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An Assessment of Consumer Awareness Regarding the Consumer Protection Act in Dinhata Subdivision of Cooch Behar District

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Abstract

Consumer awareness is being most necessitated in today's complex environment. Consumer awareness plays an important role in making purchase decisions. Consumer get exploited if they not aware. Consumer should be careful while making their decision. In this study researcher tried to understand consumers awareness about Consumer Protection Act as well as purchasing behaviour of the consumers of Dinhata subdivision of Cooch Behar district, West Bengal, India. For this study a total of 70 people were selected as a sample who were younger consumers of Dinhata subdivision. Self-structured Questionnaires were used to collect information. A structured and close ended questionnaire was distributed to all respondents to collect primary data. Secondary data have been collected from various sources such as books, journal, government website etc. For this study descriptive and analytical method of research have been adapted. As well as a quantitative and qualitative method has also been used as base tools for data collection. Convenience sampling method has been adapted to select the population. Findings of the research showed that majority of respondents have awareness about the Consumer Protection Act and Consumer Court and Forum. Most of the respondents purchase their essential goods based on quality followed by brand and trade mark and price. Majority of the respondents have the habit to check price before purchase anything and they have knowledge about the maximum retail price mentioned in the package as well as they demand bill after purchase. Majority of the respondents check manufacturing and expiry date of the products when they make purchase. Many of the participants in the study admitted that they do not know about the existence and functioning of consumer courts. This study also found that many do not know in detail about the procedure of filing a complaint. As a result, despite the existence of legal protection provisions, its implementation in practice is largely limited. At the end, the researcher has given some suggestions as a way to increase awareness among consumers.

Keywords – Consumers awareness, essential goods, respondents, rights.

Introduction

Consumer—a word that encompasses the identity of every people in society. We are all, in one way or another, buyers of some product every day. Consumer is a person who purchases goods and avails a service for personal consumption not for resale. Consumer awareness is being most necessitated in today's complex environment. Consumer awareness plays an important role in making purchasing decisions. Consumer get exploited if they will not aware. Consumer should be careful while making their decision. Consumer should have knowledge about the products or services which can fulfil their needs. Every consumer purchases a variety of products and services in his day-to-day life in the market for fulfilment of needs and wants, but sometimes consumer do not feel satisfied with the purchased products and services. Consumers face poor services, poor quality products, overpricing by shopkeeper, unclear products labels, lower quantity of contents, false promise, deceptive packaging, misleading advertisement and so on and become dissatisfied.

In today's globalised market, manufacturers prioritise profit maximization. The producers want to promote the sales by using various strategies. Therefore, they forget the interest of consumers in fulfilling their motive of maximizing the profits. To boosts sales, producers employ various tactics, sometimes resorting to unethical practices like overcharging, underweighting and misleading advertisement. As a result, consumer suffer losses. These problems are mostly situated in the markets of underdeveloped and developing countries. India is a vast country where nearly half of the total population is living below the poverty line and with illiteracy, spending half of their income on daily purchases for their livelihood. They are easily cheated by the business community by unethical trade practices. Taking advantage of their illiteracy, businessman cheat them.

Literature Review

Kishtwaria, J. et. al. (2006) conducted a study on 120 respondents comprising 60 males and 60 females in Kangra district of Himachal Pradesh to understand awareness level of respondents towards consumer terminology, their legal laws, consumer organisations and various information sources. They found that majority of respondents were aware about existence of legal laws and various consumer terminologies. Majority of male and female respondents got some information of consumer interest through T.V. followed by radio, newspaper, magazines and journals. Journals were least commonly used sources of information. Majority of the respondents were aware about consumer organisations working in and around their area.

Rawal, D. (2021) conducted a study to know level of consumers awareness among the college students. The Study indicates that male consumers are more aware in comparison to female consumers. Study also reveals that management students are more aware than non-management students in the study area. Survey statement also represents that more respondents sometime check the maximum retail price of the product while shopping. Very few respondents always check the price or maximum retail price of the product.

Singh, K. J. et. al. (2017) conducted a study to understand a metropolitan-backward divide in consumer awareness. The Study reveals that metropolitan respondents have average awareness of the consumer right while backward area respondents have low level of awareness. The study shows that most of the consumers have no awareness about consumer organisation.

Sethi, U. (2017) conducted a study to understand consumers awareness on Consumer Protection Act with special reference on Haryana. The Study revealed that awareness level of consumers was low and they have no knowledge about consumers' rights in depth. The Study stated that only 20% respondents have awareness on consumer rights and 86% respondents don't have proper awareness. In this perspective researcher suggested that government must take solid strides in expanding consumer awareness.

Objectives of the Study

- To understand the awareness level of consumers regarding Consumer Rights and Redressal Mechanism.
- To understand purchase behaviour of consumers.

Research Methodology

For this study Descriptive and analytical method of research have been adapted. Both primary as well as secondary data have been used. Secondary data have collected from various sources like as book, journal, government website etc. Primary data has collected from residents of Dinhata subdivision of Cooch Behar district, West Bengal, India. A Total of 70 people were selected as a sample who were younger consumers. Self-structured questionnaires were used to collect information on consumers' awareness about Consumer Protection Act and Redressal Mechanisms and their purchasing behaviour. A structured and close ended questionnaire was distributed to all respondents to collect primary data. For the present study, a quantitative and qualitative method has been used for data collection. Convenience sampling method has been used to select the population.

Historical Background of Consumers Protection

India's historical records reveal a deep-seated concern for consumer welfare, reflected a mature and enlightened society. The concept of consumer protection in ancient India is a remarkable example of social justice. There is abundant evidence in various archaeological remains and historical writings that the issue of consumer protection was given considerable importance in India long before the birth of Christ. The discovery of weighing instruments during excavations in the Sindhu River basin proves the antiquity of the concept of consumer protection in this country. Reference of consumer protection are also found in ancient Indian scriptures. Indian text, such as the Manusmriti, Jaggobalkosmriti and Narodasmriti , contain guide lines for ensuring the quality of goods and services, as well as rules for buying and selling. In addition, the Manusmriti contains instructions for ethical trade practices. Kautilya's Artha Shastra has a chapter on issues related to state laws made for the welfare of consumers and their implementation strategies. Kautilya's Artha Shastra dedicates a chapter to consumer welfare, outlining state laws and regulations aimed at protecting consumers, along with strategies for effective implementation.

During the Mauryan era, everything from the quality of service and goods, to how unscrupulous businessmen could deceive consumers, to how and from whom the deceived consumers would receive redress, was well regulated according to the state regulations. From merchants to retailers, everyone had to register with the director of trade. As a result, if there was any discrepancy in weight, quality or price, it was easy to quickly identify and punish the culprit. A robust system of consumer protection was in place, with clear guidelines for product quality, fair business practices, and dispute resolution mechanism.

Later, even during the Turkish role in India, consumer protection laws were quite strict and their enforcement strategies were skilful. During the reign of Sultan Alauddin Khalji, the state fixed the price of all types of consumer goods according to quality. During this period, there were strict penalties such as amputation if a seller delivers goods under quantity as well as under quality.

After that, during the nearly two hundred years of British rules in India, the traditional trend of consumer protection remained intact. Some of the laws passed during the British rule related to consumer interest are:

- Indian Penal Code, 1869
- Indian Contract Act, 1872
- Criminal Procedure Code, 1898
- Usurious Loans Act. 1918
- Sales of Goods Act, 19
- Agriculture Produce (grading and marketing) Act, 1937
- Drugs and Cosmetics Act, 1940

In post-independence India, a series of laws have been enacted by the government to ensure the interests and safety of the consumer. Which are:

- Drugs (Control) Act 1950
- Drugs and Magic Remedies (objectionable advertisement) Act 1954
- The Prevention of Food Adulteration Act 1954
- The Essential Commodities Act, 1955
- The Standard of Weights and Measures Act 1956
- The Trade and Merchandise Marks Act 1958
- The Monopolies and Restrictive Trade Practices Act 1969
- Consumer Protection Act 1986

Subsequently, the Consumer Protection Act 1986 was amended in 1991, 1993 and 2002 to further protect consumers' interests. But this law has proven incapable of protecting the proper interests of consumers in the digitalization era. Hence in 2019, the 'Consumer Protection Act 1986' was replaced by the 'Consumer Protection Act 2019'.

Consumer Protection Act 2019

The Consumer Protection Act, 2019 is a comprehensive act designed to protect consumers, promote fair trade practices and provide a robust framework for consumer dispute resolution in the modern market. To further strengthen the provisions for consumer protection especially in the new era of globalization, online platforms, ecommerce markets etc., the Consumer Protection Act, 2019 was enacted to replace the Consumer Protection Act 1986. It inter-alia, provides for improved protection for consumers involved in online transactions. The Consumer Protection Act 2019 has widened the scope of the definition of "consumer" to include persons who buy or avail of goods or services online or through electronic means which was not present in the Consumer Protection Act 1986. As per the provisions of the Consumer Protection Act, 2019, a Central Consumer Protection Authority (CCPA) has been established on 24.07.2020, which regulates matters related to false and misleading advertisements harmful to the interests of the public and consumers.

Consumers' Rights

There are six rights of the consumers under the consumer Protection Act 2019. The rights of the consumers are mentioned under section 2(9) of the act. Which are as follows:

Right to safety

The right to safety means being protected from the marketing of goods and services that are dangerous to a person's life and property.

Right to choose

The Right to choose, empowers consumers to select from a variety of products and services at competitive prices.

Right to be informed

This right ensures that consumers have the right to receive accurate and complete information about the quality, quantity, purity, standard and price of goods and services.

Right to be heard

This right ensures that consumers views and complaints are given due consideration in appropriate forums and in consumer courts. This right empowers consumers to file complaints and seek redress against defective products unfair trade practices and deficiencies in services.

Right to educate

This right related with providing knowledge to the consumers relating to solve the problems. Consumer should know about his rights, various legislations relating to consumer protection.

Right to Seek Redressal

Consumers have the right to seek redress against unfair trade practices, restrictive trade practices or exploitation by unscrupulous traders, including compensation or replacement for defective goods or services. This right protects consumers from exploitation and encourages accountability in business practices.

Data Analysis and Interpretation

Awareness of Consumer Protection Act

Table 1. Consumers' awareness regarding the Consumer Protection Act

Respondents	Yea	No		
70	56	14		
100%	80%	20%		

Table 1 indicates that out of 70 consumers 56 consumers have awareness about Consumer Protection Act. Which means majority respondents in the study are aware about the act. Only 14 consumers don't have awareness about the act.

Table 2. Awareness of the consumers about their rights as a consumer

Respondents	Yes	No
70	53	17
100%	75.71%	24.29%

Table 2 highlights that out of 70 consumers 53 consumers have awareness of the rights as consumer. Only 17 consumers have no idea about the rights. All consumers should awareness about their rights as a consumer. Above table shows that majority of the consumers have knowledge about their rights and less number of consumers don't have knowledge about it.

Table 3. Awareness of Consumer Court and Forum where consumers are redressed

Respondents	Aware	Unaware
70	42	28
100%	60%	40%

Table 3 indicates that 60% consumers in the study have awareness about the Consumer Court and Forum where consumers are redressed. 40% consumers don't have awareness about the Consumer Court and Forum where consumers are redressed.

Table 4. Knowledge about the procedure of filing a complaint

Respondents	Yes	No
70%	5	65
100%	7.14%	92.86%

Table 4 highlights that majority of the consumers which means 92.86% consumers don't have knowledge about the procedure of filling a complaint to the consumers court. Only new percentage of the consumers which means 7.14% consumers have knowledge about the procedure of filling a complaint.

Purchase Behaviour of Consumers

Table 5. Consumer's habit of visiting two or more shops before make a purchase

Consum	ner's habit of visiting two or	Number of respondents	Percentage
more	shops before purchasing		
someth	ing.		
a.	Always	26	37.14%
b.	Rarely	43	61.43%
c.	No	1	1.43%
Total		70	100%

Table 5 shows that 37.14% consumers always visit two or more shops before purchasing any goods. Majority of the consumers that are 61.43% consumers in the study have rare habit to visiting two or more shops before purchasing any goods. Only 1.43% consumers don't have habit to visiting two or more shops before purchasing any goods.

Table 6. Mode of purchasing products

Mode o	of purchasing products	Number of respondents	Percentage
a.	Cash	28	40%
b.	Online	0	0%
c.	Both Cash and Online	42	60%
Total		70	100%

Table 6 highlights that 60% consumers prefers both Cash and Online mode of transaction to purchase something. Which means majority of the consumers prefers both Cash and Online method as a basis of purchasing products. 40% consumers prefer only Cash method as a mode of transaction.

Table 7. Criteria adopted while buying goods

Criteria goods	adopted while buying	Number of respondents	Percentage
a.	Quantity	0	0%
b.	Quality	34	48.57%
c.	Price	13	18.57%
d.	Brand and Trade mark	23	32.86%
Total		70	100%

Table 7 shows that 48.57% consumers in the study purchase their essential goods based on quality. 32.86% consumers purchase based on brand and trade mark and 18.57% consumers purchase based on price. Above table shows that majority of the consumers purchase essential goods based on quality followed by brand and trade mark and price.

Table 8. Checking the price of a product before buying it

Checking the price of a product before buying it	Number of respondents	Percentage
a. Always	59	84.29%
b. Rarely	11	15.71%
c. No	0	0%
Total	70	100%

Table 8 indicates that 84.29% consumers always check product price before purchasing the product. 15.71% consumers rarely check product price before purchasing the product. Majority of the consumers have habit to always check product price before purchasing product. All buyers should check the price of any product before buying it, so they won't be cheated by the seller.

Table 9. Demanding Bills

Demanding bills	Number of respondents	Percentage	
a. Always	55	78.57%	
b. Rarely	15	21.43	
c. No	0		
Total	70	100%	

Table 9 highlights that 78.57% consumers always demand bill after purchase something. 21.43% consumers rarely demand bill after purchase something. Which means majority of the consumers always demand bill. When making a purchase, it's essential to demand a bill or invoice from the seller. The bill serves as proof of the transaction and work as evidence to approach the court in case of any dispute between seller and buyer.

Table 10. Awareness of the consumers about the Maximum Retail Price (MRP) marked on the product

Awareness of the consumers about	Number of respondents	Percentage
the Maximum Retail Price marked		
on the product		
a. Extremely aware	38	54.29%
b. Slightly aware	28	40%

c. No	4	5.71%
Total	70	100%

Table 10 shows that 54.29% consumers extremely aware about the maximum retail price (MRP) marked on the product. 40% consumers slightly aware and 5.71% consumers not aware about the maximum retail price marked on the product.

Table 11. Purchase of branded goods

Purchas	se of branded goods	Number of respondents	Percentage
a.	Always	24	34.29%
b.	Rarely	46	65.71%
c.	No	0	0%
	Total	70	100%

Table 11 indicates that 65.71% consumers in the study rarely purchase branded goods. 34.29% consumers always purchase branded goods. Brand name and mark ensure the authenticity of a product. Majority of the consumers rarely purchase branded goods.

Table12. Purchase of packed goods

Purchase of packed goods		Number of respondents	Percentage
a.	Always	48	68.57%
b.	Rarely	22	31.43%
c.	No	0	0%
Total		70	100%

Table 12 highlights that 68.57% consumers always purchase packed goods. Which means majority of the consumers always prefer packed goods. 31.43% consumers rarely purchase packed goods.

Table 13. Reading instructions and instruction printed on the package

	Table 151 Reading motifications and motification printed on the package			
Reading informa Package	ation printed on the	and	Number of respondents	Percentage
a.	Always		34	48.57%
b.	Rarely		29	41.43%
c.	No		7	10%
	Total		70	100%

Table 13 highlights that 48.57% consumers always read information and instructions printed on the package. 41.43% consumers rarely read information and instructions printed on the package. Only 10% consumers don't read it.

Table 14. Checking the manufacturing and expiry date of the products

Checkin expiry o		Number of respondents	Percentage
a.	Always	60	85.71%
b.	Rarely	10	14.29%
c.	No	0	0%
	Total	70	100%

Table 14 indicates that 85.71% consumers in the study always check manufacturing and expiry date of the products. Only few numbers of consumers that are 14.29% consumers rarely check this. Above table shows that majority of the consumers always check manufacturing and expiry date of the products.

Table 15. Found any adulteration in the purchased products

Adulteration found	Number of respondents	Percentage
a. Always	0	0
b. Rarely	45	64.29%
c. No	25	35.71%
Total	70	100%

Table 15 highlights that 64.29% consumers rarely found adulteration in the purchased products. 35.71% consumers never found any adulteration in the purchased products.

Conclusion

The Consumer Protection Act is a law that has been enacted to ensure the rights of consumers. Under this law, if a consumer is cheated, he can file a complaint, seek compensation, and disciplinary action can also be taken against the offender. It is designed to protect consumers purchasing various products and services from deceptive behaviour by retailers. The study was conducted to understand the consumer awareness about Consumer Protection Act and purchase behaviour. After analysing the collected data, it was found that majority of respondents have awareness about the Consumer Protection Act and Consumer Court and Forum. Majority of the respondents have knowledge about their rights. Most of the respondents purchase their essential goods based on quality followed by brand and trade mark and price. Majority of the respondents have habit to check price before purchase anything and they have knowledge about the maximum retail price mentioned in the packed as well as they demand bill after purchase. Majority of the respondents check manufacturing and expiry date of the products when they make purchase. Study also showed that majority of the respondents have sometimes found adulteration in their purchased products. Consumer protection awareness is a very important issue in the modern consumer society. The present study analyzed the awareness level of consumers in Cooch Behar district and found that many are still unaware of their basic consumer rights. Many of the participants in the study admitted that they do not know about the existence and functioning of consumer courts. Even if consumers are cheated, most of the time they do not take the initiative to deal with it. This study also found that many do not know in detail about the procedure of filing a complaint. As a result, despite the existence of legal protection provisions, its implementation in practice is largely limited. Every consumer needs to have knowledge about the consumer protection law, as well as the enforcement strategies. Therefore, it can be said that there is a need to increase awareness about consumer protection among the people of Dinhata subdivision of Cooch Behar district. For this, it is important to conduct regular awareness activities through the joint efforts of local administration, educational institutions and voluntary organizations. If public

Suggestions to Increase Awareness

Advertisements on consumer rights need to broadcast through television specially in local cable channels.

participation in awareness activities can be ensured and public awareness can be fully increased, then the

- Seminars/workshops on consumer rights need to be organized in schools and colleges. Initiatives can be taken by organizing poster and quiz competitions.
- Awareness camps can be organized in villages and impart information.

implementation of consumer protection initiatives will be successful to a large extent.

- Awareness can be increased by setting up stalls and putting up posters on consumer protection in places like Puja Mandap, fair etc.
- Broadcasting programs related to consumer protection in local languages and presenting real-life incidents through local language dramas, such as recognizing counterfeit medicines, the importance of collecting receipts after shopping, etc.
- Organizing monthly consumer awareness meetings at the Panchayat office.
- Also, consumer awareness about consumer protection laws should be increased through increased wall painting.

To raise awareness innovative, initiatives need to be taken locally, understanding the language, culture and needs of the people. Not only government campaigns, but also the general public needs to come forward in this regard.

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