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THE EFFECT OF LEGAL AND INSTITUTIONAL FACTORS ON CONSUMER PROTECTION IN ETHIOPIA

**A Research Paper Submitted to the School of Graduate Studies of Addis Ababa
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Degree in Marketing Management**

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DECLARATION

I, **Hailemichael Wondyrad**, hereby declare that the thesis entitled “**The effect of Legal and Institutional factors on Consumer protection in Ethiopia**” is my original work. I have conducted out the present research by myself with the supervision and support of the study advisor, **Dr. Mulugeta G/Medhin**. Any other contributors or sources used for the study have been duly recognized. Moreover, this study has not been submitted for the award of any Masters, Degree or other Program in this or any other Institution.

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Acronyms

ADLP:Administrative legal power

CCMS: Consumer complaint management system

CP:Consumer protection

EDIP: Education and Information Programs

IOSCO: International Organization of Securities Commissions

LC: legal counsel, representations before court and dispute resolution

MKS: Market surveillance system

TPCPP: Trade Practice and Consumer Protection Proclamation

TCCPP: Trade Competition and Consumer Protection Proclamation

Abstract

The absence of studies about consumer protection in Ethiopia from marketing perspective in general and the role that can be played by consumers associations if the Ethiopian legal framework allowed them in the issue in particular inspired this study. The objective of the study was assessing the legal and institutional factors that affect consumer protection in Ethiopia.

Out of the 323 distributed questionnaires for consumers who resides in Addis Ababa 96.28% (311) response rate has been obtained. Quantitative approach and explanatory research method were used. Moreover, descriptive and regression method of analysis were applied.

The results of regression analysis indicated that there was a significant effect of market surveillance system; administrative legal power and legal counsel, representations before court and dispute resolution by consumer association depending on their order of importance from most determinant factor to the least on consumer protection in Ethiopia.

The findings of the survey recommends policy and law makers for a swift adjustments in Ethiopian consumer protection legal framework in order to benefit from the inclusion of consumer associations given the invaluable legal support that can be made to consumers thorough them. A strong market surveillance system is also expected from Trade Competition and Consumer Protection Authority to make the Ethiopian consumer protection system more effective.

Key words: Consumer, consumer associations, Consumer complaint management system, Market surveillance system

CHAPTER ONE

1. Introduction

1.1. Background of the study

“Consumers, by definition, include us all. They are the largest economy group in the economy, affecting and affected by almost every public and private economic decision. Two-thirds of all spending in the economy is by consumers. But they are the only important group in the economies who are not effectively organized, whose views are often not heard.” (President John F. Kennedy, special address to Congress on 15 March 1962)

In the case of a market economy, economic efficiency is a pre-requisite to ensuring that all systems are functioning optimally. In an ideal market economy, the market is in perfect equilibrium when the supply and demand sides have equal power. Suppliers will engage in fair competition; provide consumers with full information on their products observe all laws regarding safety and quality standards; and compensate consumers if problems arise with their products or services. On the demand side, consumers will act reasonably and purchase only products of the required quality at the best price, thereby weeding out any uncompetitive suppliers. Consumers should be well informed about a product or service before making a purchase. They should be knowledgeable remedies available to them so that they can actively pursue these rights. (The UNCTAD Manual on Consumer Protection, 2018)

What we see in the real world is far from perfect competition which envisages the supply and demand sides have equal power. Market failure necessitates consumer protection. Consumer protection strives to balance the inequalities shown in the consumer vis-à-vis supplier relationships with respect to bargaining power, knowledge, and resources.

Government, businesses, and consumer organizations have important roles in consumers' education, enlightenment and overall consumer protection activities. Unlike developed countries which have a confidence in their market systems performance, state intervention is vital to provide consumer protection in developing countries.

In Ethiopia before the enactment of the first legal document which as an issue raise the consumer interest (The Trade Practice Proc. 329/2003) and the enactment of integrated consumer protection law consumer issues were addressed under different legislations such as the Criminal Code, Civil Code, and other specific legislations and were enforced by different institutions. After that two legislations Trade Practice and Consumer Protection Proclamation (herein after TPCPP) of 685/2010 and Trade Competition and Consumer Protection Proclamation (herein after TCCPP) of 813/2014 which include the basic consumer rights and institutional framework were issued. There is a clear and vast absence of Consumer protection studies particularly from marketing side in Ethiopia in that the researcher tried to fill this literature gap and assess the effect of legal and institutional factors as to consumer protection in Ethiopia which emanate from the last proclamation that is TCCPP of 813/2014 and its relative effect on consumer association role and create an awareness as to the role of consumer association play in education and information program ; in providing legal counsel, representation before court and dispute resolution in consumer protection and what effects does the absence of an organized market surveillance system and lack of an organized consumer complaint management system by Trade Competition and Consumer Protection Authority (herein after TCCPA) has on Consumer protection.

1.2. Statement of the problem

Recent trends show an effective consumer protection structure covers a spectrum of legal and institutional mechanisms. The state has significant responsibility to play in guarantying those legal and institutional mechanisms are put in place with a close partnership of different governmental bodies and consultation of stakeholders like the consumer association, private business sector, and the media. This is because the interests of consumers, above all in developing countries, are better protected by the addition of consumers' associations in the consumer protection arena, establishment of efficient System for market surveillance and consumer complaint management.

In many developing countries, consumers are hesitant to complain to the concerned bodies. This may be due to lack of awareness of their basic rights or concern of safety and the unavailability of an organized complaint system which can easily be accessible to consumers. Besides, consumers may not know the relevant bodies that should be approached to complain,

as well as the regulations and rules that govern the sales. (Al-Ghamdi, Sohail, & Al-Khaldi,2007) To tackle this observed shortcomings of developing countries consumers; consumer protection system of a given country need be to capacitated legally and institutionally and should give the consumer protection associations which resides in that country the most enabling environment to work.

What we saw in Ethiopia's consumer protection legal and institutional framework is different in that currently the Trade Competition and Consumer Protection Authority (TCCPA) as the main governmental consumer protection institution does not have a capacity to initiate both administrative and criminal action against wrongdoers compared to its competition task. This is because the recent TCCPP does not give power to the authority to initiate administrative action and enforce it. Moreover, its power of initiating criminal action is taken away from it and given to the FDRE (Federal Democratic) Attorney General after the establishment of the latter one. In addition to that major legal loophole in Ethiopia's Consumer protection legal framework; the omission of Consumers' protection associations from the institutional framework of the law is added. Consumer protection as a topic is given birth by organizations that tried to improve the level of consumption, the standard of living, the access to a basic food basket for impoverished sectors. (Anabel Cruz, 2000) so if any Consumer protection system forgets the one who gives its birth; it will not be successful. The Ethiopian case is also the same in ignoring the role of consumer organizations. At international level with the development of standardization of products and the consumer protection efforts initiated by the government, the consumer organizations are in a better position to play an important role in protecting and educating the consumer (Ch.Ravi Kumar, D.Nageswara Rao, M.S.Narayana , 2015).

Under the first legal document (The Trade Practice Proc. 329/2003) which raise consumer issue the Consumers' Protection Association and private organs were affiliates of the Investigative Commission which was entrusted with the enforcement of that law. To the contrary, these private stakeholders do not have part in the institutional framework of the then two legal documents which are the TPCPP of 685/2010 and the recent TCCPP of 813/2014.

This should not have been the case as these private organs have a function to play in the backing of consumers' interests. Moreover, if private organs were given at least an advisory

role under the new institutional framework, they could have played a significant task in advocating the interests of their members. (Dessalegn, 2011) Since TCCPA as expressed above does not have the power to take administrative and criminal action a heavy burden is fallen on an individual consumer with no legal knowledge and mostly with limited resource capacity compared to the business companies to initiate and go as to the last process of enforcement by himself without any support. This scenario is aggravated by the lack of efficient systems of market surveillance, and consumer complaint management. These major legal and institutional factors and the absence of empirical researches are the most evident problems this study tried to entertain in addition to creating an awareness as to the role of consumer association play in education and information program ; in providing legal counsel, representation before court and dispute resolution in consumer protection and what effects does the absence of an organized market surveillance system and lack of an organized consumer complaint management system by TCCPA has on consumer protection .

1.3. Research question

1.3.1. Main research question

- What are the legal and institutional factors that affect consumer protection in Ethiopia?

1.3.2. Sub-research question

In order to answer the aforementioned main research, question the researcher raised the following sub-research questions:

1. What is the effect of administrative legal power of TCCPA on consumer protection in Ethiopia?
2. To what extent does the education and information program of consumer associations affect consumer protection in Ethiopia?
3. What is the influence of legal counsel, representations before court and dispute resolution by consumer association on consumer protection in Ethiopia?
4. To what extent does the market surveillance system of TCCPA affect consumer protection in Ethiopia?
5. What is the effect of a complaint management system on consumer protection in Ethiopia?

1.4. Research objective

1.4.1. General objective

- The general objective of the study is to examine the effect of legal and institutional factors on consumer protection in Ethiopia.

1.4.2. Specific objective

- While addressing the general objective ; the study raised the following specific objectives :
1. To examine the effect of administrative legal power of TCCPA on consumer protection in Ethiopia.
 2. To determine the effect of education and information program of consumer associations on consumer protection in Ethiopia.
 3. To analyze the influence of legal counsel, representations before court and dispute resolution of consumer association on consumer protection in Ethiopia.
 4. To determine the effect of the market surveillance system of TCCPA on consumer protection in Ethiopia.
 5. To examine the effect of a complaint management system on consumer protection in Ethiopia.

1.5. Significance of the study

As this study is the first of its type in raising the legal and institutional frame work from marketing perspective with relation to the role of consumer association in consumer protection, it would unlock the door for additional research on consumer protection regime as a whole and for marketing study in particular. In addition, it will be an input for respected governmental authorities, the policy and legislation makers in institutionalizing the consumer protection system of Ethiopia.

1.6. Scope of the study

Institutionally, there are different governmental and nongovernmental stakeholders which are engaged in consumer protection. But this study focused on TCCPA and the non-governmental stakeholders particularly consumer associations found in Ethiopia and on their role in consumer protection atmosphere. There may be other factors which affect consumer protection

in Ethiopia but in this study, we focused on five major legal and institutional factors which affect consumer protection.

The study centered its discussion only on the TCCPP 813/2014 of FDRE excluding other sectorial legislation which directly or indirectly related with consumer protection.

Since there is no any consumer association outside of Addis Ababa and even any regional consumer protection institution this study geographically bounded in Addis Ababa.

1.7. Limitation of the study

This study enormously affected by the actuality that there is a lack of empirical studies on consumer protection in general and covering the role of consumer association in consumer protection system of Ethiopia and in international context in particular from marketing side. Finding the necessary information from the consumer associations was also difficult since they do not have a formal way of communication channel which is actively worked. Since the Ethiopian consumers do not have a very active engagement in defending their consumer rights and in knowing the respected governmental and nongovernmental consumer associations the data collection process also affected in having a minimum knowhow about the issue from respondents.

1.8. Definition of terms

Consumer: a natural person who buys goods and services for his personal or family consumption, where the price is being paid by him or another person and not for manufacture or resale. (Art.2 (2) of TCCPP 813/2014)

Consumer associations: are non-government or civil society organizations representing citizens or group of citizens' interests in terms of protecting their rights to goods and services under an ethical trading environment. (UNCTAD MENA PROGRAMME, 2016)

Market surveillance: is a pre-emptive measure aimed at detecting and deterring potential market abuse and avoiding disruptions to the market from anomalous trading activity, including market and price manipulation, insider trading, market rigging and front running. (IOSCO, 2009)

Consumer complaint management system: a staged way of receiving, recording, processing, responding to and reporting on complaints as well using them to improve services and decision-making. (Ombudsman, 2002)

1.9. Organization of the study

The study is structured in to five chapters. The first chapter deals with the background of the study, statement of the problem, objectives of the study, the research questions, the significance of the study, and Scope of the study. The second chapter talks about review literature of the study third chapter the research methodology. The fourth chapter discusses data analysis and finding. Finally, chapter five encapsulates the major issues raised in the study and provides summery, conclusion as well as recommendation.

Chapter Two

2. Literature Review

2.1. Theoretical literature review

2.1.1. Consumer Protection - An Overview

2.1.1.1. The rationale for consumer protection

Consumer protection is related to activities by governments to intervene in business to consumer relationship to address issues related to unfair advantage businesses tend to have over consumers in the relationship. These advantages usually are in terms of product and service knowledge and also resources they have at their disposal. Consumers have difficulty understanding functions of ingredients (preservatives and food additives), active ingredients in medicine, automotive parts, finance and banking services (features, stock market, currency market, insurance premiums and interest calculations etc.), data protection (cyber-security), dye in paints or even moving parts of a watch (UNCTAD MENA PROGRAMME, 2016).

Consumers need protection based on the notion that they will not know and read sales contracts or terms and conditions in small prints (especially) and what it means or even imply. Even if they do read sales and purchase agreements cannot request the sales and purchase agreement for a house or car be amended before making the purchase or getting a loan.

The absence of organized voice by consumer themselves or institutions for their protection in contrast with industry groups whether they are big or small which have more resources and unfair advantage over an individual (private) consumer in addition to their capacity to allocate resources and time to engage with government agencies to understand product or services regulations in a country while others seek not to engage regulatory agencies to keep cost of compliance down necessitates and rationalize consumer protection.

2.1.1.2. Defining consumer and consumer interest

Knowing who really a consumer is not an easy task like the term since there is not a collective agreement in identifying what characteristics it possesses. But common ideas are not totally absent in that: buys goods for his or her own private use or consumption and gets services only for his good will but not for businesses he or she runs.

The Ethiopian Trade Competition and Consumer Protection Proclamation (TCCPP) is also not far from this common ideas which defines who consumer is in that it says ‘Consumer’ means a natural person who buys goods and services for his personal or family consumption, where the price is being paid by him or another person and not for manufacture or resale. (Art.2 (2) of TCCPP 813/2014) International documents like the United Nations Guidelines for Consumer Protection (UNGCP) also describe a consumer as *“A natural person, regardless of nationality, acting primarily for personal, family and household purposes.”*

2.1.1.3. Institutions for consumer protection: International perspective

Consumer protection is a task which needs a tremendous amount of collaboration from a variety of stakeholders. The stakeholders could be a public or private body which got a power from the consumer protection legal framework a given country construct. (UNCTAD Manual on Consumer Protection, 2016) and other literatures on consumer protection spell out common bodies for consumer protection which found in different countries:

2.1.1.3.1. Government bodies

Ministries, Authorities or Departments of Consumer Affairs set up exclusively to control and enforce consumer protection laws are common governmental bodies found in different countries. Other countries may choose to have Consumer Advisory Councils or Committees that have representation from multiple stakeholders and serve as a consultative mechanism to advise the Government on consumer protection policies.

2.1.1.3.2. Statutory/non-statutory standards bodies

In many of the world countries, government and non-governmental bodies are established to set standards for product safety and quality control and issue certification marks. Particularly these are national standards bodies with an autonomous status, usually allied to the International Organization for Standardization (ISO), which negotiates standards between representatives of industry and other stakeholders, including consumers. National standards often transpose international standards, whose importance has been increasing since their recognition within the 1995 treaty that established the World Trade Organization (UNCTAD Manual on Consumer Protection, 2016).

2.1.1.3.3. Ombudsmen

Scandinavian countries are the one who created and gave to the world the term ombudsman which connotes any individual or organized activity of representing in monitoring public bodies. The interests: most of the time ombudsman as an individual or organized way represent is the general public thorough providing valuable information , advice or assistance in their redress endeavor particularly in dispute settlement. Initially developed to deal with maladministration in public services, Ombudsmen have spread to the private sector and may sometimes have a generic consumer protection remit in a given locality (The UNCTAD Manual on Consumer Protection, 2018).

2.1.1.3.4. Consumer associations

Whenever we think the imbalance of resources between an individual and a certain industry or business, we will come to think about the consumer associations. A well-organized and widely representative group of individual consumers can become a strong force. The independent consumer movement is now well recognized in many consumer protection regimes as a legitimate representative of the interests of consumers and consumer representatives are called upon to sit in government-recognized committees to voice the views of consumers. Consumer

associations can also provide consumers with independent and objective advice on products and services based on tests and surveys they have conducted.

2.1.1.3.5. Businesses through Self-regulation

Any business needs an ethics undoubtedly. Corporate social responsibility is the modern concept behind an ethical business. Self-regulation, in all its myriad permutations, is a vital part of today's global economy. Diverse industries, such as health care, higher education, fashion, advertising, mining, marine fishing, professional sports, and nuclear power, have used self-regulatory processes to govern industry practices (Neil and Rees, 1997). Government regulation by its nature addresses identified harms, and as such can inadvertently create barriers to innovation or competitive entry when it establishes norms that only address current market participants and practices. Self-regulation can be more efficient for business, and these savings are passed on to consumers. Rulemaking, monitoring, enforcement, and remediation processes can also be faster using self-regulation rather than government regulation, which means that consumers are protected sooner (Daniel, 2011).

2.1.2. Consumer protection in Ethiopia

Countries establish the necessary legal and institutional framework in order to protect their citizens from different consumer abuse. We will look out the framework in Ethiopia follows:

2.1.2.1. The legal framework

There is not a single and codified consumer protection law in Ethiopia for so many periods. Consumers will only use the various possibilities found in private laws particularly the law of contract and extra contractual liability (tort) law and criminal and different regulatory laws found in public laws. It is after the observation of limitation in these private and public laws that the initiative to have a single codified consumer protection proclamation came to exist. But we will see all the possibilities that exist in the past in cursory look.

2.1.2.1.1. Laws of Contract and Consumer Protection

The law of contract is central to the effective working of the market. Contracts provide a mechanism through which individuals can express their preferences, create agreements with others, and ensure that those agreements are fulfilled. Contract law provides a framework through which the market can function. (Peter, 2001) How the contract law protects a consumer; there are many instances the following are examples.

Consumers as one contracting party will be protected by the contract law in the transaction that they should give their free consent and contract made in fraud and mistake will also have no effect. When a consumer is forced to buy a certain good or get a certain service, had encountered a good which has a defect due to fraud or mistake the consumer can gain a protection from a contract law pre-requirement in the court of law. This is because when a consumer as one contracting party encountered mistake or fraud, it is supposed that the party against whom the mistake or fraud is committed has faultily treasured the subject matter or the object of the contract. Therefore, consumers, as participant, have these guards of contract law in transactions they enter in to with market cast list particularly sellers.

2.1.2.1.2. Extra contractual Liability Laws in Consumer Protection

In past all the liabilities which arise from malfunctioning products goes to the manufacturers' advantage. During this time, persons who were injured by a malfunctioning product and who did not have privity of contract with the manufacturer were forced to remain under the rule of caveat emptor which requires the buyer to examine, judge and test the product for himself. At that time, consumers without privity (contractual relationship) with the manufacturer took the risk that a product was of adequate quality and that it meet the expected consumer safety requirements. (Meiners and Edwards, 1996) What we understand from that time is the buyer is being the exclusive injury bearer for any of the manufacturers fault unless there is a contractual relationship between the two.

However, later on, with the development of complex process of production and distribution, there came to be a less need to protect manufacturers from liability for defective goods (Meiners and Edwards, 1996). The growing complexity of goods has also made buyer inspection more difficult. Due to all these developments, product liability law has moved from

its earlier caveat emptor emphasis to a stance of caveat venditor (let the producer and seller be ware). After these developments the manufacturers could no longer benefit themselves of the defenses of privity and caveat emptor and became liable for defective products.

The imposition of such legal liability on manufacturers is known as extra contractual liability. Extra contractual liability goes beyond contractual promises and imposes standards of quality and performance on manufacturers. (Neil Story and Lynn M.Ward,1989)

It is similarly under Ethiopian law of extra contractual liability (Article 2028 of the Civil Code of Ethiopia) “whosoever causes damage to another by an offence shall make it good.” It is through this legal opportunity that Ethiopian consumers protect themselves in the normal court proceedings.

2.1.2.1.3. Limitations of Private Law in Consumer Protection in General

It is not difficult to build an influential argument that a legal system based entirely on individual action by consumer against trader bears no practical relation to an economy of mass production and extended distribution and marketing chains. The pursuit of such distinct goals as the correction of market failure and fairness within a market order cannot be fully achieved under a system based purely on private law. (Geraint Howells and Stephen Weatherill, 2006)

Behind most of litigation there are expensive costs, stringent procedure and huge costs of witness. Furthermore, if the case needs to be heard out of Ethiopia; the costs will rise and even the consumer wins the case, it is difficult to enforce the decision. Besides, the unwillingness of consumers to go to court and the absence of effective remedy to representative actions jointly covers producers from the consequences of their failure to discharge consumers’ demand and prospect, while also denying consumers the practical contentment of their legal rights. Because of these general limitations observed in private laws consumer protection policy makers call up an intervention from public laws through criminal law and a specifically designed Competition and consumer protection proclamation.

2.1.2.1.4. Criminal Law and Consumer Protection

Criminal law beside its general aim of protecting the general public from criminal acts specifically protects crimes that are unsafe to the consumers' health and safety.

Accordingly, a person(whether physical or legal) who intentionally manufactures food stuffs or products unfit for human consumption; or who intentionally manufactures goods which contain injurious or damaged ingredients is punishable with imprisonment for not less than six months or with a rigorous imprisonment for not less than five years and fine in serious case (Art. 527 of the Criminal Code of the FDRE). Moreover, adulteration of goods or foods in such a way that endanger public health is punishable with imprisonment for not less than five years and fine in serious cases. (Art. 527 (1) (a) of the Criminal Code of the FDRE) The law still obliges the same level of punishment on those who intentionally stores, offers for sale, exports, and imports, receives, or distributes such injurious products (Art. 527 (1) (b) of the Criminal Code of the FDRE).

In doing so the criminal law plays its responsibility in protecting consumer from adulteration of food stuffs and defective manufacturing, storing, and distributing of goods by penalizing and frightening such unwanted acts of manufacturers and distributors.

But criminal law, from the perspective of the consumer protection, has its own limitation (Dessalegn, 2011). Firstly, criminal law necessitates proof of beyond reasonable doubt to make the manufacturer criminally liable. Unlike civil cases, whose standard of proof is of preponderance of evidence, proof of criminal cases is strict. Moreover, the manufacturer is liable criminally for adulteration and defective manufacturing only when acts of negligence or fault are proven on his part. Proof of negligence and fault is still by itself very difficult. Secondly, criminal law has nothing to do with reimbursing victims of defective or adulterated goods and food items. As a result of using a faulty product, the consumer may have persistent harm and loss. For these, criminal law could not be of assist.

2.1.2.1.5. Competition and consumer protection proclamation

There has been no codified consumer protection law in Ethiopia which protects consumers as we discussed previously. The protections given to consumers have been spread on diverse private laws such as the law of contract and extra contractual liability law, and public laws mainly the criminal law and regulatory laws of different environment. Our discussion on their limitation showed us how much they are inadequate to protect the consumer.

Trade practice Proclamation No. 329/2003 is the first in its kind which aim in securing fair competitive process through the deterrence and abolition of anticompetitive and unfair trade practices, safeguarding the interests of consumers through the prevention and elimination of any restraints on the efficient supply and distribution of goods and services. It was under this law that issues of consumer protection got straight acknowledgment for the first time. But this law failed to address issues of consumer protection in the way it should have had. In its substantive content and institutional framework, the law was too insufficient and scarce to protect the increasing interests of consumers. There were no substantive requirements that provide for the rights of consumers and the obligations of businesspersons. The investigative commission was a measly department of the ministry of trade and was not autonomous (Dessalegn, 2011). It's this inadequacy which initiate Ethiopian government to enact two trade practice and consumer protection proclamation (proclamation No.685/2010 and proclamation No.813/2013). The last proclamation institutionalized the TCCPA and give powers of investigation, litigation or asking for remedies and criminal prosecution as well administrative adjudication power.

2.1.2.2. Institutional framework

The institutions that are going to be dealt with here under are not only those that are conventional by the Trade Practice and Consumer Protection Law. Regulatory bodies whose activities are more intimately related with the protection of consumers' interests will also be treated.

2.1.2.2.1. The Trade competition and Consumer Protection Authority

The Trade competition and consumers' protection authority is an autonomous federal government organ having its own legal personality which is accountable to the Ministry of Trade. (Art. 27 of TCCPP) Its administrative human powers comprise a director general, judges for its administrative tribunals and investigative officers conducting investigation and prosecutors which institutes an action. (Art. 28 of TCCPP) The current organizational structure in the Authority shows that there are two Deputy Director Generals (on competition matters and consumer protection matters) and seven program directorates (there are also five support directorates) under the Deputy Director Generals namely Investigation, Prosecution, Judgment Execution, Research, Training and Education, consumer Affairs and Information Analysis. (TCCPA Organizational Structure, 2014)

2.1.2.2.2. The Ministry of Trade

The ministry of trade in its administrative measure and investigative power in collaboration with other appropriate organs can ban the distribution of goods and services that do not fulfill the standards of health and safety; and it can also inspect acts of hoarding or diverting of goods. The Ministry may, still, determine the conditions of distribution, sale and movement of basic goods and services and where necessary order the businessperson to replenish the stock of the same.

Furthermore, the Ministry has the mandate to study on basic goods and services that shall be subject to price regulation and publish their list by public notice upon approval of that by the council of ministers.

2.1.2.2.3. Regulatory Bodies

2.1.2.2.3.1. Organs for National Quality Infrastructure

By setting a minimum threshold for quality and safety standards for goods and services consumers consume the interests of consumers can be protected. As setting standards is not

enough by itself for assuring consumer protection, governments need to establish a full quality infrastructure, embracing standardization, conformity assessment, testing, inspection, certification, metrology, and enforcement. (Geraint Howells and Stephen Weatherill, 2006)

There are four organs under Ethiopian national quality institutional infrastructure namely the Ethiopian standards Agency which sets standards for goods and services ; the Ethiopian National Metrology Institute which determine and control measurement systems and instruments at the national level ; the Ethiopian National Accreditation Office which are empowered to give accreditation services to conformity assessment bodies based on national and international requirements ; the Ethiopian conformity Assessment Enterprise which inspect and test laboratory services and plays a considerable task in consumer protection for the guarantee of the compliance of quality of goods and services to the established standards.

2.1.2.2.3.2. The Ethiopian Food, Medicine and Health Care Administration and Control Authority

To control adulteration of food stuffs and medicines in addition to falsification of expiry dates of medical products the Ethiopian government came across establishing the Food , Medicine and Health Care administration authority through proclamation No .661/2009. The authority through its power looks after consumers from health risks rising out of unsafe and poor-quality food, unsafe and infectious and below standard medicines.

2.1.3. Consumer associations: definition and rational

Consumer associations are non-government or civil society organizations representing citizens or group of citizens' interests in terms of protecting their rights to goods and services under an ethical trading environment. They are usually non-profit making and are free from government or business influence but maybe fully or partially financed by the government or any other agencies. (UNCTAD MENA PROGRAMME, 2016)

Consumer associations as one form of civil society help governments and businesses maintain higher level of transparency and accountability in offering consumers products and services. A legitimate consumer organization can improve governance process pertaining to market

activities. They are the voice of consumers in the governance process, representing the consumer's interest by improving balance of power between consumers and businesses to be more equal. They are analyst and advocates, educators, monitors, risk managers, and information providers.

The need for collective and organized consumer movement mostly in the form of consumer associations or organizations is based on the need : for an independent actor which is apolitical and non-profit to represent consumer voice and anticipate impact of a given issue on consumer well-being; to represent views of under-represented group of consumers namely those who are illiterate, in rural and remote areas and disadvantaged; to improve bargaining power of the under-represented group of consumers; and for authorities to be alerted about the illegal conduct of companies.

2.1.4. The Legal and institutional factors that affect consumer protection

2.1.4.1. Legal factors

2.1.4.1.1. Lack of administrative legal power by TCCPA and its effects on consumer protection and enforcement

As a legal objective the TCCPP 813/2013 strives in protecting consumers from misleading market conducts (Art 3/1) and ensuring consumers get goods and services which are safe and suitable to their health and equivalent to the price they pay (Art. 3/2). What a surprising situation is the TCCPA as the main consumer protection authority in Ethiopia does not have the administrative legal power which is given by the current consumer protection proclamation (TCCPP 813/2013) which can make the legal objective realistic. Though the TCCPP requires businesspersons to refrain from that are prohibited (Art. 22 of 813/2013) the mischief's continued in the current market transactions. To tackle this mischief's which is observed in the market transactions the authority needs an administrative legal power. To the contrary, the authority does not have a single legal provision which can empower to take the necessary administrative action and seems a lion without tooth.

Since the authority does not have an administrative legal power, its tasks presently deal with running mediation between harmed consumers with sellers which does not have any legal effect. If the mediation fails, the only chance a consumer which encounters an intentional violation is to go to the police and start a criminal prosecution and proceedings. As we see in the earlier discussion, the criminal prosecution and its results do not have any benefit as to the harm and do not give any compensation for the damages the consumer encounter.

2.1.4.1.2. The exclusion of consumer association from the legal framework and its effects on consumer protection

The effective implementation of the consumer rights envisions the augmentation of good governance in regulatory authorities and active engagement of strong civil society organizations. Though the negative impact of the recently amended charities and societies proclamation No, 621/2009 is undoubtedly tremendous by obstructing the role of consumer association as one type of civil society the direct negative effect of the Trade Competition and Consumer Protection Proclamation (TCCPP) 813/2013 is bigger as to its legal effect on consumer protection. We can observe these consumer association exclusion effects below.

2.1.4.1.2.1. Effects on consumer education and information programmes

Active participation and involvement by consumers and access to objective and adequate information enhances consumer confidence in the national consumer protection system (UNCTAD MENA PROGRAMME, 2016).

Consumers today operate in an increasingly complex market, challenged by growing amounts of information and an expanding choice of products. Making good choices and protecting their interests require a wider range of skills and knowledge. Consumer education is critical in this regard; it can be defined as a process of developing and enhancing skills and knowledge to make informed and well-reasoned choices that take societal values and objectives into account. Consumer education can help develop critical thinking and raise awareness, thereby enabling consumers to become more pro-active. It is also an important vehicle for building the confidence that consumers need to operate in an increasingly complex markets (THE OECD'S COMMITTEE ON CONSUMER POLICY, 2009).

Consumer associations can engage in a wide consumer awareness programs. They can initiate media campaigns, publishes informative materials and conduct consumer researches. Above all, one of the most important roles of the consumers association is to provide independent information, including test or survey results on products and services.

It is strategically important for consumer associations to build solid communications networks as this gives them the capability and capacity of reaching out to consumers by all available means. This involves some of the following processes in particular: Testing and test reports; Media or press conferences; and Surveys and polling. (UNCTAD MENA PROGRAMME, 2016)

2.1.4.1.2.2. Effects on providing legal counsel, representation before court and dispute resolution

One of the traditional roles of consumer associations is to provide legal counsel to consumers when faced with claims against businesses. In many countries, consumer associations also represent the interests of consumers, and defend their rights in the courts through both individual and collective actions. Lately, some consumer associations also provide alternative dispute resolutions for consumer-to-business disputes.

In general terms, consumers are less aware of their rights in the marketplace than businesses. Should a consumer claim arise, then consumer associations can address this imbalance by providing consumers with legal counsel. Some associations have introduced this role as part of their business model. In doing so, they charge consumers a small fee for legal counsel. Should consumers choose to pursue their claims then consumer associations may also provide representation before court, or a dispute service.

Access by consumers to judicial redress is a common feature throughout all the UNCTAD Member States. The traditional adversarial system has evolved in accordance with the specificities of consumer disputes. The first point worthy of note here is that consumer law

holds a "presumption of imbalance" that, effectively, favors businesses before consumers. The information and bargaining power asymmetry that exists between consumers and businesses, therefore, justifies the supplementing of traditional civil courts procedures with specific models. Essentially, these models provide consumers with a level-playing field, allowing them to settle disputes and defend their rights in the process. Secondly, judicial proceedings can present significant barriers for consumers. Some of the factors that might dissuade consumers from undertaking judicial claims are: the financial cost of judicial proceedings, including exposure to adverse costs should the consumer lose; the lengthy duration of the procedure; the complexity of the law and the legal process; the costly requirements of legal assistance; and the often low economic value of claims.

A growing number of countries are granting consumer organizations *locus standi* (the capacity to appear in a court) to defend not only individual claims but also collective ones (United Nations Guideline on consumer protection, 2016). Many countries now allow representative claims by consumer associations for injunctions in moves to protect the collective interests of consumers. However, the use by consumer organizations of collective damages claims is less widespread. Examples of the latter are in Algeria, China, France, Morocco, and Peru, to list but a few, where a specific accreditation from governmental authorities, that permits consumer organizations to act, is a prerequisite.

2.1.4.2. Institutional factors

2.1.4.2.1. System for market surveillance

Market surveillance' shall mean the activities carried out and measures taken by public authorities to ensure that products comply with the requirements set out in the relevant technical legislation and do not endanger health, safety or any other aspect of public interest protection (UNECE MARKET SURVEILLANCE, 2009). If an efficient market surveillance system exists illegal and unsafe products will not easily enter the market. Consumers have the right to "get sufficient and accurate information or explanation as to the type of goods or services" provided to them (Art. 14/1). This information could be on the quality or the price of products or services they bought or utilized.

Quality or price surveillance system helps the consumer protection task to identify consumer problems and enable the consumer authorities to take pre-emptive measures before problems become too widespread and difficult to resolve (UNCTAD MENA PROGRAMME, 2016).

Since the traditional approach as to the formulating standards and inspection is inadequate in consumer protection due to the information asymmetry between suppliers, manufacturers, wholesaler/retailers and final consumers (E.N.Stebek , 2018) coupled with the unavailability of an organized market surveillance system the ultimate harm rests on consumers.

2.1.4.2.2. Consumer complaint management system

If consumers experience dissatisfaction with products or services and are unable to obtain satisfaction from sellers or manufacturers, they may turn for help to a variety of consumer complaint agencies (Wenjie Zhao & Md. Nor Othman, 2010).

Consumer complaints correlated with demands for more government regulation and intervention in the marketplace (Franklin, 1992). From a managerial perspective, complaints represent potentially valuable information in guiding marketing strategy. Further, from a public policy perspective, complaints may aid the development and targeting of consumer protection and market regulatory programmes (Fornell and Westbrook, 1979).

Consumer complaint can be seen as a starting point for investigation that leads to the enforcement actions. The U.S. Federal Trade Commission (FTC) has specifically stated that consumer complaints are critical to its work and often a “first indication of a problem in the marketplace and may provide the initial evidence to begin an investigation.” Furthermore, the FTC has expressly stated that consumer complaints “can help [it] detect patterns of wrongdoing, and lead to investigations and prosecutions (*FTC Complaint Assistant*, 2012).

A centralized, clearly written policies and procedures and publicly available complaint management system support the consumer protection task hugely. The centralization of complaint management system creates consistency in the way complaints are handled through utilization of a single set of policies and procedures, and a common reporting structure. Besides a formal, written, consumer complaint management policies and procedures that are updated routinely to incorporate new developments in law and regulatory expectations can provide the step-by-step guidance necessary for successful complaint resolution efforts. Furthermore , a publicly accessible consumer complaint management system which is visible and accessible through features such as publicly available e-mail addresses for complaints and comments, easy-to-find toll-free numbers, mailing addresses, website pages, and, if applicable, social media channels can send a message that the consumer protection institution is proactive in dealing with consumer complaints. What we see in Ethiopia is far from these institutional capacities and the complaint management system does not clearly guide an individual consumer as to how, what and where complaint requirements are fulfilled in finding a solution for abuse of consumer rights.

2.2. Empirical review of related literature and hypothesis of the research

There is a dearth in empirical research which raises consumer protection from marketing perspective. The most notable studies related to consumer protection are discussed as follows:

Al-Ghamdi, S.M., Sohail, M.S., & Al-Khaldi, A. (2007) and Nwaizugbo, IreneusChukwudi and Ogbunankwor, Chibueze E (2013) conducted a research on the same issue on “ Measuring consumer satisfaction with consumer agencies” which have difference on country wise in that the previous writers forward insights from a Saudi Arabian’s perspective and the latter one from complaints made to CPA of a Nigerian consumers on ANAMBAH state. They confirmed proposition that set up relationship between three components of performance evaluation namely accomplishment of objectives, carrying out duties, procedural obstacles, and consumer satisfaction with consumer protection agencies. Their studies outcome based on testing of hypotheses point out that overall satisfaction is primarily derived from the objectives and roles played by consumer protection agencies. Their study gives vital evidence that having an administrative legal power by consumer protection bodies help to accomplish

the objectives and duties expected from them and will have an impact to have a satisfied consumer and effective consumer protection system. Therefore:

H₁: Administrative legal power of TCCPA has a positive and significant effect on consumer protection in Ethiopia.

Wenjie Zhao & Md. Nor Othman, (2010) in their study titled “The influence of knowledge of consumer protection and perception of marketing factors on consumer complaint behavior: a study of Malaysian consumers ” gives an emphasis about the motivation for seeking redress from the firms and the third party complaint process, especially from the Malaysian consumers’ perspective. The study reveals that the consumer’s complaint intention is predicted by the knowledge of consumer rights and consumer agencies and the importance of the product; complaint action is influenced by the knowledge of consumer rights and consumer agencies, perception on business practices and responsiveness to complaint, and complaint intention. Additionally, pointed out that complaint intention mediated the relationship between the knowledge of consumer rights and consumer agencies, the importance of product and complaint intention. Furthermore , a study by Anabel Cruz , (2000) titled “ The Impact of Consumer Organizations in Latin America and the Caribbean ” expressed that consumer education did not exist in the mind of teachers, policy makers, instructors or parents until Consumer organizations started to lobby education authorities and started to implement projects to educate teachers and trainers. This is the area where more results and greater impact was proved: in the number of teachers that were trained, in the number of students that were reached in. The results from the above two studies confirm that education and information programs carried out by consumer association has a clear impact in consumer protection of a country. Hence:

H₂: Education and information program of consumer associations has a positive and significant effect on consumer protection in Ethiopia.

Abbokar Siddiq , (2012) in his study “The Role of Voluntary Consumer Organizations in Consumer Protection- an empirical study in Coastal Karnataka” shows the activities expected by the consumers from the Voluntary Consumer Organizations (VCOs) and the activities actually undertaken by the VCOs. The expected activities are arranged rank-wise after collecting the data from the consumers. An analysis of the table reveals that out of the 472 Complainant Consumer respondents, all are (100 percent) expecting the VCOs to settle consumer complaints and they ranked it first. In turn, out of the 38 VCOs, all the VCOs (100 percent) are settling consumer

complaints daily. Out of the 472 respondents, a majority of 471 (99.8 percent) are expecting the VCOs to give consumer advocacy, i.e., the advice and guidance to fight the case in the CDRAs, and all the VCOs (100 percent) are performing this activity. Thus:

H3: Legal counsel, representations before court and dispute resolution by consumer association has a positive and significant effect on consumer protection in Ethiopia?

The International Organization of Securities Commissions (IOSCO), (2009) conducted a survey as to “approaches to market surveillance in emerging markets ; the survey articulated that market surveillance plays a significant role in anticipating the potential vulnerabilities to a capital market. It is seen as a pre-emptive measure aimed at detecting and deterring potential market abuse and avoiding disruptions to the market from anomalous trading activity, including market and price manipulation, insider trading, market rigging and front running. Therefore:

H4: Market surveillance system of TCCPA has a positive and significant effect consumer protection in Ethiopia.

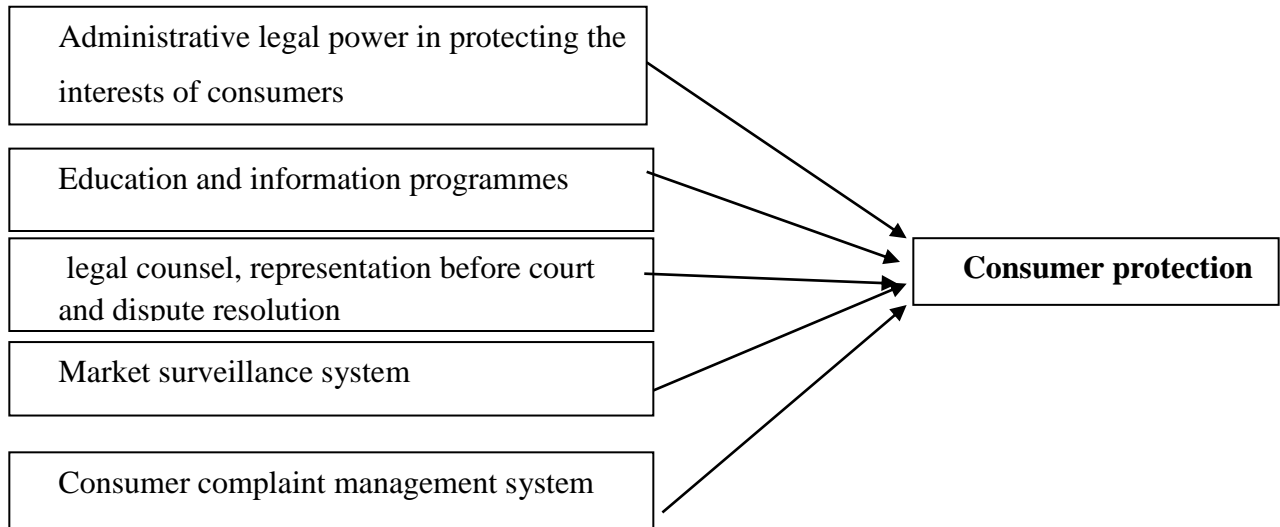
Isibor F.O. & Odia E.O. (2014) in their study about Complaints Management System in Nigerian Service Industry emphasized that an effective Complaints Management System (CMS) encourages customers (consumer) to complain and it must involve the receipt, investigation, settlement and prevention of complaints and the recovery of dissatisfied customers (consumer) where a service failure occurs. It is an evident fact that without an effective complaints management system a given country consumer protection system does not operate efficiently since a CMS activate the whole process and give valuable information for the consumer protection authority. For this reason:

H5: Complaint management system of TCCPA has a positive and significant effect on consumer protection in Ethiopia.

2.3. Conceptual Framework and Hypothesis

2.3.1. Conceptual Framework

Based on a rigorous literature review the following conceptual framework has been developed to guide the research study:



Source: Model of the conceptual framework of the researcher, 2021

Chapter Three

3. Research Methodology

Introduction

This section deals with how the study conducted, specifically on the approach of the study, method of data collection, sampling techniques and methods of data analysis.

3.1. Research approach

Based on the type of data it employs, a research can follow quantitative, qualitative and mixed approaches. A quantitative research is used in researches that has measuring and counting attributes. The approach involves the quantitative generation of data, which can be formally and rigidly analyzed in a rigorous quantitative way (Kothari, 2004). It is also often concerned with finding evidences to either support or contradict a hypothesis that contains concepts to be measured. Hence, in this study the student researcher used the quantitative research approach to investigate the relationship between the variables in line with the main aim of the research which tested the developed hypothesis in order to achieve its objectives.

3.2. Research design

The student researcher used an explanatory research method that describes the causal links between independent and dependent variables that relates to the research problem. Since the intention of this study is to evaluate the role of the independent variables over the dependent variable and to become familiar with the topic to be examined, an explanatory research method was suitable and helpful in examining the relationship.

3.3. Data Type and Data Source

Primary and secondary data was used by the student researcher to attain the study goals. The Primary data was collected via a structured questionnaire. The questionnaire had three parts where the first part used to collect the personal information of respondents using nominal scale and the next twoparts consisted the perception of respondents that measured the dimensions of the hypothesized factors. In the questionnaire a 5-points Likert scale rating technique was used which started with 1= strongly disagree to 5= strongly agree.

3.4. Population of the study

In the research, the population of the study was calculated using the infinite population sampling formula because it is impractical to count the number of consumers who are affected by consumer infringement made by industries and businesses in Ethiopia. Addis Ababa was the only practicable destination to gather data from the respondents for the reason that there is not any consumer association outside of Addis Ababa.

3.5. Sampling technique

Because of the large number of the sample unit, time and cost constraint, the sample will be drawn from the targeted population by using a non-probability sampling. This method of sampling involves purposeful or deliberate selection of universe units to form a sample representing the universe (Kothari, 2004). In this research, convenience sampling technique will be used where the population elements in the study will be given questionnaire in which they will fill.

3.6. Sample size

The infinite population sampling formula was utilized to arrive at the sample size. Where -
Sample size $Z - z$ value at the defined confidence interval, e.g. $z=1,96$ at 95 percent CI
 $p -$ Degree of uncertainty (0.7) $q - Q=1-p$ (0.3) $e -$ Desired level of accuracy (± 5 percent) Where
 n_0 is the sample size, Z^2 is the abscissa of the normal curve that cuts the region α at the tails ($1 - \alpha$) equal to the desired level of confidence, e.g. 95 percent), e is the desired level of confidence.

The value for Z is found in the statistical tables containing the area under the normal curve In order to illustrate, the researcher assumed that there was a large population that the researcher did not know the variability of the proportion of the area under the normal curve; therefore, assumed $p=.7$ (maximum variability).

Furthermore, it is desired to have a 95% confidence level and $\pm 5\%$ precision $=322.69 \approx 323$

3.7. Validity of the Instrument

Validity is whether our assumptions, inferences or propositions are valid. This involves the degree to which we calculate what we are expected to do and, more precisely, our calculation accuracy (John et al, 2010). The content validity was confirmed by the advisor of this research, who looks into the correctness of questions and the scales of measurement. The researcher has also watchfully organized the questionnaires based on the objectives of the study. The questionnaire made originally written in English and then translated into Amharic to make understandable and easy to replay by the respondents.

3.8. Reliability of the Instrument

Reliability estimates the continuous calculation or, more precisely, the extent to which an instrument calculates the same as it is used each time under the same conditions for the same subjects. Trustworthiness is essentially about consistency. That is, if we measure something many times and the result is always same, then we can say that our measurement instrument is reliable (John et al., 2010).

In order to test the internal consistency of variables in the research instrument Cronbach alpha coefficient will be calculated. Cronbach-alpha is widely used in educational research when instrument for gathering data have items that are scored on a range of values, i.e. different items have different scoring points or attitude scales in which the item responses are in continuum (Oluwatayo, 2012). This coefficient varies from 0 to 1, and a value of 0.6 or less generally indicates unsatisfactory level of internal consistency (Malhotra & Birks, 2003). This coefficient was calculated for all items under each variable and has good quality with overall reliability measure scale of 0.735.

Table 3.1 Cronbach's coefficient Alpha of variables

No	Variables	Value of Cronbach's coefficient Alpha	Items in Cronbach's Alpha
1	Administrative Legal Power (ADLP)	0.730	4
2	Education & Information programmes (EDIP)	0.735	4
3	Legal counsel (LC)	0.848	3
4	Market Surveillance (MKS)	0.778	3
5	Consumer complaint management system (CCMS)	0.733	4
6	Consumer protection (CP)	0.838	6

Source: Own Survey data (2021)

Table 3.2: Overall Reliability Statistics

Cronbach's Alpha	N of Items
0.735	6

Source: Own Survey data (2021)

3.9. Methods of data analysis

The data which gathered from the questionnaires analyzed with the Statistical Package for the Social Sciences (SPSS V.23). To organize and summarize the demographic data of the respondents which include age, gender, educational level, marital status, and employment status descriptive analysis was used. On the other hand, to see if there is any relationship between the independent and the dependent variables correlation analysis was utilized. Furthermore, to know how much the independent variables have influenced the dependent variable regression analysis was employed.

3.10. Ethical considerations

Ethical responsibility required from the student researcher will be strictly respected. Participants will be asked if they are willing to participate in the study. In addition, Anonymity of individuals who participated in filling of the questionnaires kept throughout the study. Information collected from the customers kept confidential and not to be used for any other purposes than this study.

Chapter Four

4. DATA PRESENTATION, ANALYSIS , AND INTERPRETATION

4.1. Introduction

In this chapter the data analysis and discussion of the research and findings are presented. The data analysis was made using Statistical Package for Social Science (SPSS v. 23). The demographic profile of the study sample, consumer's responses as to the legal and institutional factors has been described using descriptive statistics. Multiple logistic regressions were also engaged to test hypothesis and achieve the study objective that focuses on recognizing the effects of the legal and institutional factors on consumer protection.

To make the collected data suitable for the analysis, all questionnaires were screened to be complete. Out of the 323 distributed questionnaire 96.28% (311) response rate has been obtained. During data editing, the collected questionnaires was checked for errors and to identify and discard the incomplete questionnaires. Therefore, all the collected 311 questionnaires were found to be valid and used for the final analysis.

4.2. Response rate

The researcher distributed 323 questionnaires and 311 questionnaires were collected and 12 questionnaires were not returned. In order to make the raw data that was collected through questionnaire ready for conducting statistical analysis, the researcher conducted data checking for completeness. Thus, a total of 311 questionnaires were used for this study with a return rate of 96.28%.

Description	Respondents
Target population	323
Questionnaire Distributed	323
Questionnaire Returned	311
Response Rate (%)	96.28%
Unusable Response	12

Table 4.1 Response rate

Source: Own Survey data (2021)

4.3. Demographic Profile of Respondents

Under this section, the selected demographic profile of the study respondents such as Gender, Age, Marital Status, academic level, Monthly Average Income and Occupation are presented. The purpose of the demographic analysis in this research was to describe the characteristics and background of the sample respondents such as the proportion of male and female respondents in the sample, Gender, Age, Marital Status, academic level, Monthly Average Income and Occupation, so that the analysis could be more meaningful. The demographic profiles of respondent's, results obtained from the collected structured questionnaire were presented on the following table.

Item	Variables	Frequency	Percentage
Gender	Male	167	53.70
	Female	144	46.30
	Total	311	100
Age	Below 20	1	0.32
	21 to 30 years	65	20.90
	31 to 40 years	184	59.16
	40 to 50 years	56	18.01
	Above 50	5	1.61
	Total	311	100
Marital status	Single	108	34.73
	Married	182	58.52
	Divorced	21	6.75
	Total	311	100
Academic level	High school and below	1	0.32
	Technical/vocational	30	9.65
	Certificate (Diploma)	1	0.32
	Bachelor's degree	196	63.02
	Master's degree	82	26.37
	Other	1	0.32
	Total	311	100
Monthly Average Income	Below ETB 5,000	24	7.72
	ETB 5001-10,000	151	48.55

Item	Variables	Frequency	Percentage
	ETB 10,001-15,000	64	20.58
	ETB 15,001- 20,001	52	16.72
	Above ETB 20,001	20	6.43
	Total	311	100
Occupation	Government employed	101	32.48
	Private employed	147	47.27
	Other	63	20.26
	Total	311	100

Table 4.2 Demographic Profile of Respondents

Source: Own Survey data (2021)

As shown in the table 4.2 above, 167(53.70%) of the respondents were male and the remaining 144 (46.30%) of the respondents were female out of the total 311.

When we encapsulate Age of the respondents, respondents is, 1(0.32%) below 20. 65 (20.90%) of them were between 21-30 years of age, 184 (59.16%) of them were between 31-40 years of age most of the respondents are found in this group. 56 (18.01%) of the respondents were between 40-50 years and the remaining 5 (1.61%) of them were at the age of above 50.

Regarding Marital Status of the respondents, 108 (34.73%) of them are single, 182 (58.52%) were married and the remaining 21 (6.75%) are divorced.

Concerning academic level of the respondents, majority of them, 196 (63.02%) are Bachelor's degree holders. 82 (26.37%) of them has Master's degree, 30 (9.65%) of them are Technical/Vocational trainees. While, the rest; 1 is in high school and below and the other 1 is under the group of another category, with 0.32% each.

In terms of monthly average income 24 (7.72%) respondents agreed that they get below ETB 5,000, 151(48.55%) of them are salaried ETB 5001-10,000, 64 (20.58%) of the get ETB 10,001-15,000 monthly income. While the remaining 52 of them paid ETB 15,001- 20,001 and 20 of them get above ETB 20,001 with 16.72% and 6.43% respectively.

When we see Occupation of respondents, 101 (332.48%) of them Government employees, whereas 147 (47.27%) of the respondents are privately employed and the lingering 63 (20.26%) of them responded to the variable 'other'.

To recapitulate, more than half of the respondents were male, while majority of them are aged between 31 to 40 years. Most of them are married, in terms of academic level many of the respondents are Bachelor's degree holders. Regarding monthly average income most of respondents get ETB 5001-10,000 a month, while in occupation most of them are private employees.

4.4. Descriptive statistics on Administrative legal power

Code	Q	N	Minimum	Maximum	Mean	Std. Deviation
ADLP1	Consumers in Ethiopia are well protected from unfair market practices.	3 1 1	1.0	5.0	1.45 3	.7727
ADLP2	Trade competition and consumer protection Authority (TCCPA) actions are well enough to protect Ethiopian consumers.	3 1 1	1.0	5.0	1.57 9	.6471
ADLP3	TCCPA is actively involved in the protection of consumers' rights in Ethiopia.	3 1 1	1.0	5.0	1.70 7	.6777
ADLP4	If TCCPA got enough administrative legal power to Control violations and complete investigations procedures it can positively contribute for consumer protection.	3 1 1	1.0	5.0	3.97 7	1.0669

Table 4.3 Descriptive statistics on Administrative legal power

Source: Own Survey data (2021)

As presented in the above table, the mean score of the first item under the questions about administrative legal power is 1.453, which show the respondents disagreement about

Consumers in Ethiopia are well protected from unfair market practices. Thus, based on the low result it is visible that consumers in Ethiopia are not protected from any unfair market practice.

When respondents were requested about, the Trade competition and consumer protection Authority's (TCCPA) actions to protect Ethiopian consumers, a mean 1.579 respondents said the authority has no well-organized protection action. Similarly, in a mean of 1.707 respondents disagreed about the TCCPA's active involvement in protecting consumers' right.

While in the fourth question about the administrative legal power a mean of 3.977 respondents responded that if TCCPA has gat enough administrative legal power to Control violations and complete investigations procedures so, it can positively contribute for consumer protection.

In this we can conclude that if the Trade competition and consumer protection Authority's (TCCPA) has enough administrative legal power to protect consumers from any unfair market practice **the consumer protection system will become more effective.**

4.5. Descriptive statistics on Education and Information Programs

Code	Q	N	Minimum	Maximum	Mean	Std. Deviation
EDIP1	If consumers in Ethiopia aware their consumer rights they can defend market abuse done on them.	311	1.0	5.0	4.161	.9671
EDIP2	Governmental organs which protect consumers from abuse are easily known in Ethiopia.	311	1.0	5.0	1.752	.7661
EDIP3	Consumer association can play a positive role in providing consumers the necessary information on how to protect themselves.	311	1.0	5.0	4.129	.8924
EDIP4	Media campaigns by consumer associations can play a positive role in	311	1.0	5.0	4.209	.7980

	consumer education.					
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Table 4.4 Descriptive statistics on Education and Information Programs

Source: Own Survey data (2021)

According to the above table, the highest mean score for responses on the item under Education and Information Programs was 4.209; on Media campaigns by consumer associations can play a positive role in consumer education. This implies that if consumer associations have a well-organized media campaign, it can play a positive role in educating consumers.

Similarly, a mean of 4.161 respondents agreed and/or strongly agreed that if consumers in Ethiopia aware their consumer rights they can defend market abuse done on them. Thus, if consumers aware about their right they can protect themselves from any abuse done on them.

Correspondingly, a mean of 4.129 targeted respondents agreed and/or strongly agreed responding Consumer association can play a positive role in providing consumers the necessary information on how to protect them. Consequently, respondents believe that consumer association will play a vital role to provide necessary information to consumers.

In Education and Information Programs category a mean of 1.752 respondents disagreed and/or strongly disagreed for the question ‘Governmental organs which protect consumers from abuse are easily known in Ethiopia.’ This implies that government organ which is accountable to protect consumers from abuse is not easily known.

4.6. Descriptive statistics of Respondents view on legal counsel, representations before court and dispute resolution

Code	Q	N	Minimum	Maximum	Mean	Std. Deviation
LC1	Legal advice opportunities that can be given by consumer associations would help consumers and has a positive contribution in consumer protection besides consumer's individual protection actions.	311	1.0	5.0	4.280	.7965
LC2	Consumer association can play a positive role in consumer protection if the Ethiopian legal framework allowed them to represent consumers in courts.	311	1.0	5.0	4.309	.7877
LC3	Consumer association can play a positive role in consumer protection if the Ethiopian legal framework allowed them to represent consumers in ADR mechanisms.	311	1.0	5.0	.4.280	.7063

Table 4.5. Descriptive statistics on Respondents view on Legal counsel
Source: Own Survey data (2021)

As shown in the above table, in the category which asks respondents view on legal counsel, representations before court and dispute resolution, almost in all items respondents agreed and/or strongly agreed.

The first item under respondents view on legal counsel, a mean of 4.280 respondents said that 'legal advice opportunities that can be given by consumer associations would help consumers

and has a positive contribution in consumer protection besides consumer's individual protection action.'

Likewise, most respondents (a mean of 4.309) responded that Consumer association could play a positive role in consumer protection, if the Ethiopian legal framework allowed them to represent consumers in courts.

Thirdly, a mean of 4.280 respondents agreed and/or strongly agreed Consumer association could play a positive role in consumer protection if the Ethiopian legal framework allowed them to represent consumers in ADR mechanisms. This shows that most respondents believe that consumer association will have a helpful role if they are allowed through legal framework to represent the consumer in courts and ADR mechanisms.

4.7. Descriptive statistics on Market surveillance system

Code	Q	N	Minimum	Maximum	Mean	Std. Deviation
MKS1	Information about the product or services provided in Ethiopia is easily accessible.	311	1.0	5.0	1.675	.7708
MKS2	The existing market surveillance system in Ethiopia is efficient.	311	1.0	5.0	1.720	.7718
MKS3	Communication channel in Ethiopia which signal a market malpractice to consumers are effective enough.	311	1.0	5.0	1.733	.7846

Table 4.6 Descriptive statistics on Market surveillance system
Source: Own Survey data (2021)

Based on the data collected and presented in the above table indicates that most of respondents disagreed and/or strongly disagreed in market surveillance system.

When we see it specifically, for the first item which asks about the accessibility of information regarding a product or service provided in Ethiopia, a mean of 1.675 respondents disagreed and/or strongly disagreed.

While about the efficiency of the existing market surveillance in Ethiopia, a mean of 1.720 respondents gave similar answer, they disagreed and/or strongly disagreed. Thus, we can understand that the Ethiopian market surveillance system is not efficient.

Respondents (a mean of 1.733) are also disagreed and/or strongly disagreed about the communication channel in Ethiopia which signals a market malpractice to consumers. Thus, the communication channel which signal market malpractice to consumer is not effective enough.

4.8. Descriptive statistics on Consumer complaint management system

Code	Q	N	Minimum	Maximum	Mean	Std. Deviation
CCMS1	As a consumer I have a right to complain for any harm I encountered for the product I used or service I utilized.	3 1 1	1.0	5.0	4.370	.8240
CCMS2	TCCPA has an organized complaint system that guides consumers.	3 1 1	1.0	5.0	1.942	.8962
CCMS3	Easy and accessible complaint management system has positive contribution in consumer protection in Ethiopia.	3 1 1	1.0	5.0	4.177	.9039
CCMS4	The absence of an organized complaint system affects consumer intention to complain in Ethiopia.	3 1 1		5.0	4.325	.7098

Table 4.7 Descriptive statistics on Consumer complaint management system

Source: Own Survey data (2021)

The highest mean, which is most respondents agreed and/or strongly agreed 4.370 on the item “as a consumer I have a right to complain for any harm I encountered for the product I used or service I utilized”, while in the second item which is about TCCPA’s organized complaint system that guide consumers a mean of 1.942 respondents disagreed and/or strongly disagreed.

On the other hand, a mean of 4.177 targeted respondents on item 3 agreed and/or strongly agreed about the positive contribution of easy and accessible complaint management system in protecting consumers.

Majority of respondents, which is a mean of 4.177 agreed and/or strongly agreed that absence of an organized complaint system affects consumer intention to complain in Ethiopia. Undeniably, lack of organized complaint system directly affects consumer intention to complain on market abuse.

4.9. Descriptive statistics on Consumer protection

Code	Q	N	Maximum	Minimum	Mean	Std. Deviation
CP1	Ethiopian consumer protection system has enough applicable laws.	311	5.0	1.0	1.723	.7874
CP2	Consumer protection institutions in Ethiopia have done enough work on consumer literacy.	311	5.0	1.0	1.685	.6404
CP3	The consumer protection system in Ethiopia has easy and on spot complaint management system.	311	5.0	1.0	1.736	.6918
CP4	Consumer protection institutions in Ethiopia have enough powers to protect consumers and enforce the laws.	311	5.0	1.0	1.949	.7975
CP5	Courts in Ethiopia settle consumer abuse on reasonable time.	311	5.0	1.0	1.894	.7173
CP6	Dispute resolution mechanisms for consumer protection are accessible in Ethiopia.	311	5.0	1.0	1.977	.7638

Table 4.8 Descriptive statistics on Consumer protection

Source: Own Survey data (2021)

As depicted on the above table, a mean of 1.723 respondents agreed and strongly agreed that Ethiopian consumer protection system hasn't enough applicable laws.

A mean of 1.685 respondents disagreed and/or strongly disagreed about Ethiopian Consumer protection institutions has not done enough work on consumer literacy. Similarly, in support to this on item number two “The consumer protection system in Ethiopia has easy and on spot complaint management system” a mean of 1.736 responded. In the fourth item, a mean of 1.949 respondents said that a Consumer protection institution in Ethiopia hasn't enough powers to protect consumers and enforce the laws.

The mean score of 1.894 on the item “Courts in Ethiopia settle consumer abuse on reasonable time” shows that the sampled respondents disagreed and/or strongly disagreed on the item. About the accessibility of dispute resolution mechanisms for consumer protection in Ethiopia, a mean of 1.977 respondents disagreed and/or strongly disagreed.

4.10. Correlation analysis

Correlation analysis is a prerequisite to a regression model analysis. Correlation analysis measures the strength of association and direction of their association between the variables of the study. (Field, 2009).

		ADLP	EDIP	LC	MKS	CCMS	CP
ADLP	Pearson Correlation	1	.233**	.166**	.272**	.177**	.249**
	Sig. (2-tailed)		.000	.003	.000	.002	.000
	N	311	311	311	311	311	311
EDIP	Pearson Correlation	.233**	1	.553**	.002	.365**	-.078
	Sig. (2-tailed)	.000		.000	.978	.000	.168
	N	311	311	311	311	311	311
LC	Pearson Correlation	.166**	.553**	1	-.109	.346**	-.195**
	Sig. (2-tailed)	.003	.000		.054	.000	.001
	N	311	311	311	311	311	311
MKS	Pearson Correlation	.272**	.002	-.109	1	.091	.407**
	Sig. (2-tailed)	.000	.978	.054		.108	.000
	N	311	311	311	311	311	311
CCMS	Pearson Correlation	.177**	.365**	.346**	.091	1	.003
	Sig. (2-tailed)	.002	.000	.000	.108		.960

	N	311	311	311	311	311	311
CP	Pearson Correlation	.249**	-.078	-.195**	.407**	.003	1
	Sig. (2-tailed)	.000	.168	.001	.000	.960	
	N	311	311	311	311	311	311

** . Correlation is significant at the 0.01 level (2-tailed).

Table 4.9 Descriptive statistics on Consumer protection

Source: Own Survey data (2021)

As it is clearly indicated in Table 4.9, a moderate to strong and positive relationship was found between Administrative legal power and Consumer protection ($r = .249$, $p < .05$), Education and Information Programs with Consumer protection ($r = -.078$, $p < .05$), legal counsel, representations before court and dispute resolution with Consumer protection ($r = -.195$, $p < .05$), Market surveillance system and Consumer protection ($r = .407$, $p < 0.05$), Consumer complaint management system and Consumer protection ($r = .003$, $p < .05$) which are statistically significant at 95% confidence level.

4.11. Multi-Co linearity Test

Multi co linearity shall be checked by means of correlations between the model's variables. Independent variables show at least some relationship with dependent variable. In this case all of the scales (independent variables) correlate substantially with consumer protection ($r = .249$, $p < .05$), ($r = -.078$, $p < .05$), ($r = -.195$, $p < .05$), ($r = .407$, $p < 0.05$), ($r = .003$, $p < .05$) respectively.

Variance Inflation Factor Tolerance and Variance (VIF) are used for co linearity diagnostics for variables as part of the multiple regression procedure. The tolerance is an indicator of the extent to which other independent variables in the model do not explain the variability of the specified independent. If this is very small (less than 0.10), the multiple correlation with other variables is high and suggests multi-collinearity (Pallant, 2010). The Variance Inflation (VIF) factor is just the opposite (1 divided by tolerance) of the tolerance. According to (Pallant, 2010), VIF values above 10 would be a concern, indicating multi Collinearity. The result shows that the tolerance value for each independent variable is (0.860, 0.618, 0.630, 0.888 and 0.809) respectively. Therefore, multi Collinearity assumption is not violated. This is also supported by the VIF value, which are 1.163, 1.619, 1.587, 1.126 1.236.

		Collinearity Statistics	
Model		Tolerance	VIF
1	ADLP	.860	1.163
	EDIP	.618	1.619
	LC	.630	1.587
	MKS	.888	1.126
	CCMS	.809	1.236

a. Dependent Variable: CP

Table 4.10 Descriptive statistics on Consumer protection

Source: Own Survey data (2021)

4.12. Normality and Linearity

One way of checking these assumptions is to instruct the residual dispersal plot and standardized residuals needed in the study for the normal probability plots of regression. These are shown in standardized graphical regression plots of normal P-P plots. The points will be placed in a straight diagonal from bottom left to top right in normal probability plots. No major deviations from normality could be proposed. No breach of normality assumptions was exposed in the tests of standard P = P Map.

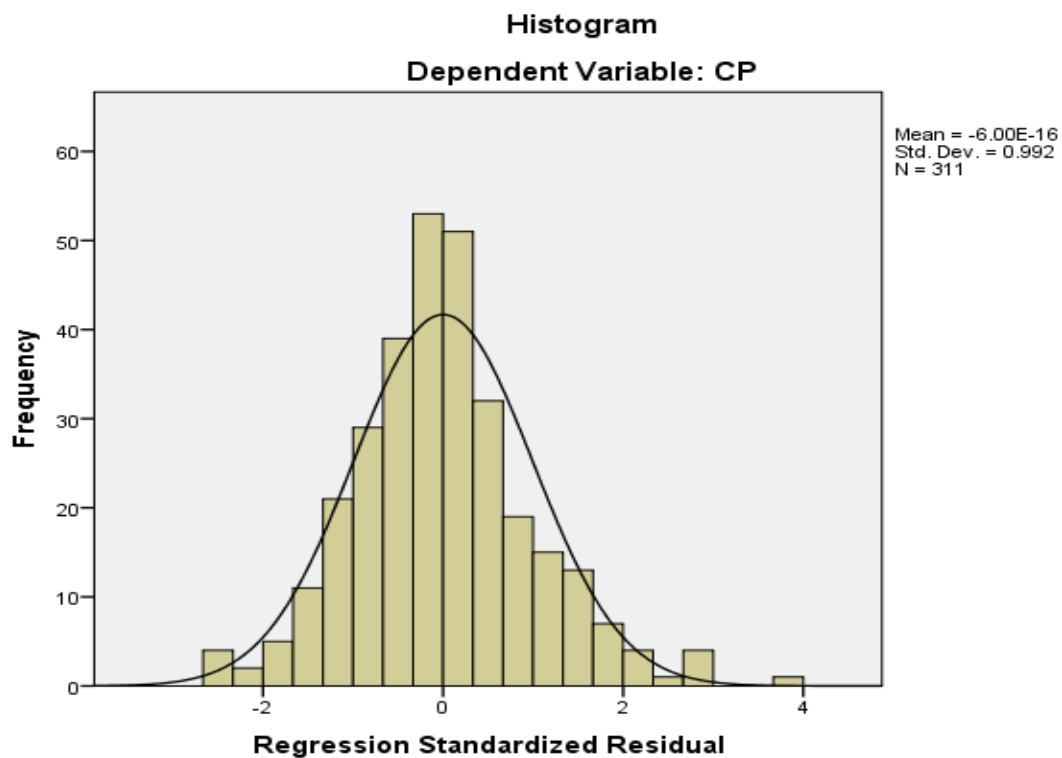


Figure 4.1: Skewness and Kurtosis value in Histogram
Source: Own Survey data (2021)

Both methods of assessing normality; graphically using Skewness and Kurtosis value in Histogram and regression standardized predicted value was applied. Figure 4.2 depicted that the scores are normally distributed.

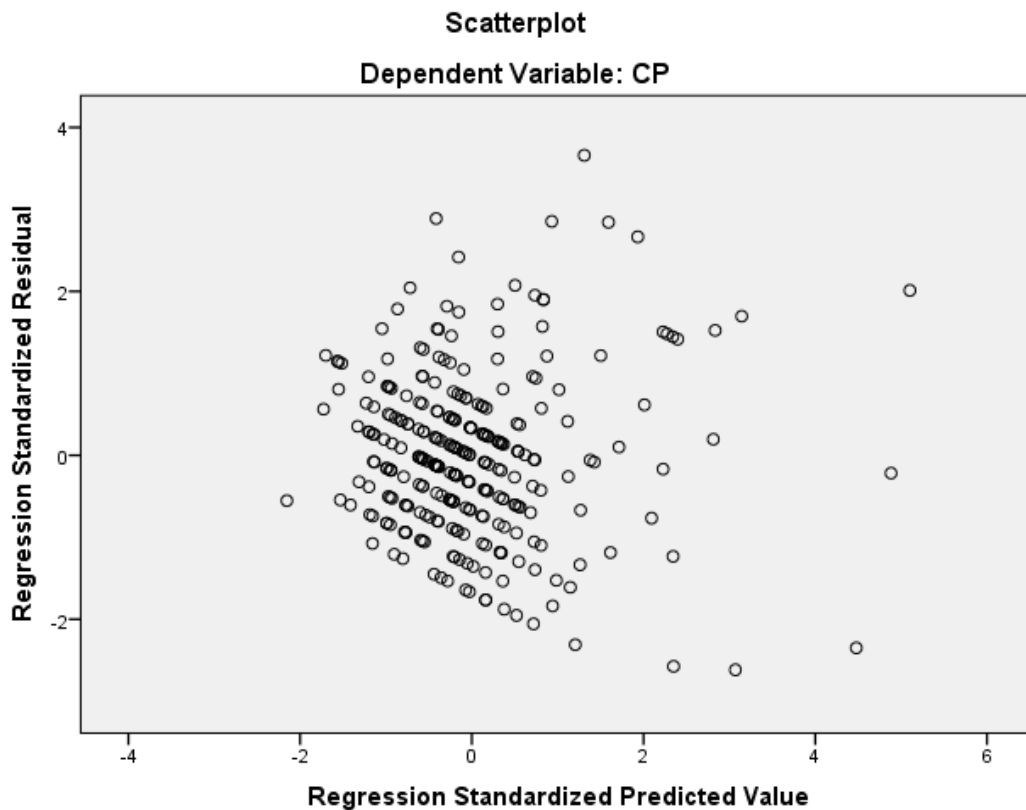


Figure 4.2: Regression standardized predicted value
Source: Own Survey data (2021)

The skewness value provides an indication of the symmetry of the distribution while kurtosis provides information about the sharpness of the peak of a frequency-distribution curve. For variables with normal distribution the values of skewness and kurtosis are zero, and any value other than zero indicated deviation from normality (Hair, J. F., Anderson, R. E., Tatham, R. L., & Grablowsky, B. J. (1998). According to Hair et.al, (1998), the most commonly acceptable

value for (kurtosis/skewness) distribution is ± 2.58 . Therefore, as it can be seen in the following table, the kurtosis and skewness values of the variables fall within the range.

		ADLP	EDIP	LC	MKS	CCMS	CP
N	Valid	311	311	311	311	311	311
	Missing	0	0	0	0	0	0
Skewness		.369	-1.763	-1.825	1.898	-.984	1.233
Std. Error of Skewness		.138	.138	.138	.138	.138	.138
Kurtosis		2.720	5.058	5.545	5.670	2.164	2.368
Std. Error of Kurtosis		.276	.276	.276	.276	.276	.276

Table 4.11 Skewness and Kurtosis value

Source: Own Survey data (2021)

4.13. Homoscedasticity Test

The last assumption of the linear regression analysis is homoscedasticity. The scatter plot is good way to check whether the data are homoscedastic (meaning the residuals are equal across the regression line). The following scatter plots show examples of data that are not homoscedastic (i.e., heteroscedastic):

Homoscedasticity makes to calculate the true standard deviation of the forecast errors difficult, usually resulting in confidence intervals that are too large or too short. In particular, if the variance of the errors is increasing over time, confidence intervals for out-of-sample predictions will tend to be unrealistically narrow. Heteroscedasticity can also have the consequence of giving too much weight to a small subset of data (namely the subset where the error variance was greatest) when calculating the coefficient.

As can be seen in the figure below there are no violations of this assumption of linear regression.

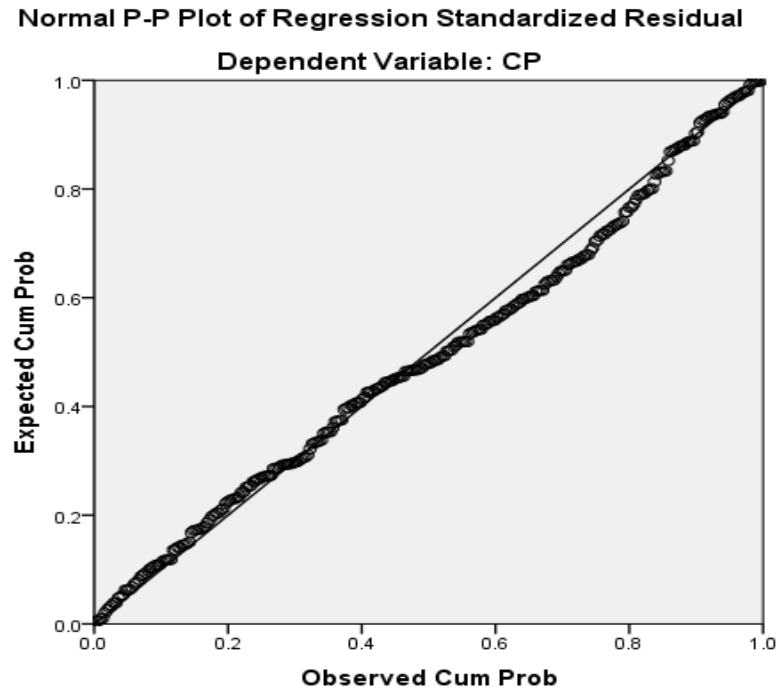


Figure 4.3: Homoscedasticity test
Source: Own Survey data (2021)

4.14. Multiple regression analysis

Multiple regression analysis was employed to examine the influence of independent variables (Administrative legal power; Education and Information Programs; legal counsel, representations before court and dispute resolution; Market surveillance system; Consumer complaint management system) on consumer protection.

Model Summary ^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.469 ^a	.220	.207	.48634	1.707

a. Predictors: (Constant), CCMS, MKS, ADLP, LC, EDIP

b. Dependent Variable: CP

Table 4.12 Model Summary

Source: Own Survey data (2021)

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.531	.278		5.502	.000
	ADLP	.222	.063	.192	3.534	.000
	EDIP	-.028	.059	-.029	-.466	.641
	LC	-.145	.051	-.178	-2.834	.005
	MKS	.283	.045	.334	6.241	.000
	CCMS	.013	.072	.010	.186	.853

Table 4.13: Regression coefficients and standardized coefficients for each study variables
Source: Own Survey data (2021)

Table 4.13 above shows the constant, beta, and significance level of each variable. It indicates that the five variables which are; (Administrative legal power; Education and Information Programs; legal counsel, representations before court and dispute resolution; Market surveillance system; Consumer complaint management system) influence consumer protection at a 95% confidence interval with a sig. level of 0.000, 0.641, 0.005, 0.000 and 0.853 respectively. As the constant and b values are known

$$CP = a + \beta_1 ADLP + \beta_2 EDIP + \beta_3 LC + \beta_4 MKS + \beta_5 CCMS + e$$

Where;

CP: Consumer protection

ADLP: Administrative legal power

EDIP: Education and Information Programs

LC: Legal counsel, representations before court and dispute resolution

MKS: Market surveillance system

CCMS: Consumer complaint management system

$$CP = 1.531 + 0.222 ADLP - 0.028 EDIP - 0.145 LC + 0.283 MKS + 0.013 CCMS$$

(Unstandardized coefficients)

$$CP = 0.192 ADLP - 0.029 EDIP - 0.178 LC + 0.334 MKS + 0.01 CCMS$$

(Standardized coefficients)

The model suggests that market surveillance system has the strongest effect on consumer protection (0.334) followed by Administrative legal power (0.192) and Consumer complaint management system (0.01). Therefore, H4, H1, and H5 are supported. However, there were no significant relationships between education and Information Programs& consumer complaint management system with the consumer protection.

4.15. ANOVA analysis

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	15.304	1	15.304	61.245	.000 ^b
	Residual	77.213	309	.250		
	Total	92.517	310			
2	Regression	17.418	2	8.709	35.717	.000 ^c
	Residual	75.099	308	.244		
	Total	92.517	310			
3	Regression	20.360	3	6.787	28.874	.000 ^d
	Residual	72.157	307	.235		
	Total	92.517	310			

- a. Dependent Variable: CP
- b. Predictors: (Constant), MKS
- c. Predictors: (Constant), MKS, LC
- d. Predictors: (Constant), MKS, LC, ADLP

Table 4.14: ANOVA analysis
Source: Own Survey data (2021)

Factor value is (**61.245**) at 0.000^b which means that there is statistically significant effect of independent variables (Administrative legal power; Education and Information Programs; legal counsel, representations before court and dispute resolution; Market surveillance system; Consumer complaint management system) on the dependent variable (consumer protection).

4.16. Hypothesis testing and analysis

Hypothesis	B	T	Sig.	Decision
H₁: Administrative legal power of TCCPA has a positive and significant effect on consumer protection in Ethiopia.	.192	.000	3.534	Supported
H₂: Education and information program of consumer	-.029	.641	-.466	Rejected

associations has a positive and significant effect on consumer protection in Ethiopia.				
H₃: legal counsel, representations before court and dispute resolution by consumer association significantly affect consumer protection.	-0.178	.005	-2.834	Supported
H₄: Market surveillance system of TCCPA has a positive and significant effect on consumer protection in Ethiopia.	.334	.000	6.241	Supported
H₅: Complaint management system of TCCPA has a positive and significant effect on consumer protection in Ethiopia.	.010	.853	.186	Rejected

Table 4.15: Hypothesis with results of the study
Source: Own Survey data (2021)

H₁: Administrative legal power of TCCPA has a positive and significant effect on consumer protection in Ethiopia.

The outcome of multiple regression analysis ($\beta=0.192$) designate that if TCCPA has got an efficient administrative legal power the consumer protection system of our country will be effective.

H₂: Education and information program of consumer associations has a positive and significant effect on consumer protection in Ethiopia.

The multiple regression result ($\beta= -0.029$) is weak and negative this shows that adequate education and information programs is not given to Ethiopian consumers and this negatively affect consumer protection tasks.

H₃: Legal counsel, representations before court and dispute resolution by consumer association has a positive and significant effect on consumer protection in Ethiopia.

As we can observe from the multiple regression ($\beta= -0.178$) implies that the absence of legal counsel, representations before court and dispute resolution by consumer associations significantly and negatively affect consumer protection system.

H4: Market surveillance system of TCCPA has a positive and significant effect on consumer protection in Ethiopia.

The result of multiple regression analysis ($\beta=0.334$) indicate that a well-organized market surveillance system has statistically significant and positive effect on the consumer protection system of our country .

H5: Complaint management system of TCCPA has a positive and significant effect on consumer protection in Ethiopia.

The outcome of multiple regression analysis ($\beta=0.010$) implies that the absence of a well-organized complaint management system by TCCPA positively affects the consumer protection system of our country but it is statistically insignificant.

4.17. Discussion of results

This research aims to determine the effect of legal and institutional factors on consumer protection in Ethiopia. Descriptive analyses, linear regression and correlation analysis approaches have also been used. Comparative discussions between this study and previous studies findings will be presented herein after.

As the studies made by Al-Ghamdi, S.M., Sohail, M.S., & Al-Khaldi, A. (2007) in Saudi Arabia and Nwaizugbo, IreneusChukwudi and Ogbunankwor, Chibueze E (2013) in Nigeria revealed thathaving an administrative legal power by consumer protection bodies help to accomplish the objectives and duties expected from them and will have an impact to have a satisfied consumer and effective consumer protection system. The result of this study is also goes in line with the two studies in that the Trade competition and consumer protection Authority's (TCCPA) has no well-organized protection action and most of respondents showed that they disagreed about the TCCPA's active involvement in protecting consumers' right which emanates from the lack of expected administrative legal power to Control violations and complete investigations procedures, which will have a positive contribution for consumer protection if TCCPA have got.

Consumer association can play a positive role in providing consumers the necessary information about how to protect themselves which is supported by the majority of respondents. This finding

meets with the same result like (Wenjie Zhao & Md. Nor Othman, 2010) who discovered consumer's complaint intention is predicted by the knowledge of consumer rights and consumer agencies.

concerning legal counsel, representations before court and dispute resolution most targeted respondents replied that Consumer association can play a progressive role in consumer protection, if the Ethiopian legal framework allowed them to represent consumers in courts and ADR mechanisms which is a parallel finding like (Abbokar Siddiq , 2012) who confirmed on list wise the activates which consumers expect from the consumer associations particularly to settle consumer complaints , give consumer advocacy , i.e., the advice and guidance to fight the case and represent them in consumer dispute resolutions.

Ethiopian market surveillance system are not efficient enough and its communication channel doesn't signal market malpractice to consumer effectively as respondents replied which is an obstacle for consumer protection and not recommended from several studies (IOSCO, 2009) which articulate market surveillance system as a pre-emptive measure aimed at detecting and deterring potential market abuse and avoiding disruptions to the market from anomalous trading activity, including market and price manipulation, insider trading, market rigging and front running..

The cost consumers pay in the absence of a user-friendly and on-spot consumer compliant management system by TCCPA is huge since a consumer compliant management system generate evidence and used as a starting point for proper investigation on market malpractice which is a similar result like (Isibor F.O. & Odia E.O. , 2014) which suggested without an effective complaints management system a given country consumer protection system does not operate efficiently since a CMS activate the whole process and give valuable information for the consumer protection authority.

Chapter Five

5. Summery, Conclusion and Recommendation

This final chapter of the research, discusses on the summary of the study findings, illustrates the conclusions that have been reached and Recommendation that focuses on how the problem identified could be addressed is also included.

5.1. Summary of findings

This section summarizes the core points and major findings which were obtained from data analysis of survey questionnaire. Thus, summaries of findings from the analysis are presented as below:

- In descriptive statistics analysis on Administrative legal power showed that if the Trade competition and consumer protection Authority's (TCCPA) has enough administrative legal power to protect consumers from any unfair market practice it could become an asset for a better consumer protection.
- The data collected and analyzed about education and information programs showed that if consumer associations have a well-organized media campaign, it will have play a positive role in educating consumers.
- The questionnaire data implied that government organ which is accountable to protect consumers from abuse is not easily known.
- In the questionnaire category which asks respondents view on legal counsel, representations before court and dispute resolution almost in all items respondents agreed and/or strongly agreed. Herein, most respondents believe that if consumer associations are allowed to represent the consumer in courts and ADR mechanisms, they will have a helpful role.
- In terms of Market surveillance system, the communication channel which signal market malpractice to consumer and Ethiopian market surveillance system are not effective enough.
- Under Consumer complaint management system category of the questionnaire, most respondents agreed and/or strongly agreed, especially about the positive contribution of easy and accessible complaint management system in protecting consumers. While majority of respondents disagreed and/or strongly disagreed on TCCPA's organized complaint system that guide consumers.

5.2. Conclusion

Based on data collected through questionnaire and the findings of the research the following conclusions are drawn:

- ✓ From the low result in mean analysis of the research, it is visible that consumers in Ethiopia are not protected from any unfair market practice.
- ✓ The Trade competition and consumer protection Authority's (TCCPA) has no well-organized protection action. Similarly, a result from most of respondents showed that they disagreed about the TCCPA's active involvement in protecting consumers' right.
- ✓ The research also indicated that, if TCCPA has got enough administrative legal power to Control violations and complete investigations procedures, it will have a positive contribution for consumer protection.
- ✓ Majority of respondents agreed and/or strongly agreed that Consumer association can play a positive role in providing consumers the necessary information about how to protect themselves.
- ✓ The research also indicated that most respondents believe that consumer association will play a vital role to provide necessary information to consumers.
- ✓ In terms respondents view on legal counsel, representations before court and dispute resolution most targeted respondents replied that Consumer association could play a progressive role in consumer protection, if the Ethiopian legal framework allowed them to represent consumers in courts.
- ✓ The results of regression analysis indicated that there was a significant effect of market surveillance system; administrative legal power; and legal counsel, representations before court and dispute resolution by consumer association depending on their order of importance from most determinant factor to the least on consumer protection.

Generally, according to the findings of this study, it can be concluded that the legal and institutional factors of consumer protection in Ethiopia needs to be more improved, structured and organized in order to satisfy consumers necessity.

5.3. Recommendation

Based on the conclusions drawn from the study, the following recommendations are made by the researcher:

- ✦ The Trade competition and consumer protection Authority's (TCCPA) must have a well-organized consumer protection action. And need to have active involvement in protecting consumers' right.
- ✦ According to the study consumers in Ethiopia are not protected from any unfair market practice. So that any concerning body must follow the rule and protect the consumers.
- ✦ Continues and regular media campaign is also mandatory in educating and informing to consumers about their rights, duties, and method of complement other related matters.
- ✦ A strong and self-administrative consumer association is needed since it will play a vital role to provide necessary information to consumers.
- ✦ The findings showed that consumer associations play a progressive role in consumer protection, to do so they are expected to represent consumers in court. For this the Ethiopian legal framework must allow them to represent consumers in any market related courts.
- ✦ Strong and daily market surveillance is also expected from TCCPA. It is very vital that making the communication channel which signal market malpractice to consumer and Ethiopian market surveillance system very effective enough.

5.4. Limitations and directions for future Research

There are several limitations in this survey. First, the legal and institutional factors considered to influence consumer protection in Ethiopia in this study may not be comprehensive. Therefore, additional factors may enhance our model and further study can help identify them. Second, although Addis Ababa is the little Ethiopia, the results of this study may give an overall clue and become more convincing if it is conducted in other parts of Ethiopia. Therefore, generalizations to other parts of Ethiopia should be made carefully. In general, future studies can generate a better knowledge with the use of larger sample size and better sampling method in an extensive scope.

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APPENDIX

**ADDIS ABABA UNIVERSITY
SCHOOL OF COMMERCE
DEPARTMENT OF MARKETING MANAGEMENT
Survey Questionnaire (English Version)
Dear Respondent,**

This survey is being conducted by a student researcher at Addis Ababa University School of Commerce as a fulfillment for post graduate studies in Marketing Management. The questions focus mainly on the **effect of legal and institutional factors on consumer protection in Ethiopia.**

As an academic survey, your response to this survey, or any individual questions on the survey, will be based on volunteer. You will not be individually identified, and your response will be used for academic purpose only. Your answers will help the researcher in his fact-finding effort on the **effect of legal and institutional factors on consumer protection in Ethiopia.**

If you have questions about your rights as a participant in this survey or are dissatisfied at any time with any aspect of the survey, you may contact the researcher at his e-mail hailemichaelwon@gmail.com or Tel: +251-913-68-54-84.

Thank you for your valuable time!!

Part one: General Questions

The following question lists different general questions, please kindly tick (✓) your answer.

1. Gender:

Female

Male

2. Age:

below 20

21 to 30 years

31 to 40 years

40 to 50 years

Over 51 years

3. Marital status:

- Single
- Married
- Divorced

4. Academic level:

- High school and below
- Technical/vocational
- Certificate (Diploma)
- Bachelor's degree
- Master's degree
- Other (specify) _____

5. Monthly Average Income

- Below ETB 5,000
- ETB 5001-10,000
 - ETB 10,001-15,000
 - ETB 15,001- 20,000
 - Above ETB 20,001

6. Occupation

- Government employed
- Private employed
- Other

Part two: Questions on factors that affect consumer protection in Ethiopia.

Please indicate the extent of your agreement or disagreement with the following statements indicating (1) Strongly Disagree (2) Disagree (3) Uncertain, (4) Agree (5) Strongly Agree with tick (√) mark.

Q. No	Questions type	Strongly disagree	Disagree	Uncertain	Agree	Strongly Agree
1.	Administrative legal power					
1.1.	Consumers in Ethiopia are well protected from unfair market practices.					
1.2.	Trade competition and consumer protection Authority (TCCPA) actions are well enough to protect Ethiopian consumers.					
1.3.	TCCPA is actively involved in the protection of consumers' rights in Ethiopia.					
1.4.	If TCCPA got enough administrative legal power to Control violations and complete investigations procedures it can positively contribute for consumer protection.					
2.	Education and information programmes					
2.1.	If consumers in Ethiopia aware their consumer rights they can defend market					

	abuse done on them.					
2.2.	Governmental organs which protect consumers from abuse are easily known in Ethiopia.					
2.3.	Consumer association can play a positive role in providing consumers the necessary information on how to protect themselves.					
2.4.	Media campaigns by consumer associations can play a positive role in consumer education.					
3.	Providing legal counsel, representation before court and dispute resolution					
3.1.	Legal advice opportunities that can be given by consumer associations would help consumers and has a positive contribution in consumer protection besides consumer's individual protection actions.					
3.2.	Consumer association could play a positive role in consumer protection if the Ethiopian legal framework allowed them to represent consumers in courts.					
3.3.	Consumer association could play a positive role in consumer protection if the Ethiopian legal framework allowed them to represent consumers in ADR					

	mechanisms.					
4.	Market surveillance system					
4.1.	Information about the product or services provided in Ethiopia is easily accessible.					
4.2.	The existing market surveillance system in Ethiopia is efficient.					
4.3.	Communication channels in Ethiopia which signal a market malpractice to consumers are effective enough.					
5.	Consumer complaint management system					
5.1.	As a consumer I have a right to complain for any harm I encountered for the product I used or service I utilized.					
5.2.	TCCPA has an organized complaint system that guides consumers.					
5.3.	Easy and accessible complaint management system has positive contribution in consumer protection in Ethiopia.					
5.4.	The absence of an organized complaint system affects consumer intention to complain in Ethiopia.					

* source :Awareness of consumer rights and analysis of barriers preventing consumers from safe and satisfactory participation in the market , Report for the Office of Competition and Consumer Protection , December 2009

Part three: the following questions measure the dependent variable “consumer protection” from both the legal and institutional frameworks in Ethiopia through parameters of legal framework (applicable laws) , institutional arrangements and responsibility , powers of relevant authorities and lastly dispute resolution and recourse mechanisms.

Please indicate the extent of your agreement or disagreement with the following statements indicating (1) Strongly Disagree (2) Disagree (3) Uncertain, (4) Agree (5) Strongly Agree with tick (√) mark.

Q. No	Questions type	Strongly disagree	Disagree	Uncertain	Agree	Strongly Agree
1.	Consumer protection					
1.1.	Ethiopian consumer protection system has enough applicable laws.					
1.2.	Consumer protection institutions in Ethiopia have done enough work on consumer literacy.					
1.3.	The consumer protection system in Ethiopia has easy and on spot complaint management system.					

1.4.	Consumer protection institutions in Ethiopia have enough powers to protect consumers and enforce the laws.					
1.5.	Courts in Ethiopia settle consumer abuse on reasonable time.					
1.6.	Dispute resolution mechanisms for consumer protection are accessible in Ethiopia.					
Thank you!!!						

***Source: Ros Grady, Global survey on consumer protection and financial literacy, World Bank Group, September 2014**

አዲስአበባዩኒቨርሲቲ

የንግድ ሥራት ምህርት ቤት

የተከበራችሁ የዚህ ጥናት ተሳታፊዎች

ኃይለሚካኤል ወንድ ጌራድ እባላለሁ።

በአዲስአበባዩኒቨርሲቲ የንግድ ሥራት ምህርት ቤት የገበያ አመራር

(ማርኬቲንግ ማኔጅመንት) የድህረ ምረቃ ተመራቂት ማሪስ ሆንኩ፤

ኢትዮጵያውስ ጥያቄ ለሌሎች ግንኙነት ተቋማዊ ማዕቀፎች በሽማግሌ ጥበቃ ላይ በሚኖራቸው ተጽእኖ ላይ ጥናት እየሠራሁ እገኛለሁ። ይኸ መጠይቅ ለዚህ ዓላማ መረጃ ለመስጠት በሰብሰብኩት ሰዎች መካከል አዎንታዊ ምላሽ ሰጠዎታል።

የተከበሩ የጥናት ተሳታፊዎች ለዚህ ጥናት በሚሰጡት

h30

ደቂቃ የማይበልጥ የተከበረ ጊዜ ያለዎትን ዕውቀት፤

አስተያየት እና ልምድ በመስጠት ጥናቱ ሙሉ እንዲሆን የሚያደርጉት አስተዋጽኦ እጅግ የላቀ ነው።

በዚህ ጥናት የሚሰጡት ምላሽ ስጦታ ለጥናቱ ለሌሎች ግንኙነት ተቋማዊ ማዕቀፎች ላይ በሚኖሩት ሰዎች ላይ ማብቻ እንደሚሆን እገልጻለሁ።

በዚህ ጥናት የሚኖራችሁት ሽታ ለጥናቱ ለሌሎች ግንኙነት ተቋማዊ ማዕቀፎች ላይ በሚኖሩት ሰዎች ላይ ማብቻ እንደሚሆን እገልጻለሁ።

ይኸ መጠይቅ ለሌሎች ግንኙነት ተቋማዊ ማዕቀፎች ላይ በሚኖሩት ሰዎች ላይ ማብቻ እንደሚሆን እገልጻለሁ።

በሥራቸው ያሉ ጥያቄዎችን ለመመዘን ከተሰጡት አማራጮች በተሰጡት ሰዎች ላይ ጥናቸው ስጥ

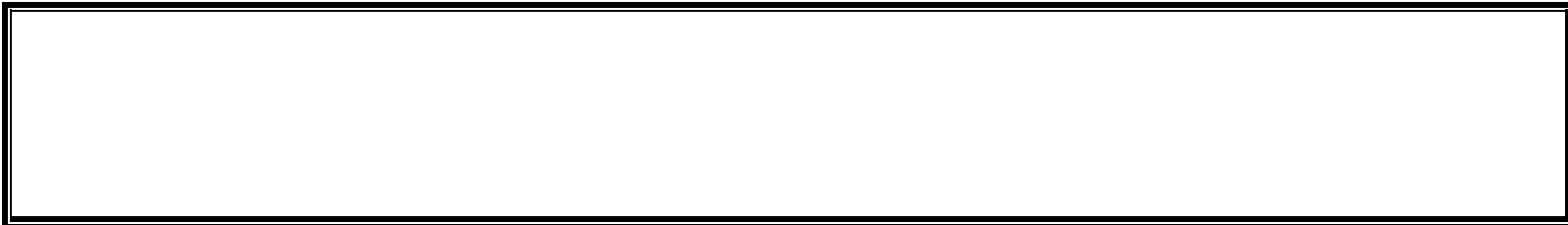
የ(✓) ምልክት በማስቀመጥ ምላሽ ሰጥተዎትኋል።

በመጠይቁ ይህ ማረጋገጫ ማንኛውም አስተያየት ወይም ግልጽ ያለ ሆነ ነገር የጥናቱ አዘጋጅን በሚመለከተው አድራሻ ማግኘት ይችላሉ።

ኢ-ሜይል :- hailemichaelwon@gmail.com

ስልክ ቁጥር :- +251-913-68-54-84

ወድ ጊዜዎትን በመስጠት ለሚያደርጉልን መልካም ትብብር ልባዊ ስጋናችንን እናቀርባለን!!!



መለያ	ጥያቄ	በጣም አልሰማም	አልሰማም	እርግጠኛ አይደለም	እስማማሁ	በጣም እስማማለሁ
2.	የትምህርትና የመረጃ መርሐግብራት (በሽማግሌ ማህበራት የሚሰጡ)					
2.1	ኢትዮጵያውያን የሽማግሌ ጥበቃ ተቋማትን በተመለከተ መረጃ ማግኘት እና መረጃውን መጠቀም ቀላል ነው።					
2.2	ኢትዮጵያውያን የሽማግሌ ጥበቃ ተቋማትን በተመለከተ መረጃ ማግኘት ቀላል ነው።					
2.3	የሽማግሌ ማህበራት ሽማግሌ ተገቢ ካልሆነ ገበያዎችን እንዴት መከላከል እንዳለባቸው የሚረዳ መረጃ መስጠት በጎሚና ሌሎች ጠቃሚ መሆኑን ያሳያል።					
2.4	በሽማግሌ ማህበራት አማካኝነት የሚዘጋጅ የሚዲያ ንቅናቄ የሽማግሌ ጥበቃ ተቋማትን በትምህርት በማሳደግ በጎሚና ሌሎች ጠቃሚ መሆኑን ያሳያል።					

3	የሕግምክርብ መስጠት ፣ በፍ/ቤት እና በግልግል ተቋማት ሽማግሌዎችን ወክሎ በመቆም የሽማግሌዎች ማህበራት የሚኖራቸው ሚና					
3.1	በሽማግሌዎች ማህበራት ለሽማግሌዎች የሚሰጥ የሕግምክርብ አገልግሎት ሽማግሌዎች በግላቸው መብታቸውን ለማስከበር ከሚያደርጉት እንቅስቃሴ በተጓዳኝ የሽማግሌዎች ጥበቃን የሚረዳና የላቀ አስተዋጽኦ የሚያበረክት ነው።					
3.2	የኢትዮጵያ የሕግ ማዕቀፍ ለሽማግሌዎች ማህበራት ሽማግሌዎችን ወክለው በፍ/ቤት የመቅረብ ሥልጣን ቢሰጥ የሽማግሌዎች ማህበራት በሽማግሌዎች ጥበቃ ላይ በጎ ሚና ይጫወታሉ።					
3.3	የኢትዮጵያ የሕግ ማዕቀፍ ለሽማግሌዎች ማህበራት ሽማግሌዎችን ወክለው በግልግል ተቋማት የመቅረብ ሥልጣን ቢሰጥ የሽማግሌዎች ማህበራት በሽማግሌዎች ጥበቃ ላይ በጎ ሚና ይጫወታሉ።					

መለያ	ጥያቄ	በጣም አልሰማም	አልሰማም	እርግጠኛ አይደለም	እስማማለሁ	በጣም እስማማለሁ
4	የገበያየቁጥጥር ሥርዓት					
4.1	ኢትዮጵያው ስጥስ ለሚቀርቡ ምርቶችና አገልግሎቶች መረጃ በቀላሉ ይገኛል።					
4.2	በኢትዮጵያ በአሁኑ ወቅት ያለው የገበያየቁጥጥር ሥርዓት ቀለል ጣፋ ነው።					
4.3	በኢትዮጵያ በገበያው ስጥ የሚፈጠሩ ተገቢ ያልሆኑ ተግባራትን ለሽማግሌዎች የሚገልጹ የመገናኛ ዘዴዎች በቂ እና ውጤታማ ናቸው።					

መለያ	ጥያቄ	በጣም አልሰማም	አልሰማም	እርግጠኛ አይደለም	እስማማለሁ	በጣም እስማማለሁ

1.3	የኢትዮጵያ የሽማግሌ ጥበቃ ሥርዓት ቀላል እና ፈጣን የሆነ የሽማግሌ ችግር ማቅረቢያ ሥርዓት አለው።					
1.4	ኢትዮጵያውያን የሽማግሌ ጥበቃ ተቋማት የሽማግሌን መብት ከማስጠበቅ አንጻር እና ሕጎችን ከማስከበር አንጻር በቂ የሕግ ልጣን አላቸው።					
1.5	ኢትዮጵያውያን ፍ/ቤቶች በሽማግሌ ላይ የሚፈፀሙ የገበያ ጥሰቶችን በተገቢ ጊዜ ውስጥ ይወስናሉ።					
1.6	የሽማግሌ ጥበቃን በሚመለከት ኢትዮጵያውያን የግልግል ዳኝነት አማራጮች በተደራሽነት መልኩ ይገኛሉ።					