

## Rural Consumers' Awareness towards Consumer Rights: A Study with Special Reference to Dakshina Kannada District, Karnataka

Ms. Masuda<sup>1\*</sup> | Dr. Priya Kumari S V<sup>2</sup>

<sup>1</sup>Assistant Professor, Department of PG Studies & Research in Commerce, Sri Dharmasthala Manjunatheshwara College (Autonomous), Ujire, Karnataka, India.

<sup>2</sup>Associate Professor, Department of PG Studies & Research in Commerce, Sri Dharmasthala Manjunatheshwara College (Autonomous), Ujire, Karnataka, India.

\*Corresponding Author: masudau.k@sdmcyjire.in

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### ABSTRACT

Dakshina Kannada District is known for literacy, with more than 88% literacy rate in all of Karnataka, which is the highest in the state. Being a literate and educated person, how much awareness an individual has towards consumer rights, what factors a consumer considers while purchasing a product, and what kind of behaviour the consumer portrays while purchasing matters a lot. So, the study related to consumer rights awareness becomes crucial that too, in a district like Dakshina Kannada. In order to protect consumers from various kinds of malpractices Government had introduced the Consumer Protection Act of 1986, and it was replaced by the Consumer Protection Act of 2019, in which various amendments have been made keeping in mind the technological changes and new kinds of cyber frauds and e-commerce transactions. The research explores purchasing behaviour and consumer rights awareness among rural consumers of Dakshina Kannada district. The data were collected from 330 respondents of Dakshina Kannada district through well-structured questionnaire.

**Keywords:** Rural Consumers, Awareness, Consumer Rights, Purchase, Goods and Services.

### Introduction

Consumers are the backbone of the economy. However, most of the consumers are unaware of their rights, especially in rural areas. They are becoming the victim of various unethical practices followed by businessmen, wholesalers, and retailers.

The Consumer Protection Act of 1986 is a prominent law that provides consumers with the right to Safety, information, choice, hearing, redressal, and education.

Dakshina Kannada District is known for literacy, with more than 88% literacy rate in all of Karnataka, which is the highest in the state. It's an educational hub. Even though literacy is related to education, we cannot overestimate its impact. Despite high literacy rate, how much awareness an individual has towards consumer rights, what factors a consumer considers while purchasing a product, and what kind of behaviour the consumer portrays while purchasing matters a lot. So, the study related to consumer rights awareness becomes crucial particularly in a district like Dakshina Kannada. In order to protect consumers from various kinds of malpractices Government had introduced the Consumer Protection Act of 1986, and it was replaced by the Consumer Protection Act of 2019, in which various amendments have been made keeping in mind the technological changes and new kinds of cyber frauds and e-commerce transactions. The settlement of consumer disputes has been simplified, and online portals for easy access and online proceedings have been introduced. But still, to what extent consumers are aware of this is a serious concern.

To protect consumers against various exploitations, the Government of India implemented the Consumer Protection Act of 1986. However, due to globalization and online modes of business,

consumers are prone to new types of risks. Quality, price, weights, ingredients etc are compromised which is indeed dangerous. The main hurdle here is that consumers are failing to recognize the unethical practices and they are negligent in taking legal actions against the company or distributor.

This study, conducted in the Dakshina Kannada district, uncovers a noteworthy fact that Rural consumers are increasingly becoming cautious and are making informed decisions when it comes to buying products. Education is playing a vital role in this regard as it significantly contributes towards consumers rights awareness especially in rural areas. Age is another factor which emerged as the most influential aspect to contribute towards consumer rights awareness.

### **Literature Review**

Consumer protection has evolved significantly, driven by technological advancements and growing consumer awareness. This review examines key developments in consumer protection research, focusing on complaint behaviour, legal frameworks, and contemporary challenges.

Consumer complaint behaviour is shaped by intellectual and emotional factors, with perceived justice being crucial for post-complaint satisfaction (Donoghue & de Klerk, 2009). Historical analysis reveals that consumer protection principles have deep roots, with ancient Indian legal codes establishing ethical trade practices to prevent exploitation (Goyal et al., 2013).

India's Consumer Protection Act of 1986 required significant revision to address modern challenges like e-commerce (Pathak, 2015). The 2019 Act marked a paradigmatic shift from 'caveat emptor' to 'caveat venditor,' establishing the Central Consumer Protection Authority and stronger provisions against misleading advertisements (Kumar & Sharma, 2019).

E-commerce environments require secure frameworks and clear information disclosure, with cash-on-delivery preferred due to security concerns (Chawla & Kumar, 2021). Traditional consumer protection principles remain relevant but require adaptation for digital platforms (Howells, 2020). Electronic media advertisements pose significant concerns by misleading consumers despite existing legal protections (Shabir et al., 2015).

Consumer law has potential to support circular economy initiatives through green choices and repair options, though this integration remains incomplete (Mak & Terryn, 2020). Sustainability-focused initiatives can enhance profitability even for less sustainable firms when consumer awareness increases (Galbreth & Ghosh, 2013).

Research reveals moderate consumer awareness levels, with demographic factors significantly influencing awareness while geographic location shows less impact (Rawal, 2023). Most individuals demonstrate functional knowledge of consumer law (Chabros, 2024), and financial stability emerges as crucial, with debt-free consumers showing a greater propensity for informed action (Leelavathy, 2025).

### **Objectives of the Study**

- To study the demographic profile and the buying behaviour of rural consumers.
- To examine the awareness level of rural consumers towards consumer rights.

### **Research Methodology**

#### **Research Design and Approach**

The study tries to understand the demographic profile and the buying behaviour of the rural consumers of Dakshina Kannada District, Karnataka. It aims to examine the consumer rights awareness among rural consumers of Dakshina Kannada, Karnataka. The respondents for this study are rural consumers of Dakshina Kannada District of Karnataka.

#### **Sampling Method and Sample Size**

Convenience sampling is adopted to select the respondents for the study. The population comprises of Rural Consumers of Dakshina Kannada District of Karnataka. For the study, about 330 respondents were selected as the sample.

#### **Data Collection and Data Analysis Method**

To carry out this research, both primary and secondary data were used. The primary data is collected from 330 respondents. Responses were collected through a well-structured questionnaire. The study focused only on the Dakshina Kannada District. The study extracted secondary sources of information from various books, journals, and websites. Both qualitative and quantitative approaches have been used to analyze the data and interpret the result. For the presentation of the data, pivot tables were used. Descriptive statistics and chi-square tests were used for the analysis of data and for the same Microsoft Excel and SPSS Software were used.

### Data Analysis and Interpretations

In this part of the study, the data collected through primary sources is analysed and interpreted.

**Table 1: Demographic Profile of the Respondents:**

| Variable                         | Options                     | Frequency  | Percentage |
|----------------------------------|-----------------------------|------------|------------|
| <b>Gender</b>                    | Male                        | 129        | 39         |
|                                  | Female                      | 201        | 61         |
|                                  | <b>Total</b>                | <b>330</b> | <b>100</b> |
| <b>Age Group</b>                 | 18-25                       | 241        | 73         |
|                                  | 25-35                       | 31         | 9          |
|                                  | 35-45                       | 26         | 8          |
|                                  | 45-55                       | 23         | 7          |
|                                  | Above 55                    | 9          | 3          |
|                                  | <b>Total</b>                | <b>330</b> | <b>100</b> |
| <b>Educational Qualification</b> | Illiterate                  | 13         | 4          |
|                                  | SSLC                        | 24         | 7          |
|                                  | PUC                         | 64         | 19         |
|                                  | Graduation                  | 146        | 44         |
|                                  | Post-Graduation             | 64         | 19         |
|                                  | Other like ITI, Diploma etc | 19         | 7          |
|                                  | <b>Total</b>                | <b>330</b> | <b>100</b> |

Source- Primary Data

The above table shows that most of the respondents are female (61%), and male respondents make up 39%. The majority of the respondents belong to the age group of 18-25 (73%), and 3% belong to the age group of above 55. Most of the respondents (44%) have a Graduation as their educational Qualification, and 4% of respondents are illiterate.

### Testing of Hypothesis

The hypotheses were tested by using the Chi-Square test and the test was conducted at a 5% level of significance.

**H<sub>01</sub>:** There is no association between the educational Qualification of the respondents and their buying behaviour.

**H<sub>11</sub>:** There is an association between the educational Qualification of the respondents and their buying behaviour.

**Table 2: Chi-square values showing the association between the educational qualification of the respondents and their buying behaviour**

| Statements   | X <sup>2</sup> | df | P value | Significance Status            |
|--|----------------|----|---------|--------------------------------|
| Frequency of purchase  | 28.42          | 15 | 0.019   | Significant Association        |
| Searching for information before buying any products         | 13.58          | 10 | 0.177   | No Significant Association     |
| Comparing prices of different vendors for the same products  | 19.58          | 10 | 0.033   | Significant Association        |
| Verifying manufacturing and expiry dates of goods purchased  | 34.63          | 10 | <0.001  | Highly Significant Association |
| Verifying the weights of products mentioned on the packaging | 3.19           | 5  | 0.670   | No Significant Association     |

Source – Authors Compilation

\*Significant at 5%

There is a statistically significant association between educational qualification and certain aspects of buying behaviour, such as frequency of purchase, price comparison of different vendors and verifying expiry/manufacturing dates of goods. However, no significant association was observed for searching for information or verifying weights, suggesting these behaviours may not vary notably with education level.

**H<sub>02</sub>:** There is no association between Personal profile of respondents and consumer rights awareness.

**H<sub>12</sub>:** There is an association between Personal profile of respondents and consumer rights awareness.

**Table 3: Chi-square values showing the association between the demographic profile and consumer rights awareness of the respondents**

| SL No. | Statements                  | Age              |         | Gender           |         | Education        |         |
|--------|-----------------------------|------------------|---------|------------------|---------|------------------|---------|
|        |                             | Calculated Value | P Value | Calculated Value | P Value | Calculated Value | P Value |
| 1      | Right to Safety             | 69.560           | 0.005   | 1.294            | 0.255   | 15.969           | 0.007   |
| 2      | Right to be Informed        | 55.097           | 0.085   | 3.439            | 0.064   | 14.377           | 0.013   |
| 3      | Right to Choose             | 74.266           | 0.002   | 2.253            | 0.133   | 26.910           | <0.001  |
| 4      | Right to be Heard           | 92.529           | <0.001  | 1.403            | 0.236   | 33.363           | <0.001  |
| 5      | Right to seek Redressal     | 66.994           | 0.008   | 0.030            | 0.862   | 11.473           | 0.043   |
| 6      | Right to consumer education | 70.877           | 0.004   | 0.627            | 0.428   | 34.662           | <0.001  |

Source – Authors Compilation

\*Significant at 5%

The chi-square analysis demonstrates that demographic characteristics significantly influence consumer rights awareness among rural consumers, with varying patterns across different rights. Age shows significant associations with five out of six consumer rights, displaying particularly strong relationships with the right to be heard ( $\chi^2 = 92.529$ ,  $p < 0.001$ ), right to choose ( $\chi^2 = 74.266$ ,  $p = 0.002$ ), and right to consumer education ( $\chi^2 = 70.877$ ,  $p = 0.004$ ), while the right to be informed shows marginal significance ( $\chi^2 = 55.097$ ,  $p = 0.085$ ). Gender demonstrates limited influence on consumer awareness, with only the right to choose approaching significance ( $\chi^2 = 3.439$ ,  $p = 0.064$ ), while all other rights show non-significant gender-based differences, suggesting relatively uniform awareness levels between male and female respondents. Education emerges as the most consistent predictor of consumer rights awareness, showing significant associations with all six rights, particularly the right to be heard ( $\chi^2 = 33.363$ ,  $p < 0.001$ ), right to consumer education ( $\chi^2 = 34.662$ ,  $p < 0.001$ ), and right to choose ( $\chi^2 = 26.910$ ,  $p < 0.001$ ).

### Findings

- The findings revealed that most of the respondents are female, belonging to the age category of 18-25, most of the respondents have graduation as their educational qualification.
- The findings indicate that there is a significant association between educational qualification and certain aspects of buying behaviour, such as frequency of purchase, price comparison of different vendors and verifying expiry/manufacturing dates of goods.
- The results of the chi-square test shows that age and education of the respondents are the consistent predictor of consumer rights awareness while gender shows uniform awareness level between male and female respondents.

### Conclusion

This study sheds light on the purchasing behaviour and consumer rights awareness of rural consumers in Dakshina Kannada district. The findings reveal that rural consumers are increasingly cautious and informed, paying close attention to manufacturing and expiry dates, comparison of prices and other product-related details. Age and Educational background were found to be key determinants of consumer rights awareness while gender showed uniform awareness level among male and female respondents. The study proved that rural consumers are also becoming more aware of their rights which is quite essential in the current competitive market. Policymakers and educators must prioritize targeted awareness campaigns—particularly for less educated and older consumers—to bridge existing knowledge gaps and strengthen consumer empowerment.

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