CHAPTER 1

INTRODUCTION

Consumerism is the emancipation movement of the consumer. A cause of every emancipation movement is a feeling of discord, a becoming conscious of one’s own situation and, as a consequence, the striving to improve that situation. In a developing country like India, the Consumer Movement should ensure the availability of essential commodities at reasonable prices to consumers. Poverty, external indebtedness, unemployment, government priorities and political instability prevent the attainment of basic needs.

India lacks a strong, well organised consumer movement, though it has more than 900 million consumers. The ordinary consumer does not possess enough knowledge and skill, and his capacity and awareness are limited to a select set of products at reasonable prices due to his illiteracy, ignorance, poverty and passive indifference.


In the rapid economic development, there emerges a complicated marketing process which poses innumerable disadvantages to the consumers.¹ Therefore, even the educated consumers find it difficult to make a right purchase.

The manufacturers and middlemen have a well-organised structure. They utilise the consumers’ innocence to their best advantage. They are experts in exploiting the consumers. Consumers in India are scattered all over the country, highly disorganised and are weak in their bargaining power. Until now, the consumers have suffered silently.

The Government services in respect of consumers’ in India are very poor. The Central and State Governments control over 70 per cent of the consumer products and 80 per cent of the consumer services.² Dedicated and reliable services are however not provided by either private or public enterprises. Yet, it is these enterprises which carefully watch how to exploit consumers at an opportune time, without the knowledge of consumers. Hence, consumers in India need three types of protection from public and private enterprises, namely:


(a) Physical protection against products that are unsafe and dangerous to health.

(b) Protection of economic interest from the deceptive and unfair trade practices.

(c) Protection of public interest against the abuse of monopoly position or restrictive trade practices.¹

India has 29 Consumer Protection Acts.² But none has until now given real and practical protection to the consumers; until passing of Consumer Protection Act 1986. The existing Consumer Protection Laws had jurisdiction over the private sector only. The legislative measures suffer from serious limitations in the absence of organised resistance from the consumers themselves. These Acts cannot practically control the well organised business associations. It is frequently argued that the power of the individual consumer in the market place is considerably less than that of the individual trader and that, consequently, market processes are impaired, thereby allowing suppliers to persist in supplying goods and services of unsatisfactory quality relative to the prices charged.³


The power of the trader in the market place can be minimised only through consumerism. Consumerism will succeed only when the consumers are well organised and are conscious of their rights and responsibilities. In India, unlike in the west, individual protection is not possible. Pradeep Mehta, in his study concluded that, Government is the only anchor sheet, but relatively a weaker one, to protect the welfare of the consumers.¹

¹ Article 38(1) of the Indian Constitution imposes a duty on the State, "to protect the welfare of the people by securing and protecting a social order". Article 43 imposes an obligation on the State to make endeavours to build an economic organisation to ensure a decent standard of living to the workers who are all consumers. • Article 47 also directs the state to make an endeavour to raise the level of nutrition and the standard of living to improve public health and to prohibit consumption of intoxicating drinks! On the basis of these obligations, Government protects the consumers through the enactment of consumer legislation and undertakes regulatory measures through government machineries such as:


3. Ibid.
(a) Legislative Branch: To enact Consumer Protection Acts in various fields related to consumers.

(b) Executive Branch: To implement consumer Protection Acts through administrative machinery, Central and State Councils which give suggestions and make representation to government to take corrective measures.

(c) Judicial Branch: To provide judgment on the basis of fairness and reality of the consumer problems to protect their interest.

Consumer voluntary organisations safeguard the consumers by creating consumer consciousness and by handling consumer complaints, and represent the problems of consumers to government and business organisations, and also the traders have been protecting consumers through market competition in price, quality, quantity, purity and by adopting self-regulatory measures to safeguard the interests of the consumers.

**STATEMENT OF THE PROBLEM**

Estimates have it that the Indian consumers are cheated to the tune of Rs. 30,000 million a year through deceptive weights and measures.¹

A sample survey of markets showed that more than 80 per cent of the purchases are shown as under weighments.¹ Surveys in different parts of the country have shown that 30 per cent to 70 per cent of all food samples are adulterated with toxic mineral oils and grain, chalk, cowdung poisonous colour ingredients and chemicals.² Mahila Dakshit Samit, a women’s organisation in the capital, observes that in India about 50 per cent of the spices, 53 per cent of garam masala, 50 per cent of ghoe and 15 per cent sugar are adulterated.³

In Tamil Nadu there is a vast differences in samples found adulterated and the number of adulterated cases imprisoned and fined during the year / 1991-93.

<table>
<thead>
<tr>
<th>Year</th>
<th>Total No. of Samples</th>
<th>No. of Samples found adulterated</th>
<th>No. of cases Imprisoned / fined</th>
<th>Ratio of samples-found adulterated : Imprisoned and Fined</th>
</tr>
</thead>
<tbody>
<tr>
<td>1991</td>
<td>4.345</td>
<td>1.015</td>
<td>36</td>
<td>28.1</td>
</tr>
<tr>
<td>1992</td>
<td>5.250</td>
<td>1.183</td>
<td>161</td>
<td>7.1</td>
</tr>
<tr>
<td>1993</td>
<td>4.680</td>
<td>959</td>
<td>149</td>
<td>6.1</td>
</tr>
</tbody>
</table>

1. Ibid.
2. Ibid.
4. Directorate of Public Health and Preventive Medicine, Teynampet, Madras.6
These were possible due to lack of awareness of Acts, Rights and Responsibilities of the consumers, weak powers of the consumer organisations and loopholes of the Consumer Protection Acts. Hence, many gaps have been identified in the awareness and exercise of Acts, Rights and Responsibilities of consumers, the functioning of voluntary consumer organisations and Consumer Protection Acts and the resultant exploitative practices of traders. The recognition and identification of the gaps necessitate the undertaking of this study.

REVIEW OF LITERATURE

In India, individual protection is not as easy as in the U.S.A., U.K., Sweden, and Japan. To fill in the gap, consumer organisations, governments and business firms undertake protective measures on behalf of the consumers. In the existing literature, all studies have generally dealt with the individual aspect such as the study of consumer organisations or government or business firms to protect the interests of the consumers. No study has explicitly dealt with the consumer protection on the basis of the combined analysis of the activities of consumer organisations, the governments and the business firms. The present study is, therefore, a study of these combined activities, attempted on a comprehensive basis. To provide an identical background, a brief review of some of the important studies is in order. Joyeeta Gupta, in her study, Consumerism: Emerging Challenges and Opportunities, concluded that in an environment of limited
choice, inadequate supplies, incomplete information, ignorant consumers, and unlimited demand, it is inevitable that the Indian consumer gets cheated.\textsuperscript{1} Box, in his study, The Power of Consumer Organisations, concluded that the causes of consumerism are: a higher income, creating more possibilities for consumption; an increased complexity of choice; the greater distance between producer and consumer; a more critical attitude, a higher level of expectations, and insufficient information.\textsuperscript{2} Pieter Beukenkamp, in his study, Consumerism and Distribution: A Management Point of View, concluded that integration of consumerism in the marketing concept of business firms ultimately belongs to the field of ethics. Business ethics in fact can be derived from the ethical standards of policy makers and executives. Many business executives have to change their attitudes and ethical standards, as they have been conditioned for too long by the system they are a part of. This may be one of the most challenging problems business education and consumerism education have to face in the near future.\textsuperscript{3}


Krishna Shetty’s study on the consumer rights examined the awareness, attitudes and legal provisions of the consumers. It pointed out that the consumers and government should understand each other’s rights and responsibilities to insist better services from the manufacturers and traders. The World Congress held at Stockholm discussed the constraints of consumer movements in developing countries and notified that one of the keys to developing an effective consumer movement in developing countries is through proper training programmes aimed at giving people the right skills.

The Development Committee of the International Organisation of Consumer Union (IOCU) examined the problems of consumer movement in developing countries. It identified that the major bottleneck of the consumer movement is however the mental attitude and apathy on the part of the consumer himself. He is not willing to fight for his rights but expects the various consumer guidance societies to do the ‘dirty’ work for him. Heggade in his study on the role on of State in Consumer Protection in India showed that when consumers are performing their role effectively, they must be informed.


They must accept the unofficial role of inspectors in the market place.¹ United Nations Guidelines for Consumer Protection indicated that the consumer education should become an integral part of the basic curriculum. The basic part of the curriculum of education system, preferably as a component of existing subjects.²

Saxena A.K, in his study on Consumerism, Consumer Cooperative and Consumer Unity, examined the necessity of training to channel members. He concluded that the manufacturers should adequately train and educate their channel members as regards the consumer oriented benefits and plan of action and they should also be told about the pros and cons of not responding to the calls of consumer movement.³

The Ohmiya Congress discussed the problems of information about the product and services to the consumers.


It declared that the producers and their product should no longer be judged on quality, durability, performance, price and after-sales service but also people must be given information and choice to decide to buy or not to buy. The World Congress of 1964 in Oslo, Norway recommended that the mass media could play an important role in bringing consumer information and education to a large number of people and recognise the importance of consumer education to help consumers to develop a critical outlook towards advertising.

Theorelli and Theorelli, in their study on Consumer Information System and Consumer Policy, concluded that there are three possibilities of improving the consumers' position: information education and protection. The most important means available to consumer organisations for attaining their aims are information and publicity.


2. Ibid.

The delegates of the World Congress in Oslo analysed the problems of the disadvantaged and low income consumers. The Congress suggested that particular attention should be paid to the needs of the disadvantaged and low income consumers. The traditional method of providing education/information (books and magazines) were not appropriate for these groups of people.¹ The IOCU Development Committee for Consumer Protectionment in April 1983, analysed the problems of consumers in developing countries and pointed out that the training and knowledge should not be confined to the developing countries.² The IOCU, in its Thirteenth World Congress, Hong Kong 1992, recommended that all consumer organisations should necessarily promote more education and information activities on environmental aspects of consumption. It also suggested the establishment of government institutions to protect and promote the rights of consumers, as called by the UN guidelines.³ Buskirk and Rothe, in their study consumerism - An Interpretation, concluded that an effective consumerism program will be directed primarily at the communications problem between firms and consumers.

1. Third World Congress. IOCU Resolutions, Oslo, Norway. 1964, pp. 1-3.


The main purpose of the consumerism program will be to enhance the quality of communications between the consumer and the firm and to incorporate valid complaints into corporate decisions.\(^1\)

Herrmann, in his study Consumerism: Its \(\text{goals, organisation and future, suggested that marketing is a principal channel of information between consumers and the firm, in which information should flow in both directions. Marketing educators and corporate practitioners must reconsider what kinds of information should be moving in this channel, and also the forms in which this information will be most useful and meaningful.}^{2}\)

The IOCU Sixth World Congress in Baden, Austria, after examining various consumer protection laws suggested that an adequate system of civil redress for consumer complaints and emphasised that any system developed should not put undue burden of cost on him.\(^3\)

A study conducted on Consumer Awareness and Complaining Behaviour by Agbonifoh and Pius concluded that the consumers

3. IOCU *Resolutions*, Sixth World Congress, 1970, Baden, Austria pp. 3-10.
suffer in silence and the legal process is considered too expensive as an
avenue for seeking redress for infringements on consumers' rights.¹
Subramanian Pothi, in his study on Problems and Perspectives,
Consumer Protection and Legal Control, suggested that the consumer
protection laws must have criminal sections and deterrent outlook to
achieve desired effect from the unscrupulous business firms.²

Leela Krishnan, in his study Consumer Protection and Legal Control,
found that the lacunae in the present legislation. He suggested that the
legislation has no provision for awarding damages to the consumers who
have suffered pecuniary loss as a result of prohibited practices indulged
in by the sellers.³ Koteeswara Rao, in his study on Future Direction of
Consumer Protection Act, reveals that no amount of consumer protection
Acts can be successful unless the consumer himself is aware of his rights
and responsibilities.⁴

1. Bas, A. Agbonifoh and Pius, E. Edoresh, Consumer Awareness
and Complaining Behaviour, European Journal of Marketing,
Volume 20, Number 7, 1986, pp.43-49.

2. Subramanian Pothi, P. Problems and Perspectives, Consumer
Protection and Legal Control, Cochin Eastern Book Company,

3. Ibid.

4. Koteeswara Rao, Constitution, State and Consumer Welfare,
Chandan Bala’s study on the Role of Consumer Voluntary Organisations concluded that the Consumer Organisations should be authorised to get the sample of goods analysed or tested and to watch the interests of the consumers, the impact and check shops, establishments and factories.¹ The IOCU Committee of Regional Consultation and Consumer Protection, Bangkok, has suggested that government should include consumer protection measures among the activities envisaged in their development plans and provide adequate resources for carrying out such measures, in particular creating and for improving the necessary infrastructure facilities and also pointed out that consumer education should be incorporated as a regular part of the educational system, preferably as a component of existing subjects.²

The IOCU Seminar on Consumer Protection for Asia and the Pacific, Hong Kong discussed the codes of practice of business organisations in the developing countries and suggested that the codes of practices in developing countries must have statutory support, such as a general prohibition on all deceptive and unfair business practices


and the codes of practice should provide, in particular, for cheap and speedy arbitration. Pickering and Cousins, in their study, The Benefits and Costs of Voluntary Codes of Practice, concluded that self-regulation reduces the effective cost than a given level of government enforcement. They also stated that consumers have, on balance, benefited and received an increase in net welfare as a result of the introduction of codes of practice. There is potential to increase these net benefits still further.

The Seventh World Congress in Stockholm discussed the importance of consumer voluntary organisations and finally recommended that a development committee should be established to assist and actively promote efforts throughout the world in consumer self-organisation and encourage government efforts to further the interests of consumers. Bansali S.R. in his study on the Problems of Consumers in a Democratic Country suggested that the government in a political democracy like India cannot assume the role of the sole protector of consumers.


The government may have to protect the producers as well. Joyeeta Gupta, in her study, Consumerism: Emerging Challenges and Opportunities stated that the business consumers and government live on each other, live off each other and because of each other. Producers and the government are merely a means to consumer satisfaction. Therefore, in any development process, it is important that both consumers and producers work together in the attainment of their goals.

Ansari, Z.A. in his study on the Role of Consumer Voluntary Organisation, analysed the importance of consumer organisation. He concluded that the government should support independent Consumer Organisations, and encourage their participation in IOCU activities and ensure adequate consumer representation in all policy making that affects consumers.

The IOCU Commentary on Consumer Protection Movement in India studied the objectives of the consumer organisation in India.


It pointed out that the most important task for Indian consumer groups today is to train volunteers and extend consumers education to create awareness in areas outside large cities. It also concluded that the Indian consumers need more intensive education and creation of confidence that their rights can be protected by concerted action. The United Nations Regional Seminar on Consumer Protection concluded that through IOCU to Consumer Organisation that wherever possible, they take concerted action towards establishing at the state, national and regional levels appropriate judicial and administrative procedures that specifically and effectively hear and settle consumer claims promptly.

United Nations Regional Seminar on Consumer Protection for Asia and Pacific recommended that the government and independent consumer groups should promote and protect the rights of the consumers. Government should also promulgate and enforce laws and standards that safeguard consumers from potentially hazardous products, technologies (including bio-technology), wastes and services, as well as from the social costs of environmental pollution.


The survey of Indian and foreign literature, reviewed so far, highlights the importance of the individual aspect of the relevance of the consumer organisations, government and business firms to the consumers. Many gaps have been identified in the protection of the interest of the consumers by government, consumer organisation and business firms through their regulatory measures. In the studies above, either the consumer movement is not well-defined and properly measured or its analysis is limited in scope. They do not provide any comprehensive analysis. Consumerism needs the combined activities of the consumer agencies, government and business firms. In India, without the co-operative activities of the said agencies, effective consumer protection is not possible. However, among the different studies mentioned, no study has examined and analysed the combined efforts of the government, consumer agencies and business organisations. These studies do not examine the relationship between the awareness and practical exercise of the Consumer Acts, Rights and Responsibilities. Therefore, there is a gap in this field. This can be rectified through proper analysis of the strengths and weaknesses of the consumers, government, consumer organisation and business firms. Consumers in different occupations, with varying levels of income, are considered in the order to identify their strengths and weaknesses in the consumer movement.
IMPORTANCE OF THE STUDY

Consumer agencies, government and business organisations undertake consumer protection activities in different and co-ordinated manner. They protect, in short, the interests of consumers. Their activities are interlinked. This study identifies and examines the different types of managerial, judicial, competitive and self-regulative machineries, in respect of the three organisations. This analysis points out also to the usefulness of these organisations and the hurdles to the consumer courts in Tamil Nadu. The reasons for delayed judgments in the consumer courts are examined.

The study is an attempt at finding answers to the following questions, namely:

1. How are these consumer organisations engaged in educating the consumers? How do they handle complaints, on behalf of the consumers? How do they determine the pulse of the consumers for selecting the methods for educating them in order to develop skills for handling complaints more effectively?

2. How do the State and the Central Governments evaluate the strengths and weaknesses of the legislative, executive and judicial machineries in protecting the consumers? How do they amend and/or take corrective measures to eliminate their weaknesses?
3. How do the business firms size up the extent the consumers and governments could depend on the self-regulatory measures? What are the competitive postures adopted by the business organisations?

4. How do the consumer organisations change their approaches towards consumers, commensurate with the (consumers') awareness and exercise of consumer protection legislations, rights and responsibilities?

5. How and why alternative steps should be taken to improve their efficiencies, and consider policy changes?

OBJECTIVES OF THE STUDY

The main purpose of the present study is to examine the contribution of the government, consumer agencies and business firms in the protection of the interests of the consumers. To achieve this purpose, the following specific objectives are formulated for the study:

1. To examine the loopholes in the Consumer Protection Act 1986 and the functioning of the regulatory measures of governments through legislative, executive and judiciary machineries.

2. To analyse the nature and extent of awareness exemplified in the exercise of Consumer Protection Acts, Rights and Responsibilities towards an understanding of the deviations, if any, in the enforcement of these Acts, rights and responsibilities.
3. To identify the roles of the Voluntary Consumer Organisations in creating a clear-cut consumer awareness and a capability for handling complaints.

4. To examine the nature and extent of self-regulatory and competitive measures adopted by the business in the minds of consumers and to safeguard the interests of the consumers.

CONCEPTS OF THE STUDY

A war against human exploitation has to be waged at many levels and in many areas. One such area is that of consumer movement. Consumerism or consumer movement compels the businessmen to think over not only the ends but also the means. Proctor and Gamble, a Multinational Company (MNC) of multi-products, says that consumerism means serving our consumers. To protect the consumers from unfair trade practices, consumer movement is the only means. Consumerism is defined as "an organised efforts of consumers seeking redress, restitution, and remedy for dissatisfaction they have accumulated in the acquisition of their standard of living".


The consumers want physical protection against products that are unsafe and endanger their health, protection of economic interest from deceptive and unfair trade practices and protection of public interest against the abuse of monopoly position or restrictive government practices. The most common understanding of consumerism is with reference to the range of activities of the government, business, and independent organisations that are designed to protect individuals from practices (of both business and government) that infringe on their rights as consumers.¹

Consumerism is a system with major sectors of business, government and consumers. Therefore, the combined activities of government, consumers and businesses are needed to protect the interest of the consumers. This can be explained by Figure 1.1.

Murray Barbara defines that consumerism is "an organised effort by consumers within the environment designed to aid and protect consumer rights by efforts directed at, and through, government, business and private organisations".²

FIGURE 1.1

BASIC COMPONENTS OF CONSUMER PROTECTION

Thus, consumerism mobilizes the energies of consumers, businessmen, and government leaders to seek solutions to several complex problems in a technologically advanced society. Hence, consumerism is inevitable and unavoidable to the society.

METHODOLOGY

Sources of Data

This study is an empirical research based on the survey method. The data required for this study have been obtained both form primary and secondary sources. The primary data was collected from a random sample of 200 consumers from rural and urban limits; they have been mainly selected for intensive study. The primary data have also been collected from a random sample of 99 business organisations. About 104 consumer organisations were contacted from all over Tamil Nadu on random basis through mail questionnaire.

First hand data were collected from the field directly and from the records of the Department of Consumer Protection, Tamil Nadu, through interview schedule and mailed questionnaire. Twenty two District Consumer Disputes Redressal Fora and the State Consumer Disputes Redressal Commission of Tamil Nadu have been contacted and the information collected relate to complaints received, decisions made and the pending complaints for a one-year period from 1.1.1993 to 31.12.1993.
The secondary data used in the study are from several published and
unpublished reports from the Government of Tamil Nadu, Consumer
Guidance Society of India, Mumbai, and the Consumer Education and
Research Centre, Ahmedabad.

CONSTRUCTION OF TOOLS AND PRE-TEST

Interview schedules and questionnaires used in this study have been
designed and structured by the researcher himself. To get first hand
information, a pilot study was conducted using 15 traders, 25 consumers
and 20 consumer organisations. Based on the information received, three
comprehensive questionnaires were prepared and used to collect the data
from the consumers as well as from consumer organisations and traders.

DESIGN OF QUESTIONNAIRE

The questionnaire designed for the consumers consists of 23
questions. The questionnaire for Consumer Organisation consists of 17
questions and the questionnaire for traders consists of 19 questions. The
idea for the questionnaires above was generated through a review of the
existing literature and discussions with members, the executives of
Consumer Protection Department, Tamil Nadu and the office-bearers of
the consumer organisations. The questionnaires contain mostly structured
closed-ended questions with alternative responses.
SAMPLE DESIGN

About 200 consumers have been selected from rural and urban areas. There are no separate questionnaires for urban and rural consumers. In Chengalpattu M.G.R. and V.O. Chidambaranar districts, urban and rural limits have been mainly selected for intensive study. Information from 75 out of the 200 consumers have been collected through consumer organisations and from the remaining consumers, the researcher himself collected the required data. The questions were so framed as to assess the awareness and exercising of consumer Acts, rights and responsibilities. About 104 Consumer Voluntary Organisations have been selected on random sampling basis from all over Tamil Nadu. The intention of the questionnaire is to know the different activities such as creating consumer awareness, complaint handling and its advice to the Central and State Government.

PERIOD OF STUDY AND DATA COVERAGE

This study covered an effective period of three years from 1990-91 to 1992-93. The study covers only the aggregate data of the protective measures undertaken by Government of Tamil Nadu, Tamil Nadu Consumer Voluntary Organisations and Business Enterprises. The study centers around the various consumer protections given by the following agencies through their different activities as mentioned below.
<table>
<thead>
<tr>
<th>AGENCIES</th>
<th>ACTIVITIES</th>
</tr>
</thead>
<tbody>
<tr>
<td>Governments</td>
<td>a. Legislative measures.</td>
</tr>
<tr>
<td></td>
<td>b. Regulatory measures.</td>
</tr>
<tr>
<td></td>
<td>b. Complaint Handling</td>
</tr>
<tr>
<td>Business Firms</td>
<td>a. Competition</td>
</tr>
<tr>
<td></td>
<td>b. Self regulatory measures.</td>
</tr>
</tbody>
</table>

**TECHNIQUES OF STUDY**

This study makes use of correlational analysis to determine the relationships between consumer awareness and the exercise of the Consumer Protection Acts, rights and responsibilities. An Analysis of variance (ANOVA) is used to understand the significant difference in total complaints filed, complaints decided within 90 days and the pending complaints in the District Fora, Essential Commodities Courts and the State Commission.

Non-Parametric tests such as Wilcoxon and Kolmogorov one sample tests have been used to analyse the self regulatory and competitive measures of Business Organisations. Percentage and Ratio analysis have also been used in this study.
Discriminant Function Analysis has been applied to determine the predictor variables in the study and the capacity to differentiate between professionals, clerks, businessmen and housewives in relation to their awareness and exercise of Acts, rights and responsibilities. Wilkes’ Lambda and Rao’s U (1952) tests were also used in the analysis through step-wise method for selecting the best set of discriminating variables.

LIMITATIONS OF THE STUDY

1. There are about 29 Acts to protect the interest of the consumers. As the sample respondents of this study are aware of only six of these Acts, this study covers only the six Acts giving more attention to the Consumer Protection Act, 1986. Therefore, the conclusion of this study cannot be generalised.

2. As the government enterprises follow fixed rules and regulations, data have been collected only from private enterprises.

3. To study the steps taken by private enterprises for protecting consumers, only three variables, namely quality, quantity and price, have been used in this study.

ORGANISATION OF THE THESIS

CHAPTER I INTRODUCTION

This study is reported in six chapters. Chapter I introduces the subject with a brief note on the gravity of consumer problems with
the emergence of consumer movements to ensure basic rights and responsibilities of consumers in the market place and the need for consumer agencies, government and business organisations to protect the consumers' interest. A review of literature, subjective, and of importance, ends with a discussion on the relevance of the problems. Finally, the methodology and limitations are covered in the chapter.

CHAPTER II GOVERNMENT REGULATORY MEASURES: LEGISLATIVE, JUDICIARY AND EXECUTIVE

In chapter II the regulatory measures of the Government exercised through legislative, judiciary and executive machineries are discussed. Of the judiciary machineries, District Consumer Disputes Redressel Fora and the State Consumer Disputes Redressal Commissions on complaints are analysed.

CHAPTER III ROLE OF CONSUMER ORGANISATIONS: CONSUMER CONSCIOUS AND COMPLAINT HANDLING

The third chapter is devoted to the role of voluntary consumer organisations in the education of consumers and in the handling of consumer complaints. The intermediaries and their activities, in regard to government, consumers and business organisation are also discussed in this chapter.
CHAPTER IV SELF-REGULATORY BUSINESS MEASURES: CODES OF PRACTICES AND COMPETITION

In chapter IV the business organisations' self-regulatory and competitive measures are studied. This chapter deals with how far are these protective measures useful to the consumers and to what extent can the consumers and government rely on these measures.

CHAPTER V CONSUMER AWARENESS AND EXERCISE OF ACTS, RIGHTS AND RESPONSIBILITIES

Chapter V is devoted to analyse the awareness and the exercise of Consumer Protection Acts, rights and responsibilities are discussed and to determine the deviations in the awareness and in the exercise of Consumer Acts, rights and responsibilities. The different types of consumers such as urban and rural consumers, low, middle and upper income consumers have been sampled. Consumers in different occupations were taken to test the awareness and the exercise of rights and responsibilities.

CHAPTER VI SUMMARY AND CONCLUSIONS

Chapter VI presents the summary of the findings of the research work and the recommended course of future action for the consumers, government and consumer agencies is given in this chapter as well.