CHAPTER - VIII
SUMMARY AND CONCLUSION

The Indian economy was a highly regulated and a controlled economy till 1991. Government rules, trade barrier laws, quota system, licensing were the order of the day over the years. It has now become a deregulated economy with market forces to a great extent governing the economic scene. Liberalisation and globalisation of our economy after 1991 has improved the availability of goods and services and it has increased competition in all sectors. The rapid growth of industrialisation has brought a dynamic change in the market economy but it has also increased the grievances of the consumers with regard to utilisation of products of daily use and services. In the present modern market the consumer is being continuously bombarded by agencies with product promotion information. Rampant exploitation is being followed by the unscrupulous traders. Why does this be allowed to continue and how can this situation be improved? It was this pinching question, which motivated the researcher to undertake the present study. Chapter I, the introduction, defines and delineates in detail the concepts of consumer, consumerism, consumer movement rationale, objectives and hypothesis of the research.

For logical development of the subject and for better appreciation of the different aspects of consumer protection, it was considered necessary to first discuss the place and importance of consumer in the whole cycle of production, marketing and consumption, the nature of consumer rights and various malpractices adopted by the sellers to exploit the consumer. The enthusiasm of poor and illiterate consumer is left on trader’s mercy who tries to dupe him by all possible means. Thus, there is a dire need to protect the rights and interests of the consumers in developing countries like India. This brings out the importance of the present study which points towards the awareness level of consumers, their rights as textile consumer and the need to protect the ignorant Indian consumer.

In order to protect the interests of the consumer and to educate them about their fundamental rights, a socio-economic movement of the consumers known as ‘consumerism’ took place all over the world. The dictionary meaning of ‘consumerism’ is “the buying and using of goods and services”; the belief that it is
good for a society or an individual person to buy or use a large quantity of goods and services. The origin of this consumer movement can be traced to the United States where it started in the late 1800s and early 1900s. The movement similarly spread over Europe, Asia, and other parts of the world. The growth of consumer movement in various countries including India is discussed in detail in the introductory chapter.

In India, consumer movement has a history of over a century, but it has gained momentum only in the recent past with the formation of a number of voluntary consumer organisations. Government of India has also undertaken a number of steps to safeguard the rights of the consumers by way of passing various laws. One of the most important gifts given by the Indian Government to the consumer was in the form of more comprehensive law i.e. Consumer Protection Act of 1986 (CPA). This was a very unique Act under which the consumer can take his disputes to redressal forum and commissions which have been set up at the district, state and the national levels to provide quick and less expensive remedy to the consumers against the defective products and services. Besides this, self-regulatory measures adopted by the large business houses are a very healthy development, which has taken place in India. Enactment of CPA is a milestone in the history of consumer movement in India.

This has made procedures for filing complaints and seeking redressal very simple and speedy. Still, the consumers using various textile products hesitate to approach the Redressal Courts, even if they are not satisfied with their purchase. Ever since the inception of textile (Consumer Protection Act) regulation, 1988; the focus has been on consumer awareness about textiles, qualitative improvement and importance of markings printed on textiles and label tags to benefit the ultimate consumer.

Chapter II is a detailed study of consumer protection laws and its implementation. It gives a review of provisions and its practices. An extensive review of existing literature on the aspect of consumer protection has also been undertaken from the point of view of this study.

An extensive review of existing literature on this aspect of consumer protection revealed that no comprehensive study dealing with the total complex system of redressal for handling consumer grievance regarding textile purchase has been undertaken so far. There is thus a need for an extensive research in this area covering all the aspects of the redressal system provided by the government, the
business units and the voluntary consumer organisations. Consumer can again be made the ‘King’ for whom the market exists. This could be achieved through consumer education programmes to generate a better awareness level, changing buying behaviour practices and make the consumer alert, cautious and an informed buyer.

Clothing has acquired a new role with the change in economy. It has become more formal and institutionalized with the expansion of industrial society. The principal of “Caveat Emptor” or “Let the buyer beware”, has given way to the principal of “Consumer is the king”, in this productive economy. Industrialisation and advancement of technology has left consumers with wider choice on the one hand and manufacturers’ malpractices on the other hand. Consumers are left at the mercy of shopkeepers and manufacturers. This has lead to the concept of consumers’ welfare, which gives an impetus to consumer movement. It includes all the actions taken by the consumer members, by the government, by the consumer associations and by business houses.

Consumers’ ignorance is the main cause of consumers’ apathy. The only remedy for this is to educate the consumers on quality features, price, utility and latest technology. Unhealthy market practices have led to Consumer Bill of Rights in U.S.A. in 1962. In India this right has been exercised in the form of Consumer Protection Act, 1986. In 1986 India passed the Consumer Protection Act alongwith the Financial Services Act and the Latent Damages Act with a view to protecting consumers against faulty services and defective goods.

The need to look into the factors that influence consumer’s behaviour is imperative. This includes age, sex, family size, social status, occupation education and environment. Various guidance aids are available to the consumers in the form of informative labels, markings and government notification to help them make better choices. Consumer movement also provided a social and legal force that aimed at protecting the general interest of the consumers. The first formal consumer movement in India was started in 1949 in Madras. This led to the formation of Consumers Union of India in 1977. Voluntary Organisation for Information and Consumer Education (VOICE) started as a voluntary organisation by the teachers and students of Delhi University. In 1979 the Consumer Education and Research Centre (CERC) was formed in Ahmedabad. Besides this, many other voluntary consumer organisation like
Consumer Coordination Council (CCC), Consumer Unity and Trust Society (CUTS) Calcutta, Indian Industries Confederation Society (IICS), Bangalore et al. play an active role in creating awareness among the consumers. Industrial associations like Confederation of Indian Industries (CII), Federation of Indian Chamber of Commerce (FICCI) and the Advertisement Standard Council of India (ASCI) are making formidable efforts to create awareness among the corporate sector on product quality and consumer care.

Consumer Movement has become a global phenomenon with the setting up of International Organisation of Consumer Union (IOCU) in 1960 in Hague. The United Nations in its Guidelines (adopted in 1985) has also laid great emphasis on international cooperation in this field. Textile products are available in domestic as well as in international brand names all over the world. There is need for consumer awareness programme. This can be achieved by a collective effort of government, consumer organisations and academic institutions. In this age of consumerism 'Information is Power', but tolerance is a compromise on quality.

The main goal of the present study is to know about consumers' awareness, understand their buying practices, factors that influence their purchase decisions, selling patterns of retailers, their awareness regarding CPA and attitude of handling problems of consumers' complaint and compensation related to it. Income and education have been considered as the two most important variables to study consumers' buying behaviour and redressal mechanism. Considering the above factors, the following objectives and hypothesis have been framed:

**Objective:**

1. To study the factors influencing buying practices of consumers.
2. To study the purchase behaviour of consumers as related to their income and education level.
3. To find out the extent of consumer awareness about protection laws and redressal mechanism.
4. To study the retailers' selling pattern.
5. To map the awareness and attitudes of retailers towards redressal of consumer complaints.
6. To make efforts to improve the skills of textile consumer in their:-
   - Purchasing habits and
Obtaining fair deals from the available redressal mechanisms.

Hypothesis

1. Factors influencing buying practices of textile products

   - **H₁** Tendency of consumers to survey the market and their preference for specific type of products depends on the income and education.

   - **H₂** Knowledge of brand information and labels differ significantly on the basis of their income and education.

2. Consumer awareness about redressal mechanism

   - **H₁** Awareness about consumer protection law and redressal mechanism differs significantly on the basis of income and education.

   - **H₂** Consumers’ approach for redressal in case of dissatisfaction related to textile products after sale differs significantly on the basis of income and education.

   - **H₃** Consumers approach regarding pursuance of the redressal and seeking compensation differs on the basis of income and education.

3. Knowledge and attitude of retailers towards consumers' complaints and compensation

   - **H₁** Attitude of retailers towards consumers’ complaints and their handling of such situations differ depending on the location and type of shop.

   - **H₂** Retailers differ in their views about abiding by consumer protection laws and giving compensation to consumers.

4. Government Regulatory Measures for Consumers awareness and relief

   - **H₁** Consumers views differ significantly in their opinion on provisions of protection against sellers on the basis of their income and education.
Limitations

1. This study is limited to two sectors in each of different selected wards of Chandigarh and four villages in the periphery of Union Territory of Chandigarh.

2. It is limited to consumers who are above eighteen years of age and those who go to the market to make textile purchases for themselves and for the other members of their family.

3. Retailers survey was limited to the shops in market of ten Sectors, which were identified from the information given by the respondents where they frequently visited to purchase their textile products in Chandigarh. These markets have more number of textile products shops, both for yardage and readymades.

The data has been generated through primary sources with the help of two separate questionnaires. The first questionnaire is on buying practices awareness of consumer protection laws and redressal and the second questionnaire cum-interview schedule is on selling pattern of shopkeepers. A workshop has also been conducted to educate consumer regarding textile purchase care symbols and to have an insight into consumer awareness and the impact of workshop.

Methodology

Conceptual framework locale for study and methodology used and demographic profile are discussed in detail in Chapter III and IV.

For the study the selection of Sectors was based on the census data 2001-02. The data showed Chandigarh being divided into 20 wards. 10 wards were selected with the help of the tossing of a coin. The wards included were 1, 3, 5, 7, 9, 11, 13, 15, 17 and 19. One Sector from each of these ten wards was randomly selected through picking of slips. The Sectors included were 11, 22, West of 38, 40, 35, 20, 27, 29, 47 and Mauli Jagran. Four villages were randomly selected from the list of villages on the periphery of Chandigarh. These villages are Palsora, Dhanas, Khuda Ali Sher and Mani Majra Rural.

A representative sample of 560 respondents was considered good enough for the present study. The total number of Sectors and villages were 14 in number; hence
40 respondents were selected from each Sector, irrespective of population. These respondents were selected with the help of a random table, thus making a total sample of 560. Selection of sample-shops was required to study shopkeepers’ views. For this, 10% of the total number of shops in the selected Sectors was taken as sample. Hence, the total numbers of retailers included in the study were 64.

The statistical tools used to analyze the collected data were Chi-square test, Mean Value, Lickert’s Scale and percentage and different types of graphs for pictorial view method. The research also included conducting of workshops to educate the consumers and to study its impact on their buying behaviour.

The study of consumers’ buying behaviour and redressal and shopkeepers’ views includes a questionnaire and an interview schedule for collection of data. The collected data has been analysed and tested with the help of statistical tools to ascertain the results.

The main findings and conclusion of shopkeeper’s perspectives appear in Chapter V and VI and have been summarised below.

From the collected data, five categories of income groups i.e. 0-10; 10-25; 25-40; 40-55; 55 thousand and above and four categories of education levels such as upto 10; 10+2; graduates and postgraduates were made. Under these categories the results have been discussed.

Major Findings

The researcher felt the need to divide the findings related to consumer and retailers based on the hypothesis under the following heads. These are as follows:

❖ Factors influencing buying practices of consumers.
❖ Knowledge and awareness about redressal agencies and how to file complaints.
❖ Government Regulatory measures for consumer awareness.
❖ Compensation received from the shopkeepers and manufacturers.
❖ Analysis of shopkeeper’s views on consumers’ buying behaviour and solution to their problems.
   ➢ Attitude of retailers towards consumers complaints and compensation.
   ➢ Retailers’ awareness and abiding by consumer protection laws.
   ➢ Impact of ‘awareness generating’ workshop.
Buying Practices of consumers.

Consumers' need is the top priority for making purchases of textiles. For the lower income group it was not essential to buy textiles unless the necessity arose. As far as the discount period goes, only 15% and 18% in both the lower income groups of 0-10 and 10-25 thousand per month waited for the discount period. Similarly in the case of education also the most important reason for purchase of textile is “when the need arises”, i.e. 68% postgraduates and 72% to 73% graduates upto 10th and 10+2 level of education respectively did so. Income and education have an effect on the reasons of purchase of ready-mades as they are purchased mostly to maintain status. Null hypothesis is accepted, that is, irrespective of income and education levels, consumers buy clothes whenever the need arises.

It was found out that in both the lower income groups i.e. 10 to 25 thousands and middle-income group 25-40 thousand respondents were accompanied either by 'friends' or by 'spouse' to the market to make purchases. 'Teenage children' rarely accompanied the high-income group consumers. These consumers were more confident and they trusted their own choice of the shopping of yardage hence prefer to go either with 'spouse' or alone. Respondents with education level up to the 10th preferred to go the market with their spouses and friends. At higher level of education, the respondents showed the same preferences. As regards to brands, the middle and higher income groups preferred 'known brands' or 'both' as compared to the 'not so known brands'. These were the respondents who were conscious of their status. Respondents at graduate and postgraduate level of education preferred both 'known brands' and 'not so known brands'. Thus, income and education have an effect on the type of textile products consumers preferred to buy.

Although Chandigarh has market in almost every Sector but the choice remained limited. The most frequented sectors for purchase of yardage and ready-mades according to income were the markets of Sector 17, 22, 15 and at times, the sector in which they reside. The markets of Manimajra (NAC) are becoming popular due to facilities provided to the lower income group such as buying on credits, easy instalments etc. For purchasing textile products on the basis of education, apart from Sector 17 and Sector 22, the markets of Sector 19 and Sector 11 were also popular due to variety, style and reputation of the shopkeepers. The lower income group
preferred markets of Sectors 22, 17 and 19 for their purchases. The most preferred for
the middle-income group were the markets of Sector 17, 22 and 15 respectively. The
higher income group regularly went to shop from the markets of Sector 17 and Sector
22. The respondents of lower education level mostly frequented the markets of Sector
22, 17, 19 and 11. At graduate and postgraduate level, the preferences of consumers
for shopping were for Sector 17, 22, 19 and their own sectors. The main reasons for
visiting these shops were studied and it was found that ‘variety’, ‘reliability’ and
‘reasonable price’ were the important reasons. ‘Proximity’ was not the real cause for
frequenting these markets. ‘Reliability’ and ‘reasonable price’ were the main reasons
in all income groups for purchase of textiles products. ‘Proximity’ to the market was
of least importance as consumers preferred to visit those markets from where they
could get products worth the value of their money. Education level did not vary the
choice of customers for variety, reliability and reasonable price. The trend remained
the same irrespective of consumer’s educational background, thus reflecting the
hypothesis that income and education have an influence on reasons to survey the
markets.

Consumers’ choice of outlets varied with income level but not at education
level. For purchasing yardage however, the choice of ‘retail outlets’ were the highest
with a mean score between 3.88 to 5.0 at all the income levels. Whereas for
readymades, ‘wholesale markets’ (3.93) was preferred by the lowest income group
and ‘retail outlets’ by the middle (4.2) and high income (5.0) groups. Wholesale
market gave them ‘reasonable price’ and ‘retail outlets’ more choice and design. On
the basis of education Rehri market was the first choice of all respondents (3.6 to
4.03) for purchase of yardage as well as readymades (3 to 4.1) due to more bargaining
power and varied choice.

Steep competition in textile products makes it imperative for consumers
especially for higher education and income group to survey the market before
purchase of yardage and ready-mades. Female respondents surveyed the market more
than the males. Consumers at the lowest (58% to 63%) and the highest level of
income (84%) did more market survey for the purchase of yardage and ready-mades.
Similar trend was found in the case of different education level also. The reasons for
survey of markets before purchase of yardage differs in different income groups. The
lowest income group surveyed the market to compare prices (45%) while only 22%
surveyed the market to see the fashion trends in case of yardage. People have become more fashion conscious with the increase in their income 52% in case of yardage. For readymades lower income group were more conscious about fashion trends though for them price was also of prime importance. While at higher income level it was ‘brands’ which was more important (55%). Same reasons hold true in case of different educational level also.

Second hypothesis is accepted that income and education have impact on the practice to survey the markets before the purchase of their textile products.

The question on sources of information made it clear that ‘friends’ were the most trusted (3.36 to 4) followed by ‘relatives’ (3.22 to 3.57) and ‘newspaper advertisement’ (2.95 to 9.0) on the basis of income. Visual media and colleagues had a less important role to play here. The most important source of information for purchase of yardage and ready-mades in the lower educated group include ‘friends’ (3.81) followed by ‘relatives’ (3.67) and ‘newspapers’ (2.63). The respondents of this group ranked visual media and colleagues least important. For graduates and postgraduates besides friends (3.98 to 4.07), the second influencing factor was ‘newspaper columns’ (3.39 to 3.35) followed by ‘relatives’, ‘colleague’ and ‘visual media’. Media was the least influencing factor.

Labels and markings have great importance in textile products. Customers also needed information from shopkeepers. The percentage of people who read textile markings increased with the increase in income. In all income levels except for 0-10 thousand per month, for both yardage (63% to 68%) and ready-mades (80% to 87%) respondents wanted to read markings on fabrics or labels. For education also the trend remained the same. A larger percentage of consumers in all income groups and at all levels of education always sought help from shopkeepers to clarify their queries. This percentage was more in higher levels of education, 38% in case of yardage and 53% in readymades and for respondents in middle (39%)and higher (48%) income groups in case of yardage and 49% to 56% in case of readymades. It was only 23% in case of yardage and 33% in case of readymades at 0-10,000 level of income. There were a very small percentage of respondents who ‘rarely’, never or ‘very often’ sought help from shopkeepers in all income and education groups. More people in higher income brackets (64.5%) and education level (43.7%) felt strongly that shopkeepers were not giving them the correct information which was required as compared to consumers.
(15.9%) in lower income and education brackets (23.7%), who agreed with the statement that shopkeepers did not give honest and correct replies to their queries. A fairly large number of consumers at all levels of education and income were altogether indifferent. They neither agreed nor disagreed with the statement.

The buying behaviour of consumers when stamped markings on fabrics were not visible or discernable illustrates that 18% to 43% in all income groups would buy fabrics even if the markings were not visible. The percentage was more in case of higher income group (43%). However, a sizeable number between 38% to 62% in all education groups would consult the shopkeeper and then buy. Awareness levels and importance of markings on products show that buying behaviour doesn’t differ significantly in the absence of markings on fabrics. A majority of respondents would not buy the fabric again if stamped markings could not be removed even after washing. Income has an effect on buying practices of respondents when they were not sure that stamped markings could not be removed even after washing the fabric. The respondents in lower income group (44%-56%) hesitated to buy the fabric on seeing that the stamped markings could not be removed. The lower income group complained to the shopkeeper as reaction to the irrevocability of the stamped markings when compared to the higher income groups (20%-25%). The trend is opposite in case of more educated respondents as 49% would not buy as compared to lower educated respondents which is 33% only. The level of education influenced the reaction of respondents in such cases because 34%-36% consumers at graduation and post graduation level of education ‘went and complained’ whereas people up to 10th level did not react at all (32%). On the basis of income also 58% in the higher income group complained to the shopkeeper whereas only 30% in the lower income group did so. Moreover, Stamped markings are important both for the purchase of yardage and for the purchase of ready-mades. The respondents show more concern for ‘fabric count’, ‘finish’, ‘colour’ and ‘price’ at lower and middle-income level. Whereas for higher income group, ‘price’ and ‘brands’ are more important as they have more knowledge about textile products. It is also observed that with increase in education ‘brand name’ and ‘fiber content’ of the fabric was the important information, which consumers looked for where as at lower level of education ‘price’ and type of ‘finish applied’ to the fabric was of greater concern.
Similarly while purchasing ready-mades it was the ‘brand name’ about which, consumers in all income groups with a mean score of 2.76-3.38, wanted an in-depth information. And this requirement increased with increase in income. After brand name it was ‘size’ of ready-made garments and then ‘fabric used’ that was of great concern to all. This preference was higher at lowest income group (2.52), and least with mean scores (1.63) at 55 thousands and above income level. Different preference was seen when respondents were adjudged as per their education levels. For consumers at lower education levels i.e., up to 10+2, it was ‘price’ (3.07) and ‘size’ (2.63) of the garment, they preferred to see first. ‘Brand name’ was the last preference to look for educated respondents (2.02). Thus concluding that education level does not affect the preference for the brand name. When proper information labels are missing on ready-mades garments it is seen that the lower income group still buys in a similar situation. The educated consumer never bought clothes without verifying the content of the labels. This rejects the third hypothesis on the basis of education but accepted on the basis of income where it has impact on the knowledge of brand information and labels.

Knowledge and awareness about redressal agencies and how to file complaints

Consumers’ awareness regarding their rights formed an important part of research. Respondents at higher income group could gain knowledge from various sources of information easily available to them like electronics media, print media etc. Hence, they were more aware of the consumer’s right to be protected against retailers indulging in malpractice. Similarly, respondents at higher education level tend to be more aware about their rights. As far as the understanding of the textile marking goes, the lower income group of 0-10 thousand, 35% of respondents had not understood these markings. It is reported that with increase in income level, the levels of understanding among consumers also tend to increase. Same is the case with education. The more literate the consumer, the better he understood the markings. Besides this, many factors contribute to decision making process of buying textiles. The most influential factor was ‘reputation of the shopkeeper’ in all income and education levels followed by their social circle and price. ‘Visual appearance’ and ‘brand name’ was of significant importance while purchasing ready-mades. It is seen
that awareness level of consumers increase with increase in income and education level. Thus proving the hypothesis.

Taking a cash memo for textile purchases of fabrics and ready-mades were extremely important for respondents at all levels of income but more in the middle (71.6) and upper income brackets (58.1) and higher education levels (74.3). There were few respondents in all income and education level for whom taking of cash memo was not at all important. This percentage was higher in high-income group (6.5) and lower education levels (5.3). Consumer’s views on the buying behavior of textile products showed that a majority of respondents in all income (with a mean score of 23.4 to 52.2) and education level (2.2 to 6.3) would ‘definitely not’ buy products, if shopkeepers did not give them a cash memo. Percentages of such consumers were more in higher income (48.3) and middle income (52.2). There were also a large number of respondents who were not sure of what their expectations were. However, a smaller percentage of consumers were there in all income groups with different levels of education, who would still buy (6.94 to 30.2) textile products even if shopkeepers did not give them a cash memo, thus showing lack of awareness of consumer protection laws and redressal available to them. The time period for which cash memos of textile products are retained varied with people of different income and education. The higher income respondents (61%) retained it till the ‘first wash’. It may be concluded that income has an effect on preserving a cash memo for yardage but not for ready-mades (only 36%). Education has no influence in retaining the cash memo for different lengths of time. 67% of the respondents in the income group of 0-10 thousand per month said that they did not insist that the shopkeepers should properly sign the cash memo. This shows the ignorant behaviour of respondents in the lower income group. The lower the education level, the less was the respondents’ awareness (78%) about the importance of signature, of shopkeeper on a cash memo as compared to respondents in higher education brackets. Once again proving the hypothesis that income and education has an impact on awareness level of consumers.

Importance of cash memo cannot be ignored but still the shopkeepers resorted to many deceitful practices. The feeling of being cheated by shopkeepers was maximum among the middle-income group because they wanted to derive full satisfaction from every penny they had spent. Thus income has an effect on reasons of
feeling of being cheated. The education level also affected this feeling of being cheated. At all the education level, respondents differed in their views that they were cheated when they purchased textile products. Respondents in all income and education brackets strongly expressed that they all would, like to get the defective piece (yardage or ready-mades) ‘exchanged’ from the shop, get it ‘repaired’ through the shopkeeper or take the ‘refund’. Lesser number of consumers said they would stop purchasing from that shop, followed by ‘approaching consumer forum for redressal’. Still few ‘complaint to manufacturers’ and they would let go the loss. Percentage of those who ‘ignored’ this fact was higher with increase in income (4.63) and education levels (3.89).

Consumers views on display of placards in the shops showing ‘Goods once sold will not be taken back’ shows that income and education does play a role, as majority of consumers at all income levels with a mean score between 23.9% to 48.4% refused to buy a textile product when shopkeepers did not give them a cash memo. It was sad to learn that there were still a large number of respondents in all education levels (8.3% to 23.7%) who opined that display of placards had no influence on them. This highlights the growing need of educating consumers about their rights and to make them awakened ‘textile consumers’. A majority of consumers in lower (3.25) and middle income brackets (2.87) and higher education levels (2.5) expressed that they would bring to the knowledge of shopkeeper that display of advertising placard slogans was a ‘malpractice’. A large number of respondents (2.41 to 3.27) in all education brackets would report to the nearest consumer organizations. This number of respondents was more with increase in education or at 10+2 level. A large number of consumers in all income and education levels but more in the highest and middle groups and higher education level preferred to ‘ignore’ the statement followed by a few who would like to ‘take some action’. In short, all consumers wanted to take some action, irrespective of their income and education level, against display of placard slogans or log lines.

Income doesn’t play any direct role in understanding care symbols for bleaching, ironing and machine washing. It is evident from the table that between 74-80% and between 65-89% of respondents in all income groups understood either 3rd or 7th care symbols i.e. symbol for ‘ironing’ and ‘wool mark’. However, most of the respondents did not understand tumble wash, ‘tumble dry’ and the other drying
symbols. It is also felt that education has its impact on understanding the care symbols shown on the labels of readymade garments. Success in getting relief sought from the shopkeepers and manufacturers in case of defective yardage was more in the middle (65%) and higher income group (90%) as compared to lower income group (39% to 50%). Same trend could be seen in case of readymades also. It was 59% in case of lowest income groups and 67% to 97% in the middle and higher income groups. On the basis of education graduates were the most successful in obtaining the relief from shopkeepers. It was 61% and 67% in both yardage readymades as compared to 14% and 9% for respondents up to 10th level of education.

The awareness level about redressed mechanism was more in case of higher income group i.e. 13% when compared to lower income group, which was only 4% in case of yardage. For readymades again respondent in higher income were better aware, 18% than the lower income, only 8%. Only a small percentage of respondents in all income groups were interested in finding out the above redressal mechanism. The same pattern was observed on the basis of education also. Graduates were the most aware (15%) than the up to 10th level of education (3%).

The result is highly significant which means that people differ on the basis of education and income. Consumers in the higher income groups were more responsive in approaching the seller or manufacturer (90% to 97%) in case of any defect in textiles as compared to respondents in the lower income group (54% to 59%) in case of both yardage and ready-mades. People also differ in their approach to the seller or manufacturer on the basis of their education. Lower education did not stop them from approaching the seller (79%) as compared to 57% only in case of postgraduates for purchase of yardage. The level of awareness of some type of redressal mechanism was different with different income groups. In the middle and upper income groups they were somewhat aware while only 2-5% in the lower and middle income group were interested in finding out about the redressal mechanism. Education and income proves the 4th hypothesis regarding consumer protection laws.

Knowledge of redressal mechanism is of no use unless consumers practice it in real life. The reactions of respondents 10% to 43% when faced with problems after purchase of yardage and ready-mades make it evident that a large number of consumers in all income groups have shown no concern when faced with problems and they take no action. The lower income groups showed less interest in taking
action 61% in case of readymades. Education has a role to play to solve problems when readymade garments are brought.

Reading of newspaper columns where redressal cases are published was more in case of the respondents of the lower (9%) and middle-income group (11%) as against the higher income group, only 6%. However, the higher educated respondents cared to read the redressal columns (6%). There is no major difference of opinion on the basis of income regarding sending complaints or problems related to textiles through newspaper columns. Even higher education level did not have any effect here. Only 5% of graduates sent their complaints, as they are aware, they care for the money spent and they also read newspaper regularly.

❖ **Government Regulatory measures for consumer awareness**

Government has enacted various laws for the benefit of consumers. These include the Consumer Protection Act, 1986 along with many other laws after the study it was found that the Awareness of consumer protection laws was more among all income groups because they wanted to have full satisfaction for the money they spent on textiles. On the basis of income also higher income group also has more knowledge about the consumer protection laws. On the basis of income also higher income group has more knowledge about the consumer protection laws. The government has tried to help consumers against sellers by making special surveillance teams, through voluntary organisation, spreading consumer education, standardising product, quality maintenance and proper labelling the respondents in all income groups were in favour of ‘voluntary organisation’ (46% to 78%), ‘standardisation’ (61% to 86%), ‘quality make’ (57% to 90%) and ‘proper labelling’ (48% to 90%) again. 51% 70% and 37% to 76% in all education level were in favour of ‘quality make’ and ‘proper labels’.

Consumer Organisations are helping public to deal with malpractices of shopkeepers and manufacturers. Newspapers are also a good source to spread awareness about redressal. Knowledge about the working of organizations for the benefit of consumers was more in the middle (39%) and high-income groups (39%) as against only 16% in the lower income group. The highly educated respondents (38%) had knowledge about this as compared to the less educated respondents (16% only). The opinion about the satisfactory role played by the consumer organizations in Chandigarh varied with the different income groups. The lower income groups (12%)
were dissatisfied whereas the middle (30%) and high-income group (48%) were somewhat satisfied. Only 10% at upto 10th and 28% at post graduate level were satisfied.

At all income and education levels, respondents were of the view that very little (4% to 11%) efforts was being made by the consumer organisations to spread awareness about consumer protection rights. ‘Consumer mela’ remained the most popular awareness programme by the consumer organisation in Chandigarh at all levels of income with a mean scores ranging between 2.84 to 3.46. On the basis of education also ‘consumer mela’ remained the most important programme. Only at 10+2 level of education respondents believed that ‘consumer awareness camp’. Was also being organised by various organisations in Chandigarh. These melas were attended by most of the people irrespective of their income and education level.

Compensation received from the shopkeepers and manufactures.

Very few, only 6% to 22% in the lower income group knew where a complaint has to be filed in order to get the compensation as against 32% in the higher income group. It was only 22% in the income group of 55 thousand and above, as they did not bother about filling complaints. Similar results were obtained in the case of education also. Graduates were the most aware 23% and only 1% in case of up to 10th level of education. Actual filing of complaints was more in lowest income level. This ranged between 22% to 25% and in the middle-income group 24%. It was highest 33% in the income level of 40-55 thousand. It decreased again to only 23% at income group 55 thousand and above. However on the basis of education, filing of complaints was 50% in the upto 10th level of education whereas it was 20% at graduate, 23% at 10+2 level and only 24% at the post graduate level. The reason could be the time involved in filing such complaints as highly educated respondents were more busy. A very small percentage of respondents sought redressal for ‘compulsory stamping’ of information at all levels of income that ranged between 3% to 8% and education level i.e., 1% to 15%. Most of the consumers approached the redressal agencies because they were ‘aware of rules and knew how to file a complaint’ and also to ‘fight for their rights’. This awareness was more in case of respondents in higher income group 3.63 and only 3.37 in the lower income group. On the basis of education, upto 10th level approached the redressal agencies when the ‘loss was more (3.5) or to ‘fight for
their right (3.67). For more educated respondents ‘loss’ was not an important factor, only 1.67 postgraduate respondents expressed so. The reasons given for not approaching the redressal agency by the lower income group was, ‘goods were not expensive’, mean score (4.02) as against the reason of ‘lengthy process, (3.6); by the higher income group the same reasons stand true in case of education also. In most of the cases ‘goods were replaced’ as compensation in all income groups. It was between 96% to 99%. However, the results do not coincide on the basis of education. Very few respondents said that they were compensated for defects in the textile products. This percentage ranged between only 1% to 8% at all levels of education. It was further observed that for ‘known brands’, redressal was sought easily at all levels of income 51% to 71% as against redressal for, ‘not so known brands’ which was between 4% to 23% at different levels of income in case of yardage. For readymades also the same results were obtained. On the basis of education also respondents had the same view that redressal for ‘known brands’; were easier than for the ‘not so known brands’ for both yardage and readymades.

The most important reason for redressal mechanism being not so popular was ‘failure to train the masses’ i.e. between 54% to 84% at all levels of income. However, for the lowest level of income, lack of knowledge, 61%, was the most important reason for redressal mechanism being not so popular. On the basis of education ‘failure to train the masses (70%) again remained the most popular view in this regard.

❖ **Analysis of shopkeeper’s views on consumers’ buying behaviour and solution to their problems.**

37% shopkeeper selling yardage and 23% selling readymades particularly took note of those consumers who looked for labels an all types of textiles goods. The shopkeepers observed that the information that customers really look for on labels were manufacturers’ name, quality of fabric, colourfastness, shrinkage and price in case of yardage. But in case of readymades size of garment was the most important followed by washing instruction in fabric content and colour fastness.

Most of the shopkeepers showed their willingness to give a cash memo to customers. It was 37% in case of yardage, 27% in case of ready-mades and 17% in case of both. However, shopkeepers who were not giving bill/ cash receipt to the
customers opined that the customers did not demand bill/ cash receipt from them. At times they did so to save the sale tax or other taxes like VAT which the Government of India has recently enacted.

A maximum number of shopkeepers selling textile products print their own terms and condition on the cash memo irrespective of whether these conditions were in the interest of customers or not. 75% shopkeepers agreed that writings on cash memo and display of placards which were against customer protection laws, were illegal or they have no locus-standi.

Most of the customers complained about defective textile products to the shopkeepers. It was more in case of yardage (45%), ready-mades (34%) and both (11%) only.

Almost all the shopkeepers mentioned that they would not take the goods back once they were sold. 65% shopkeepers received complaint regarding bleeding of fabric and 47% faced the problem of pilling on their fabric. Therefore, complaint from customers varied on the basis of type of textile purchased. Most of the shopkeepers tried to solve consumers’ problems verbally by reasoning out and did not pass it on to the manufacturers. This supports the alternate hypothesis that some retailers solve customer complaints because only 5% shopkeepers approach the manufacturer to solve consumer/customer problem. A large number of shopkeepers selling textile products solve the consumer problem either by replacement or by removing the defects. This supports our objective. Most of the shopkeepers i.e. 82% retailers return the goods to manufacturers on behalf of the customer to tackle the complaints. In 41% cases the manufacturers on receiving complaint replaced readymades and 37% shopkeepers replaced the fabric.

Shopkeepers adopted various ways to react to and assuage the consumer’s complaints. Most of them tried to tackle the problem verbally (56%). But quite a few of them passed on the complaint to the manufacturer (5%). However, they further added that consumers at times did not follow proper washing instructions, which were the major cause of dissatisfaction and complaints, received by the shopkeeper.

For solving complaints of the consumer, the shopkeepers sometimes either replaced the fabrics or removed the defects. Very few shopkeepers were inclined to refund the money on complaint of the customers. Most of the shopkeepers (82%) returned the goods to the manufacturers on behalf of the customers. Only a number of
shopkeepers (18%) out of 64 in number tackled the problems themselves. The manufactures on the other hand, replaced ready-mades (91%) and yardage (86%), as the shopkeepers were not willing to refund the amount. But in 14 per cent cases of yardage and 9 per cent cases of ready-mades they did so, this was done to maintain good relations with their customers.

Shopkeepers’ views on awareness of the consumer protection laws showed a very positive response. 39 percent were aware about such laws in case of yardage, 36 percent in case of ready-mades and 17 percent in case of both. Altogether only 9 percent lacked awareness about consumer protection laws. Those who were aware gained information from consumer protection act. Only few shopkeepers selling fabrics collected information from newspaper columns. 45 percent shopkeepers selling yardage and 33 percent selling ready-made garments do still abide by the consumer protection laws. Shopkeepers selling yardage were more particular about selling as per the conditions laid by the Textile Commissioner based on consumer protection laws.

Shopkeepers selling yardage were more aware (34%) about the consumer organisations in Chandigarh as compared to the shopkeeper selling ready-made garments. Shopkeepers selling yardage (33%) had more knowledge about consumer forum/ consumer courts and consumer coordination council in comparison to their counter parts selling ready-made garments. Majority of the shopkeepers did not approach consumer organisation, in case the textiles were purchased from wholesale dealers.

The shopkeepers lamented that consumers do not follow proper washing instruction, even then, they had to give them replacements. Shopkeepers also opined that they handled the customers’ complaints on merit. A majority of the consumers looked for newness in print, colour, design and fabrics. Shopkeepers also admitted that college going students and high-profile executives mostly purchased branded readymades. They also revealed that customers ask for cash memos and they often come to their shops with cash memo later on, in case of glaring defects with their complaints. At times they even threatened the shopkeeper and afterwards they approached the consumer forum. It shows the increasing level of awareness among the consumers.
Workshop

Chapter VII is about impact of holding a workshop and awareness about provisions for redressal.

A three-day workshop was planned to carry out the task of consumer awareness and to appraise them with consumer grievance cases. For this samples of 50 respondents were drawn randomly from the 560 filled up questionnaires. This sample was heterogeneous as far as demographic profile was concerned. The participants were made aware of various issues related to textiles such as the right of consumers, knowledge of different types of fabrics, labels and printed matter namely seen on readymade garments and yardage etc. The effect of this workshop was evident from their awareness and confidence as is apparent from the feedback. They were now exercising their rights as consumers, sought for redressal, went to consumer forums with their complaints and showed their resistance in case of any malpractice indulged in by the shopkeepers.

Workshop to educate consumers about redressal mechanism and other provisions

Every human being in this world is a potential consumer of goods and services though the basic needs of every consumer remains the same anywhere in the world, but the pattern of consumption essentially that of textile products depend, a great deal on social, economic and cultural set up of the country. Same is case for India, but unfortunately, unlike Europe and America, Indian market still remains a sellers’ market, which forces consumers to remain as mere receivers of goods. This places them in a pathetic situation where they are unable to resist the manoeuvres of conniving manufacturers who do not follow the regulatory norms set by the government.

Despite Chandigarh being a city of the literate, affluent and people with a high per capita income as compared to the rest of the country, awareness of care symbols redressal and mandatory guidelines for the selection of the fabrics is unfortunately very low. They are unaware of their rights as textile consumers. From the total sample of 560 respondents in the study a very small percentage of the consumers (11.5%) approached the redressal agencies and are familiar with the rules. Though awareness exists but little effort is made to approach redressal agencies. Seeing this the need was
felt to educate the consumers about their rights as textile consumers, about consumer protection laws, about redressal, tips for wise selection of yardage and readymades, and textile care symbols for the upkeep of garments. The knowledge was also imparted regarding mandatory markings to be seen on cloth before purchase, i.e. the face plait markings. Guidelines were also provided how to select fabrics as per figure and personality of a person.

Samples of 50 respondents were randomly selected (as per the details given in Chapter - III for selection of respondents of workshop). The impact for workshop was assessed through a questionnaire. This Workshop was conducted in the month of December 2004 and feedback was taken in the month of March 2005.

The observations are as follows:

- The effect of this Workshop was evident from their newly got confidence and awareness. They were now exercising their rights as textile consumers, they sought for redressal, and they went to consumer forum with their complaints and showed their resistance in case of any malpractice of shopkeepers.
- 98 percent respondents felt that there is a perceptible change in their awareness levels and purchase patterns.
- 96 percent respondents made independent selection of fabric before buying fabric without the directions or influence of shopkeepers or salesman.
- 92 percent respondents felt there was improvement in their bargaining power.
- The same percentage also felt that they were now more aware of the type of fabric and fabric content. 74 percent of them were able to return the goods despite contrary instructions on cash memo or placards displayed in the shop that goods once sold would not be returned.
- After attending the Workshop 72 percent respondents felt that they no longer felt cheated by the shopkeepers. The Workshop also revealed that where earlier no one ever approached redressal agencies, it was learnt that 20 percent respondents went for redressal. The 80% who did not go for redressal expressed that they could now confidently settle the dispute at the counter with the shopkeeper and they also felt they were more aware of the type of fabric and fabric content. A small number who did not do anything remain the ones, who refused to budge from their old established purchase behaviour. But
certainly they were more confident and had clear picture of the whole process of purchase of textile products. This further reflects the dire need for consumer education.

CONCLUSION:

1. Evaluation of Buying Practice of Consumers:

- It was discovered during the research that only a few, in both the lower income groups of 0-10 and 10-25 thousand per month, waited for the discount period to buy textiles. Respondents in higher income groups more so in the 55 thousand and above income per month and with higher education were the ones who waited for the discount period. Their purchase is need based as ‘need’ is the top priority of consumers of all income brackets and it is the top priority of consumers when buying textiles, though income and education have an effect on the reasons of purchase of readymades as they are purchased mostly to maintain status.

- The buying behaviour of consumers when stamped marking on fabrics were not fairly visible or discernable illustrates that large number of respondents in all income groups would still buy fabrics even if the markings were not visible. The percentage was more in case of lower and middle-income groups. For consumers at lower education levels i.e. upto 10+2, it was price and size of the garment they preferred to see first. Brand name was the last preference to look for, for educated respondents. In all the income and education level, majority of respondents wanted to purchase both ‘branded’ and ‘not so known brands’. Thus, one can conclude that education level does not affect the preference for the brand name. Whereas, income has its impact on preference for brand name. When proper information labels were missing on readymade garments it was seen that the lower income group still buys according to their whims and needs. The educated consumer never bought clothes without verifying the content of the labels.
2. Study of the knowledge and awareness about redressal agencies and how to file complaints was an important part of the study of consumer awareness. It is reported that with increase in income level, the level of understanding among consumers also tends to increase. Same factors contribute to decision-making process of consumers while buying textiles. The most impact-making factor was the reputation of the shopkeeper in all income and education levels followed by their social circle and price. Visual appearance and brand name was of equal importance. The importance of taking a cash memo at the lower income and education level was of ‘somewhat importance’. They still bought the fabric even if shopkeeper did not give them a ‘cash memo’. This percentage was more in the higher income and higher education level. The period of retention of the cash memo also differed with the different levels of income and education.

3. This highlights the importance of educating consumers about their rights and to make them awakened ‘textile consumers’. Display of slogan placards saying ‘goods once sold will not be taken back’ was also resented, more or less, according to different income groups. Education plays a role in the views of respondents on attending consumer awareness programmes.

4. Analysis of shopkeepers’ views on consumer buying behaviour and solution to their problems. The keenness with which shopkeepers observed the consumer interest in labels, quality of fabric, colour fastness, shrinkage and price provides the need for consumer awareness and its impact on retail. 37% in case of yardage, 27% in case of readymades and 17% in case of both shopkeepers of yardage and readymades were prepared to give a cash memo to the customer. A maximum number of shopkeepers selling textile products print their own terms and conditions on the cash memo, irrespective of whether these conditions were in the interest of customers or not. 75% shopkeepers agreed that writings on cash memo and display of placards, which were against customer protection laws, were illegal or they have no locus standi. Most of the customers complained about defective textile products to the shopkeepers. Some retailers solve customer complaints but only 5%
shopkeepers approach the manufacturer to solve consumer problem. Most of
the shopkeepers i.e. 82% retailers return the goods to manufacturers on behalf
of the customer to tackle the problem. Quite a few consumers approach the
shopkeepers with their grievance, but very few assertive consumers manage to
get the damaged piece of yardage/readymades replaced, refunded or repaired
from the shopkeepers.

5. Workshop to educate consumer and to gauge its impact.

➢ The various laws passed by the government and active involvement of
NGOs as a result of consumer movement has helped consumers to raise
their voice against the malpractice by the manufacturers, wholesalers and
retailers. Consumer education should form part of school syllabus from
Class VIII onwards. I the researcher strongly opin that unless molded it
will not take the desire shape of the plant. During the workshop it was
discovered that while respondents were made aware of consumer rights,
redressal agencies, importance of care symbols etc., there was quiet a lot
left to be desired in the respondents responses. Though the awareness
was in existence, the motivation to go to consumer courts, demand cash
memos, condemn display of placards, was strongly missing. The present
writer still feels that there is scope for further research in this vast area of
consumer awareness and the redressal mechanism. There is scope for
more work in this area to improve awareness and motivation amongst
textile consumers of all age groups and also to demand justice for the
consumer.

Thus it is concluded that a small percentage of elite and literate consumers
residing in Chandigarh and not very elite or a very literate consumers living in U.T.
and in the villages on its periphery are trying to be well aware and assertive about
their rights as textile consumers. Majority are still far away from awareness and
realisation of these rights. There is a crying need for government agencies, through
media and publicity, NGOs, social workers, policy makers, educationists in schools
and colleges, to make an all out effort to create this awareness amongst consumers to
educate them about their basic rights of being a consumer and also their rights as
textile consumers.
According to Pushpa Girimaji, “Consumer wasn’t the king even this year, but... The year 2006 will be remembered for the concerted efforts made by the government... to wake up the slumbering consumer through a sustained campaign aptly named ‘Jago Grahak Jago’, the ministry’s advertisements exhorting consumers to wake up to their rights. The year also marked the completion of two decades of the consumer courts ... 2.7 million cases in two decades is not a big number, but it shows that the consumers are certainly making use of the parallel justice system...”

(The Tribune on Sunday, December 31, 2006)

The Union Minister of consumer Affairs signed on the National Consumer Day (December 24) an MOU with Federation of Indian Chambers of Commerce and Industry (FICCI) for the establishment of a dedicated centre for the establishment of responsible business. The FICCI Alliance for Consumer Care is expected to promote responsible business practices and facilitate prompt redressal of consumer grievances. It appears that the government is now well aware of the consumer grievances and the research undertaken by me is also to make the literate consumers of Chandigarh conscious of their rights as a textile consumer and it also gives them awareness of redressal system available to them.

Then and only then the consumer will become a ‘King’ and then it will become a buyers market, at par with their counterparts in other countries.