Introduction

Review of literature is a backbone of the research work and creates a background for selection of procedure, helps the investigator in adoption of tools and provides comparative data. Keeping this in mind, the related literature which directly or indirectly influences has been reviewed. This chapter divided in two parts. Part one highlights the selected research studies conducted in India and later part casts light on the studies carried at international level. Every chosen aspect has been tried to be incorporated in this chapter. This chapter ends with a combined conclusion. Here are some of the reviews of the study, which has been previously undertaking in the field of Consumer Protection in India and abroad.

National Studies

Thanulingum and Kochadai (1989)\(^1\) conducted a study on evaluation of consumer awareness in Madhurai. The study revealed that majority of consumers was aware about the Consumer Protection Act-1986 followed by consumers’ rights, given under the Act and Consumer Protection Councils established at three levels. It was also revealed under the study that very few consumers were aware about how to file complaints to the Consumer Forum, in other words, consumers were not aware about grievances redressal procedure.

Kumar and Batra (1990)\(^2\) made a study on Consumer awareness about rights and responsibilities in Haryana, the study revealed that majority of respondents found aware about their rights and 94% of them were aware about the right to product safety. 92% of them were aware about the right to information, 93% about the right to be heard and 93% about the right to healthy environment. 93% of the respondents expressed dissatisfaction with available variety of goods in small town. 60% of the aware respondents did not take any action against defective packaging and the respondents who took action were limited to complaining to concerned seller only. The study revealed that consumers were about rights but they were discouraged with response they got from the Consumer Protection Legislations.

The author traced the evaluation of Consumer Law by referring the development in the United kingdom, United States and ultimately in India. He pointed out how the states regulation was necessitated due to pressure of powerful consumer groups and observance that born in United Kingdom and United state procedural legislative reforms. He also pointed out the change that had come about in the recent past, a result of untiring efforts of Consumer Organization filing complaints against the State monopolies. He also suggested better mechanism for Consumer Protection in India and highlighted the role of state agencies, self regulation of business of both public and private, the role of voluntary agencies, consumer education and advocacy which includes the use of media, lobbying, boycotts, demonstration and public interests litigation. He has also mentioned in detail the role of the IOCU and UM guidelines on Consumer Protection.

Nayak, R.K. (1991)\(^4\) visualized the consumers themselves as guardian of their own rights and criticized the behavior of Indian Consumers, holding them responsible for their exploitation. On the legal front, Nayak noted that the legislation that established in India to protect the interests of the consumers, were not enforced properly so as to control and eliminate deceptive acts and practices of seller. He argued that the legislative enactments aimed at protecting the interests of consumers are yet to become instruments of positive action and redressing consumer grievances. He examined the issuer like implied warranty and inferior quality, food adulteration, Identification of unfair trade practices. At the end, some valuable suggestions were also made for protecting the interests of consumers.

Gurjeet Singh (1993)\(^5\) studied the impact of Consumer Protection Act on both public and private sectors firms in India. It was a general survey, because no specific segment was part of this study. 250 respondents, from corporate world were asked some specific questions regarding provisions of CPA and their self- regulation mechanism. Five point-likert type scale was used to get the responses from the respondents. It was found by the researcher that corporate world has increased the amount of self-regulation to redress problems of Consumers. Dispute redressal agencies under CPA have propelled corporate sector to become more socially accountable than ever before. He also discussed some cases argued before Consumer Forum and he conclude by saying that dispute redressal agencies
under CPA has done good job, but still a lot remain to be done in the area Consumer Protection.

M. S. Joshi (1993)⁶ assessed the level of awareness among consumers in Dharwad District of Karnataka. The researcher found that majority of the rural respondents had not good amount of knowledge about Consumer Protection Act, Consumer Forums, rights and responsibilities. However, further probing of Consumers’ rights and responsibilities revealed that, although Consumers’ rights and responsibilities were not popular among majority of the respondents but in reality, large number of them found practicing it while purchasing. At the end, it was suggested that Consumers need to be educated about Consumers’ welfare programmes.

Giram and Sawarkar (1996)⁷ studied the level of awareness about Consumer Protection Act in Marathwada region. The study showed that 48.63% of the respondents were aware about Consumer Protection Act. Same study of same author on college’s teacher in Marathwada revealed that 84.21% of respondents were aware about Consumer Protection Act and half of them were aware about dispute redressal machinery established under the Act, but most of them were not aware about the procedure of filling complaints.

Ramesh Bhat (1996)⁸ assessed the opinions of Doctors on various implication of COPRA and its effectiveness in private health care. A questionnaire was sent to 495 private doctors practicing in Ahmedabad (Gujrat). The respondents were selected randomly from a list of 2920 doctors registered with the Ahmedabad Medical Association. Only 108, (21.81%) of them responded to the questionnaire, so, response rate was very low. Respondents were asked to express their opinion about the effectiveness of COPRA on five point likert type scale. About 65% of respondents think that COPRA is effective from moderate to high in protecting the interests. About 16% think that COPRA will be counter-productive to patients. About 12% respondents were not able to say anything about the effectiveness of this legislation and 8% believe COPRA is not effective at all in protecting the interests of patients. He found that COPRA wold have adverse effect on the following
aspects i.e. Doctor fees, Cost of diagnostics, prescription of diagnostic procedure, prescription of medicines, time spent with patients and emergency cases.

Singh, G. (1996)\textsuperscript{9} examined the \textbf{non-legal measures for Consumer Protection} such as, Consumer Education, Consumer Representation and International Co-ordination. He highlighted not only the functioning of dispute redressal mechanism established under the act, but also the problems associated with the establishment of Consumer Forum throughout the country. He also discussed the role of the central and state Consumer Protection Councils established under the act and some of the controversies arising out of judicial decisions on issues like Commercial purposes, services rendered free of charges and service rendered under the contract of personal service. Finally, he emphasized on several new development and emerging trades in the Indian Consumer Protection.

Reddy and Ramesh (1998)\textsuperscript{10} examined the \textbf{performance of District Consumer Forum} in two cities viz. Hyderabad and Secundrabad. District Forum of Hyderabad received 12,116 cases till 1997 since its inception, 8,051 (66\%) of the registered cases were disposed off and rest of them 4065 (34\%) remained in pending. Study also stated that only 19\% of the selected respondents were aware about Consumer Protection Act, 51\% of them were partially aware and rest of them (30\%) were not aware about the Act. It was also revealed under the study that awareness among male respondents were greater than female respondents. So, majority of respondents were aware about consumer welfare programmes, but some of them utilized the available facility under Act.

Bagla Committee (2000)\textsuperscript{11} set by the \textbf{union Government for supervising the functioning of Consumer Forums}, found that presently no satisfactory arrangement were made for receiving the complaints, issuing notices and inspecting the registered cases in the Forum. Even no separate room was provided to the District Forums for keeping proper record or files, consequently, files were not properly arranged. The decided cases, therefore, could not be traced out without avoidable loss of time. At the end, for improving the existing situation, the committee recommended two clerks for every 250 pending files as number of pending cases had gone up and infrastructure need to be upgrade as soon as possible to provide speedy and less expensive redresall to aggrieved consumers.
Asha Nagendra (2002)\textsuperscript{12} conducted a survey in Agra to \textit{examine the working system of Consumer Forum} and to \textit{study the Impact of incorporation of District Consumer Forum on sellers as well on buyers}. 200 those consumers were selected who had filed their complaint in the Consumer Forum and they were asked some specific questions regarding the working system of Consumer Forum. Majority of Complainants i.e. (77\%) asked for actual expenses, interests and compensation, but nothing was provided to them. Majority of respondents i.e. 51.96\% expressed normal satisfaction with procedure of filling a case followed by smooth procedure and only 9.22\% expressed dissatisfaction with adopted procedure of filling a case. Majority of Complainants i.e. (83.52\%) reported that their cases were settled within 1 to 3 years; only 2.3\% said that their cases were settled within stipulated time. Majority of Complainants i.e. (69\%) received part of their claim followed by full claim (13\%) and rests of them did not get any claim. To improve the efficiency of Consumer Forum, Some suggestions were also made by the researcher, such as, appointment of competent members having knowledge of law and its implementation, Increase in power of Consumer Protection Councils, increase in number Benches of Forum, Increase in judicial powers, speedy appointments of its members and increase in clerical staff.

Gambhir (2002)\textsuperscript{13} reviewed the performance of \textit{three-tier dispute redressal machinery} established under the Act. The study revealed that 15458 complaints were filed in National Commission and 40\% of them were disposed of during the study period. With regard to the State Commission, 1,809 complaints were filed and 70\% of them were disposed of during the period under the investigation. 31.79\% of complaints were decided in favour of consumers while, 33.37\% were decided against consumers. Only 40\% of complaints were decided in 90 days and 60\% of them took a longer time. With regard to the District Forums, 12,388 complaints were filed, 59\% of them were disposed and rest of them remained in pending. Of the complaints, 50.57\% were decided in favour of consumers and 28.67\% were decided against consumers. 64\% of complaints were decided within 90 days and rest of them took more 90 days.
D.P.S. Verma (2002)\textsuperscript{14} made an analysis on performances of Consumer Forums. The study revealed that since inception of Grievances Redressal Agencies until March 31, 2001, the various State Commissions had received 229,162 cases and 136,168 of them were disposed of, around (59\%). In District Forums across the country, 1,411,662 cases were filed and 522315 cases (37\%) of them were disposed off. The National Commission disposed of 12,659 cases (57\%) out of 22,275 cases during this period. Furthermore, it was revealed that with increasing awareness created by the government, consumer associations and the mass media, the inflow of cases in the consumer courts was increasing day by day. A majority of cases (about 80 per cent) were decided in favour of (Consumers) complainants. More than 75 percent of the cases were related with services involving electricity boards, telephone corporations, housing boards, airlines, railways and road transport corporations, banks, finance companies and insurance companies. Rests of the cases were arisen out of the supply of defective products. He also found that developments in Consumer Protection in India despite comprehensive legislative measures and a network of consumer grievance redress agencies, is still a distant prospect. There was a heavy backlogged of pending cases in Consumer Courts, particularly in the District Forum because it take time more than prescribed in the CPA. Consequently, providing justice to large masses is indeed a formidable task. Consumer information and education programmers need to be further strengthened, particularly in the rural areas, which account for about 75 per cent of the total population.

Sawarkar (2003)\textsuperscript{15} conducted a survey in Marathwada for examining the level of awareness regarding Consumer Protection Act on a sample of 750 consumers. Duration of the study was two years from 1994 to 1995. The study revealed that a majority of the respondents (51.33 percent) were totally ignorant of the CPA measures, 49.12 percent of the respondents were unaware about of the Consumer Forums set-up under the act and 54.38 percent of the respondents were not aware about the procedure of filling complaint. It was also found that 36.84 percent respondents did not insist for a purchase receipt. Furthermore, the researcher concluded that the main reason why dissatisfied consumers did not file complaints before any Consumer Forum, was the lack of awareness.
Rosy Kumar, Advocate (2003) made the study on ten District Consumer Forums situated in Delhi. He stated that although Consumer Courts were established across the country to lighten the load of the judiciary and to provide speedy redressal to the consumers, but facts revealed under the study were entirely different. He found that more than 13,000 cases were still in pending in Delhi alone. According to the law, a case should be disposed of with 90 days, but judgments were not being delivered on time because there were thousands of cases in which proceedings had been going on for over five years. He also found out some reasons of such poor performance such as, inadequate infrastructure, shortage of staff, delay in appointment of presidents and members were some of the major concerns. Apart from this, he stated that officials across the nine districts admitted that the number of new cases being registered has shot up because of increased consumer awareness. The New Delhi Forum, for instance, registers about 250 new cases every month while the Qutub Institutional area Forum, registers close to 150. A 10th District Court is constituted now in South Delhi to share the burden of existing Courts. However, 2400 cases were in pending in the former court and 2,000 cases were pending in the latter. He made some suggestions for improving the existing performance, such as, increase in number of Benches, promotion of Consumer Protection Act, speedy appointment of its members and clerical staff.

Mohan Chouksey (2004) examined the amendments made in the Consumer Protection Act. He found that amendment made in the Consumer Protection Act in 2002 was contradictory, because on the one hand pecuniary jurisdiction was revised and enhanced the limit of claim at the district level. On the other hand, amendment altered the definition of consumers by narrowing scope of the Act and due to this amendment, consumers’ rights have been diluted in the name of commercial use and small traders have been affected adversely. In addition to this, he mentioned in his report that there already exists enormous shortage of Consumer Courts and mounting arrears in these courts is too evident. It is therefore, imperative that the number of Consumer Courts should be increased and necessary infrastructure made available for effective discharge of their duties rather than curtailing the scope of jurisdiction of such courts which step acts as detrimental to the consumer’s interest. Apart from this, he also focused on some issues i.e. delay in the...
appointment of presiding officers, low remuneration of its members and revision of its own judgment.

*Subash Agarwal (2005)*\(^{18}\) made a study on “the applicability of Consumer Protection Act to banking sector”. He selected 50 cases, which were filed against the banking companies in District Consumer Forum of Calcutta. After going through cases, he revealed that a person having bank account with any bank or buy a bank draft or avails locker facility and obtains bank guarantee from a bank, was deemed as consumer under the CPA. It was also revealed that in 33 cases, judgment happened in favour of complainant and Consumer Forum provided not only value of service, but also compensation for mental agony and harassment. The research concluded by saying that in a battle against the injustice, justice seems to have been prevailing under the dispute redressal mechanism of the Consumer Protection Act.

**Report of the Working Group of Consumer Policy (Report No. 14 of 2006)**\(^{19}\): This study was conducted in Maharashtra to know the awareness among consumers regarding Consumer Protection Act and effectiveness of mechanism put in place under CPA by the Central and State government to promote and protect the interests of consumers. 500 respondents were included in this study. Findings of the report were as follows- (1) 66% of the Consumers were not aware about the rights and 82% of them found unaware about CPA. (2) Nearly 49% of the aware consumers had come to know about the Act in last four years though the law has been in existence in for 18 years. (3) Overall, only 13% of the consumers found aware about Dispute Redressal Mechanism under CPA. (4) A majority of complainants came to know about Consumer Forum through electronic and print media, NGOs were not popular source of awareness as only 4.9% of the complainants attributed their awareness to the work of NGOs. (5) It was also revealed by study that 78% of respondents were carrying a negative opinion of the endeavors made by the government or had not any idea about the same. At the end, report suggested that Ministry of Consumers Affairs should coordinate with the States Governments including NGOs/ VCOs in promoting awareness of the consumer protection measures among consumers by setting up specific schemes of financial and other support.
The Hindu (2006): Under this survey, the 48732 consumers were surveyed in 138 districts of different States of India. According to the report of survey conducted by ORG-MARG commissioned by Comptroller and Auditor General, dispute redressal mechanism of Consumer Forum was simple but not speedy and inexpensive. 82% of the respondents were not aware about Consumer Protection Act and 66% of them were not aware about consumer’s rights. 78% of respondents were of the view that government efforts have not been good to protect the consumers. Under Consumer Forum, consumers spend as much as 82% on lawyers’ fee and this defeats the very purpose of the Act made for. According to CAG’s report, Consumer Protection Act has not been effective in ensuring speedy and inexpensive redressal for aggrieved consumers and NGOs have also been unsuccessful to instigate consumer movement in the country. Sanctioned fund amounting to Rs. 57.99 remained unutilized in the Consumer Welfare Fund and no specific scheme was formulated by the Union Department of Consumer Affair to utilize the inflows of fund. There was delay as much as 54 months in establishing Consumer Forum from the date of notification. The Consumer Protection Councils have also been failed in promoting awareness of among consumers regarding CPA. From 2000-01 to 2004-05, the National Commission had 8,301 cases in pending, while State Commissions had 1, 15,094 and District Forum had 2,71,188 cases in pending. Overall, Consumer Protection Act seems to be completely ineffective.

B.C. Nirmal (2006) made this study to “analyze the effect of Consumer Protection Act on Banking Sector”. It was revealed under this study that there have been many deficiencies on the part of the bank authorities while rendering service to customers, but at the same time, there were some instances where consumers found at fault. In these types of cases, Consumer Forum plays a key role, but the main problem which the Consumer Forums have been facing was their scope with the CPA. There have been many instances where, due to complicated questions of law, Consumer Forums have not been successful in dealing with cases against banking companies. At the end, he suggested some necessary amendments in CPA to make Consumer Forums more effective.

Jatinder Kishtwaria and Shidha Sharma (2006) examined the level of awareness between males and females regarding consumer protection laws in Kangra district of
Himachal Pradesh. Sample size for the study was 120, 50% of male respondents and 50% female respondents. Four points scale was used to collect the data i.e. true, right, not sure and don’t know. For testing significant difference between male and female respondents, t-test was used. The findings of the study were as follows; (1) 35% of the respondents had high level of awareness about consumers’ terms. 23.30% of them had partial knowledge and 41.6% of them had low level of awareness. (2) Majority of the respondents were aware about laws for protecting the consumers i.e. 90% males and 86.6% female. 53.3% male and 66.6% female respondents found aware about the terms AGMARK, ISI and ISO. Majority of respondents selected T.V. as a major source of information followed by radio, newspapers and magazines. Significant difference existed between two classes of respondents regarding awareness of consumer’s terminology and consumer protection laws. At the end, it was suggested that mass-media and educational institutions can play an effective role in enlightening consumers.

The Interim Report of an Impact Study of Consumer Awareness Campaign (IIMC) Delhi, (2006)\textsuperscript{23}, the interim report offered its finding on five States covering 15 districts and 60 villages in Delhi, Maharashtra, Madhya Pradesh, West Bengal and Karnataka. 500 respondents were selected from each zone. The findings of report were as follows- (1) Over 60% of the respondents found aware about Consumer Awareness Campaign in four States, but in West Bengal 47% respondents found aware. Awareness was highest in Delhi (75.4%) followed by Maharashtra (74.45%), Karnataka (65%) and Madhya Pradesh 62.4%). Respondents in all the States (from urban to rural areas) were of the view that awareness campaign would have impact on masses in terms of consciousness towards consumer’s rights. To increase consumer awareness, the report suggested the use of hoardings, posters and boards at bus stand, railway station and metro station.

Yallawwa Uppar (2007)\textsuperscript{24}: This study was designed to be an exploratory research and it was conducted to analyze the awareness among households regarding consumers’ welfare programmes and performance of Gadak’s District Forum. 200 households were included in this study from Gadak District of Karnataka. A self-structured questionnaire was prepared for getting responses from selected respondents, the collected data was
analyzed by using suitable statistical techniques such as percentage, mean standard deviation and Garret’s ranking technique. The findings of the study were as follows: more than 90% of the respondents were not aware about welfare programmes such as, Consumer Protection Act, Consumer Forum, Procedure of giving complaint to Consumer Forum, Consumer rights and responsibilities, Consumer laws and Prevention of Food Adulteration Act. Majority of respondents were using Consumer Forum for redressing their disputes due to less expensiveness, speedier and easier. Of all the registered cases, 252 (59.92%) cases were related to crop insurance and 33.73% of the cases were of refund of deposit amount and rest of the cases were related to manufacturing defects. Out of total filed cases, 71 cases (17%) were disposed of within 90 days, 92 cases (22%) were disposed within 150 days and rest of the cases were disposed beyond 150 days. At the end, it was suggested that Government should promote the consumer welfare programmes among consumers, especially in rural area and Consumer Forums should be renovated according to the need of the hour.

R. Laxminarsimha Rao (2007) reviewed “execution of Consumer Courts orders and amendments.” he made detailed analysis of orders passed by Consumer Forum under section 25 of the Consumer Protection Act and he found that interim order passed by Consumer Courts was generally not followed by judgment debtor, strictly speaking, Consumer Forums have no enforcement machinery for execution of warrants they issue against the judgment debtor who usually evade either service of notice or avoids to appear before the Forum despite sending notice to them. Various Forums across the country were flooded with applications filed under section (27) of the Act for disobedience to the final order passed by the Forum. He suggested for suitable amendment in the section 25 of CPA, empowering the District Consumer Forums and the Commissions to attach and sell the properties of judgment debtor in the execution of final order passed by them so as to achieve the goal set by the concept of speedy and inexpensive justice to the aggrieved and misguided Consumers.

Mangala Bakshi (2007) examined only those consumer’s cases in which decision were already happed. Period of the study was twenty years from 1986 to 2005 and study was
conducted in Pune (Maharashtra). 96 cases were included in the study and all the cases were appellate cases, which were filed against the Life Insurance Corporation of India. Out of total cases, 56 cases, around 62% were adjudicated by District Forum and State Commission in favour of complainant and decision in 35 (38%) cases were given in favour of LIC, but appeals were made against the order of District Forum and State Commission, but finally, National Commission adjudicated 60 (66%) cases in favour of LIC and in rest of cases i.e. 31 (34%) decision was restored. MR. Bakshi found that in 25 cases, around 27%, decision was reversed by National Commission and huge deficiencies surfaced in the decisions made by lower Court. So, mishandling of cases and inconsistent approach came out against the order made by lower Forums.

Dr. A. K. Chandra (2008) assessed “Consumer Perception and Awareness about Consumer Rights and Consumer Protection Act” in Raipur District. The sample was 400 consumers of Raipur District hailing from urban (200) semi-urban (100) and rural (100). Non-probability sampling technique based on convenience and judgment was used for collecting primary data. The main objectives of the research was to analyze the working of Consumer Forum, highlights the problems of Consumer Forum and to find out the applicability of act and it effectiveness. He found that Consumers were very less aware about Consumer Forum and there was significant difference amongst the views of different groups of respondents regarding the working of Consumer Forum. He collected the data from the authorities of the District Forum through structured questionnaire and found out that in the act, maximum period 90 days have been prescribed for deciding a case, but Raipur District Consumer Forum takes an average time 330 days to decide the case (11 months) and on an average, Forum decides 47 cases per month. It was noticed that the Forum had not sufficient fund to meet the daily expenditures like issues of parties. So many cases remain undecided due to vacant position of Members/Chairman, generally the members follow the Chairman because he comes from the legal background, so, it can be said that District Forum depends upon single person, known as Chairman. He pointed out one-more problem that cases were usually dealt by lawyers and they kept delaying cases for longer time. He concluded that effectiveness of this Act has not been up-to the mark,
because neither the State Government nor the District Forum takes responsibility to develop the awareness regarding consumer rights, redressal agencies and their functioning. He made some valuable suggestions for improving the functioning of Consumer Forum such as; the Government should encourage the members of the redressal agencies for early judgment in pending cases. The member of District Forum should discourage the lawyers regarding giving more dates for arguments of the cases. The Government should encourage the Voluntary Organizations to come forward for the protection of consumer interest.

**S.S. Kumar, Advocate of Supreme Court (2008)**\(^{28}\) made scanning on the judgment handed down by National Commission and various State Commissions, he found that no consistent approach was adopted by Consumer Forums and very conflicting verdicts were given. In some cases full monetary relief was provided and in some others only the agreed amount of liability viz. Rs. 100 was awarded as compensation to the complainants and this fluid situation continues even today. Because of this inconsistent and ambiguous approach, the very objectives of Consumer Forums, mentioned under Consumer Protection Act, 1986, seem to be defeated and necessary steps need to be taken to bring the functioning of Forums in consistent way. Some suggestions have also been given by him to improve situation. At the end, he made some suggestions such as, appointment of competent members having knowledge and experience in the field of law, adoption of consistency in proceedings and judgments and empowering State Commission and District Forum to review their own decision.

**Sikkim Manipal University (2008)**\(^{29}\): The authors stated that the COPRA, 1986 was enacted to provide effective, inexpensive, simple and speedy redressal to the consumer grievances. In fact, the three-tier redressal agencies envisaged in the Act started functioning in almost all the States and have been providing effective redressal to the consumers. The Consumer Courts in fact have done a lot, but still a lot remained to be achieved. Consumer Courts have across many problems in delivering speedy justice. Some of pressing difficulties creating hurdles in smooth function were shortage of funds, lack of staff and lack of infrastructure etc. Due to lack of these essential facilities, the redressal machinery seems to have been imitating rather than competing with the Civil Courts.
Dr. K. Chandrasekar and P. Saranya (2008) examined the role of Consumer Protection Act in protecting consumers’ rights. 200 respondents were selected randomly. Nearly 66% of the consumers were unaware about the consumers’ rights and 82% of the respondents were not even aware about Consumer Protection Act. In rural area, only 13% of respondents found aware about CPA, likewise in urban area, level of awareness was also very low. Various standard marks were also discussed under this study like, FPO, ISI, AGMARK, HALLMARK and ECOMARK. At the end, it was suggested by researchers that government should launch awareness campaign to promote consumers’ rights and significance of CPA and apart from this, business community should be encouraged to adopt ethical and moral value for maintaining quality of product and services.

D. Kalpana (2008) explained the utility of Consumer Protection Act in Coimbatore. Simple random sampling method was adopted and a structured questionnaire was distributed to 500 respondents irrespective of sex, education and income. It was reveal under this study that although people were aware about Consumer Protection Measures and but the use of measures was very poor. The reasons for not using available measures were technicalities of law, rules and courts. It was also inferred that excessive formalities have been major cause of concern for the consumers. At the end, it was suggested that CPA needs amendments and simplification to make it consumer friendly.

K.P. Geeta Kumari & M. Sumi (2008) examined the “effectiveness of Consumer Educating Forums” in Kerala. After enactment of Consumer Protection Act, various voluntary Consumer Protection Forums came into existence and registered all over the country. According to report, these forums have been successful in providing good insight about the various laws affecting the consumers. These Forums use lectures, seminars and symposium to educate the consumers about positive and negative side of Consumer Protection Act, procedure of filing complaints and grievances redressal machinery available under CPA.

Y. Suganya (2008) studied various issues related with “Consumer Protection” under this study. Both primary and secondary sources were used to gather information about problems from the state of Tamilnadu. Study revealed that no official website was available for
Consumer Courts to get online complaints and even proper records were not maintained for cases, poor infrastructure was also a weak area. Moreover, role of lawyers were under doubt in Consumer Court cases, vacancies of members were not filled up on time and huge inaccuracies were surfaced in the judgments etc. At the end, it was concluded that Consumer Courts could not be effective and efficient without the required help and support from concerned State and Central governments. The efforts made by the government to propagate awareness through voluntary organizations, Media, Consumers Clubs and regularize Consumer Courts through CONFONET projected were not enough.

Leena Jenefa & Kavitha (2008) made a descriptive research with the objectives to know the level of consumer awareness towards Consumer Organizations and Consumer Protection Laws in Chatram Village of Tirunelvedi district, Tamilnadu. Data was collected randomly from 120 respondents through self distributed questionnaire. The study revealed that 35% of respondents were highly aware, 23.3% of respondents were partially aware and rest of them 41.70% of the respondents were not aware about Consumer Protection Laws. Out of total respondents, 30% males and 40% females were aware about the term, Ag Mark. Likewise, 51.3% of the male respondents and 86.7% of female respondents were aware about the term ‘ISI’ Mark. Furthermore, 96.6% of male and 80% of female respondents were found aware about Consumer Organizations at the district level. At the end, the study concluded that significant difference existed between male and female respondents regarding awareness of Consumer Protection Laws and Consumers’ terminology, furthermore, television was the main source of information for both the male and female respondents.

P. Meenambigai & N. Suganya (2008) conducted this study to assess the “applicability of Consumer Protection Act to the Banking sector”. For analyzing the applicability, 50 cases against banking companies were selected randomly from Chennai. The causes of disputes were wrongful dishonor of cheque, non-credit of cheque collected by banks, non-issue of proper receipt for accepting cash, payment of lower rate of interest and default by bank agents. The State Commission adjudicated that the banking companies have committed deficiency in service according to section 2 (1) (g) of CPA. Finally, State Commission
awarded compensation for monetary loss happened to the consumers, interest for delayed reimbursement and compensation for mental harassment.

Dr. R.K.Uppal & Dr. Rosy Chawla (2008)\textsuperscript{36} studied level of awareness amongst consumers regarding legal measures taken by the government in Punjab for consumer protection and to examine the role of voluntary consumer organizations. It was revealed under the study that 61.25\% rural and urban consumers were aware of various legislative measures, nevertheless a major portion of consumers were not aware about the legal measure. 86\% urban and 64\% rural consumers reported that ignorance was main cause of lack of awareness. Among rural and urban consumers, CPA was popular than other legal measures. Majority of rural and urban consumers i.e. 38.75\% considered friends to be very effective source of propagating information about CPA and advocates were considered as ineffective source. At the end, study suggested that government should promote the education of consumer protection laws and awareness through media and seminars.

Sangeeta Taak (2008)\textsuperscript{37} assessed “Consumer Movement and Its Development in the Era of Globalization”. The study revealed the significance of Consumer Protection Laws from ancient time to modern time. Consumer Protection Laws during Vedic age, Mughal period, British period and post-independence of India were discussed. According to this study, although actual development of consumer movement was started after the enactment of COPRA, but still it is at fancy stage in India. Hardly, any significant impact has been felt on manufacturers/ traders of these consumer protection laws and situation is further deteriorated by modern marketing and advertising techniques.

Piyush Bhandari & Dinesh Godara (2008)\textsuperscript{38} examined the “Consumer’s Rights Awareness and Protection in New Global Economic Policies”. Under this study, significance of CONFONET project, effectiveness of awareness campaign ‘Jago Grahak Jago’, role of consumer organizations and NGOs were taken into consideration. Out of 35 State Commissions and 607 District Forums, 33 State Commissions and 555 District Forums were included under this project (CONFONET). This projected was undertaken to enable consumers to register their complaints online and to get easier access to Consumer Forum. The study revealed that the awareness campaign ‘Jago Grahak Jago’ was established
very successfully through multi-media publicity campaign. Furthermore, role of academic, consumer organizations and NGOs was well appraised, but still these organization need to be promoted for their greater involvement in consumer movement. At the end, it was suggested that consumers need to be educated and aware about unfair trade practice and forms of exploitation adopted by manufacturers and traders.

**Dr. Durga Surekha (2009)**[^39] analyzed the awareness among youth regarding consumers’ rights and Consumer Protection Act in Mumbai. It was revealed under the study that consumer movement in the country is quite strong comparing with other countries in Asia, Africa and Latin America. Over the years, consumers’ rights have become handy weapon in the hand of the consumers to fight against misleading trade practices and unfair trade practices. However, level of awareness among youth was very low. To know the level of awareness, primary data was collected from the students of colleges and simple questionnaire was prepared for the survey purpose. This study has also analyzed the feedback of consumers, lawyers and judges on various issues relating to Consumer Courts in Mumbai. Performance of Forum was not very impressive and found very ordinary. At the end, some suggestions have also been made for improving the awareness among consumers regarding their rights.

**Shashi Nath Mandal (2009)**[^40] examined *protection of consumers’ rights through judicial and extra judicial mechanism* in India. The study stated that the Consumer Protection Act has succeeded in bringing about fair play in the supply of goods and services to a large extent, but Consumer Courts seem to be photo-copy of Civil Court as the procedure for redressing disputes is not speedy and inexpensive. The redressal mechanism involves professionals, require time for filing the case and attending the Court proceeding and certain other formalities like producing the bill and warranty cards etc. at the end, it was suggested that Court proceedings need to be simpler and quicker for making the process more meaningful and practical.

**Yetukururu Venkateswara Rao (2009)**[^41] made a detailed analysis of so many Consumer Court cases. He stated that unnecessary intervention by High Courts in the cases adjudicated

[^39]: Dr. Durga Surekha (2009)
[^40]: Shashi Nath Mandal (2009)
[^41]: Yetukururu Venkateswara Rao (2009)
by Consumer Forum, defeats the very purpose of a three-tier hierarchical system of quasi-judicial tribunals to provide speedy, inexpensive and hassle-free dispute redressal to the Consumers. Because when High Court allows the writ petition against order of Consumer Forum, it takes High Court at least two or more years to dispose writ petition and due to this unnecessary intervention, the reliefs to aggrieved Consumer get postponed and that is what opposite party want to achieve. So, he found that Consumers need protection not only against their exploitation by trader, manufacture or service provider, but also against the delay in the courts. Finally, he suggested some remedies to stop unwanted delay in the judgment such as, reduction in the intervention against orders of Consumer Forum, Increase judicial power of Consumer Courts, widen the definition of consumer dispute and widen the jurisdiction.

Dr. Dhinesh Babu & Mrs T.S. Uma Rani (2009)\textsuperscript{42} reviewed the “Global Consumer Protection Laws with reference to Banking Sector”. The authors stated that consumers were vulnerable to be exploited, especially in developing countries where poverty and illiteracy prevail. The most common form of exploitation including India were traced out such as, overcharging, black marketing, adulteration, profiteering, lack of proper services etc. to safeguard the interest of consumers, the governments have made efforts to protect the consumers through legislation. But there are some instances where injustice has been done with consumers due to indifferent attitude of certain officials of these legislations. Consumers find it difficult to afford costly litigation for seeking justice. Hence, global legislative mechanism for protecting consumers seems to be ineffective.

Prashant. R. Dahat (2010)\textsuperscript{43} made this study to know the “Significance of Consumer Protection Act in case of Medical Negligence” in Bhopal. A well structured questionnaire was developed to collect the data from medical professionals and patients. The sample size was 250. It was revealed under the study that public awareness of medical negligence was found growing and hospital managements were facing increasing numbers of complaints regarding standard of professional competence and appropriateness of their therapeutic and diagnostic methods. Majority of cases i.e. around (80%) have been decided in favour of complainants by Consumer Courts. Doctors were found negligent in their medical service
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and compensation was awarded to complainants for the loss they suffered due to medical negligence of Doctors. Hence, significance of CPA has increased in today’s business environment.

Smt. Asha Lata Parida versus SBI Life Insurance Co. and SBI Bank (2010)\textsuperscript{44}: This was a case study and through this case study, efficiency of Consumer Forum of Bhubaneswar was analyzed. This case was adjudicated in favour of complainant (Smt. Asha). Effectiveness of this Forum was analyzed on the basis of some most relevant factors mentioned under the Act, like, Remittance of Claim, Speedy, Inexpensive, Compensatory and Hassle-free Dispute Redressal. The Court remitted her entire amount of claim, so it was decisive and commendable job done by this Court. But the complainant (Asha) filed a complaint in this Forum on 29\textsuperscript{th} Jan. 2005 and the case finally adjudicated on 19\textsuperscript{th} May 2010. So, it took more than five years to decide this case, while prescribed period for deciding a case is 90 days or three months. Secondly, she (complainant) spent more than Rs. 15000 on Court fee, litigation cost and Traveling exp. So, certainly, dispute redressal was not inexpensive under Consumer Courts. Thirdly, no compensation was given to the complainant for mental harassmen t, litigation cost and interest for delayed reimbursement. Lastly, dispute redressal was also not simple as stated under the Act.

Mr. Praveen Sharma versus United Indian Insurance Company (2010)\textsuperscript{45}: A case study conducted to assess effectiveness of redressing disputes of 3\textsuperscript{rd} District Consumer Forum of Delhi. The case was decided in favour of Mr. Sharma by National Commission. This case was also analyzed on the basis some factors as mentioned under CPA. The chosen factors were as follows- Remittance of Claim, Speedy, Inexpensive, Compensatory and Hassle-free Dispute Redressal. The complainant was remitted entire amount of claim, so to this extent, this Court did a good job, but Mr. Sharma filed his case on 20\textsuperscript{th} may 2005 and case was finally adjudicated by National Commission on 11\textsuperscript{th} may 2010. So, it took almost five years to decide a case, while it is mentioned under CPA that DCRF would dispose a case with 90 days, but facts reveals something else. Secondly, five years long proceeding cost MR. Sharma more 12000 thousand rupees. Thirdly, no compensation was given to Mr. Sharma for litigation cost, mental harassment and interest for delayed reimbursement. Lastly, case
was filed in District Forum, and then it went to State Commission and after that, petition was filed in National Commission. Certainly, this lengthy procedure was not hassle-free. Conclusively speaking, Mr. Sharma was remitted entire amount of claim, so to this extent, CF did a good job, but it lacks efficiency and remained non-compensatory.

**K. Singh and S. Shetty, (2010)** conducted this study to find out the awareness of provisions of Consumer Protection Act among dental and medical professionals in Udaipur, city of Rajasthan. Apart from this, a comparison was also done between two groups of respondent. To analyze the awareness, 448 professionals were selected. Among the respondents, 253 of them male and rest of them (295) were female. The respondents were divided in two categories i.e. 222, dental professionals and 226, medical professionals. A structured questionnaire comprised of 22 statements was sent to find out the awareness of Consumer Protection Act and whether these professionals follow the recommendations of CPA. The student’s t-test and ANOVA test were used to tests of significance. It was revealed that awareness of provisions of CPA was higher in medical professionals in comparisons to dental professionals. Likewise, postgraduate showed more awareness in both the professions and awareness among private practitioner found significantly higher than academic sector. The researcher concluded by saying that considering present business environment, better knowledge of CPA was necessary for both professionals to be on safer side.

**Dr. C.G. Ajithkrishnan (2011)** made this study to assess the awareness of consumer protection act and professional indemnity claim among medical and dental college health professionals of vadodara. A cross-sectional survey was conducted to analyze the level of awareness. The sample size was 245 (95 medical and 149 dental). A well structured questionnaire was executed to collect the data. Chi-Square test was used to compare awareness of medico-legal issues between medical and dental health professionals, at 5% level of significance. Medical professional found more aware about Consumer Protection Act and professional indemnity claim compared to the dental professionals. It was concluded by researchers that respondents were not very much aware about consumer
protection act and professional indemnity. Hence, study asked for immediate action to upgrade the understanding of these issues to be on the safer side legally.

**Ajesh kumar P.S (2011)**[^48] made an attempt to assess the *Dispute Redressal Mechanism established under Consumer Protection Act*. Although modern technological developments have made a great impact on the quality, availability and safety of goods and services, but actual position is entirely different, because consumers are still victim of unscrupulous and exploitative practices. Exploitation of consumers happens in many forms such as, adulteration of food, spurious drugs, hazardous products, black marketing, high prices, poor quality, deficient services, deceptive advertisements and hazardous products. So, for immediate redressal of consumer dispute, Dispute Redressal Mechanism of Consumer Courts in Thiruvananthapuram was analyzed. Mechanism of redressing dispute was very slow and due to slow speed of disposal, it was expensive and very frustrating for the aggrieved consumers. Hence, existing mechanism needs to be strengthen and speedier for justifying the establishment of Consumer Forums.

**R. Gopinath and R. Kalpna (2011)**[^49] made a comparative study between dental and medical professionals regarding provisions of CPA in Tiruchirappalli city, Tamil Nadu, India. This was a cross-sectional survey. The sample size was 448 professionals, mixture of male and female. The respondents were divided in two group i.e. dental and medical professions. Two categories of respondents were surveyed by using a self administered questionnaire. The questionnaire comprised of 22 statements about awareness of (CPA) and whether these professionals follow the recommendations of CPA. The student’s t-test and Scheffe’s test were used as tests of significance. It was revealed that awareness among medical professionals were greater than dental professionals. Likewise, postgraduates showed more awareness in both the professions and it was found that private practitioners had more awareness than the academic sector. Although medical professionals had good awareness of CPA compared to dental professionals, considering the present scenario, better knowledge of CPA is necessary for both professionals.

**Aman Chaterjee and Sheetal Shahoo, (2011)**[^50] conducted this survey to analyze the awareness among the consumers regarding Dispute Redressal Machinery established under

[^48]: Ajesh kumar P.S (2011) 48
[^49]: R. Gopinath and R. Kalpna (2011) 49
[^50]: Aman Chaterjee and Sheetal Shahoo, (2011) 50
the Consumer Protection Act, 1986. 10 colleges of Bhubaneswar were included in this study and 20 students, post-graduation level from each college were randomly selected. Thus, sample size was 200 (10 x 20). Out of total respondents, only 28 (14%) respondents found aware about their rights provided under the act and rests of them were unaware. only 47 (23.5%) of respondents found aware about the establishment Consumer Courts and rests found unaware, but no respondent was fully aware about the contents, benefits and protection provided by the act to safeguard the interest of consumers. On the basis of finding, the researchers made some suggestions, i.e. Government and other Consumer Agencies should make efforts in the direction of propaganda and publicity of District Forum, State and National Commission so as to make more and more consumers aware about their rights, provide under CPA. Redressal procedure should be made more logical and easy enough to be understood by large number of consumers.

**Rachna Singh (2011)**\(^{51}\): This study was conducted in Jaipur to analyze the awareness among the consumers regarding provisions of Consumer Protection Act 1986. In the survey, 2,349 consumers from different educational and socio-economic background from 12 districts were selected. It was revealed under the study that 63% of respondents in Rajasthan have not heard about the provisions of CPA and 26% of respondents found partially aware about the provisions of CPA, rests of them i.e. 11% were found more aware about the given provisions. The aware respondents denied that there was any laboratory in their districts. And the existing ones found inefficient and ineffective. The survey also reveals that products like ghee, edible oil, spices and basic commodities were not available to consumers in their purest form.

**Hawa Singh (2011)**\(^{52}\) studied ‘**Consumer Awareness and Education**’ in five districts of State ‘Haryana’ with the view to study the awareness level of consumers regarding consumer’s rights and performance of selected District Forum was also examined. Both primary and secondary data were used under the study. The survey and observation method was used for collecting primary data and secondary data was collected from concerned Consumer Forum. The selected districts were as follows- (1) Faridabad, Gurgaon, Karnal, Kurukshetra and Yamuna Nagar. Weighted average and percentage method were used for
statistical analysis. Findings of the study were as follows; (1) the awareness level of NCR region (Faridabad and Gurgaon) was higher regarding consumer’s rights as compare to other cities like Kurukshetra, Karnal and Yamuna Nagar. (2) The highest numbers of complaints were registered in Gurgaon District Forum followed by Faridabad, Yamuna Nagar, Karnal, and Kurkshetra. (3) Again, it was Gurgaon District Forum where highest numbers of complaints were disposed off followed by Yamuna Nagar, Faridabad, Karnal and Kurukshetra. (4) Percentage wise assessing, Karnal (67.93%) was at the top followed by Yamuna Nagar (65.90%), Kurukshetra (60.19%), Gurgaon (35.24%) and Faridabad (25.67%). At the end, it was suggested that government should make effort to improve the performance of Consumer Forum by providing proper infrastructure, competitive staff and by avoiding delay in the appointment of members. In addition to this, government should launch some awareness complain for promoting consumer’s rights.

**Norman B. Sigband (2012)** reviewed the ‘Effectiveness of Consumer Protection Legislation’ and awareness amongst consumers and corporate. The researcher stated that many government agencies have been involved in consumer protection, but study revealed that this legislation for protecting consumers has not been very effective so far. Although, a large percentage of the respondents found aware of the efforts to protect consumers, but they seems to have adopted ‘I don’t care attitude’.

**Shashi Khurana & Parveen Khurana (2012)** made the study on Consumer Awareness Regarding Consumer Protection and Consumer Protection Act-1986. Procedural formalities and time limit for filling complaints in Consumer Forum were also discussed in detail. To study the awareness, first hand information was collected through well designed questionnaire. Sample size was 100. The following conclusions were drawn from the study; (1) consumerism and consumer awareness was growing day by day in India, (2) Consumers found well-aware about the campaign ‘Jago Grahak Jago’ almost in all respect and respondents were also aware about standard like ISI, ISO, Agmarks and Hallmarks etc. But procedural awareness or practical implication of CPA were not good enough. (3) Only 20% of the respondents were well-aware about the procedural aspects of Consumer Forum, 20% to 30% of respondents had incomplete idea and 50% of them found totally unaware about
the procedure and provisions of Consumer Protection Act. All the respondents have faced the situation of exploitation in one way or other. The study also revealed that only 10% of the respondents approached the Consumer Forum for justice and no one of them used National Helpline. To increase the level of awareness, it was suggested that procedural part of CPA should be advertised. NGOs/ Consumer Association should come forward to increases awareness among consumers regarding procedure for filling a complaint and about compensatory provisions of CPA.

**International Studies**

McCabe, Bernard (2001)⁵⁵, this study was carried out at Bond University to study the effectiveness of legal system in protecting rights and interests of consumers. It was inferred under the study that the legal system has provided number of measures, most notably section 52 of the Trade Practice Act that caused effective disclosure of information to save the interests of consumers. Besides, the Courts have also done very good job in providing relief and compensation for the loss suffered by consumers and most notably, sections 51AB and 51AB(2) have provided relief to misinformed consumers. Furthermore, section 75 of Trade Practice Act has provided protection from defective, unsafe and unsuitable goods and services. Section 71 of TPA has promoted more efficient production and distribution of services. It was also inferred under the study that the rights provided to consumers under sections 53 and 53(g) are enforceable at the appropriate court. At the end, it was stated that legal system seemed to be effective, but still, a lot remained to be done in this area.

Ainsworth Anthony Bailey (2005)⁵⁶, this study was undertaken to assess consumer awareness, use of product review websites and effectiveness of consumer protection laws. A structured questionnaire was executed to get solicited information on awareness of product review website and laws. The result indicated that consumers are aware of the existence of product review website and consumer protection laws, but comparatively, they were less aware about the laws for the protection of consumers.

Sharon Christensen & Amanda Stickley (2006)⁵⁷, this study was aimed to examine how a fair and remedial response can be maintained according to purposes of Consumer
Protection. Under this article, misleading conduct mentioned under the Trade Practices Act 1974, has been analyzed. For detail analysis, more than 100 cases were analyzed and interpreted. It was found that due to unfair trade practice adopted by manufacturer and seller, consumers have suffered a lot and no decision has been taken in those cases till date. At the end, it was suggested that to maintain fair and remedial response, opposite party should be held responsible for loss suffered by the consumers.

**Md. Wahidul Habid and Md. Gazi Salah Uddin (2008)** stated that this study would provide an insight into the awareness and perception towards consumer rights in Dhaka City, Bangladesh. A well structured questionnaire comprising 7 statements was distributed to 150 respondents and simple random sampling method was used. The collected data was analyzed through Statistical Package of Social Science and software version 12.0 for Windows. The study revealed that 84% of the respondents had never heard about consumer rights and only 16% of them found aware about the consumers’ rights. A large number of respondents i.e. 84.7% had never heard about CAB, however, most of the respondents (86%) were aware about the role of BSTI. The television and newspaper were good source of information.

**The Gallup Organization (2009)**, this survey was conducted to study the awareness among consumers and to measure the impact of campaign on target group: 21 to 41 years old respondents in Latvia. The respondents were asked about their general awareness about the consumers’ rights information campaign and its usefulness. Just over thousand (1001) respondents were selected randomly. 58% of the respondents were aware about the campaign, while 41% of them were totally unaware about the campaign. When respondents were asked about the medium of information, 78% of them got the information from T.V., internet was second medium of information with 8% and newspapers were selected by 7% of the respondents. 11% of selected respondents said that the awareness campaign was very useful, 65% of them said that campaign was useful and rest of them found unsatisfied with campaign. Around 72% of the respondents found dissatisfied with efficiency of Latvian justice system, 11% of the respondents expressed satisfaction with existing mechanism of redressing disputes and rest of them were not aware about justice system. It was also
revealed by the survey that the effectiveness of justice system to penalize businesses that cheat consumers has decreased slightly.

Jeff Sovern (2010)\textsuperscript{60} examined the causes of subprime crises and how Truth in Lending Act failed in protecting consumers, apart from this, the study has suggested how economic crisis can be prevented through Consumer Protection Act. This study reveals that disclosures for adjustable rate mortgages, which were commonly used for subprime loans, misled borrowers about their monthly payments. It has also been revealed under the study that many borrowers entered into their mortgages without comprehending the terms and conditions of those loans. At the end, the study suggests a switch from the current Truth in Lending Act disclosure regime to a comprehensive regime under which lenders would be obliged to insure that borrowers understand their loan terms. Due to new regime of Consumer Protection Act, lenders would be able to understand whether the borrowers understand their terms and obligation of loans. The provisions of new regime are as follows-

(1) the study stated that before taking mortgages loans, borrowers need to view a video of the pain and risk of default, (2) the loan applicants would be obliged to draft a budget, taking into account any future increases in loan payments, so that they will understand the consequences of their payment obligations and (3) the borrowers would require to take a “placement exam” to demonstrate the mastery of their loan terms and the budgetary consequences, the borrowers who pass the exam would be allowed to mortgages loans or vice-versa.

Robert Cannon (2011)\textsuperscript{61} made study on several years of case laws handled by the courts. The initial research indicated that Courts have deviated from the original mission of Anti-Cyberquatter Consumer Protection Act (ACPA). Owners of trademark were successful in those cases in which there was no extortion, no intent to redirect and no fraudulent registration. Moreover, it was also revealed under the study that ACPA has been transformed from a tool to addressing the problem of nefarious cybersquatting. The ACPA has deviated from the problematic facts pattern contemplated by the congress at the time of enactment of this Act.
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Conclusion

The review of literature covered here clearly reveals that in India and outside, some studies were available relating to performance of Consumer Courts and their effectiveness. Most of the studies covered here were related with awareness amongst consumers regarding Consumer Protection Act, 1986 and some studies were directly related with performance of Consumer Forum at district level and a few were related with Consumer Protection legislation other than CPA, 1986. Focus of these studies was to know whether the consumers were aware about consumer’s rights, dispute redressal Machinery, procedure of filing complaints in Consumer Courts and role of Consumer Protection Councils established at the three levels under the Act. Existing studies, conducted across the country at all levels i.e. District, State and National reveal that in some areas, level of awareness about CPA was good, but some in areas (North India), especially in rural areas was very low. Performance of District Forums was average, but in some areas, performance of these Forums was very poor. One important thing to be noted here that it was suggested under most of the studies that consumers need to be educated and aware about their rights, unfair trade practices, malpractices and about the various forms of exploitation adopted by manufacture and trader. Some of the studies covered here were also related with the effect of Consumer Protection Act on health care sector and banking sector. But by reviewing the existing studies, it is concluded by the researcher that the available studies are not enough to prove or disapprove the effectiveness of Consumer Courts and that is why this study was further proceeded to fill the gap. This also indicates relevancy of the topic chosen for the study.
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