



AWARENESS ON CONSUMER RIGHTS BASED ON EDUCATIONAL QUALIFICATIONS

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Abstract

Consumer rights get protected only if consumers are well aware of their rights. This study concentrate on assessing the differences if any in the awareness of consumers on consumer rights based on their educational qualifications. For the purpose variables are identified under selected consumer rights and responses secured through questionnaire on variables under each right are summed up to get the score of awareness on each right. Then mean scores on each right grouped on the basis of educational qualifications of respondents are found. One Way ANOVA is conducted to see the significant difference if any, among mean scores on awareness on each consumer right based on educational qualifications of consumers.

Key words: Consumer rights, Consumer Protection.

Introduction

Consumer is considered to be the king in modern marketing. The producers and sellers are designing products and services so as to suit the preferences of consumers. But in modern times, markets are wide, including online markets and products and services too are of complex in features and plenty in brands. The sellers resort to innovative advertisement and sales promotion tools to catch the minds of people. So here in the present market situation the consumers should be very careful and aware about their rights. There is every chance that the consumer may get mislead with wrong information, provided with poor quality products and services. Consumer movements and laws are there to protect the interest of consumers. Being one of the largest consumer country in the world India enacted several laws to protect the interests of consumers in the country. Among the various Acts the foremost was the Consumer Protection Act of 1986, which was amended several times till 2019 and in the year 2019, the old Act is replaced with Consumer Protection Act of 2019 and came into force in 2020. The new Act covers new areas like online marketing, celebrity advertisements etc. As per the Consumer Protection Act the major rights available to consumers in India are:

Right to Safety: The right to be protected against the marketing of goods, products or services which are hazardous to life and property.

Right to be informed: The right to be informed about the quality, quantity, potency, purity, standard and price of goods, products or services, as the case may be, so as to protect the consumer against unfair trade practices.

The right to choose: The right to be assured, wherever possible, access to a variety of goods, products or services at competitive prices.

The right to be heard: The right to be heard and to be assured that consumer's interests will receive due consideration at appropriate form.

The right to seek redressal: The right to seek redressal against unfair trade practice or restrictive trade practices or unscrupulous exploitation of consumers.



The right to consumer awareness: The right for consumer education.

Several research studies are carried out in different contexts to know the level of consumer awareness on their rights as consumer. Sundaram and Balaramalingam (2012) found that the women consumers are aware about the rights of a consumer. This is because of their low education and low socio-economic status. Jamuna (2014) conducted the study to find out level of consumer awareness. The study found that majority of consumers have good awareness about consumer forums. Chaudhry K (2017) after the study pointed out that there is a great need to build awareness among consumers of all age groups, regarding the rights and responsibilities of consumers and also on consumer grievance handling mechanism. Jugal Kumar Boro (2018) identified that awareness on consumer rights is low.

In this study the researchers are trying to find out whether the awareness of consumers on various consumer rights varies according to their educational qualification or not. The rights selected for the purpose of study includes, Right to Safety, Right to be informed, Right to choose, Right to be heard , Right to seek redressal and the Right to consumer awareness.

Objective of the Study

To find out whether the awareness of consumers on their rights as per Consumer Protection Act, differ based on their Educational Qualification.

Data and Methodology

Both primary and secondary data are used for this study. Primary data are collected with the help of structured questionnaire administered to 80 respondents in ward no.15 of Thiruvaniyoor Panchayath in Ernakulum District, Kerala. Secondary data are collected from various published sources such as books, journals and from various internet resources. The universe of the study is 912 households in Ward No. 15 of Thiruvaniyoor Panchayath, in Ernakulam District. Out of these 912 households 80 households are randomly selected through lottery method. Sample size is fixed to 80 based sample size calculator at confidence interval of 10. Responses are collected via questionnaire from one member from each household. Statistical tests like one way ANOVA, Scheffe Post-Hoc Test are used for analysis of data. The reliability of the questionnaire is ensured by obtaining a factor wise Cronbach’s Alpha of more than 0.65.

Analysis of Data and Discussion

Table1: Awareness of Consumers Rights under Consumer Protection Act based on their Educational Qualification

Education	No. of Respondents	Mean Scores					
		Right to Safety	Right to be Informed	Right to Choose	Right to be Heard	Right to Seek Redressal	Right to Consumer Awareness
Up to 10 th Std.	9	12.2222	19.6667	13.1111	9.6667	12.3333	9.0000
12 th std.	20	11.1000	20.4500	12.5500	10.3500	11.4500	9.2000
Graduation	29	13.4138	22.6552	13.5517	11.7931	12.5172	10.8621
Post-Graduation	15	13.2667	24.6667	14.2667	12.8000	12.8667	11.8667
Others	7	13.4286	19.4286	13.1429	10.0000	12.5714	10.7143
Total	80	12.6750	21.8625	13.3500	11.2250	12.3000	10.4125

Source: Survey Data



In order to know that the differences in mean scores of consumers ‘awareness on each right under Consumer Protection Act are significant or not, One Way ANOVA is conducted on each right, grouped based on educational qualification.

Hypothesis

H0: There is no significant difference among mean scores on consumers’ awareness on each right under Consumer Protection Act, based on educational qualifications of consumers.

H1: There is significant difference among mean scores on consumers’ awareness on each right under Consumer Protection Act, based on educational qualifications of consumers.

Table2: One Way ANOVA on Awareness of Consumers on Rights under Consumer Protection Act based on their Educational Qualifications

Factors of Consumer Protection	Source of Variation	Sum of Squares	df	Mean Square	F	Sig.	Null Hypothesis
Right to Safety	Between Groups	76.512	4	19.128	6.734*	.000	Rejected
	Within Groups	213.038	75	2.841			
	Total	289.550	79				
Right to be Informed	Between Groups	260.938	4	65.235	3.969*	.006	Rejected
	Within Groups	1232.549	75	16.434			
	Total	1493.488	79				
Right to Choose	Between Groups	27.398	4	6.850	3.597*	.010	Rejected
	Within Groups	142.802	75	1.904			
	Total	170.200	79				
Right to be Heard	Between Groups	94.241	4	23.560	4.754*	.002	Rejected
	Within Groups	371.709	75	4.956			
	Total	465.950	79				
Right to Seek Redressal	Between Groups	21.161	4	5.290	1.968	.108	Accepted
	Within Groups	201.639	75	2.689			
	Total	222.800	79				
Right to Consumer Awareness	Between Groups	85.577	4	21.394	3.520*	.011	Rejected
	Within Groups	455.810	75	6.077			
	Total	541.388	79				

Source: Survey Data, *Significant at 0.05 sig. Level



Right to Safety and Education: The result of One Way ANOVA on right to safety based on education of consumers has an F ratio of 6.734 with significant value of below .05 (.000). Hence the null hypothesis is rejected and alternative hypothesis is accepted. Therefore it is concluded that the awareness of consumers on matters related to right to safety differ based on their educational qualifications. Scheffe Post- Hoc test is conducted to identify among which groups actually the differences in mean scores are significant. The results shows that the significant value of 12th std. qualification is lower than .05 when it is compared with graduation and post-graduation (.011 and .001 respectively). Therefore it is concluded that the consumers those have Graduation and Post-Graduation are more aware about the right to safety as compared with consumers those have 12th educational qualification.

Table3: Scheffe Post-Hoc Test on Right to Safety based on Education of Respondents

(I) Education of Respondents	(J) Education of Respondents	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
Up to 10 th std.	12 th std.	1.12222	.67649	.603	-1.0143	3.2588
	Graduation	-1.19157	.64309	.493	-3.2226	.8395
	Post-Graduation	-1.04444	.71062	.707	-3.2888	1.1999
	Others	-1.20635	.84935	.733	-3.8888	1.4761
12 th std.	Up to 10 th std.	-1.12222	.67649	.603	-3.2588	1.0143
	Graduation	-2.31379*	.48987	.001	-3.8609	-.7666
	Post-Graduation	-2.16667*	.57567	.011	-3.9848	-.3485
	Others	-2.32857	.74014	.051	-4.6662	.0090
Graduation	Up to 10 th std.	1.19157	.64309	.493	-.8395	3.2226
	12 th std.	2.31379*	.48987	.001	.7666	3.8609
	Post-Graduation	.14713	.53602	.999	-1.5458	1.8400
	Others	-.01478	.70974	1.000	-2.2563	2.2268
Post-Graduation	Up to 10 th std.	1.04444	.71062	.707	-1.1999	3.2888
	12 th std.	2.16667*	.57567	.011	.3485	3.9848
	Graduation	-.14713	.53602	.999	-1.8400	1.5458
	Others	-.16190	.77146	1.000	-2.5984	2.2746
Others	Up to 10 th std.	1.20635	.84935	.733	-1.4761	3.8888
	12 th std.	2.32857	.74014	.051	-.0090	4.6662
	Graduation	.01478	.70974	1.000	-2.2268	2.2563
	Post-Graduation	.16190	.77146	1.000	-2.2746	2.5984

*. The mean difference is significant at the 0.05 level.

Source: Survey Data



Right to be Informed and Education: One Way ANOVA on right to be informed based on education of consumers has an F ratio of 3.969 with significant value of below .05 (.006). Hence the null hypothesis is rejected and alternative hypothesis is accepted. There exists difference in the awareness of consumers on matters related to right to be informed based on their educational qualifications. The result of Scheffe Post-Hoc Test do not show any p value lesser than .05. Hence based on based on the mean scores it can be assumed that the Post Graduate holders are well aware about their right to be informed compared to other groups.

Table4: Scheffe Post-Hoc Test on Right to be informed based on Education of Respondents

(I) Education of Respondents	(J) Education of Respondents	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
Up to 10 th std.	12 th std.	-.78333	1.62718	.994	-5.9224	4.3558
	Graduation	-2.98851	1.54683	.449	-7.8738	1.8968
	Post-Graduation	-5.00000	1.70927	.084	-10.3984	.3984
	Others	.23810	2.04297	1.000	-6.2142	6.6904
12 th std.	Up to 10 th std.	.78333	1.62718	.994	-4.3558	5.9224
	Graduation	-2.20517	1.17830	.483	-5.9266	1.5162
	Post-Graduation	-4.21667	1.38467	.065	-8.5898	.1565
	Others	1.02143	1.78028	.988	-4.6012	6.6441
Graduation	Up to 10 th std.	2.98851	1.54683	.449	-1.8968	7.8738
	12 th std.	2.20517	1.17830	.483	-1.5162	5.9266
	Post-Graduation	-2.01149	1.28930	.658	-6.0835	2.0605
	Others	3.22660	1.70716	.472	-2.1651	8.6183
Post-Graduation	Up to 10 th std.	5.00000	1.70927	.084	-.3984	10.3984
	12 th std.	4.21667	1.38467	.065	-.1565	8.5898
	Graduation	2.01149	1.28930	.658	-2.0605	6.0835
	Others	5.23810	1.85562	.104	-.6225	11.0987
Others	Up to 10 th std.	-.23810	2.04297	1.000	-6.6904	6.2142
	12 th std.	-1.02143	1.78028	.988	-6.6441	4.6012
	Graduation	-3.22660	1.70716	.472	-8.6183	2.1651
	Post-Graduation	-5.23810	1.85562	.104	-11.0987	.6225

*. The mean difference is significant at the 0.05 level.

Source: Survey Data



Right to Choose and Education: The result of One Way ANOVA on right to choose based on education of consumers has an F ratio of 3.597 with significant value of below .05 (.010). Hence the null hypothesis is rejected and alternative hypothesis is accepted. The result of Scheffe Post-Hoc Test shows that the significant value of consumers those have 12th std. qualification is lower than .05 (.015) as compared with consumers having Post-Graduation. Therefore it is concluded that the consumers those have Post-Graduation are more aware about the right to choose compared to consumers those have educational qualification up to 12th Std.

Table5:Scheffe Post-Hoc Test on Right to Choose based on Education of Respondents

(I) Education of Respondents	(J) Education of Respondents	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
Up to 10 th std.	12 th std.	.56111	.55386	.905	-1.1881	2.3104
	Graduation	-.44061	.52651	.951	-2.1035	1.2223
	Post-Graduation	-1.15556	.58180	.420	-2.9931	.6819
	Others	-.03175	.69539	1.000	-2.2280	2.1645
12 th std.	Up to 10 th std.	-.56111	.55386	.905	-2.3104	1.1881
	Graduation	-1.00172	.40107	.194	-2.2684	.2650
	Post-Graduation	-1.71667*	.47131	.015	-3.2052	-.2281
	Others	-.59286	.60597	.915	-2.5067	1.3210
Graduation	Up to 10 th std.	.44061	.52651	.951	-1.2223	2.1035
	12 th std.	1.00172	.40107	.194	-.2650	2.2684
	Post-Graduation	-.71494	.43885	.619	-2.1010	.6711
	Others	.40887	.58108	.974	-1.4264	2.2441
Post-Graduation	Up to 10 th std.	1.15556	.58180	.420	-.6819	2.9931
	12 th std.	1.71667*	.47131	.015	.2281	3.2052
	Graduation	.71494	.43885	.619	-.6711	2.1010
	Others	1.12381	.63162	.534	-.8710	3.1186
Others	Up to 10 th std.	.03175	.69539	1.000	-2.1645	2.2280
	12 th std.	.59286	.60597	.915	-1.3210	2.5067
	Graduation	-.40887	.58108	.974	-2.2441	1.4264
	Post-Graduation	-1.12381	.63162	.534	-3.1186	.8710

*. The mean difference is significant at the 0.05 level.

Source: Survey Data



Right to be Heard and Education: The result of One Way ANOVA on right to be heard based on education of consumers has an F ratio of 4.754 with significant value of below .05 (.002). Hence the null hypothesis is rejected and alternative hypothesis is accepted. Therefore it is concluded that there is significance difference in the awareness consumers on matters related to right to be heard based on their educational qualifications. The result of Scheffe Post-Hoc Test shows that the significant value of up to 10th qualification (.032) and 12th std. qualification (.043) is lower than the value of .05 as compared with post-graduation. Therefore it is concluded that the consumers who have post-graduation are more aware about the right to be heard as compared with the consumers those have educational qualification up to 10th std. and 12th Std.

Table6: Scheffe Post-Hoc Test on Right to be Heard based on Education of Respondents

(I) Education of Respondents	(J) Education of Respondents	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
Up to 10 th std.	12 th std.	-.68333	.89358	.964	-3.5055	2.1388
	Graduation	-2.12644	.84946	.192	-4.8093	.5564
	Post-Graduation	-3.13333*	.93866	.032	-6.0979	-.1688
	Others	-.33333	1.12192	.999	-3.8767	3.2100
12 th std.	Up to 10 th std.	.68333	.89358	.964	-2.1388	3.5055
	Graduation	-1.44310	.64708	.300	-3.4868	.6005
	Post-Graduation	-2.45000*	.76040	.043	-4.8516	-.0484
	Others	.35000	.97766	.998	-2.7377	3.4377
Graduation	Up to 10 th std.	2.12644	.84946	.192	-.5564	4.8093
	12 th std.	1.44310	.64708	.300	-.6005	3.4868
	Post-Graduation	-1.00690	.70803	.732	-3.2431	1.2293
	Others	1.79310	.93751	.460	-1.1678	4.7540
Post-Graduation	Up to 10 th std.	3.13333*	.93866	.032	.1688	6.0979
	12 th std.	2.45000*	.76040	.043	.0484	4.8516
	Graduation	1.00690	.70803	.732	-1.2293	3.2431
	Others	2.80000	1.01903	.121	-.4184	6.0184
Others	Up to 10 th std.	.33333	1.12192	.999	-3.2100	3.8767
	12 th std.	-.35000	.97766	.998	-3.4377	2.7377
	Graduation	-1.79310	.93751	.460	-4.7540	1.1678
	Post-Graduation	-2.80000	1.01903	.121	-6.0184	.4184

*. The mean difference is significant at the 0.05 level.

Source: Survey Data

Right to Seek Redressal and Education: The result of One Way ANOVA on right to seek redressal based on education of consumers has an F ratio of 1.968 with significant value of above .05 (.108).



Hence the null hypothesis is accepted. Therefore it is concluded that there is no significant difference in the awareness of consumers on matters related to right to seek redressal, based on their educational qualifications.

Right to Consumer Awareness: One Way ANOVA on right to consumer awareness based on education of consumers has an F ratio of 3.520 with significant value of below .05 (.011). Hence the null hypothesis is rejected and alternative hypothesis is accepted. Scheffe Post-Hoc Test clears that the significant value of 12th Std. (.049) is lower than the value of .05 when comparing with post-graduation. Therefore based on mean scores, it is concluded that the consumers who have post-graduation is more aware about right to consumer awareness than the consumers those who have educational qualification of up to 12th Std.

Table7: Scheffe Post-Hoc Test on Right to Consumer Awareness based on Education of Respondents

(I) Education of Respondents	(J) Education of Respondents	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
Up to 10 th std.	12 th std.	-.20000	.98952	1.000	-3.3252	2.9252
	Graduation	-1.86207	.94066	.424	-4.8329	1.1088
	Post-Graduation	-2.86667	1.03944	.119	-6.1495	.4162
	Others	-1.71429	1.24237	.753	-5.6380	2.2095
12 th std.	Up to 10 th std.	.20000	.98952	1.000	-2.9252	3.3252
	Graduation	-1.66207	.71655	.261	-3.9251	.6010
	Post-Graduation	-2.66667*	.84204	.049	-5.3261	-.0072
	Others	-1.51429	1.08263	.744	-4.9335	1.9050
Graduation	Up to 10 th std.	1.86207	.94066	.424	-1.1088	4.8329
	12 th std.	1.66207	.71655	.261	-.6010	3.9251
	Post-Graduation	-1.00460	.78405	.801	-3.4808	1.4717
	Others	.14778	1.03816	1.000	-3.1310	3.4266
Post-Graduation	Up to 10 th std.	2.86667	1.03944	.119	-.4162	6.1495
	12 th std.	2.66667*	.84204	.049	.0072	5.3261
	Graduation	1.00460	.78405	.801	-1.4717	3.4808
	Others	1.15238	1.12844	.902	-2.4116	4.7163
Others	Up to 10 th std.	1.71429	1.24237	.753	-2.2095	5.6380
	12 th std.	1.51429	1.08263	.744	-1.9050	4.9335
	Graduation	-.14778	1.03816	1.000	-3.4266	3.1310
	Post-Graduation	-1.15238	1.12844	.902	-4.7163	2.4116

*. The mean difference is significant at the 0.05 level.

Source: Survey Data



Findings

1. Consumers who have graduate and Post-Graduate qualifications are more aware on the right to safety than the consumers having qualification up to 12thStd.
2. There is difference in the awareness of consumers on the right to be informed based on their educational qualifications.
3. Consumers who are qualified post-graduation are more aware on matters related to right to choose, compared to those having qualification up to 12th Std.
4. Consumers having educational qualifications up to 10th Std. and 12th Std. are less aware on their right to be heard, compared to Consumers having Post Graduate qualifications
5. There is no significant difference in the awareness of consumers on matters related to right to seek redressal based on their educational qualifications.
6. Consumers who are post graduated are more aware on their right to get consumer awareness than the respondents who have educational qualification of up to 12th Std.

Conclusion

The study find that except on the right to seek redressal, on all other consumer rights: right to safety, right to be informed, right to choose, right to be heard and the right to consumer awareness, the consumers awareness differ based on their educational qualifications. Governments should take more initiatives to build consumer right awareness of general public by conducting seminars, workshops through various media. There should be co-operative efforts on the part of consumers, business and the governments to increase the awareness on consumer rights.

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