



## Navigating the Challenges Faced by Country Consumers

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### ABSTRACT

Measuring the purchasing behaviour of rural consumers, including what they buy, where, and in what quantities, is relatively straightforward. However, recent trends indicate that rural consumers are increasingly aware of their choices and more engaged in economic activities. Despite this, their needs differ significantly from those of urban consumers, presenting challenges for manufacturers and vendors in meeting these needs and addressing deficiencies in their products and services. Factors such as higher illiteracy rates, limited transportation, lack of awareness about new trends and products, and inadequate connectivity contribute to the vulnerability of rural consumers to exploitation and unfair practices. This paper explores the various challenges faced by rural consumers in India in detail.

### Introduction

The adage "India lives in its villages" remains true even 65 years after independence. Approximately 70% of the population resides in rural areas, relying on consumer goods produced by industries. Despite being the primary producers of grain, rural consumers often have little choice but to buy processed products from brand companies without scrutinizing their quality, quantity, purity, or associated factors. Awareness of "Maximum Retail Price (MRP)" and "Inclusive of All Taxes" is limited among them. Furthermore, rural areas still face inadequate market expansion in the 21st century. Consequently, villagers must purchase available commodities on the terms set by vendors, with little room for negotiation. Vendors often charge standard prices for substandard goods, taking advantage of the rural population's relative naivety. Adulterated food products are commonly sold with little fear of enforcement, and issues like inaccurate weights and measurements are frequent. Even vegetable sellers can easily deceive rural consumers. Essential commodities are often scarce, leading to black marketing and inflated prices. Additionally, fertilizers, packaged seeds, and pesticides are frequently of poor quality and overpriced. Overall, from everyday consumer goods to agricultural supplies, rural consumers are easily exploited by unscrupulous dealers<sup>1</sup>.

In this context, this paper aims to explore the issues faced by rural consumers. Are they aware of the remedies available to them? How can they find relief? Should they expend their time, money, and energy fighting for fair treatment in everyday purchases? Who is responsible for protecting them? Is it not the duty of state machinery to ensure adequate safety for these vulnerable rural consumers? Addressing these questions necessitates an examination of consumer empowerment concepts.

### Key factors affecting Rural Market

To understand better about rural consumers, they are divided into several suitable categories :

#### 1. Income

The majority of the rural population typically belongs to low-income groups, as common occupations in these areas include farming, manual labor, small retail businesses, and various small-scale services. Consequently, their earnings tend to be low. Additionally, wages and payments in rural areas are often received on a daily or weekly basis, which leads consumers to prioritize purchasing essential goods.

#### 2. Occupation

As previously mentioned, the rural population is engaged in straightforward occupations such as labor work, farming, small shopkeeping, and various small-scale services. Consequently, they are more inclined to purchase household items, industrial supplies, and farming materials. This understanding can guide brands and businesses in developing products that address these fundamental needs, while also creating opportunities to introduce additional offerings.

<sup>1</sup> Dr. S.C. Roy, Associate Professor, Chanakya National Law University, Patna, Bharati Law Review, Oct.–Dec., 2013

### 3. Culture

Culture is an inseparable part of our country and more prominently so in rural areas. Cultural factors such as different religions, castes, traditions and linguistic groups often affect the choices, and purchase decisions.

### 4. Age Groups

Rural areas often display higher populations who are middle aged or seniors. Younger population tends to move to urban or semi urban areas in search of education and employment opportunities. Hence, it may be effective to use products that target the resident population in the areas.

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## Factors Influencing Rural Consumer Behaviour

### 1. Culture

Cultural groups across different regions exhibit varying buying behaviours, ranging from subtle to significant differences. Political factors also influence consumer perspectives, whether through regulations set by local Gram Panchayats or larger political entities. Social traditions and attitudes impact how rural consumers view products, with sensitivities around certain topics potentially affecting product choices. Moreover, the caste system, which remains more pronounced in rural areas, can influence individuals' social rights, behaviours, and consequently, their product preferences. In some regions, the caste system may pose challenges to the free movement of goods.

From a marketing standpoint, it is crucial to approach different castes with sensitivity. Brands must ensure that their products and messaging do not offend any caste or group, while also addressing their unique needs and concerns in a respectful and inclusive manner.

### 2. Literacy

The income level of the rural population significantly affects their buying preferences and patterns. For instance, lower-income groups tend to purchase fewer products and in smaller quantities compared to higher-income groups. This income level is, in turn, shaped by various other economic factors, which we will explore further below.

### 3. Employment

The availability of local employment opportunities and the frequency of wage payments influence a household's income level, which in turn affects their purchasing decisions. Occupations such as farming and industry can drive demand for raw materials.

### 4. Cost of living and Infrastructure

The cost of living represents the amount rural consumers spend to access essential services and facilities, including housing, transportation, utilities, and medical care. Increased expenditures on these necessities can result in a reduction in the budget available for consumer goods.

### 5. Infrastructure and Technology

Adequate infrastructure, including transportation, warehouses, and communication systems, facilitates a smoother flow of products within supply chains, leading to a greater variety of choices for rural consumers. Over time, increased awareness of a broader range of products can enhance rural consumption patterns, encouraging consumers to move beyond traditional purchasing habits and explore new products and brands. Additionally, technology such as the internet and television can support e-commerce, online services, and provide greater awareness of the diverse product options available in the market.

### 6. Government Policies

The government often provides various schemes, subsidies, incentives, and programs to encourage development of rural areas. Subsidies and incentives from the government can facilitate purchases in those areas.

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## Changing Face of Rural India in Consumer Market<sup>2</sup>

In recent years, rural India has seen a rise in consumer purchasing power and an increased desire to enhance living standards. Government efforts to tackle poverty have significantly improved conditions for rural communities. Consequently, rural consumers have elevated their lifestyles by adopting more nutritious food and investing in lifestyle products such as cosmetics, beverages, and mobile phones, which have become essential items for them.

Several government schemes and programs have reshaped the marketing landscape in rural India. Key initiatives, such as the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA), with a budget of Rs.86,000 crores, for year 2024-25 have provided rural populations with resources to meet their daily needs. Various rural development programs have led to a surge in employment opportunities for the rural poor. MGNREGA guarantees 100 days of employment per household, offering crucial bargaining power to counteract exploitation in the farming sector. Additionally, increased labour demand in urban projects like the Jawaharlal Nehru National Urban Renewal Mission (JNNURM) has led to higher remittances from migrant workers.

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<sup>2</sup> George Cheriyan, Director, CUTS International, Rural Consumers and Role of Local Bodies in Consumer Protection, CUTS Cart

The Bharat Nirman program, with a budget of 58,000 crores for 2011-12, aims to bridge the gap between rural and urban areas and enhance rural living standards. This initiative includes projects focused on irrigation, roads (Pradhan Mantri Gram Sadak Yojana), housing (Indira Awaas Yojana), water supply, electrification, and telecommunication connectivity.

A study commissioned by the Rural Marketing Association of India (RMAI) and conducted by MART, a New Delhi-based research organization specializing in rural solutions, indicates that the rural economy has remained unaffected by the global economic slowdown since 2008. The research shows that rural incomes have been rising, largely due to sustained agricultural growth over four consecutive years. A record harvest of 230 million tonnes of food grains in 2010, combined with a 40 percent increase in the minimum support price for wheat and paddy over two years, has significantly boosted farmers' incomes. Additionally, the rural economy has benefited from a 71,600 crore farmer loan waiver. Currently, rural India contributes 56 percent of the nation's income, 64 percent of its expenditure, and 33 percent of its savings. Furthermore, rural areas account for 30 to 60 percent of the consumption of popular consumer goods and durables.

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### Potential in Rural Market<sup>3</sup>

According to the Market Information Survey of Households (MISH) conducted by NCAER, rural India is undergoing significant transformation and growth. The rural market is emerging as a substantial and largely untapped potential. A 2007 McKinsey<sup>4</sup> survey projected that, within 20 years, rural India could surpass the total consumer markets of countries like South Korea or Canada. Supporting this trend, in 2010, the Life Insurance Corporation of India (LIC) sold 55 percent of its policies in rural areas, and 41 million Kisan credit cards were issued compared to 22 million credit-cum-debit cards in urban areas. As the rural market expands and purchasing power increases, it is becoming a crucial component of India's overall market. The dominance of rural markets in the Indian marketing landscape calls for targeted marketing strategies. Nielsen survey data reveals that 40 percent of fairness creams for men are consumed in rural areas, with this category growing at 40 percent annually over the past three years. Additionally, products typically considered urban-centric, such as instant noodles, juices, sanitary napkins, and milk foods, are experiencing faster growth in rural areas compared to urban regions.

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### Issues Faced by Rural Consumers

As rural markets expand, the limited knowledge about their rights and the lack of skills to make informed decisions leave rural consumers in India vulnerable to exploitation. They often face numerous issues, including substandard products and services, adulterated food, inaccurate weights and measures, counterfeit and harmful drugs, inflated prices, endemic shortages leading to black marketing and profiteering, and unfulfilled product guarantees. Additionally, rural consumers, who primarily rely on weekly markets for essential purchases, are frequently deceived due to a lack of alternatives.

Rural consumers in India often lack awareness and organization, making them vulnerable to exploitation by manufacturers, traders, and service providers. This population is not only dispersed but also diverse and heterogeneous. With globalization and liberalization, the rural market in India represents one of the largest potential markets globally. However, this situation has led to significant opportunities for exploitation. Manufacturers and traders exploit the conditions of rural consumers, whose situation is often dire due to the limited competition among sellers. Rural consumers frequently encounter issues such as adulteration, inaccurate weighing and measuring, inadequate safety and quality control in appliances and equipment (both electrical and mechanical), unfair warranties and guarantees, imitation products, misleading sales tactics, and unreasonable pricing.

Let us discuss some of such issues faced by rural consumers in detail.

#### 1. Lack of Awareness

- Rural areas often have less access to information sources such as newspapers, internet, and other media, which hinders consumers' ability to make informed choices about products and services.
- Lower literacy levels and limited educational resources can contribute to a lack of understanding about product quality, consumer rights, and the availability of better options.
- Rural consumers may have less exposure to new or diverse products and brands, leading to a reliance on traditional options and less inclination to explore alternatives.
- There is often limited awareness of consumer rights and protections, leaving rural consumers vulnerable to exploitation and unfair practices.
- Slow adoption of technology, including digital platforms for information and e-commerce, further exacerbates the issue, limiting rural consumers' ability to compare prices, read reviews, and access a wider range of products.

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<sup>3</sup> George Cheriyan, Rural Consumers and Role of Local Bodies in Consumer Protection, CUTS Cart

<sup>4</sup> 'The 'Bird of Gold: The Rise of India's Consumer Market' May 2007, McKinsey & Company

## 2. Adulteration

Rural consumers generally suffer from sub-standard products and services, adulterated food items, due to their illiteracy, lack of awareness, ignorance and lack of proper bills because of their heterogeneous and diverse nature.

Adulteration takes several forms, and each one of them poses great risks to our health and overall well-being. Let's discover some of the most common adulteration methods<sup>5</sup>:

- *Mixing Harmful Substances*: This involves adding chemicals, sand, pebbles, and other hazardous materials into food. These unwanted elements can seriously compromise the safety and quality of what we consume.
- *Incorporating Decomposed Food*: When spoiled or decomposed food is mixed with healthy ones, it masks its true condition. This deceptive practice falls squarely within the realm of food adulteration.
- *Substituting Quality for Quantity*: Sometimes, unscrupulous individuals replace high-quality ingredients with cheaper, lower-quality alternatives. This not only diminishes the nutritional value of the food but can also lead to health issues.
- *Misleading Information*: Products may be sold with false information about their expiration date, manufacturing date, or ingredients. This misinformation can be dangerous for consumers who rely on accurate labelling.
- *Addition of Toxic Substances*: Adulteration also involves introducing harmful substances into food to increase profits and sales. This could include unauthorised colourings, dyes, or dangerous preservatives.
- *Misbranding*: Altering crucial information such as manufacturing dates, expiry dates, or ingredient lists constitutes a form of food adulteration. Such misrepresentations can have serious consequences for consumers.
- *Artificial Ripening*: Using chemicals to speed up the ripening process in fruits and vegetables is another form of food adulteration. For instance, mangoes are sometimes ripened using carbide to meet commercial demand despite the potential health risks

## 3. Less and incorrect weighing and measuring

- Spurious, under weights, or stones, bricks, etc. are used in place of standard weights in vegetable and grocery shops. This is often common in local and weekly markets.
- Sometimes the seller weighs pickings along with the goods which the consumer does not know.
- The seller tries to deceive the consumer by using the manipulated digital weighing scales in place of standard scales; the hand weighing scales are usually weighting less than the actual weight. This is also seen in local shops, and rural consumers are easily fooled because of this.
- Boxes or bottles that are used in packed goods are generally of a shape that would give lesser quantity to the consumer. For example, a bottle with heavy base and sleek bottle gives an impression that the quantity of goods is ok but in reality it is less, this is a recent trend in making fool of consumers, and rural consumers are the most unaware section. For measuring milk also wrong methods are used.
- Many a time's magnets are used in the local and weekly markets.

## 4. Absence of Safety and Quality of Products

Without access to detailed information or reviews, rural consumers may be unaware of the true quality and safety standards of products. This lack of knowledge makes it easier for them to be misled by substandard or unsafe equipment. Products sold in rural areas might not always have clear or accurate labelling regarding safety standards and usage instructions. Misleading or incomplete information can result in consumers unknowingly purchasing unsafe equipment. As most of the rural consumers are illiterate, they are unable to interpret the warning manuals and it makes it difficult for them to understand the safety measures mentioned therein.

Financial constraints can push rural consumers to opt for cheaper, lower-quality equipment that may not meet safety standards. Vendors might exploit this by selling subpar products at competitive prices.

## 5. Defective goods and deficient services

Defective goods, such as faulty agricultural equipment or contaminated food, can pose serious health risks, potentially leading to injuries or health issues. Whereas Service deficiencies like poorly delivered services, such as inadequate healthcare or sanitation, can directly affect the well-being and safety of rural populations. Defective goods and deficient services leads to reduced productivity and decreased quality of life of products, which leads to a heavy financial loss to rural consumers that are already deficient at money, and makes them lose trust in vendors.

<sup>5</sup> TATA AIG Team, Food Adulteration, Reasons, Different types, Secure Health Insurance, available at <https://www.tataaig.com/knowledge-center/health-insurance/food-adulteration>, last seen on 09/09/2024

## 6. Misrepresentation and Unfair Assurances

Misrepresentation of products may lead in financial losses of rural consumers who already have low annual incomes. It results in reduced trust and confidence to participate in economic activities in market. Such misrepresentation and unfair assurances are also harmful in the field of healthcare and medicinal services, it may cause a threat to life of rural consumers who are already run deficient at adequate health facilities. Unfair practices can reinforce existing social and economic inequalities, making it harder for rural consumers to achieve equitable access to quality products and services.

## 7. Endemic shortages leading to black marketing and profiteering

When essential goods are in short supply, black marketers and profiteers exploit this scarcity by inflating prices far beyond their fair market value. Rural consumers, facing limited choices, are often forced to pay exorbitant prices for basic necessities like food, fuel, and medicine, which can drastically strain rural households' budgets. In the black market, where regulation and oversight are minimal, consumers are at risk of purchasing substandard or counterfeit products. This can be particularly harmful when it comes to essential items like medicines or agricultural inputs.

## 8. Cheating in the form of Spurious and mirror image goods

The rural consumers who generally depend on weekly markets to purchase essential things are often cheated due to lack of choice.

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## Rural Consumers: Change in Mindsets<sup>6</sup>

On the basis of researches done in this field, the followings are the findings:

- While rural consumers may not have extensive formal education, they are often remarkably perceptive, possessing a wealth of common sense and practical experience in navigating life's challenges and uncertainties. Their resourcefulness and adaptability are evident in their ability to repair equipment such as tractors, hand pumps, and motorbikes, as well as in their knack for devising local solutions to everyday problems.
- Despite having limited economic resources, the rural consumer prioritizes value for money over merely seeking "cheap" products. In rural markets, the concept of premium products is less significant; consumers are more focused on functionality rather than added "frills" in consumer durables. Excessive features in a product can often confuse the rural buyer.
- Rural consumers are typically skeptical and cautious of outsiders from urban areas, often feeling alienated by their condescending attitudes. As a result, it can be challenging for someone unfamiliar to persuade rural consumers to spend their money.
- Brand loyalty is often strong among village consumers, but this is not always due to genuine brand loyalty. Limited access to alternatives and a lack of information about other options often lead them to stick with familiar and trusted brands.
- In rural markets, brand recognition is frequently based on logos, symbols, and colours rather than the actual brand name. This tendency contributes to the prevalence of counterfeit products, as it becomes easier to deceive rural consumers with look-alikes that resemble the familiar visual elements.
- The purchase of costly items, such as consumer durables, is marked by a high level of involvement and careful scrutiny. Buyers often conduct thorough checks to confirm the validity of their decision. Marketers should therefore offer reassurance and create opportunities for customers to 'see and touch' the product as part of their marketing strategies.
- Routine plays a crucial role in a rural consumer's life due to the time-consuming nature of their daily activities. Their schedule is shaped by natural cycles and seasons rather than by the calendar or clock, meaning Sundays are not necessarily seen as holidays. In their buying decisions, rural consumers tend to take their time and are not easily rushed into making a hasty purchase.
- Rural incomes exhibit significant seasonality among large farmers. In contrast, petty farmers, farm laborers, non-farm workers, and salaried individuals experience more consistent and predictable income patterns, leading to more regular and predictable consumption cycles.
- Due to the high level of interpersonal communication in village life and the relatively low reach of mass media, word of mouth is a highly effective means of influence. Before making purchases, rural consumers often consult existing users, dealers, influential village figures, and youth who study or work in urban areas.
- In households with television ownership, women and children are the most frequent viewers. This shift contrasts with the traditional scenario where household decisions were primarily dominated by the head of the household. Women and children are increasingly becoming key drivers of demand for household goods. However, decisions regarding durable items such as radios, TVs, and two-wheelers remain predominantly male-driven, though they are made with input from others in the community.

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<sup>6</sup> Dr. Prabhakar Shukla, Manju Sharma, A Study on Attitude and Behaviour of Rural Consumers, International Journal of Research in Advent Technology, Vol.7, No.1, January 2019  
E-ISSN: 2321-9637, Available online at [www.ijrat.org](http://www.ijrat.org)

- Rural youth are increasingly exposed to urban lifestyles due to their frequent visits to cities for higher education or employment. Additionally, their media consumption, particularly of television, is significantly higher. As a result, urban lifestyles are becoming an aspirational model for them, leading to a growing preference for national brands.
- Culture and social norms exert a stronger influence on rural consumers compared to their urban counterparts, with perceptions, traditions, and values varying significantly from state to state and even from region to region. Consequently, a one-size-fits-all communication strategy for rural India is challenging. A two-step flow of communication, incorporating both opinion leaders and mass media, tends to be more effective in rural areas. These insights, derived from extensive research, highlight that rural marketing cannot merely be an extension of urban marketing strategies. It requires a tailored approach that addresses the unique characteristics and needs of the rural market.

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## Legislations That Protect Rights of Consumers

There are legislations to protect right of consumers, however there is no express legislation for the protection of the rights of rural consumers. Below mentioned legislations aid all kinds of consumers, urban and rural both, at their respective redressal authorities

### 1. The Consumer Protection Act, 2019

In this, it protects the right of the consumer and makes user aware of their rights.

They have developed or formed three-tier system wherein there is District Forums, State Commission, and National Commission thus to protect the right of the consumer.

### 2. Indian Contract Act, 1972

They lay down the conditions in which the parties promise each other of the services to be provided and agree on certain terms. The contract is made that is binding on each other.

They protect the interest that the contract is not breached and in case if breached the remuneration to be provided.

### 3. The Sales of Good Act, 1930

To ensure the consumer rights in case the goods offered to the consumer is not up to the standard which was promised and the false claim was made.

### 4. The Essential Commodities Act, 1955

To keep track of the commodities which are essential and monitor their production and supply. Also keep a track of any hoarders, black marketers,

### 5. The Agricultural Produce (Grading and Marking ) Act, 1937

To implement the grading standard and hence monitoring the same whether standard checks are been done to issue the grading. In this, AGMARK is the standard introduced for agricultural goods.

### 6. The Prevention of Food Adulteration Act, 1954

This act makes sure the purity of the food items and the health of the consumers which could be affected by the adulterated items.

### 7. The Standards of Weights and Measures Act, 1976

The Standards of Weights and Measures Act protects the right against the goods which is underweight or under measured.

### 8. The Trade Marks Act, 1999

This act protects users from false marks which could mislead the consumer and hence cheat them in the ground of quality of the product.

### 9. The Competition Act, 2002

The Competition Act replaced from the Monopolies and the Restrictive Trade Practices Act following to take action against the firms which use such practice which in turn affect the competition in the market.

### 10. The Bureau of Indian Standards Act, 1986

The Bureau of Indian Standards Act ensures about the quality of the product to be used by the consumer and have introduced BIS Mark to certify the quality of the product and have set up grievance cell which can take complaints regarding the quality of the product.

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## How Consumer Rights of Rural Consumers can be Protected

1. The disputes redressal mechanism related to consumers operates through consumer forums. They exist at district, state and national level to redress the complaints of consumers. The Consumer Forum is bestowed with the power to order replacement of the commodity or removal of deficiencies in goods and services or refund of payment. It can also award compensation for loss suffered. The three-tier system of consumer forums under the

Act reaches to urban areas only. It is difficult for rural consumers to reach the forum. The extension of the consumer forum in rural areas will give relief to consumers.

2. Consumer forums and Lok Adalats need to be more accessible to villages, with Panchayat Raj Institutions playing a crucial role in safeguarding the rights and interests of rural consumers. Ensuring that remedies are easy to access will encourage greater involvement from people in rural and semi-urban areas in their community's development. The Gram Panchayats, as a viable constitutional mechanism across India, can effectively support the consumer movement and enhance awareness among rural consumers. To improve this, amendments could be made to establish consumer forums at the Gram, Block, and District levels.
3. Gram Panchayats can play a pivotal role in raising awareness among rural communities. Leveraging Information Technology along with print and electronic media can be highly effective. Distributing relevant literature in local languages, both in print and digital formats, will enhance outreach. Additionally, Gram Panchayats can utilize media tools such as documentary films and organize street plays to boost awareness. Teachers and students can further contribute by actively promoting consumer awareness programs throughout the villages.
4. Significant efforts have been made in this area, including multimedia publicity campaigns through both print and electronic media. These campaigns address important issues such as ISI marks, Hallmark certification, labeling, and Maximum Retail Price (MRP). Advertisements are now disseminated through a network of both national and regional newspapers. The Department of Consumer Affairs has produced 30-second video spots on various consumer issues, which are broadcasted on Cable and Satellite channels. Additionally, special programs focusing on consumer awareness have been aired on Lok Sabha TV and Doordarshan. Rural and remote areas have been specifically highlighted in these advertisement spots to address their unique concerns.
5. In addition publicity/awareness materials on consumer protection need to be brought out in regional languages and distributed among the elected representatives of PRI(Panchayat Raj Institution)s. Gram Sabha is the best forum to educate the rural masses about their rights as consumers as well as the techniques to redress their grievances, which are attended by almost every villager.

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## Conclusion

Taking into consideration the changing face of rural India and the fast growing rural market, in future Indian consumer movement and government mechanisms need to focus in the rural areas. In the era of globalization, numerous business entities, including large companies and multinational corporations (MNCs), have increasingly focused on rural areas to market their products and services. They have crafted targeted communication strategies to capture rural consumers' attention and purchasing power. However, from a consumer perspective, there is insufficient attention given to the differences between urban and rural consumers. Product usage instructions, manufacturing dates, expiry dates, MRP, content descriptions, and other package details are often presented in international standards that are not easily understood by rural consumers. Additionally, rural consumers often lack bargaining power and encounter packaging information that is not available in local languages, making it difficult for them to verify trademarks, trade names, or the quality of goods.

Despite various consumer-friendly laws and the Consumer Protection Act of 2019, there is a need for better guidelines and training for marketing. Establishing NGOs and creating consumer watch institutions in each market are crucial steps to safeguard rural consumers' interests. Providing easy access to consumer watch services and organizing seminars and workshops in rural areas, closely connected to the market, are essential for practical training and building confidence. This approach will also contribute to employment generation.

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