INTRODUCTION

"Consumer Organisations should not only ask what the government can do for them, they should also tell government what they can do for their consumers"

----John.F. Kennedy.

Consumers are the pillars of the economic development of any country as the entire economy revolves around them. They are the nuclei of all our economic activities. In any economy, be it capitalistic, socialistic or mixed, the individual consumer is the prime concern. They are the basis of the economic structure and responsible for the transformation of resources into productive things. They are also responsible for the production of goods and services which are the index of economic growth. The consumers are the wheels of the chariot of economy, and they are the kings and queens of the market. They are the directors and dictators of the economic world. But the reality is something very different which contradicts these assumptions. The consumers are relegated to the back seat rather than given any commanding supremacy in the business world.

The Industrial Revolution and the transformation in International Trade and Commerce, Communication and Information Technology have led to the vast expansion of business and trade. As a result, a variety of consumer goods have appeared in the market to cater to the needs of the consumers and a host of services have been made available to them in the form of Insurance, Transport, Electricity, Housing, Entertainment, Finance, Banking and the like. In the current market system, the producer has the right to design, distribute, advertise and price his product. The consumer has only the right of “not buying it”. Though the veto power rests with the consumer, it has become difficult for him to exercise this in paramount interests on account of lack of education, awareness, information, poverty, etc. As a result, consumers are vulnerable to exploitation. Moreover, it has been found that a lot of weightage is given to production efficiency rather
than consumption efficiency. Thus, we have lost sight of the pivotal foundation of consumers upon whom our entire economic system is based. Unless there is equality of power between producers and consumers, our economic system will not work properly. Without that equality of power, the market tends to tilt in favour of the producer. Unless consumers build institutions and systems to negate this, imbalance will persist. The notion that consumers are inefficient is hardly new. Way back in 1912, Wesley C. Mitchell deplored the backward state of the art of spending money, pointing to ignorance of qualities, uncertainty of task, lack of accounting, carelessness about prices. This was reiterated by Margaret Reid in 1947. She stated that ‘many are poorly informed, are uncertain in their market selection, credulous and easily influenced, very susceptible to flattery’.  

Consumer exploitation and measures to protect consumers are universal in nature and exploitation manifests itself in different ways in different countries. The market is becoming more and more complicated. Technological developments, intensive marketing strategies, entry of multinational corporations, globalization, hedonism, quality of governance, scarce natural resources have all compounded to make the position of today’s consumer vulnerable and many a times weak. As a result, today’s consumers are far more confused and exploited. Hence, it is imperative to protect the interests of consumers. In the light of these considerations it must be evident that the doctrine of consumer sovereignty assumes more and more the character of a myth and a dogma.

The present day market system is most complex and it is not confined only to the national level but has assumed international character. ‘Buyer beware’ as a rule had been applicable for many years which implies that the buyer should buy the goods and services after being certain that there is no defect in the title, quality and the quantity of the same. This principle is however not applicable to the full extent in the present context. Human wants for the goods and services are unlimited whereas the resources for the production of these goods and services are scarce and therefore, the
economic theory has to decide how to use the scarce resources for obtaining the maximum satisfaction for the members of the society. Similarly every individual consumer has to decide how to get the maximum satisfaction from the purchase of goods and services with his limited resources. Well organized, highly professionalized and trained producers and sellers on the one hand and the unorganized, illiterate and the untrained consumers with little time to make the choices between various alternative products on the other, is the main cause for consumer exploitation.

At present most of the developing countries and many underdeveloped countries feel a new ‘ism’ known as ‘Consumerism’ to protect consumers since they have become victims of various types of exploitation such as spurious drugs, abuse of monopoly positions, dubious hire purchase plans, high prices, poor quality, non-standard goods, costly spare parts and repair facility, poor after-sale service, pressure selling, sales gimmicks, deceptive advertising, illegal trading and the like. These practices have been observed both in the private and public sectors. The government has itself become a monopoly by itself. According to Ralph Nader,7 exploitation reduces real income and misallocates resources by way of fraud, shoddy merchandise and deceptions and secondly, they inflict violence on consumers by way of hazardous products, unprovided services and environmental pollutants.

The history of consumerism and consumer rights can be traced back to the middle ages when trade became an organised activity. The advent and growth of modern technology and democratic principles brought the concepts of consumerism and the rights of consumer to its full fruition. There are evidences of the concern for consumer rights in almost all the ancient legal scriptures. In the ‘Talmud’ (Jewish legal code); in the legal scriptures of justice, Manusmriti; Kautilya’s Arthashastra; Naradasmriti; and Katyayanasasmriti, there are references to consumer rights and they recommend severe punishments for those who cheat the buyers.8 In a
developing country like India, the need for a concept of consumer protection became imperative on account of economic imbalances and inequalities, teeming population, high rate of illiteracy, shortages of essential commodities, adulteration, black marketing, under weighing, wide variations in the quality and prices of comparable products and a vast knowledge-gap in consumer rights. The advertisements of goods and services on television and in newspapers and magazines influence the demand for the same by the consumers although there may be defects or shortcomings in the quality, quantity and purity of the goods, or there may be deficiency in the service rendered. Thus, the ultimate goal of consumer movement is that of supervising the marketing system for improving the position of individuals and the public too.

In spite of various provisions providing protection to the consumers and providing for stringent action against adulterated and sub-standard articles in the different enactments, very little could be achieved in the field of Consumer Protection. Though the Prevention of Food Adulteration Act, 1954 and the Monopolies and Restrictive Trade Practices Act, 1969 have provided relief to some extent, yet it became necessary to safeguard the interests of the consumers. In order to provide for the better protection of the interests of the consumers, the Consumer Protection Act (CPA) 1986 was passed.

The enactment of the legislations alone is not the solution for consumer problems unless legislation is supplemented by effective enforcement. It may also be pointed out that there should be an effective linkage between the legislation and the consumers so that quick and inexpensive justice could be taken to their doorsteps. For this purpose, the need for Voluntary Consumer Organisations (VCOs) is gaining momentum so as to play a vital role in helping and rendering assistance to the ill-fated consumers in protecting their rights. The role of VCOs will help not only the consumers but also the government to identify and to rectify the lacunae in the implementation of the legislations. A vibrant consumer movement
needs effective and healthy VCOs for its success. It is in this context that the role played by VCOs in Consumer Protection assumes a great significance.\textsuperscript{11}

**STATEMENT OF THE PROBLEMS**

The consumer movement in India is as old as trade and commerce. In Kautilya’s *Arthashastra*, there are references to the concept of consumer protection against exploitation by trade and industry. In a developing country like India, where the level of literacy is very low, the people face a lot of problems, particularly in the context of consumer related issues.\textsuperscript{12} In India the consumer movement is largely confined to cities, though a vast majority of the people live in rural and semi-urban areas and it is very difficult to bring them together and organise them into a movement. The consumers are generally passive in their attitude to the problem of exploitation. Moreover, the movement is limited to consumers belonging to higher income groups and a vast majority of people are not even aware of consumerism as a movement closely connected with the protection of their rights. The society is divided on the basis of religion, caste and language and this situation makes it far more difficult to organise consumers. Therefore, the Indian consumer is an easy prey to the rapacious and unscrupulous traders in the country.\textsuperscript{13}

There was no consumer movement worth mentioning till 1965. There were only occasional mass consumer demonstrations against shortages and rising prices. Even these demonstrations were organised mostly by political parties to attain their political objectives. The importance of the consumers to the business, though recognised in theory, is not yet fully recognized in practice. In a country with a population of more than 105 crores, who are the consumers and users, the importance of protecting their interests should occupy the top priority in the day to day activities of the government. But that is not happening due to a variety of reasons.
Indian consumers are exploited to the infinite degree by the manufacturers and unscrupulous traders. The gap between consumer expectations and business response is wider than before. Adulteration in edible oils, food stuffs, drugs etc. is so to say the order of the day. The extent and consequences of food adulteration in India have been admitted and illustrated by a number of studies. A Survey conducted by the Union Health Ministry in 1990 admits that every third eatable in the market is either substandard or adulterated. A UN expert commented that a whole generation of Indians has grown up not knowing the taste of unadulterated food.\textsuperscript{14} Less weight of the articles sold is almost a common feature in the Indian scene. The unscrupulous retailers take advantage of an inflationary trend and often go on charging higher prices mercilessly. In many fields, even if it is a legal obligation to mark the price of articles on its cover, the dishonest businessmen take advantage of the inscription “Local Taxes Extra” and charge a higher price / tax than the actual.\textsuperscript{15} The illiteracy of a majority of Indian consumers adds fuel to the fire of this type.

The prevalence of sellers’ market and the limited chances of the consumers asserting their own interests as opposed to those of the producers are the two major problems facing the Indian consumer. Ill treatment of the customer by sales staff is common in the Indian business scene. ‘Guarantee Period’ and ‘After-Sale Service’ are mythical phraseologies and often remain in the records only. So far as service organizations are concerned, the situation is in no way better. To take the case of banking companies, it is very common to hear complaints about deficiency of service, casual handling of counter work and rude behaviour to customers, etc.\textsuperscript{16} The consumption pattern of an Indian consumer is also affected by social and cultural factors, income, geographical location and knowledge about the market. A profile of a typical Indian consumer shows that he does not take risk, he is orthodox, dependent, family oriented and has very little awareness of the consumption function.\textsuperscript{17} The average consumer is not in a position to evaluate in detail the different types of
goods/services provided to him. Even when a consumer has a complaint about goods/services, there is no guarantee that he will obtain satisfactory remedy. In general, the common problems faced by the consumers in India are as follows:

- Short supply of many goods and services, especially of essential items.
- Charging excessive price, adulteration of food items, misuse of colouring matter, short weights and measures, sale of duplicate or imitation products etc.
- The demand – supply imbalance has produced all the associated evils of profiteering, hoarding and black marketing, corruption, nepotism, irresponsiveness and arrogance towards consumers.
- Lack of safety regulation, dubious hire-purchase plans, abuse of monopoly position, etc.
- Misleading and deceptive advertisements, sales gimmicks, pressure selling, poor pre and post purchase services etc.
- Lack of effective and workable competition.
- Many products with which consumers in advanced countries are quite familiar are still new to a very large segment of the Indian consumers.
- Due to low literacy levels and unsatisfactory information flows, the consumers, by and large are not conscious of all their rights.
- Though there are a number of laws to safeguard the interests of the consumers, they are not effectively implemented and enforced to achieve the objectives.
- The legal process in India is comparatively time-consuming and cumbersome.
- Harassments from officers of the government departments.
Though the public sector has been developed and expanded to serve public interest by providing effective competition to the private sector, increasing production, improving distribution and the like, it has yet to produce benefits that are commensurating with the investment. For e.g., Electricity and Telephone Consumers are compelled to pay service charges for the service they never or hardly receive.

Consumers have to take help from politicians and other middlemen in order to assert their legal rights and procure justice.

In India, if any individual felt cheated, he/she tries to fight up to certain levels, viz., retailers, wholesalers. But all the cheated consumers do not even attempt to file a complaint with the District Forum. Because the mechanism of law is complex in itself for most of them, many educated people change their source of purchase instead of complaining against the malpractices of traders. The reason behind this is a feeling of “what could an individual do?” This attitude is due to the social experience of failure of an individual in the fight against well-to-do or organised people. So, if VCOs take the initiative of fighting against the established interests in the market, people will support them. Therefore, the study on “The Role of Voluntary Consumer Organisations in Consumer Protection” is important and interesting.

The study area, viz., Dakshina Kannada (D.K) and Udupi districts are known as the “Districts of Intellectuals”. They are well developed districts in terms of Banking, Medical facilities, Education, Transport and Communication. An interesting point to note here is that there are about 40 VCOs in these two districts and among them 04 are leading in creating consumer awareness, giving consumer education and settling consumer complaints. As per the official records of these VCOs it was found that about 23,600 consumers have filed complaints against various types of exploitation by the traders, service providers and government departments
in ten years between 1997 and 2006. The official records of Dakshina Kannada District Consumer Disputes Redressal Forum show that the Forum has received 8,293 complaints since its inception in the year 1991 up to 2006 and the figure obtained from Udupi District Consumer Disputes Redressal Forum is 836 for the period between 2000 and 2006. It was found that in the study area the consumers filed complaints against Banks, Railways, Airlines, Insurance, Telecom, Postal Department, House Construction Contractors, Electricity, Medical negligence, Defective household goods, Education, Road transport and Finance Companies. These information and data clearly indicate the extent to which the consumers are exploited, even though these two districts are well developed with the people being known as ‘Intellectuals’.

In the light of these problems, the present study is carried out and this study makes an attempt to analyse “The Role of Voluntary Consumer Organisations in Consumer Protection”.

OBJECTIVES

The present study on “The Role of Voluntary Consumer Organisations in Consumer Protection – A Study in Dakshina Kannada and Udupi Districts” has been carried out with the following objectives.

1. To understand the level of awareness among the Complainant Consumers about Consumer Protection Legislations and the Voluntary Consumer Organisations in the study area.

2. To understand the activities of different Voluntary Consumer Organisations in the study area.

3. To analyse the perceptions of the Complainant Consumers and the officials of Voluntary Consumer Organisations about the Role of Voluntary Consumer Organisations in protecting the interests of consumers.
4. To identify the problems in the management of various Voluntary Consumer Organisations.

5. To compare and analyse the effectiveness of Voluntary Consumer Organisations with District Fora in settlement of consumer complaints.

6. To suggest measures to improve the functioning of VCOs to provide better protection to the consumers based on the findings of the study.

HYPOTHESES

In the light of the above objectives, in order to carry out the study, the following hypotheses have been developed.

1. Voluntary Consumer Organisations are playing a vital role in creating awareness among consumers about their rights and protection.

2. There is a direct relationship between education level of the consumers and awareness of their rights and protection.

3. Consumers who sought the help from Voluntary Consumer Organisations for settling the complaints are satisfied.

4. Voluntary Consumer Organisations are performing their activities as per the expectations of consumers.

5. Voluntary Consumer Organisations are more effective in complaint settlement when compared to the District Fora.

METHODOLOGY AND SAMPLE DESIGN

Research methodology is the means through which desired objectives are sought to be achieved. It involves a systematic planning and comprehensive methods. The type of steps to be taken in research depends upon the purpose for which the research is undertaken. The study relating
to “The Role of Voluntary Consumer Organisations in Consumer Protection – A Study in Dakshina Kannada and Udupi Districts”, is a descriptive and empirical research, so the materials related to India and abroad relevant to the study have been analysed. Hence, the research efforts were put-forth giving particular attention to the overall research design to meet the research objectives stated earlier.

The study has two dimensions:

1. Complainant Consumers.
2. Voluntary Consumer Organisations (VCOs).

With regard to Complainant Consumers as respondents, the study is mainly empirical in character, with the objective being to find out consumers’ awareness, perception, agreement/disagreement on certain aspects and the level of satisfaction on the services rendered by the VCOs.

In the case of VCOs as respondents also, the study is empirical in character. Interviews were held with the Conveners and the members of VCOs to find out the activities and programmes undertaken by them to promote and protect the rights and interests of the consumers. Informal discussions with the Conveners and other members of the VCOs were also held on various aspects such as the nature of complaints, time taken for the settlement of complaints and the like to obtain their true opinion. Attempt has been made to find out the effectiveness of VCOs in the settlement of consumer complaints outside the purview of District Fora and also to find out the problems faced by the VCOs in the settlement of consumer complaints.

The primary data for the present study was collected from Complainant Consumers, VCOs and the District Consumer Disputes Redressal Fora of the study area through personal interviews with different sets of questionnaires. The study area comprises of two districts of coastal Karnataka, viz., Dakshina Kannada and Udupi. There are a total of 23,600 Complainant Consumers put together in both the districts, who have approached the VCOs with complaints for settlement in the ten year period
between 1997 and 2006 as per the official records of the sample VCOs in both the districts. Due to time, distance and resource constraints only 472 Complainant Consumers have been selected as sample respondents, and it works out to 2 percent of the total Complainant Consumers. These consumers were selected on the basis of convenience sampling method. Equal representation was given to all the VCOs by way of selecting 2 percent of Complainant Consumers from each sample VCOs. However, care was taken to see that the sample chosen was a decent representation of the Complainant Consumers. The researcher has also taken care to see that the respondents represent gender, age, literacy, income, occupation and area of the population under study. The addresses of these sample Complainant Consumers have been collected from the official records of sample VCOs. They include Doctors, Architects, Lawyers, Teachers, Employees, Agriculturists, Businessmen, Service Providers, Homemakers, Students, Retired and Unemployed persons, etc.

There are totally 40 VCOs in both the districts put together as per the Directory of VCOs issued by the Department of Food, Civil Supplies and Consumer Affairs, D.K. and Udupi districts. All the VCOs were selected as samples to give 100 percent representation. But 02 VCOs did not respond and as a result the response rate is 95.12 percent. The investigator has travelled through the length and breadth of both the districts for the purpose of collecting information from sample respondents. Two District Consumer Disputes Redressal Fora, viz., D.K. District Forum and Udupi District Forum have been selected for the assessment of their effectiveness in complaint settlement and to compare it with the sample VCOs.

Two sets of structured questionnaires for the Complainant Consumers and VCOs were used to personally interview the officials of VCOs and Complainant Consumers with a view to eliciting their opinions pertaining to the various aspects of consumer-related issues. The questionnaires included dichotomous type, ranking type and open ended questions. A five point Likert scale ranging from ‘Strongly Agree’ to
'Strongly Disagree' for 20 statements was also used to measure the perceptions of Complainant Consumers and the officials of VCOs regarding the Role of VCOs in Consumer Protection in the study region. To ensure comprehensiveness and internal consistency of each questionnaire, an extensive pilot study was conducted. On the basis of the pilot study, necessary modifications were made in the final questionnaire. The primary data was collected between April 2006 and May 2007. Table 1.1 and 1.2 present the sample design of the study. The Questionnaires are presented in Appendices.

The primary data collected from the sample respondents on various aspects has been organised in the tabular form. Such organised data has been analysed with the help of different statistical tools like average, percentage etc. for easy understanding of the data and for drawing meaningful conclusion. Pearson's chi-square is used to test the data and when there was multiple response rate, Rao & Scott chi-square; when the frequency was less than five, Likert Ratio chi-square; when there were only two variables without multiple responses, binomial chi-square and when there were only two variables with multiple responses, Z Test have been used. Besides T-test, F-test, Log Linear analysis and ANOVA have also been used wherever needed and possible.

Along with the primary data, secondary data has been collected from various published sources like books, journals, reports, etc. by visiting libraries, institutes of consumer education and management institutes. The relevant information and data were collected from various sources like NIC, Dept. of Food, Civil Supplies and Consumer Affairs, GOI, District Fora etc. With regard to the constitutional and operational aspects of Consumer Protection Legislations, CPA 1986, Government Gazetteers for the amendments to CPA and other related Consumer Protection Legislations have been referred. Different journals on consumer awareness such as Consumer Voice, Insight, Consumer Network, Keemat and other newsletters published by the sample VCOs of the study area have been
referred to for the collection of required information. The proceedings of the seminars, conferences and symposia are utilized. During the literature survey, the researcher has also studied the consumer problems prevailing in India and abroad through reference to written materials, visits to various VCOs and discussions with the experts in the field of study and those ideas have been incorporated wherever necessary to substantiate the primary data.

This thesis is titled "The Role of Voluntary Consumer Organisations in Consumer Protection - A Study in Dakshina Kannada and Udupi Districts". Here the 'Role' refers to Voluntary Consumer Organisations' duties, tasks, functions or contributions in promoting and protecting the rights and interests of the consumers. In the study, the researcher has attempted to understand as to how far the Voluntary Consumer Organisations are involved in creating consumer awareness, giving consumer education and promoting and protecting the rights and interests of the consumers by undertaking several activities and programmes in the study area. An attempt has also been made to know the efficiency of the Voluntary Consumer Organisations in settlement of consumer complaints outside the purview of the Consumer Disputes Redressal Agencies (CDRAs). In addition to this, the opinions and perceptions of the sample Complainant Consumers and the officials of sample Voluntary Consumer Organisations regarding the Role of Voluntary Consumer Organisations in Consumer Protection have been evaluated.
TABLE 1.1
SAMPLE DESIGN
District-wise and Taluk-wise Spread of Sample Respondents in Dakshina Kannada and Udupi Districts

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>1 Sample Size</th>
<th>2 Dakshina Kannada District</th>
<th>3 Total</th>
<th>4 Udupi District</th>
<th>5 Total</th>
<th>(3 + 5) Total No. of Samples</th>
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</thead>
<tbody>
<tr>
<td></td>
<td>Sample Category</td>
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<td>Bantwala</td>
<td>Puttur</td>
<td>Belthangady</td>
<td>Sullia</td>
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<td>1</td>
<td>Vol. Consumer Organisations</td>
<td>09 (23.69)</td>
<td>01 (2.63)</td>
<td>06 (15.79)</td>
<td>06 (15.79)</td>
<td>01 (2.63)</td>
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<td>2</td>
<td>Complainant Consumers</td>
<td>89 (18.86)</td>
<td>11 (2.33)</td>
<td>23 (4.87)</td>
<td>13 (2.75)</td>
<td>01 (0.21)</td>
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<td>District Consumer Disputes Redressal Fora</td>
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<tr>
<td>4</td>
<td>Total (1 + 2 + 3)</td>
<td>99</td>
<td>12</td>
<td>29</td>
<td>19</td>
<td>02</td>
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</table>

Source: Survey Data
Note: Figures in the parentheses denote percentages to the total.
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<th>Sl. No.</th>
<th>Name of VCO</th>
<th>No. of Compl. filed</th>
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<td>VCO Surathkal</td>
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<td>VCO Modankapu</td>
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<td>VCO Puttur</td>
<td>846</td>
<td>VCO Kokkada</td>
<td>269</td>
<td>VCO Sullia</td>
<td>42</td>
<td>VCO Udipi</td>
<td>1727</td>
<td>VCO Moodbidri</td>
<td>5313</td>
<td>VCO Basur</td>
<td>8097</td>
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<td>VCO Bejai</td>
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<td>VCO Udane</td>
<td>55</td>
<td>VCO Patrane</td>
<td>65</td>
<td>VCO Parkala</td>
<td>65</td>
<td>VCO Kaup</td>
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<td>VCO Udipi</td>
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<td>VCO Kudthadka</td>
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**Source:** Survey Data
SCOPE OF THE STUDY

The present research study on the topic "The Role of Voluntary Consumer Organisations in Consumer Protection – A Study in Dakshina Kannada and Udupi Districts" is confined to the two coastal districts, viz., Dakshina Kannada and Udupi of Karnataka State. The erstwhile Dakshina Kannada district was divided into two districts on 27th August 1997 to constitute Dakshina Kannada and Udupi districts for administrative convenience. Dakshina Kannada district consists of 05 Taluks, viz., Mangalore, Bantwala, Puttur, Belthangady and Sullia, whereas Udupi district has 03 Taluks, viz., Udupi, Karkala and Kundapura.

There are 40 VCOs in Dakshina Kannada and Udupi districts established with the primary objective of guiding the consumers and protecting their interests. As it has been observed, in the past decade, thousands of consumers have succeeded in getting justice with the help of these VCOs. This study aims at giving a detailed picture of the expectations of the consumers of Dakshina Kannada and Udupi districts from VCOs and in turn, the efforts put forth by these VCOs in meeting their expectations and needs. The study covers only those areas of services of VCOs, which are directly related to the consumers. At the same time, this study has not covered the aggrieved consumers who have not filed complaints in the VCOs.

The researcher has made an earnest attempt to study the Role of VCOs in promoting and protecting the rights and interests of the consumers. The study has also been carried out to know the awareness of Complainant Consumers about various consumer related issues in the study region. Besides, the VCOs in the study area are compared with the District Fora to determine their performance and effectiveness in complaint settlement. The study also extends further to measure the perceptions of Complainant Consumers and the officials of VCOs regarding the Role of VCOs in Consumer Protection in the study region. This study also offers
suggestions to the VCOs towards providing better protection to the consumers in general and aggrieved consumers in particular.

REVIEW OF LITERATURE

The structure of the empirical analysis has to be built on the comprehensive review of relevant literature in the field of study. This would aid in deriving intellectual and practical answers to the problems through the application of scientific methods and of understanding the work done so far in the field of Consumer Movement. Therefore, in order to identify the exact research problem, for locating the research gap, to have a clear-cut understanding of the problem and to form hypotheses, it becomes essential to review the existing literature and research studies carried out by eminent scholars and institutions in the field of Consumer Movement. An attempt has been made here to review the earlier studies on Consumer Movement, Consumer Protection and Voluntary Consumer Organisations so that a better insight into the subject is obtained. There are a number of research studies carried out on Consumer Protection in this country, but there is a dearth of empirical study on the Role of Voluntary Consumer Organisations in Consumer Protection. The important research articles and books by the scholars in the field of study in the International, National and Regional levels have been reviewed here keeping in mind the relevance of the present study.

STUDIES ABROAD

Henry Harap²¹ (1935) conducted a survey in order to frame a syllabus for college and secondary school courses on Consumer Problems in the USA. He recommended that at the college level it is essential to take up topics like government aid to consumers, consumer education, buying and selling methods, problems of consumers, consumption and culture etc. to create consumer awareness among college students. At the secondary school level topics like consumers’ sources of information, advertising,
informative labeling etc. should be emphasized to train the young children on Consumerism.

Yohalem & Aaron S. (1969) indicated that the ultimate challenge of consumerism to Industry is “towards ending hunger and malnutrition, towards alleviating pollution of the air, water and soil, and towards educating and training the disadvantaged, towards solving these and other problems of society rather than strictly of industrial nature”.

Ralph M. Gaedeke (1970) conducted a survey in the USA which indicated that consumerism is a phenomenon hard to define. Differing perceptions prevail on certain possible underlying causes of consumerism. At the same time, however, there is congruity in the opinions of business, government and consumer spokesmen that the mechanical and impersonal nature of the market place, the political appeal of legislations and its accompanying band-wagon effect, the language of advertising, the increased public concern for social problems and the feeling that business should assume greater social responsibilities are basic factors contributing to consumerism’s evolution. Since there are differences in perceptions over the nature and specific causes of consumerism, it follows, as a practical matter, that there are also differences in perception in responding to it. This is more evident with respect to Consumer Protection Legislations. Business spokesmen do not believe that additional legislation is the answer to consumerism. Whereas consumer and government spokesmen view additional legislation as desirable, there is also a consensus that the best interests of consumers can only be served through an effective co-operation among consumers, business and government and a broad consumer education programme.

Greyser S.A. & Diamond S.L. (1971) conducted a survey in the US to understand “What type of consumer programmes do managers consider most constructive to consumerist pressures?” Product quality and standards were the type of responses noted most often. Two other factors
dominant in the responses were, increased research to identify consumer needs and improving industry self regulation.

Webster F.E. 23 (1972) pointed out that many companies in the US have seemingly fallen into the trap of viewing consumerism as a protest against them. They view consumerism as an attack on the company and the free enterprise system, rather than as a call for improved marketing performance and heightened business responsiveness to consumer needs.

Nielsen A.C. & Co. 26 (1973) conducted a study which found that interestingly, an alarmingly low rate of direct complaints to producers has been observed in developed countries too where the consumers are supposed to be more conscious of their rights. On the whole, consumers the world over shy away from complaining, mainly because either the product concerned is a very low priced one or in the belief that redressal will not be made. It shows that for products purchased in supermarkets, a very few consumers ever took any action or sought any form of redress from manufacturers or retailers. Only 2 percent wrote to the manufacturer; 29 percent returned the product to the store or complained to the store; and 69 percent “did nothing”. It should also be noted that no respondents acknowledged complaining to a government agency - at the federal, state or local levels.

Webster F.E. 27 (1973) conducted a survey in the US, which sheds light on business response to consumerism. In a survey conducted among Fortune 500 companies, he obtained 157 usable answers from 48 industrial and 109 consumer goods producers. Among the producers of Industrial goods, 18 were said to have responded to consumerism, and among the producers of Consumer goods, 35 companies indicated that they did not have to respond, “Because they had always been consumer oriented”. The responses to the consumer action may be summarized in four major categories:
1) Improved service.

2) Creation of consumer affairs functions.

3) Safer and simpler products; more informative packaging.

4) Better and informative advertising guidelines.

A Study by Blum M.L., Stewart J.B., & Wheatley F.W.28 (1974) observed that the new departments were organized to better coordinate the functions related to company-consumer interaction. The personnel involved are highly motivated and enthusiastic. They are also realistic about the difficulties that confront them in attempting to solve consumer problems, especially from within the company. To improve their performance they suggest the need for sincere and active administrative support, as well as freedom to identify and empathize from the consumer point of view.

Barksdale H.C. & French W.A.29 (1976) conducted a survey to find out the response of the US business to Consumerism. They found that more than three quarters of the consumer advocates and almost 90 percent of the marketing managers agree that the objectives of marketing and consumerism are not in conflict. Both the groups agree that product strategies are not likely to bring a quick end to the consumer movement-75 percent of the marketing managers and 85 percent of the consumer advocates expressed this opinion.

Chevalier M. & Lendrevie J.30 (1976) conducted a survey in France which provided some insight into managers' feelings about consumerism. Samples of 211 usable responses were obtained from a mail out to 3000 managers. Among the respondents, 80 percent felt that businessmen should have discussions with consumerists before launching new products. 81 percent indicated that present levels of regulation were insufficient to ensure consumer protection. 69 percent felt that business should respond to consumerist demands. Only 26 percent agreed that the government should control the consumerist movement.
Marilyn Nagy\(^{31}\) (1976) conducted a study, which suggested that there should be courses on consumer education for high school students and adults. Also, the study recommended that the government should play a major role in providing information to the consumers.

Laird London\(^{32}\) (1977) formed a model of consumer complaint behaviour. It has been hypothesized that the consumer will complain based on his perception of the benefit from complaining. He would complain only when he expects some benefit in doing so.

Betty J. Diener & Stephen A. Greyser\(^{33}\) (1978) found that the most significant reaction of dissatisfied consumers of personal care product is simply the 'action' of not repurchasing. Slightly more than eight out of every 10 consumers simply chose not to repurchase the brand, which gave them the problem they remembered most clearly.

According to Aurther Alan et. al.,\(^{34}\) (1979) many consumer protection problems are consumer information problems. He further states that government regulation of product qualities was compared with governmental regulation of information about qualities as alternative consumer measures. It was argued that product regulation might generate net social gains when consumers may be rudely informed, but it cannot, in general restore efficiency in the economy while some policy of information regulation can restore efficiency, but it may be beneficial to the higher income groups.

Bearden W.O. & Teel J.E.\(^{35}\) (1983) in their study concluded that consumer’s pre-purchase belief about product’s performance, expectation, disconfirmation belief (Post-Purchase perceptions that a product could or could not perform as expected) have a significant influence on consumer satisfaction.

The National Consumer Council of the United Kingdom\(^{36}\) (1983) conducted a survey, which revealed that for every 20 to 25 serious complaints only one complaint is communicated. Most of the consumers do
not complain because, the complaint is not worth the time and effort. The consumers do not believe that the company will look into it.

Erdener Kanyak\textsuperscript{37} (1985) in his research article opined that the issues and priorities differ between Developed and Less Developed Countries so that it cannot be assumed what kind of consumer protection is necessary. In the Less Developed Countries, education is necessary to raise their standard of living, if their basic needs are to be met adequately. However in most cases, Developed Country prescriptions are generally lacking in the sensitivity of Less Developed Countries' consumer needs and priorities.

The Technical Assistance Research programs Institute\textsuperscript{38} (TARP) (1986) found in a study that when the US customers experienced problems relating to manufactured consumer products, only 25 to 30 percent of them actually complained. In Norway, the percentage of dissatisfied consumers who complained ranged from 9 percent for coffee to 68 percent for cars. In Germany, only a small fraction of customers expressed dissatisfaction, but among this group the complaint ranged from 29 to 81 percent. In Japan the complaint rate is 17 percent of those experiencing a problem with services and 36 percent with goods. The study also showed that a majority of complaints are made at the place where the product was bought or the service received. A very few dissatisfied consumers complain directly to the manufacturers or to the head office.

The United Nations Guidelines for Consumer Protection\textsuperscript{39} (1986) recommended that while developing Consumer education programmes, special attention should be given to the needs of the disadvantaged consumers, both in the rural and urban areas, including low income consumers and those with low or non-existent literacy levels. The guidelines further recommended that consumer education should, where appropriate, become an integral part of basic curriculum of the educational system, preferably a component of existing subjects.
Orago O.40 (1987) noticed a survey carried out in Kenya which showed that there is a great lack of awareness about consumerism among many Kenyans and that there is a great need for forcing such awareness to assist the consumers not only to be aware of their rights but to be able to identify problems facing them in the field such as shoddy goods and services, harmful drugs, unfair price, etc.

Wills G. et. al.,41 (1989) in a study concluded that recognition of Consumer Rights would ensure that a more satisfactory relationship would be built up between organization and the consumer.

Francis Pollock42 (1990) of Columbia University, in his foreword to the book “Consumer Economics”, opined, “If indeed we are illiterates when it comes to consumer issues, the schools, colleges and universities must accept much of the blame. Educating young people to be savvy consumers has never enjoyed a high priority in these educational institutions. Indeed they have been more concerned with teaching people how to be successful producers, business executives, doctors, lawyers, engineers, teachers, accountants, auditors, company secretaries and so on”.

Stephen S. Tax, Stephen W. Brown & Murali Chandrashekaran43 (1992) studied customer dissatisfaction which showed that customers are dissatisfied with their purchases about 25 percent of the time but that only about 5 percent complain. The other 95 percent either feel that complaining is not worth the effort, or they do not know how to complain and to whom to complain. Of the 5 percent who complain, only about 50 percent report a satisfactory problem resolution.

Halstead D. et. al.,44 (1993) proposed a model of satisfaction with complaint resolution which incorporates the purchase service expectations and the corresponding indicators of disconfirmation. The study suggested that the more clearly expectations are formed, the more likely are consumers to be satisfied with complaint resolution. It also suggested providing a “better than expected” warranty, because service
disconfirmation is more strongly correlated with satisfaction and complaint resolution than warranty disconfirmation.

Zend J.P. & Murali D.\textsuperscript{45} (1994) conducted a study to ascertain consumer awareness regarding fraudulent practices followed by the sellers of household appliances. Findings revealed that 30 to 49 percent of consumers experienced various fraudulent practices at retail sellers' level. The number of fraudulent practices experienced by the consumers was more at the retail sellers' level as compared to that at the manufacturers' level. It is clear that a larger proportion of consumers (89.04 percent) interviewed were highly aware of fraudulent practices prevalent in the market at the retail sellers' level. A very few consumers i.e., 9.25 percent had exhibited a medium level of awareness and a negligible percentage of consumers (1.68 percent) were observed to have low level of awareness.

Susan M. Keveaney\textsuperscript{46} (1995) found in her exploratory study that nearly 60 percent of the respondents changed their suppliers because of a perceived failure, of which 25 percent is the failure in the core service, 19 percent reported dissatisfaction with the employees, 10 percent reported an unsatisfactory response to a prior service failure, and 4 percent reported unethical behaviour on the part of the service providers.

John Goodman\textsuperscript{47} (1996) has studied complaint handling in America, which showed that customers whose complaints are satisfactorily resolved often become more company loyal than customers who were never dissatisfied. About 34 percent of customers who register major complaints will buy again from the company if their complaint is resolved, and this number rises to 52 percent for minor complaints.

Philip Kotler et. al.,\textsuperscript{48} (1996) observed that Taiwan is still far behind Japan and the Western countries in providing legal protection to consumers. The Consumers' Foundation has pushed for more comprehensive consumer legislations.
Monica Wuehrer\textsuperscript{49} (1997) carried out a survey to get an overview of the status of consumer education in schools in the 15 member countries of the European Union. She found that there are two main obstacles that prevent consumer education being imparted in each school, i.e., financial limitations and teachers. Teachers are neither prompted by their training nor by binding curricula to integrate consumer education into their lessons. Nevertheless a lot of good projects and teaching materials exist and all countries provide the organizational and legal background to teach consumer matters. Those drops in the ocean must be summed up as a wave of consumer information. Most VCOs must go to schools or invite classes to come to them. As financial and personnel resources are limited, not all pupils and classes can be reached. It would be more efficient to enforce and advance teacher training and use them as multipliers.

Ali Quazi\textsuperscript{50} (2002) conducted a study on “Managerial views of Consumerism- A two country comparison” by looking at Australia and Bangladesh. The study found that in Australia there is a lower level of interest in self-regulation, whereas in Bangladesh, there is a high enthusiasm for self-regulation. As far as consumer orientation is concerned in Australia, there is a moderate level of managerial attitude towards consumer orientation whereas in Bangladesh there is a highly consumer driven attitude in terms of caring for customers’ needs. In the case of government regulation, in Australia there is scepticism about the effectiveness of government regulation in consumer protection. As far as the impact of consumerism on business is concerned, in Australia there is no clear consensus as to whether consumerism is good for business or not, whereas in Bangladesh, consumerism is generally seen as a favourable force for business. With regard to information and nutrition labeling, in both the countries, there is a strong endorsement for the implementation of information and nutrition labeling.
INeGRN STUDIES

Review of Research Articles:

Important research articles on consumer related issues have been reviewed and the findings are given below.

Reddy T.S. & Murthy P.G.K. 51 (1978) in their article on “Consumer Problems in India” have highlighted various problems faced by the consumers in India like high price, short supply, misleading advertisements and the like. They concluded that consumer education and the strict implementation of various Acts related to consumer protection by the government could alone solve the problems of consumers.

Subramanyam D.A.R et. al.,52 (1982) who conducted a survey in order to elicit the opinions of educated consumers in the town of Guntur in Andhra Pradesh, reported that there was a need to establish the consumer organizations and consumer councils. Their study observed that the consumers themselves have to take initiative rather than looking for somebody else to rescue them.

Neelakanta B.C. & Anand H.B.53 (1985) in a study concluded that consumerism in Karnataka is still in its infancy and deserves to be nourished till such time the consumer develops and musters enough strength to be on his own. The responsibility gets distributed between the consumer on the one hand and the government on the other.

Harish S. Oza54 (1987) in his Paper on “Consumer and Consumer Protection Act, 1986” has highlighted some loopholes in the Consumer Protection Act, viz, Forums are not given the power to forfeit all defective or hazardous goods, they have no power to award punitive damages, the provisions are only in addition to the provisions of other laws, etc. He concluded that the Consumer Protection Act could be successful only when these loopholes are plugged.

Joyeeta Gupta55 (1987) in an article observed that in India the growth of Consumer Movement was quite slow till 1980. It is interesting to
note that rural India which accounts for 80 percent of the population does
not have a single consumer protection group. There are a few
organizations, which are working in the interests of consumers, but these
organizations are also facing the problems of manpower and financial
resources.

A Panel Discussion\textsuperscript{56} (1989) felt that while movements had a
limited role to play, only continuous education could help to create
awareness of consumer protection, as law alone cannot help. Awareness of
one’s right as a consumer has to be inculcated and it should be included in
the education programme at the school itself.

Raghbir Singh\textsuperscript{57} (1989) pointed out that the lack of an organized
consumer group has impeded the growth of consumer movement in India.
Rural areas, which account for nearly 80 percent of the population, are by
and large untouched by consumerism. He opined that the extent of
protection provided by the legislations in India is inadequate. Moreover,
the legal process in India is not only time-consuming and expensive but
also cumbersome. This discourages consumers from seeking redressal for
their grievances by means of a judicial process. He reported that effective
consumerism depends on VCOs and other permanent associations
organized and supported by external forces such as political parties, labour
unions, women’s forums, academicians, intellectuals and social workers
who take up leadership in consumer movements.

Saklani A. & Dhyani A.K. \textsuperscript{58} (1989) have shown that while over 60
percent of the consumers are dissatisfied with present-day standards of
many durable and non-durable goods, only about half of them actually
complain to the retailers concerned. And of those who complain, a little
over half manage to obtain relief by way of product exchange or price
refund. Those who do not find redressal make no further attempts to gain
justice. Lastly, while all complaints mentioned were orally lodged with
retailers, just 1 percent of dissatisfied consumers reportedly complained to
the manufacturer of the product.
Shrinivasa Narayanaswamy\textsuperscript{39} (1989) in a research paper suggested that Government institutions like hospitals, prisons, and schools/college hostels also must go in only for Agmark, BIS or FPO certified products for their use. This will create confidence in the minds of the public. A great deal of responsibility rests on the government and its allied institutions in promoting consumerism among the public.

Thanulingam N. & Kochadai M.\textsuperscript{40} (1989) conducted a study in the Madurai city to know the extent of awareness of the consumers about the consumer movement. The study showed that 46.67 percent of the respondents are aware of Consumer Rights. 52.5 percent are aware of Consumer Protection and 42.5 percent have the knowledge of the Consumer Protection Council; and, 3.33 percent of the consumers have approached and made complaints to the Councils, none of the consumers have membership in the Consumer Protection Council.

Prof. Manubhai Shah\textsuperscript{41} (1990) felt that consumer groups should focus on finding out ways and means to make public enterprises publicly accountable; their thrust should be towards evolving methods to make public enterprises, public utilities, monopolies, LIC, telephones, Railways or the Airlines publicly accountable.

Shri. N.R. Mirdha\textsuperscript{42} (1990) felt that the ignorance of the Indian consumer is the single largest obstacle in the growth of consumer movement in the country. There is a very wide information gap, which can be overcome with the assistance of the media.

Narendar Kumar and Neena Batra\textsuperscript{43} (1990) have undertaken a survey in a small town of Haryana to obtain a true picture of the awareness of and actions for consumer rights in small cities. The survey revealed that for individual rights, the level of awareness varied from 81 percent to 99 percent. It, therefore, seems that in this town a majority of the respondents are aware of their rights. With regard to the consumer's reaction to individual rights, it has been found that the right to product safety was
known to 94 percent of the respondents. However, the strange thing is that despite having a full knowledge of these things, a majority (60 percent) of the respondents have not taken any action against such harms. Those who take action, limit it to complaining to the seller about the defect. The right to information about the product was known to 92 percent of the respondents. With regard to malpractices, only 16 percent of the respondents were found taking action. The rest 84 percent bear their exploitation silently. The study revealed that a majority (73 percent) of the respondents were not free to choose the products because of the non-availability of a variety of goods in small towns. The right to be heard was found to be in the knowledge of 93 percent of the respondents. Only 81 percent of the respondents were aware of the right to redress. A good experience of consumers has been noticed in the case of the right to education. The right to healthy environment was also found known by 95 percent of the respondents.

Natarajan K.64 (1990) conducted a study on Consumer awareness towards ISI Mark in Madurai city and its surroundings of Tamilnadu. The study revealed that 34.44 percent of the consumers have a high level of awareness and 55.56 percent, only of a medium level. Consumers have a favourable attitude towards the quality, performance and dependability of ISI mark goods. The consumers were of the view that the prices of ISI Mark goods are high, and that even inferior goods were available with an ISI Mark. The consumers were of the opinion that a larger number of goods should be brought under the ISI Certification Scheme.

Ragbir Singh65 (1990) conducted a study in the metropolitan city of Delhi where he analysed that while most of the consumers feel that manufacturers produce the products according to the needs of the consumers, they still have doubts about the integrity of manufacturers in providing satisfaction and good products at reasonable prices. At the same time, many consumers concede that many of the mistakes in the purchase of products result from their own carelessness or ignorance. In their
opinion, the lack of consumer education is the main reason for the slow growth of the consumer movement. The study has also shown that an overwhelming majority of the respondents expressed the need for greater governmental involvement in solving various consumer problems. Most of the consumers believed that manufacturers must exercise a greater care in protecting the environment and consumers' health and safety even if such measures increase prices of products.

Shesaiah K. & Raju C.K. (1990) in their article "Consumer Satisfaction is a Myth" advocated that consumers always want to maximize satisfaction and producers want to maximize profits, which are contradictory in nature. They concluded that the objectives of consumers and producers can be achieved only through the means of consumer education but not with the help of legislation and administrative machinery.

Srikrishna Deva Rao P. (1990) observed an interesting fact in his study of Khammam District Consumer Forum in AP, that 77 percent of the complaints are on 'Services' and 23 percent on 'Products'. It shows the consciousness of the consumers who are giving utmost importance to the public causes rather than redressing their personal grievances. It is interesting to observe that the awareness of the villagers is on par with the employees. The rate of consciousness and awareness of the consumers about the right to redress before the Forum was exhibited almost equally by the consumer associations, traders, villagers and employees.

Srinivasa Narayana Swamy (1990) opined that there is an utter lack of consumer awareness among the rural masses. Even the enlightened urbanites are indifferent to any organized consumerism. They grumble all the while decrying and cursing everyone on earth and doing nothing about it. He suggested that the government should set the pace for some organized and coordinated effort that will corner such suppliers who are not demonstrably keen on treating the consumers fairly, quantity and quality-wise with regard to the products they sell. The consumer movement
is not anti-business and hence honest businessmen will do well to support the movement in their own larger interest and for the common good.

Srivastava P.N. & Sakhivel⁶⁹ (1990) pointed out some of the basic problems faced by the VCOs; the defensive attitude of erring businessmen, limited financial resources and the non-availability of dedicated professionals. It is suggested that more vigorous efforts are needed on the part of VCOs in order to solve the problems in the various fields such as consumer education, consumer advocacy, government regulation and policy etc.

Kalpana⁷⁰ (1992) in her article “Making Consumerism a Movement” stressed the establishment of VCOs to safeguard the consumers against the malpractices and exploitation by the businessmen. She concluded that only legislation cannot solve the problems of consumers.

Neelam Alwin⁷¹ (1993) opined that the consumers will be rightly benefited only when the law makers protect the consumer interests without any regard to the vested interests of the functionaries. The struggle of consumer activists to fully secure the consumer against unscrupulous traders still lies ahead.

Akram S.⁷² (1994) in his research article “Consumer Protection in India under the shadow of Legislations” critically examined the effectiveness of the Consumer Protection Act, 1986. He highlighted the problems faced by many of the three-tier Consumer Disputes Redressal Agencies, such as lack of funds, vacancy of staff, poor infrastructural facilities, adjournments etc. He concluded that consumer education programmes by the NGOs are important for the rescue of consumers.

Arvind Chandra & Janki Patel⁷³ (1994) conducted a study at the faculty of Home Science, MS University, Baroda, which pointed out that students’ awareness about consumer practices was found to be generally low. It was found that 50.7 percent of the students scored below the mean.
The students of Home Science have only the primary knowledge about consumerism even though a course on it was offered to them. The students from families with legal education background were not more aware of consumer practices. The mass communication media have yet to work effectively to bring awareness among common consumers, and especially among young students.

Asha Nagendra (1994) undertook a study to assess the awareness of consumers regarding the various legislative and judicial provisions available for their protection. The study revealed that regarding the government Acts, 47 percent said that they had not even heard of them. 44 percent of the consumers said that they had heard of these Acts but could not say what they stood for. Of the 9 percent consumers who were knowledgeable about the Acts, only 4 percent could give the details asked for. The remaining 5 percent had a general idea but due to lack of time and/or opportunity they could not learn more about the Acts, as they would have liked to. When asked about their awareness of the existence of the District Forum, 8 percent answered in the negative. Of the 13 percent who were aware of its existence, 9 percent said that they had only a vague idea about it and did not know anything about its functioning. Only 4 percent of the consumers knew what the District Forum for consumers' redressal was meant for and how they could lodge a complaint there.

Debmuni Guptha (1994) in his paper noticed an interesting fact in all the countries that the consumer groups themselves do not take the issue to the court, if their efforts for mediation fail. But, the office bearers of the consumer groups act as witness and appear in the box to support the consumer's complaints in the Court.

Dhyani A.K. & Saklani A. (1994) conducted a survey in the three cities of northern India, viz, Delhi (Metropolitan), Dehradun (District headquarter) and Rishikesh (small city) to assess the awareness of consumers towards Consumer Protection Laws. The survey revealed that there is a poor awareness of Consumer Protection Laws among Indian
consumers. Further, a strong association between consumer awareness, education, income and sex was noticed. While higher education may certainly raise awareness levels, the relationship between income and awareness may be explained as a result of higher purchase frequency leading to home market experience (among the upper income group) as also, more exposure to magazines which often carry information for consumers. The reason for significantly higher awareness among male respondents (44.2 percent) as against those of females (40.2 percent) could be attributed to the comparatively higher education levels of the former.

Gangadhar Das\(^7\)\(^7\) (1994) in his research article “Consumer Protection in Assam”, opined that Consumer Protection Laws are adequate to protect the interests of consumers. But he argued that these laws are not strictly implemented by the government. He concluded that consumer education is important in protecting the interests of the consumers.

Gurjeet Singh\(^7\)\(^8\) (1994) suggested in his research article that the state must whole-heartedly involve itself in the process of educating the rural and even urban consumers. The main thrust should be on making consumer education an integral part of the educational curriculum at the primary level itself so that an awareness about consumer rights could be inculcated in the minds of the citizens at a very young age, thereby enabling them to be assertive consumers and responsible citizens. Media, print as well as electronic, has to play a prominent role in making people aware of their rights. The consumers have to assert and protect themselves from unscrupulous traders, unethical professionals and irresponsible public undertakings.

Parampal Singh\(^7\)\(^9\) (1994) conducted a survey among 200 business executives who had participated in different Management Development Programmes (MDP) at the IIMA. It showed that the importance of marketing function in the area of consumerism has been well accorded beyond doubt, both sector-wise as well as company-wise. The impact of consumerism has been well recognized in the private sector as well as Consumer Durable
Goods Companies (CDGC) and Consumer Non Durable Goods Companies (CNGC). The Public Sector and the Industrial Goods Sector (IGS) are somewhat indifferent in response. In respect of the resolution of consumers' problems, Executives opined in terms of operating agents and the strategy to be adopted. The three distinct role-responsibilities that emerged out of this study are, providing adequate information to assist consumers in making purchase decisions, protecting consumers from exploitation and educating consumers to make better buying decisions.

Parliamentary Standing Committee\textsuperscript{80} (1994) pointed out, in its report on consumer protection presented to Parliament in the last week of August 1994 (Monsoon season), that the bulk of the cases brought before the Consumer Courts were either dismissed on technical grounds or were pending for a long time. The incidence of appeal against the decision of Consumer Courts by the defaulters of the provisions of Consumer Protection Act was also fairly large. This obviously defeats the very purpose of the consumer movement.

Sasikumar K.\textsuperscript{81} (1994) conducted a study on “Public Awareness about Consumer Disputes Redressal Agencies” in Trivandrum district of Kerala. He found that more than 70 percent of the consumers are unaware of the District Forum and the State Commission whereas only 8 percent of the respondents were aware of the National Commission.

Govindappa G.T.\textsuperscript{82} (1995) suggested that a good legislation is a primary and most important step towards fighting any injustice or the exploitation of consumers. That is not enough. The law is to be made known to the general public. The government should provide necessary infrastructural facilities and adequate staff to the redressal forums. The government should establish another forum at the subdivision level to clear the pending cases before a forum. There should be a provision regarding the probable life of the product when properly used either under Consumer Protection Act or under Standards of Weights and Measures Act. The Consumer Organisations should be helped by the government to have the
facilities to estimate the cost of production of a product and to find out its relationship with the price. Enough importance should be given for organizing the consumers, creating awareness among them, educating them, and for changing their attitudes.

Renu Arora\(^{83}\) (1995) in her research article “Consumerism in India and Abroad- A Perspective” has made a comparative study of consumerism in India and abroad. She found that the consumers in the developed countries are far more conscious of their rights as compared to the Indian consumers. She concluded that the implementation of the Consumer Protection Act, 1986 has initiated the consumer movement in India.

Sagane N.V. \& Kaptan S.S.\(^{84}\) (1995) conducted a study on “Future of Consumerism in India”. They found that the consumers in the developing countries in general and in India in particular have a very low position in the overall economic process. In future the traders will dominate the market. They concluded that there is a necessity for an organized strategy towards the uplift of the status of consumers.

Rajamohan S.\(^{85}\) (1996) conducted a research on the topic “A study on working of Consumer Redressal Forums in Tamilnadu”. He found that the Consumer Disputes Redressal Agencies in India are performing their functions satisfactorily. However, he opined that the District Fora are loaded with a large number of cases. Therefore, he suggested that the government should encourage VCOs to deal with the Consumer Complaints to reduce the workload of the District Fora.

Sawarkar J.G. \& Shivakumar J. Giram\(^{86}\) (1996) conducted a survey in the Marathwada region in Maharashtra selecting Aurangabad, Latur and Nanded districts to know the status of consumer awareness. It showed that 37.73 percent of the respondents have been deceived in their purchase; while 13.2 percent of the respondents kept silent over this factor and 49.07 percent of the respondents said that they have not felt deceived. Among the deceived consumers, only 32.50 percent have lodged
complaints against their dissatisfaction to the different machineries as follows:

a) 22.60 percent of the consumers have lodged their complaints with the concerned dealers.
b) 1.06 percent of the consumers have approached and lodged complaints with the manufacturers.
c) 7.07 percent of the consumers have taken their complaints to the District Consumer Fora, and
d) 1.77 percent of the consumers have approached the VCOs.

The above fact reveals that a very few consumers turned up to the District Consumer Forum office with their complaints. A poor percentage (1.77 percent) of consumers have approached the VCOs, which shows that the role of VCOs in the Marathawada region is not significant.

Bhajantri P.D. 87 (1998) in his article concluded that what is essential for the success of Consumer Protection and Movement is the awareness of the consumer. As delay is dangerous, each and every effort should be made to protect the consumer, and to ensure consumer protection a four prolonged strategy has to be adopted:

- The consumers have to assert their rights.
- The VCOs should function as watchdogs of consumer interests.
- The businessmen should be self-disciplined and resort to fair trade practices.
- The government has to take the legislative and administrative measures more effectively.

Dutt S.K. 88 (1998) a member of Consumer Forum, New Delhi conducted a survey, which showed that there were no VCOs in 60 percent of the districts out of the 532 districts in India. In a large number of districts, the number of VCOs is not more than one or two. The number of VCOs functioning in the districts is not equitable in relation to the area of population. Out of a total of 610 VCOs, 203 are concentrated in Andhra Pradesh alone. Even considering large cities on an All-India basis, VCOs
are functioning only in 40 percent of these cities while there is none in the remaining 60 percent. Thus, the growth of VCOs is not balanced and need-based.

Narayana Reddy P. & Anil Ramesh M.\textsuperscript{89} (1998) in an empirical study, conducted in the twin cities of Hyderabad and Secunderabad, observed that there is a lot of dissatisfaction among the consumers regarding the expectations created by the marketers and the actual services delivered by them. A majority of the dissatisfied consumers preferred to represent their grievances to the Consumer Fora and directly to the sellers instead of keeping quiet with the problem. The consumers feel that they are overcharged and mislead by the advertisements. They concluded that there is a need to have an independent agency of NGOs with the active participation of the consumers funded by the government to protect the consumers. The consumers want to have a strong, independent, powerful, vigorous and pro-active consumer movement in the society.

Rathnam B.V. & Raji Reddy K.\textsuperscript{90} (1998) concluded that it is not the legislation alone that we can depend upon for safeguarding the interests of the consumers. There should be awareness, education, understanding and realization of the rights and the privileges on the part of the consumers, and more than anything else a strong organization that will really help in building up a more effective consumerism in our country.

Thyagarajan V.\textsuperscript{91} (1998) conducted a detailed study among the owners of 100cc motorcycles to understand the consumer complaining intentions. He found that 61.5 percent of the samples indicated the existence of some product or service problems or both. The product problems were 31.2 percent and the service problems were 53.5 percent, and both the problems combined was 15.3 percent. A majority of the consumers under problem category (40.4 percent) prefer ‘Private Action’ such as ignoring the problems; complaining to the manager, rectifying the problem immediately. The next priority of complaint intention is also towards the ‘voice response intention’ such as not to use the shop and
speak to friends and relatives (31.9 percent). The third response such as taking legal action, writing a letter to the local newspaper, complaining to VCOs with a request to advertise is with a minimum of 27.7 percent responses. The chi-square results confirm that there is an influence of product and service problem on the consumer complaining intentions.

Venkatesh H.R.\textsuperscript{92} (1998) in an article suggested that consumers should boycott the goods which cause environmental degradation. Consumers should boycott the food grains, vegetables and fruits that have a residue of pesticides. Public opinion is to be created for forcing environment friendly symbols on all the goods and services sold. State and VCOs should come out with ‘testing centers’ in order to suggest which product is to be bought and which are to be boycotted. Public opinion is to be created in favour of environment and consumer protection through media, lectures, conferences, etc.

Vidyadhar Reddy Aileni \& Mohd. Abdul Azeem\textsuperscript{93} (1998) conducted a study in Hyderabad and Secunderabad, which showed that a majority of the consumers were not happy with complaint resolution. There was a gap with respect to warranty expectations between the customers and the companies. More than 60 percent of the respondents expected solutions for their problems. A majority of the customers were not happy with the post-purchase service.

Badoni D.C., Purohit H.C. \& Alok Saklani\textsuperscript{94} (1999) conducted a study in Uttar Pradesh and Himachal Pradesh which showed that there are many among the non-complainers who hold a negative opinion about complaining. They feel shy to complain to the retailer and have no idea that a consumer court can help them gain redressal on a dissatisfaction provided by business. The study also showed that a great majority (78 percent) of the respondents were satisfied with the remedy, which was provided by the Consumer Court, while some others (22 percent) were dissatisfied with it. Of the dissatisfied consumers, 40 percent were unhappy because their petition had been turned down by the court. An
overwhelming majority (89 percent) of the respondents said that the redressal process of the Consumer Court was fine, while others (11 percent) felt it was bad and followed a long process.

Kakkad (2000) conducted a study which found that if any individual felt cheated (it was a regular experience of 91 percent out of the 342 respondents), he/she tries to fight only up to certain levels, viz, retailers and wholesalers. But, the cheated consumers do not even attempt to file a complaint at the District Forum. In the case of cheating, 79 percent out of the 342 respondents did not wish to take any legal help.

Murugaiah & Rangappa K.B. (2000) conducted a study on "Awareness of consumer protection among urban women elite" in Belgaum city of Karnataka State. They found that the respondents (women elite), irrespective of their personal characteristics like age, income, profession/occupation, exhibited the same level of preferences to ISI and Agmark products. All of them were in the habit of observing Maximum Retail Price (MRP) and expiry date on packages of the products. The degree of brand loyalty to consumer products and durables varied among the respondents in the study area. 42 percent of the total respondents were cheated by street hawkers, followed by 13 percent by established private shops, and only 5 percent by the Public Distribution System (PDS). It was found that some of the respondents, when cheated compromised with the same business concerns and kept going to them for their requirements (30 to 40 percent); while others (21 to 40 percent) lodged complaints against such businessmen. Regarding the awareness of consumer protection, quite interestingly, 85 percent of the respondents had desired to lodge a complaint when cheated. But of the 60 (total) respondents, 40 percent were not aware of the Consumer Disputes Redressal Agencies at the district, state and national levels. The other 60 percent of the 60 respondents who were aware of the Consumer Fora came to know about them through friends (39 percent), advertisements (31 percent), colleagues (22 percent) and VCOs (8 percent). At the same time, a majority (92 percent) of the
respondents were not aware of VCOs. A very few (20 percent) respondents knew the procedural aspect of lodging complaints with CDRAs.

Srinivasa Vallabhan S.V. 97 (2000) conducted a research study in the four districts of Tamilnadu to understand the existing level of consumer awareness especially in relation to medicines they buy. He has come out with the following findings-

a) A majority of the consumers did not come across spurious or adulterated drugs.

b) The attitudes of the consumers in verifying the medicines in the shop depend on their area of residence and educational qualification.

c) A majority of the consumers never verified the price of the medicines entered in the bill/slip with the price printed on the labels of the medicines. However, there was a significant difference between the urban and rural consumers.

d) A majority of consumers did not comprehend the abbreviations used on the labels of medicines, i.e. abbreviations like MRP, LT. etc.

Amrik Singh Sudan 98 (2002) conducted a study on “Activating Consumer Movement: A Case Study of Division Consumer Forum, Jammu (J & K State)”. He critically evaluated the Division Forum and suggested that there should be Regulated Markets, Mobile Consumer Courts and VCOs. He opined that the consumer protection laws are not properly implemented and even consumers do not come forward to take resort under it. Therefore, Consumerism should be developed from the grass-root level.

Cheena Gambhir 99 (2002) conducted a study to examine the Consumer Protection Act 1986. It showed that only 37.34 percent of the respondents were aware of the Consumer Protection Act 1986 and 57.80 percent were not aware that they were sheltered under the law, and 4.96 percent felt that it was of no use to them as they have little resources to buy products. The respondents who were aware of, felt that it is a waste of time and money as these redressal agencies fail to give time-bound decisions,
thereby pointing to the fact that ‘justice delayed is justice denied’ especially when the amount involved is small.

Gnanadesigan C. & Sudha P.100 (2002) conducted a study in Tamilnadu on “Consumer Awareness about Consumer Legislations” which concluded that Consumer Protection is an important national problem affecting every section of the society irrespective of age and education. Modern Society can survive and prosper only on the protection of the interests of the consumers. Then the success of CPA 1986 depends on removing the lacunae in the Act and considering the wealthy suggestions and ultimately on its effective implementation by the Central and State governments.

S.B. Sadar & Fulzele T.U.101 (2004) conducted a study in Amaravathi revenue division of Maharashtra to ascertain the level of awareness of VCOs. According to this study, the VCOs are working in the interest of the consumers with respect to safeguarding their rights and protecting them from unfair trade practices, but about 60 percent of the consumers were unaware of this. The role and importance of VCOs were found adequately known in only 25 percent of the respondents. The housewives, collegiates and people in service were far more unaware of the role of VCOs. It is also found that consumers lack the desire, interest and courage to join VCOs. The main reasons for such opinions are the malfunctioning of VCOs. Unless and until the VCOs have a mass appeal and public presence, they cannot attract public support. The respondents opined that VCOs should reach all the segments of the society especially women and rural consumers.

Subramanian M.P.102 (2004) conducted an enquiry in front of a medical shop in a metropolitan city which showed that as high as 72 percent of the buyers do not know that the expiry date is printed on the package of the pharmaceutical products. Of the 28 percent who knew that the expiry date is printed on the pack, 63 percent did not bother to look into that while purchasing the products. The study also showed that only 23
percent look into the MRP on the package of the items that they purchase to satisfy themselves that the price they pay is the MRP.

Atul Dhyani103 (2005) reported that in the countries like Bangladesh, Pakistan, China and India most of the consumers are not able to shoulder their responsibility as consumers, which is the single largest obstacle in the growth of the Consumer Movement. In the developed countries like the USA, UK and Sweden, the consumers are highly aware of their rights as well as towards their surroundings and their claims; they also have strong VCOs to raise voices against market malpractices, which indicates that consumerism has acquired a level of maturity in the developed countries.

Madegowda J.104 (2005) in his article analysed that the Consumer Protection Act has been expanding its activities covering more and more kinds of services provided by the educational institutions. The students' community is also becoming more and more informed about their rights under the Act and also the protection spell of the Act. Hence, the educational institutions must be very careful hereinafter as any lapse in their service will drag them to the consumer courts.

Jathinder Kishtwaria et. al.,105 (2006) conducted a comparative study of consumer awareness among males and females of Kangra district of Himachal Pradesh. The study was conducted on 120 respondents comprising 60 males and 60 females to ascertain the awareness level of both the categories for consumer terminologies, laws and organizations. Mean scores on consumer awareness statements depicted that 50 percent of the respondents had a low level of awareness. A majority of respondents were unaware of the existence of laws and various consumer terminologies. The most commonly used source of consumer information was Television followed by the Radio, and the least common were Journals. 80 percent of the males and 50 percent of the females were aware of VCOs but only 40 percent males and 25 percent females showed interest in
joining them. The awareness level of both males and females showed significant differences.

Kareemulla S. Basha & Zahid Hussain\(^{106}\) (2006) conducted a study in Nungambakkam and Mount Road of Chennai city, which revealed that when questioned about the Consumer Protection Act and the Consumer Fora, 89 percent of the respondents replied negatively and a meagre percentage of (11 percent) respondents replied that they have only read about these. This clearly indicates the low level of consumer awareness on Consumer Protection.

Lokhande M.A.\(^{107}\) (2006) conducted a study in Jalna city of Maharashtra to know the consumer awareness about the Consumer Protection Act. The study disclosed that 55.56 percent of 90 respondents were unaware of the Consumer Protection Act and CDRAs. It is noteworthy to mention here that a majority of the respondents (78.88 percent) were accustomed to making enquiries before purchasing, and 51.12 percent of the respondents had habits of observing, checking goods before purchasing. The study revealed that 38.38 percent of the respondents had demanded the bill and 34.34 percent had either returned or replaced the goods, which were not as per the expectations. 33.67 percent of the respondents had dared to complain against faulty sellers.

Shrimanth F. Tangade & Basavaraj C.S.\(^{108}\) (2006) conducted a study in the Gulbarga district of Karnataka to know the perceptions of Complainant Consumers about Consumer Protection Laws and the Consumer Fora. It revealed that all the respondents were aware of the Consumer Protection Act, whereas only 15 percent of the respondents were aware of the Essential Commodities Act. As regards the other related Acts 26.67 percent, 20.83 percent, 20 percent and 19.17 percent of the respondents were aware of Standards of Weights and Measures Act, Drugs and Cosmetics Act, Prevention of Food Adulteration Act and MRTP Act respectively. 76.67 percent of the respondents have expressed their satisfaction about the Consumer Protection Laws. Only 19.17 percent of
the respondents have expressed their dissatisfaction and the rest remained silent. They also found that out of the 120 sample respondents who filed complaints in the District Forum of Gulbarga, 28 respondents opined that they were dissatisfied with the working of the District Forum; whereas 88 respondents were satisfied with the working of the Forum. A majority of the respondents who have filed complaints belong to the urban area.

**Surinderjit Kaur**109 (2006) conducted a study in the Ludhiana city of Punjab, to determine the awareness of women regarding their rights as consumers and found that a vast majority of respondents were ignorant of Consumer Protection Rights, Acts and Consumer Protection Agencies working for their welfare. Hence, their exploitation is increasing day by day. Various government and non-government agencies were doing a lot of work but they were short of members and the means to reach the real target group.

**Review of Books:**

A number of books have been published in the recent years pertaining to Consumerism. An attempt has been made here to present a review of various books in the field of Consumer Movement, Consumer Rights, Consumer Protection and Consumer Awareness.

**Anthony M.J.**110 (1990) in his Book “Consumer Rights” explained the rights and remedies available to the consumers. The book provides useful information regarding artificial scarcity, black marketing, defective weights and measures, food adulteration, misleading advertisements and other types of consumer frauds. He has made an attempt to enlighten the consumers as to how to enter into contractual obligations and hire purchase agreements, about mail order sales and buying from individuals. He has tried to convey how a vigilant consumer can get justice from the Fora/Commissions. The aim of book seems to inform the average Indian consumer about the market mechanism and to encourage assertiveness about his/her rights.
Saraf D.N.11 (1990) in his book titled “Law of Consumer Protection in India” examined the basic principles of major Consumer Laws in the country. He has traced the evolution of Consumer Law by referring to the developments in the U.K, U.S.A and India. He considered that the enactment of legislation is the first step towards safeguarding the interest of the community as an instrument of social change. The author has put heavy responsibility on the policy makers as well as social activists to bring about changes in the society.

Avtar Singh112 (1994) in his Book “Law of Consumer Protection - Principles and Practice” opined that the main purpose of the Act is to protect the ultimate consumer of goods or users of services. He stated that the doctrine of “Caveat Emptor” (let the buyer beware) has been replaced by the Doctrine of “Caveat Venditor” (let the seller beware). According to him, as a result of this change in legal philosophy, the business is heavily regulated on behalf of the consuming public. Consumers have got various remedies against their exploitation. Besides discussing remedies available to consumers under the Consumer Protection Act of 1986, he has also discussed about these remedies under the Sale of Goods Act, 1930. The author has also discussed in detail the applicability of the Consumer Protection Act, 1986 to various services like airlines, banking, housing, insurance, posts and telegraphs and telecommunications etc.

Gulshan S.S.113 (1994) in his Book “Consumer Protection and Satisfaction” analysed the role of VCOs and specifically pointed out the functions of prominent VCOs in India. He pointed out that VCOs, business establishments and consumers are mainly responsible for the success of the consumer movement.

Jagadish Singh114 (1994) in his Book “Medical Profession and Consumer Protection Act” dealt in detail with the doctor-patient relationship in the light of moral, ethical, medical and legal considerations. He has highlighted the duty of reasonable care and skill required on the part of a doctor towards his patient and the concept of professional
negligence. The book aims at creating awareness among the doctors to make them more alert in discharging their duties and thereby safeguarding the interests of patient consumers.

Mohini Sethi & Premavathy Seetharaman\textsuperscript{115} (1994) in their book “Consumerism: A Growing Concept” traced the different phases of developments in consumerism in the Indian context. The authors cited how Indian consumers are exploited, and analysed the philosophy and objectives of the consumer movement. The authors emphasized the importance of three objectives, viz, product safety, solution to consumer problems and providing information to consumers. The authors claim that the consumer movement is picking up in India due to the spread of education, consumer awareness, rising prices, inflationary trends, variety in goods, rising income, legislative measures and due to the role of VCOs. The authors have highlighted the importance of consumer education in consumer movement and suggested tips to the consumers to be followed when buying goods and services.

Chandrakant Sharma\textsuperscript{116} (1995) in his work “Role of Consumer Organisations in Consumer Protection” based on the samples of VCOs taken from all over India attempted to study the performance of VCOs in the field of consumer education, in creating consumer awareness etc. The researcher suggested that the consumers need better education and improved complaints handling procedure to settle their grievances. He also suggested that the VCOs have to concentrate on better financial management, consumer education and information and involvement of business institutions in consumer protection activities.

Gurjeet Singh\textsuperscript{117} (1996) in his Book, “The Law of Consumer Protection in India -Justice within Reach” analysed the Consumer Protection Act, 1986, Redressal mechanisms under it and also the increasing ambit and amplitude of the CPA, 1986. The author highlighted the importance of business self-regulation in consumer protection, both by the public and the private sectors. He emphasized the importance of non-legal measures for
consumer protection like, consumer education, lobbying and consumer advocacy, consumer boycotts and International co-ordination. He concluded by propagating three basic themes that run through his research work. First, it has been shown that the enactment of the CPA, 1986 was the outcome of developments at the national as well as international levels. Secondly, the study has demonstrated the successful functioning of this legislation and the resultant effects. Thirdly, it has been argued that notwithstanding the enactment of any amount of beneficial legislation, it must be backed by the political will to implement and provide necessary infrastructure to enforce it. Above all, he has argued that the legislation must be supplemented by equally significant non-legal measures to effectively tackle socio-economic problems like consumer protection in a third-world jurisdiction like India.

Nayak R.K.118 (1997) in his book “Consumer Protection Law in India: An Eco - Legal Treatise” advocated that the consumer is the guardian of his own rights and has criticised the behaviour of Indian consumers holding them responsible for their exploitation. The effective method of safeguarding the interests of consumers is the participation of Voluntary Consumer Protection Agencies and consumers themselves in the free market. Consumer Fora should encourage the complainants to approach them without the assistance of lawyers to prevent judicialisation of the whole process. He has suggested the establishment of a Consumer Ombudsman and a separate Ministry of Consumer Affairs in India.

Pushpa Girimaji119 (1999) in her Book “Consumer Rights for Every One” analysed the various rights and problems of the consumers. She dealt with the problems like Housing, Power Supply, Telecommunication, Railways, Life Insurance and Medical negligence. The author has also discussed the problems of low awareness among consumers, the high percentage of cases going against consumers, and the over-enthusiasm displayed by public sectors to file appeals against the judgments of consumer Fora/Commissions. The author, at the end, concluded by giving
some tips to consumers as to how to file a complaint. Here the author highlighted the importance of keeping evidence, keeping records of transactions and the importance of writing effective complaints.

Cheena Gambhir (2007) in her Book entitled “Consumer Protection Administration- Organisation and Working” highlighted the Consumer Movement in a global perspective, Consumer Legislations in India, activities undertaken by the VCOs, organisation of the Consumer Disputes Redressal Agencies and its personnel, financial and procedural aspects. Her study goes on to suggest that the redressal agencies should be empowered with similar powers as that of the Civil Courts, and such a change can prove to be a powerful tool in the hands of the consumers. The study stresses on the role of the government in providing consumer education and consumer awareness programmes to curb the malpractices among the traders and manufacturers.

The two study districts namely, Dakshina Kannada and Udupi are the well developed districts of Karnataka State in terms of Education, Banking, Health, Transportation and Communication. Besides, there are a large number of Voluntary Consumer Organisations working in the districts. Both the districts also have District Consumer Disputes Redressal Forum. Though plenty of studies have been undertaken on different aspects of Consumerism in the different parts of the country and also in the state of Karnataka, there is lack of research work done on the Role of Voluntary Consumer Organisations in Consumer Protection. It is also noticed that some Voluntary Consumer Organisations in the study districts are the fore-runners in giving consumer education and in creating awareness among the consumers about the Consumer Movement.

The above literature review refers to the studies conducted at the national and international arena. The available literature has failed in its attempt to highlight the Role of Voluntary Consumer Organisations in Consumer Protection. It is pertinent to point out here that so far, there has not been any in-depth study conducted on the Role of Voluntary Consumer
Organisations in Consumer Protection in these two districts. Hence, to bridge this Research gap the present study is undertaken. Thus, the present enquiry is a modest but an earnest attempt in that direction and it hopes to remedy, albeit, in a humble way, the lacunae identified. It differs from the earlier studies relating to Voluntary Consumer Organisations in terms of its objectives, nature, scope, coverage and the period of study.

SIGNIFICANCE OF THE STUDY

The present-day consumer is placed in a precarious position. On the one hand, inexperienced knowledge will not reveal many important characteristics of modern products, on the other hand, it is not possible for the consumers to have the experience and knowledge of each product which he/she is going to purchase. In the absence of any governmental and non-governmental agencies to provide the relevant information about the product or service, consumers have to rely on the information provided by the manufacturer, trader or service provider who exploits the consumers often.\(^\text{121}\) The expansion in trade and commerce has given a fillip to the ever expanding market throwing a wide variety of products in the most alluring way. Multinational Corporations (MNCs) have already made an entry into the country. Now the choices before the consumers are manifold. But still, exploitation continues to worry the consumers. Many a time services rendered by businessmen or by their employees remain far from being satisfactory. Many greedy and unscrupulous businessmen try to make money fast by duping the customers. Dishonesty in business is a rule for such businessmen who think that they can get away from the clutches of law.\(^\text{122}\) The consumers however suffer in silence.

In our country, a number of legislative measures have been enacted to protect the interests of the consumers. But, due to the illiteracy among the public and their attitude of indifference towards the problem of protecting their rights, many of the legislative measures have been proved to be ineffective. As a natural outcome of frustrations, the consumer
movement finds the shape of an organisation to speak for themselves.\textsuperscript{123} Though, there is not much encouragement for VCOs in India, there are some VCOs which really work for the cause of consumers.

The need for VCOs is gaining momentum to play a vital role in helping and rendering assistance to the ill-fated consumer in protecting his/her rights. In a complex society like ours having a lot of problems like high rate of illiteracy, poverty, the increasing rate of population, the lack of informative system and the inequalities in income, the need of the hour is for the active role of the VCOs in protecting the interests of the consumers.\textsuperscript{124} The manufacturers or sellers have their own forums to fight and to preserve their rights. The poor buyer-community is huge and unorganized and thus ill-equipped to fight against the day to day evils of the manufacturers or the sellers individually. The Consumer Protection Act also stresses the role of the VCOs in educating the consumer to protect his/her rights that are guaranteed not only under the Act but also in several other legislations.

In the present scenario, consumers' policy issues no longer remain mere local or national issues. With the government opening its doors to international business interests, consumer issues too need to be studied and understood in the global perspective.\textsuperscript{125} In the present study, the problem areas were identified and there is a good scope for utilizing the findings and suggestions made therein for improving the present state of consumer-related affairs. The study is expected to contribute to the enrichment of the existing literature on consumerism. The study is also expected to be an effective guiding tool for the VCOs to serve the consumers in a productive manner and to offer better support and guidance to the consumers. It will also help the policy makers to frame suitable policies to protect consumer rights, to regulate unscrupulous practices of businessmen and the ill-treatment of consumers by the government departments. The study will also aim at suggesting measures to overcome the problems faced by the VCOs in settling consumer disputes.
In the era of liberalisation, privatisation and globalisation, the study will be very significant in solving the problems of consumers, in making the consumers aware of their rights and in understanding their supremacy in the business world.

**LIMITATIONS OF THE STUDY**

The present study on “The Role of Voluntary Consumer Organisations in Consumer Protection – A Study in Dakshina Kannada and Udupi Districts” is not free from limitations. The things like measurement of perceptions are subject to their own limitations at every stage. However, certain limitations of the study are given below.

♦ The study was conducted only in two districts, viz., Dakshina Kannada and Udupi of Karnataka State. Although research within a specific area provides the most reliable data, generalisation cannot be arrived at based on this study.

♦ The research work is primarily based on the opinions collected through the questionnaires from the sample respondents. Some of them have given poor responses to some questions due to their low level of education and lack of awareness. The answers given in some cases are approximates and based on personal judgement. However, great care has been taken to evaluate the information gathered from the respondents by cross-checking to avoid the element of subjectivity in the responses.

♦ All the VCOs in the study area were administered through structured questionnaires and some have not responded. Some of the VCOs whose names have appeared in the Directory of District VCOs were found not existent. In some cases, even though they exist, they were found inactive.

♦ Only the consumers who have gone to the VCOs with the complaints and whose complaints are settled have been selected for the study and other consumers in the study area, though they have
maintained contact with such VCOs are not taken up for the study due to time and resource constraints.

♦ The study has been carried out with two types of questionnaires, viz.,

1. Complainant Consumers and
2. Officials of Voluntary Consumer Organisations.

As the opinions collected depend upon the attitude and mindset of the respondents, personal bias might have crept into the response.

♦ In some cases where the person who filed the complaint was not available, the opinions of his/her family members were taken into consideration and thus the views in such cases may not adequately represent that of the actual respondents.

♦ Some consumers were reluctant to answer the questions out of fear, especially, if it is related to filing a case against a Private Finance Company. Under such circumstances, the investigator had to resort to indirect methods of gathering information. Hence, the data collected may not represent the true picture.

♦ One of the major constraints for this study was the non-availability of updated data pertaining to the number of VCOs on a uniform basis. In spite of these limitations, a sincere attempt has been made to collect the data on VCOs and to arrive at a fairly objective, representative conclusion by analysing the data intelligently and tactfully.

♦ Since the study is limited to the Role of VCOs in Consumer Protection in Dakshina Kannada and Udupi districts, the Role of District Consumer Disputes Redressal Fora in Consumer Protection is not covered.

♦ The time constraint, hesitation and lack of willingness on the part of the Complainant Consumers to respond to the questions, the large spread of villages in 08 taluks of Dakshina Kannada and Udupi districts, change of addresses due to migration of the Complainant Consumers have made the study extremely difficult.
Suggestions in some cases are based on researcher's own observation and judgement.

LAYOUT OF THE REPORT

The present study has been classified into 7 chapters which are presented below:

Chapter I is the "Introduction". It presents an introduction to the subject of research and the technical aspects such as the statement of the problems, objectives of the study, hypotheses of the study, methodology and sample design, scope of the study, significance and limitations of the study. It also highlights the previous studies that have been carried out in the field of consumer movement and consumer protection.

Chapter II pertains to "Consumerism- A Conceptual Framework". In this chapter different concepts and the terminologies related to consumerism, consumer movement and to consumer protection have been explained.

Chapter III deals with "Consumer Movement and VCOs - An Overview". This chapter discusses the evolution, growth and development of the consumer movement and the formation of VCOs in different parts of the world and in India.

Chapter IV is an empirical study titled "The Role of VCOs in Consumer Protection - An Empirical Study of Complainant Consumers". It deals with the profile of the Complainant Consumers of the study area. It is mainly an analysis of the survey data. It deals with the socio-economic background of the Complainant Consumers, their literacy level, sex, annual income, occupation and the like. It also deals with their level of awareness of the Consumer Protection Legislations and their experience with the VCOs on various other consumer related issues.

Chapter V is also an analysis of an empirical study on "The Role of VCOs in Consumer Protection - An Empirical Study of VCOs". It
presents the profile of VCOs. This chapter is devoted to the analysis of survey data based on interviews conducted and responses collected from the officials of the sample VCOs. It deals with the demographic aspects as well as the activities and programmes conducted by the VCOs for the promotion and protection of the rights and interests of the consumers. In this chapter the effectiveness and efficiency of VCOs are also compared with the effectiveness and efficiency of Dakshina Kannada and Udupi District Fora in complaint settlement based on the field study.

Chapter VI is an analysis of an empirical study on “The Role of VCOs in Consumer Protection – A Comparative Analysis of the Perceptions of Complainant Consumers and VCOs”. It makes a comparative analysis of the field data relating to the perceptions of the Complainant Consumers and the perceptions of the officials of VCOs regarding the role of VCOs in consumer protection.

Chapter VII “Summary of the Findings, Suggestions and Conclusion” presents a brief summary of the study, issues and implications of the analysis based on the field study. At the end, it presents suggestions and conclusions based on the findings of the study.

REFERENCES

16. Ibid.
18. Ibid.
19. Ibid.


56. Panel Discussion (1989), on "Consumer Protection- Myth or Reality" held in New Delhi on April 13, Southern Economist, 28 (3), June 1, p.3.


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