CHAPTER-IX

CONCLUSION, SUGGESTION AND FUTURE PROSPECTS

9.1. CONCLUSION

On the basis of all the facts & figure and in the end of all the study of this research, following salient conclusions are drawn:-

A. REGARDING CONSUMERS INTERALIA:-

(i) We have noticed a vast difference among the consumers with regard to purchasing power, living styles, consumption pattern, educational, cultural and social backgrounds, and also on the basis of segments, urban & rural areas.

(ii) Since the life-style and level & quality of consumption differ significantly, within the group of consumers, due to variance in education and income groups of consumers, as well as, their residential backgrounds they have showed significant differences in choosing the non-durables goods on the basis of price, quality, packaging and weight etc.

(iii) In the case of durable consumer goods, factors like quality, price, guarantee and after-sales-service, carry the same importance for consumers, irrespective of the variations in their educational level, Income level and occupation. However, their residential background (i.e. rural, urban or semi-urban) do have impact on preferences to each of the above factors while purchasing durables.

(iv) It is pertinent to mention here that, other factors do not have much significant impact on the factors effecting the choice of a particular kind of services, irrespective of their background, occupation, education, etc. except income which
plays a vital role & if income, permits, then the consumers of any category do not much differ in making particular choice of the service.

(v) Whenever a consumer becomes dissatisfied and plans to take some action like return of goods, lodging a complaint, filing a suit or stopping the purchases, his/her decisions to go for action differs significantly on the basis of residential background viz Urban, Sami Urban or Rural area, different income levels or different occupations.

The foregoing conclusions may indicate as to what extent the consumers are alert in purchasing the goods and services. It may also be presumed that consumers always attempt to purchase goods/services in such a way, as to offer them best satisfaction and may get the real return of money. But for this process, they are supposed to know the rules and regulations, regarding protection of their rights and maintaining their buying status. We have also tried to have their opinion on this score during the survey interviews conducted for the purpose of this study. Atleast consumers are supposed to know about their rights as pronounced in Consumer Protection Act, 1986 and also to be aware with the agencies set-up for redressal of their grievances. As such, consumers having different status according to background, occupation or education were subject to dichotomous question based on Yes or No with respect to knowledge of consumer’s Right and Awareness and about the ‘Consumers Forums’ operating in that area.

(vi) Since, the knowledge of consumer’s rights, among the consumers, are basically the function of level of education and background of the consumers, there have been significant differences in level of knowledge of rules and regulations according to Urban, Semi-Urban and rural settings and backgrounds as well as according to level of
education. This implies that necessary efforts should be made in rural areas in enlightening the rural consumers, about their rights as enshrined in Consumer Protection Act. At the same time, the level of education of the consumers will have to be raised so that they may easily acquire the knowledge of their rights by going through relevant provisions of Consumer Protection Act, 1986.

(vii) Significantly, knowledge about the rights and nature of occupation are not so highly sensitive to each other, i.e. consumers doing the business least bother about the knowledge of consumer rights.

(viii) More or less the above conclusion have been derived, when we made our endeavour to analyse ‘Consumer Awareness’ in special reference to functioning of District Forum as a Redressal Agency. Here again significant differences have been found in the level of awareness according to background setting (i.e. urban, semi-urban and rural areas) as well as the level of education. This clearly indicates that those consumers who are living in rural areas and/or who are less educated should be made as a target for disseminating and creating awareness about the existence and function of District Forum.

9.2. B. REGARDING CONSUMERS PROTECTION ACT:-

It is the matter of the great satisfaction, that Government of India has shown deep interest with full sense of responsibilities, out come of which, has come into the form of Consumer Protection Act 1986. By enacting, the comprehensive legislation, on consumer affairs, and in consumer welfare, Consumer Protection Act 1986, is not with standing, the existing and prevailing large numbers of Acts, is directly formed and is protecting Consumer’s interest. The salient features in nutshell are reproduced as under:-
(i) this Act seeks to promote as well as protect the various rights/interest, of the consumers, except those who buy goods for resale or for any commercial use.

(ii) The procedure for filing the complainant has been made very simple.

(iii) The Consumer Protection Act 1986 has indicated to provide speedy redressal to the consumer grievances, but it has been observed that redressal agencies, most of the time, fail to deliver speedy justice as in normal condition for original cases. The judgment must be finalized within 90-150 days which is not being followed in practice.

(iv) The lack of infrastructure facilities, shortages of staff, shortage of funds, etc. are creating hindrance and are also main cause for delaying justice.

(v) The working days and working hours of the redressal agencies are not proper and are less than practically what ought to be. It is because of pre occupation of the President and Members and non coordination between President and Members. In case of District Forum, some District Forums are over burdaened with the cases and some District Forums have been assigned a double or triple charge of the other Districts which is also a main factor for the reduction of days & hours of sitting.

(vi) Because of the constraints mentioned above, at the consumer redressal agency, the purpose of speedy justice, has been forfeited and they are working like a Civil Court, which are against the aims & objects of the Consumer Protection Act 1986.

(vii) The scope of this Act is very wide as it covers all the private or public sectors.

(viii) The provisions of this Act, are compensatory in nature. It is not derogative to any other prevailing Act/Law.
(ix) This Act increases the feeling of responsibilities of the suppliers/producers and reduces the risk of faulty goods and services.

(x) This Act includes services of every person except the personal services, like that of the personal servant to his master.

(xi) This Act has become successful upto some extent in the matters of deceptive and cheating trade activities of the market and the exploitation of the consumer, but it is only initiative and still mile aheads to go.

(xii) This Act has made aware a numbers of consumers about their rights.

(xiii) This Act has played an important role to generate voluntary organizations in the society at large numbers & are now playing important role in consumers affairs.

(xiv) This Act has created turmoil the society and has filled up a sense of fairness & responsibility amongst the traders, manufacturers and retailers against malpractises and has created a sense of confidence among the consumers.

9.3. C. REGARDING CONSUMER FORUMS:

Under provisions of Consumer Protection Act, three tier systems of consumer disputes redressal agencies have been established namely (i) District Forum (ii) State Commission (iii) National Commission.

While these forums and commission have been empowered and their powers and system have been defined but during this research study myself reached on following conclusion regarding consumer forums, which are narrated as under:-

(i) That the forums are not able to perform their activities in full manners because of lack of infrastructure facilities staff, fund etc.
(ii) The consumer forums (Consumer disputes redressal agencies) who work on the principles of natural justice but on one or the other pretext, they some time ignore the principles of natural justice and go in the technicalities of the case and provide date & date which is not desirable.

(iii) The Memberes of the consumer forum are often reluctant to participate whole heartedly in the cases because of non coordination between him and President. This is mainly because of the difference in the status, study level and position of the Member & President.

(iv) The salary and honorarium provided to the Members are much less in comparision to the President, hence the Members do not participate with the whole hearted devotion and remains involved in their other social activities.

(v) The nos of sittings of benches are very less in comparision to, what is ought to be. It creates problems to the consumers and consequently delays the justice.

(vi) Earlier much of the staff had been found on deputation in various forums all over the country but now these are being minimized, which is a signal for improvement in working, because of availability of regular staff.

(vi) The recruitment of the staff is also a problem in consumer forum, because the forum have been not given powers to recruit the staff under them and a committee has been constituted which consists of the Secretary (Law), Member Secretary (food and Civil Supply) and the President of the State Commission. Because of these three number officers belong to different departments, they hardly get time to meet for recruitment of the staff and that's why much delay occurs for the process of recruitment of the staff.

(viii) Interference of redtapism and bureaucratic environment also create problems for providing infrastructure facilities,
fund & staff etc. to consumer forum (CDRA) (Consumer disputes redressal agencies) because of factors mentioned earlier.

(ix) The consumer forums are taking much time than of prescribed normal time, for giving judgment, which is troublesome factor for consumers, who want early relief which is the true sense of establishment of consumer forums.

(x) As per Act, the consumer can plead his case before the consumer forum himself, or at his own, but due to various interests, the number of advocates have increased in consumer forums, which are depriving the concept of consumer forum of pleading his/her case at his/her own level.

The CDRA has been made very simple so that a less educated and poor person can also file the complaint but during research study it has been found that in most of the cases, it is not happening and consumers are bound to take the help of the advocates.

(xii) The lacuna of the consumer forum (CDRA) is some time, that a member appointed is not up to the standard and he has been appointed on the basis of his relations with highups/political parties and/or otherwise, hence he is unable to express his own views and he remains dependent on the President of the forum, which is also a stigma on the part of consumer forum.

(xiii) The Consumer disputes redressal agencies will entertain the complaint in the Hindi, & in English, or in local language, but the most of the consumer forums in India are not entertaining this practice, which is a problematic matter for the poor/less educated consumer in other state.
SUGGESTIONS

The main findings and conclusions based on this research study have been presented in the preceding paragraphs. It is observed from these conclusions that the protection of consumer’s interest, despite the enactment of specific Consumer Protection Act 1986 has not been fully ensured.

It is mainly because of the lack of knowledge and awareness among the consumers, particularly in rural areas. Such knowledge of consumers is found to be poor with respect to quality, measures, weights, price, after-sales-service etc., relating to product and services. It is painful to note that even after the lapses of 50 years of independence, large number of consumers are lacking in education, regarding consumer affairs and are ignorant about the provisions of the Consumer Protection Act. Knowledge of the consumers is also deficient with respect to the legal provisions, redressal agencies, procedures for lodging the complaint etc. As such the researcher has his suggestions encompassing all these areas of the Consumer’s Protection & of Consumer’s interest etc. The suggestions are offered as under:

**Regarding Consumer’s Education & Awareness:**

(i) Consumer education must be given on a wide scale to enable the buyers to purchase goods which maximise their satisfaction with minimum cost and provide real value of the money. Consumer education should deal with:

(a) quality;
(b) measurement;
(c) functions of products/services and knowledge of:
   (i) consumer rights;
   (ii) redressal agency;
   (iii) cost benefit analysis.
(ii) The consumers who are living in rural areas and/or less educated should be made as a target for spreading over and creating awareness about consumer’s rights and the existence and function of District Forum.

(iii) The knowledge of consumers about the redressal agencies should be increased through wide advertisements network, Print and electronic media and through Panchayat and likewise agencies at rural level etc.

(iv) The Government should encourage the educational institutions to develop the awareness about consumer’s right and methods of protection to those rights, among various segments of society at large and students in particular.

9.4. **Regarding Enforcement related to Act & Forum:-**

(i) Consumer Protection Act should be implemented more effectively, efficiently ad honestly to deliver the maximum relief to the consumers.

(ii) All laws and legislations for the protection of consumer’s interest should be brought & published together in a single publication and in different regional languages to make, the regional people aware regarding the Act.

(iii) The present practice of recruiting personal from the department of civil supplies to the forum on temporary allotment/deputation basis should be replaced by a cadre of personal, who will permanently be the members of District Forum. This will give them a sense of belongingness and familiarity to the Forum and dedication and also make them accountable to the redressal agencies for their performance and for future prospects.

(iv) In order to solve the problems, relating to want of quorum, it is suggested that only the reasonable persons with due sense of commitment and involvement should be appointed as member of the Forum.
(v) Sometimes, the hearing of the cases is delayed due to absence of defendants, before the redressal agencies. As such redressal agencies must be empowered to issue non-bailable warrants to the defaulting defendants.

9.5. **Regarding Producers and Distributors:**

(i) Each and every shopkeeper should prominently write or display the fair price list of goods alongwith the jurisdiction of its district forum, at a prominent place of the shop.

(ii) The names of the offenders of law should be published in the government records or circulated through mass media to prevent future offences.

(iii) The legal formalities should be reduced to the minimum in order to attract the common man.

(iv) The time taken by the different agencies in settlement of cases should be reduced to the minimum possible frame work of 90-150 days.

(v) Standardisation for products is a must, to safeguard consumer’s interest from exploitation. Thus the scope of ISI mark, AGMARK and other standards like ISO must be widened, so as to cover all the products. Strict penalties must be enforced on companies and distributors selling non-standardised products.

(vi) Sales promotion by offering gifts and prizes may be undertaken by concerned agencies but this activity in no way should effect the quality of the product(s).

(vii) Consumer markets should be encouraged and mobilised where the consumers can have required product at reasonable prices. It is needless to say that such a policy should not compromise with the desired quality of the product(s).

(viii) There should be uniform legal policy for clearance sale at reduced prices by consumer stores only.
(ix) The Companies/Firms, whether, they are small or large should establish a consumer grievance cell either as parttime or as full time basis for the disposal of complaints received from aggrieved consumers, and a wide publicity should be made to this effect.

(x) Use of trade mark must be made compulsory to prevent malpractices.

(xi) There is agitative need for development of a consumer movement at different levels, which in turn, thereof will force the concerned manufacturer/seller or other providers of goods and services, not to provide subquality or inferior goods or services to the society. An effective consumer movement can become a detere for possible offenders. Thus it will Act as a preventive measure.

Legislations and government agencies are not a total answer to consumer complaints in the field of business. Legislation helps to know the nature of dishonesty. Total elimination of dishonesty is impossible, so long as there are people, who are bent upon breaking the law, for their selfishness. They are always in search of loopholes in the law so that they can easily exploit the consumers without breaking the law. Unless & until this tendency is changed the total attitude of the society (i.e. Producers/Traders/Service Provider, Private or Public Sector Undertakings etc.) is changed the dream of real consumer protection welfare can not come into true. For making this dream of consumers into reality we will have to see & behave the consumers as per the well known views of Gandhi ji which is reproduced as under & to make this behavior true & practical in real sense: - “A customer is the most important visitor on our premises, he is not dependent on us, we are dependent on him. He is not an outsider on our work, he is the purpose of it. He
is not an outsider on our business, he is a part of it. We are not doing him a favour by serving him, he is doing us a favour by giving us an opportunity to do so”.

96. Innovative courses, Refresher/Orientation courses should be designed afresh:-

Since consumer protection is relatively a new area, innovative courses like Diploma/Certificate course in consumer protection, PG course/LL.M. in consumer law and education can be designed so that a sufficient skilled manpower is available to the country for future.

For the existing staff, particularly for the judges, some refersher/orientation courses may be started at State capitals through some suitable agency like Officers Training Station/Institute etc.

Circulation of information about District Forum:-

The most of the people and consumers are not aware with the location & address of the District Forum. Oftenly the address & location of District Forum is changed also due various reasons. Besides this the People/Consumer of rural/semi urban areas are also untouched with the address & location of consumer forum. Hence it is essential that the circulation about the location & address of the District Forum on regular basis be made for information of public/consumers, through various agencies advertisements & media.

9.9. Setting up of District Consumer Information Centre (DCIC):-

The District Consumer Information Centres may be launched & setup at District level to facilitate the Consumers & People. The centre will spreadover the object of consumer protection & will act for welfare of consumers and will function as counselling and guidance centres to facilitate
redressal of consumer grievances and will work to promote the consumer awareness for the welfare of consumers.

9.9. To Encourage Struggle of Consumer movement:-
It is the need of time that struggle of consumer movement be encouraged. This may be initiated by voluntary organisations by boycotting the goods which are defective and bad in quality by putting confrontation and resistance. The women organizations may be more active and effective in this sphere.

New Technology, improvements and encouragement scheme etc:-

(1) Working group to suggest amendment of improvements in certain latest areas:-

The working group is apex body in the matter of consumer affairs as envisaged under the Consumer Protection Act 1986. It has constituted number of working groups to suggest amendment in the Act & methods from time to time, thereby a lot of problems of consumers could be improved. Some of the important suggestions, suggested by working group are narrated as under:-

(i) To chart out the details of "Citizens Charter" to be conferred on those establishments in the Public Utility Services, which satisfy certain norms;

(ii) To work out details of interaction between consumer and industry;

(iii) To suggest various schemes and projects for which the consumer Welfare Fund may be utilized;

(iv) To set up a Public Utility Commission to regulate the functions of monopolistic public utilities like telecommunications, liquified petroleum gas, banking, insurance, road transport, electricity and irrigation etc.
(v) To prepare perspective plan for consumer protection in which separate legislation for the benefit of consumer is enacted.
(vi) To set up a National Institute of Consumer Affairs to promote consumer protection activities in the country.

(2). **Awards, Prizes, encouragements programmes and Certification schemes for excellence etc.:-**

The country has introduced awards, schemes for Certification and excellence for the encouragement of Consumer Protection and welfare which are as under:-

**(A) Citizen Charter – awarded for excellence:**

The Central Consumer Protection Council which is also an apex body in the case of consumer affairs in its meeting held on 25 June 1994 at New Delhi, mooted a citizen charter for rise of the standard of public utility services. To begin with the charter, it has been is proposed to cover medical services including private hospital and nursing home, which has been covered already The concept to citizen-charter is very popular in European countries. The citizen’s charter will be granted to the establishments which satisfy certain norms for various fields. For example, in Health Services, norms are as under:

(a) Limits of fees to be charged, be fixed;
(b) Publicity is made for concessions being provided to lower income group, by nursing homes which have obtained land at concessionals rates on the condition, that charitable services will be provided to the poor persons.
(c) Assessment of personal medical data and description of treatment be made.

These are the some of norms of the charitable hospitals/nursing homes

The establishment which feels that it has achieved “Excellence” and has come up to the norms prescribed under
charter, may apply for citizen-charter. The citizen charter has certification market of “Excellence” or “Standard” which the organization has achieved.

(B) National Youth Awarded on Consumer protection: -
To involve youth of the country in Consumer Protection Programme, the Government of India has instituted an annual National Youth Award on Consumer Protection, under this programme and scheme, three awards consisting of prize money of Rs.20,000/=, 15,000/= and 10,000/= along with certificates, are being provided to encourage voluntary Organizations/Associations.

Apart from this Ministry of Civil Supplies, Consumer affairs & Public Distribution, Government of India, itself has also been conferring awards for individuals as well as for voluntary consumer organization in recognition of their contribution of campaigning the case of consumers. Such awards carry prizes of money of Rs.50000/=, 40000/=, and Rs 30000/= along with certificates.

(C) Postal Competition for creation of awareness:-

The Ministry of Civil Supplies, Consumer Affairs & Public Distribution, Government of India, has started organizing the poster competition since 1992, thereby brought an opportunity to individuals to express creative talents to further make awareness regarding the consumer protection. The topics included for poster competitions are as follows:-

(i) Consumer must exercise their rights, these rights are - right to safety, right to be informed, right to choose, right to be heard, to seek redressal and right to consumer protection.

(ii) Be and alert consumer:

Before purchasing consumer must insist on getting full information on the quality, quantity standard, prize etc. of the goods or services. These will insure those better purchase.
(iii) **Must file complaint for the redressal:**

One must file complaint for the redressal of one's genuine grievances. The complaint may be of small value, but it is important for the society as a whole.

(iv) **Consumer must be quality conscious:**

Always the consumer must be quality conscious.

This is the only salient way to eradicate the problems of adulteration, sub standard and inferior goods.

(v) **Advertisement often exaggerate:**

The consumer must be aware that oftenly the advertisements remain exaggerated, hence consumers should not rely on these advertisement, unless they properly confirm it.
INTERACTION OF INDUSTRY CONSUMER & TECHNOLOGY CENTRE

Knowledge -- Technology -- Market

Industry

University -- Consumer

Technology Centre

Figure - 10
9.8.3 Scientific Development in Case of Consumer Protection:

On 15 March 2005 in New Delhi, voluntary organization viz National Coordination Council introduced – “Consumer on line resource and empowerment Centre. It will provide on line information for consumer information centre, District headquarter, voluntary organization, producers, manufacturer traders advocates, law students and different public sector undertakings, department, etc. This has got Toll Free No. 1600-1100-4000.

Through this centre, source of National Information, on line data base/portal news services, district information centres, and Government and public sector undertakings will interact in between on the services of each other which may be obtained in connection with the consumer welfare. This centre will provide the information under one roof that is under ‘Single Window’ system and will help in solving the problems of consumers.

The new concept of technology centre:

Concept of proposed new technology centre is to provide an institutionalized service to the consumers. Its objective will be to serve the consumers in true sense towards meeting the educational need & awareness mentioned earlier. Following functions and areas are identified from consumers point of view, at large which a technology centre may address:-

(i) It will have a series of temporary displays with contents changing every quarter. The display will be round the year process. The display will consist of 3-d working models, reels, animated exhibits, audio-visual materials, printed literatures, etc.

(ii) It will organize short term programmes on skill oriented courses.
(iii) It will be a forum where the consumer has an easy approach to scientific and reliable information, free from marketing bias on various technological developments & products in the Indian market.

(iv) The Technology Centre will create opportunities for consumers to meet and interact with technical experts for enhancing their understandings of underlying scientific/technology principles.

(v) It will offer services to consumer in terms of specific queries on scientific/technical aspects of product. The Technology centre will not act as mouth piece to any particular brand of technology.

The preliminary list of areas of consumer interest have been made on the basis of four criterias:-

(i) High cost product where the consumer must be doubly sure of what he is buying;

(ii) Health related products where there is a risk to health, if an improper choice is made;

(iii) Where the efficiency of person as working person can suffer, if he is not well conversant with certain technological changes e.g. office automation etc;

(iv) Various services offered by the service industry, where the tangibles are intricately packaged into a composite one;

**The areas are:**

1. Domestic appliances-washing machine, Microphone, domestic security systems etc;
2. Automobile and accessories;
3. Computer;
4. Communication Technology – Fax, Email etc;
5. Banking system;
6. Capital Market;
7. Medicine and medical appliances;
(8) Office automation – Photocopiers, DTP, PC etc;
(9) Precessed food;
(10) Service Industry (Travel, Tourism, Health, Insurance, Training etc.);

The technology centre will, thus cater to all age groups, irrespective of the level of their educational attainment, with the objective of facilitating technology diffusion. It will also address the issue of cultural barriers/obstructions which delay the technology diffusion process.

Lastly, the Technology Centre may operate on the basis of memberships on a continuing basis through subscription or may stand alone to provide service on payment.

9.10. EMERGING SCENARIO OF 21ST CENTURY, FUTURE PLANNING & PROGRAMMES REGARDING CONSUMER AFFAIRS:

The importance of consumer protection has much increased, due to the changing role of the state as the ‘Protector’ due to the logic, that states and its sub-system must serve the people. It would work like welfare state for the satisfaction of the consumers & will generate confidence which will lead to credibility and the legitimacy of the correct system. In addition to this, due to growing world economy and international character, many business practices have contributed to the development, bye & large for universal need of consumer protection. Consumer Protection laws and policies can no longer be viewed solely in national terms. Now it has become international character, therefore should be seen as an essential part of economic and social policy, this can lead to vital and concrete benefits to governments and also to the welfare of their citizens.
1. Consumer Protection will be more relevant in future i.e. in 21st Century:-

A number of factors have led legislation in many countries, specially since the early 1960s, to recognize the need to evolve effective measures for consumer protection. It is pertinent to mention some of the latest and important factors which are as follows:-

(i) Rapidly increasing variety of goods and services due to modern technology;
(ii) Growing size and complexity of production and distribution system;
(iii) High level of sophistication in marketing, selling practices, advertising and the other forms of sales promotion;
(iv) Gap in personal relationship of buyer/seller as result of large scale production, mass-marketing method and consumer’s much increased mobility, increasing complex & detailed terms and condition on which goods and services are sold or hired.

The Consumers Movement will ultimately be related & Upgrade the Quality of Life in 21st Century:-

Though the consumers movement has its origin, in the increasing organized reaction of consumers exploitation etc. It’s ultimate aim is ensuring complete safety to consumers against dangers and exploitation. It is worth mentioning that the scope of consumerism is not limited to consumer goods only, it is not limited to simply getting a fair value of the money spent, but is also concerned with quality of life, as a whole. It is an opportunity, not a threat, to those who have ability and willingness to respond to consumer’s needs, they i.e. producers/manufacturers/traders are able to recoge it.
3. Environmental Friendly Products only will Sustain in 21st century:-

It is a clear cut observation that in future, in 21st Century the Environmental Friendly Products will prolong, because the environment is going to play vital role in 21st Century, keeping in view Ministry of Environment and Forest, has introduced the 'Ecomark' scheme. To begin with, it has included consumer items like soap, shampoo, lipstick, powder and other cosmetic goods, etc.

To begin with, only those products have been included for which, the standard are already available with the Bureau of Indian Standards (BIS). The BIS assesses and certifies the products and draws up a contract with the manufacturers, allowing the use of label, on payment of a fee. The Bureau of Indian Standard (BIS) has authority to inspect and take sample of analysis of any material to see whether the product confirm to the contract. The label is awarded for a minimum period of one year and is further forwarded annually. The BIS is empowered to withdraw license if they find misleading information.

9.11. :-Economic Liberation and Consumer Protection in the 21st Century:-

Literary meaning of liberal are, to be generous, open-minded, unprejudiced, debureaucratised and all this in a transparent and accountable manner. The term “Economic Liberalisation”, usually relates to the relaxation of controls an regulations which govern economic activities, in order that the growth, efficiency and resource allocation, within the economy may grow & improve in response to market forces of demand and supply.
Indian scenario:-

The present phase of liberalization in India does not mark an ideological division but can be looked upon as an evolutionary movement. It is bye and large, agreed upon, that over the years, Indian economy has become highly protective, leading to a high productivity and high cost structure. The government has also widened its scope and has been participating even in activities where private initiative efforts may be more productive and useful. It has been, therefore necessary, to redefine the scope of government & to open the economy for both the internal and external market competition. The fundamental objective of economic reform, is to bring rapid and sustained improvement in the quality of life and standard of the people in India. The liberalization policy promulgated in 1991, marked the beginning of new era for Indian economy. It is necessary to, fundamentally, alter the working conditions for all the 3 pillars ie the Government, The industry and the consumers at large. To shift from controlled market to free market has drawn the attention of many Indian residents and foreigners to operate in a highly competitive market. Indian market is being filled with technological products and services with different foreign brands. The trend has already started & progressing. The foreign market mainly China products have given a challenge to Indian market.

The role at the Government in this connection is also an important issue. For liberalization policy to succeed, how to prepare the Indian consumer to operate in the changed environment and circumstance, is an important issue not properly taken care so far. However the customers are already prepared and playing their role in the new economy. It is desirable that customer be prepared to educate, so that he is not overwhelmed, and is able to take decisions as a consumer.
Changing Scenario:-

By minimizing the barriers to trade, the liberalizing economy exposes the consumers to the world market. It provided an easy assessment to the world’s products and service. From the point of consumer’s point of view, following changes are visualized for the ensuing 21st Century:-

(i) Consumer has been shifted from seller’s market to buyer’s market;
(ii) Earlier inexperienced ranges of brands of products/services were available;
(iii) Has entered into the market at cheaper rate;
(iv) Technical specifications of technologically complexed products/services are easily available;
(v) The marketing, sales and financing scheme are very liberal. The finance is easily available;
(vi) The products/services are becoming highly specific to the end user;
(vii) Due to competition in the market, due to globalization/liberalization, the new products with more advantages, are being launched at cheaper rate & terms & conditions.
(viii) The Banking, Insurance, Airways sectors etc. are launching more & more advantageous products/services at cheaper rate;

However the Indian consumers, specially in rural areas, will take some time to get acquainted with these changes, but they must be educated/trained for same.

Proposals and Agenda for new emerging era:
The following proposals & Agenda of educational needs, are prescribed for the Indian Consumes for the new emerging era of liberalization:-
(a) **Sensitivity:**

To bring out the range of technological products/services for a given function;

(b) **Decision Making:**

How to match the user's need with the products available to choose the brand;

(c) **Choice of a package:**

How to decide the mode of buying, supplier, financier, delivery, mechanism, warranty, after sales service, commissioning, mode of payment, ownership conditions, etc;

(d) **Knowledge of Science and Technological Principles:**

To be the effective user of technology & knowing capabilities of technology;

(e) **Knowing the limits of technology:**

Adopting technology and innovation for new purpose, being acquainted for use of technology;

(f) **Discard to Decision:**

It is only adoptable when consumer has abilities to understanding obsolescence and the necessity to upgrade.

Under traditional economy, Indian consumer a customed to function in seller's market, with liberalization taking place, they have been shifted to buyer's market. This study has argued for a need of education inputs for the consumers through various means and technological changes.
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QUESTIONNAIRE REGARDING CONSUMER
(To be filled by the Investigator)

1. Name of Consumer :

2. Age (Years) : (18-25)(25-40)(above 40)

3. Background : Urban/Rural/SemiUrban

4. Education : Matri./Grad/PG. & Prof.


6. Income per month :

7. Items purchased frequently :
   Consumerable Durable Service
   a. a. a.
   b. b. b.
   c. c. c.
   d. d. d.

8. Items purchased infrequently :
   Consumerable Durable Service
   a. a. a.
   b. b. b.
   c. c. c.
   d. d. d.

9. Do you know about your rights : Yes/No

10. If yes, How many :

11. Which factors do you consider most at the time of purchase of non-durable goods?
   a. Price
   b. Quality
   c. Weight
d. Packaging

12. Which factors do you consider most at the time of purchase durable goods
   a. Quality
   b. Price
   c. Guarantee
   d. After sales services.

13. Which factors do you consider most at the time of availing services?
   a. Quality
   b. Quickness
   c. Timeliness
   d. Regularity

14. In case of dissatisfaction what actions are taken by you?
   a. Lodge a complaint
   b. Return the goods
   c. Stop of purchase.
   d. File a suit in the Consumer Forum

15. Do you know about District Forum? : Yes/No

16. If yes, what is the period of knowing :

17. Do you know the procedure to file a complain/suit in District Forum : Yes/No

18. Have you ever filed any complain/suit in District
QUESTIONNAIRE REGARDING CONSUMER
(To be filled by the Investigator)

1. Name of District Forum :

2. Address of the Forum : .........................

3. Forum Established on : .........................

4. Number of cases filed
   upto 2007 : .................................

5. Number of cases
   decided up to 2007 : ..........................

6. Number of cases
   dismissed up to 2007 : ........................

7. Number of cases filed
   and decided regarding
   complaints of products : ........................

8. Number of cases filed
   and decided regarding
   complaints of
   financial – services : ..........................

9. Number of cases filled
   and decided regarding
   complaints of other non
   financial services availed : ........................

10. Average number of cases
decided per month

11. Number of cases filed
   by the consumer
   themselves

12. Number of cases filed
   by the lawyers/voluntary
   Organization of the
   Consumers.

13. Any consumer movement:
   for arousing interest in
   District Varanasi

14. Step taken by the
   District Forum to develop
   its awareness

15. If yes, who filed the suit: Yourself/Lawyer/
    VoluntaryOrganiz.

16. How much time was
    taken by the Forum
    to decide the case?

17. Any suggestion regarding
    the execution of Consumer
    Protection Act

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