CONSUMER RIGHTS AWARENESS: PROBLEMS AND PROSPECTS

1.1 Consumer Rights Awareness (CRA)

Consumers play a vital role in the development of a nation. Mahatma Gandhi said, "A consumer is the most important visitor on our premises. He is not dependent on us, we are on him. He is not an interruption to our work; he is the purpose of it. We are not doing a favour to a consumer by giving him an opportunity. He is doing us a favour by giving us opportunity to serve him.” But of late unfortunately cheating by way of overcharging, black marketing, misleading advertisements, etc has become the common practice of greedy sellers and manufacturers to make unreasonable profits and without heed to confer consumer rights and interests.

Modern business is an integral part of current day society. Each company has as a socio-economic impact on the people and has to deliver the goods and services and the standard of living as per the aspirations of the people. It has a great social responsibility towards the well being of society. Therefore consumer is an important component of society and business has an obligation to him. But, when the goods are short in supply the producers charge high prices and consumers have no choice other than to purchase what is available. Therefore, consumer is to be protected from unsafe products, poor quality of goods and services, high prices, unfair trade practices and misleading advertisements. Therefore, it is necessary for CRA, awareness to prevail amongst the consumer to protect them from unscrupulous trade practices and to give them the idea of the utility of money spent by them. Consumer occupies a supreme position in a free economy. But, he never received the attention he deserves. In a country like India, he is not the sovereign but a slave. The welfare of the consumer lies in the fulfillment of his normal and legitimate expectation with regards to the goods and service.

Consumer rights awareness is about making the consumer aware of products or services; however, this is largely unknown to many citizens irrespective of whether they are educated or uneducated. With an enormous population along with high levels of poverty, unemployment and poor literacy levels, consumer rights awareness continues to remain low. Education is a lifelong process of constantly acquiring relevant information, knowledge and skills. Consumer education is an important part of this process and is a basic consumer right that must be introduced at the school level. Consumers by definition include all citizens who are, by and large the biggest group, who are affected by almost all government, public or private decisions. The most
important step in consumer education is awareness of consumer rights. However, consumer education is incomplete without the responsibilities and duties of consumers, and this influences individual behaviour to a great extent.

Consumer rights awareness is now an integral part of our lives like a consumerist way of life. They have been well documented and much talked about. We have all made use of them at some point in our daily lives. Market resources and influences are growing by the day and so is the awareness of one's consumer rights. These rights are well-defined and there are agencies like the government, consumer courts and voluntary organizations that work towards safeguarding them. While we all like to know about our rights and make full use of them, consumer responsibility is an area which is still not demarcated and it is hard to spell out all the responsibilities that a consumer is supposed to shoulder. There are six rights of consumer which are provided in the Consumer Protection Act, 1986.

1.2 Nature of Consumer Rights

1. **Right to Safety:** The right to be protected against goods which are hazardous to life and property. This consumer right is defined as the ‘right to be protected against marketing of goods and services which are hazardous to life and property. Specifically significant in areas such as healthcare, food processing and pharmaceuticals, this right spans across any domain that could have a serious impact on the consumers’ health or well being such as Automobiles, Travel, Domestic Appliances, Housing etc. Violation of this right is almost always the cause of medical malpractice law suits in India. Every year, it is estimated that thousands, if not, millions of Indian citizens are killed or severely hurt by unscrupulous practices by hospitals, doctors, pharmacies and the automobile industry.

2. **Right to Information:** The right to be informed about the quality, quantity, purity, price and standards of goods. This consumer right is defined as the ‘the right to be informed about the quality, quantity, potency, purity, standard and price of goods or services, as the case may be so as to protect the consumer against unfair trade practices’ in the Consumer Protection Act, 1986. In the Indian market place, consumers get consumer information through two popular, yet unreliable means, namely advertising and word of mouth. Due to this, the consumers in India seldom have accurate and complete information to assess the true value, suitability, safety or reliability of any product. Mostly we find out hidden costs, lack of suitability, safety hazards and quality problems only after we have purchased the product.
3. **Right to Choose:** The right to be assured access to a variety of products at competitive prices, without any pressure to impose a sale, i.e., freedom of choice. *Consumer Protection Act*, 1986 defines this right as ‘the right to be assured, wherever possible, to have access to a variety of goods and services at competitive prices’. Competition, invariably, is the best regulator of a market place. Existence of oligopolies, cartels and monopolies are counterproductive to consumerism. How often have you noticed a conglomerate of companies that lobby the government to compromise consumer rights.

4. **Right to be Heard:** The right to be heard and assured that consumer interests will receive due consideration at appropriate forums. According to the *Consumer Protection Act*, 1986, the right to be heard and to be assured that consumer's interests will receive due consideration at appropriate forums’ is referred to as the right to be heard. This right is supposed to empower Indian consumers to fearlessly voice their complaints and concerns against products and companies to ensure their issues are handled efficiently and expeditiously. However, to date the Government of India has not created a single outlet for the consumers to be heard or their opinions to be voiced.

5. **Right to Seek Redressal:** The right to get relief against unfair trade practice or exploitation. The right ‘to seek redressal against unfair trade practices or restrictive trade practices or unscrupulous exploitation of consumers’ is defined as the right to redressal in the *Consumer Protection Act* 1986. The Indian Government has been slightly more successful with respect to this right. Consumer courts such as District Consumer Disputes Redressal Forums at the district level, State Consumer Disputes Redressal Commissions and National Consumer Disputes Redressal Commissions have been established through the *Consumer Protection Act*.

6. **Right to Education:** The right to be educated about rights of a consumer. The right of each Indian citizen to be educated on matters related to consumer protection and about his/her rights is the last right given by the *Consumer Protection Act*, 1986. This right simply ensures that the consumers in India have access to informational programs and materials that would enable them to make better purchasing decisions. Consumer education may mean both formal education through school and college curriculums and also consumer awareness campaigns run by both governmental and non governmental agencies (NGO).
1.3 Statement of the Problem

We all know that people in India are not aware about their rights against unscrupulous practices of manufactures or traders in relation to goods and services supplied by them. Lack of awareness has its root in many things in general and in particular it lies in illiteracy in India. People do not know what they should do in case if they are to be subject to fraud by them. They are not aware of the resources available to them under laws provided for redressing such cause. Lack of consumer education is the root of the problem of unawareness among the people of India about available rights and remedies in cases anything goes against the interest of consumer in India, therefore no law will ever be able to provide people their due rights against such bad practices of sellers or manufacturer unless they are being educated and make aware about the available remedies in case of violation of their rights.

Every market in India or elsewhere is full of such people or tradesman who are involved in making money by incorporating malpractices in the course of their business and they are lot of black money at the cost of innocent consumer. This any social elements have no concern for the well being of the consumer. Moreover those who are aware of their rights escape from taking the legal recourse against the wrongdoer because they know that the legal recourse will consume a lot of time, energy and money redressal of legal matter takes years in India is a common belief. People in general do not approach court of law even them unscrupulous people and they play passive role in redressing their grievances against the seller for manufacturer, because of such reluctant behaviour of consumer wrongdoer are left unpunished and in case when the matter is reported consumers takes recourse of court of law, these courts decide the matter in year in them mal practices of tradesman are carried on without any short of hindrance and prohibition even today after two decades of passing of the Consumer Protection Act,1986 majority of the people in India are not yet aware about the rights available to them. A lot of cases are left without redressal. The parties aggrieved either do not approach the consumer court or satisfied after getting a little amount from the dishonest seller. It is therefore, required that the people at a large scale be aware about their rights and available remedies under the Act .Only the real object of the said act may be achieved otherwise by legislative any such act would amount to a futile exercise of the legislature .

It is therefore, required that the people should at large scale be aware about their rights and available remedies under the act. The areas where it is needed we should pay more attention to our villages, the worst effected by dishonest seller and subject to their mal practices are our
villages like in case of Muzaffarnagar and Saharanpur districts, where people are not much aware their rights related to consumer protection. These people are generally involved in agriculture and agriculture related occupation. They do very little case for their children education believing that it is just wastage of time and it does not matter if you are not educated. This kind of way of life lead them in a situations where they are denied their rights and knowing that they cannot protest because of their lack of knowledge about the prospect of their rights relating consumer protection. In these areas we are require to pay our earnest heed so that the people may be aware of consumer protection laws and the real purpose and objective of the law should be achieved.

1.4 Scope of the Study

The Consumer encountered with two major problems firstly whether the product and services advertised through various media are true and secondly the product and services are worth their prices. In the absence of CRA (Consumer Rights Awareness) the consumer are compelled to rely upon the traders. The various advertisements fail to inform the consumers the true nature of the product and service and very often raises expectations beyond that which can be fulfilled by a product or service the producer and trader are well recognized, they can rule the unorganized and un aware consumer very easily. As the consumers are less equipped the bargaining power of the consumer is very low and the traders take this opportunity to fill their efforts. The Consumer Protection Act, 1986 gave the ground for the registered NGOs to stand for the cause of consumers, which provide the way for any consumer to fight for the welfare of the consumers. There are several arrangements in Indian economy to protect the interest/rights of consumers. The provision is made by the government to make available the standardized certified and graded producers/manufactures for the satisfaction and safety of the consumers. This type of provision develops confidence among the prospective consumer and save them from undue inconvenience. The provision of ISI, Trade Mark is meant for the industrial products and Ag-mark for the agriculture products. For the redressal of grievances of the consumers there is provision of Consumer Forum in every district of India. At the province level there is State level Consumer Forum and the National level organization of Consumers Education and Research establish in Ahmdabad.2

The present study is made to appraise the degree of CRA (Consumer Rights Awareness) of urban and rural areas of Muzaffarnagar and Saharanpur districts. The study also analyse the enforcement of consumer rights It reveals the role of government to spread the CRA in this area.
1.5 Objective of the Study

The main objective of the study are to see the consumer rights awareness in urban and rural areas of Muzaffarnagar & Saharanpur districts and also see the functioning of District Consumer forums of both districts. The research is aimed to heighten the magnitude of problem of the consumer rights awareness among the people of these districts the study also concentrated what rights are available to the consumers under the Consumer Protection Act, 1986. Along with the socio legal study is to examine the applicability of these rights in Muzaffarnagar and Saharanpur. Along with the research is aimed to test the hypothesis that existing beneficial under consumer protection laws, judicial pronouncement are sufficient then why laws, policies and welfare system is not being effective and problem of consumer rights awareness is still subsisting.

The specified objectives are:

1) To find out consumer rights awareness level and its role to protect the interest of consumer.
2) To find out the level of consumer awareness regarding their rights and responsibilities.
3) To find out the level of consumer awareness regarding Consumer Protection Act, 1986.
4) To find out the attitude of consumers towards the enforcement of consumer rights.
5) To find out the attitude of consumers towards the enactment and implementation of Act.
6) To find out the consumer opinion about the Act in respect of its utility and effect.
7) To find out ways and means to popularize consumer movement.
8) To find out consumer understanding about the malpractices and cheating in the market.
9) To analyze the working Muzaffarnagar and Saharanpur, District Consumer Forums.
10) To suggest measures for their effective functioning.

1.6 Hypothesis

Hypothesis is a proposition, condition or principle which is assumed perhaps without belief, in order to draw out its logical consequences by this method to test its accord with facts which are known or may be defined in a research. The basic presumptions on the basis of which I venture on the research work on this field may be summed up within the following points:

1) Consumers are unaware of their rights and responsibilities relating to consumer protection.
2) The consumers are not aware about Consumer Protection Act.
3) There is high need to educate consumers.
4) Consumers are not interested to enforce their rights pertaining to consumer protection through Consumer Redressal Agencies.

5) The consumers are in poor and pathetic situation.

1.7 Study Area

The Study area Muzaffarnagar and Saharanpur has been selected for the present study. Muzaffarnagar and Saharanpur districts represent the rural face of the Northern India. Muzaffarnagar is known as the sugar bowl of India. Muzaffarnagar is an important industrial town with sugar, steel and paper being the major products. It has 11 sugar mills which receive sugarcane produce from the surrounding region; more than 70% of the region’s population is engaged in agriculture. The Muzaffarnagar market of jiggery (heat dried sugarcane juice, called gud in local language) is one of the largest markets in Asia. Saharanpur is also a famous industrial town of Western Uttar Pradesh. The city is situated 120 odd kilometers from Delhi and is considered a major commercial transit point between Uttrakhand and Uttar Pradesh. The city is also renowned for Dar-ul-Uloom University.

1.8 Research Methodology

The research on this topic has been done by adopting both the methods of research, namely empirical research as well as doctrinal research. This study is an empirical research based on the survey method. It is blend of both the descriptive and the analytical methods of study. An interview schedule was prepared for finding out the consumer rights awareness in the urban and rural areas. The secondary data have also been collected from books, journals, newspaper, magazines etc, Consumer Forums of Muzaffarnagar and Saharanpur districts, prominent voluntary organization and unpublished dissertation, M.Phil. and Ph.D. thesis on the subject. First hand information has been collected from consumers to know as to what extent knew their rights relating to consumer protection. Keeping in mind, the objectives of the study, a questionnaire was prepared to analyze the consumer rights awareness and its enforcement through consumer court in this area. (Appendix-A)

1.8.1 Sampling Design

Both Muzaffarnagar and Saharanpur districts have urban and rural population. The data is collected from both urban and rural consumers. Fifty percent of the total urban centres were considered for survey from each district. Five percent out of total villages are taken as sample from each district. The 50 persons randomly selected from each towns and villages. However
for final analysis four towns and six villages are short listed and tabulated in Tables 3.2, 4.1, 5.1 and 6.1.

Finally, in the data analysis the researcher took the completed questionnaire 1000 people of the 8 towns and 12 villages, to find out the consumer rights awareness and its enforcement in urban and rural areas of Muzaffarnagar and Saharanpur districts. The researcher selected only 10 questions, for the final analysis to find out the result. The 10 questions represented all the indicator and variables from the random sampling of the respondent.

1.8.2 Data Processing

After completing the data collection a thorough data entry was done. This data was feed on excel sheet for the purpose of classification. With the help of the excel sheet, the master table was prepared. Lastly classification tables were prepared for further analysis and interpretation of data.

1.8.3 Data Analysis

The data collected from field study was empirically examined by statistical tools such as percentage, average, median and Z score test. The percentage, median and Z score were used throughout the thesis. After used the standard score technique, on the basis of this value the area was divided in to three categories, high, medium and low category. Personal factor such as sex, marital status, age, educational qualifications, occupation and income of the consumers influence the consumer’s degree of consumer rights awareness. The influence of the independent variables (personal factors) on the dependent variable has also been analyzed.

1.9 Review of Related Studies

To study the implications of different issues in the implementation of the Consumer Protection Act and also to identify the areas already investigated, the Researcher has referred to important studies already undertaken on consumer protection.

Andrew Eiler has given detailed information intended to educate the consumers about their specific rights as purchasers. The first section describes how to make a convincing case when faced with a consumer problem. The second section provides an overview of consumer protection laws. The major part of this book examines the relevant laws at each stage of purchase, covering advertising and sales practices, a buyer’s rights and obligations, warranties and methods of payment.
Arthur Best’s presents the nature and scope of consumer complaints and the institutions designed to handle these complaints. He has described three stages in the consumer complaint process such as perception of the problem, voicing of the complaint and resolution of the complaint. This book contains some case studies which demonstrate significant obstacles in the process and flaws in the institutions of business and third party assistance for obtaining proper redress.

Avtar Singh’s book has examined the basic concepts and definitions as used in the Act of 1986 in general terms, in the context of established legal principles. This book analyses different fields of consumer goods and services, subject-wise, depending upon the decisions delivered by the State and National Commissions. The author has discussed in detail the applicability of the Consumer Protection Act, 1986 to various services like airlines, banking, housing, insurance, posts and telegraphs and telecommunications. Towards the end of the book, some practical notes have also been provided for enabling the readers and practitioners to understand the way in which different Consumer Disputes Redressal Commissions and Forums are to be approached for the purpose of filing complaints and appeals and for getting their orders executed.

D.N. Saraf has critically examined the basic principles of major consumer laws in the country. This book contains a detailed commentary on the Consumer Protection Act, 1986. The author has traced the evolution of consumer law by referring to the developments in the United Kingdom, the United States and ultimately in India. He points out how the state regulation was necessitated due to the pressure of powerful consumer groups and observes that both in the United Kingdom and the United States, the consumer movement preceded legislative reform. He has also described the change that had come about in the recent past as a result of the untiring efforts of consumer organizations including filing of complaints against the State monopolies. He has suggested better mechanisms for consumer protection in India and has highlighted the role of State agencies, self-regulation of business both public and private, the role of voluntary agencies, consumer education and advocacy which includes the use of media, lobbying, boycotts, demonstration and public interest litigation. He has mentioned in detail the role of the IOCU and UN Guidelines on consumer protection.

G. David and Epstein’s book introduces the major issues in consumer law and summarizes the principles governing it. They have also discussed the rules governing consumer transactions and the policies underlying these rules.
Gurbax Singh's book, contains an exhaustive commentary on the Consumer Protection Act, 1986 together with the Central Consumer Protection Rules, 1987. Some of the leading judgments pronounced by the National Commission and various State Commissions have been printed at the end of the book and a list of appropriate consumer product testing laboratories and voluntary consumer organizations has been given in the appendices. One of the outstanding features of this book is that it contains a model form of complaint and appeal under the 1986 Act. Besides discussing the functioning of the redressal mechanism under the Act of 1986, Singh has also briefly highlighted the role of various international institutions in the area of consumer protection. He has focused attention on the role of voluntary consumer associations and social action litigation in protecting the consumer. He has observed that the new trend had already made a tremendous impact upon the emerging concept of consumerism throughout the country and the chances of obtaining consumer justice today are much more than they existed a decade or two ago.

Gurjeet Singh has discussed the historical perspective of the problem of consumer protection in India. He has highlighted the role of the Central and State Consumer Protection Councils established under the Act and some of the controversies arising out of the judicial decisions on issues like commercial purpose, service rendered free of charge and services rendered under the contract of personal services. He has examined the functions of redressal mechanism envisaged and established under the act and he highlights the problems associated with the establishment of consumer forums throughout the country. He has also focused on several new developments and emerging trends in the Indian Consumer Protection Jurisprudence. He has emphasized the role of non-legal measures for consumer protection such as consumer education, consumer representation, lobbying, consumer boycotts and international co-ordination.

Morganstern and Stanley's book describe how the Federal Government and the State and Local Governments have worked diligently to protect the consumer. There are numerous consumer protection agencies and legislative enactments covering such varied areas as home remodeling and sale of brewery products. This almanac acquaints the consumer with Federal and State agencies which can aid him and it serves as an introduction to the vast area of consumer protection legislation.

Murray L. Weidenbaum's book seeks to show how excessive government regulation of business has a negative impact on the basic functioning of the private enterprise system. He has argued that this over regulation would lead to a high loss to the American public. It costs the tax
payer to support a galaxy of Government regulations in the form of higher prices. It costs the worker in the form of jobs abolished by Government regulations. The authority has proposed an agenda of voluntary steps to be taken by Business, Government and Private interest groups to increase the ability of the business system to meet the needs of the public serves.

M. Rengasamy\textsuperscript{12} has examined the various possible forms of exploitation of consumers by manufacturers and traders, and the current state of laws relating to the problems of consumer protection against exploitation. He has pointed out these factors which contribute 1:0 the preparation of such consumer exploitation and the effectiveness of the existing legal mechanism in the light of current knowledge of the causes and treatment of the disorder. Finally, he has offered valuable suggestions to enhance consumer protection.

Norman Isac Silber's\textsuperscript{13} book, describes the tradition of consumer protest and examines the early history of consumers union which started as a working class-oriented movement and soon won the leadership of an educated consumer elite. He has highlighted scientific testing as a means of consumer reform and he offers three case studies such as reform of automotive design, discouragement of smoking and prevention of contamination of food by radioactive fallout, to demonstrate the use of scientific testing in social reform.

O.P. Garg\textsuperscript{14} has provided an exhaustive section wise commentary on the subject. He has explained the consumer's position under the American, British and Swedish laws. He has also dealt with the role of national and international consumer organizations in consumer protection.

Raj Rani\textsuperscript{15} has reviewed the existing legislative protection available to Indian consumer at both Central and State Government levels and the efforts made by manufacturers' and traders' associations and consumers' organizations. She has assessed the views of middle class homemakers in respect of various areas of consumer interests and problems. She has finally offered valuable suggestions.

R.M. Vats\textsuperscript{16} has examined the relationship between the manufacturer and the buyer and has also discussed legal implications of the various methods adopted by the manufacturers to introduce their position in the market. He has discussed the position of consumer \textit{vis-à-vis} various types of services like banking, electricity, housing, insurance and telecommunications. He has also dealt with some of the prominent legislation like the \textit{Indian Penal Code}, 1860, the \textit{Drugs and Cosmetics Act}, 1940, \textit{Prevention of Food Adulteration Act}, 1954, \textit{Essential Commodities Act}, 1955 and the Trade and Merchandise Marks Act, 1958. The appendices to the book contain the

**Rajendra Kumar Nayak** has visualized the consumer himself as guardian of his own right and has criticized the behaviour of Indian consumers, holding them responsible for their exploitation. On the legal front, Nayak has noted pessimistically that whatever legislation are in India to protect the interest of consumers they are not enforced properly so as to control and eliminate deceptive acts and practices of sellers. He has argued that the legislative enactments aimed at protecting the consumer interests are yet to become instruments of positive action in redressing consumer grievances. He has dealt with the problem of consumers from a historical perspective, tracing the history of the movement and the legislative measures undertaken in India. He has also discussed the role of Government in consumer protection and has examined issues like implied warrant and merchantable quality, food adulteration, identification of unfair trade practices and civil and criminal protection of consumers. He has made useful suggestions like the establishment of a consumer ombudsman and a separate Ministry of Consumer Affairs in India.

**Zafar Mahfooz Nomani** has located environmental dimension of consumer protection in wale of climate change laws and policies. The study explores the role of laws state and market forces in adoption of consumer strategy. The consumer impact studies of climate change offers an interesting discourse on brand preference and green consumerism.

**Reader's Digest Association** has visualized how the consumer should protect himself in the market place, how he should fight back and win when rights have been trampled upon and how he should be an informed, prudent buyer of goods and services, covering situations such as visiting the super market, buying a household appliance, seeking loans, considering investments and insurance, selecting a doctor or lawyer, renting an apartment, bargaining for an automobile or planning a vacation.

**S.V. Gulshan** has pointed out the position of Indian consumers and their problems. He has appraised the *Consumer Protection Act* and its allied Acts. The details of redressal machineries at District, State and National levels form the highlights. The important decisions affecting consumers have been discussed in the book.

**S. Rajamohan** has studied the origin and growth of consumer movement, the organization of Consumer Disputes Redressal forum and, the awareness of consumers. He has also offered a few suggestions.
U. Velarnmal\textsuperscript{22} has studied the awareness of consumer rights and the related legal provisions, the problems of consumers, and protective measures for consumers. She has offered a few suggestions also.

**Study on Consumer Awareness**

The ASSOCHAM Monograph (1990)\textsuperscript{23} on consumer awareness suggested that there should be consumer awareness about their rights as the awareness can help to check on unfair business practices. The review in this direction had indicated that consumer awareness of its rights is very low in India.

Jain (1989)\textsuperscript{24} in a study on consumer awareness in India reported that education and economic condition have direct relation with the consumer awareness. Regarding CPA, more males were found to be aware whereas, housewives were slightly aware.

Bhutani (1991)\textsuperscript{25} studied the consumer awareness on the available protection services in textiles, wherein only 2% of - the respondent knew about the functioning of the district forum.

The Indian consumer is not only poor, apathetic and ignorant but highly unaware of his rights as well (Dhyani and Saklani, 1994)\textsuperscript{26}. Similar views were expressed by many others in the field of consumer protection. Rani(1978)\textsuperscript{27} in her study on consumer problems and consumer protection for middle class homemakers in Nagpur city also observed that awareness regarding adulteration and weights and measures laws was poor among the consumers. Similar statements were made by speakers including bureaucrats and ministers at seminars held in the area of consumer protection, who stated that the consumer is ill informed of his rights and also stressed the need to take measures to increase awareness (Khullar,1987; Agarwal,1989; Shah, 1993). The findings of a survey carried out in three cities of northern India namely Delhi, Dheradun and Rishikesh to assess awareness of consumers towards consumer protection revealed that awareness' was significantly associated with education, income and sex but not with age (Dhyani and Saklani, 1994).

Thanulingam and Kochadai(1989)\textsuperscript{32} in their study on the extent of awareness of the consumers about the consumer movement in Madurai city reported, that though the consumers were found to be aware of their rights, Consumer Protection Act and the consumer protection councils, but only a few of them have approached and made complaints to the councils. Somewhat similar pattern was observed by Singh (1989)\textsuperscript{33} who studied the levels of consumer awareness in the Union Territory of Chandigarh. The study revealed that 51.6%.
A survey undertaken by Kumar and Batra (1990) on consumer rights, awareness and actions in a small town of Haryana revealed that level of awareness varied from 81-99%. Surprisingly in this small town, contrary to the previous findings, a large majority of the respondents were found to be aware of their rights. The results are found to be in contradiction to the previous findings. Reasons for such high awareness given in the study was that may be, that this small town is well connected with radio and television network, thus, making consumers aware of their rights.

Findings of the survey done of the evaluation of the effectiveness of the implementation of the CPA, by IIPA, New Delhi, showed that vast majority of the consumers were neither aware of the existence of the act nor the functioning of the District forum in their respective areas. Some of the well educated consumer commented that it is a time consuming procedure and is not worth the trouble.' Another finding was that awareness about the act varied positively with increases in the income and literacy level of the consumers (Singh and Balachandran, 1994).

Mehta (1997) found in her study on role of consumer organization for redressal, that majority of respondents 64% were ignorant about the consumer organization and in India those who were found aware, it was only after they faced grievance. Rastogi (1995) also indicated a low level of consumer awareness on the existence of consumer organization in India. It can be said, that in spite of the fact that in India, consumer awareness is widely recognized as a social need of the day, but from the above discussions, it is clear that ignorance of consumers is the root cause of all problems. Due to this he is easily deceived in the market place by the traders while buying. Thus, his money is wasted, and ultimately his health and safety are affected. In order to safeguard the interest of the consumers, a strong consumer movement is the only answer to it consumers were fully aware of the existence of a consumer forum in Chandigarh, 27.1 % were not aware at all. Of those, who were aware of the existence of consumer forum, a sizeable number. 58% were members of any consumers associations. However, the rest of the consumers reported that it was useless and waste of time to become a member of such associations. Also, they never felt the need to do so and nobody approached them.

Zend and Murli (1994) in their study on consumer awareness toward fraudulent practices revealed that 90% of the consumers were highly conscious towards the fraudulent practices at manufacturers and retail seller's level, with regard to household appliances. Further, they stated that their awareness regarding these practices was created through experiences.

Midha (1985) reported that consumers themselves were responsible for the slow growth of consumer movements in India. They wish to be protected but did not assert their rights. Further,
he found, that a large majority of the consumers did not have time, energy or inclination to raise their voice against consumer exploitation.

Findings of the study on awareness of the Indian consumers with regard to consumerism by Nagedndra (1994) in Agra city also indicated that majority of the consumers were totally ignorant of the government’s efforts towards consumer protection. This was seen more in the lower socio-economic and illiterate class.

A consumer research survey undertaken by Singh (1992) is a clear indication of the extreme lack of consumer awareness prevailing in India. The results support the previous findings. It indicated that nearly most of the rural respondents and very surprisingly nearly 90% of the urban consumers had never heard of consumer protection laws. Moreover, it is seen that those who were aware of the consumer protection act, were ignorant of its implication and use.

Wasu (1988) also reported a low level of awareness about consumer laws among all home makers in her study in Nagpur city.

1.10 Scheme of Chapters

The thesis is divided in to eight chapters excluding Conclusion and Suggestions.

The Chapter 1 presents Consumer Problems & Prospects and include conceptual framework of Consumer rights awareness, statement of problem, objective of the study, hypothesis and review of related studies. It also deals with scope of the study. Lastly this chapter highlights the research methodology.


The Chapter 3 discusses the consumer rights awareness in urban areas of Muzaffarnagar district it deals with scope of study in this area and research methodology used by the researcher. It also deals with finding that how the consumers are aware of their rights in this area. Lastly, it discusses final analysis of all indicators.
The **Chapter 4** deals with consumer rights awareness in rural areas of Muzaffarnagar district, with the scope of study and research methodology, analysis all indicators viz a viz present finding. All values are presented in tables and other various depictions.

The **Chapter 5** presents consumer rights awareness in urban areas of Saharanpur district. It also shows the value of all indicators in table and depicts form, finding and result of all indicator, finally analysis of the finding I & II, IV & V and VII & VIII indicators.

The **Chapter 6** highlights consumer rights awareness in rural areas of Saharanpur district; it shows the statement of problems research methodology shows the administrative rural area of Saharanpur in the form a map showing villages which come in high, medium and low category.

The **Chapter 7** discusses the judicial response consumer rights and justice in Muzaffarnagar District, it highlights the selected cases decided by the district consumer forum of Muzaffarnagar, it is also shows the cases decided by three tier machinery such as National Commission, State Commission and District Consumer Forums from its inception on 31st July 2010 in table as well as by other depictions.

The **Chapter 8** presents judicial response consumer rights and justice in Saharanpur District. It also highlights the selected cases decided by the district consumer forum of Saharanpur, it includes the various categories of cases decide by the forum, year wise as well as financial year wise case discussion in tabulated and depicted from.

Lastly, **Conclusion & Suggestions** deals with the finding of the study and suggests some measure which should be taken by the part of consumer law reform by governmental agencies.
Note & References


