CHAPTER I

INTRODUCCION
"Law is what the law does and so the test of legislative fulfillment for the seekers of consumer justice is not the broad wording of the text but the easy facility to redressal"

Justice Krishna Iyer

1.1 INTRODUCTION

Every person is a consumer in one form or other. From cradle to the grave we are consumers. No sooner a person purchases a commodity or hires certain services than he becomes a consumer. In the present socio-economic scenario, we find that the consumer is a victim of many unfair and unethical practices adopted in the market place. Most of the consumers are largely poor, illiterate, ignorant, apathetic or just defeatist and continue to be at the receiving end. This is due to lack of awareness on the part of the consumer. Besides this, the development of modern technology and large number of goods, have added to the misery. Modern technological developments have no doubt made a great impact on the quality, availability and safety of goods and services. But the consumer knows little about these highly sophisticated goods.

Industrial revolution has ushered in radical changes in the lives of human beings as regards the goods and services for their day to day life. The consumer goods flooded the market and the traders started adopting various devices to sell the goods manufactured by them. Consumer was not in a position to appreciate the goods purchased by him in the market.
As the society was Laissez Faire, the State used to intervene in the lives of its citizens very rarely. There was no effective law to regulate the relationship between the buyer and seller. In the era of open market buyer and seller came face to face, where the seller exhibited his goods, and the buyer thoroughly examined and then purchased them. It was presumed that he would use all care and skill while entering into transaction. In fact, the consumer was not in a position to know the quality and quantity of goods. This helps the trader to monopolize the market and the trader became the king. The consumers are abused and exploited by unscrupulous practices of the traders mainly to make profits. This resulted in exploitation of consumer in market place.

In the olden days the principle of 'Caveat emptor' 'let the buyer beware' governed the relationship between the buyer and seller. The consumer required protection by law when the goods and services provided failed to achieve the purpose. There is widespread dissatisfaction with respect to the quality and cost of goods provided to the public. In addition, with the revolution in information technology, newer kinds of challenges have been thrown on the consumer like cyber crimes, plastic money etc.

All the above factors culminated in a new phenomenon resulting in the abuse and exploitation of consumers. This led to the consumer movement throughout the world. In the present situation, consumer protection though as old as consumer exploitation, has assumed greater importance and relevance. Consumerism is a recent and universal phenomenon. It is a social movement. Consumerism is all about protection of the interests of consumer. The concept
of consumerism came into existence and consumer protection became one of the primary duties of the State. Responsibility was imposed on the State to protect the interest and rights of consumer through appropriate policy measures, legal structure and administrative framework.

The developed countries like the United States of America and United Kingdom were first to realize the need to protect the interest of consumers. Various legislations were passed to achieve this object. In the history of the development of consumer policy, 9th April 1985 is a very significant date. On that day the General Assembly of the United Nations adopted a set of general guidelines for consumer protection. The Secretary General of the United Nations was authorized to persuade member countries to adopt these guidelines through policy changes or law. These guidelines constitute a comprehensive policy framework outlining what governments need to do to promote consumer protection with respect to safety, standards, protection and promotion of consumer welfare.

In a country like India the average consumer is not in a position to evaluate in detail the worth of the goods and services provided to him. The average consumer in India is faced, on the one hand with inflation and the resultant price rise of essential commodities and on the other hand, with problems of black marketing, artificial shortage, adulteration, short weights, misleading advertisements etc.
In recent times the educated public has become aware of their rights as consumer and are willing to fight against exploitation.

India adopted a mixed economic model, where the State has to perform different functions to protect the interests of citizens. It being a Welfare State, is the guardian and protector of social interest. Our Indian Constitution spells out the philosophy of a Welfare State. Preamble to the Constitution resolves to secure to all its citizens political, social and economic justice.

In a Welfare State it is the duty of the state to safeguard the interests of consumers by rendering consumer justice as a part of social and economic justice as enshrined in the Constitution. Following the constitutional mandate, a number of legislations have been enacted from time to time in the field of consumer protection like laws regulating grading, packing and branding, prevention of food adulteration, short weights and measures, hoarding, profiteering etc.

There was no dearth of laws that have been enacted in the interest of consumer. Since 1930's the legislature has from time to time brought various legislations to redress specialized aspects of consumer interest. For example Sale of Goods Act 1930, The Standard of Weights and Measures Act, The Drugs Control Act 1940, Prevention of Food Adulteration Act 1954, The Essential Commodities Act 1955, The MRTP Act 1969 and so on. In addition to these legislations the Indian Penal Code, 1860 and the principles of Common law contained in the Law of Torts are also applicable.
All the above legislations have failed to protect the interest of consumer. To obtain consumer justice under these legislations, the consumer has to move from pillar to post. Litigation involved high cost and proved to be troublesome to small consumer. The procedures were complex, cumbersome and time consuming and the redressal available was limited in scope. These legislations failed to protect the rights of average consumer. To a large extent they created confusion and chaos.

In this complex scenario the role of court in protecting consumer rights cannot be over emphasized. They have proved responsive by widening the concept of locus standi and considerably allowing any individual or organization to go to court in the larger interest of the society. Even small courts have given wide ranging judgments relating to Public Interest Litigation. None of these legislations provided for any remedy to the consumer enabling him to seek redressal against the offending parties. He was left high and dry with only the choice of instituting a civil litigation. Litigation before the civil court is time consuming, expensive and causing enormous delay. However the ordinary consumer is not in a position to approach these courts.

The growth of the law on the protection of the consumer has been haphazard and piecemeal. The provisions scattered over a number of unrelated statutes, did not ensure adequate protection to consumer in a particular situation. Consumer movement remained confined to the elite section and failed to mobilize the masses who were the real victims of the system. Various legislations and regulations permitting the State to intervene and protect
interest of the consumer have become a heaven for unscrupulous ones, as the enforcement machinery either does not function or it functions ineffectively and inefficiently.

The government is trying to provide legal umbrella to safeguard the interest of consumer, but these legislations help us to know the exact nature and extent of dishonesty. The legislation also provides the punishment for such dishonest practices, and the Authorities with their powers, to whom the consumer can approach for the redressal of grievances. A close observation of the different enactments reveals that the procedure is so complicated that it is out of the reach of common man to understand and think of taking shelter under these laws. This is because of their ignorance, illiteracy, weak economic position, time consuming and different institutional structures, in redressing the grievances.

To improve this situation by removing the difficulties faced by the consumers and protecting the ill-informed consumers, the Parliament enacted an important legislation namely, The Consumer Protection Act, 1986, which was amended in the year 2002. This enactment is the first step for safeguarding the interest of consumer community. Legislation for the benefit of consumer has been sporadic and as a part of social welfare legislation. This Act was enacted as a supplementary of the present laws that heralded a new era in consumer protection in India.
The Consumer Protection Act has opened a new era in the field of business. It imports new dimensions to the concept of law as a tool of social engineering. Legislation, however perfect, is futile unless it is enforced. The Consumer Protection Act, which was passed by the Central Government in 1986, brought a significant change in the prevailing situation. This Act made a new beginning and was a step forward in the establishment of egalitarian consumerism. The importance of the Act lies in promoting welfare of the society by enabling the consumer to participate directly in the market economy.

The main objective of the Act is to promote and protect the rights of consumer. This Act recognizes various rights of consumers such as right to safety, right to information, right to redress, right to representation, right to choice and right to consumer education.

The Act envisages the formation of the Consumer Protection Councils at the Central, State and District levels. The main object of the Councils is to promote and protect the rights of the consumers.

This Act also provides for setting up of three tier quasi judicial authorities for redressal of consumer disputes at District, State and National level. The main thrust of the Act is to provide simple, speedy and inexpensive redressal to consumer grievances. The aim of the Act is better protection of consumer by way of settlement of consumer disputes. The dispute settlement machinery has got the power to penalize those who do not comply with the orders. It is significant to note that the Act recognizes the role of the consumer
organizations in assisting the consumer in seeking justice through a nationwide network of consumer disputes.

The Act applies to all goods and services in public, private or the co-operatives sector. Thus the consumer can initiate an action under the Act against the defective goods or deficient services rendered even by the public sector or government undertaking such as Railways, Telephones, Airlines, Banks, Insurance, State Electricity Board, Housing Development Authority, etc.

Since the enactment of Consumer Protection Act, 1986 there has been a demand to make the Act more effective and purposeful. There has been a feeling that the Act was drafted in hurry and needs improvements. This Act was amended from time to time for the better protection of consumer in the year 1991, 1993 and recently in the form of The Consumer Protection (Amendment) Act, 2002. Changes introduced by these amendments will work wonder in the life of consumer by protecting his rights. In case of grievance, it provides an appropriate remedy that is compensation or penalizing the seller or trader.

1.2 SIGNIFICANCE OF THE STUDY

Consumer protection is the latest development in India. It has gained attention only during the last two decades. Consumer Protection has taken a solid shape after the enactment of the CP Act, 1986, to protect the interest of consumer. This Act provides for the establishment of Consumer Redressal Agencies. The main object of the Consumer Redressal Agencies is to provide simple, speedy
and inexpensive justice. The active campaigning by the consumer organizations and the innovation of science and technology has brought unforeseen changes in the life of the Indian consumer through a myriad of consumer goods and services. These factors played an important role in enacting a new and comprehensive legislation.

The Consumer Protection Act, which was passed by the Central Government in 1986, brought a significant change in the prevailing situation. This Act made a new beginning and was a step forward in the establishment of egalitarian consumerism. According to the Act 'consumer' means a person who purchases goods and hires services for consideration. Goods and services have been brought under the purview of this Act. In case of defect in goods or deficiency in service the consumer can approach Redressal Agency and avail appropriate remedy.

We have witnessed the growing awareness among the consumers. Consumers became aware of their rights incorporated under the C P Act through legal aware created by newspapers, magazines, television and consumer organizations. People started fighting for their rights and started approaching Consumer Redressal Agencies to lodge the complaint. Number of complaints lodged before the Consumer Redressal Agencies were increasing day by day. At the same time we also witnessed the lack of implementation of the objects of the Act in letter and spirit. Now and then articles are appearing in the newspapers and journals about the non implementation of the objectives of the Act. Implementation of the objectives depends upon the functioning of the
Consumer Dispute Redressal Agencies. Non implementation of these objectives is a problem not only at National level but also at State level.

As per the Central Government guidelines the State Governments also tried to implement the Act by setting up Consumer Fora for the purpose of disposal of consumer cases. Goa State also established Consumer Fora for the speedy disposal of consumer complaints. The State Government established the District Consumer Redressal Forum in the year 1989. To enable the aggrieved consumer to prefer appeal, the Goa State Consumer Redressal Commission was set up in the year 1987. From 1987 onwards complaints were preferred before the appropriate Consumer Redressal Fora. Most of the consumers are unhappy with the functioning of the Redressal Agencies in providing consumer justice. Consumers are dissatisfied with the orders passed by these Redressal Agencies.

Goa is a small coastal State with floating population. Most of the people in Goa are literate, as a result of which the litigation rate is high as compared to the other states. Various consumer organizations are working regularly to create awareness at the grass root level about consumer rights, consumer fora and remedies in case of consumer complaints. Due to this awareness about speedy remedy, people are approaching Consumer Redressal Agencies. Disposal rate of consumer complaints is very slow and the orders passed by the Consumer Fora are against the interest of consumer. As the establishment of Consumer Redressal Fora is not sufficient by itself, there is a need to look into the functioning of these Consumer Fora.
Implementation of the objectives of the Consumer Protection Act, 1986 at State level, depends on the functioning of District and State Consumer Fora. Since the researcher is working in the State of Goa, he has selected to do an in depth research in this area. No research has been done in this area in the State of Goa. Hence, the researcher is of the opinion that there is a need for in depth study in this area to find out the loopholes in the functioning of Redressal Agencies and to provide suitable suggestion to implement the objectives of the C P Act in practice.

Consumer deserves to get what he pays for, in real quality and quantity. Consumer justice implies securing the consumer commodities or services worth the payment made by him.

1.3 OBJECTIVES OF THE STUDY

To understand and appreciate the functioning of Consumer Redressal Authorities in the State of Goa with special reference to housing and insurance services, the present research study consists of the following objectives;

1. To study the development of consumer movement in India as well as the development abroad and its impact in India

2. To critically evaluate and analyze the reasons for and objectives of the enactment of Consumer Protection Act, 1986 as amended in the year 2002
3. To cull out importance of housing and insurance sector in our day today life and its inclusion under the Consumer Protection Act

4. To study and analyze the general standards laid down with special reference to housing and insurance sector

5. To evaluate the functioning of the Consumer Dispute Redressal Fora in the State of Goa in disposal of consumer complaints relating to housing and insurance services.

6. To appraise awareness among the consumers about Consumer Redressal Agencies in protecting their rights and to analyze the extent of satisfaction by the consumers regarding the functioning of CDRA

7. To provide suggestions and recommendations to improve the functioning of Consumer Dispute Redressal Fora in the State of Goa

1.4 METHODOLOGY ADOPTED

The present research study is empirical in its nature. Methodology for this research includes collection of data through primary and secondary sources.

i. **Primary data** has been collected through formal and informal interviews. Formal interview includes structured questionnaires with open ended questions. Questionnaires were distributed to persons who are affected, persons who had complaints and those who are involved in obtaining services. Informal
interviews include unstructured questionnaire keeping in mind the functioning of Consumer Fora.

Primary data for this research regarding the functioning of Consumer Redressal Authorities was collected from the following persons, who are associated and involved with consumer problem, issues etc.

a. Information from complainants

Researcher collected information from consumer complainants who preferred the complaint regarding housing and insurance service. Data is collected through formal and informal methods, distribution of questionnaires or by personal interview, telephonic interview, and e-mail

b. Information from the concerned Authorities

To find out the functioning of Consumer Dispute Redressal Agencies in the State of Goa the researcher collected the data through formal as well as informal interviews with the following persons who are actually involved with the functioning of Consumer Fora.

1. Presiding Officers of Consumer Fora

2. Judicial Officers/Presiding Officers of the High Court

3. Ministry of Consumer Affairs (Members)

4. Officials of Department of Civil Supplies and Consumer Affairs
5. Consumer Associations in the State

6. Advocates practicing in Consumer Fora

7. Officials of insurance and housing sector

c. Observation method

Data is collected by personal attendance at Consumer Fora to analyze the actual functioning of Redressal Fora and to find out the procedure followed by the Fora in disposing the consumer complaints.

Further the researcher collected Primary data from the records available in the Consumer Redressal Agencies in the State of Goa to find the implementation of the objectives mentioned in the Consumer Protection Act, 1986 in practice, that is in letter and spirit

d. Information from Consumer Redressal Agencies

Researcher collected the information available from the records maintained by the North Goa District Consumer Redressal Agency, South Goa District Consumer Redressal Agency, and State Consumer Redressal Agency, by personal attendance. The researcher personally visited these Fora several times. He went through the records maintained by the Fora and collected the following information from the records of Consumer Fora. Number of complaints lodged from the date of inception, disposal of complaints, nature of remedy provided to the consumer, name and address of complainants, name and address of
opposite party, nature of the complaint, date of filing the complaint, date of disposal of the complaint and order passed by the Consumer Redressal Agency.

ii. Secondary data for the study includes references to various Law Reporters, books, articles, newspaper clippings, journals, magazines, dictionaries, encyclopedias, Government Notifications, Official Gazettes, parliamentary enactments and other existing literature on this subject. The researcher has also collected the secondary data from various internet associated web sites dealing with consumer related activities.

1.5 HYPOTHESIS

The researcher is of the opinion that the objectives of the Consumer Protection (Amendment) Act, 2002 are not fulfilled even after two decades. The researcher proposes the following hypothesis to be tested in course of this research;

1. Consumer justice is not as speedy as specified under the Consumer Protection Act, 1986. Complaints are not disposed as per the time frame prescribed under this Act (Order may be made within a period of three months or five months if analysis of testing is required) by the Consumer Dispute Redressal Agencies. In practice the Consumer Dispute Redressal Agencies take approximately more than one year in disposing the complaints. Sometimes the complaint is pending before the Redressal Agencies for five to six years.
2. It is clear that the amount spent by the complainant is much less if the complaint is preferred to the Consumer Dispute Redressal Agencies, as compared to the regular judiciary.

   a. Complaint can be drafted on a plain paper with all the details and there is no need to use stamp paper. The court fee is limited to Rs. 100 to Rs. 500.

   b. Complainant can argue the case by himself without appointing advocate.

In practice the illiterate consumer cannot fight against mighty trader, as a result he has to approach an advocate. Appointment of advocates makes the process of consumer justice expensive.

3. Procedure followed by these Consumer Fora is designed to be simple, and the complaints are to be disposed summarily without following any procedural formalities. However, in reality the Presiding Officers actually follow all the procedural formalities. This is due to the reason that those who are appointed, have originally been a part of the regular judicial system.

4. Most of the consumers are not happy with the orders passed by the Consumer Redressal Agencies. Orders of the Consumer Fora are mostly in favour of trader or seller.

In this research the researcher is testing his hypothesis taking into account the above mentioned factors.
1.6 LIMITATION OF THE STUDY

The present research is limited to the State of Goa. Goa is a small, beautiful coastal state and attracts mainly the tourist. People in Goa are literate and are fighting for their rights as consumers. This small State of Goa is divided into two districts; they are North Goa and South Goa. Each district consists of one Consumer Forum and there is a State Commission in case of appeal from District Fora. The researcher will be collecting data from these three Consumer Redressal Agencies established in the State of Goa. Collecting complaints and disposal of complaints by these Consumer Redressal Agencies helps us to verify the hypothesis proposed.

Consumer means a person who purchases goods and hires service for consideration. If there is any defect in goods or deficiency in service the consumer can lodge the complaint before the consumer redressal agency.

Researcher has confined his study only to 'services' under the Act. Service means providing of accommodation and activities required by the public, as maintenance, repairs, supply etc. Services are essential for any individual without which their life is difficult. These services will affect the public at large if there is any defect. Now a days because of lack of time, and the fact that most of the family members are working for their livelihood, we depend on the services provided by service providers. Service is provided by both private as well as public sector. Services provided by these sectors are not satisfactory, they are not up to the mark. Many complaints came before the consumer
dispute redressal agencies with regard to services. Service being an important area, the researcher has confined his study to look into consumer complaints with respect to service sector.

Service is not confined to one or two categories. Various kinds of services are specified under Sec. 2 (o)\textsuperscript{1} of the Consumer Protection Act. They include banking, insurance, entertainment, housing construction, etc. Further the researcher has confined his research to insurance and housing construction.

Housing and insurance sectors always affect the life of human beings. If there is any deficiency in service it may cause damage not only to one individual it affects the society at large. Housing and insurance services are provided by public as well as private sector. There is widespread dissatisfaction among the consumers regarding these services. In case of housing construction the main issue is relating to substandard material used by the contractor. Using substandard material by the contractor amounts to deficiency in service. In the beginning the term ‘service’ did not include housing service under the CP Act, 1986. The judiciary interpreted and held that service includes housing service also. Further the judiciary held that in case of any deficiency in housing service, complaint can be brought before the Consumer Redressal Agencies. As a result the CP Act, 1986 was amended in the year 1993 and incorporated housing construction under the purview Sec. 2(o) of the Act. Housing being

\textsuperscript{1}Sec. 2(0) of Consumer Protection (Amendment) Act 2002: ‘service’ means service of any description which is made available to potential user and includes, but not limited to, the provisions of facilities in connection with banking, financing, insurance, transport, processing, supply of electrical or other energy, board or lodging or both, housing construction, entertainment, amusement or the purveying of news or other information, but does not include the rendering of any service free of charge or under a contract of personal service.
one of the basic necessities for human survival. Every day we are coming across the problems relating to housing sector. The researcher therefore selected this service for in-depth study.

Insurance sector also plays an important role in human life. One of the most important fields in insurance is life insurance. In case of life insurance, people insure their life from any kind of accidental death or unforeseen event; the insurer believes that his family should not suffer from any hardship. Insurer believes that his family will get the benefit from his death. In certain situation the insurer’s family does not get the benefit, due to which they approach the redressal agencies to avail the remedy. If there is delay in providing justice by these redressal agencies, it may cause hardship to the consumer’s family. In this matter there is a need on the part of the redressal agencies to dispose the complaint as per the rules laid down under the CP Act, 1986. To analyze the time taken by the redressal agencies, this research is important.

Housing construction and insurance services are provided by public as well as private sector. Private sector is limited to some areas, where as pubic sector provides large number of services to facilitate the needs of the people. Some times the government acts in a monopolistic way and exploits the consumer. Services provided by pubic and private sector shows deficiency in service. So it is essential to verify housing and insurance services provided by public and private sector. This helps us to find out, in which sector deficiency is more and the reasons for such deficiency.
The researcher has selected these two sectors to do an in-depth study to analyze the complaints, time taken for disposal and orders passed by the consumer redressal agencies.

Statistical data for this study has been collected from the above three Consumer Redressal Agencies functioning in Goa State by personal verification of the records available in these three offices, on the following basis;

North Goa Consumer District Redressal Forum – Complaints filed from the date of inception till December 2008,

South Goa Consumer District Redressal Forum – Complaints filed from 1998 till December 2008 and

Goa State Consumer Dispute Redressal Commission – Appeals preferred from 199 till December 2008

Legislation itself will not be of any avail, unless its implementation is made effective. So it is necessary to see how far the C P Act is effective in protecting the interest of consumers, in practice. To find out the efficacy of C P Act there is a need to verify the functioning of Consumer Redressal Fora. Functioning of Redressal Agencies is measured by taking in to consideration the following factors:

i. Time factor for disposal of cases

ii. Cost of litigation

iii. Status of the Opposite Party
iv. Satisfaction of the consumer with the decision of the Fora
v. Procedure followed by CDRA
vi. Percentage of appeals preferred to State Commission

1.7 SCHEME OF THE STUDY

To study the Functioning of Consumer Redressal Agencies in the State of Goa with special reference to housing and insurance services, the researcher has divided the present research study into seven important chapters. They are,

CHAPTER-I

INTRODUCTION

This chapter highlights the need of the study, its objectives, its limitations, the hypothesis and the various methods adopted by the researcher in collecting empirical data from various sections of the public involved in consumer related matters, in order to understand the functioning of Consumer Dispute Redressal Agencies in the State of Goa.

CHAPTER-II

DEVELOPMENT OF CONSUMER MOVEMENT – THE INTERNATIONAL PERSPECTIVE

The chapter deals with the concept of ‘consumer’ and ‘consumerism’, the development of consumer movement in United States of America and United
Kingdom in detail, as well as the growth of consumer movement at the International level. It also contains in brief the development of consumer movement in other countries like Japan, Australia, Poland, etc.

CHAPTER - III

DEVELOPMENT OF CONSUMER MOVEMENT IN INDIA

This chapter highlights concept of consumer protection in India during ancient period, and medieval period. Further the researcher has discussed the various enactments made by the government from time to time to protect the interest of consumers in India during the pre and post independence era. At the end the researcher analyses the importance, objectives and Authorities established to protect the interest of consumers under the Consumer Protection Act, 1986 as amended from time to time.

CHAPTER - IV

SERVICES UNDER THE CONSUMER PROTECTION ACT, 1986 WITH REFERENCE TO THE HOUSING AND INSURANCE SECTOR

This chapter explores the importance and development of housing and insurance service in India. Further, it deals with problems relating to these sectors and general remedy available within the sector. The researcher also mentions the extent to which the remedy is available under the Consumer Protection Act, 1986. Housing was included as a service under the Act only in the year 1993 after the Apex Court interpretation. Regarding insurance sector,
the researcher mainly dealt with life insurance. The researcher also deals with the claims settlement prescribed in respect of housing and insurance sectors with in its prescribed field.

CHAPTER-V

STANDARDS PRESCRIBED FOR SERVICES RENDERED

In this chapter the researcher has made an attempt to study the various kinds of standards (ISI, ISO) prescribed at International and National level while providing services to the consumers. Generally every service consists of a contract. As a result the researcher also mentions the importance of standard form of contract and the terms and conditions to be followed while providing services to the consumers. In case of insurance sector, a new legislation has been enacted to regulate the services provided by Insurance Authorities in the form of Insurance Regulatory and Development Authority Act, 1999. This Act is a landmark in the insurance legislation by which it tries to regulate the Private and Government Corporations engaged in the insurance business.

CHAPTER-VI

FUNCTIONING OF CDRA — IN THE STATE GOA

It consists of empirical analysis that is data collected and compilation from various Consumer Dispute Redressal Agencies in the State of Goa and the data obtained from various person associated with the Fora by applying various primary data collection methods. For the purpose of convenience, this Chapter
has been divided into two parts. Part I contains the statistical data collected from the three Consumer Fora functioning in the State of Goa (North and South Goa District Fora and the State Commission). The same data has been analyzed and depicted in the form of tables and graphs. Part II pertains to the data collected from various persons associated with the functioning of Consumer Fora. The data has been analyzed and projected in the form of various tables and charts wherever necessary, to demonstrate the functioning of Consumer Fora. In appropriate places the researcher has verified his hypothesis, whether it is proved or disproved.

CHAPTER-VII

CONCLUSIONS AND SUGGESTIONS

This Chapter pertains to the Conclusions of the study. It captures the gray areas surrounding the functioning of CDRA. Basing on the empirical data and analysis, the researcher has drawn various inferences and has given suggestions for the effective functioning of CDRA in the State of Goa. Changes to be made to the Consumer Protection (Amendment) Act, 2002 have also been prepared as a part of the study.