CHAPTER 6 : SUMMARY AND CONCLUSIONS

6.1:1 Introduction

The objective of this research is to understand the awareness of ‘The Consumer Protection Act’ and its effective execution to uphold the rights of the consumers amongst the graduate educated masses.

Every human being is a ‘Consumer’. The consumer impacts and in turn is impacted by every economic decision whether taken by an individual or a group of people. The consumer is representative in every section of society with no distinction of class, caste, sex, profession, business, service… et al.

The term consumer is an inclusive definition “Since for a living we provide our, services, our entrepreneur skills, to generate products, services that have economic value i.e. demand. This results in generation of revenue resources for ourselves, improves our economic ability to place demand for goods & services that have potential to improve our life style. This ultimately results to ‘Consumerism’.

Increase in consumer goods accompanied by rising incomes has accelerated consumerism and resulted in the need for consumer organizations to analyse the products and services and challenge rouge businessmen.

Philip Kotler defines, consumerism as “a social movement seeking to augment the rights and power of the buyers in relation to sellers”

Consumerism is a universal phenomena and our interdependence on different sections of the populous has made the consumer more vulnerable. Scrupulous businessmen have realized that the affluent community are easy preys to marketing their products/services.

63. Ibid. 2
Consumerism has its critics who specifically pin point the ills of a consumerist society that cancerously spread, Social stratification, creating cultural hegemony and thereby a conducive environment to exploit consumers through a divisive brand marketing.

The rise of capitalism and free competitions has impacted the consumer, as shortage of goods and services has created a valley of opportunity for the scrupulous business men wanting to make super profits at consumers cost.

The consumer finds himself a victim of unfair trade practices; be it adulteration of goods, use of technical jargons, false advertising, warranty in place of guarantee, deficiency in services etc... He is exploited as he is vulnerable due to lack of awareness, process, procedure that could be due to literacy levels or indifference. The nation’s progress is parametred on the basis of the extent in the true sense the protection that the consumer receives.

The Consumer Protection Act, 1986 is an important piece of legislation enacted to provide effective safeguards to consumers against various types of exploitations and unfair dealings that relies on mainly compensatory rather than a punitive or preventive approach. The consumer protection act has developed a well placed organizational setup both at the central, state level and district level for the redressal of consumer grievances and promotion of standard of goods and services etc... and for expediting an ‘inexpensive settlement’ of consumer disputes.

To spread consumer awareness the government has established consumer protection council. Their success depends on consumer level vigilance about their rights and responsibilities.

An average Indian consumer is noted for his patience and tolerance. Perhaps because of these two traditional traits, he considers the receipt of defective goods and services as an act of fate or unfavorable planetary position in his horoscope. Very often he is exploited, put to avoidable inconveniences and suffers financial loss. It is rather paradoxical that the customer is advertised as the "king" by the seller and service provider; but in actual practice treated as a slave or servant.
6.1.2: Introduction to the Act:

The Consumer Protection Act 1986 is a social welfare legislation, enacted as a result of the intensive consumer movement rallies in an ever-changing environment where the populous is bombarded with media coverage both print & visual about the shortcomings on the part of the suppliers, distributors & all those who form the chain in the channel of distribution providing tangible & intangible goods & services.

The act promotes & protects the rights & interest of consumers through quasi judicial machinery to unburden the established courts by setting up centers at district, state & central levels. These quasi judicial bodies empowered to give relief specific in nature & to impose penalties for non compliance of the orders issued by such bodies. The purpose being to provide simple & speedy redressal of consumer disputes, with its intent being to prevent the exploitation of the consumers.

6.1.3: Empirical studies conducted:

Important studies have already been undertaken and investigated by different researchers. The implications of the research carried out on issues concerning Consumer Protection Act, have been reviewed, in order to assess their success and to bring about amendments. Corrections & rectifications for failure in its method or technique of implementation and identify new areas to strengthen and effectively reorganize the executive structure for its effective implementation.

Goyal et al, (2013)* has detailed the duty of business towards consumers, through human values & codes of trade practices encompassed by the ancient Indian literature. Hilton, (2009)* cites events in the eighteenth century how the consumer protested against the abuses of the market by offering alternative moral economics promoting fair and honest trade. It highlights the need for the consumer to be participative. Harding et al, (2008).* It emphasizes the need for a public law discloser on basic right protection in the commercial law context

*64. Ibid 35; *65. Ibid 36; *66.Ibid 39
of economic policy, business activities and corporate behavior. Kaptan, (2004)*67 this is a monograph on rural Consumers, highlighting the changing pattern of the rural economy. Kishtwaria et al, (2004)*68 highlights that the main source of information regarding consumer organizations and legislation for the male was the print media and for females it was friends and neighbours. The survey highlighted that only 48% of males and 20% females were aware of consumer forums and courts. Kamdar, (2003)*69 It highlights the pitiable state of the consumer Dispute Redressal Commission in terms of infrastructure and manpower drawn from government departments. It lists the efforts of the commission on limiting the opposite party to file its reply within 30 to 45 days and levying a fine for failure, permitting only one adjournment, with an average of 25 sittings to conclusively arrive at a verdict. Giram, (2003)*70 makes an elaborate attempt to analyze the problems of consumer dissatisfaction by quoting cases and its results. Srinivasan, 1999*71 cites services not charged (free) will not come under the Act and for such cases the government has developed the concept of “Citizen Charter”, the flaws in implementation of the Citizen Charter and the fixing of accountability. Prabhat, (1998)*72 deals with the consumption behavior of urban consumers in India, covering 1) Consumption patterns, 2) income-consumption relationships and 3) the projection of consumption. Foxall, (1983)*73 determines consumer’s choice is influenced by their psychological processes. Chadha R, (1995)*74 The book highlights through its survey about the urban Indian woman who is the primary decision maker for consumer products. Authur Best’s, when Consumer Complain, (1988)*75 this book draws out the scope of consumer complaints in three stages that is; a) Perception of the problem, b) Voicing of the complaint and c) Resolution of the complaint. Gurbax Singh’s, Law of Consumer Protection, (1989)*76 traces the problem of consumer protection and controversies created by judicial decisions on issues like services rendered free of charge, services under contract and the dissection of the term commercial purpose. His emphasis on consumer representation, consumer education, consumer boycotts, lobbying and international co-ordination as non-legal measures is appreciable.

*67.Ibid 41; *68. Ibid 42; *69. Ibid 43; *70. Ibid 44; *71. Ibid 47; *72. Ibid 48; *73. Ibid 49; *74.Ibid 50; *75. Ibid 52; *76. Ibid 53.
Gurjeet Singh*77; This article gives a peep into the problem of consumer protection in India with a historical perspective. Panda et al, (2009)*78 cites that the senior citizen is the most vulnerable and are victims of frauds, deception, cheating, and unfair trade practices because of declining health, social isolation and lack of knowledge. He phrases them as “Hapless Consumers” at risk in place of “Consumer the king”. Pati*79; cites problems encountered by consumers which occur at the post implementation period of the order/decrees of the redressal foras. Rajendra Kumar Nayak,*80; The author is critical of the Indian Consumer and holds them responsible for their exploitation due to their attitude of indifference. He proposes in his study the establishment of an ombudsman for consumers and the establishment of a separate ministry of consumer affairs. ASSOCHAM Monographs (1990)*81 The review has established a very low level of consumer awareness in India. Bhutani, (1991)*82 His study on consumer awareness with special reference to services in textile starkly shows only 2% respondents aware of the District forum for consumer redressal.

6.1.4: STATEMENT OF THE PROBLEM

The Consumer Protection Act, 1986, Amendment 2002 is a strong piece of legislation for consumers. Evidence of research in a very comprehensive way seems lacking. Literature seems to revolve on the structured organizational working mechanism for the Consumer Protection Act implementation and the loopholes that need to be plugged. Research on awareness seems to be multifold by most researchers, some focusing on geographic area, some on age groups et al. the field that remains largely unexplored is the need to study the awareness of a given class of people that has achieved the highest level of education that is graduation in the Indian context and exploring further based on their professional qualification skills and service that they provide their awareness and willingness to enforce their rights as enshrined in the Consumer Protection Act.

The objective being that the graduate educated masses come from various fields i.e. advocates that provide legal service, doctors that provide

*77. Ibid 54; *78. Ibid 37; *79. Ibid 45; *80. Ibid 55; *81. Ibid 56; * 82. Ibid 57
medical services, teachers that provide educational services, engineers involved with infrastructure and machine building, chartered accountants providing financial tax services, graduate bankers providing banking services and home makers that provide service to families.

Each of these educated masses find themselves performing dual roles one of producer of goods and services and the other of a consumer. Having knowledge of their individual professions, their awareness is sought to be gauged and their willingness to use the Consumer Protection Act as a tool to redress their grievance is sought to be monitored.

The objective behind this research is ultimately to understand the area that needs to be strengthened that will make the Consumer Protection Act an effective tool if awareness and willingness can be made to complement each other.

The Consumer Protection Act being an excellent piece of legislation appears ineffective mainly due to its lack of use that is due to lack of awareness which is a consequence of illiteracy. This lack of awareness results into the consumer being directionless as to the path he needs to undertake to pursue if in case he is cheated, provided he knows that he has been cheated. It reinforces the need to educate the consumers by bringing about awareness and building up their attitude towards being willing to enforce their due rights.

Growth in economy has resulted in increase in the purchasing power of the middle class section. “The literate graduate class” which is the largest segment of the consumerist population. This has necessitated the study of awareness about the CPA amongst this class.

6.1.5: CONCLUDING REMARKS TO THE INTRODUCTION

The rural illiterate folk continue with the old belief that the justice will prevail with a great sense of religiosity since they relentlessly pursue the case transferred & transformed from one generation to another even at the cost of
selling / disposing the meager wealth that they possess in the pursuit of getting justice even though it is delayed.

On the other hand we have the intelligentsia who do not act in consortium in the spirit of the law; possibly being wise by getting things repaired incurring additional cost. Deficient services being reapplied & paid & obligating the providers of goods and services to do the same may be due to the fast paced life in the city, lack of time, burdensome responsibilities, work culture, income level accessibility etc….

6.2 Historical Perspective

6.2.1 India Perspective:

Consumer movement or consumerism has been a sustained effort of the past civilization which continues in the present 21st Century. The consumer movement has been working relentlessly to position the customer in a strong bargaining position. In the past few centuries the religious heads or states dominated; having a major stake and say in regulating the affairs of the market with the central character the consumer lost out of sight. A fair price was of prime concerns in the past centuries to help consumers.

The Tudor dynasty brought about regulations in conduct in the medieval markets. To prevent monopolistic tendencies legislations were enacted to protect the consumer. The 19th century observed price controls to regulate prices, in the 21st century it revolves along a political agenda to heighten consumer conscience against rouge businessmen.

6.2.2 International Perspective:

Consumer Protection per se in the USA has been responses to crisis that have witnessed public outrage, in the form of specific legal responses also nicknamed waves. In Japan rapid Industrial development supplemented by high economic growth, hurt consumers due to defective products. It
revolutionized the consumer by his awareness in product safety. The 1990s and onwards saw the establishment of the Product Liability Act and Consumer Contract Act. The consumer movement in the **European Union (EU)** is replicate as in the United States of America. **South Africa** emulates the first world countries and aligns with the United Nations and the European Union guidelines on Consumer protection by codifying a common law for consumer rights. In **China** the consumer Protection Law was adopted in 1993 to protect the legitimate interest and rights of consumers. Globalization has enforced the need for the consumer Movement to be adopted as a World Wide Movement. **The International Organisation of consumer Union (IOCU)** advocates the interest of consumers at the international level. The guidelines issued by the United Nations have evolved from the Consumer Protection Code. A set of general guidelines for consumer protection was adopted unanimously by the United Nations General Assembly on the 9th of April, 1985. This is a major initiative by all countries for the development of consumer policy. These guidelines are termed as a “Charter of Human Rights”.

### 6.3.1: OBJECTIVES OF THE STUDY

- To study the importance of the Consumer Protection Act and its effective execution to uphold the rights of the consumer.
- To understand the ineffectiveness of the Consumer Protection Act.
- To understand the most likely amendments and measures to arrest the violations.
- To study the relationship between various professional classes and their awareness of consumer rights as enshrined in the Consumer Protection Act.
- To study the relationship between various professional classes and their willingness to execute their consumer rights if and when required.
6.3.2: UTILITY OF THE RESEARCH

- To check if there is any correlation between the type of profession, their awareness & willingness to implement the consumer rights.
- Understanding from conclusions derived the level of awareness in relations to their rights as a consumer being an educated mass.
- To find out as to why violations are not pursued by the educated consumers.
- To impress upon the stakeholders the need for pursuing consumer violations.
- An attempt being made to arrest the violations by suggesting simple do’s & don’ts for the consumers before they make their final purchases.
- Any need for amendments in the act in terms of the organizational structure, methodology to be applied for filing the consumer grievances.
- 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.

6.3.3: LIMITATIONS OF STUDY

The present study is based on the reliability of primary data. The sample unit selected was from diverse groups.

- The area covered is a cosmopolitan city. The factors like age, sex, religion, culture, income impacting awareness/ willingness has not been considered.
- 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.
- The questionnaire may not be exhaustive.
- The geographical area demarcate is only limited to city of Mumbai, Navi Mumbai, Thane (Urban & Semi Urban) its extended suburbs.
6.3.4: HYPOTHESES

1] \( H_0 = \) There is no relationship between the type of profession and the awareness about consumer rights under Consumer Protection Act.

\( H_1 = \) There is a relationship between the type of profession and the awareness about consumer rights under Consumer Protection Act.

2] \( H_0 = \) There is no relationship between the type of profession and their willingness to execute their rights as a consumer under Consumer Protection Act.

\( H_1 = \) There is a relationship between the type of profession and their willingness to execute their rights as a consumer under Consumer Protection Act.

6.3.5: RESEARCH METHODOLOGY

The graduate educated population has been considered since they form the intellectual community with apparently the highest level of information due to the qualifications they have acquired. The graduate educated masses who are also professionals perform dual roles one of a consumer & other of a service provider. The research probes the consistency in the responses based on Occupation, Gender & Age.

6.3.6: Scope of the Study

Parameters for demographic profiling for target respondents and their details are mentioned in the table below:

<table>
<thead>
<tr>
<th>Sr.</th>
<th>Parameters</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Location</td>
<td>Mumbai, Navi Mumbai, Thane (Both Urban/semi urban)</td>
</tr>
<tr>
<td>2</td>
<td>Gender</td>
<td>Male/ Female</td>
</tr>
<tr>
<td>3</td>
<td>Age group</td>
<td>18-35 years/35 years &amp; above</td>
</tr>
<tr>
<td>4</td>
<td>Occupation</td>
<td>Chartered Accountant, Banker, Engineer, Doctor, Teacher, Lawyer, Home Makers/ others</td>
</tr>
</tbody>
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6.3.7: SAMPLING SIZE / TECHNIQUE/ TESTING

- Stratified Random Sampling Method
- Interviews of stakeholders.

Following analysis indicates the sample size covered to the universe present in the area covered:

- Population of Mumbai 11.98 Mn (as per 2011 census)
- Sample size covered in the Study : 2560
- The above sample size gives the confidence level of 1.95

Hence one can conclude that the Sample size is appropriate and fairly represents the universe.

**Primary data**

This study is empirical in nature. The data collected for analyzing the relationship between the type of profession, their awareness & willingness for implementation of consumers rights under CPA will be through a structured questionnaire. The respondents will be professionals like Chartered Accountant, Engineers, Doctors, Teachers, Lawyers & graduate Homemakers. Personal interviews were conducted of the stakeholders to understand the importance of CPA & its awareness & effectiveness of its implementation.

**Secondary Data**

The secondary data will help us to analyse the performance of the CPA from published & unpublished sources; from journals & published documents including the reports of the committees under Ministry of Consumer Affairs.

**PERIOD OF STUDY**

Last Twenty Years upto 2013.
6.4.1: RESEARCH PLAN & DATA ANALYSIS

A pilot survey was conducted with over 100 respondents where the random convenience sampling method was used to select the respondents. The data was collected using a questionnaire in the city of Mumbai & extended suburbs. The survey probed the awareness & willingness of different groups through a common set of questions. At Final stage this questionnaire was used to collect primary data from the target respondents applying Stratified random sampling method of sample size of 2500 plus graduate individuals. Individuals were contacted with one to one interview method.

Part A: Questions based on the awareness about the Consumer Protection Act. &

Part B: Simple daily life situations were given to the respondents & their responses to such situation which indicated their willingness or unwillingness to execute their rights as a consumer if & when required. The research has covered four major areas 1) Services, 2) Food & Consumables, 3) Electronic Goods, 4) Advertisement. The data collected was classified & tabulated. The data was represented in diagrammatic & Graphical form wherever required. The data was analysed using the statistical techniques.

6.4.2: Statistical Technique Used To Test Hypothesis:

In this Study the data has been captured on certain parameters and hence the to test the hypothesis.

- Z Test analysis.
- Co-relation analysis
- Multivariate Analysis
- ANOVAs Test (Two way)
6.5: Findings

The study has helped the researcher to arrive at certain conclusions and based on findings this has helped in offering constructive and realistic recommendations to improving and bringing about awareness and willingness amongst consumers to make the Consumer Protection Act more effective and meaningful for the common citizenry.

Findings are on the bases of:

1. Questionnaire.

2. Interview of activist and legal luminary in the field of Consumer Protection.

Some of the important findings are:

6.5.1: FINDINGS BASED ON QUESTIONNAIRES:

- The survey conducted concludes that 4% of the total sample graduate population is not aware of the term Consumer Protection Act and when probed further the non awareness level shows an increase to 63%.

- Ignorance about the consumer protection act is also detected amongst 1.5% of the lawyers surveyed

- Graduate teachers who are attitude builders that shape young minds not aware of CPA to the extent of 3.5%

- The overall Non-Awareness based on responses for question no1 is 4% which progressively increased to 8% for question 2. The non awareness amongst professions may appear small but the reasons for it being disturbing are:
  
a. The sample population surveyed are graduate professionals.

  b. The sample population is drawn from developed and progressive areas covering Mumbai and Thane district.
c. The graduate sample population is exposed to modern gadgetry and communication tools.

- Question three of the survey sheet showed an unawareness level of 63% on an average for the entire sample population but the most disturbing findings was that of all the professionals groups the ‘lawyers’ at 64.5% were equally unaware or should it be put as ‘IGNORANT’ that we do not require a legal luminary to lodge our consumer complaint under the consumer protection act.

- On awareness measure adopted by graduates across professions was encouraging, as 94% of them responded positively that they take precautions while making their purchases. When the analysis was made for the 6% that did not take precautions. What was startling was for doctors at 6% who did not take precautions since their practice requires the attitude to be inbuilt since expiry date of the product, its contents etc. are very vital and need to be communicated to their patients before they administer the drugs/medicines.

- The overall non-awareness when statistically weighed is observed at 29% overall. If viewed for consumers across the country it may appear reasonable and acceptable. But when observed that the populations surveyed are highly literate graduate professionals it becomes unacceptable.

- The non-willingness to the fight when cheated is observed at 30% for graduate literate professionals these conclusive points towards indifference amongst the professionals.

- It is specifically observed that the lawyers averaging 17% also shy away from complaining when cheated.

- The graduate literate population averaging 36% do not know the authority where the consumer complaint is to be lodged. This is viewed across professions including lawyers averaging 12.5% indeed very shocking.
A finding that is the most heartening is that of a sense of social responsibility depicted in the response of the literate graduates who at 91% are willing to educate society on the consumer protection act and create awareness and willingness amongst their fellow citizens.

We notice that 60% of the graduate respondents correlate the amount of transaction towards their willingness to pursue their complaints. Its observed all across the professions including lawyers at 64%.

The findings for understanding the role of consumers “graduate literate professionals “ when making purchases or securing services we notice that 41% of the literate graduate professionals are NOT Aware of their role and this is viewed across the seven professions without any expectations. When specifically viewed we find 46.5% of Chartered Accountant not understanding their role. Since the ‘Bill’ is a document that under the profession is considered an important document to validate a transaction at the time of Audit.

When the 59% who responded that they were aware of their role as a consumer, when probed further we notice that 35% of these 59% are not in a position to recall what they have forgotten that is an additional 20.65% taking the unaware population to 61.65% that is nearly 2/3 of the literate graduate population. Only 40% of 59% i.e. only 23.6% really knew what they have forgotten.

The findings on a health issue as a snack or soft drink we notice that we have ‘willingness’ or ....... Should be put as ‘concerned consumers’ at 65% of which 37% will replace the contaminated product and 28% will ask for a full refund.

The response of the respondents to the misleading advertisement that make false claims is depressing since 43% graduate literates preferred to remain silent the remaining 57% were more then willing to enforce their rights. In this scenario also the observation is the consistency of the response across professions.
The overall analysis shows a consistent response amongst all the various professions and whatever differences are it is the influence of responses from homemakers and lawyers. Still the range (i.e upper and lower points/percentages) is not much. That is these differences cannot be seen even in the statistical testing.

We can see there is positive relation between males and willingness to fight for their rights. That means if we see the overall picture or only relation between gender and awareness and gender and willingness we can get the relation but if we observe amongst the profession, gender and willingness/awareness we get mixed responses.

That is in case of some professions females responses are more dominant and in other males are more dominant. This can be seen in by the statistical Multivariate Factor Analysis where both the F values are less than calculated value and we accept null hypotheses that there is no significant difference.

CONCLUSIVE FINDINGS:

All the different statistical techniques used to test the hypotheses conclude that the Null Hypotheses are accepted. That is there is no significant difference between the various professions & their awareness as well as willingness. Similarly through ANNOVA’s test we find effect of gender is there on total samples; however combined effect of gender and occupation is not there.
6.5.2: FINDINGS BASED ON INTERVIEW:

- The consumer courts have been taking unduly long periods of time in solving disputes.
- The legal luminaries who come to represent the respondents waste a lot of the forum’s time in arguments which is not necessary.
- The infrastructure i.e. the number of forums as per the population density is found to be inadequate, specifically in metropolitan cities like Mumbai, Delhi, Kolkatta etc...
- The procedure and the process of accepting and admitting complaints is unduly prolonged because of technicalities in the method of filing the complaints, which hassle the common consumer and makes him retract his complaint even though willing.
- The retailer acts as the intermediary between the consumer and business men and this has resulted in containing the number of complaints in the Consumer forums.
- The mechanism of filing complaints being tedious causes tremendous loss of time.

6.6: SUGGESTIONS:

6.6.1: Consumer Education:

- The group identified that requires training and on a war footing are children and teenagers, since they are the group that are targeted by rouge business men as they are gullible and possess large amount of surplus funds. This group emotionally 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.
 ➢ Consumer education should begin at an early age it should be incorporated into educational program for lifelong learning or school curriculum, where appropriate.

 ➢ The objectives, content and delivery of consumer education should keep pace with innovation in technology, particularly the rapid expansion of mobile technologies.

6.6.2: CONSUMER EDUCATION FOR SUSTAINABLE CONSUMPTION

 ➢ School curricula should include sustainable lifestyles and the environmental consequences of the choices consumers make.

 ➢ The business community should educate consumers about how their products promote sustainability objectives.

6.6.3: Suggestive conclusions to improve awareness of consumer rights and willingness to execute them under CPA.

 ➢ The focus group of the awareness campaign should be homemakers as they are the major consumer purchase decision makers. Educated consumers will help in making a better informed choice, Contribute to stimulating competition and product innovation and Create a healthy environment for all stakeholders.

 ➢ Curriculum at the undergraduate level needs a quick and logical rethink by incorporating consumer skill development, making it mandatory before issue of their graduation certificate.

 ➢ All professionals since they play a dual role of service provider and service receiver should compulsorily be made to undergo awareness and training camps before confirming their employment at least in government institutions and corporate.
The Consumer needs to be catered and its interest be guaranteed by suitable legislation that's missing at present under the Companies Act 2013 even though he is an important and decisive stakeholder.

RECOMMENDATION FOR AMENDMENT TO COMPANIES ACT 2013:

Social responsibility towards society can be complimented with goods and services that endure to enhance living standards without compromising with values and ethics in the interest of consumers

The Ministry of Law & Corporate Affairs should legislate in the interest of the consumer who is the ‘with all’ and the ‘thee all’ for obligating companies to comply with the rule 49 and rule 135 of the Companies Act 2013.

Amendment to the Companies Act, 2013 by introducing a New Rule making it mandatory for corporate with turnover of Rs. 100 crore to allocate a percentage of their turnover for disseminating information about their product or service in a specified form and after due vetting by a regulatory board to help consumers to make an informed choice.

6.7: Scope for future research:

The future researchers can automatically turn to the limits listed is the present study to carry forward further research. Outlining the population may be difficult in a country as diverse as India in its composition of religion, culture, language, literacy, exposure to modern communication, technological tools and food habits but yet challenging for future research in the area of understanding consumer awareness with reference to the consumer protection act to make it more effective.