CHAPTER SIX
SUMMARY
AND
CONCLUSION
Chapter 6
Summary and Conclusion

Introduction: The present study attempts to find out the level of awareness among the consumers on various initiatives prevailing in the markets and also explore the ignorance of the consumers relating to their basic rights and obligations. It also examines the buying behaviour and consumers' awareness. The study has been conducted in Vasai taluka. The study attempts to evaluate the changing profile of the consumers, assess the level of awareness consumers on various consumer protection measures initiated by the Government of India, Maharashtra and other agencies, assess the consumers' current knowledge, attitudes, behaviour and practices while purchasing goods or availing services, examine the nature of unfair trade practices, assess the level of satisfaction of the consumers on various products and services available and to draw conclusions from the study and suggest remedial measures for better protection of the consumers.

The Findings
The responses elicited from the sample cross section consumer awareness level of consumer rights provision of the consumer protection Act and consumer complaining behaviour in the study suggests several broad conclusions and are indicative of the following. To study the relation between education, occupation, gender, age and income respectively with awareness of legislation, consumer rights, CPA and general practices of consumers are cross tabulated. Relation between each of the parameters is tested using Chi square test for their dependence. Likelihood ratio is calculated for extend of relation between the parameters and also the linear by linear value. Wherever p – value is less than 0.05, the relationship is treated as significant and p – value less than 0.01, the relation between the parameters is highly significant. That is if the likelihood ratio is positive, there is positive relation between the parameters and if the p – value less than 0.01, then the relation is highly significant.

➢ To verify that all consumers are not aware of their rights under Consumer Protection Act (CPA), 1986, Education, Occupation, Gender, Age, and Income of consumers were respectively cross tabulated with Awareness of Consumer courts for remedy, and whether the consumer filed case in consumer courts, it was seen that
• Education level significantly improves awareness in consumers but not in filing case.
• Occupation significantly improves awareness in consumers but not in filing case.
• Gender of the consumer does not show any significantly role in awareness and filing case in consumer courts.
• Age of the consumer does not show any significantly role in awareness of consumer courts for remedy but it is highly significant in filing case in consumer courts.
• Income of the consumer does not show any significantly role in awareness of consumer courts for remedy and in filing case in consumer courts.
➢ Tried to inform you about consumer protection topic and if tried, what is the reason:
  • To learn about consumer topic and reasons for learning are significantly related to education of consumers.
  • To learn about consumer topic and reasons for learning are not related to occupation of consumers.
  • To learn about consumer topic is gender related but not reasons for learning.
  • To learn consumer protection topic and reasons for learning consumer topic are dependent on age of consumer.
  • To learn consumer protection topic is income related but reasons for learning consumer topic is independent of income of consumer

**Consumer Rights Awareness**

a) Generally people have low awareness about the consumer rights as provided in the consumer protection laws.
b) The awareness level of consumer rights is significantly high among highly educated and high income group respondents as compared to low educated and low income group respondents.
c) The survey conducted concludes that 31% of the total sample population is not aware of the term Consumer Protection Act.
d) The non-willingness to the fight when cheated is observed near about by half the number of the respondents.

e) People, in general are not aware about the time limitation filing case in consumer courts and other complaint redress facilitating bodies. But they had some primary knowledge about the existence of some laws meant for the protection of the consumer interests.

The reported low level of consumers awareness about consumer rights is not surprising in a developing country especially in the less developed part of Vasai Taluka when the general level of formal education is low, where the standard of living is low, where consumer organizations are almost completely non-existent and where neither the government nor any other body engages in any noticeable form of consumer education and information. What is surprising, however is that the level of awareness of the consumer rights in USA, Britain Netherlands where consumer organization are quite active, do not appear to differ much than the developing countries such as Nigeria and India. Education and income, stands out clearly the major factors influencing the level of awareness in line with the findings of studies conducted in the developed and developing nations. The reason for the positive relationship is fairly obvious; highly educated people, perhaps, tend to have more access to, and pay more attention to (by reading) consumer rights information. Similarly high income group categories, tend to engage more in the exchange process at the market-place and have better communication facilities, and therefore get more information about consumer rights. The higher level of awareness among the males is because males are more educated compared to females.

**Attitude towards various provisions**

a) There is lack of faith in the government regulations among the general public. In general the sampled respondents are sceptical about the role of government regulations for safeguarding the interests of consumers.
b) Consumers lack awareness of the various government regulations meant for the consumer protection. However, viewed government regulation are more effective than the self-regulations of business.

c) There is a strong felt need for the laws with more teeth and many of the respondents view that the even the existing laws for consumer protection are not implemented effectively.

d) A high level of dissatisfaction persists in the public about the prevailing prices of products. Charging excessive profits by the business and the ineffective government price control mechanisms are seen by the respondents as the major reasons for high prices of the products.

e) Government is required to set minimum standards for all products sold to the consumers as opined by many of respondents, besides exercising its price control mechanism and regulatory role more responsibly and seriously.

f) Middle age group people are extremely sceptical about government regulations than their younger or older counterparts. Similarly service class and other (students and hose wife) have extreme negative predisposition towards laws than business class.

f) Scepticism about government regulations/ laws does not vary significantly across education levels, income levels, age, occupation and gender.

h) The significant model variable that are; attitude towards consumerism, attitude towards marketing practices; consumer rights awareness; and non-complaining behaviour, explain of variance.

The apathy shown by the majority of consumers towards the regulatory mechanism of the government does confirm the results of the earlier studies conducted in developing nations and also support the views presented in numerous articles written about ineffectiveness of the government regulations. The results are also not different than the findings of the studies conducted in developed nations there are infrastructural and institutional problems of extending consumer protection in the developing countries like India. The reason for this apparent dilemma can be attributed to the lack of information on the consumer protection legislations and institutions; and seemingly the middle
and upper class getting the protection rather than the large number of people most in need of it. In the last decade government initiated several steps for amendments to the Consumer Protection Act apart from making other Acts more effective, yet the conceptual problems and procedural impediments render these exercises vastly futile. In the interest of enactment of a robust law(s) it is important to look at the structural components of the laws. It is imperative to discern whether the problem with government laws/ regulations is merely one of non -implementation or whether the law is flawed in its basic conception.

**INFERENCES**
The study suggests that regardless of the preceding efforts of various agencies like government, business or consumer groups, the unbiasedness to improve the public awareness and accepting of consumer rights and legal protection, the nation has failed. This implies that the general public is not well organized to cope in today’s complex economic marketplace. Unfortunately, only a sectional of Indian citizens is knowledgeable enough to be able to assert their moral, ethical and legal consumer rights effectively.

In order to safeguard the securities of the general public strong and lasting consumer protection needs to be built up. The consumer movement cannot be fruitful without the cooperation and coordination of the parties concerned i.e. government, consumer organizations, business houses and consumers’ themselves.

The major lunge of the movement should be on the accessibility, purity, price and the supply of vital commodities and services. The other features such as safety, quality, weight and follow up services need also to be deliberated. A code of conduct if progressed suitably would avoid unnecessary litigation and frustration. The scores of consumer protection legislation(s), especially the Consumer Protection Act was expected to give a boost to the consumer movement. The slow and futile implementation of these Acts in setting up consumer courts and bureaucratization of the redress mechanisms has caste worries on the ability and sensitivity of the policy framers to protect the interests of the consumers. Besides inclosing laws for consumer protection
government has to confirm the adequate enforcement of these laws. There is correspondingly a role for industry as the supply side of the market, as well as for consumer assemblages who represent the demand side of the market calculation. Hence there are implications for the government, business and consumer groups to give attention to

- consumer education and information;
- consumer problems and protection issues;
- consumer attitudes to marketing and consumerism issues; and
- consumer complaint redress mechanisms at the marketplace.

The massive growth of the industrial and service segment and the spate of economic improvements during the last decade have made accessible a wide range of goods and services of enhanced technology at the marketplace. As a result of this growth, business organizations in the trade and industry have extended the scope of activities and have attained a level of sophistication, the effect and course of which a consumer is unable to comprehend. However the absorption of business on

- improving product quality
- expanding services
- lowering prices
- toning down advertising claims and
- proper complaint handling system

This shall reduce the causes of consumer dissatisfaction.

A separate division of consumer affairs can propagate consumer information and offer assistance in redress besides training a positive image among consumers. Business can give pecuniary assistance, provide easy access to facilities, and lend managerial and creative talent to the consumer education and other such programmes. Such orientation requires a protracted information system involving new procedures of consumer-his attitudes, values and life-style - and a fresh clarification of existing measures.

It is useful to have an autonomous group (consumer affairs cell) in the organization charged with representing the consumer interest, but only
if it has top supervision support and is staffed with people who are both knowledgeable and respected. Consideration must be given to the design and execution of consumer welfare programmes such as education and information and complaint handling system. Lastly a new orientation is vital as the success of the organization cannot be restrained by short run sales or profits but concluded the societal marketing concept that must be understood in terms of long run consumer interests.

Many companies are grasping that the promotion of ethics, system of monitoring corruption, provision of information, and the preferment of concept of a quality business where a company operates with certain customer safeguards and therefore need to implement their consumer protection mechanisms to the satisfaction of the ultimate consumers. The findings of the study apart from the various other studies have shown that the number of dissatisfied consumers, who complain for dissatisfying experience or give their suggestions, is often very small. In this context insinuation for the markets are twofold. Firstly, complaint shall be swotted as feedback from customers for facilitating the redesign and improvements in the product. Therefore proper care is required for satisfactory resolution of the complaint, as a satisfied customer is a key to the success and growth of any association in today's highly competitive environment. Secondly, complaining should be tempted from customers and the way of complaining should be made easier. Feedback through complaining will not only help to solve the instant problems of customers, but will inductee company-wide prevention measures. Customer complaint handling is an operational issue with strategic importance. It is very important that everybody in the organization knows the significance of imploring complaints from customers and disposing of them quickly. Prolific complaint handling should, in fact, be an essential part of a company's overall business plan.

**Government and Public Policy**

Government has a dynamic role to play in advancing the cause of education and information about consumer rights besides accomplishment of a regulatory
and facilitator role for continuation the interests of consumers. The central
government has set into motion a system of consumer protection over the past
decade. The formation of more than 500 district consumer forums and 32 state
commissions countrywide has in accumulation to resolving grievances,
furthered awareness about their rights among consumers. However, the follow
up deed at state levels for this quasi-judicial body that looks into the grievances
and their redress, is not acceptable. The increasing number of cases being filed
in these courts, though is an indication of increasing awareness (mainly in
metropolitan cities), yet the state instruments shows signs of vacillating against
the movement it has itself helped unleash. The system is categorised by
repeated adjournments of cases, poor substructure, insufficient remuneration to
members, and delays in appointing new presidents to head district consumer
forums.
It is significant to note that the system of providing justice to the consumers is
becoming ineffective. In fact the consumer redress presently has backlog of
lacs of cases. This means that increasingly, the consumer forums are unable to
dispose of case(s) within 90 days, as stipulated in the Consumer Protection
Act. Some of the problems in the system are due to slackness by state
governments, which are responsible for monitoring and facilitating the act of
these courts. All districts do not have courts and even if they have, many of
them are suffering for want of members to be appointed to take up the cases in
these courts. The selection of these members is political decision, hence
affects the effectiveness of the consumer courts and presents a disheartening
scenario.
Besides providing a statutory framework, the diffusion of information about
consumer rights is also of top importance. The negative arrogance towards the
marketing practices and government rules reported in the study, acme the need
for a increased level of reserve commitment towards consumer education and
information about the consumer rights and redress devices. The stricter
regulation though has been promoted to diminish the malpractices in business
to a greater level, yet the general public is unaware about the basic laws meant
for consumer protection. The ingenuities to teach consumer education courses
in elementary and high school level with the energies of the state could produce
well-informed consumers.
The other areas where the government could play a key role; includes participating in commercial, framing managerial prices for essential commodities, safeguarding product testing through its own laboratories and giving due importance to consumer cause through mass media. The government-controlled mass media needs to play a foremost role in developing regular programmes specific to industries producing and marketing consumer products. The monetary support for consumer research and advocacy establishments is one of the way through which government could help the independent consumer organizations. The exploitation is another significant issue to be met head on by the government offering resources through appropriate infrastructure and sanctions. Government can also play a role in making business to adhere to the consumer welfare/protection activities and facilitating the process of forming and aiding consumer groups.

SUGGESTIONS
In view of the findings and inferences drawn, following are the recommended measures/suggestion to improve consumer education and rectify the inadequacies at the marketplace; eliminate or reduce the consumer mistreatment at the hands of business; and deliver speedy justice by creating effective complaint redress tools.

- Consumer education ought begin at an early age it should be assimilated into educational program for lifelong learning or school curriculum, where appropriate. The ideas, content and delivery of consumer education should keep pace with innovation in technology, particularly the swift expansion of mobile technologies.
- School curriculum should also include supportable lifestyles and the environmental consequences of the choices users make. The business community should educate consumers about how their merchandises promote sustainability objectives.
- The group acknowledged that needs training and on a regular basis are children and teenagers, since they are the group that are directed by rouge business men as they are believing and possess large amount of excess funds. This group enthusiastically is also the group that influences the purchase of their elders. Since these teenagers with the
passage of time are to be future parents their role in consumer education becomes critical.

- Corporate should employ practices that combine short-run and long-run values for the consumer in their day-to-day activities. Embracing of societal marketing idea shall earn increased consumer goodwill and profits.

- Firms need to educate consumers to better escalate the differences in product qualities, upgrade their shopping skills and comprehend product usage. The information provided to purchasers should be objective and easily understandable.

- The focus of industry should be on fundamental consumer problems instead of racing symptoms of these problems. Such an orientation requires an extended information scheme and a fresh understanding of existing measures.

- The business should observe, understand and be subtle to trends in public attitudes in the direction of marketing practices and other related matters of consumerism, besides present their own belvederes on these issues.

- Healthy competition among creators needs to be fostered as this shall encourage self-regulation among business and shall inspire them to be fair in their performances and dealings with the customers.

- A discrete consumer affairs department needs to be instituted with the active support of top management in the group that shall disseminate the material information regarding the products; receive and decide consumer complaints; report the consumer dissatisfaction; and supervise the follow-up actions.

- Business firms should summons and encourage consumers to come forward with their grievances by providing aid and making procedures simpler. Over productive complaint handling, business gets another chance to satisfy complainers.

- The firms especially multi-nationals need to create the image of a good corporate citizen. They can join in community events, contribute to local charities, establish consumer advisory boards and backer other meaningful social activities.
A contrivance should be reputable in corporate decision-making wherein consumers and community contribute on the issues affecting society in general and could come in the form of technical and professional services rendered to the business.

Government should grow or encourage the progress of general consumer education and information platforms keeping in view the deprived consumers i.e. low-income and those with low/ non-existent literacy levels, to enable them to act as discriminating consumers and cognizant of their rights and responsibilities.

Government should facilitate fair and effective competition in order to provide consumers with the greatest range’ of choice among products and services at the lowest cost and should ensure adequate availability of reliable after-sales service.

Government should take precise measures against misleading information to consumers, such as the expansion of advertising codes and standards and the regulation and verification of environmental claims, backed.

Penal legal action be enforced by the government against the unfair trade practices of business and damage of consumer rights/laws to give symbolic and actual support to ethical traders against the procedures of unethical traders.

Government need to review Consumer Protection Act (CPA) by including obligatory services like health, education, utility, municipal corporation etc. Further the lawyers should be acceptable in consumer courts only in exceptional circumstances.

Government should boost, develop and support by providing unrestricted financial grants for; product testing for purity, safety, weight, environment etc.

Government should create or maintain legal an executive measures to enable consumers or, as appropriate, relevant agencies to obtain redress through formal or informal procedures that are expeditious, fair, inexpensive and accessible.

Systematic training programmes should be steered by the government to all appointees of consumer forums/commissions before they begin to
release their duties of handling and resolving consumer grievances/complaints in these courts.

- Government need to enforce consumer protection guidelines especially Consumer Protection Act (CPA) effectively by creating consumer courts at all district headquarters with its complete strength of the staff i.e. president and members. Government could also set up mobile courts to reduce the cost of litigation and provide easy access to consumers for redress of their grievances.

- Consumer action groups should help to generate a fair marketplace at the state as well as at the grass root level. Enlightened populations in the smaller cities and rural areas have a duty to take up the task of organizing consumer’s voice by forming consumer organizations in their vicinities having cooperation with each other.

- Consumer education should be provided to the campaigners of voluntary consumer organizations for effective dissemination to the decisive consumer.

- Consumer educators and consumer protection assistances should develop and toughen the consumer information/education. The information/education programmes should deliver the knowledge about consumer rights, government procedures and the location of consumer courts, recognised laboratories and consumer groups.

- Seminars and workshops should be structured to facilitate exchange of ideas and experiences among consumer educators and activists. Drives should be conducted to maintain communication with the people, government and other consumer organizations.

- Operative consumer organizations, as a countervailing power should help consumers to comprehend their rights and convert the societies in more just, equitable and responsive to consumers’ needs to take resort for unfair and fraudulent trade.

- A code of behaviour in publicising and other business practices needs to be evolved for successful organisation among government, consumer organizations and business to ensure passable consumer protection in addition to the dissemination of consumer rights and grievance redress mechanism info.
- Consumer education and material should be implemented at all stages from formal schooling programmes i.e. high school and college stages to common education techniques, with stress on consumer rights awareness, public information, organizational skills and redress of marketplace grievances.
- Consumer education and data programmes should include information about consumer rights and protection laws, product quality, prices, utility, safety norms and availability to avoid conflicting views through advertisements etc.
- Mass media and the press should be widely used to educate consumers about their privileges and protection laws. Consumer education programmes in local languages should be made available to consumers at all levels of society.
- Consumer should bear his responsibilities that include buying products after thorough exploration and evaluation of right quality and right price. He should search for information about the attributes and utility; and needs to take corrective action as provided under consumer protection laws when displeased at the marketplace.
- Collaboration at the international level with the voluntary consumer organizations, corporate and government in the developed economies should be developed in the form of publications such as consumer reports, surveys etc.; and financial support for product testing, training facilities, consumer research and advocacy organizations.

**UTILITY OF THE STUDY**

1. To check if there is any correlation between the occupation, age, gender and income of consumer in their awareness & willingness to implement the consumer rights.
2. Understanding from conclusions derived the level of awareness in relations to their rights as a consumer being
3. To find out as to why violations are not pursued by the consumers.
4. To impress upon the stakeholders the need for pursuing consumer violations.
5. An attempt being made to arrest the violations by suggesting simple do’s & don’ts for the consumers before they make their final purchases.
6. Any need for amendments in the act in terms of the organizational structure, methodology to be applied for filing the consumer grievances.
7. Any need for amendments in compensation, fines, penalties, interest that will act as a deterrent for producer/seller/service provider & as an incentive for the consumers.
8. The finding of the study will be helpful to establish the coordination among consumer for their welfare.
9. It will help to generate awareness among consumer about their rights and responsibilities.
10. The consumer will be motivated to assert their rights so as not to compromise on the quality and standard of goods and services and seek redressal of their disputes in consumer fora if required.

LIMITATIONS OF STUDY
The present study is based on the reliability of primary data. The sample unit selected was from diverse groups.
1) The area covered is a Taluka. The factors like religion and culture impacting awareness has not been considered.
2) The opinions of the respondents & interviewee are their perception at a given point of time. Hence its validity may be limited in terms of time.
3) The questionnaire may not be exhaustive.
4) The geographical area demarcate is only limited to Vasai Taluka, Thane

Future Research study:
There is a wide scope for further research since this study was restricted to the consumer awareness, Consumer protection and consumer education. Future research can focus on the study of the Indian consumer who are now empower to higher education, share, compile and analyse the information in certain cases such as fairness, ideals and ethics within the buying and selling in India.

The present study suggests that in the following areas the further study may be conducted.
1. Influence of Consumer Education programmes for College Students.
2. Proportional study of consumer awareness among men and women consumers
3. Impression of Consumer Protection Act on rights and redressal of consumer complaints.
4. Role of Commercial sector in Consumer awareness and protection.
5. Reaction of Rural consumer to District Forum