6.13. Conclusion

It is concluded from the analyses that the null hypotheses formulated to test the significance of the relationship between the Level of attitude and the various demographic factors are varying. They have been accepted in five factors and they have been rejected in four factors such as educational status, occupation and marital status and community. There is close association between the level of attitude and educational, occupational, marital status, and community of the respondents. The High level of the attitude of the consumer towards the consumer movement is influenced by the high level of the awareness. The medium level of the attitude is due to medium level of awareness and the low level of attitude is due to low level of awareness. There is a positive and definite relationship between the level of awareness and the level of attitude of the consumers. The high level of attitude of the consumers towards the consumer movement is influenced by the high level of impact of the Act. The medium level of attitude is directly influenced by the medium level of the Impact of the Act. The low level attitude is mainly due to the low level of the impact of the Act. There is a positive and definite relationship between the level of attitude and the level of the impact of the Act.

CHAPTER 7

SUMMARY OF FINDINGS AND SUGGESTIONS

7.1. Introduction

This chapter consists of the summary of findings, suggestions and conclusion. The extent of awareness about consumer rights, exercise of consumer rights by the consumer, their attitude towards key issues and effectiveness of redressal mechanism are the aspects studied. Suggestions to improve the performance of the remedial mechanism are also focused.
In a competitive economy like India, it is the consumer who decides the failure or success of business, either by buying or not buying the product. This idea underlines the concept of ‘Consumer Sovereignty’ which is accepted as a modern marketing concept. This is reflected in the well-known pronouncements of modern authors, such as ‘Consumer is the king’ ‘Production is the means and consumption is the end’, ‘Production of business is to create the customer’ and so on. However in practice, it is not so, as the consumers are exploited in every possible way by the business community.

India is a vast country where nearly half of the total population is living below the poverty line and with illiteracy, spending half of their income on daily purchases of their livelihood. They could easily be cheated by the business community through unethical trade practices. Unless a strong consumer movement is organized, the rights of the consumer can not be protected. Certain specific situations warranted consumer protection. They are under weight and under measurements, substandard quality, defective home appliances, sale of medicines beyond expiry date, charging price above the retail price, selling fake items in the name of the original, unsatisfactory after sales service and misleading information on quality, durability, and safety.

The following are some important factors responsible for the enhancement of consumer movement presently in India. Spread of higher education, Increased income in the hands of consumers, Rising prices of goods, Expectation of different products with better quality, Increased product complexity due to large variety of products, Development of new technology, Legislation leading to consumer protection, Increasing awareness of various social problems, Social responsibilities of the business and Changing consumer attitudes and involvement in consumer issues.

To protect themselves from exploitation, an awareness and exercise of their rights and legal remedies are essential on the part of the consumers. Therefore, an attempt is made to find out the extent of consumers’ awareness about their rights and legal remedies. Certain basic rights such as the right to safety, the right to be informed, the right to choose, the right to be heard, the right to redress and the right to consumer education are provided to the consumers. However, they become
meaningless in a developing country like India where poverty, ignorance and corruption lead to consumers being exploited.

On the whole, unless the consumers are made to realize their rights and legal protection, and awareness in them is created, any number of laws and steps taken by the Government will not be much useful to protect their interests. Hence, the importance of this study lies in finding out how far the consumers are aware of their rights and laws and, how far those rights and laws are being utilized by them.

7.2. Fulfillment of the Objectives

- Traced out the origin and growth of consumer movement in India
- Discussed the Legal Framework of various Consumer Protection Laws
- Analysed the Role of Consumer Redressal Agencies
- Evaluated the Level of Consumer Awareness and the Level of Consumer Attitude towards Consumer Protection Laws

7.3. Findings of the Study

Consumerism is the discovery of the twentieth country. The great Indian writer Kautiliya was one of the earliest to write in his Arthasastra about the need for consumer protection and awareness. Two nations namely USA and UK have made pioneering efforts for protection of consumer’s rights. Consumerism first began in USA in the early 1900’s. With the consumer movement taking a shape, consumer groups in U.K., U.S.A., Netherlands, Australia, France, Iceland, Austria, Israel, Sweden, Newzealand, Denmark and Norway met on April 1960 at The Hague to form a new “Social Institution” called the International Organization of Consumers Unions (IOCU).
The IOCU was founded on 1st April 1960; it is an independent, non-profit and non-political foundation. It promotes world wide co-operation in the comparative testing of consumer goods and services and in all other aspects of consumer information, education and promotion. In 1995, the name of IOCU was changed to Consumers International (CI)

The first Consumer organization in India was established in the year 1949 by R.R. Dalavai in Madras, under the auspices of Shri Rajagopalachari. Since then, consumerism in India started taking shape with a few mass membership organizations. After 1980’s the development of consumerism in India is remarkable and more or less equal to that of the advanced countries such as the U.S.A the U.K., and the like, The Indian legislature passed a few important social legislations, during this period. Out of these enactments, the Consumer Protection Act, 1986, is one of the best pieces of social legislation, designed to achieve the welfare of the Indian Consumers.

The research has unveiled the fact that most of the respondents are unaware about most of the consumer protection laws in India. Out of the 21 Consumer Protection Laws given by the researcher, the awareness of respondents towards those laws is very low. Only some laws are known by the respondents and the findings are those the Sale of Goods Act, 1930 known by 56.67% of the respondents, Prevention of Food Adulteration Act, 1954 by 53.33% of the respondents, the Monopolistic and Restrictive Trade Practices Act, 1969 by 50.33% of the respondents, the Water (Prevention and Control of Pollution) Act, 1974 by 54.67% of the respondents.

Many laws relating to consumer protection are unknown to the respondents such as the Agricultural Produce (Grading and Marking) Act, 1937 are not known by 55.33% of the respondents, the Drugs and Cosmetics Act, 1940 by 57.67% of the respondents, the Drugs Control Act, 1940 by 60.33% of the respondents, the Drugs and Magic Remedies (Objectionable Advertisement) Act, 1954 by 60.67% of the respondents, Fruit Products Order, 1955 by 72% of the respondents, the Standards of Weights and Measures Act, 1956 by 53.67% of the respondents, the Trade and Merchandise Act, 1958 by 62.33% of the respondents, Display of Price Order, 1963 by 59.67% of the respondents, the
Cigarette (Regulation, Production, Supply and Distribution) Act, 1975 by 61.33% of the respondents, Household Electrical Appliances (Quality Control) Order 1976 by 59.67% of the respondents, the Packaged Commodities (Regulation) Order 1976 by 60.33% of the respondents, the Paper Control Order 1979 by 67.33% of the respondents, the Prevention of Black Marketing and Maintenance of Supplies of Essentials commodities Act, 1980 by 64.33% of the respondents, the Air (Prevention and Control of Pollution) Act, 1981 by 55.67% of the respondents, the Bureau of Indian Standards Act, 1986 by 58.67% of the respondents.

The study reveals that 79.33% of the respondents know their rights as consumers. A majority (73.33%) of the respondents are unaware about the amendment made in Consumer Protection Act in the year 1993. Also 74.67% of the respondents are unaware, about the amendment made in the Act in the year 2002.

The study reveals that majority (64.33%) of the respondents are unaware about how to file a petition in a consumer court. There are many consumer journals published all over India. From the study it is noted that 92.67 per cent of the respondents have no knowledge about these journals. 57.34 per cent of the surveyed respondents reported that they have not visited any exhibition relating to consumer movement and 62.67 per cent of the respondents have not attended any consumer meetings in their life time. Thus this shows that most of the respondents are not at all interested in visiting any exhibitions or meetings relating to the role played by them.

A majority (92.67%) of the respondents have no knowledge about the existence of voluntary consumer organizations in India. The Consumer Protection Act, 1986 has established a Consumer Protection Council to protect the consumers. The study reveals that a majority (80.33%) of the respondents have no knowledge about the functions of this council.

It is known from the study that 59.67 per cent of the respondents know who can make a complaint in a consumer forum. The study clearly said that 65% respondents got knowledge in which situation they will go to Consumer Forum. The study reveals that 50.33% of the respondents
responded correctly that the time limit for filing a complaint is one year, while 35% of the respondents have no idea about this matter and the rest of the respondents responded wrongly.

A majority of respondents (71.33%) have knowledge about the contents of the complaints to be registered with the consumer forums. It is also understood that 77 per cent of the respondents have no knowledge about the location of District Forum in Dindigul.

From the study, it is portrayed that only 39.33 per cent of the respondents know all kinds of redressal available under the Act. Nearly 43 per cent of the respondents is aware of the punishment given under the Consumer Protection Act, 1986 and 86.67% of the respondents are not aware of the appeal procedure under the Consumer Protection Act, 1986.

The study revealed that 29 per cent of the respondents made representations about the problems faced by them while the remaining 71 per cent of the respondents did not represent the problems faced by them. Out of 87 respondents only 17 respondents went to Consumer Forum for getting remedy. More than half of the respondents (52.9%) got the expected amount as claim from the forums.

7.3.1. Awareness of the Consumers Before and After Buying

It is inferred that majority of the respondents have medium level of awareness before and after buying in all the age groups. There is no significant relationship between the age and the level of awareness before and after buying consumer goods and services.

Similarly, majority of the respondents have medium level of awareness before and after buying in both the genders. There is no significant relationship between the sex and the level of awareness before and after buying consumer goods and services.
It is found that majority of the respondents have medium level of awareness before and after buying in all the categories of education. There is no significant relationship between the educational status and the level of awareness before and after buying consumer goods and services.

It is also found that majority of the respondents have medium level of awareness before and after buying in all the occupational groups. There is a significant relationship between the occupational status and the level of awareness before and after buying consumer goods and services. Among the various occupations, the teachers have high level of awareness than that of other categories. This may be due to the reason that they teach about consumer awareness to many people.

Majority of the respondents have medium level of awareness before and after buying in all the income groups. There is a significant relationship between the income and the level of awareness before and after buying consumer goods and services.

Majority of the respondents have medium level of awareness before and after buying in both the family types. There is no significant relationship between the family type and the level of awareness before and after buying consumer goods and services.

Majority of the respondents have medium level of awareness before and after buying in all the family sizes. There is no significant relationship between the family size and the level of awareness before and after buying consumer goods and services.

Majority of the respondents have medium level of awareness before and after buying in both married and unmarried groups. There is no significant relationship between the marital status and the level of awareness before and after buying consumer goods and services.

Majority of the respondents have medium level of awareness before and after buying in all the community groups. There is no significant relationship between the community types and the level of awareness before and after buying consumer goods and services.
7.3.2 Impact of the Act on the Consumers

It is observed from the analysis that majority of the respondents have medium level of impact of the Act in all the age groups. There is no significant relationship between the age and the level of impact of the Act. Majority of the respondents have medium level of impact of the Act in both the gender groups. There is no significant relationship between the sex and the level of impact of the Act.

Majority of the respondents have medium level of impact of the Act in all the educational groups. There is no significant relationship between the educational status and the level of impact of the Act.

Majority of the respondents have medium level of impact of the Act in all the occupational groups. There is a significant relationship between the occupational status and the level of impact of the Act. Among the various occupations, the Professionals have high level of impact of the Act than that of other categories. This is mainly due to the lawyers who are practicing the consumer cases normally having high impact of the Act.

Majority of the respondents have medium level of impact of the Act in all the income groups. There is a significant relationship between the income and the level of impact of the Act. Similarly majority of the respondents have medium level of impact of the Act in both the family types. There is a significant relationship between the family types and the level of impact of the Act.

Majority of the respondents have medium level of impact of the Act in all the family sizes. There is no significant relationship between the family size and the level of impact of the Act. Majority of the respondents have medium level of impact of the Act in both the marital groups. There is a significant relationship between the marital status and the level of impact of the Act.

Majority of the respondents have medium level of impact of the Act in all the community groups. There is no significant relationship between the community groups and the level of impact of the Act.
7.3.3 Attitude of the Respondents towards Protection Measures

The study reveals that majority of the respondents have medium level of attitude towards the protection measures available in all the age groups. There is no significant relationship between age and level of attitude towards protection measures. Similarly, majority of the respondents have medium level of attitude towards the protection measures available in both the sex groups. There is no significant relationship between sex and level of attitude towards protection measures.

Majority of the respondents have medium level of attitude towards the protection measures available in all the educational statuses. There is a significant relationship between the educational status and level of attitude towards protection measures. Similarly, majority of the respondents have medium level of attitude towards the protection measures available in all the occupational groups. There is a significant relationship between the occupational status and level of attitude towards protection measures.

Majority of the respondents have medium level of attitude towards the protection measures available in all the income groups. There is no significant relationship between the income and level of attitude towards protection measures.

Majority of the respondents have medium level of attitude towards the protection measures available in both the family types. There is no significant relationship between the family types and level of attitude towards protection measures. Similarly, majority of the respondents have medium level of attitude towards the protection measures available in all the family sizes. There is no significant relationship between the family size and level of attitude towards protection measures.
Majority of the respondents have medium level of attitude towards the protection measures available in both the marital status groups. There is a significant relationship between the marital status and level of attitude towards protection measures. Similarly, majority of the respondents have medium level of attitude towards the protection measures available in all the community groups. There is a significant relationship between the community groups and level of attitude towards protection measures.

7.3.4 Level of Awareness and the Level of Attitude of the Respondents

The study depicts that a majority of respondents who have medium level of awareness before and after buying, have medium level of attitude. The correlation is used to test the relationship between the level of awareness and the level of attitude. Since the correlation coefficient is positive, there is a positive and definite relationship between the respondents’ level of awareness and the level of attitude.

7.3.5. Level of the Impact of the Act and Level of the Attitude of the Consumers

It is also known that a majority of the respondents, who have medium level of impact of the Act have medium level of attitude. The correlation is used to test the relationship between the level of impact of the Act and the level of attitude. Since the correlation coefficient is positive, there is a positive and definite relationship between the respondents’ level of impact of the Act and the level of attitude.

It is concluded from the analyses that the null hypotheses formulated to test the significance of the relationship between the Level of attitude and the various demographic factors are varying.
They have been accepted in five factors and they have been rejected in four factors such as educational status, occupation and marital status and community.

There is close association between the level of attitude and educational, occupational, marital status, and community of the respondents. The High level of the attitude of the consumer towards the consumer movement is influenced by the high level of the awareness. The medium level of the attitude is due to medium level of awareness and the low level of attitude is due to low level of awareness. There is a positive and definite relationship between the level of awareness and the level of attitude of the consumers.

The high level of attitude of the consumers towards the consumer movement is influenced by the high level of impact of the Act. The medium level of attitude is directly influenced by the medium level of the Impact of the Act. The low level attitude is mainly due to the low level of the impact of the Act. There is a positive and definite relationship between the level of attitude and the level of the impact of the Act.

7.4 Suggestions

The following suggestions are given based on the findings of the study in order to improve the awareness and attitude of the consumers towards consumer movement:

7.4.1 Suggestions to the Government

1. It is known from the study that there are more than 120 schools and more than 50 colleges in Dindigul district. But the Consumer Club is functioning in only 15 schools and 10 colleges. Also it is a question that whether these schools and colleges which have the Consumer Clubs are functioning lively or just for the name sake. So it is the duty of the Government to take care that the Consumer Clubs are being
started in all schools and colleges and to ensure that these Consumer Clubs function lively.

2. It is known that a large amount has been allocated exclusively for Consumer awareness programmes in the 11th Five Year Plan. During 11th Five Year Plan, the scheme on consumer affairs with an outlay of Rs. 409 Crores has been approved. The Government should also ensure that these amounts are utilized properly for the purpose for which the amount has been allocated.

3. The Government could start Consumer Protection Centres in each village in India so that the consumer awareness programmes could directly reach the villagers and benefit them. Through these centres, the awareness programmes could reach nook and corner of the country.

4. The Government should take immediate action on the unscrupulous traders by canceling their licenses when the alleged charge on them is proved and criminal action should be taken against them.

5. The Government should also take steps to empower and strengthen the Voluntary Consumer Organisations by giving additional funds and infrastructure.

6. It is deduced from the study that a majority of the respondents get information relating to consumer protection from the Press Media. So the Government can take steps to give Consumer Awareness Programmes though the media channel which is being a powerful communication medium.

7. In order to dispose of the cases quickly, the Government should provide the Consumer Forums with enough infrastructural facilities and adequate number of officials.
8. To enforce the arrest warrants of the Consumer Courts, a separate division has to be created in the Police Stations. Through these divisions, the orders have to be enforced within two days.

9. Steps should be taken to keep the official website of the Consumer Court up to date.

7.4.2 Suggestions to the Consumers

1. It is known from the study that there are some respondents who are not aware of the Act, the grievances redressal procedure and their rights as consumers. So these consumers should be made aware of it by engaging them in many consumer awareness programmes.

2. Though many of the respondents are aware of the Act, it is also known from the study that there are respondents who are not aware of the Amendments made in the Act in 1993 and 2002. This shows that they do not have update knowledge about the Act. So for having update knowledge of the Act, they should voluntarily engage them in knowing about these by taking active part in consumer awareness programmes held by the Government through various ways.

3. It is also observed from the study that many of the respondents are not aware of the procedure for filing petition in the Consumer Forums. This shows that they are very lethargic in knowing these procedures since the procedures are not so cumbersome. So they have to know get knowledge about these from the Consumer Forums itself or though any VCOs or any other Consumer Clubs or Associations.

4. A great majority of the respondents are not aware of the Consumers’ Journals that are being published and circulated all over India. So they have to spend some time in the libraries to get knowledge relating to consumer awareness.

5. The researcher has identified that many of the respondents have not attended any exhibitions and meetings relating to the Consumer Awareness in their life time. They
must know one fact that these exhibitions and meetings are conducted only for their welfare. So they should spend some time for attending those meetings and exhibitions.

6. Many of the respondents have not at all made any representations about the problems faced by them since they are not willing to do so. Their poor awareness is the only reason for this. So the Consumer awareness programmes should be intensified.

7. The Consumers should always get the bill for the goods purchased and services used. Also they have to retain the bills safely since these bills are the fundamental evidence for filing cases.

### 7.4.3 Suggestions to the Voluntary Consumer Organisations

1. Many of the respondents are not aware of the existence of the VCOs. So the VCOs should take sincere efforts in reaching the people through a number of innovative programmes.

2. Many of the VCOs have started for a good purpose. But in the days coming, their activities become lethargic and also many VCOs have failed to get renewal of their registration. This leads to the closure of the VCOs in the middle.

3. The VCOs should also engage themselves voluntarily in many programmes sponsored by the Government in the area of consumer awareness.

4. VCOs can organize processions to create awareness among the consumers.

### 7.4.4 Suggestions to the Consumer Disputes Redressal Forums

1. The study has revealed that many respondents are not at all aware of the location of the District Consumer Forum in Dindigul district. And the number of respondents who approached the Consumer Forum for getting their grievances redressed is also very low. So the Consumer Forum has got a great responsibility to create awareness among the people about its presence.
2. The consumer cases should be disposed of within the 90 days specified in the Act. But these forums do not complete the cases within the prescribed time. It takes a very long time in disposing the cases. So the forums should take sincere efforts in disposing the cases in time.

7.4.5 Suggestions to the Traders:

1. The traders have a great responsibility in the people’s welfare. So they have to take care in providing quality goods and services. This would ensure them long term success in their business.

2. They should not give any kind of misleading advertisements to the consumers. Also they should not deceive the consumers in any way.

3. They have to set right the defects found by the consumers in the goods and services in a good manner. This would ensure a trustful relationship between the traders and the consumers.

4. Above all, they have to act abiding various laws applicable to them. This would earn them consumers’ confidence and trust.

7.5. Conclusion

The Consumer Movement today is undergoing a silent revolution. This movement brings qualitative and quantitative changes in the lives of people enabling them to organise themselves as an effective force to reckon with. Some interesting developments which are helping the consumer movement include, developments taking place in the field of consumer education and some noticeable changes that have taken place among business organisations and their associations or federations. Consumer protection is being incorporated in the courses at different levels in schools and colleges. Full-fledged courses have been introduced in management and law courses. Many large organisations have set up Consumer Grievance Cells as an in-house redressal mechanism. Another
significant achievement is the representation given to consumer organisations on the policy making bodies of governments and Advisory Welfare Committees of big business organisations and the service sector. Thus, consumers get full opportunity to participate in policy making aspects. It appears that the time has come when consumers in India can hope to be 'The King' in the market place very soon.

The functioning of consumers’ grievance redressal machinery is not fully satisfactory. The number of cases pending in the district forums is high. Unless consumer groups take determined action to see that the institutions set up for their protection work effectively, the redressal agencies will go the way of civil courts, where litigants have to wait for years and spend fortunes for the settlements of their disputes.

The rural areas where the greater part of our consumer lives are still virtually untouched by the consumer movement. Though the aim is to have a Consumer Complaints Redressal Forum in every district, it is not easy for poor rural consumers to go to the forum with complaints and have an awareness of ways to assert their consumer rights. Mass media should be used to penetrate rural houses. Creating consumer awareness in the vast reaches of rural India with its variety of customs, traditions and languages and little formal education is the challenge for the consumer movement.

Some other emerging areas of consumer protection are environmental protection, investor protection and freedom of information. Relentless increase in environmental pollution of all kinds has totally impoverished the quality of our lives and is taking a heavy toll of our health. Consumer groups need to strongly support and work with environmentalists. Every consumer will have to join with others to reduce pollution in their own neighborhood.

Lastly, the concern of consumer movement should also be to discourage racism, communalism, violence, and conspicuous consumption. The Consumer Movement should be directed towards service to the people and the Environment instead of just ensuring value for money for consumers. Consumer movement should seek a new vision which embodies three new cultures such
as the culture of balance and harmony, the culture of trusteeship and stewardship, and the culture of accountability to the future.

7.6 Scope for Further Research

The problems of consumers are ever growing and the field of consumerism is enlarging day by day. Hence there is more scope for further research. The researcher has identified certain thrust areas for further research and they are listed below:

- Consumer grievance mechanism in the rural area
- Effectiveness of Consumer Protection Act 1986.
- Green Consumerism and Environmental Protection in Tamil Nadu
- Role of Voluntary Consumer Organisation in the Globalised Era.
- Ways and Means of Promoting Consumer Education in Tamil Nadu.