

Role of Panchayati Raj institutions Towards Consumer Protection and Awareness among Rural People in Tamil Nadu

Palaniappan G.*, Ramanigopal C. S.**, Subhashini S.***

Abstract

The Consumer Protection Act enacted in a unique and highly progressive piece of social welfare legislation can only give certain rights to the consumers, but its functioning and implementation largely depends on the awareness and efforts of the consumers themselves. The problem is more acute in the rural areas. To reach the rural consumers, it is crucial to involve the Panchayati Raj institutions in not only educating consumers but also ensuring that fake and spurious products are not promoted in the rural markets. The study aims to the rural people in aspects of creating consumer awareness and also aims to contribution towards consumer protection in Panchayati Raj institutions in Tamil Nadu. The interview schedules were prepared and collected for Panchayati Raj institutions. Rural people of selected sample of 66 villages from five districts were approached and finally 319 respondents were used for analysis. The study reveals that Panchayati Raj institutions in Tamil Nadu have been taken for minimum efforts taking by the rural consumer awareness and need to address the concerns of the rural consumers and the only way to forward is to involve the available constitutional mechanism of Panchayati Raj institutions..

Keywords: Consumer Protection, Panchayati Raj, Consumer Awareness, Rural People, Awareness

Introduction

Consumer is the decision maker in any market whether it is rural or urban. Consumer protection is thus more important in any market irrespective of the geography. Particularly it should reach rural market without any partiality. Rural consumer market has more potential

than urban market. India is one of the biggest rural consumer markets in the world. Indian markets have been witnessing several changes with challenges due to globalisation, liberalisation, and privatisation. Also, large scale entry of multinational company is a major outcome of new economic order. In context of consumer protection awareness, it is evident through earlier studies that consumerism becomes a vital value of man, and they are not dependent on producers or sellers. But, the producers and sellers depend on consumers; consumers are the boss of business and producers or businessmen are the server to consumers. Days of caution for consumers called caveat emptor have gone. The present social and technical growth of the world changed the version as caution for sellers and producers. As an impact of growth of media and technology, awareness of a customer has been better than before, and even better than the supplier and producer. The support of media in context of product promotion, marketing, distribution, sales after services with feedback, has become trivial irrespective of the geography nowadays. Due to technological growth, consumer can get plenty of information about any product in no time, at any place and at minimal cost. Days of exploring a market for a product are gone. Eventually, it becomes tedious for customers in choosing supplier and brand on the basis of competitive price and quality. This is the scenario with rural consumers as well, where Panchayati Raj plays a crucial role in welfare of the people residing in rural areas. Thus this study explores the role of Panchayat Raj in the aspects of consumer protection and awareness of rural consumers in the state of Tamil Nadu in India.

* Associate Professor, Department of Management Studies, Vinayaka Missions Kirupananda Variyar Engineering College (Vinayaka Missions University), Tamil Nadu, India. Email: palani.sunn@gmail.com

** Professor and Head, Department of Management Studies, Vinayaka Missions Kirupananda Variyar Engineering College (Vinayaka Missions University), Tamil Nadu, India. Email: ramanigopalsalem@gmail.com

*** Assistant Professor, Annapoorana Engineering College, Tamil Nadu, India. Email: subhashine81@gmail.com

Panchayati Raj System and Consumer Protection

India is a country with maximum of rural and minimum of urban population. Panchayati Raj system has influenced the rural life extensively as one of the most important units of democratic decentralisation. Underlying the possible role of Panchayati Raj institutions in effective implementation of Bharat Nirman Programme at grassroots level, it was found that the proposed objectives of the programme could be achieved in the stipulated time, if Panchayats are made institutions of self-governance i.e. they should enjoy functional, financial, and administrative autonomy at their level and the plan of formulation of these components should emerge from the Gram Sabhas for onward consideration in the Gram Panchayat. So, Gram Sabha becomes very important to decide projects under components of Bharat Nirman and their proper monitoring and evaluation. The efficient and effective way of consumer protection has special significance to every one of us because we all come under consumerism. Consumer protection movement has to be well-versed in various laws and not merely with the Consumer Protection Act, 1986. The provisions of this Act are intended to provide effectiveness and efficiency to safeguard the consumers against various types of exploitation and unfair dealing. An effective, efficient and fair way of implementation of the Consumer Protection Act is one of the conditions precedent for promoting the culture of good governance and thereby ensuring the better promotion and protection of the rights of consumers. Generally speaking, the thrusts of the good governance movement are efficiency, effectiveness, ethics, equality, economy, transparency, accountability, empowerment, rationality, impartiality, and participation. The need of the hour is for total commitment to every citizen for awareness about consumerism and protection.

Review of Literature

At present the consumer movement in India is in infancy and majority of the people are not even aware of consumerism as a movement closely connected with the protection of their interest. Many constitutional provisions have been made by government to protect the consumers. Until the consumers avail these provisions, their protection becomes inevitable. The Panchayati Raj plays a vital role in consumer affairs and awareness and focuses on effective utilisation of key persons such as

talati, sarpanch, gram sevak, etc. to spread awareness among rural consumers. It also informs the Public Facility Centres and Civil Service Centres and suggests that maximum effective use of available manpower and infrastructure should be made and efforts should be made to utilise e-gram project and grievance cell. Panda and Muraliprasad opine that consumer indicates the person who pays the money for services of commodities. Power and role of consumer in the open market during the last five years have increased which highlights the successful working of Consumer Committee which is now regulated as per the norms of Consumer Protection Act. The study informed the gathering that the Committee established by the state government is determined to prevent all kinds of unfair trade practices, through advice, information, and redressal (Mehta, 1998).

Bapat (1988) emphasized on a bitter truth that not only government organisations and departments and their employees were responsible for weak projection and implementation of consumer awareness & protection, but the negligence of consumer was equally responsible for the current condition. The rural people were the primary victims of mal-trade practices. He also mentioned by sharing his personal experiences that there was a difference between awareness of people in developed countries and third world countries. Consumer protection is required to give respite to hapless consumers in India. During and before independence, there was no specific legislation regarding consumer affairs but after independence a landmark legislation called the Consumer Protection Act, 1986 was enacted to deliver justice to the consumers through the District Forum, State Forum, and National Forum (Singh & Chadah, 2009).

Kumar and Velayudhan (2009) addressed need to pay special attention to the rural population, problems of rural consumers, like, difficulties in accessing adequate print media and Internet, illiteracy, low degree of consumer organisation in the countryside, and absence of trained multiplications of consumer information. Bhatia (1973) in his study addresses lack of awareness about consumer protection in South Africa, especially amongst disadvantaged consumers. Literature shows that there is a high correlation between level of economic development and awareness of consumer rights. The more developed a country is, the more aware its people will be in terms of their consumer rights. The less developed a country is, the lower the level of consumer rights awareness. Consumers

will have to accumulate with NGOs (Malgorzata, 2008). Consumers, like any other citizen of a country, have a right to be protected by the law. Private, non-governmental organisations, and the consumer councils should ensure that the interests and rights of consumers are well protected (Consumer Education, 2006).

Protection of interests of consumers is an essential part of welfare of people. In case of goldsmiths, details are given about possible frauds in weighing, substitution, interchange, knocking off, cutting out, scratching out, and rubbing out of precious metals and the punishments and fines in such cases are prescribed. Goods entrusted to artisans for repair or making are covered by a guarantee from appropriate guild. The work should be completed within stipulated period. Consumers are protected from the malpractices of service providers (Rangarajan, 1992). Khurana and Khurana (2012) studied the level of awareness with regard to procedural formalities to be completed while filing a complaint in consumer forum and explained the important theoretical points related to protection of consumer's interest with 100 sample respondents. The customer is one, who consumes anything, may be said to have started with the history of mankind. They suggested that although huge amount is being spent by the government for creating awareness, the procedural part is not being shown in the advertisements. Special advertisements should be created to educate the consumers regarding procedure for filing complaint, where to file complaint, when to file complaints etc. The consumers must educate about his rights and availability of redressal mechanisms.

Need for the study

As per Census 2011 of India, it was found that about 70 percent of India's population still lives in rural areas. Among the 121 crore of Indian populations, 83.3 crore live in rural areas while 37.7 crore live in urban areas. The National Council of Applied Economic Research (NCAER) survey report says that there are 720 million consumers across the villages in rural India. Hence, it becomes evident that the development of the nation largely depends upon the development of the rural population where majority of the rural population is dependent of agriculture for their survival. Presently there is no actual participation of the rural poor people in any kind of decision-making at the village level, block level, and district levels. Community Development Programmes

such as Integrated Rural Development Programme, bring local self-government to the roots of the village through introduction of Panchayati Raj system which ushered a new era of rural development. Schemes for providing effective rural healthcare, guaranteeing 100 days of job per annum, promoting literacy and adult education, expansion of rural industries are other development programmes that have received the thrust of the government's development approach.

In India more than 76 percent of the people lives in villages. The development of India depends on development of villages which is possible only through growth of agriculture and its allied activities. Rural population is always busy with their day to day activities; they do not find time to know about their rights. They are backbone of Indian economy. But, as a consumer, the rural people do not have much awareness of their basic rights. Also, the authorities like Panchayati Raj and other institutional bodies have no commitment to protect the rural consumers and simply ignore the interest of the consumers (Mahipal, 2006). Hence, there is a need for conducting study to know the level of awareness about their rights and responsibilities. Hence, the present study has been undertaken to fill the gap. This study helps the policymakers to protect the rural consumers and signify the role of Panchayati Raj institutions in consumer awareness and protection with appropriate actions to create and protect their interest.

Objectives of the study

To study the level of consumer awareness and consumer protection among the rural consumers in relation with their socio-economic background in existence.

To analyse the relationship between socio-economic background and consumer awareness towards consumer protection.

To study the role of Panchayati Raj institutions and identify the feasible role towards creating consumer awareness among rural people.

Hypothesis of the study

Ho: There is no significant difference between demographic categories among selected rural consumers.

Ho: There is no significant relationship between the socio-economic background of the rural consumers and

their level of consumer awareness towards consumer protection.

Methodology

This study attempts to study the role of Panchayati Raj institutions for consumer protection awareness among the rural consumers in Tamil Nadu. For this purpose, the researcher collected the primary data through distribution and administered interview schedule in selected districts of Tamil Nadu. The collected data represent details about the split out in the sampling procedure. It may be noted that there are several ways of studying and handling a research problem. The present study falls under the category of descriptive study as the nature of problem is determining the relationship among the different variables. This type of research is also called survey based cross-sectional studies (Beri, 1983). The major strength of survey research is its wide scope and ability to collect detailed information from a sample of large population.

Sampling Procedure

Though the present study aims to analyze the consumer protection awareness among rural consumers in Tamil Nadu, the researcher has adopted multi-stage random sampling technique. In the first stage, five districts of Tamil Nadu were selected as sample areas namely, Erode, Dharmapuri, Salem, Coimbatore, and Namakkal. At the second stage, from every district three Taluks were randomly selected, where the rural population was identified with poor income level. In the third stage, from each Taluk, two Panchayati Raj institutions / unions and five villages were randomly selected. Finally, five respondents from each village were randomly selected. In total, 500 sample respondents were approached to collect the data covering the entire selected five districts in Tamil Nadu. But, out of 500, the researcher received only 319 responses fully completed and eligible for analysis. Hence the total sample size confined and worked to 319 rural consumers.

Table 1: Distribution of Sample Respondents

Sl.No	Districts	Taluk	Villages are selected	Sample Respondent	Total No. of Respondents
1	Erode	Bhavani	4	5	20
		Sathyamangalam	5	3	15
		Gobichettipalayam	5	5	25
2	Dharmapuri	Palakodu	4	5	20
		Papireddipatti	5	6	30
		Pennagaram	5	8	40
3	Salem	Sankari	4	3	12
		Mettur	3	5	15
		Attur	3	4	12
4	Coimbatore	Mettupalayam	4	6	24
		Valpari	5	3	15
		Udumalpet	4	4	16
5	Namakkal	Paramathi Vellore	5	5	25
		Rasipuram	5	5	25
		Tiruchengodu	5	5	25
Total			66	72	319

Data Collection

Interview schedule was personally administered by the investigator to collect data. The purpose of the study and the importance of their genuineness in answering were explained. Data collection was started only after

establishing personal rapport with the respondents. Respondents were asked in their vernacular language (Tamil) for understanding and to ensure correct information. In order to study the stated objectives both primary and secondary data were collected.

Secondary Data

Secondary data were collected relating to consumer protection and awareness for reference. The data were collected wherever needed from sources of bulletins, journals, magazine, newspaper, previous research recorders, and e-sources.

Primary Data

Primary data were collected through structured schedule. This was used to collect information from the rural respondents regarding their awareness of consumer legal rights.

Data Analysis

The primary and secondary data collected were analyzed to test the hypothesis. The independent variables identified were socio-economic factors such as, income, education, age, and gender. The collected data were analysed using appropriate statistical tools. The details of statistical tools are given in the succeeding paragraphs.

Statistical Tools

Data are classified into appropriate tables using SPSS 17.0 software package. The statistical techniques used are mean, variance, Chi-square, and F-test.

Limitations

Any research work is bound to have a few limitations due to some external uncontrollable factors. Limitations of this study are stated below. The respondents of this study belong to rural areas and the sample size is 319 which is taken from selected districts of Tamil Nadu in southern region only. Generalising the results of this study outside Tamil Nadu is a question to ponder. The common limitation applicable to schedule is applicable here also. But, sincere attempts were made to collect information leisurely at their convenient time.

Data Analysis and Interpretation

The data collected from the first part of interview schedule have been analysed by using simple percentage analysis. The second part contains the level of consumer awareness towards the consumer protection which has been measured on five point Likert scale. The data collected using Likert

scale are analysed through weighted average and rank is employed to identify the variables for influencing factor for consumer awareness. The data collected from the respondents are properly processed and analysed in accordance with the objectives of the study and to pave way for further research.

Analysis of Socio-Economic Background

The personal profile of rural consumer from selected districts is analysed, according to age, gender, marital status, annual income, educational qualification, and present working positions. Simple percentage analysis, mean, variance have been used and also F-test has been used for testing the working hypothesis. The null hypothesis is “Ho: There is no significant difference between demographic categories among selected district rural consumers” as against the alternative hypothesis “Ho: There is no significant difference between demographic categories among selected district rural consumers.”

The socio-economic background and demographic profile of rural consumers varying in age, gender, marital status, educational qualification, annual income, and the present working positions are shown in Table 2. The chronological age of the respondents in completed years at the time of investigation was referred to as age and classified into following categories, 38.8% of respondents fall under the age group of below 30 years; 26.5% of respondents fall under the age group of 31-45 years; 24% of respondents belong to 45-60 years, and rest 10.7% are in the age group of more than 60 years. From the rural consumers 60.6% of respondents belong to male category and remaining 39.4% respondents are females. Marital status of the respondent was classified into two categories, 68.5% of respondents are married and 31.5% of respondents are unmarried.

The educational qualification of the respondents was classified into four types, 40.4% of respondents are illiterates, 29% of respondents have completed their primary education, 20.2% of the respondents completed higher secondary, and 9.8% of respondents are degree holders. The annual income of the rural consumers are considered, 33.1% of respondents earn up to Rs. 60,000 per annum, 31.2% of respondents have income level between more than Rs. 60,000 but less than Rs. 1,00,000 per annum. 24.3% of respondents have family annual income between Rs. 1,00,001 to 1,50,000 per annum and 11.4% of respondents' income is more than Rs. 1,50,000

per annum. The present working status of the respondents at the time of investigation were scored as follows, 22.7% of respondents are housekeepers, 44.8% of respondents have profession related in the field of agriculture, 19.2% and 8.8% of the respondents are in private and government jobs respectively, and only 4.4% of the rural people do other types of business activities.

Table 2 also depicts that F-test has been adopted for the demographic variables and among selected district rural consumers. It is evident that age, gender, and annual income are found to be significant and the remaining variables are found insignificant.

Table 2: Demographic Profile of the selected Rural Consumers

Sl. No	Variables	Category	Districts					Total	Per-centage	Mean	Variance	F Test	P-value
			Erode	Dharma-puri	Salem	Coim-batore	Namak-kal						
1	Age	Below 30 Years	12	31	21	30	29	123	38.8	24.6	65.3	6.5313	0.0072
		31 - 45 Years	16	21	19	6	22	84	26.5	16.8	41.7		
		45 - 60 Years	23	12	8	17	16	76	24.0	15.2	31.7		
		Above 60 Years	9	11	4	2	8	34	10.7	6.8	13.7		
2	Gender	Male	29	47	21	35	60	192	60.6	38.4	235.8	1.9762	0.2325
		Female	31	28	31	20	15	125	39.4	25	51.5		
3	Marital Status	Married	43	52	30	32	60	217	68.5	43.4	164.8	11.532	0.0273
		Single	17	23	22	23	15	100	31.5	20	14		
4	Educa-tional Qualifica-tion	Illiterates	26	34	19	23	26	128	40.4	25.6	30.3	18.928	7.6203
		Primary Education	18	26	11	17	20	92	29.0	18.4	29.3		
		Higher Sec-ondary	12	13	15	8	16	64	20.2	12.8	9.7		
		College Level	4	2	5	7	13	31	9.8	6.2	17.7		
5	Annual Income	Below Rs. 60000	21	19	24	25	16	105	33.1	21	13.5	2.7103	0.0917
		Rs. 60001 - 100000	22	33	21	5	18	99	31.2	19.8	100.7		
		Rs. 100001 - 150000	11	15	0	21	30	77	24.3	15.4	125.3		
		Above 150000	6	8	7	4	11	36	11.4	7.2	6.7		
6	Present Workings	House Keeping	16	17	10	9	20	72	22.7	14.4	22.3	35.076	9.8620
		Agriculture	30	27	23	26	36	142	44.8	28.4	24.3		
		Private	11	13	14	14	9	61	19.2	12.2	4.7		
		Government	1	14	5	4	4	28	8.8	5.6	24.3		
		Others	2	4	0	2	6	14	4.4	2.8	5.2		

Source: Primary Data

Note: p-value <0.05 - Significant, because the level of significance at 5%.

Level of Consumer Awareness (Weighted Average Analysis)

To calculate the level of consumer awareness among rural consumers in selected districts of Tamil Nadu, the weighted average has been used. It is found that misleading and deceptive advertisement ranks the top with an average of 3.351 followed by over-charging,

malpractice and black marketing with an average of 3.285. Third and fourth ranks are taken by adulteration and complain to the local authority level with an average of 3.188 and 3.182 respectively. The analysis also reveals that ask the bill on buying the commodity and finding the deficiency of service and complain the grievance has very low level of awareness and has got the 13th and 14th rank among the factors with an average of 1.928 and 1.843, respectively.

Table 3: Level of Awareness among the Rural Consumer towards Consumer Protection

Sl.No	Statements	Always (5)	Often (4)	Sometime (3)	Rarely (2)	Never (1)	Weighted Average	Rank
1	Ask for bill on buying their commodity	30	12	52	36	189	1.928	13
2	Find any deficiency of service and complain the respective department for grievance redressal	6	23	16	144	130	1.843	14
3	Check the valid date of manufacturing and expiry date	79	66	36	64	74	3.038	5
4	If you buy the commodity and paid money for above MRP rate	6	88	106	98	21	2.875	6
5	Identify any adulteration in the food stuffs bought	65	92	45	72	45	3.188	3
6	Complain the local body authority for unfair trade practice of sellers	67	85	55	63	49	3.182	4
7	Overcharging, malpractice and black marketing	56	94	69	85	15	3.285	2
8	Awareness of deceptive and misleading advertisement	83	107	37	23	69	3.351	1
9	Know the consumer rights	34	59	22	61	143	2.310	11
10	Know where to complain about your grievance	36	53	71	53	106	2.561	8
11	Know about the Consumer Court	32	41	62	86	98	2.445	9
12	Know the consumer disputes redressal process	57	37	88	34	103	2.721	7
13	Aware of the Consumer Protection Act	16	32	41	93	137	2.050	12
14	Approach the consumer forums for grievance redressal	39	20	64	79	119	2.318	10

Source: Primary Data

Chi-square test is carried out to find the relationship between the socio-economic background of the rural consumers and their level of consumer awareness and consumer protection. The null hypothesis (H0) states there is no significant relationship between the socio-economic background of the rural consumers and their level of

consumer awareness towards consumer protection. As against to that, alternate hypothesis (H1) states there is no significant relationship between the socio-economic background of the rural consumers and their level of consumer awareness towards consumer protection. Table 4 explains the relationship between two variables.

Table 4: Relationship between Demographic Variables and Level of Consumer Awareness among Rural People (Chi Square Analysis)

Sl.No	Factors	Calculated Value	Degree of Freedom	Table Value at 5% Level	Results of Hypothesis	Remark
1	Age	10.364	4	9.4877	H ₀ : Rejected	Significant
2	Gender	4.294	2	5.9915	H ₀ : Accepted	Not Significant
3	Marital Status	2.937	2	5.9915	H ₀ : Accepted	Not Significant
4	Educational Qualification	13.945	4	9.4877	H ₀ : Rejected	Significant
5	Annual Income	9.048	4	9.4877	H ₀ : Accepted	Not Significant
6	Present Working Environment	16.485	8	15.5073	H ₀ : Rejected	Significant

Source: Primary Data

It can be recognised from Table 4 that null hypothesis is rejected for factors Age, Educational Qualification, and Present working environment. Among the three factors like age, educational qualification and annual income where the calculated chi-square values are more than table value at 5% level of significance, it is found that there is significant relationship between those variables and level of consumer awareness towards consumer protection. In contrary to that the null hypothesis accepts the relationship between gender, marital status, and annual income and the level of consumer awareness towards consumer protection at 5% level of significance. Hence, there is no significant relationship between those variables and the level of consumer awareness towards consumer protection.

Role of Panchayati Raj Institutions and Consumer Protection

The fact is that majority of consumers in the country are even unaware of the existence of consumer forums to which they can make their grievances. The ground reality is that the conditions are not very favourable and conducive for the consumer. He is being exploited and cheated day in and day out. Ignorance is one of the prominent factors contributing in exploitation of consumers and is most prevalent amongst the rural masses. In addition, publicity/awareness materials on consumer protection need to be brought out in regional languages and distributed among the elected representatives of PRIs. Gram Sabha is the best forum to educate the rural masses about their rights as consumers as well as the techniques to redress their grievances, which is attended by almost every villager. On occasions like December 24, which is the National Consumer Day, meetings of the Gram Sabha need to be

convened, where the villagers could properly be educated about their rights as consumers. Necessary amendments should be made to set up consumer protection councils at Block and Gram Panchayat level and to make the PRIs integral part of the councils at all the three levels.

Table 5: Role of Panchayati Raj Institutions towards Consumer Protection

Sl.No	Statements	Mean Score
1	Street Corner awareness programme	3.864
2	Through Adult Education Programme	4.262
3	Display, Hoardings and Wall papers in Public Places	4.897
4	Distribution of Hand Bills through school children's	4.523
5	Promote Village Competition among rural peoples	4.001
6	Distribution of information through Health Centres, Anganwadi and SHG	3.995
7	Display slides in Theatres	3.803
8	Conducting competition between villages like drama, mono acting, quiz programmes and other events	3.645
9	Distribution of Judgment copies about consumer typical cases	3.291
10	Creating awareness among unemployed youth	3.42
11	Provide NGO's an opportunity such event of provide support material.	3.007
12	Creating awareness through private cable television channels	4.012

Source: Primary Data

The Gram Panchayat could play a significant role in creating awareness at the grassroots level. Appropriate technology and creative media could be used to raise awareness and the services of government primary school teachers could be utilised in conducting consumer awareness programmes. 'Complaints Handling, Information and Advisory Services' (CHIAS) cell could be opened in all Gram Panchayat offices. CHIAS can act as an advice giving and complaints handling mechanism between the common consumer and the district consumer fora. This will help in speedy resolution of the complaints without taking it to the consumer forums as well as substantially reduce the burden of district forums. Selected representatives from each of the gram panchayats can be identified and trained to handle these cells. Issues at local level affecting the consumers can be discussed and disposed of in these CHIAS cell instead of taking each complaint to the district forum. Similar mechanism could be established at Taluka (Block) level as well. A selected group consisting of GramSevak, Sarpanch, PRI members, teachers, youth, office bearers of self-help groups (SHGs) etc. can be trained as 'barefoot consumer activists' to assist the rural population to complaint resolution at the pre-litigation stage. Personal consumer advice could also be provided not only for legal problems, but also for every day consumer problems. Required budgetary allocations have to be made to PRIs for consumer awareness, capacity building as well as for supporting the functioning of CHIAS.

Summary of Findings

The study found that majority of rural people are uneducated, do not have any formal education and are in the age group of 40 and above. It was found that majority of the rural people are aware of the weight of product while purchasing the commodity. But, they do not focus on maximum retail price fixed over it, current market price, quality of the product, date of expiry, relevance of the brand, deviations in brand image, and labeling. It was found that among the rural consumers, majority of them have never seen the manufacturing date, expiry date, ingredients, and other information on packed commodities due to language barriers. Some of the consumers do not understand the important information it possesses and its side effects, for example what if the product crossed its expiry date. It was found that some of the consumers feel convenient if the information furnished is provided in local regional language instead of English or other than the local language.

It was found that most of the rural people are ready to invest due to attractive offers which are beyond their buying capacity, but fails to analyse the quality of the product and expiry date of the product and its impact. They feel convenient to attain the product with help of the first installment since it is bare minimum and affordable. But the following installments become a burden to repay, where they start to suffer. It was found that most of the respondents are highly influenced by the deceptive and misleading advertisements. Due to celebrity of regional films telecasted, it was found that the rural people feel it appealing to use the products. It was found that most of the respondents go for a new product such as insurance, mutual fund with insurance, multilevel marketing, contract forming, etc. due to attractive return on investment or higher interest rate. They procure the products without any legal bondage, in which case massive rural public get cheated and they have a habit of revealing their investment only after the organisations eloped. Some of the rural public are not even ready to reveal their loss due to their social status and prestige. Some of them lose hope and commit suicide.

It was found that majority of the rural public depend on unreliable financial institutions, instead of depending on scheduled and nationalised banks for loan against gold or loan against land, enter into pawn brokers for emergency, and lose their whole property as well as reputation. It was found that some of the rural public send their children for earning in the agricultural field, where their children work as contractual employees and are deprived of any education. Such rural public fail to be aware of their right to education in our Indian system as a consumer. As an opportunity for rural public, in addition to these awareness programmes, Panchayati Raj should make them utilise e-Governance opportunities to make themselves aware of their rights.

Recommendations

Respective government should take the responsibility in following aspects for the welfare of consumers and their legal rights in consumerism during all the walks of life. There is necessity to pay special attention to the rural population; to create consumer education and perfect awareness about the products and services as a consumer. The local governing administration called Panchayati Raj institutions should realise their responsibilities and duties for the welfare of rural public in the aspect of

consumerism. These institutions should create sufficient awareness programmes irrespective of age groups, for children at school and college level, for employees at social and personal level, for rural public as maximum as possible. The Panchayati Raj institutions should prepare trained people at various levels, such as schools and college teachers, gramshaba leaders, Panchayati board members, Anganwadi staff members, both government and non-government volunteers to take this as a holy responsibility to protect the rural consumers.

Panchayati Raj institutions alone cannot achieve the said objectives. In addition, other local bodies such as Self Help Groups, Gram Sabha, Gram Sevak, Sarpanch, Grammitra, Talati, NREGS schemes people and NGOs should also be involved. It should be a continuous process to keep awareness about the new products arrived too for which the citizen consumer club can be initiated in schools and colleges. These consumer clubs can arrange awareness camp-cum-training programmes for the rural people. These are jointly associated with rural Panchayats. The Gram Panchayats must initiate e-governance and the people can have easy access and guidance for using certain services. For this purpose, the related material used by the Gram Panchayats should be displayed on the Internet which could be accessed by Gram Panchayat office. This may ensure the people to access and communicate with the right person at right time. The information should also be displayed in the regional language on the Panchayats notice board.

Conclusion

The world is shrinking as a global village. Technological and social growth is the major cause for this, for which public awareness is the main reason. But in regard of consumerism it has not attained its sufficiency. Like in other countries, consumer movement in India is a social force originated with the necessity of protecting and promoting the interest of consumers against fraudulent, unethical, and unfair trade practices. Since India has the highest rural population, the Gram Panchayats are there in all the villages, which is the available constitutional mechanism across the country spread across all 627 districts. It is only through this constitutional mechanism that the consumer movement can get a boost and consumer awareness can be spread among rural masses. Hence, there is an urgent need to take initiatives by the Central and State Department of Consumer Affairs to involve and

make use of Panchayati Raj Institutions (PRIs) in various programmes related to consumer awareness. Taking into consideration the changing face of rural India and the fast growing rural market, in future Indian consumer movement and government mechanism need to focus on rural areas. There is an urgent need to address the concerns of rural consumers and the only way to forward is to involve the available constitutional mechanism of Panchayati Raj institutions. This achievement cannot be done by Panchayati Raj alone; the only possible solution could be, consumer should come forward to consume consumer law which is the only way to be a consumer.

References

- Anand, N. (1992). Consumer guidance society of India. *Keemat*, 5(3&4), 2-3.
- Bapat, M. (1988). Critical evaluation of women as a consumer. *Economic and Political Weekly*, 14(4), 797-804.
- Bhatia, V. (1973). A study of homemaker's buying behaviour and attitude towards certain marketing practices in the city Baroda, M.Sc. thesis (unpublished), M.S. University, Baroda.
- Bijapurkar, R., & Shukla, R. (2008). Spotlight on rural consumers, December 3, Retrieved from www.live-mint.com.
- Chandwani, S. (2009). Marketing to rural consumers. *Vision*, 13(2), 23-45.
- Consumer education: A key factor of being responsible citizen (CES/06/25). Retrieved from http://europa.eu/rapid/press-release_CES-06-25_en.htm.
- Khurana, S., & Khurana, P. (2012). Consumer awareness regarding consumer protection and consumer protection act 1986: An empirical study. *International Journal of Research in Finance & Marketing*, 2(2), 279-291.
- Kumar, S., & Velayudhan (2009). *Rural marketing: targeting the non-urban consume*. Response books, Sage Publications, Kolkatta.
- Mahipal. (2006). Panchayat Raj and BharatNirman. *Kurukhetra*, 12(3), 65.
- Mehta, P. S. (1998). *How to Survive as a Consumer*, CUTS Publication, New Delhi.
- Palanithurai, G. (2008). Critical interventions on the critical issues by the civil societies. *South Asian Politics*, New Delhi.
- Prasad, P. M. (2001). *Business Consumer and the Government*. Mittal Publications, New Delhi.

- Bijapurkar, R., & Shukla, R. (2009). The Rural Consumer Myth - II, March 26. Retrieved from www.livemint.com
- Rangarajan, L. N. (1992). *Kautilya: The Arthashastra*. New Delhi: Penguin Books.
- Sieradzka, M. (2008). Commentary to Art. 38 of the Act on Competition and Consumer Protection, in act on Competition and consumer protection.
- Singh S.S., & Chadah, S. (2009). *Consumer Protection in India some reflections*. Indian Institute of Public Administration, New Delhi.
- Thiagarajan, R. (2008). Ancient views on consumer rights and remedies. In V.N. Vishvanathan (Ed.), *Consumer rights in service sector*, New Delhi: Concept Publishing Company.