APPENDIX - A

LIST OF CONSUMER PROTECTION ACTS

The following Acts of Parliament govern most areas of consumer rights. If the consumers have any problem, they may refer to the appropriate Act and the rules made under it by the centre or state government.

1. Agriculture Produce (Grading and Marking) Act 1937
3. Banking Regulation Act 1949
4. Bureau of Indian Standards Act 1986
5. Capital Issues (Control) Act 1947
6. Carriage by Air Act – 1972
7. Chartered Accountants Act 1949
8. Cigarettes (Regulation of production, supply and Distribution) Act 1975
9. Code of Civil Procedure 1908
13. Court Fees Act 1870
14. Customs Act 1962
15. Dangerous Drugs Act 1930
16. Dentists Act 1948
17. Drugs and Cosmetics Act 1940
18. Drugs and Magic Remedies (Objectionable Achievement) Act – 1954
19. Drugs (Control) Act 1950
20. Electricity Supply Act 1948
22. Forfeited Deposits Act 1850
24. Gold (Control) Act 1968
25. Government Savings Bank Act 1873
26. Government Savings Certificates Act 1959
27. Hire Purchase Act 1972
29. Contract Act 1872
30. Indian Evidence Act 1872.
32. Indian Medical Degrees Act 1916
33. Indian Medicine Central Council Act 1970
34. Indian Nursing Council Act 1947
35. Indian Partnership Act 1932
36. Indian Penal Code 1860
37. Indian Railways Act 1890
38. Indian Stamp Act 1899
39. Indian Veterinary Act 1984
40. Indian Wireless Telegraphy Act 1933
41. Insurance Act 1938
42. Interest Act 1978
43. Legal Practitioners Act 1879
44. Legal Tender (Inscribed Notes) Act 1964
45. Life Insurance Corporation Act 1956
46. Limitation Act 1963
47. Monopolies and Restrictive Trade practices Act 1969
49. Negotiable Instruments Act 1881
50. Patents Act 1970
51. Pharmacy Act 1948
52. Poisons Act 1919
53. Post Office Cash Certificates Act 1917
54. Preference Shares (Regulation of Dividends) Act 1960
55. Press Council Act 1978
57. Prevention of Food Adulteration Act 1954
59. Prize Competitions Act 1955
60. Sale of Goods Act 1930
61. Specific Relief Act 1963
62. Standards of Weights and Measures Act 1976
63. Trade and Merchandise Marks Act 1958
64. Unit Trust of India Act 1963
65. Usurious Loan Act 1918
APPENDIX – B

CONSUMER MOVEMENT IN KANNIYAKUMARI DISTRICT – AN EMPIRICAL
STUDY OF WOMAN CONSUMERS

Interview Schedule to the Woman Consumers

Researcher

U. Velammal
Lecturer in Commerce
Sree Ayyappa College
Chunkankadai

Under the Guidance of

Dr. N. Thanulingom
Senior Professor and Head
Department of Commerce
Madurai Kamaraj University
Madurai -625 021

April 2001
1. GENERAL INFORMATION

1.1. Name & Address (Optional) : 

1.2. Place of Residence : Rural [ ] Urban [ ]

1.3. Age : Years [ ] Months [ ]

1.4. Marital Status : Married [ ] Unmarried [ ]

1.5. Experience in home management : Years [ ] Months [ ]

1.7. Membership in any organization :

1.7.1 Voluntary Consumer Organization : Yes [ ] No [ ]

1.7.2 Consumer Co-operatives : Yes [ ] No [ ]

1.7.3 Any other women's organisation : Yes [ ] No [ ]

1.8 Do your family / friends encourage you in your consumer movement activities? Yes / No

1.9 What Newspaper (s) do you subscribe to? ___________________________________

1.10 What Newspapers do you read? Tamil [ ] English [ ] Malayalam [ ]

1.11 Do you read newspapers regularly : Yes [ ] No [ ]

1.12 Do you read news about the consumer movement? Yes [ ] No [ ]
1.13 Source of information on Consumer Protection Act 1986

(Please Rank)

Friends □ Press medium □ T.V. □

Voluntary Consumer Organisations □ Any other (Specify) □

1.14 Your total income per month : Rs □

1.15 Total family income per month : Rs □

1.16 How much is spent per month for purchasing essential goods? : Rs □

1.17 What is the value of essential goods purchased by you from various sources?

<table>
<thead>
<tr>
<th>Sl. No</th>
<th>Sources</th>
<th>Amount (Rs.)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Co-operative Stores -</td>
<td></td>
</tr>
<tr>
<td>2.</td>
<td>Private Stores -</td>
<td></td>
</tr>
<tr>
<td>3.</td>
<td>Manufacturer Stores -</td>
<td></td>
</tr>
<tr>
<td>4.</td>
<td>Margin free Stores -</td>
<td></td>
</tr>
<tr>
<td>5.</td>
<td>Any other (Specify) -</td>
<td></td>
</tr>
</tbody>
</table>

1.18 Have you ever complained about your dissatisfaction regarding defective goods?

Yes / No

1.18.1 If No, (state the reasons)

1. No faith in getting remedy
2. I am by nature submissive
3. I may have to spend money
4. I have to spend more time
5. I am not know to whom the complaint has to be made
6. Traders will ill-treat the complaint
7. Any other (Specify)
1.18.2 If Yes, furnish the following information

<table>
<thead>
<tr>
<th>Sl. No</th>
<th>To Whom</th>
<th>Mode: Oral or Written or Both</th>
<th>Number of Complaints Filed</th>
<th>No. of Complaints Disposed of in favour of you</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.18.2.1</td>
<td>Seller</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1.18.2.2</td>
<td>Dealer</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>1.18.2.3</td>
<td>Manufacturer</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1.18.2.4</td>
<td>VCOs</td>
<td></td>
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<tr>
<td>1.18.2.5</td>
<td>Consumer Count</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>1.18.2.6</td>
<td>M.R.T.P. Commission</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1.18.2.7</td>
<td>Any other (Specify)</td>
<td></td>
<td></td>
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</tr>
</tbody>
</table>

1.18 If the Complaints have been disposed of in favour of you, mention the nature of redressal

<table>
<thead>
<tr>
<th>Sl. No</th>
<th>Agencies</th>
<th>Removed the defects from the products</th>
<th>Replaced the defective products</th>
<th>Returned money</th>
<th>Award of compensation</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.18.1</td>
<td>Seller</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>1.18.2</td>
<td>Dealer</td>
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<tr>
<td>1.18.3</td>
<td>Manufacturer</td>
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<tr>
<td>1.18.4</td>
<td>VCOs</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1.18.5</td>
<td>Consumer Court</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1.18.6</td>
<td>M.R.T.P. Commission</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1.18.7</td>
<td>Any other (Specify)</td>
<td></td>
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</tr>
</tbody>
</table>

1.19 Consumers face the following defects (Please Rank)

- 1.19.1. Short weight and measures: ☐ 1.19.2. Adulteration: ☐
- 1.19.3. Over charging: ☐ 1.19.4. Deceptive Advertising: ☐
- 1.19.5. Lack of Quality Standard: ☐ 1.19.6. Any other (Specify): ☐
1.20 Have you filed any of your complaint with Voluntary Consumer Organisation?
1. If Yes, What type of services were offered by them?
   1.20.1. Guidance to proceed with the case
   1.20.2. Attempt to settle the case by themselves
   1.20.3. Appear as agent and proceed with the case
   1.20.4. Any other (specify)

2. Did they charge any fees? Yes / No
3. If yes, the fees charged by them is
   1) Very high  2) High  3) Moderate  4) Low  5) Very low

1.21 Satisfaction with their service
   1.21.1. Very satisfied
   1.21.2. Satisfied
   1.21.3. Not Satisfied
   1.21.4. Dissatisfied

1.22 Have you filed any of your complaints with Consumer Disputes Redressal Agencies? Yes / No

1.22.1 If yes, did your avail of the service of advocates for the trial? Yes / No
1.22.2 If yes the fees paid for your advocate is
   1) Very high  2) High  3) Moderate  4) Low  5) Very Low
1.22.3 The total time taken from the beginning to the end of the case was
   1) Very high  2) High  3) Moderate  4) Low  5) Very Low
1.22.4 The total expenses involved in the case was
   1) Very high  2) High  3) Moderate  4) Low  5) Very Low
Please indicate the intensity of your opinion to the following statements pertaining to consumer issues. Your frank opinion is expected. So put a tick mark against each statement and do not leave any statement unanswered.

Kindly indicate your response on the scale noted below:

Strongly Agree (S.A.), Agree (A), Neither Agree nor disagree (N.A)
Disagree (D.A.), Strongly Disagree (SDA)

II. AWARENESS OF CONSUMERS REGARDING CONSUMER RIGHTS

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>S.A.</th>
<th>A.</th>
<th>N.A.</th>
<th>D.A.</th>
<th>S.D.A.</th>
</tr>
</thead>
<tbody>
<tr>
<td>2.1</td>
<td>Consumers follow many precautions to ensure safety to their life and health while purchase the products.</td>
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<tr>
<td>2.2</td>
<td>Consumers are aware of I.S.I. and AGmark symbols and so they purchase only I.S.I. and AGmark products.</td>
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<tr>
<td>2.3</td>
<td>Most of the products that the consumers buy are not safe for use.</td>
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<tr>
<td>2.4</td>
<td>Consumer are given adequate information voluntarily about the products they purchase</td>
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<tr>
<td>2.5</td>
<td>Consumers ask for all the required information regarding the products before taking purchase decisions.</td>
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<td>2.6</td>
<td>Different varieties of products are available and offered to consumers at fair prices for them to have a fair and free choice of products</td>
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<tr>
<td>2.7</td>
<td>Consumers are given option to choose any brand of products</td>
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<tr>
<td><strong>2.8</strong></td>
<td>Consumer is not compelled by the seller to buy specific products from his own shops.</td>
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<tr>
<td><strong>2.9</strong></td>
<td>The display of variety of goods in stores facilitates free and fair choice to consumers.</td>
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<tr>
<td><strong>2.10</strong></td>
<td>The display of price list in stores eliminates overcharging consumers.</td>
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<tr>
<td><strong>2.11</strong></td>
<td>Consumers are given the knowledge of the products through advertising and labeling.</td>
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<tr>
<td><strong>2.12</strong></td>
<td>Consumers demand a cash bill/receipt for the products they purchase because it is the only evidence while making a complaint.</td>
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<tr>
<td><strong>2.13</strong></td>
<td>Consumers make complaints about the defects in the products immediately to the sellers/dealers.</td>
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<tr>
<td><strong>2.14</strong></td>
<td>Most consumer complaints go unheard by businessmen.</td>
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<tr>
<td><strong>2.15</strong></td>
<td>If there is any dissatisfaction with the products purchased, consumers often avoid complaining because they feel it is their fate. So they do not give any complaint.</td>
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<tr>
<td><strong>2.16</strong></td>
<td>Traders come forward to redress the consumer complaints for better performance in future.</td>
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<tr>
<td><strong>2.17</strong></td>
<td>Every business firm should have a consumers affairs department to receive and resolve consumer complaints.</td>
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</tbody>
</table>
2.18. Consumers are too lazy to avail themselves of the existing avenues of legal protection.

2.19. Consumers have to be educated on their rights to create an awareness among them.

2.20 Many mistakes that consumers make in buying products are the result of their own ignorance.

2.21. Consumer education is a self-insurance for consumer protection and guidance.

2.22. In the modern complicated markets, consumers should be given essential guidance to develop the best buymanship.

2.23. Date of manufacture, date of expiry and MRP rate are verified by the consumers before purchasing.

2.24. “Goods once sold cannot be taken back” the statement printed on the bill, curtails the consumer’s right to be heard.

III. AWARENESS OF CONSUMERS REGARDING CONSUMER COOPERATIVES

<table>
<thead>
<tr>
<th>Sl. No</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>3.1</td>
<td>Consumer Co-operative stores help the consumers to have an effective check on the exploitation of the consumers by private business.</td>
</tr>
<tr>
<td>3.2</td>
<td>Consumer Co-operative stores serve only then members not to the general public.</td>
</tr>
</tbody>
</table>
### 3.3 Consumer Co-operative stores help to stabilize the prices of goods.

### 3.4 These stores provide variety of goods catering to needs of consumers of various income groups.

### 3.5 Consumers are satisfied with the functioning of consumer co-operatives

### 3.6 Consumers co-operatives make all possible efforts to supply the essential products at reduced prices to consumers.

### 3.7 By taking up processing and manufacturing activities consumer co-operatives provide fresh products to consumers.

### 3.8 Consumer co-operatives are used as agencies for the distribution of various controlled goods to ensure equitable distribution.

### 3.9 Consumer co-operatives are rendering services to consumers and not working on profit motive like private business.

### 3.10 Consumer co-operatives eliminate the unnecessary middlemen through direct purchasing.

### 3.11 Consumer co-operatives eradicate fraudulent practices like adulteration, misleading advertisements, and short-weights.

### 3.12 The display of variety of goods in the consumer co-operative stores facilitates free and fair treatment to consumers.

### 3.13 The price marking on goods in the consumer co-operatives eliminates over-charging and suspicion.
3.14. Consumer co-operatives confine their business to a limited number of consumer goods.

3.15. Consumer co-operatives control man-made scarcity by hoarding and black-marketing of essential goods.

3.16. Consumers find many defects in the products purchased from co-operative stores.


3.18. Consumer co-operatives readily come forward to redress consumer complaints.

3.19. Consumers are highly satisfied with consumer co-operatives in the settlement of their complaints.

3.20. The response of consumer towards the consumer co-operatives is Supportive.

IV. AWARENESS OF CONSUMERS REGARDING VOLUNTARY CONSUMER ORGANISATIONS

<table>
<thead>
<tr>
<th>Sl.No.</th>
<th>S.A.</th>
<th>A</th>
<th>N.O.</th>
<th>D.A.</th>
<th>S.D.A.</th>
</tr>
</thead>
<tbody>
<tr>
<td>4.1.</td>
<td>Voluntary Consumer Organisations are non-political organisations working for consumer welfare</td>
<td></td>
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<tr>
<td>4.2.</td>
<td>The best way of increasing consumer awareness adopted by a VCO is conducting exhibitions on business practices</td>
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<tr>
<td>4.3.</td>
<td>Voluntary Consumer Organisations prepare and distribute materials to be used in consumer education programme (eg. Films, posters, hand bills, etc.,)</td>
<td></td>
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<tr>
<td>4.4.</td>
<td>Safeguarding consumer rights and preventing consumer exploitation by fraudulent traders is the main objective of consumer organizations.</td>
<td></td>
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<tr>
<td>4.5.</td>
<td>VCOs through State Federation represent consumers’ interests before the government.</td>
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<tr>
<td>4.6.</td>
<td>VCOs have pressurised and actively participated with the government to enact legislation favourable to consumers.</td>
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<tr>
<td>4.7.</td>
<td>The VCOs organize consumer resistance movements against price rise from time to time.</td>
<td></td>
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<tr>
<td>4.8.</td>
<td>The VCOs regularly publish consumer’s rights in a particular column in newspapers for educating the consumers.</td>
<td></td>
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<tr>
<td>4.9.</td>
<td>VCOs guide the consumers to file petition with court.</td>
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<tr>
<td>4.10.</td>
<td>VCOs act as an agent to consumers to file petition with the court.</td>
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<tr>
<td>4.11.</td>
<td>When complaints are lodged through VCOs, consumers are mostly assured of appropriate compensation.</td>
<td></td>
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<tr>
<td>4.12.</td>
<td>Consumers are not ready to file complaints through VCOs because of lack of confidence in these organizations.</td>
<td></td>
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</tr>
<tr>
<td>4.13.</td>
<td>VCOs organize seminars, workshops, group discussions among students of schools and colleges to create awareness and educate them.</td>
<td></td>
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<td></td>
</tr>
</tbody>
</table>
4.14. VCOs arrange lectures coupled with demonstration of simple tests for discovering adulteration consumer products.

4.15. VCOs continuously undertake the activities of product testing and advise consumers on the harmful effects of products.

4.16. VCOs take many efforts for the smooth functioning of consumer courts in their areas.

4.17. VCOs offer full co-operation and assistance to government and Local authorities in bringing out business mal-practices and the guilty are adequately punished.

4.18. VCOs are the association of experts and so they provide better service to the consumers.

4.19 Consumers believe that filing case with VCOs is more effective than filing the case as individual consumers.

4.20 VCOs help to compromise consumer complaints for filing

V. AWARENESS OF CONSUMERS REGARDING CONSUMER COURT

<table>
<thead>
<tr>
<th>Sl.No.</th>
<th></th>
<th>S.A.</th>
<th>A</th>
<th>N.O.</th>
<th>D.A.</th>
<th>S.D.A.</th>
</tr>
</thead>
<tbody>
<tr>
<td>5.1</td>
<td>Consumer court facilitates in restoring justice to consumers.</td>
<td></td>
<td></td>
<td></td>
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</tr>
<tr>
<td>5.2</td>
<td>Consumers are highly satisfied with the simple procedures of consumer court to file complaint.</td>
<td></td>
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</tr>
<tr>
<td>5.3</td>
<td>Consumer court provides speedy redressal (ie 90 days) to consumer disputes.</td>
<td></td>
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</tr>
</tbody>
</table>
5.4 The time taken for the settlement of the case is very short in consumer court, when compared to other civil courts.

5.5 The consumer court provides inexpensive remedy to consumers.

5.6 The service of advocates for a trial is not necessary to file a case with consumer court.

5.7 Consumers believe that the service of advocate is a must to file a case because the opposite party avails of the service of advocate.

5.8 Consumer courts have only limited powers in the execution of orders.

5.9 Consumers face difficulties in providing sample of defective goods to lodge the complaint with the consumer court.

5.10 Political interference in appointment of members of the consumer courts affects their qualitative functioning.

5.11 Persons who do not know about consumer affairs are appointed as members to the consumer court which has affected the qualitative functioning of the courts.

5.12 Non-judicial members of the consumer court are not properly trained on legal aspects.

5.14 Consumer courts insufficient infrastructure facilities.

5.15 Consumer courts have not empowered for giving stay orders (interim injunction)
<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>5.16</td>
<td>Consumer courts are to be empowered to publish the names of fraudulent manufacturers/traders to control the erring business community.</td>
</tr>
<tr>
<td>5.17</td>
<td>Consumer courts are to be empowered to stop the manufacturing/selling the hazardous goods to life and property.</td>
</tr>
<tr>
<td>5.18</td>
<td>Delay in filling-up of vacancies in the consumer courts causes delay in the settlement of cases.</td>
</tr>
<tr>
<td>5.19</td>
<td>Consumers are financially weak and they are reluctant to appeal to the higher agencies.</td>
</tr>
<tr>
<td>5.20</td>
<td>Consumers are satisfied with the overall performance of the consumer courts.</td>
</tr>
</tbody>
</table>
APPENDIX C

STATEMENTS TO MEASURE THE AWARENESS OF CONSUMER RIGHTS

I. Precaution to ensure safety while purchasing
II. Awareness of I.S.I. and AGMARK symbols
III. Information given voluntarily about products
IV. Asking for information before purchasing
V. Offering varieties of products for free choice
VI. Giving option to choose any brand
VII. Display of variety of goods for free and fair choice
VIII. Display of price list to avoid over charging
IX. Knowledge of the products through advertisements and labels
X. Demand cash bill / receipt
XI. Complaint about the defects in the products
XII. Traders attitudes towards complaints
XIII. Consumer affairs department in business firms
XIV. Use of the existing avenues of legal protection
XV. Education on consumer rights.
XVI. Ignorance causing mistakes in buying
XVII. Consumer education is self-insurance for consumer protection
XVIII. Verification of date of manufacture, date of expiry, and MRP Rate
XIX. Knowledge of unsafe products,
XX. No high pressure for selling a particular brand by the sellers.
XXI. Attitude of the buyers to the statement, “Goods once sold cannot be taken back”
XXII. Education develops buy-man ship
XXIII. Laziness is a reason to avoid redressal through law
XXIV. Traders’ attitude towards redressal.
APPENDIX D

STATEMENTS TO MEASURE THE AWARENESS OF CONSUMER CO-OPERATIVES

I. Help to check the exploitation by private business
II. Serve only to the members
III. Help to stabilize the price of goods
IV. Provision of variety of goods to various income groups
V. Satisfaction of essential goods at reduced prices
VI. Freshness of product supplied
VII. Agency for Public Distribution System
VIII. Render services without profit motive
IX. Eliminate unnecessary middlemen through direct purchasing
X. Eradicate fraudulent practices
XI. Display of variety of goods
XII. Price-marking eliminates over charging
XIII. Provide only limited number of goods
XIV. Consumers encourage consumer co-operatives
XV. Control of hoarding and black marketing
XVI. Reaction on receipt of complaints / suggestions
XVII. Readiness to redress complaints
XVIII. Satisfaction about settlement of complaints
XIX. Supply products free from defects
XX. Satisfaction with the functioning of consumer co-operatives
APPENDIX E

STATEMENTS TO MEASURE THE AWARENESS OF VOLUNTARY CONSUMER ORGANISATIONS

I. Working for consumer welfare
II. Conducting exhibition on business practices
III. Preparing and distributing reading materials
IV. Representation before the government
V. Pressurize to enact legislation for consumers
VI. Organizing of resistance movement
VII. Information through newspaper columns
VIII. Guidance to file petitions
IX. Act as an agent for consumers in seeking redressal
X. Assurance of appropriate compensation
XI. Confidence with VCO
XII. Organizing programmes in schools & colleges
XIII. Conducting demonstration for discovering adulteration
XIV. Provision for product testing about harmful effects of products
XV. Fee charged by VCOs to file complaints
XVI. Efforts taken for functioning of consumer courts
XVII. Assistance to punish guilty traders
XVIII. Provision of the service of experts for better service to consumers
XIX. Types of assistance to consumers in settlement of complaints
XX. Help to compromise the complaints
APPENDIX F

STATEMENTS TO MEASURE THE AWARENESS OF CONSUMER COURT

I. Facility in restoring justice
II. Satisfaction with simple procedures
III. Time taken in the disposal of complaints
IV. Expenses in the settlement of complaints
V. Services of advocates to file a case
VI. Powers in the execution of orders
VII. Problems of providing sample of defective goods
VIII. Political interference in the appointment of members.
IX. Knowledge of the members regarding consumer affairs
X. Training on legal aspects to non-judicial members
XI. Charge for quality testing
XII. Infrastructure facilities of the consumer court
XIII. Power to issue interim orders
XIV. Power to publish the names of fraudulent business people
XV. Power to stop hazardous goods
XVI. Reasons for delay in settling complaints
XVII. Satisfaction about overall performance of the consumer courts
XVIII. Speedy redressal of complaints
XIX. Problems in preferring appeal
XX. Services of advocates availed by opposite party