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## ASSESSMENT OF CONSUMER AWARENESS AMONGST TEENAGERS OF LUDHIANA DISTRICT

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### Abstract

*Despite the fact that a number of consumer protection legislations have been enacted in India from time to time to protect the interests of consumers, consumer is subjugated at the expense of profit maximization objective of marketer or service provider. Consumers are at disadvantageous position as they are not able to get justice in the Consumer Dispute Redressal Forum (CDRFs) just because they are ignorant of the rights available to them as a consumer, the responsibilities they need to shoulder with and working process of Consumer Dispute Redressal Forum (CDRFs). Due to apprehension of complex working process of Consumer Dispute Redressal Forum (CDRFs), consumers think twice before approaching Consumer Dispute Redressal Forum (CDRFs) and even if they take a courage to lodge complaint, they do not turn to be a satisfied consumer in most of the cases. Keeping in consideration the gap identified, the present study focuses at measuring and comparing the extent of consumer awareness with regard to various consumer protection legislations with special reference to Consumer Protection Act 1986.*

**KEYWORDS:** *Consumer Awareness, Consumerism, Consumer Rights*

### INTRODUCTION

While highlighting the need to revisit country's vision, President John F Kennedy, on March 15, 1962, delivered his special message to the Congress on protection of consumer interest, where he remarked:

*"If consumers are offered inferior products, if prices are exorbitant, if drugs are unsafe or worthless, if the consumer is unable to choose on an informed basis, then his dollar is wasted, his health and safety may be threatened, and the national interest suffers."*

Focus of his speech was to inform the legislators that, still, consumer is a victim in the hands of business. He opined that protection of the public is not a game, thereby emphasized the passage of "truth in lending" legislation to end serious abuses. Kennedy's this message became a blueprint for enactment of various consumer protection legislation across the globe (Kennedy 1962). Though five decades have rolled by, yet business sector hardly serves the consumers' interest fairly and adequately. Consumerism, self-effort on the part of consumer to safeguard his interest, is an outcome of technological innovations. At the same time, due to increasing competition, a consumer is not in a position to make price and quality comparisons resulting into shopper confusion followed by irritation and resentment. Due to mass production, it is a challenge to the consumer to select requisite product from the variety available (Cravens and Hills, 1970). It is therefore necessary for the consumers to be aware of their legitimate rights during and after purchases. In 1985 the UN promulgated

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guidelines spotlighting that “*all citizens, regardless of their incomes or social standing, have basic rights as consumers*”.

In developing countries like India, business houses keep consumer rights at a bay and give priority to their profit motive, because they know that there is hardly any room for justice for the consumer. In the year 1986, the Indian government passed a law known as “The Consumer Protection Act” aiming at controlling various fraudulent and unfair trade practices to protect the consumers’ interest, promote their general welfare, and establish standards of conduct for business and industry. However, it is obscure, to what degree these laws have made consumer aware of their basic rights and responsibilities.

### LITERATURE REVIEW

**Nkamnebe, Idok and Kalu (2009)** in their study made an attempt to understand the role of various stakeholders in protecting consumers’ interest in Nigeria. For data collection, use of personal interview method and observation method was made along with structured questionnaire. It was observed that 62% of total 93 respondents did not read label fully before buying a product as a result they were not having full information regarding price, ingredients, quality etc. of product thereby making it difficult for consumers to protect their interest. It was found out that terms used to describe product were too technical to comprehend. Only 14% of total respondents were aware about their rights, responsibilities and consumer associations. When asked about existence of consumer protection legislations, only 67% were aware of one or two laws and consumer protection institutions and out of these 67% respondents, only 45% knew key objectives behind formulation of consumer protection legislations. 76% of respondents have never taken any report of adulterated product to consumer protection agencies like SON, NAFDAC. It was suggested that there should be intensified campaign for consumer education, government being trustee of consumer should play vigorous role to make it success.

**Khanooja Reena (2010)** in her study titled “Educational Programme and Consumer Welfare” attempted to determine consumer awareness level about rights and remedies available to them and identify factors responsible for reported level of consumer awareness. Study was conducted in 3 phases for which systematic design plan was developed. 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. 150 students from different faculties i.e. arts, commerce, science were selected to register their opinion and awareness regarding provisions of Consumer Protection Act 1986. A structured questionnaire was developed to measure the impact of educational package on consumer awareness. It was found that only 38% of the respondents were aware of various Consumer protection legislations. Only 4% of respondents were aware of civil society organizations like CGSI, consumer helpline etc. who work for consumer. Out of 150 respondents not even a single person had lodged a complaint with consumer forums. 34% were of the view that they did not approach Consumer Dispute Redressal Agencies because of family reasons whereas 30% reasoned out red tapism and 20% of respondents feel that approaching CDRFs is sheer wastage of time.

**Surekha Durga (2010)** conducted a study to address issues relating to awareness level of consumers with regard to consumer protection legislations in Kolkata, West Bengal. Stratified random sampling technique was used to select 450 respondents spread over 30 wards in 15 boroughs for the purpose of study. Income was taken as an attribute applicable

to all members of population. Analysis revealed that of all the income groups, 68.8% of the respondents were aware of Consumer Protection Agencies, 73.9% about consumer forum, 75.6% with regard to right to safety, 76% about right to be informed and so on. 87% of total respondents were of the opinion that they are not exploited at the hands of business whereas only 13% of respondents feel exploited by marketer in terms of defective goods, inferior quality goods, poor after sale service, unreasonable price etc. 45.8% of exploited consumers approached consumer dispute redressal agencies (CDRAs), for redressal of their complaints and their problem was resolved by grant of adequate compensation and removal of defect. Need was felt to unite consumers and form associations to fight for their rights.

**Uppal and Rani (2010)** conducted a study to analyze extent of awareness among rural and urban consumers of Punjab and to suggest measures to enhance consumer awareness. Sample of 800 respondents (equal number of urban and rural respondents) was selected keeping in mind parameters like area, age, education, monthly income and gender. Statistical techniques like weighted average score (WAS), rank, coefficient of variation (CV), t-test and chi square test were used to comprehend the response. Study revealed that 90% of urban and 75.50% of rural respondents were aware of their rights as a consumer. Female respondents (84.44%) were found to be more aware of their rights than their male counterparts (80.57%). People between the age group of 45-55 have very little awareness. Chi square value showed that difference in awareness level of rural and urban respondents is significant at 1% LOS (on the basis of profile of respondents like area, age, education, occupation, monthly income except gender). Consumers were aware of their right to safety the most followed by right to choice and right to redressal. Television emerged as main source of information regarding consumer rights. As far as awareness about provision of the Consumer Protection Agencies is concerned, chi square value revealed that difference in opinion of respondents is found to be significant at 1% level of significance. The ongoing analysis indicated low level of awareness among consumers of Punjab with regard to rights, Consumer Protection legislations, and grievance redressal mechanism etc. It was suggested that government should follow advertisement campaign to spread awareness where television should be key domain to focus.

**Deepika and Kumari (2012)** in an exploratory study aimed at determining awareness level of consumers regarding various consumer protection legislations among students. Students of College of Home Science, Hyderabad constituted population from which 30 consumers were selected for data collection and Interview method was used. Analysis of data collected revealed that 96.6% of total respondents were aware of Indian Penal Code 1860 followed by 83.3% in case of sales of goods Act 1930, Indian Contract Act 1872 and Agricultural Product Act 1937. Only 53.3% the respondents were aware of Consumer Protection Act 1986, which is magna-carta for protecting the interests of consumers. It showed that even after 25 years of enactment of the Act, government need to educate masses about existence of Consumer Protection Act 1986. Not even a single consumer was aware of Railways Claims Tribunal Act 1987. Newspaper, Journals and Course Curriculum emerged as source of information of Consumer Protection legislations.

### **OBJECTIVES OF THE STUDY**

- To assess the extent of consumer awareness with regard to consumer rights and responsibilities among teenagers from the city of Ludhiana
- To suggest measures to increase consumer awareness among teenagers

## RESEARCH METHODOLOGY

The present study is descriptive in nature. Primary source constitutes the main assemblage of information. A structured questionnaire was being prepared and data was collected from rural as well as urban respondents. Data was collected from the sample subjects, the students of conventional courses from four different colleges which were randomly selected from the city of Ludhiana on the basis of convenient geographical location. 210 consumers, other than complainants, were also selected to examine the general level of awareness of consumer about consumer rights and consumer protection legislations. Chi-square test, weighted average score methods and descriptive statistics were used to analyze the data.

## HYPOTHESIS

**Ho:** There is no significant difference between rural and urban respondents with regards to consumer awareness.

**H1:** There is significant difference between rural and urban respondents with regards to consumer awareness.

## DATA ANALYSIS AND INTERPRETATION

### Understanding of the term 'Consumer'

**Table 1: Distribution of customers according to their understanding of the term consumer (Multiple Response)**

Consumer	Rural		Urban		Total		Z-value
	No.	%age	No.	%age	No.	%age	
One who buys or agrees to buy goods for own consumption	76	72.38	73	69.53	149	70.95	0.46
One who buys or agrees to buy goods for commercial purposes or resale.	4	3.81	9	8.57	13	6.19	1.43
One who avails or agrees to avail services for own	71	67.62	70	66.67	141	67.14	0.01
One who avails or agrees to avail services for earning livelihood only	5	4.76	7	6.67	12	5.71	0.60
Both (a) and (c)	49	46.67	45	42.86	94	44.76	0.56
Both (b) and (d)	1	0.95	4	3.81	5	2.38	1.36

The Understanding of the term 'Consumer' was assessed by placing four definitions of consumer before the respondents. These definitions included 'one who buys or agrees to buy goods for own consumption', 'one who buys or agrees to buy goods for commercial

purpose or resale’, ‘one who avails or agrees to avail services for own’ and ‘one who avails or agrees to avail services for earning livelihood only.’ Highest proportion i.e. 70.95 % of total respondents were of the view that consumer is that who buys or agrees to buy goods for own consumption, followed by 67.14 % who thought that consumer is a person who avails or agrees to avail services for own. There were only 6.19 % and 5.71 % of the total respondents who opined that buying or agreeing to buy goods and services for commercial use or resale is a consumer activity. When we tried to get together the goods and services for self use, 44.76 % of the respondents were there to opine in favour of this. It was only 2.38 % who favored the definition of consumer as who buys/avail or agree to buy/avail goods or services for commercial use. Region wise analysis showed that similar pattern was observed as in case of total respondents.

### Awareness about Consumer Rights

**Table 2: Distribution of consumers according to their awareness about consumer rights**

Particulars	Rural		Urban		Total	
	No.	%age	No.	%age	No.	%age
Aware	38	36.19	55	52.38	93	44.29
Not aware	67	63.81	50	47.62	117	55.71
chi-square	5.58*					

The information given in Table 2 showed that 44.29% of the total respondents were aware of the consumer rights. This proportion was 36.19% in rural areas and 52.38% in urban areas. The pattern of awareness differed significantly between rural and urban areas as indicated by the value of chi-square (5.58\*). The respondents who were aware of their consumer rights were further asked to register their awareness about various consumer rights, information collected thereof has been depicted in the following table:

**Table 3: Awareness of Consumers about various rights of consumers**

Consumer Rights	(Multiple Response)						
	Rural (N = 38)		Urban (N = 55)		Total (N = 93)		Z-value
	No.	%age	No.	%age	No.	%age	
Right to information	13	34.21	38	69.09	51	54.84	3.32**
Right to choice	18	47.37	36	65.45	54	58.06	1.74
Right to consumer education	7	18.42	22	40.00	29	31.18	2.21*
Right to safety	10	26.32	23	41.82	33	35.48	1.54
Right to be heard	11	28.95	24	43.64	35	37.63	1.44
Right to basic needs	6	15.79	14	25.45	20	21.51	1.12

Out of 93 total aware respondents, majority i.e. 58.06 % were aware about right to choice, followed by right to information (54.84%), right to be heard (37.63%) and right to safety (35.48%). Only 21.51 % of them were aware about rights to basic needs whereas 31.18 % were aware about right to consumer education. Though the pattern of awareness about various consumer rights was same in rural and urban areas but the extent of awareness about rights to information was significantly higher in urban areas (69.09%) as compared to that in rural areas (34.21%). Similar was the trend in case of awareness about right to consumer education. This was again significantly higher among urban respondents (40.00%) than that among rural respondents (18.42%). Though among all the rights, the extent of awareness was higher among urban respondents as compared to that among rural respondents, but the differences were statistically non significant. Overall it can be summed up that consumers were more aware about rights to information and right to choice than other consumer rights. However, the urban consumer is more aware than rural consumer.

#### Source of information of consumer rights

**Table 4: Source of information about consumer rights for respondents  
(Multiple response)**

Source of information	Rural (N = 38)		Urban (N = 55)		Total (N = 93)		Z-value
	No.	%age	No.	%age	No.	%age	
Newspaper	15	39.47	17	30.91	32	34.41	0.86
Magazines	18	47.37	8	14.55	26	27.96	3.47**
Television	20	52.63	19	34.55	39	41.94	1.74
Radio	7	18.42	2	3.64	9	9.68	2.37*
Books	19	50.00	18	32.73	37	39.78	1.67
Internet	5	13.16	5	9.09	10	10.75	0.62
Others	3	7.89	3	5.45	6	6.45	0.47

Respondents were asked for the sources of information of consumer rights. Data showed that the highest proportion i.e. 41.94 % of total aware respondents reported that television was their major source of information about consumer rights, followed by book (39.74%), newspaper (34.41%) and magazines (27.96%). As much as 10.75 % of them also used internet as information source while 9.68 % got information from radio also. From other sources, only 6.45 % acquired information about consumer rights. Pattern among different regions was somewhat different. Use of magazines and radio as information source was significantly higher among rural respondents as compared to rural respondents. Thus television emerged as the most common source of information about consumer rights while use of internet was limited. Magazines and radio were more common in rural areas than to urban areas.

## Rights exercised by the consumers

**Table 5: Distribution of respondents according to exercising consumer rights**

Rights Exercised or not	Rural (N = 38)		Urban (N = 55)		Total (N = 93)	
	No.	%age	No.	%age	No.	%age
Yes	22	57.89	43	78.18	65	69.89
No	16	42.11	12	21.82	28	30.11
chi-square			4.40*			

All the consumers who were aware of consumer rights were not found to be exercising consumer rights. Data tabulated in table 5 showed that about 70 % of the aware consumers exercised their consumer rights. This figure was 57.89 % in case of rural consumers and 78.18 % in case of urban consumers. The urban aware consumers who exercised consumer rights were significantly higher than the rural consumers as indicated by the value of chi-square (4.40\*).

## Reasons for not exercising the rights

**Table 6: Reasons for not exercising the rights by the respondents (Multiple Response)**

Reasons	Rural (N = 16)		Urban (N = 12)		Total (N = 28)		Z-value
	No.	%age	No.	%age	No.	%age	
Wishful Denial	5	31.25	2	16.67	7	25.00	0.88
Procedural Difficulties	13	81.25	12	100.00	25	89.29	1.59
Time Consuming Process	10	62.50	10	83.33	20	71.43	1.21
To avoid litigation	9	56.25	5	41.67	14	50.00	0.76
To reduce botheration	5	31.25	1	8.33	6	21.43	1.46

There were only 28 out of total 93 aware consumers who did never exercise consumer rights. Out of these 28 consumers, the highest proportion is 89.29 per cent did not exercise the consumer rights due to the procedural difficulties from approaching CDRF to the arrival of judgement. This reason was followed by time consuming process which hindered 71.43 per cent of them from exercising consumer rights. As much as 50.00 per cent reported that they could not exercise rights in order to evolved litigation. The other reasons, reported by only 25.00 and 21.43 per cent of them were wishful denial to exercise and to reduce the botheration in terms of paper work, appearance before CDRF, etc.

Quite a similar pattern of reasons of not exercising the consumer rights was found in case of rural and urban consumers. However, all of the urban consumers who could not exercise the consumer rights reported procedural difficulties as a reason for this, while the

corresponding figures in case of rural consumer was 81.25 per cent. However, the differences in the opinion of rural and urban consumers were non-significant.

### III-Practices against which consumer protection needed

**Table 7: Types of ill-practices against which need to protect the interest of consumers (Multiple Response)**

Particulars	Rural		Urban		Total		Z-value
	No.	%age	No.	%age	No.	%age	
Misleading Advertisement	37	35.24	39	37.14	76	36.19	0.29
Unfair Trade Practices	33	31.43	30	28.57	63	30.00	0.45
Unreasonable Prices	26	24.76	33	31.43	59	28.10	1.08
Defective Packaging	19	18.10	24	22.86	43	20.48	0.86
Substandard Quality of Products	24	22.86	33	31.43	57	27.14	1.40
Inadequate Labeling	22	20.95	12	11.43	34	16.19	1.87
Deficiency in services	22	20.95	25	23.81	47	22.38	0.50
Poor after sale services	22	20.95	28	26.67	50	23.81	0.97
Negligence on part of Trader	22	20.95	25	23.81	47	22.38	0.50

When asked about the need to protect the interests of the consumer, all the 210 respondents replied in positive. This indicated that consumer realizes that there is a need to protect his/her interests. Then the respondents were asked what types of ill-practices are there against which protection of consumers' interests is needed. Their responses are given in Table 7. Maximum number of total respondents i.e. 76 (36.13%) highlighted the need to protect consumer's interest against misleading advertisements which led them buy/avail sub-standard quality goods and services. This was followed by unfair trade practices (30.00%), unreasonable prices (28.10), sub-standard quality of products (27.14%) and poor after sale services (23.81%). The lowest proportion is 16.19 per cent of them informed that consumers' interests needed to be protected against the ill-practice of inadequate labeling, followed by defective packaging (20.48%), deficiency in services and negligence on part of the traders (22.38% each). The region-wise analysis also depicted a similar pattern of ill-practices against which protection of consumers' interests was needed. Their opinions were very close to each other. That is why no z-value tuned to be significant.



**Awareness about legislation to protect consumers' interest**

**Table 8: Awareness of respondents with regard to consumer protection legislation**

Awareness	Rural		Urban		Total	
	No.	%age	No.	%age	No.	%age
Yes	49	46.67	67	63.81	116	55.24
No	56	53.33	38	36.19	94	44.76
chi-square			6.24*			

**Table 8.1: Awareness of respondents about various consumer protection legislation (Multiple Response)**

Awareness of Consumer Protection Legislation	Rural (N =49)		Urban (N = 67)		Total (N = 116)		Z-value
	No.	%age	No.	%age	No.	%age	
Consumer Protection Act, 1986	38	77.55	55	82.09	93	80.17	0.61
Monopolies and Restrictive Trade Practices Act, 1969	18	36.73	15	22.39	33	28.45	1.69
Prevention of Food Adulteration Act, 1954	5	10.20	8	11.94	13	11.21	0.29
Essential Commodities Act 1955	9	18.37	8	11.94	17	14.66	0.97
Standards of weights and Measures Act, 1976	5	10.20	4	5.97	9	7.76	0.84
Household Electrical Appliances (Quality Control) Order	1	2.04	9	13.43	10	8.62	2.16*

After knowing about the consumer viewpoint about the need to protect consumer interests, they were asked whether they were aware of various consumer protection legislation to protect consumer interest prevailing in India. Their responses are incorporated in Table 8.1. As much as 55.24% of the total respondents were aware about various legislation for protection of consumer interests. This figure was 44.67% and 63.81% among rural and urban respondents, respectively. The extent of awareness was found to be significantly higher among urban consumers than that among rural consumers as conveyed by the value of chi-square (6.24\*). Analysis further revealed that out of total aware respondents, as high as 80.17 per cent were aware about the Consumer Protection Act, 1986. Thus proportion came to be 77.55 and 82.09 per cent in rural and urban regions respectively. Out of total aware respondents, 28.45 per cent were aware about monopolies and Restrictive Trade Practices

Act, 1969, followed by Essential Commodities Act, 1955 (14.66%) and Prevention of Food Adulteration Act, 1954 (11.21%).

There were only 7.76 and 8.62 per cent of them who were aware about standard about standards of Weights and Measures Act, 1976 and Household Electrical Appliances (Quality Control) Order respectively. The pattern of awareness about various legislation was almost similar among rural and urban respondents. Though there was only 13.43 per cent of urban respondents aware about Household Electrical Appliances Order, but it was significantly higher in comparison with their counter parts in rural regions if only 2.04 per cent. This is indicated by the significant z-value in this regard (2.16). All other z-values were non-significant indicating similar level of awareness about rural and urban respondents.

#### Awareness about person/institution eligible for lodging complaint

**Table 9: Awareness with regard to the person/institution who can lodge complaint (Multiple Response)**

Person / Institution	Rural (N =49)		Urban (N = 67)		Total (N = 116)		Z-value
	No.	%age	No.	%age	No.	%age	
Consumer	31	63.27	58	86.57	89	76.72	2.93**
Central Government	3	2.86	11	10.48	14	6.67	1.68
State Government	5	4.76	13	12.38	18	8.57	1.35
One or more consumers on behalf of numerous consumers having same interest.	18	17.14	28	26.67	46	21.90	0.55
Any voluntary consumer association registered with Companies Act, 1956 or Societies Registration Act, 1960 or under any other law for the time being in force.	22	20.95	29	27.62	51	24.29	0.17

As high as 76.72 per cent of total aware respondents were aware about the eligibility of the consumer for lodging complaint for protection of consumer interest. About one fourth (24.29%) of them were aware about voluntary consumer association registered under Companies Act, 1956 or Societies Registration Act, 1960 or any other law for the time being in force for their eligibility to lodge complaints in from of the consumer and against ill-practices of the marketers. About 22 per cent were aware that one or more consumers are eligible to lodge complaint on behalf of numerous consumers who are having the same interest. Only 8.57 and 6.67 per cent of them were aware about the eligibility of state government and central government respectively for lodging a complaint market

ill-practices. This shows that the a large as and chunk of aware respondents are also aware that consumer, himself/herself, is eligible for lodging complaint against ill-practices of marketers.

### Conclusion

It may be concluded that most of the consumers are to the view that only the person who buys/avails or agrees to/avail goods/services is the consumer. In the view of majority of customers, the persons who buys/avails or agrees to big/avail goods/services for commercial purpose or resale should not said to be consumer. Level of awareness about consumer rights is low among the consumer. Moreover, it was significantly low among rural respondents. About 70 per cent of the aware consumers use to exercise their rights. The exercise of consumer rights is higher among urban consumer then rural consumers. Those aware consumers, who did not exercise their rights reported procedural difficulties as time consuming process as the major reasons for it. All the consumers feel the need to protect interests of the consumer. About 55 per cent of the consumers were aware about various legislation for protection of consumer interest. Hence, there is a due need to increase the level of awareness of consumers about consumer protection mechanism for the protection of consumer interests prevailing with country. For this purpose, social advertising, workshops, seminars and awareness camps can be organized by government as well as NGOs.

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