

Does Literacy Rate and Locale of Residence Impact the Consumers' Awareness for Consumer Awareness Campaigns?

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Article Info

Volume 83

Page Number: 797 - 805

Publication Issue:

March - April 2020

Abstract:

Recognizing the unveiling of technological gyration in the present emulous and rivalrous business world, which is coupled with ascending consumer expectations, cosmopolitan emphasis has been laid down by the Government of India on protection of consumers' interest and to make a consumer an aware and informed consumer. For this, various initiatives have been taken by the Ministry of Consumer Affairs, of which 'JagoGrahakJago' - a consumer awareness campaign - is a primary initiative via which endeavor has been made to make consumer aware about consumer rights and responsibilities, and Consumer Dispute Redressal Mechanism. To assess the efficacy of such campaigns, and for assessing and valuating the impact of literacy rate and locale of residence on consumers' knowingness with respect to consumer determinants such as consumer campaigns, consumer pre and post purchase responsibilities, and consumer dispute redressal mechanism, the present study has been conducted for which data was gathered from 600 respondents - equal number from the state of Punjab and Haryana - using a well-structured questionnaire. For perusal of data so gathered, the statistical tests such as chi-square, t-test and F-test have been employed. Analysis reflected significant difference in respondent's perception with respect to purpose of creating CACs. While measuring the impact of locale of residence on various consumer awareness determinants, significant difference between rural and urban respondents from Punjab was found as far as post purchase awareness of consumer responsibilities is concerned, whereas significant difference between rural and urban respondents from Haryana was found for the consumer determinant pre purchase awareness of consumer responsibilities. Significant difference between the extent of consumers' awareness of the respondents hailing from selected districts of Punjab and Haryana with varied literacy rate with regard to consumer determinants consumer dispute redressal mechanism has been observed.

Article History

Article Received: 24 July 2019

Revised: 12 September 2019

Accepted: 15 February 2020

Publication: 12 March 2020

Keywords: Consumer awareness, consumer awareness campaigns, consumer awareness detreminants etc.

INTRODUCTION

In the present consumerist era, obsession for materialistic, avaricious and acquisitive possessions has resulted into change in the mindset and objective of the business i.e. from maximization of satisfaction of all the stakeholders to maximization of profits. As a consequence, business has indulged itself in various unethical, unscrupulous, immoral and deceptive practices such as selling adulterated,

defective and poor quality products, misleading advertisements, inadequate labelling, charging exorbitant price for substandard products, illusory services and under-weighting of products etc. Though carrying out the business with the prime motive of profit maximization isn't immoral, yet it is imperative for a business to remain ethical by giving due consideration to social and consumers' interest. But consumer is at the mercy and clemency end due to illiteracy and availability of inadequate

information about the products / services in the public domain. Therefore, it becomes essential on part of Government of India to make the society aware of their consumer rights and responsibilities. To this, the maiden endeavour was made in the year 1986 when 'Consumer Protection Act' was enacted with the sole objective of empowering consumers with well-defined consumer rights; providing a set of responsibilities which human beings have to discharge as a consumer and specifying a comprehensive multi-tier dispute redressal mechanism. To achieve the underlying purpose of enacting law, efforts need to be made for making consumer aware of the set consumer rights and responsibilities, and consumer grievance redressal mechanism.

Review of Literature

For measuring the extent of consumer awareness with regard to consumer rights and responsibilities, **Bhashyam (2000)** congregated data from approximately 600 respondents – equal number from rural and urban area – investigation of which revealed that extent of consumer awareness is higher for respondents from urban background than the rural ones. As far as the impact of income level of respondents on sources of consumer awareness is concerned, television emerged as a key source of information for respondents with low income, newspaper and magazine for respondents with middle and high income, and social circle for illiterate respondents.

Perusal of statistical analysis of data collected from 120 respondents from Himachal Pradesh divulged that television is an imperative source of consumer information duly followed by radio, whereas journals emerged as least effective mode of informing consumers about consumer dispute redressal mechanism. Talking in terms of gender specific consumer awareness, higher numbers of male respondents were found to be aware about existence of consumer organizations and keenness to join organizations working for consumers' cause. (**JatinderKishtwaria, Shikha Sharma, Avinash Sharma and ArunaRana (2006)**).

Realizing the need to protect consumer folk against unethical and unscrupulous practices of business, **Nkamnebe, Idok and Kalu (2009)** attempted to analyze whether nigerian consumer

fraternity was aware of their rights and responsibilities, and whether consumers were vigilant enough to locate that they are being exploited by the business. Analysis exposed that majority of respondents didn't bother verifying the product labeling and approaching the dispute redressal agencies such as NAFDAC in case goods delivered by the business are adulterated, tainted and defective.

KhanoojaReena (2010) attempted to determine extent of consumer awareness about remedies available to consumers in the event of some grievance. Three phases carried out for the study included survey of students followed by development of educational package on consumerism and imparting training to the students further followed by Assessment of change in knowledge through exposure to developed educational package. It was found that only 38% respondents were found to be aware of various consumer legislations. Only 4% of respondents were aware of CGSI, consumer helpline etc. who work for consumer. 34% respondents were of the view that they did not approach Dispute Redressal Agencies (DRAs) because of family reasons whereas 30% respondents reasoned out red tapism and 20% of respondents feel that approaching CDRFs is sheer wastage of time.

To assess the degree of consumer awareness amongst consumers from rural as well as urban areas and to classify available sources of information which help in transition of 'consumer' into 'aware consumer, various studies have been carried out' **Uppal and Rani (2010), Krishnakumar and Sakthiventhan(2012), Gowd T. Narayana, Dhairya S. and Kumar M. Ramana (2014)**. Algebraic analysis revealed that rural respondents came to be more aware of enacted legislations via newspaper and Radio whereas television, newspaper and outdoor advertisements emerged as main source of information for urban respondents. Significant difference was found as far as consumer protection awareness with regard to journal / magazine as source of consumer awareness is concerned whereas insignificant difference was found with regard to radio, news paper and outdoor advertisements.

Natarajan, Porkodi, Auxilian and Murugan (2018) made an attempt to determine the extent of consumer awareness of sampled respondents of Dindigul district – with equal number

of respondents from urban, rural and semi urban areas – using multi-stage random sampling technique for selection of district, followed by selection of blocks, and then villages. Statistical analysis revealed that social circle plays significant role in making consumers' from all the three areas aware about consumer rights, which was duly followed by print media. Of the 600 sampled respondents, 14% respondent consumers had high level awareness, 69% had medium level and 17% low level of awareness towards various consumer rights.

‘New-sprung initiatives’

With the ‘Consumer advocacy’ being the thrust area, the Department of Consumer Affairs (DCA) has laid emphasis on augmenting consumers' awareness with regard to consumer awareness campaigns initiated by the Government of India, consumer rights and responsibilities as per enacted consumer protection legislations, and empowering the consumers with well defined consumer grievance redressal mechanism. For this purpose, variety of initiatives such as ‘Consumer Helpline’ at national and state level, JagoGrahakJago campaign, financial assistance in setting up ‘Consumer Club’ in academic institutions, collaboration with industrial concerns and Chambers of Commerce so as to formulate result-oriented policies have already been undertaken. Other initiatives carried out by the DCA include: Integrated Grievance Redress Mechanism (INGRAM) portal which brings together all the stakeholders at a single platform where online registration of the grievances can be made by aggrieved consumers; a mobile application to provide an access to NCH (National Consumer Helpline) and to scan product's bar code and other desired details such as manufacturer's details, time of manufacture, quantity, quality, potency and precautionary measures to be taken while consuming the product, details of ‘Consumer care’ whom consumer can approach in case of any deficiency (in association with GS1 India); Online Consumer Mediation Centre (OCMC) for physical and online resolution of complaints which is set up by the GOI for making consumer justice quick and cost effective; usage of multi-media publicity campaigns to address the consumer's concern in respect of product labeling and weights and measures, misleading advertisement, mis-selling of goods etc.;

and regular telecast of video spots (with 30 second duration) via satellite channels on Lok Sabha TV and Doordarshan for managing issues pertaining to rural and remote areas.

Recognizing the need of involvement of state government and union territories in taking consumer campaigns a step ahead, Grant-in-Aid has been given for promoting consumer awareness activities in vernacular language and for involving local self governments working at grass root level. In addition to the pre-specified initiatives, for disseminating consumer awareness information to the people residing in far-flung rural areas including NE states of India, Meghdoot Post cards carrying the consumer rights message have been displayed in the 1,55,000 rural post offices throughout the country, and for display of consumer specific information in journals such as Kurukshetra, Aajkal, Bal Bharti the DCA and the Publication Division of Ministry of Information & Broadcasting have collaborated.

The Consumer Protection Act, a trail breaking legislation, which was enacted in the year 1986 for promoting and protecting consumers' interest and providing multi-tier quasi judicial machinery for resolving consumer grievances has been recently amended in August 2019 for bringing product liability clause and e-commerce transactions under the ambit the consumer legislations, defining unfair contracts, thereby enhancing the scope of the Act.

Objectives of the Study

- i. To examine the extent of consumer awareness with regard to consumer awareness campaigns (CACs) launched by Government of India
- ii. To assess the impact of literacy rate and locale of residence (rural and urban areas) consumers' awareness with respect to consumer awareness determinants such as Consumer Awareness Campaigns, Pre and Post Purchase Awareness of Consumer Responsibilities and Consumer Dispute Redressal Mechanism

Materials and Methods

Data was collected using a structured questionnaire – which was further segregated into numerous fragments such as demographic profile, consumer awareness campaigns, pre and post purchase consumer responsibilities, and Consumer

Dispute Redressal Mechanism. An experimental survey of approximately 120 respondents preceded the core investigation, where responses were gathered from a total of 600 respondents – 300 each from the state of Punjab and Haryana – with equal representation from rural and urban areas. For gathering data, stratified random sampling method was deployed. To this, selection of district

constituted primary stage, where literacy rate as per 2011 census was used to finalize the selection of districts. It was duly followed by selection of blocks and villages. Equal number of districts i.e. six was shortlisted from both the states. For perusal of data so gathered, the statistical tests such as chi-square, t-test and F-test have been employed.

Analysis and Interpretation

Table 1
Awareness of respondents concerning consumer awareness campaigns

Particulars	Punjab		Haryana		Total		Chi-square	p-value
	N	%	N	%	N	%		
Yes	266	88.70%	267	89%	533	88.80%	0.017	0.897
No	34	11.30%	33	11%	67	11.20%		

Analysis: 88.7% of the respondents from Punjab and 89% of the respondents from Haryana opined that though they have heard about advertisements or news endorsing various consumer awareness campaigns, yet they could not recollect the message conveyed by such campaigns. Table also exhibits that there is a insignificant difference in their awareness with respect to CACs as p value > 0.05

Table 2
Source of Knowledge about Consumer Awareness Campaigns

Particulars	Punjab		Haryana		Total		Chi-square	p-value
	N	%	N	%	N	%		
Print Media	62	20.70%	43	14.30%	105	17.50%	5.529	0.137
Electronic Media	145	48.30%	147	49%	292	48.70%		
Social Media	54	18%	70	23.30%	124	20.70%		
Public Campaigns	39	13%	40	13.30%	79	13.20%		

Analysis: From the perusal of statistical results, it became evident that 48.3% of the respondents from the state of Punjab and 49% of the respondents from Haryana get to know about various CACs via electronic media. Further, in Punjab 20.7% respondents considered 'Print Media' as another source of knowledge about CACs in comparison to 14.3% in Haryana, while at the same time 23.3%

respondents from Haryana got information through social media contrasting to 18% in Punjab. Almost same number of respondents i.e. 13% from Punjab and 13.3% from Haryana had the awareness via public campaigns. Table also exhibits that among the respondents of Punjab and Haryana, there is a non-significant difference in their source of knowledge about consumer awareness campaigns as p value > 0.05

Table 3
Sector specific Consumer Awareness Campaigns

Particulars	Punjab		Haryana		Total		Chi-square	p-value
	N	%	N	%	N	%		
Telecom	38	12.70%	38	12.70%	76	12.70%	23.58	.035*
Airlines	10	3.30%	5	1.70%	15	2.50%		
Health	37	12.30%	39	13%	76	12.70%		
Insurance	13	4.30%	32	10.70%	45	7.50%		

Education	25	8.30%	17	5.70%	42	7%
Courier Services	8	2.70%	12	4%	20	3.30%
Cable Operator Services	7	2.30%	7	2.30%	14	2.30%
Mixing Water & LPG Gas	28	9.30%	29	9.70%	57	9.50%
Real Estate	21	7%	24	8%	45	7.50%
Banking	31	10.30%	22	7.30%	53	8.80%
Electricity	26	8.70%	22	7.30%	48	8%
Consumer durables	23	7.70%	37	12.30%	60	10%
Coaching Centre	20	6.70%	11	3.70%	31	5.20%
Water Supply	13	4.30%	5	1.70%	18	3%

Analysis: Responses for sector specific consumer awareness campaigns - demonstrated above - 13% respondents from Punjab and 12.3% respondents from Haryana revealed that most of CACs are

related to health sector. 12.7% respondents from both the states informed that CACs are concerning

telecom wrongdoings followed by mixing water with gas in LPG cylinder (9.3% respondents from Punjab and 9.7% respondents from Haryana) and banking sector (10.3% respondents from Punjab and 7.3% respondents from Haryana). Table also exhibits that among the respondents of Punjab and Haryana, there is a significant difference in their perception regarding the sectors at which CACs aim at as p value < 0.05

Table 4
Purpose behind various Consumer Awareness Campaigns

Particulars	Punjab		Haryana		Total		Chi-square	p-value
	N	%	N	%	N	%		
Misleading Advertisement	24	8%	39	13%	63	10.50%	66.933	.0001*
Comparative Test	6	2%	18	6%	24	4%		
Right to Information	66	22%	49	16.30%	115	19.20%		
Jewellery	13	4.30%	9	3%	22	3.70%		
Hall Mark	15	5%	27	9%	42	7%		
Beware Retailer	33	11%	30	10%	63	10.50%		
Packers & Movers	6	2%	17	5.70%	23	3.80%		
Public Distribution System	23	7.70%	8	2.70%	31	5.20%		
Educational Institution	23	7.70%	12	4%	35	5.80%		
Mobile Booking	45	15%	13	4.30%	58	9.70%		
Responsible Consumer	0	0%	2	0.70%	2	0.30%		
Maximum Retail Price	0	0%	11	3.70%	11	1.80%		
Consumer Care	9	3%	16	5.30%	25	4.20%		

World Consumer Day	17	5.70%	23	7.70%	40	6.70%		
Air Lines	6	2%	6	2%	12	2%		
Food Adulteration	14	4.70%	20	6.70%	34	5.70%		

Analysis: Statistical analysis of the responses gathered revealed that highest number of respondents - 22% respondents from Punjab and 16.3% respondents from Haryana – thought that CACs aim at *providing* ‘Right to Information’. Further, In Punjab, 15% respondents are of the view that campaigns are related to ‘Mobile booking’, comparing to only 4.3% in Haryana. On the other hand, 13% respondents in Haryana stated the campaigns are associated with ‘Misleading Advertisements’ in comparison to 8% in Punjab. 11% and 10% respondents from both the states respectively acknowledged that it was concerning ‘Beware Retailer’. Table also exhibits that among

the respondents of Punjab and Haryana, there is a significant difference in their perception regarding the aim of creating CACs as $p\text{-value} < 0.05$

Hypothesis 1:

H10: There is no significant difference between the extent of consumers’ awareness of the rural and urban respondents from the state of Punjab with regard to numerous consumer determinants.

H1a: There is significant difference between the extent of consumers’ awareness of the rural and urban respondents from the state of Punjab with regard to numerous consumer determinants.

Table 5
Habitat’s Impact on Consumer Awareness Determinants: Respondents from Punjab

Locale of Residence		N	Mean	Std. Deviation	Std. Error Mean	t-value	p-value
Consumer Awareness Campaigns	Rural	150	95.5133	9.40708	.76808	1.514	.131
	Urban	150	97.4000	12.02403	.98176		
Pre Purchase Awareness of Consumer Responsibilities	Rural	150	147.6933	22.87607	1.86782	.614	.539
	Urban	150	149.4000	25.17403	2.05545		
Post Purchase Awareness of Consumer Responsibilities	Rural	150	81.3267	10.81107	.88272	3.131	.002**
	Urban	150	85.1800	10.50348	.85761		
Knowledge about Consumer Dispute Redressal Mechanism	Rural	150	99.4000	13.13891	1.07279	1.614	.108
	Urban	150	102.3400	18.03197	1.47230		

Analysis: To test whether locale of residence affects the extent of consumers’ awareness with respect to consumer awareness campaigns, pre and post purchase awareness of consumer responsibilities, and knowledge about consumer dispute redressal mechanism, t-test was applied. Perusal of the statistical analysis revealed that locale of residence has non-significantly affected the perceptions of respondents on consumer awareness campaigns, pre purchase awareness of consumer responsibilities and knowledge about consumer dispute redressal mechanism as p-value has been found non-significant at 5% level of significance.

Thus, inference that can be drawn is that the locale of residence of the respondents does not play any significant role in determining awareness and

knowledge with consumer awareness campaigns, pre purchase awareness of consumer responsibilities and knowledge about consumer dispute redressal mechanism. But, states have significant effect on the perspectives of the respondents regarding post purchase awareness of consumer responsibilities as the p-value is less than 0.05.

Hypothesis 2:

H20: There is no significant difference between the extent of consumers' awareness of the rural and urban respondents from the state of Haryana with regard to numerous consumer determinants.

H2a: There is significant difference between the extent of consumers' awareness of the rural and urban respondents from the state of Haryana with regard to numerous consumer determinants.

Table 6

Habitat's Impact on Consumer Awareness Determinants: Respondents from Haryana

Locale of Residence		N	Mean	Std. Deviation	Std. Error Mean	t-value	p-value
Consumer Awareness Campaigns	Rural	150	93.8200	11.46929	.93646	1.911	.057
	Urban	150	96.7667	15.00444	1.22511		
Pre Purchase Awareness of Consumer Responsibilities	Rural	150	146.8600	23.67255	1.93286	2.338	.020*
	Urban	150	152.4600	17.32036	1.41420		
Post Purchase Awareness of Consumer Responsibilities	Rural	150	82.7467	12.84977	1.04918	.928	.354
	Urban	150	84.0133	10.68712	.87260		
Knowledge about Consumer Dispute Redressal Mechanism	Rural	150	102.2667	14.95033	1.22069	1.411	.159
	Urban	150	104.8133	16.28743	1.32986		

Analysis: Perusal of the statistical analysis revealed that locale of residence has non-significantly affected the perceptions of respondents on consumer awareness campaigns, post purchase

awareness of consumer responsibilities and knowledge about consumer dispute redressal mechanism as p-value has been found non-significant at 5% level of significance. Thus, inference that can be drawn is that the locale of residence of the respondents does not play any significant role in determining awareness and knowledge with consumer awareness campaigns, post purchase awareness of consumer responsibilities and knowledge about consumer dispute redressal mechanism. But, states have

significant effect on the perspectives of the respondents regarding pre purchase awareness of consume responsibilities as the p-value is less than 0.05.

Hypothesis 3

H30: There is no significant difference between the extent of consumers' awareness of the respondents hailing from selected districts of Punjab with varied literacy rate with regard to numerous consumer determinants.

H3a: There is significant difference between the extent of consumers' awareness of the respondents hailing from selected districts of Punjab with varied literacy rate with regard to numerous consumer determinants.

Table 7

Inter Group Differences amongst Respondents from Punjab

Descriptives							
Particulars		N	Mean	Std. Deviation	Std. Error	F-value	p-value
Consumer Awareness Campaigns	Low	100	96.8200	10.70672	1.07067	.472	.624
	Moderate	100	96.9500	10.90767	1.09077		
	High	100	95.6000	10.89713	1.08971		
Pre Purchase Awareness of Consumer Responsibilities	Low	100	149.8000	25.88904	2.58890	.997	.370
	Moderate	100	145.7800	25.41398	2.54140		
	High	100	150.0600	20.39302	2.03930		
Post Purchase Awareness of Consumer Responsibilities	Low	100	82.8600	7.86119	.78612	.505	.604
	Moderate	100	84.1400	12.62275	1.26227		

	High	100	82.7600	11.43989	1.14399		
Knowledge about Consumer Dispute Redressal Mechanism	Low	100	96.2200	15.62475	1.56248	6.904	.001**
	Moderate	100	103.8300	13.78995	1.37900		
	High	100	102.5600	16.96659	1.69666		

Analysis: For discovering inter group differences amongst various groups of respondents from Punjab - with respect to consumer awareness campaigns, pre and post purchase awareness of consumer responsibilities, and knowledge about consumer dispute redressal mechanism - one way ANOVA test was applied. Analysis of the responses revealed that no significant difference has been found for the first three constructs - Consumer Awareness Campaigns, pre and post purchase consumer responsibilities – as p-value is more than 0.05, which connotes that respondents belonging to less / moderately / highly literate districts don't differ much in terms of extent of consumer awareness concerning pre-defined domains. The p-value being <0.05 reflects significant difference in respect of only one

consumer determinant namely knowledge about consumer dispute redressal mechanism. Thus, it became crystal clear that as far as awareness relating to consumer dispute redressal mechanism is concerned, education emerged as a key indicator for respondents from the state of Punjab.

Hypothesis 4

H40: There is no significant difference between the extent of consumers' awareness of the respondents hailing from selected districts of Haryana with varied literacy rate with regard to numerous consumer determinants.

H4a: There is significant difference between the extent of consumers' awareness of the respondents hailing from selected districts of Haryana with varied literacy rate with regard to numerous consumer determinants.

Table 8
Inter Group Differences amongst Respondents from Haryana

Descriptives							
Particulars		N	Mean	Std. Deviation	Std. Error	F-value	p-value
Consumer Awareness Campaigns	Low	100	93.9500	14.47141	1.44714	1.635	.197
	Moderate	100	94.7100	13.05953	1.30595		
	High	100	97.2200	12.55017	1.25502		
Pre Purchase Awareness of Consumer Responsibilities	Low	100	150.2200	20.25722	2.02572	.527	.591
	Moderate	100	147.9400	25.38743	2.53874		
	High	100	150.8200	16.09779	1.60978		
Post Purchase Awareness of Consumer Responsibilities	Low	100	82.7000	12.59349	1.25935	2.759	.065
	Moderate	100	85.5800	11.15654	1.11565		
	High	100	81.8600	11.43980	1.14398		
Knowledge about Consumer Dispute Redressal Mechanism	Low	100	98.8000	16.68847	1.66885	16.102	.0001**
	Moderate	100	110.2700	9.65240	.96524		
	High	100	101.5500	17.21778	1.72178		

Analysis: For discovering inter group differences amongst various groups of respondents from Haryana - with respect to consumer awareness campaigns, pre and post purchase awareness of consumer responsibilities, and knowledge about consumer dispute redressal mechanism - one way

ANOVA test was applied. Analysis of the responses revealed that no significant difference has been found for the first three constructs - Consumer Awareness Campaigns, pre and post purchase consumer responsibilities – as p-value is more than 0.05, which connotes that respondents belonging to less / moderately / highly literate districts don't

differ much in terms of extent of consumer awareness concerning pre-defined domains. The p-value being <0.05 reflects significant difference in respect of only one consumer determinant namely knowledge about consumer dispute redressal mechanism. Thus, it became crystal clear that as far as awareness relating to consumer dispute redressal mechanism is concerned, education emerged as a key indicator for respondents from the state of Haryana.

Conclusion

Insignificant difference has been observed as far as awareness with respect to CACs is concerned. Maximum number of respondents from the state of Punjab and Haryana get to know about consumer

campaigns via electronic media, duly followed by social media. Highest number of respondents contemplated that basic purpose behind initiating campaigns is '*Right to Information*', followed by '*Misleading Advertisements*' and '*Beware Retailer*'. Analysis reflected significant difference in respondent's perception with respect to purpose of creating CACs. While measuring the impact of locale of residence on various consumer awareness determinants, significant difference between rural and urban respondents from Punjab was found as far as post purchase awareness of consumer responsibilities is concerned, whereas significant difference between rural and urban respondents from Haryana was found for the consumer determinant pre purchase awareness of consumer responsibilities. Significant difference between the extent of consumers' awareness of the respondents hailing from selected districts of Punjab and Haryana with varied literacy rate with regard to consumer determinants consumer dispute redressal mechanism has been observed.

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