CONCLUSIONS & SUGGESTIONS
CHAPTER VII

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7.1 INTRODUCTION:

In recent times, there have been tremendous changes in the tastes, fashions, lifestyles, living standards, behaviour patterns and level of awareness among the consumers. Technological Innovations and Information Technology have also further brought changes in the mindset of the consumers. Liberalization and globalization have still more vide and exposed the consumers to different kinds of products and services. In order to exploit and explore the market potentialities, many business strategies from time to time are formulated by the producers to capture and win over the heart of the consumers. Taking this opportunity many manufacturers/traders/dealers/businessmen are misleading the consumers by resorting to malpractices in different ways, such as selling low quality product, low weight, adulteration, charging high prices by creating artificial scarcity and also with misleading advertisements. Though the Government has extended liberal financial assistance to conduct consumer awareness campaigns and programmes to enlighten the consumers about their rights and privileges, consumerism in India is still at infantry stage. The philosophy of marketing concept in India is still like this when compared to United States of America. In America the philosophy is “produce more goods and make the people buy more” whereas in India the philosophy is “create artificial shortages, push up prices and thus make more money”. To over come this, the one and the only way is that consumerism should become a movement of consumers only. The enactment of Consumer Protection Act. 1986 is a milestone in the history of consumer movement in India. Yet the consumer awareness is not achieved to the desired extent. All these dimensions and focuses have formed the rationale of the present research work.
7.2 CONCLUSIONS

The major conclusions of the study are summarized below:

1. Regarding Durable Products, consumers' perceive 'price' as the key factor followed by Quality, Brand, Appearance & Promotion as chief attributes while buying them.

2. Regarding Service Providers, consumers' perceive as 'price/fees' as the key factor followed by Quality and Reputation as chief attributes while utilizing services.

3. With a view to acquaint with the products and services, the consumers visit 2 or more shops before taking the purchase decision. It is found that out of 500 respondents, large number of them i.e., 88 percent are in the habit of visiting 2 or more shops before making the purchase decision.

4. It has become customary on the part of the businessman to issue cash bill for cash purchase effected by the consumers. The recording of the cash purchase enables the businessman to compute the volume of goods sold for cash. On the basis of such documentary evidence, the Tax Department will assess the amount of sales tax payable by a marketer. It is found that only 27.8 percent of the 500 respondents demand cash bill. Majority of them are not demanding cash bills or asking the trader to give the receipt for their purchases. This gives more scope for the trader to deceive the consumers.

5. Quality decides the life of a product/service in the market. It is found that majority of the 500 respondents – 74 percent are keen to check the quality of the products before making their purchases.

6. Regarding durable products, it is found that even though on an aggregate 24.93 percent of the consumers are not satisfied with them very few 2.81 percent approached Consumer Disputes Redressal Forum for redressal.
The reasons stated by them are too many formalities, non-co-operative attitude of the staff of the consumer forum, delay in disposal of complaints besides time, efforts and cost involved in getting remedy. They opined that, it is better to resale existing durable products and buy new one or even go for exchange offers since nowadays dealers are prepared to take back any product, of any brand, in any condition provided in exchange you buy the product of their choice/brand.

7. Regarding services it is found that even though on an aggregate 67.8 percent consumers are not satisfied very few 2.43 percent approached Consumer Disputes Redressal Forum for grievances. The reasons stated by them are there is lot of competition today even among public utility services, financial services, educational institutions and professionals to give the best to the consumers. So in case of dissatisfaction of services, instead of approaching the Consumer Forum, they prefer a softer option of going for a change. Today even Banks, Insurance Companies, Telephone Industry, Transport Organisation etc., are advertising on a full fledged scale to give their best to the consumers. Thus there is noticeable change in the attitude of service providers.

8. It is found that compared to Services, more number of complaints have been lodged against Durable Products.

9. It is found that 23.6 percent of the respondents are aware of their rights and more than 76.27 percent of them came to know about it through media – both print and broadcast.

10. It is found that only 24.8 percent of the respondents are aware of various legislations / consumer laws of the government to protect the consumers’ interest.

11. It is found that majority of the consumers 78.26 percent approached the seller to weed out any defect in products or services. Few of them
approached Health Inspector and VOC to complain against deficiency in goods or services.

12. It is found that out of 500 respondents only 40 i.e., 8 percent only have lodged complaints in the Consumer Disputes Redressal Forum against different types of goods and services who have post-purchase not satisfactory feeling. It is very important to note that these 40 consumers only have lodged 2 or more complaints in the consumer forum.

13. It is found that Graduates, age group 40-50 years, salaried persons, Higher Middle Income Group (Rs.20,000/- - Rs.30,000/-) having better knowledge of Consumer Protection Act and its implementation approach the Consumer Forum again and again.

14. It is found that the main grounds on which the complaints are lodged are deficiency in service, substandard products, excessive billing/pricing, side effects of the products, unfair trade practices and misleading advertisement.

15. It is found that majority of the consumers have appeared before the Consumer Forum for more than 10 times and the Consumer Forums are taking more than 12 months to dispose of the Complaints. They opined that there is considerable delay in getting remedy from the consumer forums to the already harassed consumer.

16. Regarding satisfactory level of functional efficiency of the consumer forum it is found that 65 percent of the complainants are not satisfied and the main reason being too many formalities, attitude of the staff in consumer forum, delay in disposal followed by time, efforts and cost involved in it.

17. It is found that, majority of the consumers expect consumer forum to award for mental agony also.
18. It is found that 55 percent of the complainants feel that, Advocates participation is very essential in consumer forum, the purpose being presenting the case effectively followed by drafting the complaint professionally, leading the evidence cogently and attending the consumer forum proceedings on all the dates of hearing.

19. It is found that out of 500 Respondents 70 percent are reluctant to approach the consumer forum to get their grievances redressed. They give the reasons as it is an invitation to tension, they feel that manufacturers/sellers dealers are more powerful in all respects in addition to that they won't get quick remedy as promised in Consumer Protection Act.

20. Regarding consumers perception towards his role in consumer movement it is found that out of 500 respondents 82 percent of them are aware of the consumer Protection Council but only 8 percent of them are members of consumer Protection Council.

21. Majority of the Respondents are not interested in joining Consumer Protection Council/Voluntary Consumer Association, the reasons for such opinion are they are not aware of their activities are programmes, lack of desire, courage and interest, low publicity to their activities, malfunctioning of these associations.

22. In order to popularize in consumer movement various measures were suggested. It is found that unless and until the consumer associations have a mass appeal and public response they cannot attract public support. they should undertake such activities that will support consumer education of the consumers. They should concentrate on issues of immediate importance. They should reach all segments of society including women. Right projection of activities should be undertaking by these associations.
23. There were many misconceptions in the minds of the common consumer regarding the malpractices and cheating in the market. It is found that, consumers feel that marginal exploitation/cheating is a part of business, sellers are united and so they are powerful whereas consumers have no alterative choice and moreover they think that, why should I fight first? let some one else do it, otherwise it may have negative impact on their status.

24. As a matter of good practice, business must accept that consumers and consumers alone are essential constituents of business activities. To remain in the market place business firms should accept consumers and consumer protection councils as equal partners in business and economic activities. It is found that consumer and marketers should develop a right culture in the market, they should accept fair trade practice as way of life, better business bureau should be established to promote fair trade practices. ombudsman should be appointed to protect interest of both traders and consumers. Business houses should develop a code of conduct for their business activities.

Laws and constitutions alone do not by themselves make a country great. It is the enthusiasm, energy and constant efforts of the people that make it a great nation. Laws are means to an end, not ends in themselves. Their success depends on the people’s respect for them and their proper implementation.

Consumer education must be takenup as a mass movement in the public interest. The success of the consumer movement depends upon the consumers’ involvement and Government co-operation. The best interest of the consumers can only be protected through an effective co-operation among consumers, businessman, Government, Voluntary Consumer Organisation and broad consumer education programme.
7.3 SUGGESTIONS:

On the Basis of the findings of the study following suggestions are given for the better consumer protection the suggestions are as follows.

1. In addition to protective legislation and regulation, consumer needs information and education to enable them to make wise buying decisions. Increasingly, Government policy makers and consumer advocates recognize that they cannot protect consumers against every possible marketing abuse, and that the consumers best defense is better project knowledge. Today, many national, state and local agencies offer consumer education programmes and disseminate consumer information. Some major firms have been involved with consumer education for a number of years, in the belief that educated consumers make better consumers.

2. Consumer education is prerequisite for the success of the consumerism. Proper consumer education and motivation would help change the stoic attitude of the hopeless one. Here is urgent need for both formal and informal consumer education. The formal education should be made a part of school/college curriculum. The informal education can be imparted to those who are not regular students of the educational institutions. Consumer Forums, co-operatives, social services organizations, trade unions, student unions etc. can play an important role to impart informal education to the consumers to make them conscious of their rights. Top priority should be given to consumer education through schools and colleges.

3. Consumer Advocates: On account of the relatively unorganized and inarticulate nature of the individual consumer, there arises the indispensable need for the Consumer Advocate. "The Consumer Advocate is an organization that acts as a public interest
group protecting, educating and safeguarding the rights of the consumer”.

4. Setting up of District Consumer Information Centre (DCIC) - the Department of Consumer Affairs, Government of Karnataka should set up DCIC in each District of the State. These centers should be set up and run on continuous basis either by local bodies or voluntary consumer organizations of repute. The centres should disseminate useful information required by the Consumer and will function as a counseling and guidance center to facilitate redressal of consumer grievances and promote consumer awareness.

5. Provision for ‘legal-aid’ to poor consumers scheme the Central Government has passed the CPA – 1986 for better protection of the interest of Consumers. In India, the need for Consumer Protection is paramount in view of the fact that there is an ever increasing population and the need for many goods and services of which there is no matching supply. On account of illiteracy and poverty many consumers cannot file and argue their cases before the Consumer Forums for redressal of their grievances. As such there is need for making provision of ‘Legal-Aid’ to assist poor litigants to engage a legally trained person to represent their case.

6. Opening of information wing: Even though 15 years have passed after promulgation of CPA, still a Consumer has been found to be lacking in basic information of the act. People have been found to be asking questions about the relief that they could get from the Consumer Courts. They are not aware of the provisions of the act, the modalities, manner and the Forum to file a complaint. So it is necessary to open ‘information Wing’ with one basic grade officer to educate people regarding mode, manner and place of filing a complaint besides providing some elementary knowledge about the conduct of cases in redressal agencies.
7. Publicity by Consumers: The Consumer should not be justified, after he gets compensation. He must publicise among his friends and neighbours and if possible in mass media so that the other sellers are cautioned and consumers are educated. A well informed consumer is the foundation of healthy society.

8. The conscientious consumer has the herculean task of educating other consumers. This may be done through interesting writings, publishing books, monographs, speeches, broadcast programmes (phone-in-programme), TV serials about the exploitation and remedies available. An alert consumer is the need of the hour.

9. Co-operation between Consumer organizations, Social Welfare organization, Women Associations and other Voluntary organizations has major part to play in educating the consumers.

10. Computerization: Today in the era of the information technology, it is necessary to have a faster information processing system capable of providing online information to the consumers at the right time.

11. Training program for the members of the forum should be given to acquaint themselves about the function of the quasi-judicial bodies. This is necessary to equip the members to effectively function in the consumer forum including writing of judgment.

12. Voluntary association of manufacturers/dealers should arrange for “A Customer meet program” at least once in three months. The cable TV network licensing should stress on at least 15 minutes programme on consumer education particularly in local language.

13. The Government should take necessary steps to educate to mass community by producing documentaries and short films. The concept of ‘citizen charters’ may be a useful step in enforcing accountability of
corporate sectors. It needs to be translated into action and there is a need for stimulating public opinion to this end.

14. The Government should extend financial assistance to active consumer protection councils and motivate them to come out with brochures on various mass consumption units to enable common man to have ready information before taking a decision.

15. The Government should provide infrastructure monitoring mechanism and follow-up machinery to check the proper implementation of the act so as to strengthen the consumer redressal system and to cope with pressure of justice for Indian consumer.

16. There is also a need for proactive consumer movement with emphasis on prevention. The consumer movements should be pushed through persuasion and public interest litigations. The consumers themselves have to protect themselves through powerful consumer movement.

To conclude the awareness among the consumers about the consumer rights, existence of consumer forums and the procedure to lodge a complaint with the forum is very low. Therefore a wide publicity about the various malpractices followed by the traders should be given through popular mass media like Television and Newspapers. Besides wide awareness camps are to be conducted by Voluntary Consumer Organisations by giving lot of publicity and they should arrange for “Consumer Week” programme once in 2 or 3 months at the market places and receive the complaints directly from the consumers who have been deceived by the traders on the spot. For this dedicated Government functionaries and affected consumers should come forward to lodge complaints and seek the advice of Consumer Forums. Then only, the slogan that “consumer is the king” can become real. For all these the Government should frame necessary guidelines, rules and regulations and same must be implemented by its machinery, traders and businessman should also realize the responsibility and strive for the better society. Thus, the
manufacturer/trader /dealer, consumer and the Government as a whole with single voice and mind can translate this slogan into reality for achieving healthy business environment for the prosperity of the nation as a whole.

7.4 IMPLICATIONS OF THE FUTURE RESEARCH:

This study will stimulate further research in the field of consumerism. The tentative areas for further research are as follows:

1. Replicating similar studies in other state of the country.

2. Extending the scope of the study into rural and semi urban areas to get their feedback regarding consumer protection Act.

3. Developing other dimension related to the consumer awareness and the machinery involved in the implementation of Consumer Protection Act.

4. A larger collection of data regarding consumers for more accurate results as a part of major research projects.

5. Research in the field of consumer education.