loss or damage. The government has created mechanisms like consumer courts to facilitate the claims.

Right to be Heard

It means the government has to listen to the voice of consumers when finalising policies and programmes to protect their interests and work for their welfare. There is a provision to accept representatives in different forums created by the government to deal with consumer issues. Consumer groups and associations can be formed and represented before the consumer bodies. Many institutions and non-governmental organisations supporting consumers are getting represented in various committees to protect consumers.

Right to Consumer Education

In the majority of cases, in a country like India with a predominant rural population and a huge number of illiterates, the traders exploit the illiterates. The Department of Consumer Affairs, Government of India, under the Ministry of Consumer Affairs, Government of India, has been making efforts and initiatives to educate consumers through its consumer education programme by supporting organisations working in rural areas. The consumer education programme aimed to educate consumers through campaigns, awareness training programmes, folk arts, and many other region-specific activities. The NGOs are also encouraged to deal with local producers to maintain ethics in production and supply. It also creates awareness in various media through well-known cine stars and VIPs from different fields. But still a big vacuum exists in creating awareness about consumer needs and protection.

CONSUMER PROTECTION ACT

The Consumer Protection Acts of 1986 and 2019 have been promulgated to protect the interests of consumers and deal with issues pertaining to disputes for their speedy redressal. As per the provisions of the act, the Government of India has created consumer councils and a judicial system to hear consumer complaints against deficiencies in products and services. The consumer courts at various levels have been dealing with and delivering judgments to compensate victims of consumer fraud. Free legal services are also extended to needy to fight against exploitation and the loss of lives or properties.

It helped poor people to get disputes redressal and at the same time, caution for maintaining standards in the delivery of goods and services. Lack of knowledge about existing mechanisms and the time taken for the conclusion of cases make people reluctant to fight for justice. It is essential to educate and cover uncovered consumers through various means to protect victims of exploitation.

CONCLUSION

This paper is an addition to the literature to deal with the need for consumer education and protection. The ever-widening trade practices and consumer attraction strategies of the suppliers create massive traps for consumers in everyday life. Creating appropriate mechanisms for educating consumers on their rights and legal provisions to fight against spurious goods and services is the need of the hour. The consumer representatives are encouraged to participate in decision-making on designing policies and programmes and in a system of monitoring. Consumer vigilance committees needed to be formed, and local institutions needed to be encouraged to work for the welfare of the general public, especially rural people in India. Stringent implementation of consumer protection measures and compensation settlements should be expedited to encourage affected consumers to come forward and fight against malpractice and exploitation.

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