



PRACTICES AND PROBLEMS FACED IN SEEKING SERVICES IN CONSUMER PROTECTION ACT BY THE FARMERS IN ZONE III A OF BIHAR

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ABSTRACT

The present study examined the different practices and problems faced in seeking services in Consumer Protection Act by the farmers. The study revealed that a large group of the farmers were practicing bargaining of price below Maximum Retail Price. The practices of verification of quantity and quality of the agri-inputs to be purchased is also in their practiced. But, the Consumer farmers still they are not conscious about the receipt and terms & conditions of different products/input. High cost of filing complaint in the forum, Time and Energy Consuming, Lack of proper knowledge of Procedure, Distant to resident are some problems faced by the farmers in seeking services of consumer forum.

Key words : Consumers protection act, practices, problems.

Bihar state is predominantly agricultural based economy. Adoption of modern agricultural technology boosted the production of agricultural commodities. But unfortunately the farmers in general are poor due to exploitation by the traders as they depend on traders for most of the modern agricultural inputs. Recognizing the importance of consumer awareness, the government has accorded top priority to consumer education, consumer protection and consumer awareness. The Consumer protection Act 1986 is an effort by the government. The act applies to all goods and services unless specially exempted by the central government in all sectors whether private, public or cooperative. As per Consumer Protection Act 1986 consumer protection council have been established at central, state and district level to promote and protect the consumer right. The act provide right to safety i.e. protected against sale of goods and services which are hazardous of life, right to information i.e. know the quality and quantity, weight and price of goods/services being paid for so that one is not cheated by unfair trade practice), Right to Heard i.e. matter should be heard and to be assured that the interest would receive due consideration at appropriate flora, Right to seek legal redressal against unfair or restrictive trade practices or exploitation, Right to consumer education i.e. access to consumer education. Consumer awareness, redressal and enforcement of consumer protection act are being priorities by the department of Consumer affairs, Government of India. Every year 24th of December is being celebrated as Nation consumer Day and the slogan "Jago Grahak Jago" has now become popular as a result of publicity campaign initiated by the

government. But still many people are ignorant of consumer courts, procedure etc. The economy of Bihar is fully dependent upon agriculture. Therefore the present study was undertaken to examine the consumer rights practices and problems faced by farmers in Zone III A of Bihar.

RESEARCH METHODOLOGY

The primary data were collected from farmers from a sample of 50 farmers of Sabour block of the selected district Bhagalpur falling under Zone III A of Bihar randomly for the present study. Data pertaining to their practices and problem faced by them were taken with the help of interview schedule specifically prepared for this purpose. The data so collected were analyzed with the help of frequency, percentage etc.

RESULTS AND DISCUSSION

(A) Practices of Consumer at the time of Agri- input purchase

The Consumer Protection Act can be only operative when farmers as consumer should know their responsibility also like purchase of only ISI/AGMARKED goods, bargaining for low price of better quality product etc, verification of terms and conditions laid down by manufacturer like warrantee/guarantee etc. Table-1 shows the list of practices and frequency of following these practices by the consumer farmer and it may be observed from the table that the most important activity followed by the consumer farmers (86%) is bargaining of price below Maximum Retail Price (MRP). It is

Table-1 : Practices of Consumer at the time of Agri- input purchase.

Sl. No.	Practices of Consumer Farmers	Frequency	Percentage (%)
1.	Bargaining of price below MRP	43	86.00
2.	Verification of Quantity and Quality of the input to be purchased	41	82.00
3.	Enquiry about guarantee/warrantee/ replacement if any for the agriculture equipment under consideration	39	78.00
4.	Preliminary investigation about prevailing rate in the market of same grade of commodity	31	62.00
5.	Demonstration of equipment, if any	10	20.00
6.	Purchasing of ISI/AGMARKED goods only	9	18.00
7.	Demand for cash memo/receipt	7	14.00
8.	Verification of Printed terms and conditions laid down by the manufacturer/ company	3	6.00

Table-2 : Problems faced by the farmers in seeking services of consumer forum.

Sl. No.	Problems faced by the Farmers	Frequency	Percentage (%)
1.	High cost of filing complaint in the forum	41	82.00
2.	Time and Energy Consuming	37	74.00
3.	Lack of proper knowledge about Procedure	36	72.00
4.	Distance from farmers resident	21	42.00
5.	Knowledge about Location of forum	9	18.00

probably because of their awareness about MRP and competition in the market.

The practices of verification of quantity and quality of the input particularly different types of chemical insecticide, pesticide and fertilizer etc. to be purchased is practiced by 82 percent farmers. The responding farmers have serious about guarantee/ warrantee/ replacement criteria for agricultural equipments during purchase and about 78 percent of farmers reported that they avail this opportunities. Similarly, 18 percent of selected farmers purchased ISI/AGMARKED product as they believe in quality product of branded names. In the present case nearly 20 percent of farmers practicing to avail demonstration facility as provided by the companies which ensure working as well as operating system of the goods. Some of the farmers are very much sensitive to market prices of similar type of goods and services. As per study it was found that 62 percent of the selected famers do preliminary investigation about prevailing rate in the market of same commodity and can able to get better goods at lower price. Further, 14 percent and 6 percent of the selected farmers ask for cash memo/receipt and verify the printed terms and conditions laid down by the manufacturer respectively. It shows that the consumer farmers of study area are still they are not conscious about the receipt and terms & conditions of different products/input.

(B) Problems faced by the farmers in seeking services of consumer forum:

Table-2 shows the problems faced by the farmers in seeking protection from consumer forum. About 82 percent of the sample farmers believed that filing of complaint against shopkeeper/service provider at consumer forum is costly though it may not be factual but just because of their ignorance that they think that cost would be very high. About 74 percent farmers felt that filing of complaint as well as monitoring of case till decree involves wastage of time and energy probably because distance of forum and procedure. Lack of proper knowledge about procedure among farmer was agreed by about 72 percent of the responding farmer. This was the only fact for all above problem felt.

However, Distant location of the forum which is far from the village and located in the district headquarter is one of the major problem faced by 42 percent of the responding farmers. Besides it about 18 percent of the respondents even don't have knowledge about location of the consumer forum.

CONCLUSIONS

It may be concluded from the study that a large group of the farmers were practicing bargaining of price below Maximum Retail Price (MRP) and it may be because of their awareness about Maximum Retail Price and competitiveness in the market. The practices

of verification of quantity and quality of the agri-inputs to be purchased is also in their practiced. But, the Consumer farmers of the study area still they are not conscious about the receipt and terms & conditions of different products/input. High cost of filing complaint in the forum, Time and Energy Consuming, Lack of proper knowledge about Procedure, Distance from resident and Knowledge about Location of forum are some of the problems faced by the consumer farmers in seeking services of consumer forum. The steps should initiate by government to make it reliable and less time taking procedure with transparent procedure of consumer forum.

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