SUMMARY

9.1 Introduction

In the present social and economic scenario, the subject of consumer protection is of vital concern for every citizen as each one of them is a consumer. The rapid pace of industrialization and globalization brought dynamic changes in the market economy all over the world. This has increased the grievances of the consumers with regard to utilization of day to day products and services of many kinds. Our nation is no exception to this change. The plight of consumer in the developing countries with lots of socialistic ideologies, social controls and public sector monopolies are not that of a sovereign who can exercise his will and free choice. The consumers are like helpless entity ignored by businesses and neglected by states. In these changed circumstances, the consumer is no longer a king in the market, where he is continuously exploited by unscrupulous traders and service providers. The mere fact that the consumer is unorganized and therefore, weak to fight against the powerful organizations was fully made use of. It is evident from the role played by various voluntary organizations in protecting the interests of consumers. Consumer problems in India are more complex in nature due to illiteracy, ignorance and the most pitiable fact is the total apathy of the consumers themselves.

A socio-economic movement of the citizens and the government to protect the rights of consumers simply known as ‘consumerism’ gathered momentum in both developed and developing nations of the world in nineteenth century. Though, its presence was felt in the late seventeenth century in America to protect the interests of the consumers and also to educate them regarding their fundamental rights. Consumerism is not something new to India. It has a history of over a century, but gained momentum only in the recent past with the formation of many consumer organizations. The growing interdependence of the world economy and international character of many business practices have contributed to the development of universal emphasis on the need for consumer protection. The basic reasons for the emergence of consumerism in India were quite different from those of western countries. Shortage of essential consumer goods, persistence of inflation, low level of technology, inferior quality of goods, unfair trade practices, misleading advertisements etc were among the most evident reasons for the emergence of consumerism.

Consumers constitute the largest economic group in any country and form the core of all economic activities. A proper attention is required to consumers in all the dimensions of the market. Eminent social scientists, consumerists and economists like Adam Smith, Philip
Kotler, Peter F. Drucker, Theodore Levitt etc emphasized the importance of consumers and their satisfaction in the market milieu. Usually consumers expect good quality of products and services at a reasonable price. Consumers want correct weights, safe products, continuous supply, assured service, protection against unfair trade practices, grievances redressal, check against unethical trade practices etc. But unfortunately these expectations of the consumers all over the world are belied and they are made victims of exploitation to varying degrees. Historically, the idea of protecting the interests of consumers is very old. Evidences are available to show that in as early as 200 B.C., punishments were imposed on those who were guilty of adulterating grains and oils in India. But the situation today is totally different. The Indian Constitution embodies political and legally justifiable rights for the citizens of India in the form of ‘Fundamental Rights’ along with certain social and economic rights formulated as ‘Directives Principles’. In fulfillment of the commitment of equitable justice for all enshrined in the Constitution, Parliament of India since 1950 has enacted more than three dozens of economic and social welfare legislations to protect the consumers and society in various dimensions. The various enactments included Indian Contracts Act, 1872; Sales of Goods Act, 1930; Agricultural Produce (Grading & Marketing) Act, 1937; Drug and Cosmetics Act, 1940; Prevention of Food Adulteration Act, 1954; Essential Commodities Act, 1955; Standards of Weights & Measures Act, 1956 & 1976; Trade & Merchandise Mark Act, 1958; Prevention of Black Marketing and Maintenance of Supplies of Essential Commodities Act, 1980; Environment Protection Act, 1986; Bureau of Indian Standards; Competition Act, 2002 etc. The benefits of these legislations have not reached to the exploited consumer. The enforcing, controlling and supervisory machinery found indifferent and ineffective thoroughly. Moreover, their jurisdiction is limited. The consumers had the option to approach either criminal or civil courts for restitution of their rights. This remedy found to be unsuitable on account of high cost, inordinate delays and cumbersome procedure. Furthermore, consideration of the small claims of consumers did not attract much attention with these legislations. Keeping all above in view, Consumer Protection Act, 1986 was designed to encompass all kinds of goods and services to help the consumers in getting what he paid for. This comprehensive act is one of the most significant gifts given by the Parliament of India to the citizens of independent India. The CPA, 1986 received the President’s assent on December 24, 1986. Since then, 24th December is observed as National Consumer Day. This act is a unique piece of legislation under which the three tier redressal machinery namely District Consumer Disputes Redressal Forums (‘Consumer Courts’ as popularly called) at district
level, State Consumer Disputes Redressal Commissions (SCDRC) at state/ UT level and National Consumer Disputes Redressal Commission (NCDRC), New Delhi at national level was mandated to provide inexpensive and quick redressal to consumers against their grievances related to defective products and deficient services.

Ever since the redressal agencies came into being, large number of consumers were knocking at their doors and getting relief in cases where they would previously have preferred to suffer in silence. With the one NCDRC at New Delhi, 36 SCDRCs (5 additional benches) at state and UT level and 644 DCDRFs at the district levels are functioning all over the country till Jan. 2015. DCDRFs have generated tremendous enthusiasm among consumers as till Feb. 2015, approximately 35 lakhs cases were filed since inception. Approximately 6.7 lakhs appeals were filed in SCDRCs and 0.93 lakh appeals at NCDRC during the same period.

In order to protect the interest of the consumers, the Government of Haryana implemented the provisions of the CPA, 1986 and made the Haryana Consumer Protection Rules. Today, State Consumer Dispute Redressal Commission, the appellate authority of the district forums, is functioning at Panchkula. All the 21 districts of Haryana have whole time DCDRFs. Till Feb. 2015, DCDRFs in Haryana has registered approximately 2.35 lakhs cases since inception. Approximately 0.45 lakhs appeals were filed in SCDRC during the same period.

It is beyond doubt that consumer protection cannot be effective unless the law making and their enforcement go simultaneously. This can be achieved only when proper and systematic implementation of legislative measures is followed. Thus, the regular assessment and evaluation of the nature of functioning of the redressal system established by the government is very important. The viewpoints of various stakeholders in consumer protection i.e. consumers, aggrieved consumers, businesses, defending parties, advocates, legal experts, consumer organizations need to be taken periodically with respect to various problems and shortcomings of existing system. By this exercise, the system can be made effective in real terms.

The numerous studies reviewed for this study provided various dimensions about consumerism, consumer protection, awareness of consumer rights, effectiveness of consumer disputes redressal framework and practices prevalent in the market. However, few prominent studies were further analyzed and categorized on the basis of their objectives, sampling done and conclusions drawn. These prominent studies included the work of Singh and Balachandran (1994), Verma and Sharma (1994), Bajaj (1999), Jain (1999), Sivaprakasam and Rajamohan (2001), Chazhoor (2004), Kaptan (2004), Kaptan and Khan (2004), Arora (2005), Gupta (2006), Himachalam (2006), Seshadri (2006), Gokilavani and Nageswari
(2007), Gupta (2007), Rani (2007), Sharma, Kaur and Gupta (2007), Singh (2007), Agrawal (2009), Khatri (2009), Shekhar, Ahlawat and Singh (2009), Ajesh (2010), Ali (2010), Chacharkar (2010), Kumuda et al. (2010), Kumar (2011), Das (2012), Singh (2012), Khan (2013), Misra, Chadah and Pathania (2013) and Siddamma (2013). These studies concerned with awareness amongst consumers regarding Consumer Protection Act and consumer rights. Some researches attempted in the direction of consumers’ perception, working of consumer forums and the complaining behavior of consumers. Few researches were about the attitude of various stakeholders in consumer forums at different time periods but confined to few aspects of redressal mechanism and few cities. Studies undertaken so far gave an almost un-quantified support for the theme selected for this study. Few studies were carried out in various parts/places of India to understand the problems and challenges in implementation of CPA. It was evident from the literature reviewed that no comprehensive study was undertaken in past on the attitude, perception and awareness of various stakeholders viz. consumers, complainants, opposite parties, advocates/legal experts, consumer organizations with respect to consumer grievances redressal mechanism in Haryana. In broader sense, the need for this type of study was also justified considering the present scenario i.e.:

- Rapidly increasing variety of goods and services which modern technology has made available.
- Growing emphasis over consumerism internationally.
- Removal of personal relationship of buyer and seller on trading with e-commerce and consumer’s increased mobility.
- Sophistication in marketing and selling practices in advertising.
- Increased incidents of consumer exploitation.
- Significant growth of consumer organizations.
- Augmentation of CPA by enactment of Right to Information Act, 2005.
- Significant increase in imports of inferior goods from China.

It was necessary to bridge the current gaps and to suggest improvements for successful & effective implementation of CP Act, 1986. Therefore, this research was designed to explore the various intrinsic aspects of consumer protection, consumer awareness, consumer behavior etc. which were related to the poor implementation of CPA. The researcher planned to study the problems and challenges in implementation of CPA in Haryana. Accordingly, efforts were made to measure the level of consumer awareness about ‘Consumer Rights’ and consumer grievances redressal, to analyze the attitude and perception of complainants,
opposite parties, advocates/ legal experts and voluntary consumer organizations towards consumer grievances redressal system in Haryana.

9.2 Research Methodology

The present research work was focused on the following objectives:-

1. To measure the level of consumer awareness about ‘Consumer Rights’ and consumer grievances redressal under Consumer Protection Act (CPA) in Haryana.
2. To analyze the attitude and perception of complainants towards consumer grievances redressal under Consumer Protection Act in Haryana.
3. To analyze the attitude and perception of opposite parties (Business organizations/ service providers/ government sector) towards consumer grievances redressal under Consumer Protection Act in Haryana.
4. To analyze the attitude and perception of advocates/ legal experts towards consumer grievances redressal under Consumer Protection Act in Haryana.
5. To analyze the attitude and perception of voluntary consumer organizations towards consumer grievances redressal under Consumer Protection Act in Haryana.

Considering the objectives of the study, exploratory cum descriptive research design was found to be more appropriate as it gave more knowledge and familiarity with the subject concerned and new insight into the problem. It also gave descriptive analysis of existing redressal mechanism by describing records, analyzed and interpreted the conditions that existed. Sampling design was divided in two parts viz. for secondary data and primary data. Secondary data about consumer forums were taken from SCDRC, Panchkula and from published sources including various books, articles, newspaper clippings, journals, magazines, Government Notifications, Official Gazettes, parliamentary enactments and other existing literature on the subject. For the primary data, the researcher prepared five questionnaires-cum- schedules for five different types of respondents of five objectives stated above. The questionnaire for general consumers was prepared on the basis of studies of Bajaj (1999) and Jain (1999). The questionnaire for complainants and opposite parties was prepared on the basis of study of Jain (1999). The questionnaire for advocates/ legal experts was prepared on the basis of studies of Singh (2012) and Jain (1999). The questionnaire for VCOs was prepared on the basis of studies of Jain (1999) and Chazhoor (2004). These questionnaires were modified further in consultation with the experts in consumer affairs. Haryana was the population area for this study. The unit of sample for each objective separately was general consumers, complainants, opposite parties, advocates or legal experts and VCOs respectively. Considering the resources at disposal and opinion of experts in the related field, the sample
size taken for each objective separately was general consumers- 600, complainants- 50, opposite parties- 50, advocates/ legal experts- 50 and VCOs- 12. Random sampling method was used for selecting districts and convenience cum purposive sampling (non- probability Sampling) techniques was adopted for selecting respondents. Samples were collected from up to fifteen districts of Haryana for different objectives. The collected data from above mentioned questionnaires was brought in the shape by editing, coding, tabulating and then analyzed for reaching the level of inference and conclusion. The collected data were analyzed for every questionnaire separately by using various statistical tools and techniques viz. average, ratio, standard deviation, percentage, Pearson Chi Square test, one sample t-test, Chi Square Goodness of Fit Test, Multi Dimensional Scaling (MDS), Spearman’s Co-efficient of Correlation, Karl Pearson Co-efficient of Correlation and Factor Analysis using Principal Component Analysis.

9.3 Conclusions
The present study looked into the unexplored areas of Consumer Protection Act and its implementation. This study examined a wider canvass spread over consumer problems and their causes. Objective-wise findings and conclusions of the study are described as follows:

9.3.1 Level of Consumer Awareness about ‘Consumer Rights’ and Consumer Grievances Redressal under Consumer Protection Act (CPA) in Haryana- Objective 1

Conclusions in the present part rest upon empirical data taken collected from general consumers. Consumers were examined related to the various aspects of consumer awareness and consumer protection viz: purchasing behavior, consumer awareness level inventory, business malpractices, seller behavior, consumer rights awareness and utilization, various consumer laws, media exposure etc. Today, a large variety of products are available to consumers which leaves the consumer confused. Consumers feel exploited when they observes that they are not receiving the value of money they spent in the market. Hence, it requires money and purchase management which is the result of effective purchase decisions. Purchase decisions depend on several factors. It was concluded from this study that most of the purchase decisions were taken under the influence of need followed by advice of family members and self searching and comparing the products (Kumuda et al., 2010). The findings reaffirmed the findings of Jain (1999), Mittal and Gupta (2013a) and Singh et al. (2014). Under such behavior, level of awareness of consumers decides their level of safety at market place. Advertising was found to have least impact consumers’ purchase decisions. The findings of Verma and Israney (2000), Sivaprasakasam and Rajamohan (2001) and Gambhir (2007b) supported this outcome. Conclusively, respondents were conservative, rational and
prudent consumers. Consumers were having just a general level of awareness towards consumer and purchase related issues. Consumers referred only few factors while purchasing viz. maximum retail price, seal and packing material, quality, filled warranty/guarantee, check the bill, date of manufacturing and date of expiry (Jain, 1999; Sivaprakasam & Rajamohan, 2001; Gupta, 2014a; Singh et al., 2014). The low level of awareness resulted in exploitation of majority of consumers leading to unprotected consumers. Majority of consumers were cheated at one time or other but did not preferred to lodge a complaint (Himachalam, 2006; Sharma et al., 2007; Siwach & Dahiya, 2009; Khanooja, 2010; Khurana & Khurana, 2012; Gupta, 2014b). It shows the ignorance and apathy of consumers.

Unethical business practices are abundant at market place. Consumers can fall prey easily to these practices if they are not conscious and check them properly. Nearly half of sampled consumers were found aware and faced such unethical practices of business. But majority of them did not report or complain against them to manufacturer or sellers (Khatri, 2009). Consumers were not found highly conscious about many of unethical business practices except few. Highest numbers of complaints were found about sub standard goods sold/adulterated goods while lowest numbers of complaints were found about malpractices & unfair trade practices (Kumuda et al., 2010). The findings reaffirmed the findings of Himachalam (2006), Tiwari and Prakash (2010) and Mittal et al. (2014). This expressed the apathy and ignorance of consumers. As commonly perceived, the study also concluded that businesses were ignorant in dealing with the consumer grievances. Very few sellers demonstrated a will to provide quick redressal of consumer grievances. Findings were supported by Khatri (2009) and Kumuda et al. (2010). Consumers decided to stay away from filing the case at consumer forums (Agrawal, 2010; Karim, 2013) even facing such conditions. They just decided to avoid the purchasing from that particular seller or product (Arora, 2005). Very few consumers complained to higher level of seller i.e. manufacturers. Similar results were reported by Day & Bodur (1978), Dhyani (1989), Gambhir (2007b) and Khanooja (2010). It shows that legislative measures were still not perceived to be consumer friendly. The study tried to explore the reasons for such attitude of consumers. Two types of reasons were evolved from the study to explain that why consumers did not move to consumer forums. One is personal reasons and other is legislation related reasons. Multi dimension scaling was used to explore these reasons. For personal reasons, consumers felt that it is the wastage of time, energy, money (Jindal, 1997; Sivaprakasam & Rajamohan, 2001; Arora, 2005; Siwach & Dahiya, 2009; Shekhar et al., 2009) and further they did not have spare time to move again and again to courts. For legislation related reasons, consumers felt that the
procedure at consumer forums was complicated and long. Further, they were not unaware about procedure of filing of complaint. This was supported by Thanulingum and Kochadai (1989), Giram and Sawarkar (1996), Jain (1999), Sivaprakasam and Rajamohan (2001), Kalpana and Natarajan (2008), Khatri (2009), Shekhar et al. (2009), Khanooja (2010) and Chakraborty (2010a). It shows that consumers were still not aware about the provisions of CPA or the practical problems at forums made a cumbersome picture of process in their minds.

Regarding awareness and utilization of consumer rights, majority of consumers were found aware about consumer rights. Educated and high income consumers were found more aware than their counterparts. Consumers were more aware about the right to information, right to choose and right to safety while less aware about right to seek redressal and to be heard. Moreover, awareness of unrecognized consumer rights was equally accepted by consumers. The findings were supported by Kumar and Batra (1990), Bhashyam (2000), Sivaprakasam and Rajamohan (2001), Seshadri (2006), Gupta (2007), Priyanka and Zeenia (2007), Uppal and Chawla (2008), Surekha (2010), Uppal and Rani (2010) and Kumar et al. (2013). Not much of consumers were found to utilize consumer rights while only few consumers were always found to utilize consumer rights. The study was supported by Goel (1997), Seshadri (2006), Kalpana and Natarajan (2008), Siwach and Dahiya 2009, Shekhar et al. (2009), Surekha (2010) and Karim (2013). Right to Information was most protested consumer right (Shekhar et al., 2009) while right to be heard was least protested consumer right. Those who were exposed to mass media were found more aware and exercising more consumer rights. Consumers were found to be confused in awareness between recognized and unrecognized rights. When a consumer was aware about a particular right then he might try to exercise it otherwise not much efforts was visible by consumers (Shekhar et al., 2009). Consumers became aware about their rights principally through television and newspapers. Radio, educational institutes, friends and family members did contributing much in this regard. This reflected similar views as observed by Sivaprakasam and Rajamohan (2001), Kishtwaria and Sharma (2006), Jeneja and Kavitha (2008), Uppal and Rani (2010), Surekha (2010), Tiwari and Prakash (2010) and Kumar et al. (2013). Majority of consumers except urban consumers did not know about documents required to file a complaint at consumer forum. Similar findings were observed by Giram and Sawarkar (1996), Kaur (2003) and Singh et al. (2014). Nearly one fourth consumers were fully aware about Consumer Protection Act and eighteen other allied legislations. Other consumers were either partially aware or never heard about these legislations. Conclusively, maximum consumers were not much bothered about
knowing the legislations to protect their rights. Consumer Protection Act, 1986 and Sales of Goods Act, 1930 got the highest scores of awareness among all legislations. These findings were in concordance with the study of Himachalam (2006), Gupta (2006), Uppal and Chawla (2008), Uppal and Rani (2010), Khanooja (2010), Surekha (2010) and Das (2012). In spite of various legislations enacted by government, it was consumers’ ignorance which was posing the challenge for their proper implementation. Maximum consumers preferred to hire advocate or fight themselves if any grievances were to be filed at consumer forums (Sivaprakasam & Rajamohan, 2001; Special Correspondent, 2006; Gambhir, 2007b; Chandra, 2008; Chakraborty, 2010a; Khan, 2013). It also proved the unawareness of consumers towards consumer forum procedures.

Consumer protection and consumerism is in sorry state of affairs because of poor consumer education (Sivaprakasam & Rajamohan, 2001; Kaptan, 2004; Planning Commission of India, 2006; Shekhar, 2006; Uppal & Rani, 2010; Kumuda et al., 2010; Surekha, 2010; Agrawal, 2010; Khurana & Khurana, 2012; Khan, 2013). Consumers opined that it was not easy to redress the complaint against any product purchased (Special Correspondent, 2006; Taneja, 2007). They asserted that consumer protection laws are poorly implemented today (Sivaprakasam & Rajamohan, 2001; Arora, 2005; Special Correspondent, 2006; Agrawal, 2010; Ajesh, 2010; Khan, 2013). They felt that consumer movement is important for consumer protection (Surekha, 2009; Agrawal, 2010). But, the role of government in consumerism is not adequate enough to prevent further malpractices of marketing and it must be enhanced (Kaptan, 2004; Special Correspondent, 2006; Gupta, 2006; Suganya, 2008; Agrawal, 2010; Chaterjee & Shahoo, 2011; Khan, 2013; Chanana, 2014). The exploitation of consumers by business firms requires more attention today (Taneja, 2007; Agrawal, 2010). Consumers suggested that government should test the competing brands of mass usage, set minimum standards of quality (Taneja, 2007), make more control for regulating the advertisement and sales & marketing activities of manufacturers (Agrawal, 2010). Majority of consumers found very poor role of consumer organizations (Khanooja, 2010; Praveen, 2010; Khan, 2013), Consumer Protection Councils and NCDRC to guide govt. on consumer affairs, creating awareness and to change practices of business (Special Correspondent, 2006; Chakraborty, 2010a). Overall, consumers wanted that government, consumer organizations, Consumer Protection Councils and NCDRC must increase their efforts for the awareness and betterment of consuming society.

Today, large numbers of consumer grievances are generated regarding finance and banking services, telecom services, insurance services, misleading advertisements, and defective
products. The apex authorities or statutory bodies of these services in India have started their own campaigns, helplines to protect and aware consumers. Majority of consumers were aware about the Department of Consumer Affairs’ campaign ‘Jago Grahak Jago’, www.nationalconsumerhelpline.in, Consumer Helpline 1800-11-4000 but their inclination to take the help of these measures was found low (Khurana & Khurana, 2012). Fair number of urban consumers was aware about Securities and Exchange Board of India (SEBI)’s campaign ‘Har Investor Ki Taaqat’, www.scores.gov.in, SEBI Helpline 1800-22-7575 but taking help of these measures was not prevalent among consumers. Nearly one third consumers were aware about Insurance Regulatory and Development Authority (IRDA)’ campaign ‘Bima Bemisaal’, www.igms.irda.gov.in, IRDA Helpline 155255 and its usage rate was negligible. Nearly half of consumers were aware about Telecom Regulatory Authority of India (TRAI)’s guidelines and rights of consumer regarding Telephone/ Mobile/ DTH/ Cable TV services (Surekha, 2010) but here too, consumers were ignorant in using these measures. Nearly half of consumers were aware about Reserve Bank of India (RBI)’s Banking Ombudsman Scheme for Complaint against Banking Services (Surekha, 2010) but nominal number of consumers complained to Ombudsman. Few consumers were aware about Advertising Standards Council of India (ASCI)’s Misleading Advertisements Awareness Program, www.ascionline.org, ASCI Helpline 1800-22-2724 but very few consumers used these measures to report misleading advertisements.

Overall, it was concluded that the real problems for exploitation of consumers lie in the mindset of consumers itself. Consumers were totally ignorant about the usage of their rights. They used to avoid not only legal measures of protection but also the extra judicial measures.

9.3.2 Attitude and Perception of Complainants towards Consumer Grievances Redressal under Consumer Protection Act in Haryana- Objective 2

Conclusions in this part rest upon empirical data taken from the complainant consumers who have filed cases at consumer forums. Complainants were enquired about the various aspects of consumer forums viz: source of information, consumer forum procedures, advocates at forums, delay in judgments, establishment at sub division level, non- cooperation, satisfaction etc.

Looking at the average of filing the cases at consumer forums since inception, it was concluded that approximately 400 cases per consumer forum per month are filed in Haryana. This average is better than national average of approximately 200 cases per consumer forum per month. The redressal agencies were established to protect the interests of consumers. But,
in most of the cases, instead of sympathy there was apathy and instead of speedy redressal of grievances there were inordinate delays.

Complainants were encouraged to file the case at consumer forums by the information received through media (radio, TV, newspaper etc.). Media contributed most in spreading knowledge about Consumer Protection Act (Gambhir, 2007b) and the procedure for filing cases at consumer forums. No other source like friends, family members and advocates contributed significantly toward spreading this information. The most important constituent of consumer protection i.e. consumer forums and consumer organizations were not doing much in this regard. Complainants were aware that justice at consumer forums is not costly and simple (Arora, 2005; Surekha, 2010) but the fact is that the justice is time consuming and costly. It was just due to intervention of lawyers. The complainants who were aware that advocates were not necessary to file the complaints at consumer forums mostly filed the cases themselves (Arora, 2005). Other hired the services of advocates to file the cases. Majority of complainants fell under second category. These findings supported the Jain (1999), Sivaprakasam and Rajamohan (2001), Gambhir (2007b), Ajesh (2010) and Tiwari and Prakash (2010). Very few complainants involved consumer organizations to lodge complaints at consumer forums (Sivaprakasam & Rajamohan, 2001). Consumer organizations seemed ineffective to fight for the rights of consumers. The findings were supported by Misra et al. (2013).

Despite the time limit fixed, decision on most of the cases at consumer forums was delayed and in some cases it was more than one to two years. Jain (1999), Sivaprakasam and Rajamohan (2001), Arora (2005), Gambhir (2007b), Khatri (2009), Ajesh (2010), Krishna and Suganya (2011), Kumar and Dahiya (2013) and Misra et al. (2013) supported these results. It was attributed to the frequent adjournments allowed by forums (Gambhir, 2007b; Surekha, 2010; Kumar & Dahiya, 2013) and overburden with the complaints. Advocates especially representing the opposite parties try to prolong the justice on one pretext or the other which is against the spirit of the act (Gambhir, 2007b; Misra et al., 2013). These findings reaffirmed with the findings of Singh and Balachandran (1994) and Jain (1999).

Some consumers felt that procedure adopted for delivering the justice at consumer forums was simple while some others felt that the procedure was complex.

It was an important conclusion from the study that even consumers hired the advocates to file case at consumer forums but they did not desire to engage advocates (Jain, 1999). Through t-test, it was observed that consumers opposed the engagement of advocates because they demand heavy fees and unnecessarily delay the proceedings of consumer forums by taking
adjournments (Singh & Balachandran, 1994; Jain, 1999; Surekha, 2010; Misra et al., 2013). Some consumers defended the appointment of advocates because they felt that advocates can defend the case effectively (Singh & Balachandran, 1994; Jain, 1999; Arora, 2005; Gambhir, 2007b) and more importantly, because the opposite party always engages the advocates. The logic seemed to be justified as a normal consumer is not that witty to argue against the seasoned lawyers. This tendency was found more prevalent in rural and poorly educated consumers.

There are 56 subdivisions in Haryana and some of them are large enough to be comparable with district head quarters. Majority of complainants favoured the establishing the consumer forums at sub division level. The results validated from the study of Jain (1999). It was a noteworthy suggestion as it will improve the scope of justice at doorstep of consumers. Despite all the problems faced to get the justice, consumers were satisfied with the final delivery of justice at consumer forums (Sivaprakasam & Rajamohan, 2001; Misra et al., 2013). Since inception average only 19 percent of cases gone for the appeal to state commission. Irrespective of the satisfaction with the justice got at forums, complainants who saw the working of consumer forums were optimistic about future also. They will go again at consumer forum to file a complaint if cheated in future. The results validated from the study of Jain (1999), Kumar and Dahiya (2013) and Misra et al. (2013). Non cooperation at consumer forums was not a big problem (Misra et al., 2013; Kumar & Dahiya, 2013). Complainants who faced non cooperation told that the problems were created mostly by the lower ranked staff members of consumer forums. VCOs seemed to be out of picture in the whole scenario of providing the justice to consumers.

Conclusively, the consumers were still not much comfortable to file complaints but wanted to do so. Consumer forums provided satisfactory justice but with much delay. Procedural complexities as perceived by consumers, minimal role of consumer organizations and role of advocates needed to be revisited to change the scenario of consumer justice.

9.3.3 Attitude and Perception of Opposite Parties towards Consumer Grievances Redressal under Consumer Protection Act in Haryana- Objective 3

Conclusions in this part rest upon empirical data sourced from the opposite parties/ defendants who faced the cases against them at consumer forums. Defendants gave their opinion on the various aspects of consumer forums viz: source of information, consumer forum procedures, advocates at forums, delay in judgments, establishment at sub division level, nature of judgments, satisfaction, consumers’ approach etc. CPA was formulated to safeguard the interests of consumers but it is to be ensured that justice must be done to opposite parties in
question. Opposite parties like government offices, banks, big service providers have more legal expertise to deal with such cases at consumer forums.

It was concluded that defendants were not fully aware about the provision of CP Act. They were having the partial knowledge about powers and procedures of the act. The findings were in contrast with the study of Jain (1999), Gambhir (2007b) and Kumar (2011). Since there was poor knowledge of the act, defendants were divided in their opinion about that procedure adopted for settling complaints at consumer forums. Defendants termed it as time consuming and complex and one of the most important reason for delay in justice. These findings reaffirmed with the findings of Jain (1999) and Kumar (2011). This perception leaded to engagement of advocates to defend at the forum which further complicated the proceedings. Defendants viewed that the decisions at forums were always delayed and time limits were not adhered at these forums. The reasons for delay were complex procedure, too much complaints, indifferent work culture at forums and lack of monitoring of disposal of cases by the state govt.

It is always a matter of concern for the businessmen to appear again and again before the forum to defend as it affects their business. Considering this, businessmen choose to engage advocates. Services of advocates were availed by most of the defendants. Some government organizations and companies had full time legal experts and did not hire anybody from outside. Defendants favoured the appointment of advocates at consumer forums. They justified it as advocates can represent the cases in more efficient and effective manner. Further the procedure complexities and technicalities at consumer forums can be better handled by advocates. These results validated from the study of Jain (1999) and Kumar (2011). Defending parties are generally wealthy and powerful entities. They might gave many justifications in favour of engaging advocates, but in reality, they are at fault to cheat the consumers and it is the advocates who can get the rid of their nightmares by complicating the case in favour of defendants at consumer forums.

Like the opinion of complainants, defendants too favoured the establishment of the consumer forums at sub divisional level. It may provide some relief to defendants as they might not need to move to distant places for hearings at consumer forums. Consumer forums at smaller level will improve the working of these forums, and speedy and easy justice can be delivered to the parties involved.

When a case was filed against any party, then defendants have to file their version in 30-45 days. Defendants were satisfied with the time given to file the reply. Defendants were found satisfied with the procedure adopted for settling complaints at consumer forums (Jain, 1999).
and Kumar, 2011). When a judgement goes against the consumer, consumer used to blame the judges to favour the opposite party. Similarly when a judgement goes against the opposite party, he used to blame the consumer forums for more inclination towards the consumers rather than providing natural justice. Similar conclusions were drawn from this study, where defendants expressed this behavior (Gambhir, 2007b). The reason for such behavior may be that at consumer forums, mostly judgement goes in favor of consumers (Krishna & Suganya, 2011).

Before lodging their complaint in the consumer forum, most of the times, complainants approached defendants to resolve their grievances. In few cases advocates, representative of Vyapar Mandals and consumer organizations have unsuccessfully contacted to defendants. It concluded that defending parties were unable to resolve the grievances of consumers at first level. They must have shown the arrogant, indifferent behavior or even misbehaved to the consumers. Similar findings were reported by Arora (2005).

The other half of the consumer protection movement is the opposite parties. They have to feel their responsibilities to provide the consumer with the best of goods and services. These parties have to set the example in terms of consumer protection assuming it as their social responsibility.

9.3.4 Attitude and Perception of Advocates/ Legal Experts towards Consumer Grievances Redressal under Consumer Protection Act in Haryana- Objective 4

Conclusions in this part rest upon empirical data gathered from the advocates/ legal experts who fought the cases for consumers/ defendants at consumer forums or have the expertise in consumer protection area. Advocates were asked about their opinion on the various aspects of their working and consumer forums viz: participation in consumer organization, effectiveness of consumer forums, problems at consumer forums, opportunities and threats to consumer forums, and suggestion to improve functioning of these forums etc. Appointing the advocates is not mandatory under CPA. But a common man (consumers) can’t face advocates sent by opposite parties at consumer forums. So, advocates became one of the chief contributors to the redressal system under prevalent practices.

Majority of the advocates practicing consumer protection cases were not associated with any consumer organization in Haryana (Jain, 1999; Kumar, 2011). Hence, common issues of consumers were generally not taken up by the advocates. They were mostly involved in dealing individual consumer cases. There were not much specialized advocates available in the area of consumer protection. Consumer cases were randomly dealt by the existing
advocates. Furthermore, advocates did not provide much attention to consumer cases as fewer incentives were involved in these cases (Krishna & Suganya, 2011).

It was concluded by advocates’ opinion that consumer forums were sufficiently effective in providing justice to consumers (Singh, 2012; Siddamma, 2013). Justice was always delayed at consumer forums redressal (Jain, 1999; Ali, 2010; Kumar, 2011; Misra et al., 2013). Advocates strongly defended the relevance of consumer forums as they provided inexpensive redressal (Siddamma, 2013). A lot of frivolous and vexatious complaints were filed at the consumer forums but forums failed to act strongly for such mischievous complaints. Advocates viewed that consumer forums are easily accessible, provides hassle-free disputes redressal (Jain, 1999; Ali, 2010; Siddamma, 2013), fully transparent, technically efficient and regular in proceedings. Consumer forums provided consensus, impartial and accurate judgments and strongly executed final orders. The findings were supported by Singh, 2012. It was explored through Principal Component Analysis that effectiveness of dispute redressal procedure at consumer forums was largely influenced by five factors viz. ‘Fair Judgments’, ‘Consumer Friendliness’, ‘Ease of Disputes Redressal’, ‘Relevancy’ and ‘Forum Reliability’. ‘Relevancy’ of consumer forums was viewed as highly effective factor while in case of ‘consumer friendliness’ these were less effective. Other three factors were responsible for making consumer forums sufficiently effective.

It was concluded and explored through Principal Component Analysis that smooth functioning of consumer forums was influenced by three underlying factors i.e. ‘administrative hindrances’, ‘HR problems’, and ‘work environment’ of forums. ‘Administrative Hindrances’ of consumer forums included frequent adjournment of cases (Ali, 2010), delay in the appointment of forum members (Jain, 1999; Singh, 2012; Misra et al., 2013), lack of judicial powers with forum members and overburden of forums with too many complaints (Misra et al., 2013). This factor was highly responsible factor for creating problems at consumer forums. Work culture at consumer forums, complex and technical legal procedure (Kumar, 2011), incompetency of non-judicial members, and insufficient clerical staff (Singh, 2012) were attributed as other responsible factors in smooth functioning of consumer forums. These factors contributed in building the perception about consumer forums in the minds of consumers.

Advocates are the right person who can guide towards the shortcomings of forums and new initiatives to improve the functioning of consumer forums. Through perceptual mapping, traditional & innovative opportunities and dissonance & system insufficiency threats to consumer forums were worked out. Advocates stressed upon online registration of complaints
and strong consumer movement as highly ranked innovative opportunity and traditional opportunity respectively. CONFONET project (Misra et al., 2013), frequent and more grants to consumer forums, establishing consumer protection councils (Misra et al., 2013) and community radio stations were not much appreciated opportunities by the advocates. Looking at the threats, advocates described inactive consumer organizations and lack of awareness among consumers were highly ranked dissonance and system insufficiency threats respectively. Filing fake complaints, reluctance of advocates and disobedience with the final orders were viewed as alarming threats for consumer forums.

Advocates gave two kinds of remedies to improve the functioning at consumer forums i.e. radical (non conventional) and conventional remedies. Timely appointment of only judicial members was marked as highly ranked radical remedy. Establishment of independent monitoring authority at state level (Misra et al., 2013) and establishment of additional forums at district & sub division level (Kumar, 2011) were marked as highly ranked conventional remedies (Singh, 2012). Increase in judicial power of members, proper infrastructure at consumer forums (Jain, 1999; Misra et al., 2013) and separate liability for its members were also suggested to be important for improving the efficiency of forums. A certain level of biasness of responses by advocates cannot be ignored as they did not give much emphasis on increase in clerical staff, establishment of forums out of premises of civil courts (Siddamma, 2013; highly ranked by Singh, 2012) and training before appointing clerical staff (Singh, 2012). These three factors were directly in contradiction with advocates’ profession. Increase in efficiency of these three factors may result in minimizing the role of advocates at forums. Advocates provide the solutions to consumers’ problems in more efficient ways. Ignorance, illiteracy, poor knowledge of consumers forces them to take the assistance of advocates. Advocates’ rationality, honesty with profession and fair justice to the aggrieved consumers are the most important attributes to win the faith of consumers as complainants.

9.3.5 Attitude and Perception of Voluntary Consumer Organizations towards Consumer Grievances Redressal under Consumer Protection Act in Haryana- Objective 5

Conclusions in this part rest upon empirical data collected from the officials of VCOs who worked for the cause of consumer protection. VCOs were enquired related to the various aspects of their working and consumer forums viz: types of cases taken, financial position, sources of finance, consumer forum procedures, CPA provisions, advocates at forums, time taken for justice, establishment of forum at lower level, consumer education and awareness programmes, consumer protection programmes, consumer guidance areas, method of grievance settlement etc. It was found that not much VCO were registered in Haryana. Nearly
38 VCOs were registered and among them very few were very active for the consumer awareness and protection activities.

Responses from the consumers, complainants, opposite parties and advocates concluded that VCOs were not playing active role in Haryana. The most important contributors for the formation of CP Act were VCOs. But in Haryana, these organizations were nowhere near to these credentials. VCOs in Haryana were less interested in taking up the individual cases of consumers (Misra et al., 2013). They were interested in raising their voice against common issues which affects the general masses of consumers. Scarcity of finances was the major problem faced by these VCOs (Chazhoor, 2004; Arora, 2005; Ruchita, 2007). The most obvious source of revenue was the membership fees. Other sources included assistance from private business houses and fees from aggrieved consumers. No VCO utilized the funds from the state government. This looks the major reason for limited expansion of activities of consumer organizations. The results were supported by the work of Verma and Sharma (1994), Sivaprakasam and Rajamohan (2001), Chazhoor (2004), Arora (2005), Himachalam (2006), and Praveen, 2010.

VCOs expressed that the procedure followed at forums was simple and prescribed time period for delivering the justice was sufficient (Ali, 2010). But, justice was not delivered within the prescribed time limits and it was always delayed at consumer forums (Ali, 2010; Praveen, 2010). Unnecessary interference of advocates and frequent adjournments allowed by the forum members (Jain, 1999; Ali, 2010; Kumar, 2011) were cited as major reasons for delay of justice at consumer forums. There was always delay by the government in the appointment of President/ Members resulting in the piling up of cases at consumer forums resulting time out justice. VCOs were against the appointment of advocates for pleading the cases at consumer forums. They insisted that advocates unnecessarily delay the proceedings of the forum by taking adjournments. These finding reaffirmed the findings of Jain (1999) and Kumar (2011).

VCOs were always ready to help consumers without charging any fees if any consumer comes to them (Jain, 1999). Further, forums were helpful and cooperative to the consumers if visited with the genuine grievances. It was a regular practice at forums that opposite parties always hires the advocates. In such scenario, VCOs advocated the engagement of lawyers by the consumers.

VCOs unanimously favoured the establishment of consumer forums at sub division level in the interest of grass root level, speedy justice to consumers and improved functioning of consumer forums (Kumar 2011). Consumer were exploited because, most importantly, the
law is not properly enforced (Verma & Sharma, 1994) followed by poor level of awareness of consumers, irresponsible behavior of business and VCOs failed to play active role in Haryana. VCOs concentrated on simple and not so effective measures such as lectures/seminars and demonstrations/workshops to aware the consumers (Verma & Sharma, 1994; Arora, 2005). Very few VCOs took the help of public meeting/street plays to create awareness. Tougher and more effective methods having lasting impressions such as moot courts, advertisements, and news letter/magazines were neglected. These findings were supported with the study of Chazhoor (2004), and Praveen (2010). For consumer protection, VCOs provided free legal aid and advocacy (Arora, 2005; Ajesh, 2010). All other activities with respect to consumer protection like filing case for consumers (suo motu), sample testing and consumer research (Verma & Sharma, 1994; Arora, 2005) were not aggressively conceived by VCOs. Some organizations initiated the out of court settlement to protect the consumers from harassment at forums (Khatri, 2009). These results were validated by the findings of Chazhoor (2004). Not much remarkable performance was visible in consumer guidance areas except few areas like adulteration and misleading advertisements. Awareness regarding misbranding, weights and measures, hazardous products (Verma & Sharma, 1994) and quality marks were totally ignored by VCOs. These findings were supported by Chazhoor (2004). On the whole, it was concluded that consumer organizations remained passive in Haryana for consumer protection and awareness.

The most desirable method of settlement of consumer complaints adopted by VCOs in Haryana was to pressurize the defaulter through public boycott followed by warning to defaulting party so that the defaulters may be discouraged to cheat the consumers in future. This method has less applicability in case of government departments because of their monopolistic nature of services. It was concluded that the pitiable fact of consumer protection was that consumers generally did not raise their voices against exploitation. It was the consumers’ ignorance and apathy (Verma & Sharma, 1994; Chazhoor, 2004; Khatri, 2009) and acceptance of certain level of deception which was responsible for the exploitation of consumers. If consumers became aware and alert then the problems of consumer exploitation can be solved up to certain extent.

Conclusively, the desired result of CPA cannot be achieved with poor and inactive performance of consumer organizations. Steps need to be taken by government and consumers to increase the participation of consumer organizations in consumer related activities.
9.4 Outcome of Present Research

This study was carried out in broader areas of consumer protection. Five objectives were taken to analyze the attitude and perception of different stakeholders and problems underlying in proper implementation of CPA. Most of the consumers have general level of awareness about consumer and purchase related issues. They did not look and analyze for much factors during purchases. Consumers did not seriously think about the importance of complaining against cheating. Very few consumers lodged a complaint when they were cheated. This study expressed the apathy and ignorance of consumers as small number of consumers was highly conscious about problems/ unethical practices during purchases. Many consumers faced the problem of unethical practices but the complaint was lodged against very few areas of unethical practices. Sellers/ manufacturers were not considered quickly responsive thus not effective to the consumer complaints. Negligible number of aggrieved consumers filed a case at consumer forums. Maximum consumers left the complaint unresolved and decided to avoid purchases from that seller/ manufacturer. Consumers were not willing to go to consumer forums for many personal reasons. Lack of time and wastage of time, energy and money were reported as most important reasons. Further, it was found that complicated, long procedure and unaware about procedure of filing of complaint were most important reasons pertaining to consumer laws. Consumers were found aware about the consumer rights. Consumers were more aware about the right to information and choose while less aware about right to seek redressal and to be heard. But, only few consumers were found to utilize consumer rights. Those who were exposed to mass media were found more aware and utilized more consumer rights. Right to Information was most protested consumer right while right to be heard was least protested consumer right. TV was the most popular source of awareness about consumer rights. Consumers were unaware about the various legislations enacted in India for consumer protection. In spite of various legislations enacted by government, it was consumers’ ignorance which posed the challenge for their proper implementation. With respect to reason for poor protection of consumers, good number of consumers agreed that the main reason was poor implementation of consumer laws. Majority of consumers reported poor role of consumer organizations. Consumers wanted that government, consumer organizations, Consumer Protection Councils and NCDRC must increase their efforts for the awareness and betterment of consuming society. Various consumer awareness and protection measures in form of website, helplines, guidelines, mass media campaigns etc. are being undertaken by Department of Consumers Affairs, SEBI,
IRDA, TRAI, RBI and ASCI in India. Consumers were aware about these measures but utilization was very low.

Survey on the complainants to consumer forums shows that they got knowledge about CPA and procedure of lodging complaints at consumer forum from media (radio, TV, newspaper etc). Complainants knew that consumer forums have simple & low cost justice mechanism and no advocates are required. But, majority of complainants preferred advocates to lodge complaints at consumer forums. It was revealed by all stakeholders that justice is always delayed at the consumer forums. The reasons for delay were too many complaints, frequent adjournments, unnecessary interference of advocates, complex & technical procedure and indifferent work culture at consumer forums. Complainants did not favour the engagement of advocates at forums as they demand heavy fees and unnecessarily delay the proceedings of forums by taking adjournments. All the stakeholders opined that establishing consumer forums at sub-divisional level is surely beneficial. Complainants were satisfied with the judgments of consumer forums despite non cooperation by junior staff were faced by them at forums.

Survey on defendants at consumer forums revealed that they were having the poor level of awareness regarding CPA. Maximum defendants found the procedure at forums either time consuming or complex. They also favoured the engagement of advocates at forums. They felt that advocates are professionals which can represent the case before the consumer forums in efficient and effective manner. Presumably this, maximum defendants under study availed the services of advocates at consumer forums. Defendants were contacted firstly by the consumers for grievances redressal then by advocates on behalf of consumers. Not being satisfied with the sellers’ response, consumers lodged the cases at consumer forum. The level of satisfaction about the proceedings at the consumer forum was found high among defendants. Most of the defendants were not satisfied with nature of judgement provided at consumer forums.

Some useful insights evolved from the survey of advocates. Advocates strongly emphasized that consumer forums were far behind in providing time bound & speedy redressal. Consumer forums did not act strongly against frivolous and vexatious complaints. The good features reported by advocates were that these forums are easily accessible, provides hassle-free disputes redressal, fully transparent, technically efficient, regular in proceedings, provide consensus judgment, impartial & accuracy in judgments and strong in execution of final orders. Overburdening of forums with too many complaints, frequent adjournment of cases at forums and delay in the appointment of forum members were highly responsible
administrative hindrances for reducing the effectiveness of consumer forums. Online registration of complaints was highly ranked innovative opportunity while strong consumer movement in the country was highly ranked traditional opportunity for consumer forums. Inactive VCOs was highly ranked dissonance threat and lack of awareness among consumers was assigned as high ranked system insufficiency threat to consumer forums. For improvement of functioning of consumer forums; establishment of independent monitoring authority and additional forums at district & sub division level were highly ranked conventional remedies described by advocates. Timely appointment of only judicial members was termed as highly ranked radical remedy. Other important remedies to solve the problems at consumer forums were increase in judicial power, proper infrastructure at consumer forum and separate liability for its members.

Survey of the voluntary consumer organizations (VCOs) in Haryana showed that VCOs were not actively engaged in resolving consumer grievances and it was submitted by them also. VCOs suffered from the paucity of funds to run their activities and did not receive any financial support from the Government. They expressed positive sentiments towards the prescribed time limit and procedure for settling the complaints under CPA. VCOs did not favour the engagement of advocates at forums. They felt that advocates unnecessarily delay the proceedings of forums by taking adjournments. There were many loopholes in implementation and enforcement of consumer laws. The various consumer awareness activities such as advertisements against unscrupulous dealers, printing newsletters/magazines and organizing moot courts were not performed by VCOs. Consumer protection activities such as sample testing for testify the quality of product, consumer research for mass benefit of consumers, and suo moto filing cases for consumers were carried upon by some VCOs. They failed to provide any guidance to consumers in the areas of misbranding of products and various quality marks associated with the products. The most prominent areas in which VCOs provided the guidance to consumers were about adulteration followed by misleading advertisements. Majority of VCOs did not prefer to file a case on behalf of consumers if any consumer approaches them with the complaint. The most desired and preferred way to settle the complaints was to pressurize the defaulter through public boycott of the products followed by warning to defaulting party to take legal action. Consumer organizations felt that consumers were hesitant in raising their voice against business malpractices as consumers were ignorant and apathetic about business malpractices.
9.5 Suggestions from the Study
The results of this study were encouraging. These results will help the appropriate authorities concerned to take necessary remedial measures with regard to existing consumer disputes redressal system. Consumer must be aware about his basic consumer rights and must protest for protecting these rights. On the basis of the theoretical, historical and evidential findings of the study, following suggestions are being put forth. These may be helpful in improving the functioning of consumers disputes redressal agencies and provide a better and protected environment for consumers.

9.5.1 For Effective Performance of Consumer Forums

- No frequent adjournments at consumer forums should be allowed. Policy should be made to grant adjournments for more than one time. It will help in reducing the number of hearings given for the settlement.

- Measures should be taken to improve the forums functioning by improving infrastructure. More space to staff members, consumers and other participants of the system may be provided. The forums are located in the district courts and it prevents the common public from knowing more about the consumer forums. Hence steps should be taken to establish the forums in a separate building which is easily accessible and convenient.

- Consumer friendly complaint mechanism must be developed to encourage consumers.

- The redressal machinery should be strengthened to ensure the strict implementations of the court's orders. Execution of the decrees of consumer forums is unclear in the CP Act. The consumer forums should be allowed to execute warrants, as is done by civil courts.

- The National and State Commission should award interim stay only with notice to the respondent. If sufficient time is not available to issue notice to other side, the interim stay should be allowed only for some weeks and stay should be made permanent only after hearing the respondent.

- Consumer Redressal Forum is a quasi-judicial body, hence, steps should be taken to make it a permanent judicial body like the civil court. The name of the ‘District Consumer Disputes Redressal Forum’ should be changed to 'District Consumer Court' and the designated name of ‘President’ and ‘Members’ should be changed as 'Principal Judge' and 'Judge' respectively. The present nomenclature did not give the impression that it is a judicial body. People, especially in rural areas, do not understand the term ‘forum’, whereas they are very much familiar with the term ‘court’.
• It is suggested to decentralize the system by establishing these forums at sub divisional/Block level. Alternatively, few sittings of district forums at sub divisional level may be organized.
• A Consumer Liaison Officer can be appointed at forums to hear the consumers which can discourage the appointment of advocates by the consumers.
• Consumer organizations must be given representation at consumer forums. It is suggested that one member of forum must be appointed from the registered consumer organization in operation for more than ten years.
• Vacancies of president and members at consumer forums must be filled without any delay as and when arises. Honorarium of members of consumer forums must be paid at par with the President of consumer forums. It will help in attracting the experts and talented persons to be the part of consumer judicial system.

9.5.2 For General Consumers

• Consumers need to be the information conscious before making the purchase decisions and make rational purchase decisions rather than having the need based motives of purchase or referral purchase. Consumers must be aware about purchase related issues like packaging and labeling issues, tax issues, billing issues, product comparisons, quality marks, adulteration issues, weights and measures etc. Consumer needs to be more aware of the problems faced while purchasing. More focus in this area is required for the poorly educated consumers and those living in rural areas.
• Consumers must develop a sense in them to get latest information about his rights. The consumers need to be more inclined towards the awareness of legal procedures to resolve their grievances.
• Engaging advocates is not necessary in consumer forums. It is therefore suggested that consumers must get education about the procedure to file complaint in district forums.
• The procedure of filing the case at consumer forums and relief available must be displayed at forum premises and at prominent market place of the cities.
• Every manufacture/seller may be asked to put a board at prominent place in their premises to display the consumer’s rights with respect to their business activity.

9.5.3 For Government and Administration

• Governmental agencies must take stringent steps to ensure standards of quality. A mechanism must be installed to test the competing brands of products and make the result of these tests available in public domain. More control on regulating the advt., sale and
marketing activities of manufacturers must be exercised through legal processes and social organizations.

- A Consumer Guidance Centre/ Cell should be mandatorily set up by all businesses and Government departments to maintain a close liaison with consumers. In case of small businesses, business associations in those particular shall be mandated to perform such activities.
- Government VAT department must check the issue of receipts to the consumers. Severe penalties may be posed on the defaulters who will not issue receipts.
- A Citizens' Charter and constitutional or statutory authority on public utilities should be established by the Government. It will have lasting effect on improving the quality, choice, standards and value of public services.
- A separate Department of Consumer Affairs should be established in Haryana. Currently, the consumer redressal mechanism is working and food and supply department in Haryana.
- An independent constitutional or statutory authority can be established at centre and state levels to monitor, control and develop consumer protection mechanism.
- Necessary information regarding consumer protection measures and redressal procedure can be printed on ration cards to have one to one awareness.
- For spreading awareness in rural areas, officials of Block Development and Panchayat Office can be channelized in the present system.
- It was found that no consumer protection councils (CPC) were instrumental in Haryana for a very long period. CPCs must be constituted without any delay.

9.5.4 For Voluntary Consumer Organizations

- Consumers' educational campaign needs be undertaken by VCOs on wide scale from locality to locality to make people aware about their rights.
- The structure of VCOs needs to strengthen. Scarcity of finances is the main problem for all consumer organizations. The government needs to come out with more concrete funding proposals to enhance the consumer movement and promote the establishment of large number of consumer organizations.
- Workshops should be conducted to train the officials of consumer organizations.
- Frequent exhibitions and demonstrations needs to be organized in many public places like railway stations, bus stands, hospitals etc. to highlight the consumer's rights, unfair trade practices of the traders and other consumer related issues.
- Free of cost testing the products must be allowed to consumer organizations by the government in the appropriate laboratories established by them.

9.5.5 Other Suggestions

- Role of different kinds of media, school/colleges and social circles needs to be enhanced for better awareness of consumer rights.
- A Centre for Consumer Studies may be constituted at the every university, with the objective of carrying out consumer awareness activities among the students. Research also can be promoted with the help of such centers.
- Considering the long time taken for settling consumer complaints, it is suggested that alternate consumer redressal mechanism like VCOs, associations etc. should be adopted for bringing effective solutions to consumer grievances.
- With the increase of electronic commerce activities, consumers can not go to far places to lodge the complaints against them. Suitable amendments are required in CP Act to bring e-commerce activities under the preview of act. The consumers have to be given the choice of filing cases at forums near to them in such cases.
- Keeping in track with the technological advancements, the act should not only permit but also encourage e-filing of complaints in order to avoid delay and bring promptness.

Though, the government has accorded a high priority to consumer protection but its efforts need to be supplemented by all sections of the society, with their will to protect their own rights either individually or through combined efforts. Therefore, the government should encourage all activities that are helpful in the establishment of any organization working for the benefits of consumers.

9.6 Scope for Further Research

The scope of further research can be described as follows:

1. This study was related with consumers and various stakeholders of consumer redressal forums in the state of Haryana. All the factors affecting the functioning of consumer forums in Haryana, directly or indirectly, were included in the study. Problems of consumers and various stakeholders of consumer redressal forums might be different in other regions, states and at the national level. It provides a wider platform for further research in this area.

2. This study was limited to general nature of problems and grievances with respect to consumer protection. Sector specific studies i.e. banking, insurance, electricity
department, transport, real estate, telecommunications, advertising, investments etc can be covered in future research.

3. Study may be conducted to check out the effectiveness and efficiency of District Consumer Disputes Redressal Forums (DCDRFs), State Consumer Disputes Redressal Commissions (SCDRCs) and National Consumer Disputes Redressal Commission (NCDRC).