



EMPOWERMENT OF CONSUMERS IN RURAL AREAS

Dilip kumar Thakur

Dept. of Home Science, Mahatma Gandhi College, Sundarpur, Darbhanga

ABSTRACT:

Consumer education is the right of consumer to acquire the knowledge and skills to be informed to customers. It is easier for literate consumers to know their rights and take actions but their right assures that illiterate consumer can seek information about the existing acts and agencies are set up for their protection. The government of India has included consumer education in the school curriculum and in various university courses. Government is also making use of media to make the consumers aware of their rights and make wise use of their money. The consumer has the right to get compensation or seek redressal against unfair trade practices or any other exploitation. This right assures justice to consumer against exploitation. The right to redressal includes compensation in the form of money or replacement of goods or repair of defect in the goods as per the satisfaction of consumer. Various redressal forums are set up by the government at national level and state level. The consumer has the right to represent him or to be heard or right to advocate his interest. In case a consumer has been exploited or has any complaint against the product or service then he has the right to be heard and be assured that his/her interest would receive due consideration. This right includes the right to representation in the government and in other policy making bodies. Under this right the companies must have complaint cells to attend the complaints of customers.

INTRODUCTION:

India started transforming itself rapidly with the promulgation of the constitution. The constitution enshrined the preamble containing objectives of socio-economic justice, the fundamental rights for the many fold development of the individuals and

directive principles of State Policy to usher the era of welfare in India. The establishment of Planning Commission to be chaired by the Prime Minister, by a Resolution of Cabinet on 15th March 1950 within 47 days of the promulgation of the constitution was a significant step. The policy of Ceiling *i.e.*, chakbandi on land holdings and bringing scattered piece of land *i.e.*, Chakbandi were major steps of land reforms. Another significant effort in this context was of Bhudan and Gram Dan movements by Acharya

Crossponding author: Dilip Kumar Thakur

Email : dilipthakur02390@gmail.com

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Vinoba Bhave. The turning point of transformation of agriculture and rural India came with the green revolution. The government made signal innovations in the empowerment of simple, dedicated and honest people in rural India through Community Development Programs like Food for Work Program, National Rural Employment Program (NRFP), National Rural Landless Employment Guarantee Program (RLEGP), Integrated Rural Development Program (IRDP), Training of Rural Youth for Self-Employment (TRYSEM) *etc.* The legendary Jawahar Rozgar Yojna (JRY) in which the aforesaid programs got merged and Introduction of Perspective Planning was milestones achieved by the government. Granting of constitutional status to Panchayat Raj Institutions was the logical conclusion arrived towards Taking democracy to the grass root level. The empowerment of consumers in rural areas became a visible reality with Insurance of Agricultural Sector under the auspices of General Insurance Corporation (GIC) and making available the credit cards, named Kisan Credit Cards. Mahatma Gandhi National Rural Employment Guarantee Act, 2005 (MGNREGA) also aims to empower the consumers in rural areas.

The welfare measures as mentioned above have contributed to the general wellbeing, happiness and

prosperity in rural India giving vast purchasing power and emergence of rural consumers and markets. The role of the banking industry and of NABARD has helped a lot in this direction. The expansion of cooperative activities in general and of IFFCO, KRIBHCO and NAFID' in particular has been beyond imagination. The HBJ (Hazira-Babralla-Jagdishpur) pipe line, rightly named as Gas Ganga has been instrumental in giving and entirely new dimension to Rural economy of Northern India. The philosophy and aim of Co-operative Federalism is proving itself to be the correct objective in nation building. The life and life style of rural India has tremendously changed and getting updated and upgraded. This has narrowed down the gap between Urban and Rural India. Rural Marketing Association of India (RMAI) and MART are providing valuable inputs in this direction. The income in rural areas and of rural consumers is on the rise as is visible from enormous growth in rural marketing operations. The rural share of popular consumer goods and durables is also rapidly rising. The growth and potential in rural markets is enormous and significantly more as compared to Urban markets.

The Pharmaceutical Revolution at the dawn of 21st century popularly came to be known As Pink Revolution has made India the largest manufacturer

of medicines in the world. The medical facilities have reached rural India vertically and have spread horizontally making it a thrust area in rural markets. Significantly Pink Revolution has occurred in private sector. Indian economy is rapidly transforming itself into a global economy with the arrival of patenting in the field of agricultural research and development. The invention of Internet led to Information Technology Revolution, ultimately bringing Cell Phone as a necessity in the hands of most of rural consumers. Requirement and availability of mobile phones, computers, internet connectivity, laptops, palm tops and information highways have changed the form, shape, nature and extent of consumer markets in rural India generating remarkable potential changes and growth. Super conductivity and Optical Fiber Technology has contributed a lot towards Rapid Transit Transportation Systems and Tele Communication Technology. The construction of extensive road networks has generated usage of automobiles on a large scale in rural India. Automobiles have given wheels to the people of rural India. Their life has become faster and business oriented.

CONCLUSION:

In a democratic system people are required to be made active participants in the process of

governance and development. This helps in strengthening the democratic fabric and processes consequently developing the sense of belonging in people. It also ensures utilization of the knowledge and experience of the people as a human resource. In this way people develop skills also in them to contribute and accelerate the process of development. Decentralization and devolution of legislative and executive powers is the primary requirement of resurgent nation. Earlier village assemblies resolved disputes between individuals in villages. Now the constitution and law has decentralized and delegated several administrative functions to the local level. This has empowered elected Gram Panchayats. This decentralization of the aforesaid, powers and functions with regard to such a huge population is historical in the history of humanity.

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