

# **A COMPARATIVE STUDY OF AWARENESS AND UNDERSTANDING OF CONSUMER RIGHTS AMIDST GENDERS CONCERNING CPA 2019**

**Harshita Bisht**  
Research Scholar,  
PNG Government P.G. College,  
Ramnagar, Kumaun University (Nainital)

## **Abstract**

India is a male-dominated country, where the decision of the male of the family remains final in all matters. The job of males is to go out, face the world, and earn money. On the other hand, females mostly are not exposed to the market conditions and remain at home managing the resources. They lack knowledge and access to the resources and eventually make irrational and impulsive buying decisions. Though with the changing times, women are breaking the limits set by the stereotype society and getting market exposure, still, there is still a large segment of unprivileged women who are still outlying. Democratic rights and consumer rights are way beyond their understanding. The reason could be a lack of opportunity, ignorance, or a stagnant mindset. The paper aims to find the gap in consumer rights awareness between males and females and find suggestions to reduce such gaps. In the study, all the respondents were qualified individuals living in urban areas, despite only 76.63% of females and 75.61% of males being aware of consumer rights. Only 59% of females and 41% of males have a good understanding of consumer rights. This study reveals that even the allegedly educated urban population is unaware of their consumer rights.

**Keywords:** Impulsive buying, unprivileged women, Stagnant mindset, Consumer right awareness.

## **Introduction**

Every person who buys things from the market is a customer, and every person who consumes the goods and avails services is a consumer. It means that, from an infant in his mother's womb to an old age man who cannot walk to the shop, are consumers. Just an act of consumption is sufficient to join the club of consumers. Consumer constitutes the lion's share of the economic group in any country (Dr. G. Nedumaran and Mrs. D. Mehala, 2019). To become a customer, one needs to perform some tasks of buying. The study is a concerted effort to bring out the gender-wise awareness level and understanding of consumer rights. Consumer awareness is crucial to save oneself from the unethical and exploitative practices by manufacturers, traders, and service providers.

Consumers are the largest demographic group of any economy and play a pre-eminent role in strengthening the commercial environment of a country. The contemporary era signifies itself with the cutthroat competition that resulted in the customer being the king of the market (Sharma 2018).

Consumer group acts as a spinning wheel around which all the economic activities revolve. They hold a powerful position in the market but are unaware of it. They are illiterate, ignorant, unconscious, and unorganized and consequently face exploitation. Indians, due to low-income levels, find ways to feed their families on limited budgets, and most of them have to compromise with the quality of the products (Parameswaran, M. 2017). Consumer awareness enables customers to make accurate decisions and make the right choice (Dhavindra Rawal 2021).

The study aims to find out the relationship between gender and the level of consumer rights awareness. The proposed topic is worth studying since it will help ascertain the less aware gender class. Also, with the enactment of the Consumer Protection Act 2019, new doors for consumer redressal have opened (Suresh 2013). Consumer awareness and rights are eminent in the field of education. It makes them realize their civic responsibilities. It is a state or ability to observe, feel, or be conscious of events, objects, or sensory patterns (Indrani& Kumar 2016).

## **Literature Review**

**Mittal (2017)**, primary data from 600 respondents in fifteen districts of Haryana, both rural and urban were collected. This study set out to find out how aware Indian consumers were of the different laws that were passed with their best interests in mind. Following the survey, it was found that approximately 25% of consumers knew everything there was to know about the laws, 33% knew some but not all of them, and slightly over 33% had never heard of the acts and laws. The Sales of Goods Act of 1930 and the Consumer Protection Act of 1986 received the highest awareness ratings of all the laws.

**Gambhir (2002)**, a survey that determines consumers' awareness of quality marks and their purchasing behavior in response to them. 54% of the total respondents, according to the study, are aware of ISI Mark, while 46% are not. According to the study, only 30% of the 54% of respondents who were aware made sure that kitchen appliances, electronics, and other items had the ISI mark, and 70% of them didn't give it any consideration when making a purchase, even after learning about it.

Jamuna (2017), the degree of consumer awareness was investigated. The respondents were asked questions about their responsibilities as consumers. Getting a guarantee and warranty card ranked highest among the majority of respondents. It was discovered that 53.21% of respondents thought formalities were straightforward and 67.14% of respondents were aware of the consumer forum. Just 20% of respondents said they thought the Consumer Protection Act made people more aware of quality.

**Deepika and Ratan (2014)**, Students' level of awareness regarding various consumer protection laws. The majority of respondents knew about different acts. It was discovered that newspapers and

journals are how most students learn about current events. 53.3% of people are aware of the Consumer Protection Act.

**Nedumaran, Mehta (2019)**, Attempt to ascertain the awareness level of Alagappa University college-bound students in the Tamil Nadu state district of Karaikudi. An effort was made to determine the level of consumer rights awareness among a sample of 150 students. The study examined consumer rights, the role of consumers in economies, and India's current legal protection system. According to the study's findings, out of 150 students, 13% had a complete understanding of their rights as consumers, 22% had a general understanding, and 65% had no idea at all.

**Kumar (2016)**, the majority of respondents demonstrated a low degree of consumer rights awareness and utilization. respondents who are aware of their rights as consumers but have never reported instances of exploitation. 42% of respondents never requested a bill after making a purchase, 64% of respondents constantly checked the product's quality, 80% of respondents never double-checked the product's weight, and the majority of respondents, 65%, had low awareness.

**Motwani (2018)**, provides a summary of the responsibilities and rights of the consumer. The author lists seven obligations for consumers, including the need to keep warranty cards and invoices for significant purchases. It is one's responsibility to read the terms and conditions of a product or service before buying it, to verify the product's purity by looking for the "ISI" or "AGMARK" mark, to organize consumer awareness campaigns, to file complaints regarding generous grievances, obligation to know one's rights as a consumer and to always inquire before making a purchase.

**Indirani & Kumar (2016)**, analyze consumer awareness and decision-making processes when making purchases. The study of people's decisions to spend their money, time, and effort on consumption-related items was the main focus. It was proposed that a formal and informal student consumer education program would be beneficial in raising consumer awareness.

**Guo (2012)**, the consumer right to privacy, which is the ninth consumer right, was adopted. The protection of consumer privacy during transactions is a matter of the right to privacy. This is particularly crucial in e-commerce, as customers frequently give out a lot of personal data. This is especially important in the hotel business, where guests give out a lot of personal information, the majority of which can be done online. Debit and credit cards can also be used for online payment processing. Customers are entitled to the protection of such important data.

**Jayasubramanian and Vaideke (2012)**, discuss consumer awareness and attitudes regarding laws protecting consumers. research shows no correlation between gender and awareness meeting attendance. They also looked into the relationship between age and awareness of meeting attendance.

**K. B. Bello et al. (2016)**, assert that customers will be better equipped to evaluate a company and its goods or services if they are more aware of their rights. The level of knowledge and understanding that a particular consumer has about his or her rights in the marketplace is referred to as consumer rights awareness. The most important component of consumerism is awareness of consumer rights. It helps customers to make wise purchasing selections. Also, it gives customers the power to demand that businesses make high-quality goods. Furthermore, if the company truly cares about the rights of its customers, it will show a high level of satisfaction and keep doing business with it.

Garman et al. (1992), consumers can make better decisions about what to buy by being aware of their rights. In light of this, it enhances consumer welfare in the marketplace. When consumers are aware of their rights, they can take action whenever they are not satisfied. It is unlikely that customers who are unaware of their rights will be able to file a complaint anytime they are unhappy.

## **Objectives**

- Analyze the gender-wise awareness level of consumers towards Consumer Rights.
- Analyze the gender-wise understanding of consumers of Consumer Rights.

## **Research Methodology**

The paper uses both primary and secondary data. To fetch the Primary data, the Sample survey method was used, where consumers' awareness and understanding of consumer rights are determined based on gender. For this purpose, data is collected from 100 respondents of Rajasthan State by chain referral nonprobability method. E-journals, newspapers, the internet, and similar studies that have been done and published from time to time were fetched for the Secondary data. The data collected on different aspects was classified and tabulated, and for analyzing the data, percentage, mean, median, mode, chi-square test, and bivariate data analysis methods were used.

## **A Consumer and A Customer**

The word consumer and customer may sound similar, but a paramount difference exists between the two. In layman's terms, a consumer is the one who consumes, and a customer is the one who purchases the product or service. Consumer and customer may or may not be the same person. A consumer is a person or a group who intends to order, order, or use purchased goods, products, or

services primarily for personal, social, family, household, and similar needs not directly related to entrepreneurial or business activities (Wikipedia).

<b>CONSUMER</b>	<b>CUSTOMER</b>
A consumer consumes the product.	Customers may or may not consume the product.
For being a consumer no need to purchase anything.	For being a customer purchase is required.
The motive of a consumer behind the purchase is consumption.	The motive of a customer behind the purchase may be consumption or resale.
Consumers may or may not be involved in monetary transactions.	The customer is the one who does the monetary transactions.

**Source: Primary**

### **Consumer Rights**

Subsection 9 of the Consumer Protection Act explains in detail six basic rights of consumers.

**Right to be protected:** It is the right of every consumer to be protected against the sale of hazardous goods and services that are detrimental to life, health, and property. It is advised to consumers to use standard products having quality marks like ISI mark for electronics and industrial items, AGMARK for agricultural products, BIS mark for gold ornaments, and FPO mark for all processed food products, etc.

**Right to be informed:** It is the right of each consumer to get complete information about the product he wishes to buy or the service he wishes to avail. On the label or packet of each commodity, information like ingredients used, manufacturing date, expiry date, maximum retail price, directions of use, caution if any, quality, quantity, place of manufacture, website or Email ID if any, etc., should be mentioned so that consumers can be protected against unfair trade practices.

**Right to be assured:** Every consumer has the right to be assured that all the possible varieties of a product, goods, and services are available to him at competitive prices. Also, consumer has the right to choose the best one for him without any compulsion or use of restrictive trade practices by the sellers and service providers

**Right to be heard:** If a consumer feels cheated or dissatisfied with a good or service, he can contact the company or its representatives. If a company does not entertain the grievances of a consumer, then he can file a case against such a delinquent company in the Consumer Commission. The Commission will ensure that the consumer is being heard in consideration of his interest.

**Right to seek redressal:** In case of injury, harm, or inconvenience faced by the consumer due to the sale of substandard goods or services or use of RTP or UTP, the consumer has the right to seek

redressal at the appropriate commission and get relief such as exchange of goods, removal of defects and compensation in case of service, compensation, etc.

**Right to consumer awareness and education:** Every consumer has the right to obtain information and acquire knowledge and skills about the products and services he deals in. An informed consumer is aware of his rights and the reliefs available to him in the event of any unfair practice or manipulation.

**Male and female Awareness and Understanding of Consumer Rights**

**Consumer Right Awareness**

Consumer awareness is a marketing term that means a demonstration of ensuring that the buyer or consumer of the product or service has proper knowledge of it. Consumer Awareness is low due to the apathy and lack of education. A study by Carole J. Makela 2004, shows that female students were more likely to identify consumer rights and responsibilities than males. One of the main reasons behind the lack of consumer rights awareness is the lack of education. If we open the pages of the history of India, we will come to know that its citizens were not so educated in the past few decades (Gouravjeet Singh Ghumaan 2009).

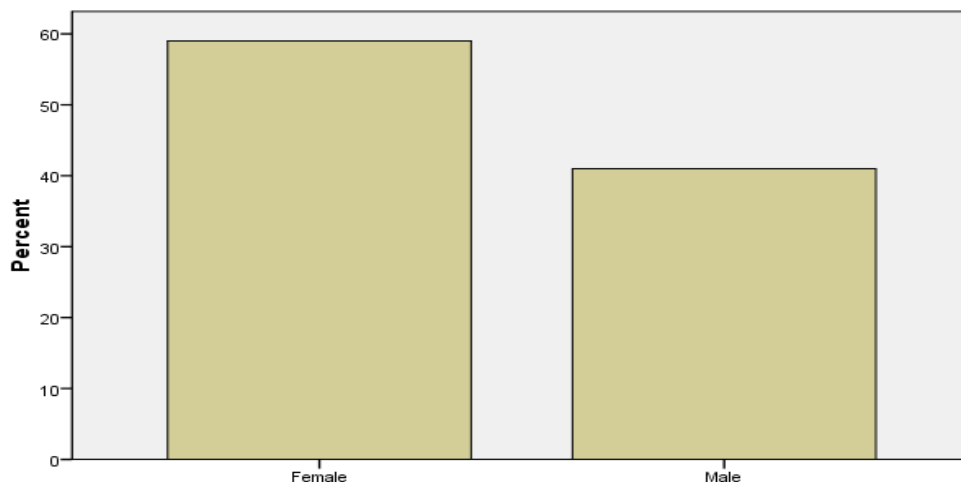
**Data Analysis**

**FREQUENCY ANALYSIS AND GRAPHICAL REPRESENTATION**

**TABLE 1.1 – GENDER WISE CLASSIFICATION OF THE RESPONDENTS**

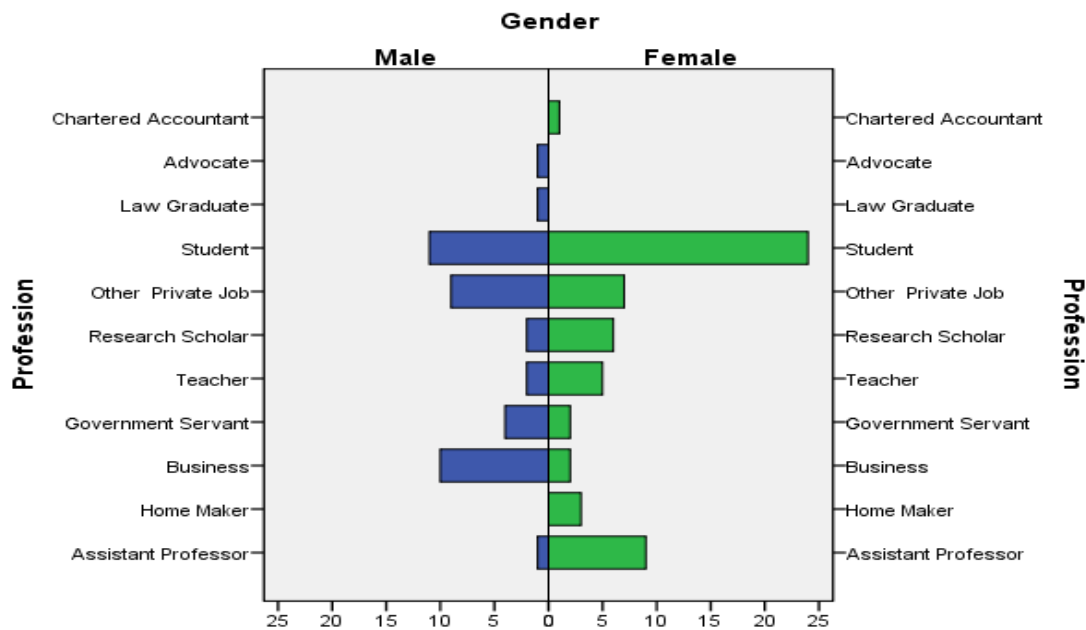
Gender	Frequency	Percentage
Female	59	59.0%
Male	41	41.0%
Total	100	100.0%

(Source: Primary data from questionnaire)



**CHART 1.1 - GENDER OF RESPONDENTS**

It can be seen from the above table that 59% of the respondents are Female and 41% of the respondents are Male. There the majority of respondents (59%) are Female.



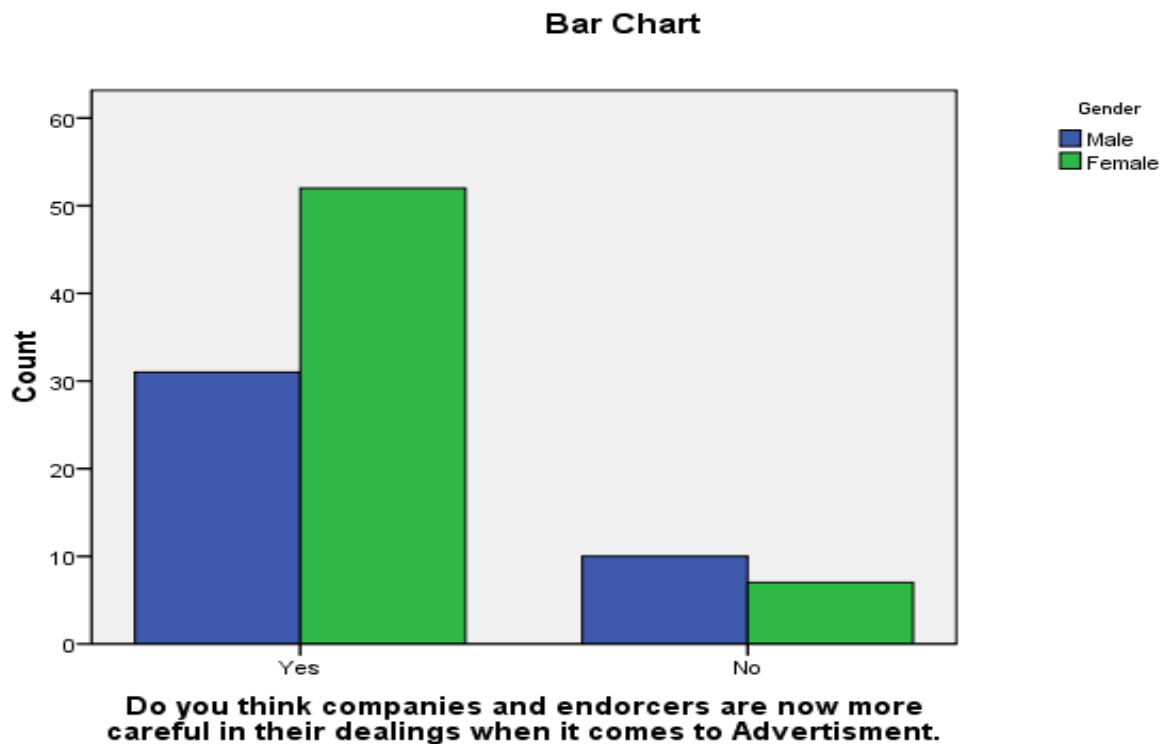
**CHART 1.2 - PROFESSION OF RESPONDENTS BIFURCATED BY GENDER**

It is clear from the above table and Bar Graph that from all the respondents 10 are Assistant Professors in Colleges and Universities, 3 are Home Makers, 12 are in the profession of Business and Self Employment, 6 are Government Servants, 7 are Teachers in schools, 8 are Research Scholars in different universities, 16 are in other Private Jobs, 35 are Students of various subjects, 1 is a Law Graduate, 1 is an Advocate and 1 is a Chartered Accountant. Therefore the majority of respondents (35%) fall under the Student category.

**TABLE 1.3 - Association of Gender and Observation Skills**

Observation Skills	Yes/No	Gender		Total
		Male	Female	
Do you think companies and endorsers are now more careful in their dealings when it comes to Advertisement?	Yes	31	52	83
		37.30%	62.70%	100.00%
	No	10	7	17
		58.80%	41.20%	100.00%
Total		41	59	100

(Source: Primary data from questionnaire)



**CHART 1.3 ASSOCIATION OF GENDER AND OBSERVATION SKILLS**

The above Table and Chart depict those 83 respondents out of 100 are observing changes in the advertising patterns and finding it more logical and realistic than before. Out of these 83 respondents, 37.3% (31 in numbers) of males and 62.7% (52 in numbers) of females have keenly observed the current advertisements and find them more reliable than before.

**2. BIVARIATE ANALYSIS: CROSS TABULATION AND LAYERED CROSS TABULATION**

Bivariate Analysis is one of the simplest forms of quantitative analysis of data. Here, two variables are analyzed to determine the empirical relationship between them. It helps test simple hypotheses of association. Cross tables are used to tabulate the interaction between two variables. Layered cross-tabulation is used to tabulate the interaction between variables using layers.

**BIVARIATE ANALYSIS CROSS-TABULATION**

**TABLE 2.3 – CONSUMERS’ COGNIZANCE AND AWARENESS OF RIGHTS ACCORDING TO GENDER**



Gender		Have you tried to inform the seller about his immoral practice					Total
		Always	Very often	Sometimes	Rarely	Never	
Male	(i) Right to Safety, (ii) Right to seek redressal, (iii) Right to information (iv) right to be heard, (v) Right to consumer education, (vi) Right to choose	N 18	5	5	3	0	31
		% 58.1%	16.1%	16.1%	9.7%	.0%	100
	(i) Right to equality, (ii) Right to freedom, (iii) Right against exploitation, (iv) Right to freedom of religion, (v) Cultural and educational rights, and (vi) Right to constitutional remedies.	N 0	5	1	3	1	10
		% .0%	50.0%	10.0%	30.0%	10.0%	100
TOTAL		N 18	10	6	6	1	41
		% 43.9%	24.4%	14.6%	14.6%	2.4%	100
Female	(i) Right to Safety, (ii) Right to seek redressal, (iii) Right to information (iv) right to be heard, (v) Right to consumer education, (vi) Right to choose	N 21	10	9	4	1	45
		% 46.7%	22.2%	20.0%	8.9%	2.2%	100
	(i) Right to equality, (ii) Right to freedom, (iii) Right against exploitation, (iv) Right to freedom of religion, (v) Cultural and educational rights, and (vi) Right to constitutional remedies.	N 3	2	3	3	3	14
		% 21.4%	14.3%	21.4%	21.4%	21.4%	100
TOTAL		N 24	12	12	7	4	59
		% 40.7%	20.3%	20.3%	11.9%	6.8%	100

(Source: SPSS)

The above table shows the Gender-wise consumer awareness and cognizance of the respondents. The table shows that 45 women respondents out of 59 correctly chose the 6 consumer rights and out of these 45 women, 21 women always try to inform the seller about his using unfair means. 14 women were unaware of the 6 consumer rights and 9 of them sometimes, rarely, or never informed the seller about his immoral practice.

Among 41 Male respondents, 31 correctly chose the 6 consumer rights, and out of these 31, 18 always tried to inform the seller about his immoral practices. 10 of the male respondents were unaware of the 6 consumer rights and none of them have the habit of always informing the seller about his immoral practices. It can be depicted that aware customer practices their rights more as compared to unaware customers. Aware customers are more likely to take cognizance of those sellers who use unfair and immoral practices while selling.

**3 – NON-PARAMETRIC TEST: CHI SQUARE TEST**

Non-parametric tests can be used with small sample sizes conveniently. It is also known as a distribution-free test because it does not assume anything about the underlying distribution. The chi-square test is used to find the association between the variance.

**TABLE 3.1 - Association of Consumers’ right awareness and Gender of respondents**

Understanding of Consumer Rights			Gender		Total
			Male	Female	
If fewer items are offered by the seller, which consumer rights will be affected	Right to Choose	Count	16	23	39
		% Within If fewer items are offered by the seller, which consumer right will be affected	41.00%	59.00%	100.00%
	Other incorrect and invalid answers	Count	25	36	61
		% Within If fewer items are offered by the seller, which consumer right will be affected	41.00%	59.00%	100.00%
Total	Count		41	59	100
	% Within If fewer items are offered by the seller, which consumer right will be affected		41.00%	59.00%	100.00%

(Source: Primary data from questionnaire)

**Chi-Square Test**

	Value	Df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	.000 <sup>a</sup>	1	0.997		
Continuity Correction	0	1	1		
Likelihood Ratio	0	1	0.997		
Fisher's Exact Test				1	0.58
Linear-by-Linear Association	0	1	0.997		
N of Valid Cases <sup>b</sup>	100				
a. 0 cells (.0%) have an expected count of less than 5. The minimum expected count is 15.99.					
b. Computed only for a 2x2 table					

(Source: SPSS)

A chi-square test was conducted to ascertain the association between gender and the awareness of respondents of the Right to Choose. The test results show that  $\chi^2 = .000^a$ ,  $df = 1$ , and  $p\text{-value} = .997$ . Since the P – P-value of the above test .997 is greater than 0.05, it is Not Significant.

Null Hypothesis  $H_0$  is accepted.

It is concluded that there is no association between Gender and Awareness of respondents.

### Summary of the Analysis

**Pre-dominance of females-** 59% of the respondents are Female and 41% of the respondents are Male. Therefore, the majority of the respondents are female.

**Respondents are well-read-** The sample size consists of Teachers, Assistant Professors, Government Employees, Lawyer, Advocate and graduates.

**Keen observation skills-** 83% of the respondents have observed changes in the advertisement pattern, they feel that the new advertisements are more realistic and logical than before. Since False and misleading advertisements have been added to the legal regime of CPA 2019, now endorsers, advertisers, and advertising agencies will be more cautious in their dealings.

**Well-informed-** 76% of the respondents correctly chose the 6 consumer rights from the two sets of options. The first set of rights were the fundamental rights of citizens of India and 24% of respondents opted for that option, however majority of the respondents opted for the correct set of options having 6 consumer rights. This shows that they are well-informed about their rights.

Table 2.3 shows that from a total of 59 females, 45 recognized the 6 consumer rights correctly, that is 76.63% and the rest of the 14 females are confused between the democratic rights of citizens and the consumer rights. Out of the total 41 males, 31 (75.61%) recognized the 6 consumer rights correctly, and the rest 10 males (24.39%) could not recognize the 6 consumer rights correctly.

**The bivariate analysis:** layered cross-tabulation- it showed that 18 males who correctly chose the 6 consumers' rights "always" inform the seller of his immoral dealings, 5 males who correctly chose the 6 consumers' rights "very often" elucidate the shopkeeper and 5 males who selected the correct option "Sometimes" inform the seller. 21 females who chose the correct 6 consumer rights "always" inform the seller, 10 women who chose the correct 6 consumer rights "very often" elucidate the seller, and 9 women who selected the right option related to 6 consumer rights "sometimes" inform the seller about his immoral practices.

A non-parametric chi-square test for ascertaining the association between Gender and Awareness of the Right to Choose of the respondents. Since the p-value was .997 which was more than .05, the null hypothesis was accepted. There was no significant association between Gender and their awareness of the Right to Choose.

## **Conclusion**

It is clear that, if a woman is educated then it will educate the whole family. Women do have a multiplier effect through families, communities, societies, etc. If she is aware and cognizant, she can make her children bright and inventive and inevitably the future consumers and citizens will become aware. This is the easiest way to increase consumer rights awareness among citizens and reduce the gender gap. Although according to the results of the above study, about 75% of respondents are aware of their consumer rights and about 50% of the respondents have a good understanding of consumer rights, there is still a need to upsurge the level of consumer rights awareness in our country and make the citizens rational buyers.

## **Reference**

- Guo, M. (2012). A comparative study on consumer right to privacy in e-commerce. *Modern Economy*, 3(4), 402–407. <https://doi.org/https://doi.org/10.4236/me.2012.34052>
- Bello, K. B., Jusoh, A., & Nor, K. M. (2016). Corporate social responsibility and consumer rights awareness: A research agenda. *Indian Journal of Science and Technology*, 9(46), 1–10. <https://doi.org/https://doi.org/10.17485/ijst/2016/v9i46/107134>
- Garman, E. T., Miescier, M. C., & Jones, P. B. (1992). Older Americans' knowledge of consumer rights and legal protection. *Journal of Consumer Studies and Home Economics*, 16(3), 283–291. <https://doi.org/https://doi.org/10.1111/j.1470-6431.1992.tb00518.x>
- Deepika, J. and Ratun kumarai, D. (2014). "A study on awareness of the legal act of consumer protection among students", *International Journal of Science and Research*, 3(11). [www.ijst.net](http://www.ijst.net).
- Jamuna, S. (2017), Consumer awareness and attitudes towards Consumer Protection act-1986-A study concerning consumer in Virudhi Nagar district, *Indian Journal of Applied Research*. 4, 7-10.

- Jayasubramanian, P and Vaideke. M.A. (2012). "A Study on Consumer Awareness-And-Attitude towards Consumer Protection Measures". Indian journal of applied research, 1(12).
- Nedumaran, G. &, Mehala, D. (2019)," Consumer Protection Problems and Prospects JAC: A Journal of Composition Theory. 13 (1).115-121.
- N. Indirani & C. Ashok Kumar (2016), Awareness on Consumer Rights among Undergraduate Students in Tiruchirappalli City, International Journal of Educational Investigations 2016 (March), 3(3). 63-74.
- Motwani, Y. (2018). Rights And Duties of Consumers in India. steet  
<https://steemit.com/life/@yashraj-motwani/rights-and-duties-of-consumers-in-india>.
- Parameswaran, M. (2017). "An Investigation of Awareness of Awareness of Women on Consumer Rights in The Rural in The Rural Context". Research Gate. International Journal of Advanced Scientific Research and Development. 4(02). 20-21.
- Ranch, D Bhavana. (2019). "A Study on Women's Awareness Related to Consumer Rights in Jamnagar". Journal of Emerging Technologies and Innovative Research. 6(6). 406-407.  
<https://www.jetir.org/papers/JETIR1907658.pdf>
- Rawal, D. 2021. "Level of Consumer Awareness Among College Students". Siddhajyoti Interdisciplinary Journal. Vol. 2. P. no. 10. <https://www.nepjol.info/index.php/sij/article/view/39200>
- Roy, Smita. 2015. "A Study on the Awareness of Consumer Rights in Selected Districts of Assam". Gauhati University. Chapter 3, page no. 73. <http://shodhganga.inflibnet.ac.in:8080/jspui/handle>