Chapter 2

REVIEW OF STUDIES ON WORKING OF CONSUMER PROTECTION AND GUIDANCE SOCIETIES.

The CP&G Societies are voluntary consumer organizations engaged in the consumer education, consumer guidance and consumer protection. A study related to the working of these organizations requires a review of literature related to the various facets of the subject. This necessitates knowledge about basic texts related to consumer affairs as well as research work, which have been undertaken on various subjects related to consumer rights and welfare. A brief account of the major texts and studies, which are particularly relevant to the present study, are given in this chapter. The review is divided into the following sections such as Reference Works, Media, Consumer Finance, Consumer Goods and Services, Consumer Laws, Consumer Safety, Consumer Education, Consumer Movement, Consumer Information-Research-Testing, Consumer Affairs, Marketing Management and Consumer Behaviour.

Reference Works

N. David in his book entitled 'Reference Guide To Consumers'1 has given consumer information from various sources such as books, pamphlets, magazines,

films, newspapers, organizations etc. It's main purpose is to aid consumers in the U.S. and Canada in their purchasing decisions. These materials relate to the period 1960 to 1974. Part I is on “multimedia materials,” Part II is on “organizations” and Part III is on “newspapers”.

International Organisation of Consumer Unions (IOCU) Netherlands in its book entitled ‘International Consumer Directory 1989’ is meant to provide information about 300 world wide consumer organizations in terms of their names, address — telephone — telex — fax, officers, own membership details, staff, affiliations, principal areas of work, sources of funds, publications, year of establishment and IOCU-membership category. It is an annual publication of IOCU.

Media

G. Padma in the manual entitled ‘Media and Consumer Protection’ 3 aims at helping consumer activists to use media effectively and to help media personnel to get some idea of the consumer movement. The manual is organized in two parts. Part I is aimed at helping consumer groups and activists to understand the needs and concerns of the media in terms of what makes news. Part II concentrates on familiarizing media personnel with the consumer movement: the history and growth of consumer groups in India and abroad, laws relating to it etc. Names and addresses of various research institutions in India and abroad are included in the manual.


Manubhai Shah’s ‘Public Interest Groups and Developmental Journalism’ ⁴ is a booklet containing the text of the speech given by Prof. Manubhai Shah. According to him, public interest groups help the common man to bring to the notice of the concerned authorities, the problems faced by him. He opines that the right to information and the right to expression are practiced very weakly in India. The booklet also contains a list of Consumer Education and Research Centre’s research publications.

**Consumer Finance**

National Consumer Council U.K., in its book entitled ‘Consumer and State: Getting Value for Public Money’ ⁵ examines the structure and problems of the public sector, public spending and taxation. The book analyses the consumers’ movement by highlighting the economic troubles in U.K and discusses the role of consumers in a mixed economy and the needs of a healthy economy, which are essential for balanced economic development.

Shobhana Riswadkar in the study entitled ‘Unfair Fair Price Shops’ ⁶ assesses the effectiveness of Fair Price Shops (FPS) in providing adequate services to the people in the villages of Gujarat tribal areas. The study brings out the problems faced by the Fair Price Shop users and the various instances of malpractices prevailing in the Fair Price Shop System. The booklet includes few tables which inform


about: - (1) the status of FPS operating within the village and outside the village (2) list of complaints against FPS and (3) cases of false billing.

**Consumer Goods and Services**

Manubhai Shah in his document entitled ‘Consumer and Clothing’ highlights the inadequacy of textile production, factors responsible thereof and unfair trade practices followed by the textile mills. The matters such as pricing, quality, safety and legal remedies which are of much concern to the consumers, are looked into. The document appeals to the industry to practice discipline and to discontinue all markings and stampings, which are defrauding, misleading and confusing to the consumer. The document concludes with a suggestion that all relevant information that will enable a consumer to purchase and use the fabric and the garment must be clearly and unambiguously set on them.

**Consumer Laws**

AA. Painter in his book entitled ‘Guide to Consumer Protection Law’ gives a vivid description of the Criminal and Civil Acts related to consumer protection in the United Kingdom. It examines the offences and responsibilities of retailers, traders and shopkeepers. It has emphasized the need for registration and licensing and stamping of goods and services and a special reference with regard to explosives and

7. Manubhai Shah, Consumer and Clothing, Consumer Education and Research Centre, Ahmedabad, 1979, p. 11.

poisons are also given. It gives information about the price control methods, price check schemes, offences of government and private traders and precautionary steps to be taken by consumers.

D.G. Epstein and S.H. Nickles in their book entitled 'Consumer Law' discuss major issues related to consumer law in U.S.A. It highlights the procedure, enforcement, private action and administrative actions of the law through its transactions and dealings. The book explains lease agreements, the need for credit terms, disclosure, status of debtors and other details of credit transactions as stated in lending Act. The legal and historical background of the laws related to regulation of rates in credit, needs and problems against creditors are given.

P.M. Bakshi, in his article titled 'Consumer Law and Voluntary Agencies' explains the activities and role of voluntary consumer organizations. The legal issues such as legal advice and aid to consumers and society are stressed in the article. The organizations are praised for taking initiative and lodging complaints or suits, attending court proceedings, public litigation etc. The sections of Indian Penal Code enhancing consumer's rights are highlighted. The need for legal literacy and guidance is pointed out in the context of the activities of the organizations.

P.S. Mehta in his article 'Blow for the consumer' explains the salient features of the CP Act, 1986. The three tier enforcement machinery, the monetary and territorial jurisdiction and time-horizon for disposal of cases are explained along

with some of the achievements and failures. He points out that the law has generated a consumer revolution capable of gaining momentum over time.

R. Narayan in his article 'Hope for Harried Consumers' 12 analyses the role and activities of the Consumer Grievance Forums in India. According to him the powers of the Forum have expanded resulting in the co-operative attitude of many companies thereby following fair practices. He points out that, though the Forums are growing in importance and power but are facing problems with government organizations.

A.J. Rebellow in his article 'American's View of Consumer Protection' 13 makes a picture of Indian consumerism as perceived by an American Lawyer, Mr. David Averbuck. Though the consumer movement is stated to be retarded, it contains some impressive features. The interview with Averbuck points out the merits of the Consumer Protection Act 1986 and expedient settlement of disputes in Consumer Forums. He states the deficiencies and suggests remedial measures.

A.J. Rebellow in his article 'Long wait for redress panels' 14 discloses the slackness and ignorance of the Government Officials and the State Legal Department in implementing decisions of the Consumer Redressal Forums and Commissions. The constant refusal of the capable judges and personnel to accept public service worsens the plight of the consumers who are left with no other choice in ventilating their grievances.

H.D. Shourie, in his article ‘Consumer Protection – Pass Laws and Sleep’ 15 points out the failure of the CP Act, 1986 to implement or materialize its rules and provisions. According to him the passing of the Act is a victory for consumers but the delay or failure in setting up the required three-tier structure of District Forums, State Commission and Central Councils has lowered the very progress of consumer grievance redressal. The success and growth of these Forums has further been affected by the dispute in between the Central Government and the State Governments in providing funds.

V.K Agarwal in his book ‘Consumer Protection In India’ 16 analyses the legal protection available to the consumers in India. He evaluates the MRTP Act and CP Act, in the context of restrictive/unfair trade practices and rights of consumers. Presented in six parts the text summarizes various sections of the above said Acts. The introductory part contains the historical background of the Acts in India and similar legislations in different nations of the world like Germany, Belgium, U.K etc. He explains the scope, provisions and penalties under the MRTP Act. The activities, powers and penalties imposed by the District Forums, State and National Commissions are discussed.

International Organization of Consumer Unions (IOCU) Malaysia, in its book entitled ‘Malaysia Guide To Consumer Lawyers’ 17 provides the names of 45 Lawyers belonging to 33 consumer organizations of different nations of the world namely

NCC U.K. Consumer Association o: Ireland, PAC Malaysia; Indian Federation of Consumer Organisations, India; Karnataka Consumer Service Society, India and others. It also states the names of the persons, organisations’s names, addresses, languages used and main areas of work like legal advice, representing consumers in courts etc.

P.Ed.Leelakrishnan’s book entitled ‘Consumer Protection And Legal Control’\textsuperscript{18} is a compilation of papers on the problem of consumer exploitation in India presented and discussed at a ‘National Seminar on Consumer Protection and Legal Control’ held at Cochin (India) in 1981. It throws light on the general problems of consumers and various aspects of consumerism. The Fundamental Rights available to Indian consumers and the principles that are followed by the state are analysed. The means to justice, public interest litigation and the role of legal authorities in protecting consumer’s interests are enlisted in it.

A.Stanesby in his book ‘Consumer Rights Handbook’\textsuperscript{19} analyses the Rights of consumers and the Acts protecting them in the United Kingdom. It explains legal terms and principles like damages, warranty etc. It narrates the responsibilities and duties of the traders and shopkeepers. The offences committed by sellers of all types of goods including door-to-door salesmen and mail order sales are listed along with precautions to be taken to avoid them.

\textsuperscript{18} P. Ed. Leelakrishnan, Consumer Protection and Legal Control, Eastern Book Co, Lucknow, p. 332.

O.P. Garg in his book ‘Consumer Protection Act, 1986’ \(^{20}\) gives procedures for handling different types of complaints on drugs, trade practices, advertising etc. An idea about the activities of the voluntary consumer organizations, consumer protection council, international agencies, their procedures, funds and members is provided. The procedure of appealing in courts and tribunals is discussed along with the ways of enforcing orders. Expansions of the meaning and scope of the terms used in the Act is also given. The Rights of Consumers’ are discussed including the services of banks, insurance companies, etc.

H.N. Giri in his book entitled ‘Consumers Crimes And the Law’ \(^{21}\) gives stress on protecting the Indian consumer with extensive case analysis, references to development in western countries and remedy to protect the interests of consumers in India. It narrates the current state of the law relating to the problems of false and fraudulent trade practices of manufacturers or dealers in food and drugs. He concentrates on the evaluation of the effectiveness of the existing legal mechanism in the light of current knowledge of the causes and treatment of disorder. He studies and interprets factors that contribute to the perpetration of such offences and considers the role of judiciary in executive control over these evils.

International Organisation of Consumer Unions (IOCU) Japan, in its collection of background reading entitled ‘Law and The Consumer: Background Readings’ \(^{22}\) presented at the 63rd session of the United Nation’s Economic and Social

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Council on Consumer Protection defines the problems and measures for individual protection and provides a review of the activities of UN and international assistance. Working of the agencies like UNESCO, FAO, UNICEF, in the areas of marketing, prices, consumers' representation etc are analyzed. It looks into defensive remedy through consumer education, consumer protection law etc. suggested by the different nations. It recommended government regulation and action by restricting unfair trade practices, anti-inflationary measures and providing financial assistance to consumers' organizations. The activities of the privately run consumer organizations are outlined. Consumer Protection law of Japan and the Consumer Protection Act of Finland are also mentioned.

R.Lowe and G.Woodroffe in their book entitled "Consumer Law and Practice" \(^\text{23}\) concentrates on the problems faced by a person who orders goods or services from a supplier and the remedies available to these problems. It is of much help to those individuals who are called upon to advise on consumer problems. The book has four parts: the consumer and the civil law, the consumer and the criminal law, administration control and special protection in credit transactions. It also deals with issues like trade descriptions, consumer safety, crime and compensation.

D.N.Saraf in his book 'Law of Consumer Protection in India' \(^\text{24}\) narrates the evolution of consumer law and depicts its development in USA, U.K. and India. It gives a profile of Indian consumers and highlights major consumer problems arising out of operation of public utility services (Railways, Road Transport, Air Transport,


Telephones, Banking Service and Insurance) which are peculiar to India due to monopolization of production, distribution and control of some essential goods and services by the state. He critically examines utility of certain doctrines like the doctrine of ‘caveat emptor’. He goes in to the safeguards contained in Sale of Goods Act like conditions and warranties, implied undertakings as to title, implied conditions, implied conditions relating to descriptions, implied conditions as to merchantable quality and fitness of purpose and suggests some reforms for protection of consumer particularly in relation to exclusion of liability in contracts. It contains a table of cases and an index. As a pioneering work on consumer protection, it will be found useful by consumer activists.

M.K.Ramesh in his paper ‘Consumer Interest in Legal Profession-Problems and Perspectives’ 25 presented at the National Seminar on Consumer Protection held from March 16-18, 1989 at the Cochin University of Science and Technology, introduced the reader to the deteriorating economic system and the adverse impact of trade on the consumers. The pathetic condition of the innocent consumers is brought to light in the wake of lack of knowledge and confidence. He points out that the best solution to escape from this helpless situation is creating awareness through education among consumers especially against the medical and legal professions. He analyses the problems of consumers, the attitude of lawyers and drawback of the legal profession as reflected under the CP Act, 1986. He narrates the duties of lawyers and the need for rules and control through the Bar Council of India. He has invited the attention of the readers to the malpractices of lawyers such as charging

exorbitant fees and making their services inaccessible to common man. The paper ends with suggestions for improvements such as peer group adjudication, strict liability under CP Act, 1986 and penalty for offence to professionals.

Niharika Dave, in the research study entitled 'Speeding towards road safety' provides a comprehensive account of road accidents, their causative factors and also spells out future action plans to prevent such unnecessary mishaps. The report states that in India in every four minutes one accident occurs killing or injuring one person on an average. The report points out the alarming rate of increase in the number of accidents in India. It states that though India possesses hardly one percentage of all vehicles in the world, it accounts for nearly 6 per cent of all accidents. It should be noted that though only 25 per cent of the Indian population is housed in cities, 75 per cent of the road accidents are occurring in cities and the drivers are found to be responsible for more than 70 per cent of the accidents. The research findings are tabulated in 12 different categories and annexure are divided into 7 sub chapters.

Pritee Shah in the study paper entitled 'Home Safety' presented at the International Congress on Safety, Health & Environment held at New Delhi in February 1987, organized by National Safety Council Bombay, explains the causes of accidents in the home namely, electricity hazards, explosion, construction failures, fire, faulty lighting, building design and interior design. The paper points out that the safety of the health of the residents is also an issue of home safety and hence

suggests the selection of location away from chemical factory, river sites and noise pollution.

**Consumer Education**

D. Bijlani in the dissertation entitled 'Role of Mass Media in Consumer Education' measures the potential of mass media and their limitations. The author defines consumer education and explains its significance, spells out the customer rights and responsibilities, discusses consumer movements abroad and in India and deliberates on the use of mass media for consumer purposes and explores the possible constraints in the process. It points out the need for the consumer groups to maintain close liaison with media and providing factual, unbiased information for public interest and taking advantage of public service advertising over AIR and TV. The author asserts that the consumer groups and the mass media must work hand-in-hand, appreciating their common interests and respective constraints.

M. Giordan in his handbook entitled 'Consumer Education: A Handbook for Teachers' highlights the key elements relevant to consumer education. According to the author Consumer Education has come to be greatly recognized because of the progressively growing global concern for consumer affairs. The situation warrants suitable corresponding development of instructors, course materials and general environment. The potential for incorporating topics for consumer interest in the

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28. D. Bijlani, Role of Mass Media in Consumer Education, Centre For Development Communication, Gujarat University, Ahmedabad, 1990, p. 70.

syllabi of home economics, commerce and business courses, environment communication, family and community studies, pre-retirement programmes and other curricula is discussed.

S.D.Wilcox’s book entitled ‘Educated Consumers: An Analysis of Curriculum Needs in Consumer Education’ is a collection of papers which discusses and analyses consumer education programme in the United States. It discusses about consumer education resource network consumer action learner societal and consumer needs in consumer education, the philosophy of consumer education, concepts related to the basic definition of consumer education, consumer citizenship and the environment of consumer decisions, development and implementation of consumer education, consumer identity, socio-political context of consumption etc.

1. Cooper in his book ‘Consumer Education’ discusses in depth important areas of home economics and deals with problems that a consumer might experience. It covers subjects like how to make a wise choice while buying goods or services, care to be taken in receiving unsolicited and dangerous goods, points to be remembered while buying goods in credit, remedies against unfair contract terms, advertising standards, food or drink for human consumption and legal aspects of borrowing money for buying a house.


H.T.Grada in his booklet entitled 'Promoting Consumer Education in Schools' \(^32\) dwells up on areas common to most of the education systems the world over. It constitutes a resource for individuals in consumer organizations to be consumer educators. Consumer education has the following objects: imparting knowledge (of consumer rights, law etc.); understanding of society-consumer relationships; developing skills (drafting complaints, pinpointing deceit/fraud); and inculcating a sense of the importance of being and acting as an enlightened/discerning consumer. Introducing consumer education in schools, hurdles in the promotion of the concept, syllabus, training of educators and resources are discussed.

**Consumer Movement**

J.M.Anderson in his book entitled 'For The People: A Consumer Action Handbook'\(^33\) helps the exploited consumer to back up his grievances with constructive action and to overpower commercial abuses. Introduced by Ralph Nader, the pioneer of consumer rights, it carries consumer action projects developed by Nader's colleagues. The book covers significant issues like how patients in nursing homes can be assured of their rights, finding and eliminating energy waste, fighting for lower utility bills, comparative growing prices, finding the best buying products, working effectively with the media and changing the laws by lobbying.

J.P.Chandra in his book 'Rights of Consumers' \(^34\) depicts the disappointments

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32 H.T. Grada, Promoting Consumer Education in Schools, IOCU, Penang, 1985, p. 76.


34 J.P.Chandra, Rights of Consumers, Jag Parvesh Chandra, New Delhi, p.104.
and frustrations of the dissatisfied consumer. It is an attempt to create better understanding between the merchants and consumers. Merchants must understand and accept the concept of consumerism, consumer’s rights, tricks of traders etc. are enumerated. The government should be more active in ensuring legal support to consumers and abolish unfair trade practices. Promotion of business and consumerism through co-operative steps is suggested. There is a request to the press to help the consumer movement by providing coverage and reproducing the grievances of consumers. The book suggests the setting up of a Consumer Affairs Centre exclusively for treating consumer related matters.

K.P.S.Kamath in his book 'Servants, Not Masters' 35 narrates the author’s bizarre ordeals with the bureaucrats, the police force and other public servants. Drawing heavily on Gandhian philosophy, the book explains the lessons for consumer activists outlining the teething troubles, pitfalls, possible remedies, basic formalities, guiding principles, strategies, tactics, efficient and effective use of media, legal and other forces. cases, episodes, references and a draft Consumers’ Bill of Rights all effectively included to provide a wide perspective.


It throws light on other publications like Money Which, Motoring Which, Drugs and Therapeutic Bulletin and Good Food Guide.

**Consumer Information-Research-Testing**

O. Daniel in his article 'How the Federal Trade Commission Serves the Consumer' throws light on the FTC’s usefulness to consumers. He describes the Commission’s key functions (anti-trust action, consumer protection and consumer advocacy) and singles out its mission as “preserving the free market”, because, only competition seems to provide consumers the best protection. Striking at some of the United States Government policies he substantiates his stance with cases. The FTC chief reiterates his mission of fostering free markets and thus strengthening the consumers’ own resistance.

N.B. Grant in his article entitled 'Indian Consumer Must Shake Off His Apathy' encourages Indian consumers to fight for their rights. According to him personal initiative and effort are necessary to accelerate the pace of the consumer movement and make the consumer protection laws a success.

Z. Imam in his article ‘Consumer not the King’ points out that despite the enactment of the consumer Protection Act 1986 and over 30 other laws stipulating standards or affording relief, poor awareness and lack of organizational skills on the

39. Z. Imam, Consumer not the King, Hindustan times, October 18, 1989.
consumers’ part impede their desirable impact in India. The situation has become worse due to the failure of a large number of States to set up the enforcement machinery. This situation necessitated the Supreme Court to order the States to set up the machinery within six weeks. The article pronounces confidence in the consumer movement gaining momentum and stresses the need for independent product testing laboratories, comparative reporting of products/services and educating the consumers with regard to environmental hazardous matters.

N.Joshi in his article entitled 'Creating Consumerism' 40 shows the overall scenario of the consumer movement in India in 1989, as it emerged during a panel discussion on ‘Consumer Protection: - “Myth or Reality”, held in New Delhi in April 1989. Although the movement became stronger and the overall climate became conducive as progressive laws were enacted, major impediments like consumers’ callous attitude towards their rights and laxity and corruption in the law enforcement machinery prevented its consolidation and success.

V.K.Parigi in his article ‘Safer Products for the Consumer’ 41 quoting some statistics about accidental casualties in and around homes attributed to unsafe/hazardous products pronounces concern for general safety because injury/death cases outnumber those owing to traffic or work reasons. He has highlighted the need and necessity for a Consumer Protection Safety Commission to examine product designs, manufacturing processes, materials and performance. The relevance and significance of voluntary self-regulation by business and industry are emphasized drawing on the example of Sweden.

A.J. Rebellow in his article entitled ‘Is service sector any the better’ 42 pointed out the pathetic state of the service sector in India. Be it a bank, railway, or airlines, the services are known to have taken the consumers for granted. There is need for an organised initiative and action from consumers to change the trend. The article calls up on the Indian consumers to raise their voices against exploiters in the government and private sector service sellers, to make the movement successful.

S.M. Shah in his article ‘Confused Consumer Diffused Movement’ 43 narrates how the plethora of consumer legislations in India, by virtue of their complex and all-encompassing characteristics, has rendered the consumer utterly bewildered and cornered into a pitiable state. The author questions whether these laws have deterred business from exploiting the consumer through malpractices and whether Grahak Suraksha Mandal with their narrow vision and conservative approach can make any worthwhile contribution to consumer protection. He also observes that the spate of spurious goods and poor services are continued unabated.

J. Sing in his article ‘Consumer Complaint Intentions and Behaviour: Definitional and Issues’ 44 draws attention to the Consumer Complaint Behaviour concept examining questions on its nature, structure and taxonomy. He analyses consumer intention and behaviour in four different situations (medical care, grocery, repair and bank) in the form of responses or attitudes like immediate action, voice etc. The concept is said to be of help to marketers and theory formulators of

42. A.J. Rebellow, Is service sector any the better, Indian Express, April 11, 1990.
consumer complaint behaviour. He is bringing out the importance and application of consumer behaviour concept with the help of a study conducted among common households in Texas.

S.Sivaraman in his article ‘Combating Consumer Exploitation’ 45 narrates the working of the Consumer Action Group Madras, whose objective is strengthening the consumer lobby as an economic force to be reckoned with. He explains Consumer Action Group’s structure and how public interest issues are handled by it. He also gives an account of various cases that Consumer Action Group has successfully resolved.

G.Katona in his book entitled ‘Powerful Consumer: Psychological Studies of American Economy’ 46 reports the findings of the “Research Studies In Economic Psychology” by the Survey Research Centre, University of Michigan. This study has shown marked economic fluctuations, which is attributed to the diverse behaviour of buyers, business, and the government and effects are reflected in the outcome of an increased income and willingness to buy goods. The latter is a sum of psychological factors like motives, attitudes, aspirations, expectations, group belonging etc., of the decision-making unit. The analysis reveals that the consumer is powerful and is the major cause of prosperity, stagnation, inflation, recession, progress or downfall in an economy. Hence, a continuous understanding of consumers as a group is of supreme significance for the very development of the economy.

M.Berger in his book entitled 'Consumer Protection Labs'\textsuperscript{47} describes an informal visit to Consumer Protection Labs. He explains how scientists check, survey, and compares different consumer durables from the point of view of performance, safety, convenience and economy. He describes the government Food Lab and the important contributions of inspectors, scientists and researchers towards the deliverance of safe and wholesome food products.

**Consumer Affairs**

V.C.Dixit in his article entitled 'Consumers Don't Take Things Lying Down'\textsuperscript{48} requests earnestly the Indian consumers to rise, realize and adopt their rights as consumers to fight back exploitation and clever business tactics. He depicts a picture of the consumer as exploited and taken for granted in spite of his so-called importance in the economy. He encourages the consumers to learn about their rights through voluntary consumer organizations and government agencies. He calls up on the consumers to rise to the occasion to encourage public interest litigation to seek what they deserve.

M.J.Antony in his book 'Consumer Rights'\textsuperscript{49} explains the nature and extent of consumer protection in India. He discusses its impact on the government, legislation, consumers, business and society. According to him, a welcome development in the field of consumer protection in the Indian legal context is that

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\textsuperscript{49} M.J.Antony, Consumer Rights, Clarion Books, New Delhi, p. 126.
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many legislative measures, which were available in the earlier days, have been reinforced by suitable modifications or fresh enactments.

J. Groeneveld in his book ‘Simple Tests Manual’ ⁵⁰ explains various tests conducted on consumer products. The introductory part of the book discusses the kinds of tests, the place where certain tests should be conducted, the person who should conduct the test, equipment and chemicals used for conducting tests and information about basic maintenance of the laboratory. The book gives the reader a very good insight about the methods and procedures to be followed while conducting tests. A list of reagents used and names of the chemicals, chemical formulae and other relevant particulars are included in the appendices.

Her Majesty’s Stationary Office U.K in its book ‘Consumer Safety: A Consultative Document’ ⁵¹ explains the ways of reducing the cost of and suffering caused by accidents. It shows how information, policy and education on causes of home accidents and means of avoiding them can be improved. It describes how, law can ensure that goods which reach consumers stand up to their expectations. It discusses the working of the Department of Prices and Consumer Protection whose responsibility is to look after safety of consumer products and home safety. Some insight about home safety, publicity and education and possible changes in the present law and practices are also given.

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Karnataka Consumer Service Society India in its booklet 'Some Tips to Remember'\textsuperscript{52} explains and guides the consumer on how to buy various products. The booklet enumerates tricks used by sellers and advises consumers on protecting themselves against such malpractices. The booklet contains information on simple tests, which can be carried out by consumers themselves to detect adulteration. A few suggestions to lessen environmental problems are also included in the booklet.

M.V. Nadel in his study 'Politics of Consumer Protection'\textsuperscript{53} presents an analysis of formulation of consumer protection policies in the Federal Government. According to him consumer protection is one form of government regulation of economic activities. Public opinion played an important role in the success of this type of legislation. He gives a brief sketch of the development of consumer protection to the present time. The author explains the factors associated with the emergence of consumer protection for making it a current political issue.

N.I. Silber in his book entitled 'Test and Protest: The Influence of Consumers Union'\textsuperscript{54} narrates the beginning of the modern consumer movement, the circumstances under which consumerism and environmental concerns blend, the evolution of the consumer advocacy profession etc. The book has been divided into six chapters dealing with the consumer reform as a science, consumer protest

\textsuperscript{52} Karnataka Consumer Service Society India, Some Tips to Remember, Karnataka Consumer Society, Bangalore (India), p. 35.
tradition, health hazards connected with smoking, casualties caused by defective automotive design, environmental contamination and science and reform. The author gives special emphasis on issues like: the unreliability of sellers, scarcity, ethical consumption, consumers research and consumers union.

T.Wells and E.G.Sim in their book entitled ‘Till They have Faces: Women as Consumers’ 55 discuss the role of women as consumers and describes how they have become the worst victims of injustice. The authors deal with issues like housing, medicine, food, health, water, technology, fuel and transport, hazardous products, and credit, and it brings out the important role played by women as consumers of all these items and how they are neglected. With the help of case studies the authors illustrate how women consumers have organized and created a better situation for themselves. They enumerate the reasons why women are held back as consumers. The book suggests how community organizers, development workers, intermediaries, or agents can play an important part in bringing women together to talk about problems they face, helping them recognize the reasons and work out solutions.

E.Fetterman and M.K.Schiller in their book ‘Let The Buyer Be Aware: Consumer Rights and Responsibilities’ 56 explain how the consumer can avoid problems through better buying techniques and careful planning. They stress the need for knowing by the Consumers about their rights in the market place and accepting fully their responsibilities to improve the choice among alternatives. According to


them the consumer must be able to identify the merchants who are using false or misleading advertisements and it is his duty to report such practice to the authorities. The book contains the names of a variety of government agencies that work in the field of consumer protection along with the relevant points, which the buyer should keep in mind for avoiding the problems.

G. Padma and Suniti Karnik in their book entitled 'Complaints Handling' 57 target those people of consumer protection groups who deal with complaints. The authors explain the entire process of Complaint Handling in a simple effective language using actual complaints handled by Consumer Education and Research Centre as examples. They stress the need for scientific approach to complaints handling. The broad areas covered in this book are process, follow-up and analysis of complaints and setting up a complaints service. The authors make it clear that the main objective of a consumer protection group is bringing about a just and fair solution to any complaint lodged with them by the consumer. According to them when complaints throw light on the paucity of laws in a particular area, the consumer protection groups can lobby for new laws or amendments in existing law.

A. Sarkar in his book entitled 'Problems of Consumers in Modern India' 58 deals with major problems of consumers such as price-rise, inflation, population explosion, adulteration of food, substandard goods such as drugs, cosmetics, utensils,

57. G. Padma and Suniti Karnik, Complaints Handling, Consumer Education and Research Centre, Ahmedabad, 1990, p. 32.
pesticides and insecticides. Problems like short weights and measures, inadequacies in transport services, communication, sanitation, housing, drinking water and electricity are also examined. According to him government and voluntary consumer organizations have attempted to mitigate all these problems by introducing various legislative and administrative measures. The book contains information about the consumer co-operative movement and the role played by various consumer organizations.

E.A.Lizzy in her Ph.D thesis entitled ‘Women and Consumer Protection’ 59 highlights the role of women in promoting consumerism in Kerala. She also suggests various measures for the speedy functioning of the Consumer Disputes Redressal Agencies in Kerala.

R.Jayadevan in his dissertation work entitled ‘Banking Service and Consumer Protection’ 60 describes the banker’s liability for deficiency in dealing with his depositors, deficiency of service in providing loans and defects in subsidiary services. The author suggests that business self-regulation is best for protecting the interests of banking consumers.


M.J. Selvadas in his Ph.D thesis entitled 'A Study on the Consumer Protection Movement in Kerala' 62 evaluates how far the Consumer Protection Act, 1986 has been effective in Kerala since its enactment. This general study about the consumer movement in Kerala mentions about voluntary consumer organisations in Kerala, perception of consumers and business community with regard to CP Act, 1986 and the working of Consumer Disputes Redressal Agencies in Kerala.

**Marketing Management and Consumer Behaviour**

C. Adamson in his booklet 'Consumers in Business' 63 discusses the business practices of traders in view of consumers' confidence in the products. Some case studies are used to discuss the attitude and responsiveness of business to consumer complaints. He reviews the steps taken to increase the responsiveness towards consumer problems in the U.K and U.S.A. The author discusses areas of greater consumer confidence, publicity of drawbacks of business and consumer education through journals. He highlights mechanisms for consumers' representation and advocacy in decision-making.

S. Ramchander in his report 'Consumer Behaviour and Marketing towards an Indian Approach' 64 analyses factors to be kept in mind while propounding a separate theory on consumer behaviour in India. He scrutinizes the basic facts of consumer behaviour in India to help marketers acquire an Indian approach. He also answers

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64. S.Ramchander, Consumer Behaviour and Marketing towards an Indian Approach, Economic and Political weekly, February 27, 1988, pp 122-125.
questions related to communications, marketing, advertisements etc., which are useful in product launching. He recommends keen observation, research and scientific rationalization as the basis for a theory on consumer behaviour in India.

A Ghatak in his study 'Consumer Behaviour in India' quantifies and analyses the personal consumption expenditure of Indians during 1950-'51 to 1972-'73. The thesis has been written with a view to analyse the existing theories of consumption function and their applicability to indicate the regional disparities of consumer expenditure for an underdeveloped nation like India. He explains the regional disparities of consumption/saving pattern among different income groups in urban/rural areas of India.

B.M. Mahajan in his book 'Consumer Behaviour in India: An Economic Study' examines the salient features of the theory of consumer behaviour based on indifference preference hypothesis as also relevant concepts and definitions, a theorem showing equivalence of Hicks and Slutsky's substitution effects, the properties of a quadratic form of ordinal utility function and the Wald's and Mathur's methods for approximation of preference function and their modifications. The author critically reviews the Engel function analysis using a covariance as well as a matrix method. In addition, the effect of household occupation and household size on consumer behaviour and economics of scale in consumption are also analysed.

On the basis of the above review of studies, it is found that comprehensive studies on the subject has not yet been conducted. This situation calls for a scientific probe into the subject matter and hence the choice of the topic for the present research work.