

## A Study on Consumer Protection Awareness among Rural Consumers in Cuddalore District

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### *Abstract*

*The purpose of this study is to examine the consumer protection awareness in rural consumer and lone of consumer protection awareness in rural area, in Cuddalore district. To examine the validity of this general statement that is being discussed day to day activities, of consumer protection awareness.*

**Keywords:** *Consumer, consumer protection, consumer awareness, consumer law*

### **Introduction**

India is one of the biggest rural consumer markets in the world. Indian market have been witnessing several changes following on towards globalization, liberalization and privatization and a large scale entry of multinational company is a major out comes of new economic order.

Through the reference from various published research articles regarding consumer protection awareness among rural consumer, a consumer are vital values of man, they are not depends of producer or seller, the producer and seller depends only a consumer, the consumer are the boss of business and the producer or business man is the server of the consumer.

Now a days, the most of the consumer watching television, hearing radio, reading news paper and magazines. Even though Television attracted by various programme, in this programme many advertisement appearing on, radio, newspaper and magazines etc. Some time, they are mishear, they are burden with problem of choosing the product because more than one product some utility with less information.

### **Consumer Awareness**

“Any person who buys or uses goods and services is a consumer. A consumer is any person, business, firm or governmental unit that chooses goods and services, spends money on them, and uses these goods and services primarily to satisfy their own wants. From birth, everyone is a consumer in one or the other way”

The Government, Industry and the Consumers form the three main partners in the venture of National Development. While the Government provides the capital resource, industry utilizes the capital for producing goods and consumer procures the goods paying money for their benefits and facilities. Thus, in layman's understanding, money gets converted

to products which in turn get reconverted back to money for an everlasting and constantly growing cycle operation, through the agencies concerned viz. Government, Industry and Consumers.

But this is not as simple as stated. In any cycle operation, there can be many blocks. For example, bad counterfeit money is not accepted and circulation gets limited to good money only. Similarly good products get circulated better than bad ones. In other words, good quality products get better acceptance from the consumers who are the buyers. So consulting consumers and satisfying their needs is essential for developing quality services.

### **Consumer law**

"Consumer protection law" or "consumer law" is considered an area of law that regulates private law relationships between individual consumers and the businesses that sell those goods and services. Consumer protection covers a wide range of topics, including but not necessarily limited to product Consumer/business interactions. Such laws deal with credit repair, debt repair, product safety, service and sales contracts, bill collector regulation, pricing, utility turnoffs, consolidation, personal loans that may lead to bankruptcy and much more.

### **The mahatma Gandhi Wrote in Harijan**

The revival of village life is possible only when it's no more exploited. So the rural consumer awareness absolute and urgent necessity in India and will continue to be so in future.

### **REVIEW OF LITERATURE**

Mr. Neelkanta and Annad (1992) in this study it is found that people prefer to absorb and endure that wrong done to them rather than fight against injustice. This is because consumers do not know the ways and means of facing them confidently. At present the consumer movement in India is in its infancy. Vast majority of the people are not even aware of consumerism as a movement closely connected with the protection of their interest. Many constitutional provisions have been made by government to protect the consumers. Until and unless the consumers avail of these provisions, the protection of consumer becomes inevitable. There is a great need to make them aware of their rights and responsibilities.

Mr. S.K. Nanda, in his address, explained the meaning of the term consumer. According to him, the term consumer indicates the person who pays the money for services of commodities. He focused on the increased power and the role of consumer in the open market during the last five years and highlighted the successful working of Consumer Committee in Gujarat by giving example of Telecom service which is now regulated as per the norms of Consumer Protection Act. He informed the gathering that the Committee established by the state government works on the following six sectors, Credit Card, Milk production and supply, Banking, Travel, Telecom and Consumers goods. The committee is determined to prevent all kinds of unfair trade practices through advice, information and redressal.

Mr. Pradeep Sharma threw a light on a bitter truth that only government organizations and departments and their employees were not in fault for weak projection and implementation of consumer awareness & protection but the negligence of consumer was equally responsible for the current condition. He felt that rural areas were the primary victims of mal-trade practices and that there was a difference between the awareness of people in developed countries as well as in countries of third world by sharing his personal experiences.

Mr. Alka Sirohi, quoted that her transfer to the Dept. of Consumer Affairs put her in an important and powerful designation which has helped her serve the maximum number of people. She felt that Consumer Protection is required to give respite to the hapless consumers in India. She also gave the reference of Kautilya who had even so long ago, imposed on the king the duty of preventing malpractices by business. She further informed the audience that before independence, there was no specific legislation regarding consumer affairs but after independence they enacted a landmark legislation called the Consumer Protection Act, 1986 to deliver justice to the consumers through the District Forum, State Forum and National Forum.

Mr. Narmavalla explained the role of Panchayatiraj in consumer affairs & awareness. He mainly focused on effective utilization of key persons such as Talati, sarpanch, gram sevak, etc. to spread awareness among rural consumers. Mr. Narmavalla informed that the Public Facility Center and Civil Service Center will soon start operating and will be conducted in every group of six villages within a month. In the 1<sup>st</sup> phase, it will commence in 250 villages from 856 villages. He suggested that maximum effective use of available manpower and infrastructure should be made and efforts should be made to utilize e-gram project, Civil service centre, involvement of gram sabha and organization of training program for the non officials, and creation of Grievance cell.

This was followed by a presentation of the two T.V spots-Lalaji and Netaji, prepared under the project for a duration of 60 seconds, 40 seconds and 15 seconds. Though the content and style of the two spots were appreciated by the audience; the audience perceived them as documentary films. They felt that the main object of the documentary film was to inform the people to purchase the things after testing the quality and not to Purchase blindly. Moreover it was also shown that a consumer can approach the consumer forum by paying nominal fees.

Mr. Sanjay Singh expressed his positive view for this seminar. According to him, Gujarat is progressive state in the comparison of other states. He suggested the establishment of consumer helpline in the state of Gujarat. He indicated the importance of alternative dispute redressal system and encouraged consumers to play a proactive role.

Prof. Lothar Maier addressed the following issues in his presentation-the need to pay special attention to the rural population, Problems in reach the rural consumer, like, difficult access to adequate print media and Internet, illiteracy, low degree of consumer organization in the countryside and absence of trained multipliers of consumer information; Objectives of consumer information and education in the countryside; activities needed in consumer information.

Mr. Monson, Roger B. This paper addresses the lack of knowledge about awareness of consumer protection in South Africa, especially amongst disadvantaged consumers. Literature shows that there is a high correlation between the level of economic development and the awareness of consumer rights. The more developed a country is, the more aware its people will be in terms of their consumer rights. The less developed a country is, the lower the level of consumer rights awareness consumers will have. Consumers, like any other citizens of a country, have a right to be protected by the law. Private and nongovernmental organizations and the consumer councils should ensure that the interests and rights of consumers are well protected.

## **RESEARCH METHODOLOGY**

### **Need for the study**

Management is a critical element in economic growth of any country. A country with enough capital, manpower and other natural resources can flourish only with the effective management.

Management is concerned with productivity with due emphasis on both efficiency and effectiveness. Without management a country's resources remain as resources and never become an output. After World War II all the countries have recognized the urgent need for productivity. Hence, the principles of management are universally accepted and applied to all types of organizations such as educational, social, agricultural, military and government.

In India more than 76 per cent of the people are living in villages. The development of India depends on development of villages and that is possible only through the growth of agriculture and its allied activities. Rural population is always busy with their day to day activities; they did not find the time to know about their rights. They are the backbone of Indian economy the most of the market. But, as a consumer, the rural people do not have much awareness of their basic rights. Hence, there is an urgent need to conduct a study to know about their level of awareness towards their rights and responsibilities. This regulated area for the researcher, hence, the present study has been undertaken to fill the gap. This study helps to the policy maker to protect the rural consumers.

### **Objectives of the study**

1. To know the consumer protection awareness level among the rural consumers.
2. To study the awareness level of consumer protection technology among the rural consumers.
3. To identify the sources of information for creating consumer protection awareness.
4. To understand the socio-economic factors on consumer protection awareness.

### **Hypothesis of the study**

- There is no significant association between demographic factors and awareness level of consumer protection technology.
- There is no significant difference of opinion towards consumer protection awareness level based on demographic character of the respondents.

### **Methodology**

This study attempts to know the consumer protection awareness among the rural consumers of Cuddalore district in Tamil Nadu by collecting primary data. The represents details are spelt out in the sampling procedure.

### **Research design**

A research design specifies the methods and procedure for conducting a research work. According to Kevlinger (1983), research design is the plan, structure and strategy of investigation conceived so as to obtain answers for the research questions. Green and Tull (1970) define that a research design is the specification of methods and procedures for acquiring the information needed for a study. It is over – all operational pattern of framework of the investigation that stipulates what information is to be collected from which source and by that procedure.

It may be noted that there are several ways of studying and handling a research problem. The present study falls under the category of descriptive study as the problem nature is to determining the relationship among the different variables. This type of research is also called survey based cross-sectional studies (Beri, 1983), the major strength of survey research is its wide scope and ability to collect detailed information from a sample of large population.

### **Pilot Study**

Using the structured instrument the researcher conducted a pilot study in Chidambaram. This was mainly to test the reliability and validity of the tool. The pilot study was conducted in May 2010. Based on the pilot study, some of the unwanted and unsuitable questions were removed from the instrument and few questions were simplified. The result of the pilot study was much useful for the researcher to frame the final interview schedule for collecting information from the respondents.

### **Sampling Procedure**

Though the present study aims to analyze the consumer protection awareness among rural consumers in Cuddalore district, the researcher has adopted multi stage random sampling technique. Cuddalore district has 7 Taluk.

These 7 taluk are classified two categories viz., high population and low population. One block from each category was randomly selected for the study. Cuddalore taluk was chosen from the group of high population taluk and Kurinjipaddi was selected for low population taluk.

At the second stage, from each taluk chosen for two blocks were randomly selected one block representing high population block and the other block representing low population block.

In the third stage, from each block 2 villages were randomly selected. Hence, 4 villages represented high population taluk and another 4 villages represented low population taluk.

Finally, 20 respondents from each village were randomly selected. In totally 160 sample respondents are approached to collect the information. But, out of 160, the researcher received only 125 responses were found to fit for analysis. Hence the total sample sized worked out to 125.

### **Data Collection**

Interview schedule was personally administered by the investigator to collect data. The purpose of the study and the importance of their genuineness in answering were explained. Data collection was started only after establishing personal rapport with the respondents. Respondents were asked in their vernacular language (Tamil) for understanding and to ensure correct information.

In order to study the stated objectives both primary and secondary data were collected.

### **Secondary Data**

Secondary data were collected relating to consumer protection awareness level of global, Asia, India and Tamil Nadu.

The secondary data will collected wherever needed from sources of bulletins, journals, magazine, newspaper, previous research recorders and e-sources also.

### **Primary data**

Primary data were collected through structured schedule. This was used to collect information from the rural respondents regarding their awareness level of consumer legal rights.

### **Data Analysis**

The primary and secondary data collected were analyzed to test the hypothesis. The independent variables identified were socio economic factors such as, income, education, age, and gender. The collected data were analyzed using appropriate statistical tools. The details of statistical are given in the succeeding paragraphs.

### **Statistical tools used**

Reliability: After collecting the primary data it has been subjected to reliability test. The alpha and Guttman's reliability test found to be 0.67 and 0.92 since the value is more than 0.50, the reliability is established.

The tools used to analyze the data were measures of central tendency, chi-square and ANOVA.

### **Limitations**

Any research work is bound to have a few limitations due to some external uncontrollable factors. Limitations of this study are stated below:

The respondents of this study belong to rural areas and the sample size is 125 that too taken from Cuddalore district. Generalizing the results of this study outside Cuddalore district is a question to ponder.

The common limitation applicable to schedule is applicable here also. But, sincere attempt was made to collect information leisurely at their convenient time.

## ANALYSIS AND INTERPRETATION

**Table – 1: Respondents views on consumer legal law awareness**

Statement	Mean	Standard deviation
Adulteration of food stuff	2.304	1.592
Adulteration of drugs	2.896	1.435
Short weight of measures	2.336	1.331
False weights	3.736	1.212
Misuse of weights of measures	2.728	1.647
Using stones for weights	2.456	1.547
Using hand made balances	2.040	1.194
Using deceitful advertisement	3.464	1.194
Using deceitful packaging	2.624	1.261
Without giving weighted contents	2.496	1.286

Consumer protection is a key concept of consumerism. Every consumer has the rights to ask the manufacturers towards their purchased products. In this study intent to know the consumer awareness towards the consumer protection. The respondents are asked to rate their awareness level of consumer protection. Their ratings are displayed in the (table-1). The researcher developed a ten statement regarding to the consumer protection awareness with five point scale. Their opinions are grouped and calculated the mean and standard deviation. From the mean value it is observed, the respondents are experienced that the advertisement has not educated consumer rights and they also worried about of false weights. But the respondents are unfamiliar with their rights regarding adulteration, misuse of weights and measures. Packaging is also a big problem for the rural respondents. Respondents are felt that they are getting deceitful packaging. Using store for weights, using hand made balance and adulteration of food are the protection laws are not much aware of the respondents. It is found that the respondents are somewhat aware of law on protection of false weights. Advertisements are exaggerated the product quality and quantity also. It is understood that the consumers are less aware of consumer legal law.

**Table 2: Sources for consumer protection awareness**

Sources of consumer protection	Opinion	Frequency	Percentage
Television	Yes	60	48.0
	No	65	52.0
Radio	Yes	67	53.6
	No	50	46.4
Newspaper	Yes	76	60.8
	No	49	39.2
Journal	Yes	30	24.0
	No	95	76.00
Magazine	Yes	28	22.4
	No	97	77.6
Outdoor Advertisement	Yes	65	52.0
	No	60	48.0

(Table 2) explain the role of mass media for creating consumer legal law about product standard. The respondents are asked to view their opinion, how they are get the information regarding the product standard. Majority of the respondent's got some information of consumer protection through newspaper (60.8%) followed by Radio (53.6%) and out door advertisement (52.0%). Journal and magazine are the media least commonly used sources of information. TV is played a moderate role of creating consumer interest. It is found that most of the rural consumer they came to aware of consumer protection they newspaper and Radio. It is a fact that the rural consumers are highly favored to listening Radio programme. In every village there is a tea shop, in the tea shop, most of them assembled every morning and go through the newspaper and then they passed the message to others. On the basis the rural consumers have the awareness of consumer legal law. Hence, they are given higher priority to Radio and newspaper.



**Table 3: Awareness of consumer legal law technology**

Legal laws	Opinion	Frequency	Percentage
Agmark	Yes	66	52.8
	No	59	47.2
ISI	Yes	57	45.6
	No	68	54.4
Sanforized	Yes	39	31.2
	No	86	68.8
Merconized	Yes	65	52.0
	No	60	48.0
FPO	Yes	86	70.4
	No	37	29.6
916 KDM	Yes	98	78.4
	No	27	21.6
BIS	Yes	60	48.0
	No	65	52.0
Halmark	Yes	55	44.0
	No	70	56.0
CT	Yes	70	56.0
	No	55	44.0
Star	Yes	43	34.4
	No	82	65.6

Level of awareness regarding various terminologies is observed in the table-3. The data showed that 78.4 percent of the respondents aware of 916KD terminology and 56 per cent of them aware of carat (CT) terminology. 52.8 percent and 45.6 percent of respondents are aware of Agmark and ISI terminology. But, very few of them only aware of sanforized, mercerized FPO, BIS and star terminology. It is found that the rural respondents are somewhat aware of the popular terminology likes 916KDM, CT, Agmark and ISI. But, the other terminology sanforized, mercerized, BIS and star. It is understand that the rural consumers are having some level of awareness when they purchase gold and food. Hence, they have awareness of gold item terminology and food item terminology. But, they are not having awareness on steel related terminology, electrical goods terminology.

**Table 4: Respondents views on consumer protection awareness based on age**

Statement	Age	Mean	S.D	ANOVA	
				F-value	P-value
Adulteration of food stuff	Less than 30	4.562	0.756	155.606	0.000
	31-40	1.270	0.843		
	42-50	1.800	0.981		
Adulteration of drugs	Less than 30	3.781	1.682	14.327	0.000
	31-40	2.979	1.263		
	42-50	2.177	0.490		
Short weight of measures	Less than 30	2.400	1.213	7.680	0.001
	31-40	2.750	1.421		
	42-50	1.625	1.070		
False weights	Less than 30	3.778	1.259	2.147	0.121
	31-40	3.937	1.227		
	42-50	3.375	1.070		
Misuse of weights of measures	Less than 30	3.444	1.752	9.516	0.000
	31-40	2.604	1.267		
	42-50	1.906	1.613		
Using stones for weights	Less than 30	1.555	0.918	15.500	0.000
	31-40	3.125	1.817		
	42-50	2.718	1.197		
Using male hand balances	Less than 30	1.688	1.202	6.353	0.002
	31-40	1.979	1.041		
	42-50	2.625	1.2115		
Using decisions advertisement	Less than 30	4.093	1.580	11.476	0.000
	31-40	3.625	1.002		
	42-50	2.844	0.530		
Using deceitful packaging	Less than 30	3.044	1.278	4.206	0.017
	31-40	2.437	1.442		
	42-50	2.312	0.692		
Without giving weighted contents	Less than 30	1.281	0.796	28.240	0.000
	31-40	2.791	1.367		
	42-50	3.044	0.888		

Table – 4 indicates the respondent’s opinion towards consumer protection awareness level based on their age. The data are grouped and mean value is calculated for each of the age group. From the mean value, it is observed that, the law of adulteration of food and drug awareness level is comparatively high among the young age respondents than others. But, more than 30 years old people is having very low level of awareness towards adulteration foods and drugs.

In the case of awareness level of misuse of weights and measures, short weight and measures and without giving weighted contents are very low among the old aged people. But others are having some awareness on this aspect.

With regard to consumer protection awareness on false and using stones for weights, middle age respondents are having moderate awareness regarding this aspect.

Ho: There is no significant difference of opinion towards level of awareness on consumer protection on the basis of respondent's age.

In order to test the stated hypothesis one-way Anova is applied. While reading the F-value and P-value, explain that there is a significant difference of opinion towards consumer protection law on the basis of the respondents' age.

**Table 5: Sources of consumer protection awareness and Age**

Sources	Opinion	Age			Chi-square	P-value
		<30	30-40	40-50		
Television	Yes	41	18	1	61.446	0.001
	No	4	30	21		
Radio	Yes	26	38	3	38.097	0.001
	No	19	10	29		
Newspaper	Yes	18	31	27	15.919	0.001
	No	27	17	5		
Journal	Yes	41	31	23	9.362	0.005
	No	4	17	9		
Magazines	Yes	38	30	29	10.632	0.005
	No	7	18	3		
Out door advertisement	Yes	19	17	29	26.139	0.001
	No	26	31	3		

Table - 7 explain the respondent's opinion towards the sources of consumer protection awareness based on their age. From the table, it is observed that the below 30 years old are came to aware of consumer protection law through TV, Journal and magazine. But above 30 years are felt that TV is not a media for creating consumer protection awareness. 30 to 40 years old said that they have the consumer protection awareness because of Radio and Newspaper. Above 40 yeas are felt that they are aware of consumer protection law through out door advertisement.

Ho: There is no significant association between age of the respondents are sources of consumer protection awareness.

In order to verify the stated hypothesis, chi-square value is applied. The calculated chi-square value and p-value indicates that there is a significant association between age and sources of consumer protection awareness. Hence, the hypothesis is rejected.

It is find that the less than 30 years old are having consumer protection awareness by TV and journal 30-40 years old have the consumer protection awareness they Radio and Newspaper. Above 40 years old have the consumer protection awareness of outdoor advertisement.

**Table 6: Comparative statement of consumer protection awareness**

Statement	Gender	M	S.D	t-value	P-value
Adulteration of food stuff	Male	2.6901	1.8715	3.224	0.002
	Female	1.7963	0.9189		
Adulteration of drugs	Male	3.0986	1.34329	1.826	0.070
	Female	2.6296	1.52088		
Short weight measures	Male	1.8169	1.08641	-5.570	0.000
	Female	3.0185	1.32453		
False weights	Male	3.8451	1.12945	1.155	0.250
	Female	3.5926	1.31060		
Misuse of weights of measures	Male	1.9014	1.1358	-7.844	0.000
	Female	3.8148	1.59094		
Using stones for weights	Male	2.9155	1.55606	4.034	0.000
	Female	1.8579	1.32334		
Using hand made balances	Male	1.7465	0.98152	-3.272	0.001
	Female	2.4259	1.34026		
Using deceitful advertisement	Male	3.5352	1.16902	0.723	0.471
	Female	3.3704	1.37767		
Using deceitful percentage	Male	2.4507	1.41208	-1.776	0.078
	Female	2.8579	0.99825		
Without giving weighted contents	Male	2.2113	1.12015	-2.922	0.004
	Female	2.8704	1.40143		

Table - 23 explain the respondent's opinion towards consumer protection awareness based on gender of the respondents.

From the mean value it is observed that the male respondents are comparatively having the high level of awareness towards. But, female are having comparatively more awareness towards.

Ho: There is no significant difference of opinion towards consumer protection awareness based on the gender,

In order to test the stated hypothesis t-test is employed. The calculated t-value and p-value shows that the respondent's views on significantly varied based on gender expect.

## **Findings, Recommendation and Conclusion**

On the basis of research objectives the researcher applied a appropriate statistical tools to know the awareness level of consumer protection among the rural consumers. From the analysis the researcher found the important findings of the study. In this chapter the researcher presented a finding of the study, recommendation to the policy makers and conclusion also drawn.

The awareness of legal law on adulteration of food stuff is low among the rural respondents.

The awareness of legal action for adulteration of dugs are moderate level among the rural respondents.

Awareness of legal law for misuse of weight, using hand made balance for weight, less quantity in the package are very low.

Rural respondents are felt that the advertisements are deceitful. Apart from that packages are also deceitful.

Most of the respondents are expressed that the mass media like TV, Radio and Newspaper are the most important sources for creating consumer protection awareness. Whereas Journals and Magazine are the least sources among the rural respondents fro making consumer protection awareness. Moreover, out door advertisements are also having the some impact on consumer protection awareness.

There is a significant difference of opinion towards consumer protection legal law on the basis of respondent's age. Young age respondents are having more level of awareness on legal law of adulation of food and drug then others. And they also felt that the advertisement and packaging are dishonest. Middle age respondents are having moderate level of awareness towards the legal law of misuse of weights. But, old age people are having less awareness on consumer protection law.

There is a significant different of opinion towards consumer protection legal law on the basis of respondents gender. When comparing the male and female, male are having comparatively high level of awareness than female.

## **Recommendation**

It is found that the rural respondents are having low level of awareness on consumer protection/law. The government, voluntary organization and educational institute should come forward to educate the rural respondents towards important of their rights and responsibilities. This com be done through the frequently conducting of awareness comp again in rural area.

Hence, the manufactures try to create the awareness on this terminology. And the respondents should be trained the importance of these terminology. Manufacture/firm owners should spend some of the amount towards educating the rural respondents.

TV, Radio and Newspaper are the vital media in rural places. Hence, the authorities try to save advertisement through this media for consumer protection. What are protection laws is available for them and how they can protect themselves. These things can be advertised through this media.

It may be recommended that Mass Media and educational institutions need play an effective role in consumer awakening and imparting information regarding organizations working for the consumer's interest in their area.

It is extremely imperative to encourage volunteers; who are gallant, audacious and fort rights, concerned in consumer protection movement.

Organizations, NGO's, institutions and agencies allied to consumer movements should hearten administrative advocacy in setting consumer disputes.

Government should enter into theaters with various countries in order to ensure extra territorial operation of the act.

### **Conclusion**

The present research focused to know the awareness level of rural consumer towards consumer protection. In order to study the research objective, research total has been developed by the research. Schedule has been considered as research tool for the study. It has been surveyed among the 125 rural respondents from cuddalore district on the basis of multi stage random samples techniques. The collected data are coded and analyzed with appropriate statistical tools. The findings gave a might into the extent of consumer lack of awareness of many facts that are of much relevance for their own welfare. Rural respondents are lacking with their heights and responsibility. They should be educated and trained towards their own welfare.

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