

## **Validation Seminar on Research Studies**

**(February 23, 2013)**

Under the Consultancy Project on “Promoting Involvement of Research Institutions/ Universities/ Colleges in Consumer Protection and Consumer Welfare”, IIPA organised Validation Seminar on Research Studies on February 23, 2013. The seminar was sponsored by Department of Consumer Affairs, Government of India. Around 32 participants which included faculty members, researchers and policy-makers attended the seminar. The objectives of the seminar were to: share the findings of the research studies funded under the Consultancy Project on various issues of consumer protection; discuss the findings by various stakeholders; and identify gaps for policy intervention. The seminar was divided into two technical sessions in which 14 research reports were presented. The reports related to studies conducted on varieties of issues on consumer protection and consumer welfare which included Socio-economic Impact of Consumer Protection and Awareness; Health Insurance; Consumer Awareness among College Students; Consumer Protection in Essential Commodities; Market Mechanism and the Drug Availability; Menace of Imitated Brands; Consumption, Education and Exploitation; Assessment of Technical Back-up for Consumers of Textiles and Household Durables; Designing a Structural Model for Measurement of Service Quality; Satisfaction of Tourists to Varanasi; Consumer Redressal Mechanism in the Delivery of Medical Services in the Rural Areas; Accountability - Consciousness of the Key Players in the Consumer Protection Legal System; Impact of Advertisements on Rural Consumer Education and Behaviour; and Working Towards a Conscious and Efficacious Citizenry and Responsive and Responsible State and the Market.



**Prof. Pranab Banerji, Project Coordinator,**  
Consultancy Project, IIPA delivering

Prof. Pranab Banerji, Project Coordinator, Consultancy Project, IIPA in his Welcome Address said that the Validation Seminar is a part of the Consultancy Project with an objective to share and disseminate the findings of the research studies conducted under the Project. At the initial stages the main emphasis of the Department of Consumer Affairs was dissemination of information through campaigns

like “Jago Grahak Jago”. But to have more impact of the movement and to involve educational institutions and teaching fraternity into it, the department decided to involve institutions in consumer protection through research. The consumer protection at present does not exist as a separate discipline at the school and college level. It is studied as part of various disciplines like economics, law, sociology etc. and is a multi-disciplinary subject; though the move has started and the universities are now introducing a separate paper on the topic.

India is a developing economy and it is becoming more concerned on the way things are being consumed. This is basically due to increasing purchasing powers and consumption of middle class. There is huge market and huge development opportunity that's why more and more MNCs are trying to capture Indian market. The era of reduction and shrinkage of government began in 1990s. In



Participants in the Validation Seminar

ift of power which has brought in involvement and investment from private sector and all sort of problems for the consumers. With introduction of FDI, the gates have been opened for large multinationals like Wal-Mart. These big companies are coming here as they would be benefited by the huge market base available here. On the other hand it is becoming difficult for the consumers to protect themselves against these large giants. The emergence of regulatory and organizational structure is there but still the consumers are facing problems. The affluence of a particular class of society leading to unsustainable pattern of consumption also needs attention. We Indians do not question many things and accept them as they are.

A lot of money has been spent on consumer awareness. The basic purpose of the project is to help the government to frame policies, laws and implement these for the benefit of the consumers. As a second step to it there is also need to create pool of academicians who have expertise in the area and can generate good research on the issue. The basic objective of the project is to introduce to the researchers certain issues involved in consumer protection and promote them to take up these for research. For that purpose information on the project has been advertised in University News from

time to time and has been put on the website. The proposals so received have been considered by the Evaluation and Monitoring Committee and approved accordingly. The Validation Seminar has been organised to provide a platform to the researchers to share the findings of their research and to have a discussion on those. The basic problem in our country is that researchers follow trends and news. Some of the areas are becoming important because of the policy change and consumer protection is one such emerging area.

Prof. Suresh Misra Co-Project Coordinator, Consultancy Project, IIPA in his Opening Remarks said that when we started working in the area we also did not know what to teach in the area. But slowly we realised that there are a number of sectors which affect the consumers. In the present era where global markets are emerging, consumer protection has become an issue of contemporary relevance. There is need to generate awareness among masses about their rights and responsibilities and to take awareness to the grass root levels. For the same, there is need to develop a pool of trainers who are interested and concerned about the problem. Through such programmes, besides creating awareness, we have also tried to encourage researchers to take up research on the consumer issues. Consumer protection is a multidisciplinary subject and is not restricted to economics or commerce. It is an area which has importance for all the disciplines of social sciences. There is need for motivation to the researchers to take up research in the area. The problem with consumer protection is that it has not received the required attention which it should have got even after 25 years of the enactment of the Consumer Protection Act.

The Consumer Protection Act, 1986 has been there for more than two decades but still even those who have the knowledge shy away from complaining. As we Indians by nature have the attitude to suffer in silence and always think that going to court means a lot of problem, expenditure and waste of time. Today even the food items of daily use are being infected with poison. The consumer can cut down on a lot of items but cannot leave the basic items like food. It is not only the duty of the government, nor is it possible for the government to control and stop such unscrupulous activities. The citizens should be aware about these issues. Government is taking a lot of steps to curb the unfair trade practices and generate awareness. However, to make the consumer movement a success there is need for steps on the part of all stakeholders. The business should also take appropriate measures for redressal of consumer grievances

at the organizational level and also encourage self-regulation. At present, corporate social responsibility is only a lip service. The researchers and academicians also have a role to play in this. They can be a very important link for generating awareness among the students and through them among masses.

The project meets the twin objectives of motivating researchers to take up research in this area and also developing trainers who can take the awareness to the masses through involvement of students. There is a need to set research agenda, identify topics in the concerned field and develop a collaborative research where even the students can be associated and involved. However, he lamented that research methodology as a subject has been made very difficult in colleges and universities which discourages many to take up research. There is need to make research methodology easy so as to encourage faculty to take up research; especially in consumer protection which is an emerging field and affects us all. The explorative and in-depth study of the topic is needed to develop the catchment area of intellectuals. Here the researchers and students can definitely contribute a lot by taking up research in the area.



The First session was chaired by Prof. Pradipta K. Chaudhary, Professor, JNU and co-chaired by Dr.

The seminar was divided into two sessions wherein research studies conducted under the project were presented. The first session was Chaired by Prof. Pradipta K. Chaudhary, Professor, JNU and Co-chaired by Dr. Kiran Gupta, Associate Professor, Delhi University. Seven studies were presented during the session.

Dr. Shrikant R. Kokare presenting his study on **“Socio-economic Impact of Consumer Protection and Awareness with special reference to Western Maharashtra”**



Dr. Shrikant R. Kokare presenting his work on **“Socio-economic Impact of Consumer Protection and Awareness with special**

said that in the sampled region the consumers are mainly suffering because of problems like poor quality, intermittent supply, non-receipt of bill, corruption, and lack of consumer awareness. People are willing to pay provided the quality of goods and services is maintained. Further there are too many options with same specifications. The conclusion emerging from the study was that governance and control are the core problems, and promoting public awareness of the problems and solutions is the first requirement. Efforts must be made to go outside government to the people who are most affected. We must begin with a transparent policy and pressure from civil society that holds government accountable for implementing that policy.

Information technology has allowed consumers to make informed choices and hold governments more accountable. Through this corruption can be minimized and more accountability and efficiency in public service delivery can be achieved. Wide-ranging public awareness and community education programs are needed that help communities understand the links between consumer, quality and their right. NGOs in cooperation with academics, journalists, and regulators, can monitor the implementation of governmental policies. More and more awareness camps and workshops should be organized in collaboration with the NGO's based infrastructure. The academicians can play their role by discussing questions of governance, analyzing the exploitation of consumer and actual financial loss, and can spread this information among public to make them more aware. This issue should also be added to school curriculum as its study has great effect in understanding and popularization of the subject from the childhood of new generations. Role of the Media in educating consumers is very important as journalists can focus on government's policies, their performance and efficiency, and private sector involvement. But for that it is required that journalists themselves must become "expert" on the subject and think it important to highlight consumer issues. Consumer awareness programme should be brought to the masses rather than the classes. The needy and poor man should be the target of consumer awareness programme.

Dr. L. Reddeppa in his study on **"Health Insurance – Can it reduce the Vulnerability of the Poor? An Explanatory Study with Reference to Rajiv Aarogyasri Health Insurance Scheme of Andhra Pradesh"** has assessed the awareness, administration, rate of utilization and social, economic and medical impact of the scheme. He said that under the scheme about 2.03 crore families, which includes

more than 85 percent of total households are covered. About 10.69 lakh patients have received treatment since inception of the scheme and the claim amount (approved) was ` 3016.68 crores. All the policy holders and patients (99%) were aware of the diseases eligible for claim; choice in the selection of hospital; cashless treatment procedures; post treatment services and reimbursement of transport cost. Nobody paid any amount for treatment and surgery and it is really cashless transaction. But, patients have incurred Out of Pocket Expenditure (OOPE) on certain head. It is an average of about Rs.4325. It is relatively low in Aarogyasri when compared to the other Government schemes

A majority of patients have received treatment in private hospitals (78%). It was observed from the study that all the referral hospitals are fully equipped with all the facilities as prescribed by the Government. Most of the patients (95%) are happy with the choice of hospital. Most of the beneficiaries expressed that the services of Aarogyamitra, doctors, nurses and hospital management are consumer friendly in providing services. Public hospitals at the grass-root level are not equipped with lab facilities even to conduct small tests like sugar, haemoglobin content, X-ray for lungs infection, etc. So the patients have to depend on private labs, even if they want to consult a government doctor. The patients have no assurance regarding the availability of the doctors in PHCs, CHCs and Area Public hospitals, as observed from the focus group discussions. The public hospitals are also circumventing with problems of inadequate doctors, nurses and staff; poor maintenance of hygiene; bad smell; irregular water supply and problems of drainage system and mosquitoes; and problems of power supply. It is observed from the study that poorest of the poor within the broad category of the poor are more exposed to burdens of ill health. The expenditure on general health problems has been increasing in recent years due to dependency on private sector. Public hospitals in metropolitan cities are promoted mainly for tertiary care, which is serving the poor for general health problems. Primary and secondary hospitals at the district level are neglected due to paucity of budget for critical care.

The results emerging from the study indicate that government-sponsored critical care with private partnership is not a rational choice due to under-utilization of the public sector. Private sector hospitals are growing at the cost of government budget in many respects. There is need to regenerate commitment and responsibility in dealing with critical care through public sector on priority basis. Thus more protection is needed to cover the genuinely poor for all the diseases.

**“A Study on Consumer Awareness among Arts and Science College Students in Tamil Nadu with Special Reference to Thanjavur District”** by Dr. C. Subramanian was aimed to analyse the level of consumer awareness among college students in the age group of 18 to 25 years and to study the current trends among them. It was noted that more than half of the respondents were aware of the consumer rights that they enjoyed. The majority of the respondents (74.27%) were aware of their right to be protected, the right to be informed (78.04 %), the right to choose (81.65%), right to be heard (62.95 %), right to redressal (62.61 %) and the right to consumer education (71.36 %). A vast majority of the respondents are aware of standardized symbols like ISO, ISI Hallmark, etc. The main source of consumer awareness was the communication devices and the media. A large number of respondents purchased the product based on the advertisements. They also take note of the defects of the products during purchase. The rural students have the habit of reading the cautions mentioned on the products. A vast majority of respondents have not known about the consumer clubs. Female respondents were more cautious in selecting the products than the male respondents. Likewise Arts students were more cautious in selecting the products than the science students.

From the study he concluded that the consumers must have education and awareness for better implementation of their rights. Educational institutions have to play an effective role towards creating awareness among students community by adopting methodologies such as organizing seminars, workshops, lectures, discussions, essay competitions, quizzes etc. The legal provisions must be effectively implemented so as to ensure that all packages contain the relevant information about the product. The competent authority must ensure that the products are not sold after the date of expiry, especially food and medicine. Steps must be taken to identify the unscrupulous traders who are misbranding the products of well-known brands. The Department of Civil Supplies and Consumer Affairs in every collectorate at the district level must take necessary steps to regulate the supply of food items through licensed shops only. The role of Consumer Councils must be made compulsory to educate the people on its role and protective nature against the malpractices in business. Every business enterprise should accept consumer protection, as their “Social Responsibility”. The media can play a vital role to promote general awareness of the rights of the consumers by providing information to them. The general public, as consumers, should be made to realize their rights and exercise them in the case of any act of cheating or exploitation.



Dr. S.V. Srinivasa Vallabhan presenting findings

of his research on “Consumer Protection in Essential Commodities Supply Aspects in Semi-Urban and

The study on “**Consumer Protection in Essential Commodities Supply Aspects in Semi-Urban and Rural Areas**” by Dr. S. V. Srinivasa Vallabhan was aimed to identify the problems and prospects in providing consumer protection with reference to essential commodities supply facilities in rural and semi-urban areas and its impact on the standard of living. The findings suggest that effective steps have been taken by the Government by locating fair price shops within a distance of 2 kilometres. However, still frequency of visit even for their own purchase is more than two and this can be reduced by providing all essential commodities on a particular day to the cardholders which will minimize the stress and strain on the part of the seller as well as the consumers. Discrepancy is found as regards supply of sugar and kerosene. Lack of information on date of supply of sugar is the reason for such discrepancy or deficiency. Health services seem to be poor in semi urban and rural areas. Modern information technology improvements such as video conferencing and online health check-ups can improve the situations to a greater extent. Postal services were also found to be deficient needing improvement. Effective remedy is through preventing future selling and punishing the erring sellers. Hence modified punishment measures can be imposed to minimize the wrongdoings in relation to essential commodities supply in semi urban and rural areas. Display of price and quantity available in all shops should be made mandatory in relation to essential commodities. These measures can be strictly enforced. Computerized bills or printed bills with quantity and rate can be used so that the legibility of bills can be improved.

Quality of products supplied through fair price shops should be increased. Essential commodities are not fashion goods and they are for the basic livelihood of consumers. Deterioration in standards may lead to poor health and there will be overall deterioration in health standards in the state. Weights and measures may have been standardized and supplied to all fair price shops. However, the weighing and measuring methods are not at satisfactory level. Hence the government can think in terms of supplying items in a pre-packed manner. For example, sugar can be supplied in packs of 1 Kg or 2 Kg. This will minimize the dissatisfaction due to unethical methods followed

in weighing and measuring. The sellers may be given instructions to replace the substandard goods immediately on getting complaints. This should be made mandatory.

Rural people may be educated with regard to complaint methods and remedies available so that they can complain in case of wrong doings. Cell phone numbers may be prominently displayed in the premises of shops to prefer complaint to the officials. The meanings for English words such as MRP, LT Extra may be translated and written in local language in information boards in the shops so that the consumer gets knowledge about these terms. The address of the official to whom complaint is to be made and his phone number should be prominently displayed in all shops selling essential commodities so that the consumer can use his right to be heard in case of irregularities. Public sector organizations and educational institutions can be utilized to educate the consumers on consumer rights. A separate paper can be made compulsory in all schools and it should include the portions relating to consumer protection only.

The study of **“Market Mechanism and the Drug Availability – State of Consumers’ Health: An Investigative Study”** by Dr. Banhi Chakraborty highlighted some of the problems being faced by consumers in sale-purchase of drugs. She said that in size, the Indian Pharmaceutical market rank 3<sup>rd</sup> and in value it is 14<sup>th</sup> in the Global Market (2008-09). It was worth US \$ 10.04 billion during 2010 and witnessing growth at the rate of 15 percent. The sector, however, suffers from a number of complexities like multiplicity of brands, trimming in production of essential drugs, reduction in essential medicines under DPCO by 79%, availability is constrained, and inclusion of expenditure on health increased poverty count by 3.6% (in rural) and 2.9% (in urban). The doctors were found to have preference for branded drugs as only 9% of doctors prescribed medicines in generic names. Further preference for costly brands for almost all drug types was also found. In some cases even brands of two different industries but of same generic, were also prescribed to one single patient. Patients of better economic status are inclined to move to private practitioners while the opposite is true for those who visit Government hospitals. Doctors are not following “Standard Treatment Guidelines. Visits of Medical Representatives to the doctors indicate close nexus between companies and doctors. It is the pressure of manufacturing houses that compels multiplicity in brands. It was also found that the location of shops matters most with respect to availability of types of brands. Strategically the shops located near /opposite to hospitals/clinics are maintaining stocks of selected brands whereas retail

shops in District towns like Siliguri are found to have more varieties than those in Kolkata. Results of quality verifications indicate full compliance with standard quality in terms of uniformity in weights, disintegration values, dissolution values and in assay test for all the samples. It was also found that the generic brands showed much higher values than those of branded drugs of reputed manufacturing houses.

It was suggested that there is urgent need to adopt strong measure in eliminating the problem of brand complexity and related implications on prices. High prices, even for control category of drugs also require immediate attention of all concerned. According to DPCO 1995, all drugs must comply with the standard norms to get approval of Drug Control. Hence, once the drugs are launched in the market, it is to be taken as quality compliant and if so, the price variation does not stand as valid justification for quality adherence. In the given context, price determination in relation to leader's brand price also does not hold good any more. Considering India's low HDI, assurance in health security requires to be restored through faster policy reform where "drug" production is to be considered not as industrial sector but as Health service sector.

Dr. D. Y. Chacharkar's study on "**Critical Study of Menace of Imitated Brands**" projects the problem of counterfeiting and spurious products. He said that brand imitation is a copy of famous or leading brand, using similar attributes, such as name, shape, logo, and designs. It is a deliberate attempt to deceive consumers by copying and marketing goods bearing well-known trademarks. Counterfeiting has both economic consequences as well as social consequences upon Society. The consumer gets less value; feels cheated and could even risk his life by consuming spurious goods. The brand owner loses profits, brand value and customers. The government loses revenue through tax and incurs additional expenditure on enforcement due to the pressure to raid counterfeiters. It also results in deterioration of culture and breeds dishonest behavior. The study was thus undertaken to explore the imitated brands available in FMCG category in the market; study the role of retailers in pushing imitated brands; and examine the efforts of various organizations against fake and spurious products.

The findings of the study indicate that the retailers have important role to play in sale of imitated products. Almost all the respondents (retailers) are aware about brand imitation proving that, indeed, the retailer have major role to play in pushing imitated

brands in the market. Whereas very few customers know that they are purchasing imitated brands and it can be termed as deceptive buying. Majority (81 %) respondents accepted that imitated brands are harmful to consumers to some extent, while 7 % said it is harmful to greater extent, and only 10 % said it is not at all harmful. Half of the respondents (52.8%) replied that imitated brands are marketed by the same dealer of original brand. Retailers are also aware of the fact that people who buy counterfeits/imitated brands are committing crime. Majority of the retailers (73%) agreed with the statement “Customer generally complains about quality of imitated brands.

He suggested that it is important for the consumers to take precautions during buying process. It is also part of consumer’s responsibility. If he comes across such fake products, he should report to company or inform authorities. As far as possible goods preferably be purchased from authorized shop and retail outlets to assure genuineness of products. Consumers should avoid imitating other consumers. Business and marketers provide greater margin to retailers to boost market of branded products. Logo can be designed to differentiate between genuine and imitated products at point of purchase. Masses must be educated about benefits of branded products and ill effects of counterfeits through mass media. Quality and price should be appropriately matched. Supply chain must be strengthened further to channelize goods directly to retailers, which in turn would lead to saving. Companies must be vigilant about what is happening in the market through their market intelligence team.

The study by Prof. D. Rajasenan on “**Consumption, Education and Exploitation-A Probe into the Consumer Exclusion in Kerala**” was undertaken to: appraise the consumption pattern trends in Kerala; study the dimensions of consumer exploitation and exclusion in Kerala; understand the irony of consumer exclusion despite higher literacy and education; evaluate the existing institutions for consumer protection and suggest corrective policy suggestions. It was observed that Instance of consumer dissatisfaction/exploitation in the state is high. All felt that they were cheated by sellers at some point of time during their life. Reason for not complaining in most cases was the low value of complaint. They felt that option of filing case not worthwhile considering the time needed to spend in relation to the product value. This is despite the fact that Kerala is one among the three fastest consumer case disposing states in India. Education level was found to be a determinant factor of consumer exclusion and awareness was found to vary according to education. Overall, the respondents seem to

be happy with the functioning of the consumer court. None of the respondents felt that the courts are inefficient but a small number of respondents want improvements in some areas. The main problems encountered by consumers in approaching forums include limited procedural information and transparency, communication barriers and monetary factors. The analysis indicates high scope of exploitation in sectors like airlines and travel agencies, telecom, public service utilities and chitty/unorganized financial sector. The researchers suggested programmes for long term consumer awareness with 5 year window to increase awareness. There is need to strengthen consumer education in school and extending scheme of consumer clubs to all schools. Consumer education must be made compulsory in schools and its continuity must be ensured. Steps need to be taken at two stages at pre-purchase and purchase stage. Further visit of students to consumer court be arranged to make them aware of court procedure.



The second session was Chaired by Prof. G. K. Kapoor, Professor, IMI and Co-chaired by Dr. Sheetal Kapoor, Associate Professor, Kamala Nehru College, University of Delhi. Seven studies were presented in this session.

**Prof. G.K. Kapoor, Professor, IMI  
chairing the second session**

Dr. (Mrs.) Surinderjit Kaur presented the findings of their study on **“Development and Assessment of Technical Back Up for Consumers of Textiles and Household Durables”**. The study was undertaken to: gain an insight into the common business malpractices prevailing in the market with respect of textiles goods and household durables; study the existing buying practices of consumers related to these goods; and develop and administer an intervention package containing technical back-up to empower consumers. From the results of present research study it was concluded that sale of substandard, counterfeit equipment and textiles is rampant in small towns and villages of Punjab. The poor villagers are practically fleeced and looted as they do not have sufficient knowledge about wise buying practices, standardization marks and consumer protection services. Majority of rural people rely on shopkeepers

while making purchases and are subjected to cheating/ exploitation. Both urban and rural consumers are at receiving end and at the mercy of suppliers of goods in the market. This is not solely because of manufacturers and marketers, but more so because of their own lack of awareness regarding the rights and responsibilities as consumers.

It is quite disappointing to note that less than 10 percent of total respondents utilized the services of consumer court for seeking redressal of their grievances. So to educate consumers and bridge the gap between availability and utilization of consumer protection services offered by the government, an intervention package was developed and administered among selected respondents which had significant impact on consumer behaviour and knowledge.

Dr. S. Rajaram in his study on **“Designing a Structural Model for Measurement of Service Quality in Railways and Hospitals with special reference to Tamilnadu and Kerala State”** has developed a useful instrument (HOSPQUAL / RAILQUAL) to evaluate service quality by comparing consumer expectations to their perceptions of service delivered in Hospital and Railways sector. In order to survive in the business environment today, most research places emphasise on service quality. Service quality is defined as foundation of a comparison between customers' expectations and perceived performance of service providers. In this research the inconsistency between customers' expectations and their perceived service (performance) in specific services like Hospitals and Railways has been analysed. This research was taken up to evaluate perceived level and expectation (desired) level of the customers towards the service rendered by Railways and Hospital sector. The purpose of the research was to address these concerns by focusing and building upon concept of service value through an empirical investigation. This research re-affirms the sequence “Service quality” → “Customer satisfaction” → “Customer loyalty” as best reflecting the causality of relation between its constituent variables.

The findings of current research provide an additional support to use of service industry model to explain the process of customer's evaluation of the offering in a service setting. There are a number of contributions to the knowledge base within the services marketing context. These include the demonstration that service quality is a higher order construct and the examination of the relationships among service quality,

customer satisfaction and behavioural intention with a service context. In sum, the research contributes to marketing theory to extend the existing conceptualizations of service quality. The findings of the current research should be seen in the light of contributions towards the development of a comprehensive model. It explains the development of richer and more complete conceptualizations of the constructs of service quality.

Ms. Priyanka Chaturvedi presenting the findings of the Study “**The Exceptions and Satisfaction of Tourists to Varanasi as a Consumer**” highlighted the problems faced by the tourists who visit the holy city of Varanasi. The main objectives of the study were to: study the expectations and level of satisfaction of the consumers regarding the various services they avail as tourists; examine the utility of the tourist information centres established by the government; and provide appropriate suggestions to make the service delivery more effective. The findings of the study suggest that most of the foreign tourists avail of the services of tour operators who provide various packages. However, there is lack of services of tour operators for the local tourists. These packages include within its ambit facilities like stay, food, tourist guide, transport etc.; however this did not include the provision for the safety of the tourists. A large section of the tourists (42.85 percent) were not satisfied with the provision for stay. 25 percent were not satisfied with the food provided under the package. 36 percent were dissatisfied with the safety measures provided. The level of satisfaction with the transport services was very high (87 percent) and tourists said that operator has provided the same kind of service as promised. The tourists said that they had to face problems of eve-teasing, misbehaviour, theft, fraud at many places. However, negligible amount of tourists (only 7.84 percent) lodged complaint regarding these with the appropriate authorities. The tour operators were of the view that tourism should be raised to the level of business (64.20 percent). They were also of the opinion that media can play an important role in popularising tourism as they can provide important information to the consumers on the society, culture and places to be visited. The government also has. By making proper provisions for transport, safety, proper information etc. the government can play important role in popularising tourism in places like Varanasi.

Dr. S. K. Pandey has undertaken the present study on “**Consumer and Medical Negligence: A Case Study of Consumer Redressal Mechanism in the Delivery of**

**Medical Services in the Rural Areas”** to: study the available medical facilities at the Village and District Levels; examine the level of consumers’ harassment prevalent in the rural areas of U.P.; evaluate the level of awareness among rural consumers of the legal provisions regarding medical negligence and suggest appropriate policy measures. On the basis of the survey conducted, the researcher concluded that all the doctors are not properly aware about the provisions of Consumer Protection Act related to medical negligence and its implications. They perhaps need proper and thorough training about the provisions and the procedures of these legal provisions. The patients and their attendants are perhaps more ignorant about Consumer Protection Act and its provisions related to medical negligence. For this, awareness programmes need to be organised at the village, block and district levels to make them aware of these provisions. The patients and attendants should also be made aware about the procedure to file a complaint regarding medical negligence against the doctor, under the provisions of Consumer Protection Act. Most of the consumers filing complaints are taking the help of lawyers, which frustrates the intention of the policy-makers; for that the process should be simplified and made easy. It will also be immensely fruitful to organise the common sessions for doctors as well as patients for developing proper understanding about the Consumer Protection Act and its provisions related to medical negligence. The provisions of Consumer Protection Act should be displayed prominently in all the Clinics, Nursing Homes, Hospitals and Primary Health Centres to increase awareness level of the patients about these. This will make the doctors more careful, and the consumers aware of their rights. There should be stringent laws against the practice of quacks in the rural areas. The unauthorised persons should not be allowed to take up private practice. Such illegalities should be strictly banned. Consumer clubs should be constituted at village panchayat level, with special intervention by local educational institutions. The provisions of Consumer Protection Act with reference to medical negligence must be widely publicised through local newspapers and hoarding, so as the rural community may become more and more aware of the provisions, and patients and their family members may take appropriate steps as and when needed.

Dr. P. Gopinadhan Pillai in his study on **“Accountability-consciousness of the Key Players in the Consumer Protection legal System in Kerala (under the Consumer Protection Act of 1986)”** has assessed the accountability-consciousness among the key personnel involved in the present consumer protection system in Kerala, envisaged through the Consumer Protection Act of 1986. The purpose of Consumer Forum is to extend a helping hand to a helpless consumer and

redress his grievances. Since the Presidents and Members are the driving force in the consumer protection set-up, it is expected that they should have a commitment to help the consumer – a commitment born out of a feeling of accountability. For that it is essential that each Forum and Commission should have good team spirit to achieve the common objective of providing a strong protective shield to the consumer against unfair practices. The concept of judicial independence, social justice and accountability should be included in training modules. Ethics and values should get emphasized in day to day work.

He suggested that to achieve performance at DF new members should be given induction training on their roles and responsibilities and the basics of consumer protection. This can substantially reduce delay in grievance redressal. Training Need Assessment of the Forums could be undertaken by an expert and on the basis of the recommendations, training programmes may be arranged. The responsibility could be entrusted to the Judicial Academy of the State. It is time that the protection offered by the Forum has to be extended to the consumers in remote rural areas of the districts. Forums could be set up in selected Taluks within the districts taking into consideration their easy accessibility to rural consumers. Thus the system becomes three tiers at the state level. Frequent adjournments of hearings on flimsy excuses should not be allowed. There is need to streamline the functioning of supporting staff, so that delayed communications can be avoided. Official email system could be formally introduced to avoid delay in communication. The Forum shall make such orders as to the costs occasioned by the adjournment as is provided in the regulations made under CPA. The District Collector should ensure his full support to the police for getting the verdict accepted by the opposite party. Lok Adalat and Amicus Curiae have to be strengthened in order to reduce the cost of litigation presently incurred by the complainants.

A good number of complaints registered with the Forum are unfair practices indulged in by public sector organizations. Customer care officers must be appointed in Public Sector Organizations in Kerala, so that every effort should be made to settle the grievances at the institution itself. The State Commission should have a competent, professionally trained Public Relations Officer to establish linkage with media to give wide publicity to socially significant verdicts. He can also liaison with expert, voluntary agencies and provide support to clients. Sufficient infrastructural facilities and budget provisions must be provided to Forums. The Forums need to appoint their own

ministerial staff, instead of the current practice of working arrangements or deputation. The present man-power strength designed for forum was done around 1990. But over the years, the number of cases seeking redressal has increased manifold. Shortage of manpower is one of the reasons for delay in the disposal of cases. Appropriate steps may be taken to provide adequate staff based on workload and pending cases. A regular monitoring and review system spread over the state is necessary, so that correctives could be worked out by the authorities.

Dr. Meenu Aggarwal in her study on **“Impact of Advertisements on Rural Consumer Education and Behaviour (With Special Reference to Gautam Buddh Nagar and Agra Districts of Western Uttar Pradesh)”** has investigated the rural consumers’ behaviour; analysed the level of education of rural consumers; studied the impact of advertisements on their consumption behaviour; and suggested remedial measures for bringing improvement in rural consumers’ awareness, education and behaviour. The findings of the study indicate that rural consumers are not often aware of their rights and the products available in their market, that’s why they are exploited. They, generally, respond to advertisements, which influence their buying behaviour but the advertisements do not give them all the information that they need. The behaviour of rural consumers is mainly influenced by the personal factors (66.6 percent) followed by social factors (11.7 percent). The effect of information factor is 6.7 percent only.

There are several problems being faced by rural consumers. The traders, to earn high profits, adopt foul means or illegal trading practices such as black marketing, adulteration, short weighting, supply of inferior goods at high prices, sales gimmicks, unfair guarantees and warranties, lack of quality control and safety, massive profiteering etc. Thus, the unaware, ignorant, illiterate and poor rural consumers in the study area are exploited at every stage in the markets. These consumers do not seek the redressal of the grievances on account of their poverty and ignorance. The impact of education on consumer behaviour in respect of buying goods and services has been found to be positive. It has been seen that educated consumers are mostly not guided by other factors except by economic condition. The educated consumers are also not influenced by the gifts, samples etc.

Eighty percent of the consumers who were unskilled or illiterate, had no inclination to change their buying behaviour. The educational programmes launched by the government and others in the study area had very limited influence on them. In both districts the consumers did not take action for the redressal of their grievances and their bargaining power is very limited. The survey of the study area revealed that many manufacturing firms occasionally advertised their products to influence the rural consumers, they adopted several forms of advertising in the area such as newspapers, publicity vans, demonstrations, decorated bullock- carts, puppet shows and awareness camps. It has been seen in the study area that the general impact of advertisements on consumers has been, to a great extent, positive. The rural consumers have now recognized that the best source of information to them is mass media.

The analysis of responses of the respondents revealed that a few business firms advertised their products in the area but 66 percent of them admitted that these firms distributed samples of their products and other gifts but they did not distribute literature of their products. Further, the advertising firms did not introduce new products and their advertisements were not attractive and convincing. As regards the effect of the advertisements is concerned, the impact of advertisements on rural consumers' buying behaviour was found to be positive but it was very limited as the purchasing power of most of the consumers in the study area is limited.

The greatest drawback in our rural society is lack of consumers' education. Well educated consumers cannot be cheated by the sellers as they understand their rights and powers. Thus, all consumers' education programmes should be effectively enforced by the government and all other agencies including manufactures and traders who advertise their products in the rural areas. The advertising concerns should launch consumer education programmes separately. Creation of awareness by communications and media should be emphasized. Print media such as newspapers, magazines, posters advertisements etc. should help to create awareness in rural consumers. In rural area under study, awareness camps should be organized by the renowned manufactures and service providers with the help of Gram Panchayats. The matters of consumers' exploitation, corruption, frauds etc., if brought to the notice of the media, should be made public through press or by other means so that the culprits may be punished. They should give the true picture of their products and services to the consumers relating to price, quality, ingredients, availability etc. The misguiding

information given by some traders through advertisements leads to monetary loss to the consumers. Thus, very strict laws and rules should be enforced by the government against such traders so that they may not behave irresponsibly. The manufacturing firms and service providers while advertising their products/ services should distribute relevant literature to the consumers, giving full details of the product/ service. It should be made compulsory by the appropriate authority. The advertisements must be attractive and convincing so that the poor and illiterate rural masses may easily understand the purpose behind the advertisements.

Dr. Rajvir Sharma has undertaken the study on **“Working Towards a Conscious and Efficacious Citizenry and Responsive and Responsible State and the Market: An Impact Evaluation of the Consumer Protection Act on the Awareness and Attitudes of the Consumers of Delhi-South and North-West Districts”** with the objectives of assessment and evaluation of the levels of awareness among the people of Delhi about consumer rights and redressal mechanism under the Act; analyse the factors of dissatisfaction of the complainants regarding the access and nature of delivery of justice to them; and to suggest measures to improve awareness of the consumers and ways and means to improve the working and performance of the consumer courts.

The research indicates that the level of awareness about the consumer rights, district consumer forum and Consumer Protection Act is higher among the teachers, employees and the self-employed in the descending order. Age is an important factor in awareness in the rural population as the young respondents were found to be aware more than the middle age or old age persons. Socio-economic background did not matter in relation to the knowledge about marks of standards like ISO, HallMark or AGMARK. In the opinion of the majority, the efforts made by the government to generate awareness were not adequate. Education is linked with the level of awareness. Majority of consumers tend to get the matter resolved at the source of supply rather than taking to the consumer forum or simply bear with it showing greater degree of tolerance/patience. The reasons for such attitude of the consumers, include low cost of the item, lack of time, cost of litigation being higher than cost of the good purchased etc.

The time limit prescribed under the CPA is hardly observed and the cases keep on pending for periods between 6 months to many years. The complainants said that it

was so because of the procedures involved in the hearing of the case or because of the non presence of the judicial member of the forum. Resultantly the consumer feels frustrated or at times forced to leave pursuing the case because of high time and financial cost of such delays. It is also shown in the responses of the complainants that the forums do not observe the punctuality in starting the proceedings of the forum on time. There is lack of human resources and physical infrastructure in the forums. Therefore, lack of proper record keeping and proper and timely service of information and summons to the party against which complaint was filed was a feature, rather than an exception. The role of the advocates in consumer Forum makes it like any other court of the country.

It is imperative to enhance the level of awareness about not only the consumer rights on a bigger scale but also the place and procedure of grievance redressal. It is needed that the number of members on the forum be raised or should be fixed after the review of the average complaints being filed in the respective forum in a year. Moreover, the forum should come prepared and thorough with the cases to be heard by them on a particular day. The procedure needs to be made more simple and accessible to the consumer/complainant. The physical facilities and manpower need to be strengthened for faster disposal of cases and consumer friendly environment. The role of the educational institutions like the schools and the colleges should be reviewed on regular basis with reference to the outputs of the efforts-financial and others. It would be desirable to examine the feasibility of banning the legal practice by the advocates in the consumer forums, especially at the district level. Presently, lawyer is engaged because the complainant is generally unaware of the legal issues involved, preparation of the complaint and the affidavit. There is a need to restrict the number of adjournments to provide speedy justice to the complainant. If the case is listed for final arguments, attendance of the members, except emergency, could be made mandatory at such stages to avoid delays in the final decision of the cases. It is necessary to provide sufficient, competent and committed staff as well as adequate physical infrastructure at the district consumer disputes redressal forums.

Since consumer education is a very significant part of consumer rights and their protection, it is required to strengthen the consumer awareness programme further not only by involving and monitoring the NGOs in the process and the media on a larger scale in the dissemination of consumer education. This will go a long way in enhancing

the levels of knowledge, confidence and efficacy of the young citizens as a consumer. Further, the organizations like NSS and the NCC could also be used to take consumer awareness forward. More consumer advisory and mediation centers should be set up with the involvement and training of the Resident welfare associations and NGOs as well as the municipal ward committees. Municipal leaders should be also given training in consumer rights and consumer protection. There should be set up local area consumer groups/ Associations consisting of the office bearers of the RWAs, the Traders/ Market Associations, the local municipal councillors, the local MLA and other eminent persons of the area. These groups /associations should become instruments of dissemination of information/ consumer education. Each district consumer forum should be provided with a counsellor/ guide to help the needy or illiterate consumer complainant coming to the forum. This would help obviate the need to engage a lawyer and would also spread consumer literacy and competence and efficacy in a long run.

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