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A Study on The Services Provided By Voluntary Consumer Organizations To The Illiterate Consumers

D.S.Prasad

Research Scholar

Reg No 19223201011002

Department of Commerce and centre for Research,
St Alphonsa College of arts and science,
Karinkal

Dr.M.Subala

Assistant Professor

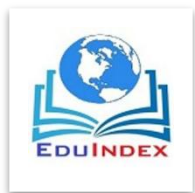
Department Of Commerce and Centre for Research
St Alphonsa College of arts and Science
Karinkal

(Affiliated to M S University, Tirunelveli)

ABSTRACT

The main aim of consumer organizations is to accelerate consumer awareness towards their rights. The need for Voluntary Consumer Organizations is gaining momentum to play a vital role to help and to render services to the illiterate consumers in protecting their rights and interests. These organizations collect samples of different products from time to time and test them. After that the results of the tests are declared to public. In this way, these organizations provide prior information to consumers about the authenticity of product and protect them. Most of the time consumer ignores the loss he suffers on purchase of defective good or service but this attitude of not filing complaint encourages the corrupt businessmen to supply low standard or defective goods and services. The consumer must file a complaint even for a small loss. This awareness among consumers will make the sellers more conscious to supply quality product. Whenever consumer is filing a complaint it must be genuine.

KEY WORDS: Consumer, Consumer Protection, VCOs, exploitation, excess price, Lobbying, false advertising, Adulteration.



INTRODUCTION

Consumer organizations are voluntary groups of people who work for a cause of protecting consumers from hazardous products, false advertising, exploitation, Charges excess prices etc. They function through protests, campaigns; lobbying, etc. their main objective is to establish consumer rights. Nowadays consumer organizations are playing a major role in encouraging consumers to raise their voice against faulty and inferior products. Whenever a consumer fails to raise his voice of protest regarding his complaints, these consumers' organizations come to his rescue and file a case in the court. By rendering this service to the consumers, the consumers get a feeling that they are not alone in their struggle. They also run voluntary complaint centers for the guidance of consumers. Voluntary organizations have always effectively stressed the need for protecting consumer rights in the meetings of advisory councils, namely, Central Consumer Protection Council and State Consumer Protection Council constituted under the Consumer protection Act 1986.

In India, more than 1200 Voluntary Consumer Organizations are currently functioning under different part of India and they work for consumer protection, consumer guidance, education and awareness. The need for Voluntary Consumer Organizations is gaining momentum to play a vital role to help and to render services to the illiterate consumers in protecting their rights and interests.

STATEMENT OF THE PROBLEM

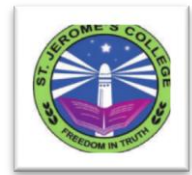
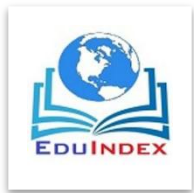
Kanyakumari, Tirunelveli and Thoothukudi are district by the sample population were unit has been taken for the study. Majority of goods are consumed by their native districts that are produce by other districts. Hence, the possibility of unfair trade practices by business community is more in Tamil Nadu than in other states. The Government of India passed several acts to safeguard the interest of consumers. The Consumers Protection Act 1986 was passed to protect the consumers from the exploitations of business community. Voluntary Consumer Organizations are providing many services by illiterate consumers. The main aim of Voluntary consumer organizations is to protect consumer rights and interests. There are more than 350 registered Voluntary Consumer Organizations with branches all over Tamil Nadu. Hence, the present study highlights the services provided by voluntary consumer organizations to the illiterate Consumers

OBJECTIVES OF THE STUDY

The objectives of the study are as follows:

1. To analyze the areas of service provide by Voluntary consumer organizations
2. To study the ways through which awareness programmes conducted by Voluntary consumer organizations
3. To analyze the Legal services provided by Voluntary consumer organizations

RESEARCH METHODOLOGY



DATA SOURCE

Present study is based on both primary and secondary data. An interview schedule was designed to elicit required data for interviewing the Voluntary consumer organizations members. Secondary data has been collected from books, journals, projects and internet. All these data have been used for the completion of the present study.

SAMPLING DESIGN

The Simple random sampling technique was applied to select 30 respondents from the Voluntary consumer organizations members. The Voluntary consumer organizations members expressed their own opinions.

FRAME WORK OF ANALYSIS

After data collection from Voluntary consumer organizations members the important information were tabulated and analyzed by using tool like weighted average rank method.

AREA OF STUDY

The areas undertaken for the study are Kanyakumari, Tirunelveli and Thoothukudi District in Tamil Nadu.

LIMITATIONS OF THE STUDY

The limitation of the study is that the survey has been conducted only in three districts. The findings and suggestions of the study cannot be made applicable to other part of Tamil Nadu. Sample size used for the research is only 30.

REVIEW OF LITERATURE

Vyas (2003) the main objective of the study is to analyze the role of Voluntary Organizations of Bhavnagar District in consumer protection movement. Most of these organizations work in the areas of consumer protection, education, awareness and research. Finally he pointed out that, delay in solution of case in the forum, inadequate economic resource and non-co-operative attitude prevailing in Government offices are the problems which weakens the position of the organizations.

Amarjit Lal(2013) made a case study of the Hamirpur Consumer Protection Organization (HCPO) which stresses the importance of consumer rights and the role played by HCPO in protection of consumer rights.. The HCPO was established in the year 1991 and it was granted National Award in the year 1996-97 for creating awareness among the people.

DATA ANALYSIS AND INTERPRETATIONS

Awareness programs conducted by Voluntary consumer organizations

The following table shows that the Awareness programs conducted by Voluntary consumer organizations to illiterate consumers.

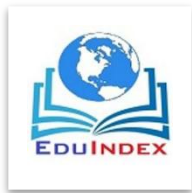


Table No.1. Awareness programs

Sl. no	Ways of awareness	Highly Satisfied	Satisfied	Neutral	Dissatisfied	Highly Dissatisfied	Mean Score	Rank
1	Seminars and Workshops	25 5	24 6	21 7	8 4	8 8	86	III
2	Lecture in schools/ Colleges	35 7	20 5	24 8	8 4	6 6	93	II
3	Advertisement through social media	45 9	24 6	21 7	10 5	3 3	103	I
4	Public meeting	20 4	20 5	6 2	14 7	12 12	72	V
5	Others	30 6	12 3	15 5	12 6	10 10	79	IV

Source: primary Data

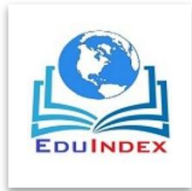
It is inferred from the above table that Advertisement through social media ranks the first in conducting awareness programs VCOs, and Lecture in schools/ Colleges gets the second rank, other methods like street play, conferences, journals, posters etc. get fourth rank.

Legal services provided by Voluntary consumer organizations

Legal services provided by Voluntary consumer organizations of the sample respondents in the study area presented in the following table

Table No.2. Legal services

Sl. no	Legal services	Highly Satisfied	Satisfied	Neutral	Dissatisfied	Highly Dissatisfied	Mean Score	Rank
1	Guidance to proceed with the complaints for filing	50 10	20 5	6 2	12 6	7 7	95	I
2	Appear on behalf of consumers in the redressal	35 7	24 6	9 3	8 4	10 10	86	III



	forum							
3	Seek experts (Lawyer)	30 6	16 4	15 5	10 5	10 10	81	IV
4	Taking efforts to settle the disputes	45 9	16 4	6 2	14 7	8 8	89	II

Source: primary Data

From the above table, it is inferred that Guidance to proceed with the complaints for filing is ranked first and considered as most important legal service provided by VCOs to illiterate consumers. Taking efforts to settle the disputes of consumers rank is second.

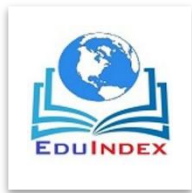
Areas of Services provided by Voluntary consumer organizations

The table no. 3 reveals that the Areas of Services provided by Voluntary consumer organizations to illiterate consumers.

Table No. 3

Areas of Services

Sl. no	Areas of Services	Highly Satisfied	Satisfied	Neutral	Dissatisfied	Highly Dissatisfied	Mean Score	Rank
1	Hazardous and unsafe goods	60 12	24 6	12 4	6 3	5 5	107	I
2	false advertising	30 6	16 4	6 2	8 4	14 14	74	V
3	Charges excess price	50 10	20 5	9 3	14 7	5 5	98	II
4	Banking	40 8	24 6	12 4	10 5	7 7	93	III
5	Education	25 5	12 3	6 2	18 9	11 11	72	VI
6	Hospitals	20 4	12 3	15 5	12 6	12 12	71	VII



7	Others	35 7	16 4	18 6	10 5	8 8	87	IV
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Source: primary Data

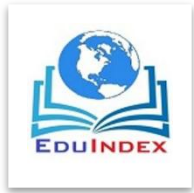
The Areas of Service provided by Voluntary consumer organizations were listed by respondents and they are ranked. From the table Hazardous and unsafe goods highly affected the consumers so this area VCOs give more important and it is ranked 1st, charges excess price ranks second, Banking sector ranks third, others gets fourth ranks. Others like insurance, telephone, electricity, public goods distributions, online marketing etc., hospital sector ranks seventh respectively.

FINDINGS

- From the weighted average ranking, Advertisement through social media is ranked first. It is the most important method of awareness programs conducted to the illiterate consumers.
- Voluntary consumer organizations provide service in the various areas. Among this, Hazardous and unsafe goods highly affected consumers. Because it gets rank first.
- There are various legal services provided by Voluntary consumer organizations to consumers. Guidance to proceed with the filing of complaints is one of the most important legal services provided by Voluntary consumer organizations. Hence it is ranked as first.

SUGGESTIONS

- The Voluntary Consumer Organizations shall regularly organize consumer awareness programs especially to illiterate consumers to educate them on their rights and duties,
- The organizations should appear on behalf of consumers in the Forum.
- The organizations can use mass media communication methods such as newspaper/magazine, short films or ads through regional television channels, radio talks, websites etc.,
- Inculcate Awareness and Education Programmes in Schools / Colleges
- Voluntary Consumer Organizations may provide more legal service to the affected illiterate consumers
- Voluntary Consumer Organizations may provide education related to consumer protection act 1986
- The affected consumers shall be provided with all means of service in short period of time.



CONCLUSION

The Voluntary Consumer Organizations in the Districts are rendering immense service in the society for consumer welfare. Even though it indulges in various activities for consumer protection, it should conduct more awareness programmes regularly. The study reveals that the numbers of organization has been increasing from day to day. Voluntary Consumer Organizations have also increased due to the increasing need of service provided to consumers.

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