

Practices of Consumer Rights in Bangladesh: A Study on Rangpur City

Sheikh Majedul Huq¹ Md. Joynul Abedin² Mosa. Shely Khatun² Md. Julfikar Ali³

1. Assistant Professor, Department of Marketing, Faculty of Business Studies, Begum Rokeya University, Rangpur, Bangladesh

2. Department of Marketing, Faculty of Business Studies, Begum Rokeya University, Rangpur, Bangladesh

3. Department of Management Studies, Faculty of Business Studies, Begum Rokeya University, Rangpur, Bangladesh

Abstract

Consumer is the king of market. For this reason it is important to protect the consumer rights for the betterment of both the business man and consumers. In Bangladesh before 2009 there was no proper law to protect the consumer rights. But in 2009, the government of Bangladesh discloses The Consumer Rights Protection Act, 2009. But the implementation of this law is not so good. The problem, discussed in the study, is practices of consumer rights in capital city and other big city is somehow acceptable but what is the real situation in remote area of Bangladesh about practices of consumer right. The aim of this study is to find out the practices of consumer rights in the remote area of Bangladesh like Rangpur city. The following three objectives were set, in order to achieve the aforementioned aim of knowing the present status of consumer rights in Rangpur Bangladesh. To know the effect of consumer education and seller skills on getting consumer rights. To develop and explore some probable solutions and recommendations are to protect consumer right in Bangladesh. The study revealed that present status of consumer rights in Rangpur is not satisfactory. The education of consumer and skills of sellers affects to get the rights of consumer. The remote area consumers are also unaware in a great degree. For this reason most of the cases they were being deceived by the sellers. In the remote area of Bangladesh, like in Rangpur, the concern authority is not active to improve the condition of consumer rights. There is not available active claim center. For this reason first of all the government should take proper step to improve the condition of consumer rights.

Keywords: Customer right's, remote area, concern authority, satisfactory

1. Introduction

Consumer rights are essential part of human rights. Without fulfilling consumer rights properly the human rights remain incomplete. Over the years, these rights have increased its significance towards preservation of the interests of consumers at large from the grasps of business monopoly and trade misconducts. In the face of unequal bargaining power, all of the concern authorities need to act on behalf of the interest of buyers is crucial. For the sound economic system vis-à-vis national interests it is important to protect consumer rights. Formerly, the principle of 'Caveat Emptor' had the tendency to release the seller from the obligation of finding the guilty in quality of the product. This rule was the ultimate implication of seller's power to seize the buyer. But with the growth of trade, business, concern authority and globalization, the rule is no longer being sustainable. At that time the consumers become getting some of their basic rights in reality. It is existing before initializing of virtual business world. But now the business world rush towards the virtual business world whereas the products is being displayed virtually for this reason now it is not possible for the buyer to examine the goods previously. In this cases sometimes the consumer become deceived in terms of transaction because most of the done virtually. In addition, due to complex structure of the modern goods, it is only the producer/seller can able to assure the quality of goods. Due to modernized and organized system of manufacturing and marketing, the producers/sellers are becoming stronger and organized whereas the consumers are remaining vulnerable and unorganized. In the era of revaluation of information technology, Internet and with the board initialization of e-commerce related innovations, consumers are further misused to a great extent. Consequence is that, consumers are being misled, cheated and deceived every now and then. To minimize it, especially in some of the developed countries trying to aid and protect the consumers by applying legal, moral and economic pressure on producers of goods and service providers. In association with the developed countries attempts, consumer protection in our country is still in its beginning stage. Among the huge number disappointments it is matter of hope that Consumer Association of Bangladesh (CAB) has been working to improve consumer protection for over two decades and the civil movement has ripened it into a law, namely, the Consumer Rights Protection Act 2009, enacted by the Government of Bangladesh on 06 April 2009¹. However the portrayal of the law was a significant development in the journey to protect consumer rights, but awareness and effective implementation is still a big challenge in our country. To protect consumer rights, the best possible solution is that make the consumers and sellers about consumer rights properly, and work together with consumer organizations, and law forces agencies assert against exploitation and seek redress for their complaints. It is needed to be developed a self-vaccinating

culture to produce the best return from the Consumer Rights Protection Act (CRPA), 2009. In our country, consumer awareness is stumpy due to the indifference and lack of education and awareness program among the masses. The efforts to educate the consumers about their rights, quality concerns, price mechanisms, and access to redress etc. are limited due to various reasons. The producers of goods and services providers are unenthusiastic to give due consideration to the consumers interest. To support the consumer movement, under Bangladesh Quality Support Programme (BQSP), European Union and North American Aerospace Defense (NORAD) have engaged United Nations Industrial Development Organization (UNIDO) to support Consumer association of Bangladesh (CAB) in publishing the important provisions of CRPA 2009 so that ultimately both the consumers and sellers will be benefited.²

2. Research objectives

Objectives of the study are stated below:

- To find the present status of consumer rights in Rangpur Bangladesh.
- To know the effect of consumer education and seller skill on getting consumer rights.

3. Justification of the Study

Consumer rights are the resonance of the human rights notion, with the demand for consumer protection increasing day by day. In keeping pace with the modern world, the formulation of the Consumer Rights Protection Act 2009 is a momentous movement towards the protection of the rights and interests of the consumers in Bangladesh. But in Rangpur the condition of the consumer's rights is still now a neglecting matter. But to keep pace with the development of modern technology it also need to develop the condition of consumer right in the remote area of Bangladesh. For this reason the study has conducted in Rangpur region, Bangladesh, which represents the remote area of Bangladesh to identify the actual condition of the consumer rights in remote area. And provide some suggestion how to improve those conditions.

4. Statement of the Problem

Consumer rights are integral part of human rights. Over the years, these rights have increased its significance towards preservation of the interests of consumers at large from the grasps of business monopoly and trade malpractices. In the face of unequal bargaining power, all of the concern authorities need to act on behalf of the interest of buyers is crucial. In the ultimate equation, protection and promotion of consumer rights is the desire. But the consumerist, concern department and civil people are not aware of the consumer's rights in Bangladesh. Although very few researches has been conducted on consumer right in Bangladesh, but there is no study on what is the actual practices of consumer's rights in remote areas like Rangpur. Thus this study will help to know the condition of practices of consumer's rights and create awareness to improve this situation.

5. Limitations of the Study

For completing this researcher work it has confronted many problems. The limitations of time, money and other resources are common to the researcher but throughout the study it has also faced the following limitations the study was only Rangpur region based, The study only conducted some selected market based but there is huge number of market. The respondents are not interested to provide the data in the questionnaire and sometime they provide data unconsciously; Most of the consumers are not aware of the consumer rights.

6. Literature Review

Some prior research works in practices of consumer right that have basically focused on ignoring the consumer right. They are extensive and critically reviewed to find out the existing research gap which is given below- **Kulkarni and Mehta (2013)**³, who investigated buying practices and level of consumer rights awareness among management scholars. The study which was conducted in Ahmednagar city found out that 62% of management students were aware of their rights but only 5% had lodged complaints against sellers in a district consumer forum. The studies suggest that consumers need to be educated more about the procedure of filing complaint and seeking redress.

Ishak and Zabil (2012)⁴, established a strong link between consumer awareness and effective consumer behavior in terms of protecting consumer rights. The study was conducted among Malaysian consumers in both urban and less urban locations. The study concluded that there was a strong relationship between awareness of rights and effective consumer actions and established that awareness imposes a more significant influence on effective consumer's behavior compared to the knowledge level of rights by consumers.

Bello, Aduke and Danjuma (2012)⁵, stated, when awareness is low among consumers, consumerism is in near absence. The study conducted among Nigerian consumers indicated that the near absence of consumerism or action against unwholesome business practices in the country was closely associated with low level of consumer awareness. The study concluded that enactment of consumer protection Act 2004 had not enhanced consumer

protection and that despite the existence of a consumer protection law, consumerism can fail to materialize in a given society without proper consumer education.

Khurana and Khurana (2012)⁶, examined the general awareness among consumers regarding consumer protection measures and the Consumer protection Act (1986) in India. The study was conducted in the District of Yamuna Nagar of Haryana State. One of the objectives of the study was to provide recommendations that for strengthening consumer awareness programme in India. The study found out that all respondents had general awareness of consumer protection and that all consumers had faced the situation of consumer exploitation in one way or other. The results also found out that only 10% of the respondents had approached the consumer forum for justice while none of them had used the National Consumer Helpline as a means of seeking redress for the problems faced as consumers. This indicated a low level of utilization of consumer protection mechanisms in the country despite the existence of general consumer rights awareness in the country

Vijayakumar and Venugopal (2012)⁷, postulated that consumer education enhances consumer rights awareness. The study on consumer rights awareness conducted in India found out that educational institutions played a significant role in raising consumer rights awareness. Further, the study was able to establish that consumers can still be exploited even when aware of their rights. The study focused on universities that offer studies on consumer affairs as part of their syllabus. Majority of students interviewed agreed that consumer awareness can assist in reducing consumer exploitation in the market place indicating a link between consumer rights awareness and reduction in consumer exploitation in the marketplace.

Jayasubramanian and Vaideke (2012)⁸, concluded that general public awareness of consumer rights and consumer protection measures is affected by lack of proper communication. The study looked at consumer rights awareness and attitudes towards Consumer protection measures in India. It revealed that despite government measures to protect the consumer, consumers may end up not using the measures properly. The study recommended for co-operative efforts on the part of consumers, business and the government as necessary for protecting consumers. The study suggested that in order for the Indian consumer movement to succeed government actions and consumer activation through consumer education was necessary.

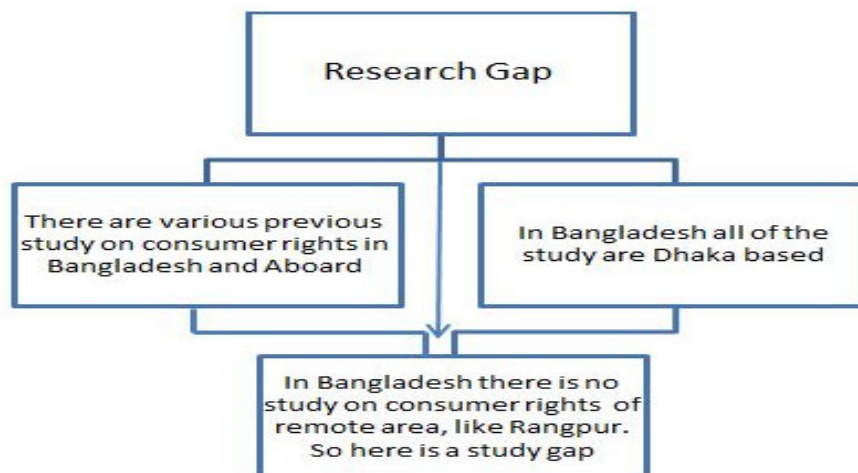
Ahlawat and Shekar (2009)⁹, observed a close relationship between level of awareness and utilization of consumer rights through a study of 200 Indian women consumers. The study conducted in Palanpur city of Gujarat State found out that consumers are mostly aware of the rights that are simple and easy to access such as, right to information, choose and safety. The other rights that required a deep understanding of complicated rules and procedures are less utilized by women.

Mark Armstrong (2008)¹⁰, notes that in most competitive markets, competition policies are sufficient to ensure that firms succeed by providing consumers with the products and services they want. However Armstrong also argues that more is required to ensure efficient retail financial markets. He notes that policies are needed to provide consumers with comparable information, to increase consumer awareness of market conditions, to reduce consumer search costs, and to clarify hidden costs. They all help give consumers essential information on which to make decisions. He also points to the need for policies to prevent misleading and fraudulent marketing directed at consumers

Ingram, Skinner and Taylor (2005)¹¹, stated that if the committed consumers perceive the corporate actions of an organization as unethical, there are certain chances that the organization may lose its loyal consumers and ultimately the customer bucket shrinks.

The upstairs related literature it has found that various research researches has conducted on consumer right in foreign country, consumerism, and protection of consumer rights but no research conducted on the consumer rights practices in the remote area like in Rangpur. Thus this research will meet up the gap in practices of consumer rights in remote area of Bangladesh.

7. Research Gap



8. Methodology

Methodology refers to the essential part of the study. It is the process of systematic collection of information and arrangement of the study, & it helps to find out the valid and reliable findings in a proper way that helps to arrive at desired conclusions. And to complete this study it has to follow the following methodology. This study is basically exploratory and specifically descriptive in nature. As it is known that descriptive research is a type of conclusive research that has as its major objective the description of something, and draw a conclusion. This paper is going to know the present status of practices of consumer rights in Rangpur, Bangladesh and try to draw conclusion about it. So obviously the study nature fits that research type.

8.1 Target people and Sampling

The target population is those customers who are involving in buying in various markets of Rangpur region, especially in Rangpur city. When the population is large it is not possible for the researcher to collect data from the whole population. At that situation, sampling is an essential element for the researcher to collect data which represents the whole population. To collect desired data, sampling must be accurate.

- Total population: Consumer of the Rangpur city
- Sample Size: 100 consumers of the Rangpur city
- Sampling Area : Rangpur city, Bangladesh
- Sampling technique : Stratified sampling technique
- Process of sampling: Randomly selected 10 markets of Rangpur city, create 10 strata and randomly selected 10 people from each stratum (market). The total process is as following

Table: 01 sampling system

No.	Name of the stratum	Taking sample from each stratum
01	Rangpur city Bazar	10
02	Rangpur super market	10
03	Gudri Market	10
04	JAHAZ company shopping complex	10
05	Lalbag Bazar	10
06	Burir Hat Bazar	10
07	Modern market	10
08	Satmata Bazar	10
09	Station Market	10
10	CO Bazar	10
Total		100
Overall missing		9
Net total respondents		(100-9)=91

8.2 Sources of data:

For the validity of any kinds of research, the source of data must be valid only then the result will be acceptable. In this study, paper it has been used both primary and secondary source of data for the betterment of the study.

8.3 Data collection methods

For conducting a good research valid and appropriate data is very much important and for collecting the valid and appropriate data an appropriate instrument is necessary. For doing the determined thing the following instruments is used to collect primary and secondary data.

8.3.1 Primary data collection:

Primary data has collected from the following sources

- Questionnaire Method: The main source of primary data is questionnaire prepared for the customers and filled by them in face to face interaction and through the mail.
- Interview Method: The study collected information and data through the interview .It has been taken interview of nearest people who are involving in purchasing frequently.
- Observation Method: Data also collected from personal experience and long term personal observation since involving in Rangpur.

8.3.2 Secondary data collection:

Secondary data are those data that has been already used or published in different medium. For conducting a good research work secondary data play a vital role. For the maximum validity of secondary data the study tried to ensure the validity of data source. For this reason the secondary data has been collected from the following sources.

- Some Published and unpublished research report.
- The Consumer Rights Protection Act, 2009
- Business and Technical Journals.
- Books, Magazines and Papers.
- Documents
- Internet

8.4 Scaling and Measurement

Data measurement is a very important part of the report. Without proper measurement it is not possible to find out the accurate result. For more accurate and less error of result study has used five point *Likert* scale, Dichotomous scale, and multiple choice scales. Where measurement is as 1= strongly disagree, 2= disagree, 3=neither or disagree, 4= agree, 5= strongly agree

8.5 Data processing, Analysis and Presentation

Analysis of data is a process of inspecting, cleaning, transforming, and modeling data according to setting objective of research study. It also highlights useful information, helps to draw suggesting, conclusions, and supporting decision making. To do this it used some Statistical analysis tools by the help of Statistical Package for the Social Sciences (SPSS) **version-21** and some manual calculation. The statistical tools are

- Arithmetic mean
- ANOVA test

To present the data in an organized way there table, chart and some lists statement has been used.

8.6. Research Hypothesis

To test and analysis the collected data and research objectives, it formulated three research hypothesis which are as following

H₁: Practices of Consumers Right in Rangpur is satisfactory.

H₂: Getting right depends on consumer education.

H₂: Getting right depends on seller skill.

9. Analysis

Data analysis and presentation is the main part of the study. Because after collecting valid and accurate data if it is not able interpret the data in the right way keep pace with the research objective and hypothesis then the total work got fruitless. So the study process, interpret and represent the data in the following way for better result in an easy and skilled way.

9.1 Interpretation and presentation of demographic data

The purpose of this study is to understanding of total scenario of practices of consumer rights in Rangpur city Bangladesh .This chapter contains demographic data analysis of the respondent first of all. Then we go to prove the drawn hypothesis, and comparing the undependable variable with dependable variables. For this study 91 respondents provide their valuable data among them 60 are male and 31 are female respondent.

Table: 02 Demographic tables of the respondents

Demographic Variables	Frequency	Percentage
Gender		
Male	63	69.2
Female	28	30.8
Occupation		
Business Man	18	19.8
Service Holder	24	26.4
Student	46	50.5
Others	3	3.3
Educational Level		
No Institutional education	23	23.0
Secondary	23	23.0
Higher Secondary	17	17.0
Graduate	12	12.0
Post Graduate	12	12.0
PhD/M.Phil./other	4	4.0
Marital Status		
Married	47	51.6
Unmarried	44	48.4
Skill of the Seller		
Unskilled	69	75.8
Skilled	22	24.2
Awareness about consumer rights		
Know About consumer Rights	91	91.0
Does not Know About consumer Rights	9	9.0

According to survey table:02 shows that 69.2 % respondents are male and 30.8 % people are female among them 19.8% respondents are Business Man, 26.4% people are Service Holder, 50.5% people are Students and 3.3% peoples are others occupation. Among them 25.3% respondents have No Institutional education, 25.3 % people have Secondary, 18.7% people have Higher Secondary and 13.2% peoples have graduate degree, 13.2%. People has Post graduate degree, 4.4% people has PhD/M.Phil./other. 51.6% respondents are married and 48.4% respondents are Unmarried. 75.8% respondents said that seller is unskilled and 24.2% respondents said that seller is skilled. Among them 91.0% knows about consumer right and 9.0% people does not knows about consumer Right.

9.2 Interpretation and presentation of quantitative data

The main objectives will be achieved from the interpretation and presentation of this session.

Analysis of practices of consumer rights in Rangpur City, Bangladesh. (Eight Rights analysis from Questionnaire survey)

Table: 03 Analysis of practices of consumer rights in Rangpur City, Bangladesh

Variables		Frequency	In percentage					Overall mean
			1	2	3	4	5	
Right to Safety	Get the right of safety	91	9	25	29	23	5	2.818
	The seller ensured hygiene	91	6	19	50	16	0	
	The product is enough secured for health	91	7	31	41	9	3	
	Seller proof security of product before selling	91	6	29	31	21	4	
	Percentage in average		7	26	38	17	3	
Right to Information	Availability of information	91	8	34	25	21	3	2.894
	Accessibility of information	91	8	20	39	23	1	
	Accuracy of information	91	3	32	32	17	5	
	Transparency of information	91	4	23	37	19	8	
	Time honored of information	91	4	24	43	15	5	
	Percentage in average		5.4	27	35	19	4.4	
Right to Choice	You are free to choose a product	91	4	15	27	25	20	3.2
	The seller never dominate in your choice	91	8	20	22	28	13	
	There are enough assortments to choice	91	3	19	45	15	9	
	There is enough depth to choice	91	9	17	28	34	3	
	Percentage in average		6	18	31	26	11	
Right to be Heard	You Can cultivate the right to be heard	91	3	19	41	25	3	2.995
	You are informed previously about product	91	4	34	30	15	8	
	The seller is co-operative to be heard	91	7	22	30	27	5	
	The seller is giving available information	91	7	21	30	27	5	
	Percentage in average		5	24	33	24	5	
Satisfaction of basic need	The product fulfilling your basic need	91	1	26	31	30	3	3.067
	The basic features of product are more highlighted than others	91	1	18	37	34	1	
	The seller care about basic need	91	3	26	28	22	2	
	Percentage in average		2	23	32	29	2	
Right to redress	Do you get any compensation?	91	14	24	29	22	2	2.567
	Seller is co-operative when the product is found faulty	91	10	23	30	24	4	
	The seller provide medical service when you injured by using the product	91	27	35	21	8	0	
	Percentage in average		17	27	27	18	2	
Consumer Education	Demonstrate the product how to use	91	8	18	38	26	1	2.876
	Provide Proper guideline how to use	91	6	20	23	41	1	
	Arrange Training session how to use the product	91	13	27	35	15	1	
	Provide user manual	91	4	16	31	36	4	
	The seller is enough expert about product use	91	17	26	33	15	0	
	Percentage in average		10	21	32	27	1.4	
Healthy Environment	Environment is enough healthy	91	8	27	39	14	3	2.72
	Environment is calm and quite	91	9	25	42	13	2	
	Environment is decorated	91	8	17	42	17	7	
	The buyer considering seller opinion about Environment	91	19	27	34	8	3	
	Percentage in average		11	24	39	13	3.75	
Overall mean value of eight question altogether			2.8971875					

In the survey questionnaire the study has taken the basic eight consumer rights as main variables, under this main variable the study has taken 32 sub variables in total. Table:03 shows that when the respondents are asked about the safeness of using product, among the respondents in average 7% are Strongly Disagree 26% are Disagree 38% are Neutral 17% are agree only 3% are Strongly agree. The mean value of right to safety variables are 2.818. Which indicate that the respondents are neither disagree nor neutral in their decision. when the respondents are asked about Right to Information, among the respondents in average 5.4% are Strongly Disagree 27% are Disagree 35% are Neutral 19% are agree, only 4.4% are Strongly agree. The mean values of Right to Information variables are 2.894. Which indicate that the respondents are neither disagree nor neutral in their decision. when the respondents are asked about Right to Choice, among the respondents in average 6% are

Strongly Disagree 18% are Disagree 31% are Neutral 26% are agree only 11% are Strongly agree. The mean values of Right to Choice variables are 3.2. Which indicate that the respondents are somehow agreeing in their decision, when the respondents are asked about Right to be Heard, among the respondents in average 5% are Strongly Disagree 24% are Disagree 33% are Neutral 24% are agree only 5% are Strongly agree. The mean values of Right to be Heard variables are 2.995. Which indicate that the respondents are all about neutral in their decision. when the respondents are asked about Right to Satisfaction of basic need, among the respondents in average 2% are Strongly Disagree 23% are Disagree 32% are Neutral 29% are agree only 2% are Strongly agree. The mean values of Right to Satisfaction of basic need variables are 3.067. Which indicate that the respondents are all about neutral in their decision. when the respondents are asked about Right to Right to redress, among the respondents in average 17% are Strongly Disagree 27% are Disagree 27% are Neutral 18% are agree only 2% are Strongly agree. The mean values of Right to redress variables are 2.567. Which indicate that the respondents are neither disagree nor neutral in their decision. when the respondents are asked about Right to Consumer Education, among the respondents in average 10% are Strongly Disagree 21% are Disagree 32% are Neutral 27% are agree only 1.4% are Strongly agree. The mean values of Right to Consumer Education variables are 2.876. Which indicate that the respondents are neither disagree nor neutral in their decision. When the respondents are asked about Right to Healthy Environment, among the respondents in average 11% are Strongly Disagree 24% are Disagree 39% are Neutral 13% are agree only 3.75% are Strongly agree. The mean values of Right to Healthy Environment variables are 2.72. Which indicate that the respondents are neither disagree nor neutral in their decision. When the study revealed the overall mean value of eight question altogether, the mean value is 2.8971875, which indicate that the consumer are not satisfied in case of practicing consumer rights.

9.3. Hypothesis Testing

Hypothesis is being tested for proving the determined research objective. Here first the result of hypothesis are presented in a summarize way, and then the three hypothesis is tested separately.

Hypothesis testing in summary

Table: 04 Hypothesis testing in summary

Hypothesis		Result
01	Ho: Practices of consumer right in Rangpur is not satisfactory	Null hypothesis is accepted (mean value is under 3=dissatisfied)
	Ha: Practices of consumer right in Rangpur is satisfactory	
02	Ho: Getting rights does not depends on consumer education	Null hypothesis is rejected
	Ha: Getting rights depends on consumer education	
03	Ho: Getting consumer rights does not depends on seller skill	Null hypothesis is rejected
	Ha: Getting consumer rights depend on seller skill	

Hypothesis testing: 01

H0: Practices of consumer right in Rangpur is not satisfactory

H1: Practices of consumer right in Rangpur is satisfactory

For testing the first hypothesis it has used mean value of the variables that has been taken from the table: 03.

Which are as following

Table: 05 Hypothesis testing: 01

Question name	Overall mean value of each question	Overall mean value of eight question altogether
Right to safety	2.8175	2.8971875
Right to Information	2.894	
Right to Choice	3.2	
Right to be Heard	3.00	
Right to satisfaction of basic need	3.1	
Right to Redress	2.57	
Right to Consumer Education	2.876	
Right to Healthy Environment	2.72	

The assigned number 3= the respondent are neither agree nor disagree in their opinion. And 2=the respondent are disagree in their opinion. After calculating the data the above table shows that overall mean value of eight questions altogether is 2.8971875. This data is below 3 but also nearest to 3 but far from 2. That indicate that the respondents are neither nor neutral. But they are somehow disagree on the first hypothesis. That means Null hypothesis is rejected and alternative hypothesis is accepted. After accepting the alternative hypothesis result is that Practices of consumer rights in Rangpur is not satisfactory.

Hypothesis testing 02

H0: Getting rights do not depend on consumer education

H2: Getting rights depend on consumer education

Description of the above hypothesis is any getting consumers rights are mostly depend on the consumer education. To test this hypothesis we use some statistical tool that will show us whether null hypothesis is rejected or accepted.

First of all the analysis of the ANOVA table is showing below

Table: 06 ANOVA table Hypothesis 02

ANOVA ^a						
	Model	Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.082	1	.082	.541	.464 ^b
	Residual	13.474	89	.151		
	Total	13.556	90			
a. Dependent Variable: overall						
b. Predictors: (Constant), Education						

In the study, above table we get the table value of $F=.541$ and critical value of F at the .46% confidence with degree of freedom (df) for numerator 1 and dominator 89 is $F(1, 89, 0.05)=4.5$ in two tail test. Since table value F is less than calculated F value i.e. $.541 < 4.5$. Null hypothesis (H_0) is rejected and alternative hypothesis (H_A) has not been rejected. Hence here we can say that getting consumer rights is very much depends on consumer education.

Hypothesis testing 03

H_0 : Getting consumer rights do not depend on seller skill

H_3 : Getting consumer rights depend on seller skill

Description of the above hypothesis is any getting consumers rights are mostly depend on the seller skill. To test this hypothesis we use some statistical tools that will show us whether null hypothesis is rejected or accepted.

First of all the analysis of the ANOVA table is showing

Table: 07 ANOVA table hypotheses 03

ANOVA ^a						
	Model	Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.045	1	.045	.295	.589 ^b
	Residual	13.511	89	.152		
	Total	13.556	90			
a. Dependent Variable: overall						
b. Predictors: (Constant), Skill						

In the study, above table we get the table value of $F=.295$ and critical value of F at the 59% confidence with degree of freedom (df) for numerator 1 and dominator 89 is $F(1, 89, 0.05)=4.5$ in two tail test. Since table value F is less than calculated F value i.e. $.295 < 4.5$. Null hypothesis (H_0) is rejected and alternative hypothesis (H_A) has not been rejected. Hence here we can say that getting consumer rights is very much depends on skill of the seller.

10. Findings, Recommendations and Conclusion

10.1 Findings

Practices of consumer rights in Rangpur city are not satisfactory. After analyzing the survey it has found that most of the cases the consumers are deprived from getting their consumer right. Consumer also does not full fill their responsibility at the time of buying .A consumer has many responsibilities to perform when they buy a product. But most of the consumers are not willing to perform due to situation or actually they are ignored about this matter. Awareness on Consumer Right is not good In Bangladesh particularly in Rangpur most of the people knows about consumer rights. But awareness among the people about consumer rights is very poor. Actually the people may not get the opportunity to practices the consumer rights or they are unwilling to do this. The seller is not skilled enough to provide the consumer rights .In Rangpur city, Bangladesh, most of the sellers are very much unskilled even they are not informed about consumer right. They always try to deceive the customer and show monopolistic behavior. The seller always dominates the buyer and never considers their opinions.

Queries	Overall mean value of each query	Judgments
Right to safety	2.8175	Consumer does not get this right properly
Right to Information	2.894	Consumer does not get this right properly
Right to Choice	3.2	Consumer gets these rights in satisfactory level.
Right to be Heard	3.00	Consumer are neutral in their position about this rights
Right to satisfaction of basic need	3.1	Consumer gets these rights in satisfactory level.
Right to Redress	2.57	Consumer does not get this right properly
Right to Consumer Education	2.876	Consumer does not get this right properly
Right to Healthy Environment	2.72	Consumer does not get this right properly
Overall condition of the consumer rights in Rangpur	2.8971875	The condition of consumer rights in Rangpur is not satisfactory.

Findings from hypothesis centered:

Hypothesis		Result
01	Ho: Practices of consumer rights in Rangpur is not satisfactory H1: Practices of consumer rights in Rangpur is satisfactory	Null hypothesis is accepted (mean value is under 3=dissatisfied)
02	Ho: Getting rights does not depends on consumer education H2: Getting rights depends on consumer education	Null hypothesis is rejected
03	Ho: Getting consumer rights does not depends on seller skill H3: Getting consumer rights depend on seller skill	Null hypothesis is rejected

Table: 08 Result of hypothesis Testing

Findings: 01 At the time of testing hypothesis: 01 the null hypothesis is accepted. That indicates that the overall condition of practices of consumer rights in the remote area of Bangladesh like Rangpur city is not satisfactory level. That means the consumers are deprived from their basic rights of purchasing.

Findings: 02 At the time of testing hypothesis: 02 the null hypothesis is rejected. That indicates that getting consumer rights is highly depends on consumer education level. That means when the consumers are educated or well aware about consumer rights then it will hard for the seller to deceive them.

Findings: 03 At the time of testing hypothesis: 03 the null hypothesis is rejected. That indicates that getting consumer rights is highly depends on sellers skills. That means when the sellers are enough skilled in selling process, he/she must know the rights of consumer. Ate that time the seller can easily provide the rights to the consumer in the entire selling process.

10.2 Recommendations

The administrative department and concern business organization should take proper step to improve this situation as soon as possible. Here also the business association, consumer association and the government should take proper steps and campaign to make them aware about their responsibilities. Government and consumer association should conduct enough campaign on different media to make the consumer awareness about the consumer right. And government should sticky apply the rule and regulation of consumer rights. The government and business organization of Rangpur should arrange training program to improve the seller skill to provide consumer right. The government also should monitor it properly. If found any kinds of fault should take proper step and give punishment about any negligence about consumer rights.

10.3 Conclusion

Bangladesh is overflowed by the people. For this reason number of consumer and business man is also huge. This huge number of consumer and seller always engaging themselves in various kinds of transaction. Most of the cases the consumers are bound to pay what a buyer demand for their product. Sometimes whatever the quality is not meter. But the consumer most of the cases doesn't get their rights properly. That creates an imbalance in consumer market in remote area of Bangladesh like Rangpur city. Before 2009 there was no proper act for protecting the consumer rights. In 2009, there was an act, named consumer protection act-2009. It's a nice attempt from the government but the implementation is very few in reality. This study has found that the practices of consumer rights in remote area like Rangpur city are not satisfactory. When the government and other concern organization will work properly then the condition of consumer rights in remote area will improve. That may create more business opportunity for business and the consumer will get their product in better way.

That will ultimately improve the standard of living of Bangladeshi consumers. Bangladesh is growing market for the investment also. When there is a balance in the market in practices of consumer rights, then the investor will attract to invest more. That will ultimately improve the situation of economy, income and standard of living. In a last point this study can say that in the modern era all of the concern people should be aware to fulfill the consumer rights for the betterment of us.

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