Preface

In the wake of privatization, liberalization and globalization, government of India has come out with the liberalized rules and regulations and has made major changes in the business policies. Private firms, national and foreign as well, are allowed to run the businesses in India with comparatively less restrictions and that is why competition is getting tougher day by day. Furthermore, most of manufacturers and traders have been adopting unfair trade practices for the purpose of promoting sale and to get the upper hand in the market. In such a scenario, protection of consumers becomes very difficult and they (Consumers) become prone to be cheated, deceived and misguided.

Above mentioned situation is just one aspect of the problem and another aspect of the problem is irregular, improper functioning of Consumer Forums. Under the consumer protection Act, it was clearly mentioned that Consumer Forum would provide time bound redressal, but the ground reality is entirely different. Hence, the researcher attempted to study the effectiveness of District Consumer Court and its impact on corporate and consumers.

This study was designed to be an exploratory, descriptive and casual research. The chief aim of this study was to examine the effectiveness of District Consumer Courts and their impact on Corporate and Consumers in Uttar Pradesh. The study was divided in seven chapters started with introduction and end with conclusion and suggestions. Specifically, five objectives have been studied under this research work.

Under first chapter, history of Consumer Protection, evolution of Consumer Courts and their objectives and detailed dispute redressal procedure under District Consumer Forum have been discussed. Moreover, consumers’ right under COPRA, other important terminology of CPA, scope of the study and objectives of the study were also included in this chapter. Apart from this, a comprehensive and constructive research methodology which comprises five steps was adopted and it was divided in two parts i.e. methodology for primary data and secondary data. Adopted methodology comprised research design, sampling design,
measurements and scaling, methods of data collection and statistical design. At the end, some limitations have also been mentioned.

Second chapter ‘Review of Literature’ is divided in two parts. Part one highlights the selected research studies conducted in India and later part costs light on the studies carried at international level. The related literature which directly or indirectly influences has been reviewed. Most of the studies covered in this study 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. A few were related with effect of Consumer Protection on health care sector and banking sector. Finally, this chapter ends with a combined conclusion.

Under third chapter, Dispute Redressal Agencies established at three levels have been discussed. Their composition, jurisdiction, scope, procedure of redressal, powers, sitting, and orders including penalties have been discussed separately. Besides, performances of Redressal Agencies established across the country were examined for the period from 2005 to 2010. Although speed of disposal of all the Forums was low i.e. around 38% or 39%, but it was below 30% in case of State Commissions. Apart from this, Consumer Protection Councils established at three levels have also been discussed. At the end, success of publicity campaign ‘JAGO GRAHAK JOGO’ was discussed and then this chapter came to an end with combined Conclusion.

Chapter four ‘(A) - Analysis of Data’ is divided in two sections i.e. (a) performance of Consumer Courts and (b) effectiveness of Consumer Courts. There are seventy (70) District Consumer Courts in Uttar Pradesh and eight of them, around (11.11%) were selected for this study by using judgment sampling method. Duration of the study was six years from 2005 to 2010. Data was collected from concerned Consumer Courts under the Right to Information Act-2005. For assessing the performance of selected Redressal Forums, average, percentage, standard deviation and coefficient of variation were used. Average speed of disposal of all the selected Forums was low, but it was very low in case of some of the Forums such as, Lucknow (16.06%), Meerut (16.82%) and Etawah (18.59%). Speed of disposal of selected
Forums was significantly different as revealed by test, Analysis of Variance (ANOVA). Furthermore, relationship between registered cases and pending cases, relationship between rate of change in registered cases and pending cases were examined by using scatter diagram method. Relationship was reliable in two variables in case of five of the selected Forums since coefficient of correlation was more six time of probable error. But coefficient was not reliable rest of the Forum as correlation was not six times more than probable error. Concerned hypothesis was tested by using Karl-Pearson Coefficient of Correlation through SPSS.

For assessing the effectiveness of Dispute Redressal Procedure, survey method was adopted. Respondents were categorized in four parts i.e. Aggrieved Consumers, Concerned Lawyers, Concerned Officers and Members of Consumer Forum. Stratified sampling method was found very appropriate for the selection of respondents. Sixteen most concerned factors were surveyed among the selected respondents. Views of all the categories of respondents were analyzed separately. there was significant difference among the views of selected groups of respondents as revealed by test Analysis of Variance (ANOVA) and that is why final inference were drawn on the basis of combined scores. Moreover, District Consumer Courts found moderately effective as revealed One-sample t-test.

Chapter fifth titled ‘(B) - Analysis of Impact of Dispute Redressal’ was classified in two sections i.e. (a) analysis of impact on corporate and (b) analysis of impact on consumers. For analyzing the impact, only disputing variables were included and all the variables were grouped under four factors i.e. procedural aspects, general aspects of business, customers’ service related problems and compensatory aspects. In addition to this, impact on morale of consumers was also assessed. Inference were drawn on the basis weighted scores and percentage values. It was inferred from the analysis that banking companies were more satisfied than insurance companies with procedural aspects of Consumer Forum and on the other hand, increase in compensatory charges of insurance companies was higher than compensatory charges of banking companies. But the increase in customers’ services and other general activities was same. Furthermore, insurance consumers were more satisfied
than banking consumers regarding procedure aspects, compensatory charges. But difference between two was not significant as revealed Independent t-test.

Under chapter sixth, an action plan in model form has been suggested. First, a constructive SWOT analysis was conducted, this analysis comprised four components i.e. strengths, weaknesses, opportunities and threats and on the basis of this analysis, an action plant was suggested. This plan comprised three steps i.e. inputs, processing and output.

This study ends with chapter ‘Conclusion and Suggestions’. This chapter was divided in two sections i.e. conclusions and suggestions. Under first section, separate conclusions have been drawn for separate objectives such as, conclusion for performance, association, chief hurdles, Dispute Redressal Procedure, impact and SWOT analysis. Under second section, 10 possible remedies were selected and surveyed among all the groups of respondents separately. But finally, these remedies were ranked and suggested on the basis of combined scores.