

**THE ORGANISATIONS PROTECTING
THE INTERESTS OF THE CONSUMERS
IN COIMBATORE DISTRICT**

**BY
SASIKALA, M.**

**A THESIS SUBMITTED TO THE
AVINASHILINGAM INSTITUTE FOR HOME SCIENCE AND
HIGHER EDUCATION FOR WOMEN (DEEMED UNIVERSITY)
COIMBATORE-641 043**

**IN PARTIAL FULFILMENT OF THE REQUIREMENTS
FOR THE DEGREE OF
MASTER OF SCIENCE IN HOME SCIENCE EXTENTION EDUCATION
MAY, 1993**

Certified as bonafide research work



Signature of the Head
of the Department



Signature of the
Dean of the Faculty

Signature of
the Guide

53-93

**THE ORGANISATIONS PROTECTING
THE INTERESTS OF THE CONSUMERS
IN COIMBATORE DISTRICT**

By

SASIKALA, M.

**A THESIS SUBMITTED TO THE AVINASHILINGAM INSTITUTE FOR HOME SCIENCE
AND HIGHER EDUCATION FOR WOMEN (DEEMED UNIVERSITY) COIMBATORE-641 043,
IN PARTIAL FULFILMENT OF THE REQUIREMENTS FOR THE DEGREE OF
MASTER OF SCIENCE
IN HOME SCIENCE EXTENSION EDUCATION**

MAY 1993

Acknowledgement

ACKNOWLEDGEMENT

The investigator wishes to place on record her sincere thanks to **DR. RAJAMMAL P. DEVADAS, M.A., M.Sc., Ph.D., (OHIO STATE) D.Sc., (MADRAS), VICE-CHANCELLOR**, Avinashilingam Institute for Home Science and Higher Education for Women, Coimbatore, for the permission granted to conduct this study.

The investigator records her deep sense of gratitude and heartfelt thanks to her guide **DR. N.S. NARAYANASWAMY, B.Sc., M.Ed., Ph.D., (MADRAS)**, Selection Grade Lecturer of Home Science Extension Education, Avinashilingam Institute for Home Science and Higher Education for Women, Coimbatore for the invaluable guidance, continuous inspiration and encouragement given throughout the study.

The investigator is greatly indebted to **DR. S. SITHALAKSHMI, M.Sc., Ph.D., (MADRAS)**, Professor and Head of Home Science Extension Education, Avinashilingam Institute for Home Science and Higher Education for Women, Coimbatore, whose inspiration gave the courage and interest to take up this study. She also records her sincere thanks to the other lecturers in her department who gave encouragement to conduct the study.

The investigator wishes to acknowledge her thanks to **DR. LAKSHMI SANTA RAJAGOPAL, M.S., (TENNESSEE), Ph.D., (MADRAS)**, Dean of Home Science, Avinashilingam Institute for Home Science and Higher Education for Women, Coimbatore for extending the facilities to conduct this study.

The investigator further thanks whole-heartedly the office-bearers and the members of the ten Consumer Protection Councils which were selected for the study. The investigator extends her gratitude to **PROFESSOR SRINIVASA NARAYANASWAMY**, Chairman of Tamil Nadu Consumer Protection Council - Thanjavur district and **S. PUSHPAVANAM**, Secretary - Consumer Protection Council, Tiruchirapally, for their valuable suggestions given during the conduct of the study.

The investigator is highly indebted to her parents, family members, relatives and her friends for their kindly help and encouragement extended throughout the execution of the study.

Contents

LIST OF CONTENTS

CHAPTER		PAGE
	LIST OF TABLES	
	LIST OF PLATES	
	LIST OF FIGURES	
	LIST OF APPENDICES	
I	INTRODUCTION	1
II	REVIEW OF LITERATURE	7
	A. Marketing and Purchasing Trends	7
	B. Food Control and Distribution	9
	C. Consumer Protection Movement in India	14
III	METHODOLOGY	32
	A. Selection of the Area	32
	B. Selection of the Sample	33
	C. Selection of the Method	34
	D. Selection of the Tools	35
	E. Preparation of the Tools	36
	F. Administration of the Tools	36
	G. Consolidating, Tabulating and Analysing the Data	38

CHAPTER		PAGE
IV	RESULTS AND DISCUSSION	39
	A. Information collected from the Office-bearers of the Consumer Protection Councils	40
	B. i) Background Information of the Members of the Consumer Protection Councils	52
	ii) Extent of Utilisation of the Consumer Protection Councils by the Members	56
V	SUMMARY AND CONCLUSION	
	BIBLIOGRAPHY	
	APPENDICES	

LIST OF TABLES

TABLE		PAGE
I	NEED FOR ORGANISING THE COUNCILS	41
II	OBJECTIVES OF THE COUNCILS	43
III	FUNCTIONS OF THE COUNCILS	44
IV	ACTIVITIES OF THE COUNCILS	45
V	ELIGIBILITY REQUIREMENTS FOR THE MEMBERSHIP	46
VI	DETAILS OF THE CASES FILED IN CONSUMER DISPUTE REDRESSAL FORUM	51
VII	SEX AND AGE DISTRIBUTION OF THE MEMBERS OF CONSUMER PROTECTION COUNCILS	53
VIII	EDUCATIONAL LEVEL OF THE MEMBERS	54
IX	OCCUPATION OF THE MEMBERS	55
X	SOURCE OF INFORMATION ABOUT THE COUNCILS	56
XI	MATTERS DISCUSSED IN THE MEETINGS	58
XII	GRIEVANCES FOR WHICH REDRESSALS WERE SOUGHT	59

LIST OF PLATES

PLATE		PAGE
1.	COMPLAINANT SUBMITTING THE COMPLAINT TO THE COUNCIL	48
2.	DISPLAY OF STOCKS IN THE RATION SHOP	57
3.	DISTRIBUTION OF RICE IN THE RATION SHOP	58b
4.	KEROSENE DISTRIBUTION IN THE RATION SHOP	58t

LIST OF FIGURES

FIGURE		PAGE
1.	HIERARCHY OF AUTHORITIES WITH THEIR APPELLATE AND ORIGINAL JURISDICTION	27
2.	NEED FOR ORGANISING THE COUNCIL	42 a
3.	FUNCTIONS OF THE COUNCIL	45 a
4.	EDUCATIONAL LEVEL OF THE MEMBERS	54 a
5.	MATTERS DISCUSSED IN THE MEETINGS	58 a

LIST OF APPENDICES

APPENDIX

- I QUESTIONNAIRE TO COLLECT INFORMATION
REGARDING CONSUMER PROTECTION COUNCILS
FROM THE OFFICE-BEARERS

- II QUESTIONNAIRE TO COLLECT INFORMATION
FROM THE MEMBERS OF THE
CONSUMER PROTECTION COUNCILS

Introduction

INTRODUCTION

Consumers are the largest economic group in any country. They are the central point of all of our economic activities. But the very same consumers are the most voiceless group, especially in India. "Consumer is the king. He can do no wrong. Consumer is always right". These are some of the catchy phrases with which consumers of yesteryears were eulogized. But the consumer of today has no power to order what he desires. He dreams of a buyer's market where he can make his purchase at will. But wherever he turns, he sees only a seller's market. The seller's attitude towards the consumers also is, "take it or leave it". Before the machine age, though his voice was limited, he could contact the producer and specify what he wanted. Today, an average Indian consumer is poor, illiterate, ignorant, apathetic or just defeatist and continues to be at the receiving end (Narayanaswamy, 1990).

The Government has adopted a threefold strategy to revamp the scheme to evolve a delivery system that provides the essential commodities to fair price shops to ensure the availability of essential commodities

to consumers at fixed prices and progressively expand the coverage of commodities to include more items that have relevance to the nutritional and social needs of the consumers (Thomas, 1992).

Consumerism is the actions of individuals and organisations (consumer, government and business) responding to consumer dissatisfaction in exchange relationships. Consumerism is both a protest against the perceived injustice and efforts to remedy those injustices. Consumers already feel, in exchange relationships between buyers and sellers, that the balance of power lies with the sellers, consumerism is an expression of this opinion, and an attempt to achieve a more equal balance to power between buyers and sellers. The original and still the major focus of consumerism involves discontent with direct buyer - seller exchange relationships between consumers and business firms (Thiruvassagam, 1989).

Consumer organisations are practically unheard of in this country. It is quite evident where illiteracy, poverty and ignorance exist, people cannot be expected to put their heads together to fight effectively against exploitation. A developing country like ours

always needs someone to lead. Unfortunately we do not have individuals like Kennedy or Ralph Naçar here. Unless an individual consumer boldly stands up and resists exploitation individually and collectively, there is no hope (Bettadalli and Neelakanta, 1989).

Various consumer protection laws have recognized voluntary associations and given them the power to represent larger consumer interests. Therefore an organisation, a registered voluntary association, is necessary to strengthen the consumer movement (Mehta and Sharma, 1989).

Corollary to the frustrations crept in the minds of the consumers against the unscrupulous traders, various consumer organisations came into being to take up the cudgel of the consumers and also to serve as a spokesman to the consumer movement. Though it is sickening to observe that there is no warm welcome and encouragement for the cause of the consumers, a number of consumer organisations and institutions have emerged to shield the interest of the consumers. Of late, we find that the Government recognising the consumer co-operative institutions as a means to protect the interest of the consumers, pumps financial

aids and encouragement which is perceptibly present in India (Murugan and Nandakumar, 1992).

A few years after Independence, an attempt was made to start a consumer movement in the country on the advice of the planning commission. As a result, the Consumer Association of India was set up in the 1950s on the initiative of the Government, but it did not take off because it was either premature or because it did not come up from the grassroots level as a felt need of the people. So it was not until 1966, when nine housewives and social workers in Bombay constituted the Consumer Guidance Society of India (CGSI) that the consumer movement was really born in the country (Amarchand and Varadharajan, 1989).

The CPA 1986 provided judiciary and legality teeth to protect the consumers from the defaulters. The reason the Consumer Protection Act came into existence is not because there was no existing judicial remedy, but because civil suits were expensive, long drawn out and technically complicated, requiring the services of lawyers. All these factors acted more as a deterrent than as an encouragement to seek justice, hence the Consumers Protection Act (Rao,1992).

Voluntary consumer organisations have come to stay with us especially after the enactment of Consumer Protection Act in 1986. There are village/taluk/district/state level voluntary consumer organisations functioning in India and in Tamil Nadu. Since the consumer protection councils have been functioning in Coimbatore district for nearly eight years, it is worthwhile to study "the organisations that protect the interest of the consumers in Coimbatore district" in terms of certain parameters with the following objectives:

To study:

- the need for setting up organisations to protect the interests of the consumers.
- the functioning of such organisations/councils
- the history and the set up of the organisations that protect the interests of the consumers of Coimbatore district.
- the extent of utilisation of these councils by the people.

Eventhough there are many consumer protection councils in India and in Tamil Nadu in particular, due to paucity of time and other resources, the investigator has limited her study to the organisations that protect the interest of the consumers in Coimbatore district.

Review of Literature

II REVIEW OF LITERATURE

The review for the present investigation "A Study of the Organisations that Protect the Interest of the Consumers in Coimbatore District" pertains to the following aspects.

- A. Marketing and Purchasing Trends
- B. Food Control and Distribution
- C. Consumer Protection Movement in India

A. Marketing and Purchasing Trends:

Marketing is defined as those business functions which are most directly and primarily concerned with three activities; the recognition of the demand (or potential demand), the stimulation of demand (through promotion and selling), and the satisfaction of the demand (largely by the product itself and means of distribution which make it available) (Mamoria and Joshi, 1991).

Davar et al., (1991) express that the marketing is invariably connected with the insights of research into customers' want need, prefer and value, who

are the prospects and where they live; their incomes and mode of spending; how they make purchase decisions and so on.

Tull and Kahle (1990) narrate that marketing efforts coverage on consumers and attempt to gain their interest and purchases, consumers who attain satisfaction often repeat their purchases and help a company gain a long term successful franchise with the buying public, but frustrated or angry consumers can undermine market place progress for a firm that is the focus of their agitation through hostile word-of-mouth campaigns and by purchasing substitute products from competitors.

The influences on consumers are varied and complex. Three major sources of influence are social, situational and informational. Social influences have to do with the people associated with a consumer, situational influences have to do with the context in which a product will be used and informational influences have to do with the facts and beliefs a person has about a product or service. Once a product has been purchased and used, that experience will influence subsequent purchase decisions.

B. Food Control and Distribution:

Thiruvvasagam (1989) views that the consumer cooperative movement in India had a small beginning at the beginning of this century. They received recognition for the first time under the co-operative law passed in 1912. The main objective of consumer co-operatives in India is the same as in other countries, namely, to provide protection to the consumer against exploitation and also to provide them a better quality of service. The objective is to be achieved by adopting a system of business that is characteristic of a co-operative which ensures the consumers rights.

Ghose (1986) narrates that rationing of food grains, sugar, kerosene and certain other commodities came to India during the second world war period because of the shortage of these commodities, aggravated by the great Bengal Famine of 1943.

Press Information Bureau (1992) refers that the Ministry of Civil Supplies, Consumer Affairs and Public Distribution is responsible for monitoring the prices and availability of essential commodities, implementing the Essential Commodities Act, 1955

and the Prevention of Blackmarketing and Maintenance of Supplies of Essential Commodities Act, 1980. In addition it also looks after the Public Distribution System (PDS), consumer protection, consumer co-operatives, integrated management of supply and distribution of vanaspati, oilseeds, vegetable oils, control of future trading and matters relating to internal trade, weights and measures and Bureau of Indian Standards.

Co-operative of consumers, both in urban and rural areas are promoted and strengthened to support public distribution system and to provide a strong consumer protection movement with the aim to supply quality goods at reasonable price and, thus, to have a healthy influence on price structure and quality of goods and services to consumers (Thiruvassagur, 1989).

The Public Distribution System in India is a retailing system supervised and guided by the state (Atmanand, 1990).

Srinivasan (1992) states that the Public Distribution System (PDS) is universal in character and does not distinguish the beneficiaries based on income, occupation, etc.

Gogoi (1992) states that procurement of foodgrains, storage, movement of food grains through PDS and maintenance of national grain reserves are the main planks of the food management policy of the government.

The various strategies deployed to handle the PDS are categorization of the wholesale trade of foodgrains, compulsory procurement of marketable surplus, building up of buffer stocks, statutory rationing, dual pricing, support prices, etc. Food Corporation of India, Fair price/Ration shops, co-operative stores and super bazaars are some of the important distribution outlets (Roy, 1986).

Singh (1986) expresses that the PDS will also be necessary for operating the dual pricing arrangements in the case of certain commodities. This would ensure availability of certain quantities of selected commodities to the consumers, particularly the vulnerable sections, at reasonable prices and to realise on the whole a fair price for their produce.

The Government is now according the highest priority to control the rate of inflation and the prices of essential commodities. This is actually

being achieved through restraining the growth of money, supply, economy in the government expenditure, encouragement to small savings, ensuring better supply and demand, management of "sensitive commodities",. Strict action against hoarders and higher investments for augmenting the production in the medium term (Banyal, 1992).

Parashar (1986) views that the major difficulties faced by the fair price shopkeepers were also the difficulties faced by beneficiary households eg.,irregular availability of certain commodities, their inadequate supplies, poor quality and underweighment at the time of supply.

Sundaram (1990) considers that the PDS is also greatly handicapped by the presence of bogus ration cards. In some states, the menace of bogus cards has been eliminated to a large extent, by insisting on two attested photographs, one for pasting on the ration card and other for keeping in Government records.

Pushpavanam (1988) opines that the cards per each shop must be limited to 1000 in urban centres and to 500 in rural centres. Anything more than that

would result in serpentine queues in the hot sun and great inconvenience for card holders. The more the number, the more the scope for malpractices.

The evaluation study of the working of the Essential Supplies Programme and Public Distribution System report, urges the state governments to empower village panchayats to check and supervise the working of fair price shops in their respective jurisdiction in all states where they do not have powers at present (Yojana, 1986).

Sud (1992) states that the idea of setting up vigilance committees at various levels, including the ration shop level, is well appreciated by all.

The vigilance and monitoring machinery has certain built-in advantages in so far as the urban areas are concerned. This means that the vigilance and monitoring mechanism has to become more effective in the villages (Bhatt, 1992).

Gurumoorthy (1992) suggests that the proper encouragement and motivation should be provided to

the salesman of the fair price shops by the Government. Prizes or cash incentives may be given to the salesman of the fair price shop if that shop functions well without even single complaint from the beneficiaries. The Government has to increase the wages of the salesman.

Singh (1987) highlights that since PDS is a consumer-oriented system, the Government of India realises that participation of the representatives of the consumers is very important. Interaction between the official authorities and representatives of the consumer through consumer advisory committees have been constituted in all the states/union territories at state and district levels.

C. Consumer Protection Movement in India:

Every year, March 15, is observed as World Consumer Rights Day, because it was on that day in 1962, that the then U.S. President John F. Kennedy, prevailed upon U.S. congress to stamp its approval on a Consumer Bill of Rights and pioneered all that has now become common place in the litany of consumer movement (Narayanaswamy, 1989).

On April 9, 1985, the Guidelines for Consumer Protection were adopted by consensus by the General Assembly of the United Nations. It took nearly seven years of negotiations and discussions among governments, agencies and organisations of the United Nations System, and interested public and private groups, such as the International Organisation of Consumers Unions (IOCU) (Adams, 1992).

According to Kumar and Sundaram (1986) the consumer is the foundation of any business.

Pandya (1987) expresses that consumers must develop a tendency to form their own groups. They must try to tackle their problems rather than merely looking to outside agencies for identifying and solving their problems.

Rayudu (1980) considers that the object of the consumer association is to protect the consumer from all the evils and to ensure good quality at reasonable price.

In a country like India where most of the people are illiterates, certain manufacturers are

thriving. But only in recent years, the consumers movement has sprung up. The movement did not grow all of a sudden but developed stage by stage (Ramalingam, 1989).

Parameswar (1989) expresses that the consumer protection movement aims at eliminating the exploitation of the consumer by the manufacturers, traders, so-called 'professionals', etc. The strength of the consumer protection movement depends on the consumer awareness among the public and organisation of the public into strong action groups to fight the exploitation of consumers.

In Japan, initially in the wake of the second world war, the consumer movement centered around women's groups and labour affiliated consumers co-operatives that came into existence on account of the scarcities brought about by the war. One of the earliest organisations to emerge to protect the interests of the consumer was the Japan Housewife's Association which campaigned against black marketing and profiteering (Social Welfare, 1989).

Twenty five years back, a group of housewives formed the Consumer Guidance Society of India. Since

then, many other such groups have sprung up all over the country and consumer awareness has grown. The evolution can be marked by the establishment of Consumer Education and Research Centre (CERC) at Ahmedabad.

Today there are innumerable consumer protection organisations in the country although many of these are in small towns or neighbourhood groups. Some of the smaller city groups have a very impressive record in terms of effectiveness (Ramalingam, 1989).

Sharma (1990) views that responsive voluntary consumer organisations can stabilise and stop exploitation at the hands of unscrupulous traders and businessmen. This will change the present sellers market into consumers market.

It is true that it is the voluntary agencies and organisations which can spearhead the consumer movement on a national scale. The government could best be a catalytic agent for creating proper atmosphere and environment for consumer awareness among the masses (Narain, 1987).

The role of consumer organisations is three-fold. These are consumer education, product rating

and liaison with Government and producers. In India, the consumer organisations are mainly engaged in educating the consumers and liaising with Government. So far as product rating and liaison with producers is concerned, they have yet a long way to go. Thirdly, by enactment of laws in the interests of consumers without loopholes and proper implementation of such laws (Kalpana, 1992).

Chacko and Khanna (1990) opine that consumer organisations can play a constructive role in consumer education. They can inform the consumers about their rights and teach them how to seek, use and evaluate consumer information. The rural areas are better suited for their actions and education as they are more in need of consumer protection. They can motivate people to adopt socially desirable consumption standards. To this end publications, brochures and other informative articles can be used. The Government can act as a catalyst in providing a suitable administrative and legal framework, but the real protection will come only through consumer organisations.

Sastry suggests that the consumers can be protected by the following ways:

1. Self help
2. Legislative action by Government
3. Business, trade and industries following fair trade practices and
4. Giving a fair deal to the dealer/retailer

Swamidas (1991) refers that delay in delivering letters, improper mailing of magazines subscribed, selling goods above the market price, excess telephone bills, hike in bus fares, delay in sanctioning loans, deficiency in service, etc., are some of the major and minor problems faced by Indian consumers in their daily life.

In India, consumers can seek remedies under the Indian Penal Code 1960, The Specific Relief Act 1963, The Carriers Act 1865, The Indian Contract Act 1872, The Poisons Act 1919, The Dangerous Drugs Act 1970, The Indian Sale of Goods Act 1930, The Agricultural Produce (Grading and Marking) Act, The Drugs and Cosmetics Act 1940, The Drugs Control Act 1950, The Indian Standards Institution (Certification Marks) Act 1952, The Drugs and Magic Remedies (objectionable Advertisements) Act 1954, The Essential Commodities Act 1955, The Standards of Weights and Measures Act

1956, The Trade and Merchandise Marks Act 1958, The Essential Services Maintenance Act 1968, The Prevention of Black Marketing and Maintenance of Supplies of Essential Commodities Act 1980, The Prevention of Food Adulteration Act 1954, The Monopolies and Restrictive Trade Practices (Amendment) Act 1984, The Consumer Protection Act 1986 (Dogra, 1990).

The Government of India passed the Consumer Protection Act (No.68 of 1986) in the Parliament in 1986 and it received the assent of the President in December, 1986.

The salient features of the Act to protect the consumers as given by Singh (1992) are:

The Act applies to all goods and services unless specifically exempted by the central government. It covers all the sectors whether private, public or co-operative. The provisions of the Act are compensatory in nature. It enshrines the following rights of the consumers.

i. the right to be protected against the marketing of goods which are hazardous to life and property;

ii) the right to be informed about the quality, quantity, potences, purity, standard and price of goods so as to protect the consumer against unfair trade practices;

iii) the right to be assured, wherever possible, access to a variety of goods at competitive prices;

iv) the right to be heard and to be assured that consumers' interests will receive due consideration at appropriate forums;

v) the right to seek redressal against unfair trade practices or unscrupulous exploitation of consumers; and

vi) the right to consumer education.

The Act envisages establishment of consumer protection councils at the central and state levels whose main object will be to promote and protect the rights of the consumers. To provide simple, speedy and inexpensive redressal of consumer grievances, the Act envisages a three-tier quasi-judicial machinery at the national, state and district levels. At the national level, there will be a National Consumer Disputes Redressal Commission (to be known as the

National Commission). At the state level, there will be Consumer Disputes Redressal Commissions (to be known as State Commission) and at the district level, there will be Consumer Dispute Redressal Forums (to be known as District Forums).

The provisions of this Act are in addition to and not in derogation of the provisions of any other law for the time being in force.

In the Consumer Protection Act, the word "Consumer" has been defined separately for the purpose of goods and services. For the purpose of goods, a consumer means a person belonging to the following categories:

- i) one who buys any goods for a consideration which has been paid or promised or partly paid and partly promised or under any system of deferred payment;
- ii) it includes any user of such goods other than the person who actually buys goods and such use is made with the approval of the purchaser.

For the purpose of services, a consumer means a person belonging to the following categories;

- i) one who hires any service or services for a considera-

tion which has been paid or promised or partly paid and partly promised or under any system of deferred payment;

ii) it includes any beneficiary of such service other than the one who actually hires the service for consideration and such services are availed with the approval of such person.

Following categories of persons may file a complaint under the Act:

- A consumer
- Any voluntary consumer organisation, registered under the Societies Registration Act, 1860 or the Companies Act, 1956 or under any other law for the time being in force
- The Central Government
- The State Government or Union Territory Administrations

Under the Act, a complaint means any allegation in writing made by a complainant in regard to one or more of the following.

- That he has suffered loss or damage as a result of any unfair trade practices adopted by any trader

- That the goods mentioned in the complaint suffer from one or more defects
- That services mentioned in the complaint suffer from deficiencies in any respect
- That a trader has charged for the goods mentioned in the complaint, a price in excess of the price.
 - i) fixed by or under any law for the time being in force; or
 - ii) displayed on goods; or
 - iii) displayed on any packet containing such goods.

If the cost of the goods or services and compensation asked for is less than rupees one lakh, then the complaint can be filed in the District Forum which has been notified by the State Government for the district where the cause of action has arisen or where the opposite party resides. If the cost of the goods or services and compensation asked for is more than rupees one lakh but less than rupees ten lakhs, the complaint can be filed before the State Commission notified by the state government or the Union Territory concerned. If the cost of goods or services and compensation asked for, exceeds rupees

ten lakhs, the complaint can be filed before the National Commission at New Delhi.

Procedure for filing complaints and seeking redressal are simple and speedy. There is no fee for filing a complaint before the District Forum, the State Commission or the National Commission. The complainant or his authorised agent can present the complaint in person. The complaint can be sent by post to the appropriate Forum/Commission.

A complaint should contain the following information:

- a) the name, description and the address of the complainant.
- b) the name, description and address of the opposite party or parties, as the case may be, as far as they can be ascertained;
- c) the facts relating to complaint and when and where it arose
- d) documents, if any in support of the allegations contained in the complaint
- e) the relief which the complainant is seeking.

The complaint should be signed by the complainant or his authorised agent.

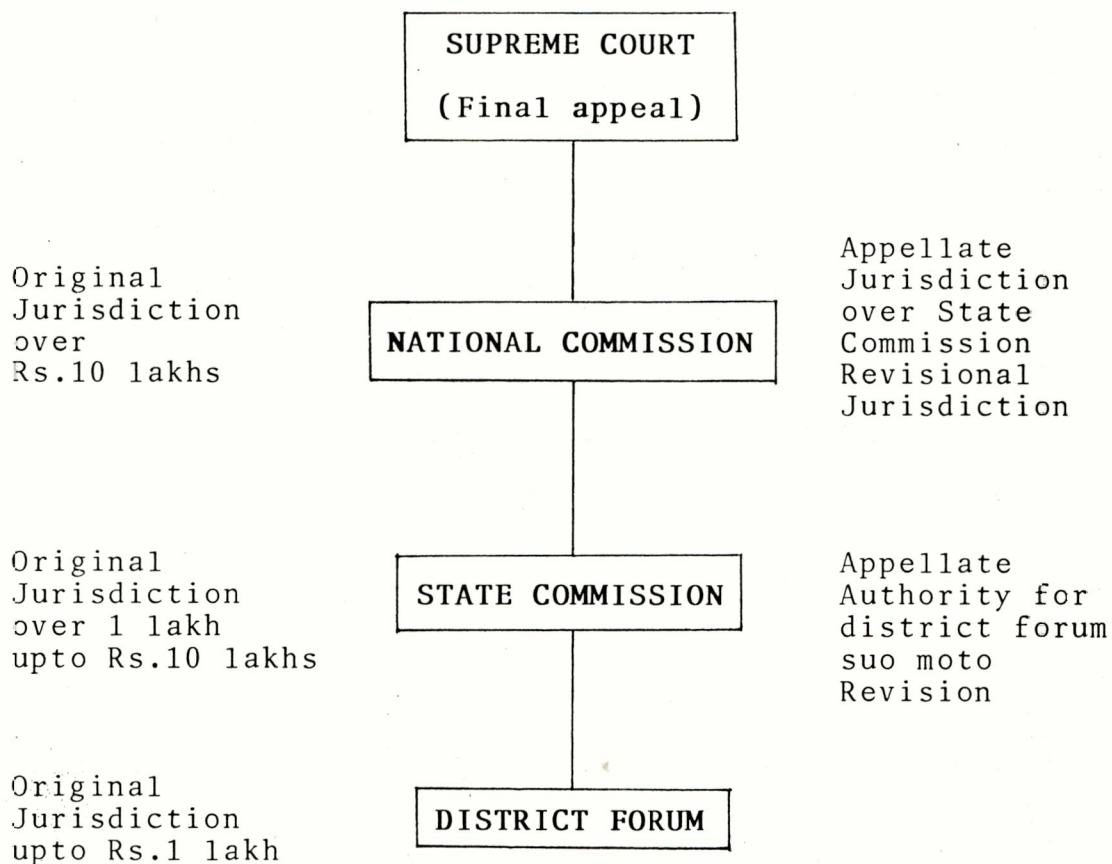
Depending on the nature of relief sought by the consumer and facts, the Redressal Forums may give orders for one or more of the following reliefs:

- a) removal of defects from the goods;
- b) replacement of the goods;
- c) refund of the price paid; or
- d) award of compensation for the loss or injury suffered.

Appeal against the decision of a District Forum can be filed before the State Commission within a period of thirty days. Appeal against the decision of a State Commission can be filed before the National Commission within thirty days. Appeal against the orders of the National Commission can be filed before the Supreme Court within a period of thirty days. There is no fee for filing appeal before the State Commission or the National Commission. Procedure for filing the appeal is the same as that of complaint, except that the application should be accompanied by the orders of the District Forum/State Commission,

as the case may be and reasons for filing the appeal should be specified.

The following is the diagrammatic representation of hierarchy of authorities with their appellate and original jurisdiction.



(Ramaswami, 1989) (Fig.1).

Misra (1992) views that the Government has accorded a high priority to the programme of consumer protection concern for consumer is included in item No.18 of the Twenty Point Programme, 1986, The Central Government has initiated other steps also to promote a responsible and responsive consumer movement in the country.

The Act applies to goods and services marketed by all sectors, viz., private, public and co-operative. Its provisions are compensatory in nature against deficiencies noticed which are attributable to the negligence of the vendors (Rao, 1992).

Dogra (1990) suggests that though the law has conferred rights on the consumers to protect their own interests, but to secure these rights against any infringement, consumer organisations become necessary. Hence, consumer protection cannot be achieved by operation of law and so, consumerism is inevitable. Now, government has tried to build and encourage consumer organisations for protecting their rights. Further, the education and awareness levels of consumers are increasing in such a manner that consumers are getting increasingly aware about their rights and unfair practices of the businessman.

Sinha (1987) expresses that the success of the legislation will depend on effective implementation of its provisions by the central and state governments in letter and spirit. In addition, it will require support of a strong broad based consumer movement in the country, involvement of women and youth and co-operation of trade and industry.

Narayanaswamy (1987) opines that consumer education should start with the men in the street and those in the lower strata of society.

Singh (1990) has mentioned certain studies with regard to consumerism and they are given below.

A recent study indicated that Indian Consumers are cheated to the tune of Rs.20,000 million a year, whether it is by way of (poor) quality or (less) quantity or overcharging - the poor chap is always at the receiving end.

Amongst the various types of cheatings done with the consumer, food adulteration is the most dangerous which sometimes leads to the mortality and morbidity of hundreds of innocent people. The level of adulteration in items like vegetable oil,

flour, spices and toothpaste is staggering. Bults of distilled water phials have been discovered to be nothing but plain water. The vast Indian market, particularly in the semi-urban and rural areas, remains flooded with duplicates of all famous brand names in soap, battery cells, pens, hosiery, etc.

A survey conducted by the Consumers' Guidance Society of India in collaboration with the Bombay Municipal Corporation's Health Department revealed that almost half the samples of groundnut oil collected from various parts of the city were adulterated. Another report indicates that 20 per cent to 35 per cent of the foodstuffs sold in the market are adulterated. The gradual increase in liver cancer cases in certain parts of India has been attributed to the adulteration in edible oil.

Analysis at the Industrial Toxicological Research Institute, Lucknow, have shown that the indiscriminate colouring of foods and drinks causes various serious diseases including ulcers and cancers and permanent damage to several vital organs.

A random check of samples of food articles from different markets in Delhi conducted by the

Quality Testing Laboratory in Lady Irwin College, New Delhi, showed that black pepper sold in private shops had a mineral oil coating which causes cumulative poisoning often resulting in cancer. Use of mineral oil in coating of pepper is actually prohibited under the provision of Prevention of Food Adulteration Act.

Besides quality, quantity is also compromised. A couple of years ago a squad of Delhi Housewives' Association made a surprise check on the usage of incorrect weights and measures in four markets in South Delhi. The squad found that many shopkeepers and vegetable vendors were using substandard weights. Surprisingly, a licensed oil depot pulled down its shutters when one of the squad members sought to check measures at the shop.

Sale campaigns are yet another 'sober' way to draw money from consumer's pocket. Every now and then many companies launch attractive gift scheme, campaigns for their new products. But actually the cost of the 'gift' is invariably added to the cost of product ~~and~~ the poor customer remains unaware of this fact.

Methodology

III METHODOLOGY

The methodology for the study "A Study of the Organisations that Protect the Interest of the Consumers in Coimbatore district" is discussed under the following headings.

- A. Selection of the Area
- B. Selection of the Sample
- C. Selection of the Method
- D. Selection of the Tools
- E. Preparation of the Tools
- F. Administration of the Tools
- G. Consolidating, Tabulating and Analysing the Data

A. Selection of the Area:

The area selected for the study was Coimbatore district. Coimbatore, Tirupur, Mettupalayam, Pollachi, Udumalaipettai, Sulur and Annur in Coimbatore district were the places selected for the study. This area was selected because there were many voluntary consumer organisations functioning for the welfare of the people at these places.

B. Selection of the Sample:

A sample is a portion selected from the 'population' or 'universe' (Wilkinson and Bhandakar, 1984).

A sample is a small proportion of a population selected for observation and analysis (Sidhu, 1984).

Sampling may be defined as the selection of some part of an aggregate or totality on the basis of which a judgement or inference about the aggregate or totality is made (Kothari, 1991).

Simple random sampling refers to that sampling technique in which each and every unit of the population has an equal opportunity of being selected in the sample (Gupta, 1991).

Ten consumer protection councils, namely, Citizen's Forum-Consumer Protection Council, Coimbatore; Citizen's Voice Club-Coimbatore Consumer Council, Coimbatore; Rotary Forum for Consumer Protection, Coimbatore; Kovaipudur Consumer Protection Council, Coimbatore; Consumer Protection Council - Mettupalayam; Citizen Forum of Consumers of Coimbatore district; Sulur Union; Tirupur Consumer Protection Council;

Udamalaipettai Consumer Council ; Consumer Protection Council, Pollachi and Consumer Protection Council,

Annur were chosen for the study. The office-bearers, either president or secretary of the ten consumer protection councils, were selected for the study. A total of 100 members at the rate of ten members from each of the ten consumer protection councils were selected using the random sampling method.

C. Selection of the Method:

Survey or experiment is a device of obtaining the desired data (Gupta, 1991).

According to Young (1984) "In general we may observe that social surveys are concerned with

1. the formulation of a constructive programme of social reform
2. amelioration of current or immediate conditions of special pathological nature, which have definite special implications and significance.
3. these conditions can be measured and compared with situation which can be accepted as model.

Survey method was taken up by the investigator to study in depth the functioning of the Consumer Protection Councils in Coimbatore district. Questionnaire to elicit information regarding the Consumer Protection Councils, from the office bearers and the members was selected for the study.

D. Selection of the Tools:

The tool which was selected for the study was questionnaire.

A questionnaire consists of a number of questions printed or typed in a definite order on a form or set of forms. The questionnaire is mailed to respondents who are expected to read and understand the questions and write down the reply in the space meant for the purpose in the questionnaire itself (Kothari, 1991).

The open questionnaire is used in cases where new facts are to be searched out. This method is mainly used for intensive studies of a limited number of cases. In this type, a respondent is free to express his views and ideas (Ghosh, 1984).

E. Preparation of the Tools:

A questionnaire to elicit details of the Consumer Protection Councils from the office-bearers of the Consumer Protection Councils was evolved. The questionnaire consisted questions to elicit responses with regard to the year of starting of the council, need for organising the council, objectives, functions and activities of the council, administrative set-up, the different types of complaints filed etc. This is appended as Appendix-I.

A questionnaire was specially evolved to elicit information from the members of the Consumer Protection Councils regarding background information, the year of joining as members in the council, source of information about the council, creating awareness among the people, matters discussed in the meetings and grievances for which redressal were sought. This is appended as Appendix-II.

F. Administration of the Tools:

Introductory letters from the Dean of HomeScience, Avinashilingam Institute for HomeScience and Higher Education for Women , Coimbatore with regard to

the study were sent to the presidents of the ten selected consumer protection councils. The investigator personally contacted the office-bearers of the ten consumer protection councils and after explaining the purpose of the study, the specially prepared questionnaires were handed over to them with a request to read the questions carefully and write their responses. The investigator promised them that the responses would be kept confidential and used for research purpose only. The investigator collected the filled in questionnaires from all the office-bearers within 15 days.

The investigator after collecting the names and addresses of the members of the councils, selected ten from each council by using random sampling method and after explaining the purpose of the study, requested them to read the questions carefully and give their views without fear or favour in the questionnaires. Stamped self-addressed envelopes were given to them with a request to send back the filled in questionnaires to the investigator. 80 members of the councils had returned the filled in questionnaires by mail to the investigator within two months, thus the returns received were 80 per cent. It was a good response.

Thus there were in all responses from ten office-bearers of the councils and 80 members from the selected ten councils of Coimbatore district.

G. Consolidating, Tabulating and Analysing the Data:

The data thus obtained were exhaustive although informative. It was extremely difficult to accomplish the simplification, quantification, statistical analysis and generalisation.

The data collected were consolidated, tabulated and analysed using percentages and described in detail in chapter IV.

Results and Discussion

IV RESULTS AND DISCUSSION

The consumer protection councils came into existence in India as per the Consumer Protection Act, 1986. It has been functioning at the district, state and national levels. The consumer protection council is a recognised registered body to serve the consumers. In order to study the functioning of the consumer protection councils at the district level, it is pertinent to know the background of the consumer protection councils, the items dealt by the consumer protection councils and its utilisation by the members of consumer protection council. The results of the study, which was planned and implemented to elicit the details of the functioning of the consumer protection councils are presented and discussed under the following headings:

- A. Information Collected from the Office-bearers of the Consumer Protection Councils
- B. i) Background Information of the Members of the Consumer Protection Council
- ii) Extent of Utilisation of the Consumer Protection Councils by the Members.

A. Information Collected from the Office-bearers of Consumer Protection Councils:

Ten office-bearers of the consumer protection councils holding the posts of either president or secretary were contacted in person and the specially evolved questionnaire to elicit detailed information about the consumer protection councils was administered.

Out of the ten office-bearers of the consumer councils, four male office-bearers belonged to the age range of 36 - 45 years, one female office-bearer belonged to the age 62 years and four male office-bearers and one female office-bearer belonged to the age range of 56 - 65 years. Five office-bearers were degree holders, three office-bearers professional diploma holders and one office-bearer had studied upto 10th standard.

All the ten office-bearers from whom the details regarding the functioning of the consumer protection council were obtained were doing the work in the consumer protection council on an honorary basis as a service to the community. Of them two were doing the profession of clerk/assistant, one each agriculturist

and business, two were lawyers and four others were retired officials.

Of the ten councils, three consumer councils were started in 1988-89 and 1992-93 respectively. two consumer councils in 1990-91, one each consumer council was started in 1984-85 and 1986-87 respectively.

The need for organising the council as given by the office-bearers of the consumer protection councils is given in Table I.

TABLE I
NEED FOR ORGANISING THE COUNCIL

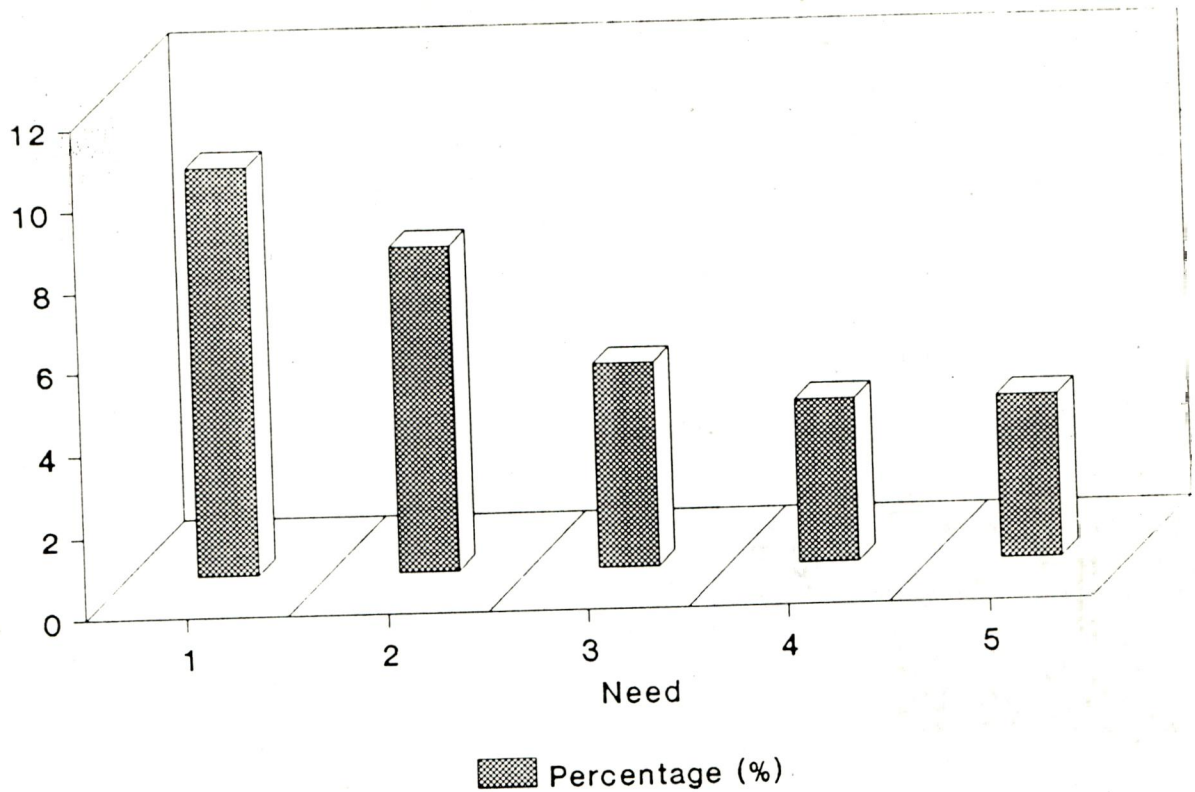
S.No.	Need	Number * (N=10)
1.	Cheating in business	10
2.	Need of the people	8
3.	Individual's helplessness	5
4.	Social service minded people came forward	4
5.	Collective effort was needed	4

* Multiple responses

The above table reveals that, ten office-bearers had said that people felt that the merchants cheated the public in the form of hike in prices, underweighment, poor quality of goods including duplications and hence organisation to check this malpractices was needed and four councils each had stated that social service minded people came forward to organise the council and a collective effort was needed to tackle the day-to-day problems of the consumers. This is diagramatically represented in the form of bar diagram. (Fig.2).

The objectives of the council as given by the office-bearers of the consumer protection councils are given in Table II.

NEED FOR ORGANISING THE COUNCIL



1. Cheating in business
2. Need of the people
3. Individual's helplessness
4. Social service minded people came forward
5. Collective effort was needed

(Fig. 2)

TABLE II
OBJECTIVES OF THE COUNCIL

S.No.	Objectives	Number * (N=10)
1.	To educate, to bring awareness among people	7
2.	To protect the rights of the people	5
3.	To bring about an equality in living among people	2
4.	To promote, organise and assist members for the availability of goods and services	1
5.	To study about consumer welfare problems and finding solutions	1
6.	To render service to the community	1

* Multiple responses

From the table, it could be seen that the objective of the seven councils was to educate and to bring awareness among people; five councils, to protect the rights of the people; two councils, to bring about an equality in living among people; one council, to promote,organise and assist members for the availability of goods and services, to study consumer welfare problems and finding solutions and to render service to the community.

The functions of the council as given by the office-bearers of the consumer protection councils are presented in Table III.

TABLE III
FUNCTIONS OF THE COUNCIL

S.No.	Functions	Number * (N=10)
1.	To create awareness among people	5
2.	To protect the rights of the people	4
3.	Finding solutions to the problems regarding basic necessities	3
4.	Dealing with different complaints of the consumers	2
5.	To see that essential commodities were distributed properly	1
6.	To do social service	1

* Multiple responses

The above table shows the functions of the council. In five consumer councils, the main function was to create awareness among people; in four councils, to protect the rights of the people; in three councils,

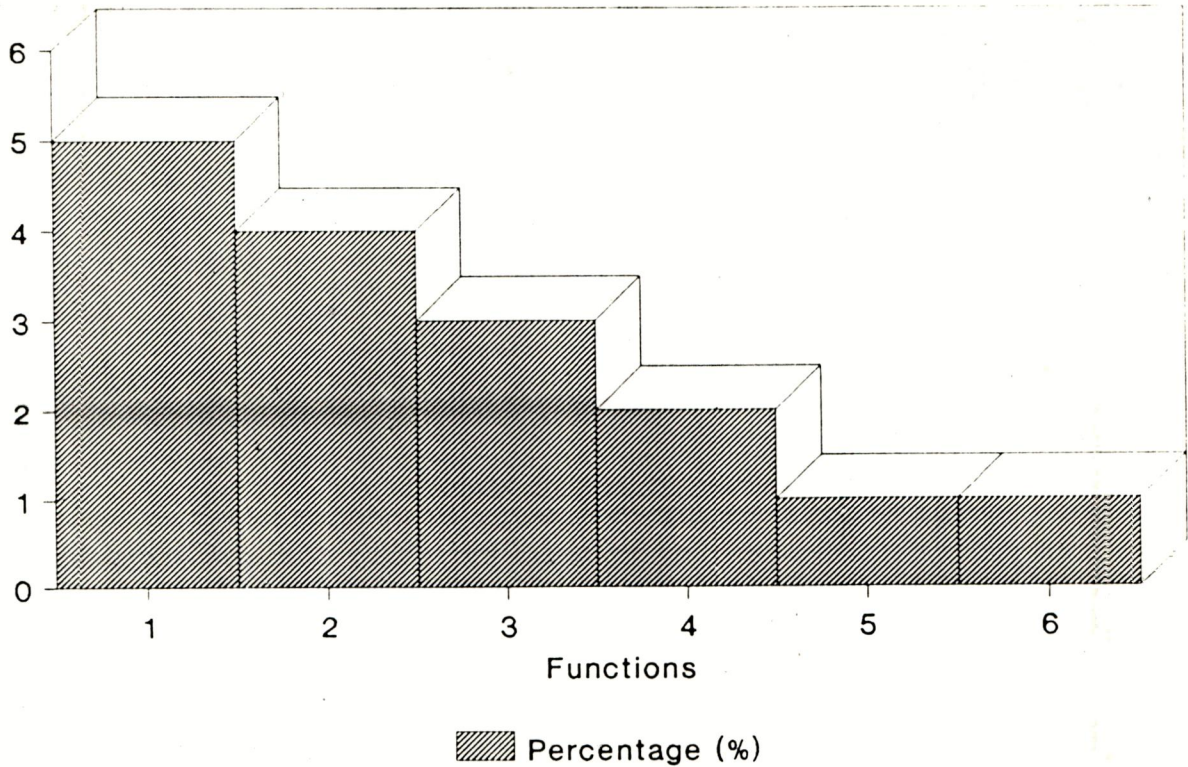
finding solutions to the problems regarding basic necessities; in two councils, dealing with different complaints of the consumers and in one council, to see that essential commodities were distributed properly and to do social service. This is diagrammatically represented in the form of histogram (Fig.3).

Activities of the council according to the office-bearers of the consumer protection councils are given in Table IV.

TABLE IV
ACTIVITIES OF THE COUNCIL

S.No.	Activities	Number * (N=10)
1.	Finding solutions to various problems	6
2.	To protect and help consumer to promote voluntary consumer movement	3
3.	To seek redressal for the consumer through consumer Dispute Redressal Forum	3
4.	Contact with Government and public bodies	3
5.	Strengthening public distribution system	2
6.	Conducting exhibition and competitions in educational institutions	2

* Multiple responses



1. To create awareness among people
2. To protect the rights of the people
3. Finding solutions to the problems regarding basic necessities
4. Dealing with different complaints of the consumers
5. To see that essential commodities were distributed properly
6. To do social service

(Fig.3)

Six councils main activity was finding solutions to various problems, three councils to protect and help consumers to promote voluntary consumer movement, three to seek redressal for the consumer through Consumer Dispute Redressal Forum and another three contact with Government and public bodies, two councils in strengthening public distribution system and another two conducting exhibition and competitions in educational institutions.

Eligibility requirements for the membership are given in the Table V.

TABLE V
ELIGIBILITY REQUIREMENTS FOR THE MEMBERSHIP

S.No.	Eligibility requirements	Number (N=10)
1.	Open to all	2
2.	Residents of the area	2
3.	Interested in consumer movement	2
4.	Able to pay monthly or annual membership fee	1

The above table tells about the eligibility requirements as given by the office-bearers for the membership. The minimum age to join as members of the council was 18 years. The membership was open to all in two councils, in two councils persons should be residents of the area and in another two councils persons interested in the consumer movement were eligible to join as members.

In all the ten councils, they had collected membership fee from the members.

The ten office-bearers of the consumer protection council had given the different advantages for the members of the council. They were: members can give suggestions to solve problems (3), has right to question people of different committees (2), become aware of the rights and laws of consumers (2) and members grievances were given preference while settling disputes.

Of the ten office-bearers, five office-bearers had said that there was no special disadvantage of not being member as the complaints could be lodged by any ^gagrieved person, three office-bearers had _c

expressed that immediate redressal was not possible, two had stated that non-members cannot attend the meetings and one had viewed that the non-members were ignorant of the rules, acts and regulations.

All the ten office-bearers of the consumer protection councils had given a detailed account of the procedure for depositing the grievance of the peopole. The procedure for lodging grievances was : Any person/consumer above 18 years of age could submit their genuine grievance to the consumer protection council provided he/she was a resident to that area and the grievance was related to that district within a period of three years of transaction of business.

Any person could file the complaint in a plain paper giving details of their grievance in duplicate with full details and facts along with copies of documents and other supporting materials. There was no need for engaging a lawyer to argue for the case. The complaint need not be given in a stamped paper nor any registration fee charged. The Consumer Dispute Redressal Forum would take up the case, inquire thoroughly with the concerned authorities involved in the complaint and if found genuine, would give orders for relief.

(Plate-1).



PLATE-1 COMPLAINANT SUBMITTING THE COMPLAINT TO THE COUNCIL.



PLATE-2 DISPLAY OF STOCKS IN THE RATION SHOP

All the ten councils had the organisational set up like president, vice-president, joint secretary, secretary, treasurer, executive member etc. But the number of vice presidents and secretaries differ from council to council.

Out of the ten councils, in seven councils nearly 50 complaints had been filed, in the other councils complaints ranging from 51 to 200 had been filed for the year under study.

The main problems faced by some councils were non-cooperation of officials, complaints were not taken seriously and some officials used to treat the members as critics of the administration.

To some extent the people in the rural areas were aware of the functioning of the council, but only a few of them had lodged their complaints.

Only some councils associate with other voluntary organisations in creating awareness among the people. They associate with voluntary organisations like Rotary club, Lions club, Jaceses, Youth club and mahalir mandrams.

Out of the ten office-bearers taken for the study, four had stated that the responses from the concerned officials were good, two had stated as lukewarm and other four had stated that there was no healthy cooperation.

Out of ten councils, five councils had special wings like ladies wings, one each had a youth wing and vigilance wing and the rest three had no special wings.

When the individual or the party had filed grievance or complaint to the consumer protection council, the consumer protection council tried to solve it by itself and if it was beyond its capacity and dealt with legal matter, the council took the complaint as its own and with responsibility passed on the grievance or the complaint to the Consumer Dispute Redressal Forum. If the verdict of the Consumer Dispute Redressal Forum was not favourable to the individual or party, the consumer protection council assumed the individual or party's role and took the matter to the State Commission. Even if the verdict of the State Commission was unfavourable to the party, the consumer protection council would prefer appeal to the National Commission.

Details of the cases filed in Consumer Dispute Redressal Forum are given in Table VI.

TABLE VI
DETAILS OF THE CASES FILED IN CONSUMER DISPUTE
REDRESSAL FORUM

S.No.	Cases filed	Number * (N=10)
1.	Panchayat/Municipality/Corporation	6
2.	Central/State Government services	5
3.	Private sector	5
4.	Quality/quantity of goods	5
5.	Hike in price	5

* Multiple responses

The table shows the details of the cases filed by the complainants against institution and Government departments. In six councils, cases were filed against panchayat/municipality/corporation regarding irregular supply of drinking water, disconnection of water

pipes, collection of parking fee in some areas, collection of extra charges for public toilet etc. Each of the five councils had stated that cases with regard to extra charges collected by the railways for reservation, telephone bills during the post and telegraph strike periods, delay in the delivery of telegrams and letters, poor road conditions and others with regard to central and state government services. Private sector complaint against the gas agencies, two wheelers company, quality and quantity of goods like poor quality of asbestos sheets, shortage in length of insulation tape, etc., hike in price of the electrical goods.

One among the ten office-bearers of the ten councils had done yeoman service and had been awarded a meritorious certificate for taking up maximum number of complaints for redressal.

B. i) Background Information of the Members of the Consumer Protection Council:

Among the 80 members selected for the study, 66 were male and 14 were female members.

Sex and age distribution of the members of the consumer protection councils are given in Table VII.

TABLE VII
SEX AND AGE DISTRIBUTION

S. No.	Age (in years)	Male		Female	
		Number (N=66)	Percentage %	Number (N=14)	Percentage %
1.	26 - 35	16	24.2	8	57.1
2.	36 - 45	25	37.8	5	35.7
3.	46 - 55	8	12.1	-	-
4.	56 - 65	13	19.6	-	-
5.	66 - 75	3	4.5	1	7.1
6.	76 - 85	1	1.5	-	-

Out of the 80 members of consumer protection councils taken for the study, 37.8 per cent of the male members belonged to age range of 36 - 45 years, 1.5 per cent belonged to the age range of 76 - 85 years, 57.1 per cent of the female members belonged to the age range of 26 - 36 years and 7.1 per cent belonged to the age range of 66 - 75 years.

The educational levels of the members of the consumer protection council are presented in Table VIII.

TABLE VIII
EDUCATIONAL LEVEL

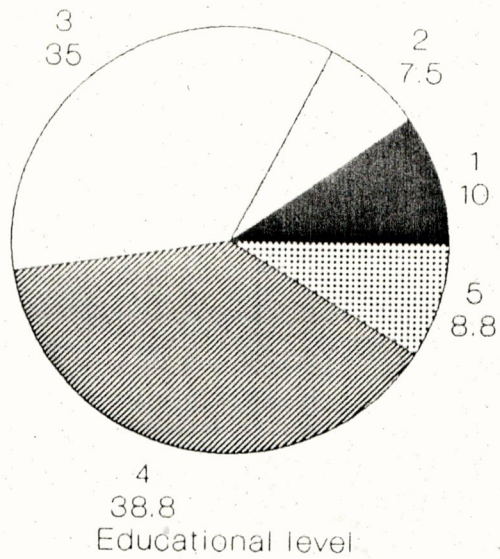
S.No.	Educational level	Number (N=80)	Percentage %
1.	Elementary school	8	10.0
2.	Middle school	6	7.5
3.	High and higher secondary school	28	35.0
4.	Graduate	31	38.8
5.	Diploma and professional	7	8.8

From the table it could be seen that 38.8 per cent of the members were degree holders, 35 per cent had studied upto 9-12 standard and six per cent had studied upto 8th standard. This is diagrammatically represented in the form of pie diagram.

The occupations of the members of the consumer protection council are given in Table IX.

EDUCATIONAL LEVEL

54a



1. Elementary school
2. Middle school
3. High and higher secondary school
4. Graduate
5. Diploma and professional

(Fig.4)

TABLE IX
OCCUPATION

S.No.	Occupation	Number (N=80)	Percentage %
1.	Labourers/workers	15	18.8
2.	Clerk	17	21.3
3.	Business	15	18.8
4.	Professional	7	8.8
5.	Retired/others	26	32.5

The above table indicates that 32.5 per cent members were either retired people or were engaged in other occupations like conductor, project manager, social worker etc., 21.3 per cent were clerks in various offices like bank, post office etc, 18.8 per cent were labourers/workers in mills and businessmen, Only 8.8 per cent members were professionals like teachers, lawyers, doctors and lecturers.

ii) **Extent of Utilisation of the Consumer Protection Councils by the Members:**

Of the 80 members taken up for the study, 41.3 per cent had joined as members in the councils in 1990-91, 31.3 per cent in 1988-89 and 2.5 per cent had joined in 1984-85.

Table X shows the source of information about the council.

TABLE X
SOURCE OF INFORMATION ABOUT THE COUNCIL

S.No.	Source of information	Number (N=80)	Percentage * %
1.	Founders of the council	13	16.3
2.	Through office-bearers	26	32.5
3.	Friends/relatives/ neighbours	24	30.0
4.	Magazines/newspapers/radio	20	25.0

* Multiple responses

Out of the 80 members, 32.5 per cent people had joined the council through the motivation of the office-bearers of the consumer protection councils. 30 per cent through friends/relatives/neighbours and 16.3 per cent were the founders of the councils.

The councils were helping the people to get the essential commodities at reasonable prices with proper measurement. It had also checked adulteration of commodities, hoarding and cheating by the commercial concerns. (Plate-2).

All the members had been motivating the people of the area to join as members of the councils.

Meetings to discuss important items were regularly conducted in all the councils.

Matters discussed in the meetings as given by the members of the consumer protection councils are presented in Table XI.

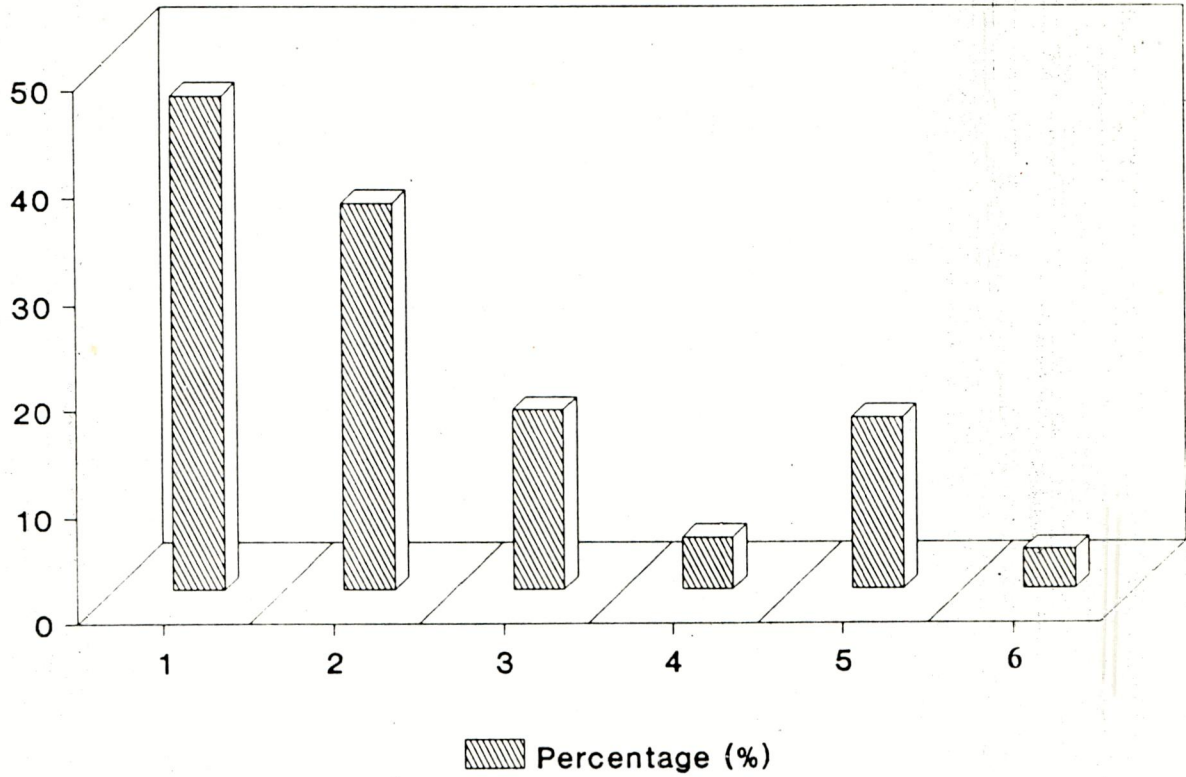
TABLE XI
MATTERS DISCUSSED IN THE MEETINGS

S.No.	Matters discussed	Number (N=80)	Percentage* %
1.	Finding people's needs	37	46.3
2.	Finding solution to complaints	29	36.3
3.	Strengthening public distribution system	14	17.5
4.	Discussing public and private services	3	3.8
5.	Discussing the council activities	13	16.8
6.	Creating awareness among people	2	2.5

* Multiple responses

From the table, it could be seen that 46.3 per cent of the members stated that they had discussed about the people's needs, 17.5 per cent about strengthening the public distribution system like regular supply of essential commodities, good quality and quantity of commodities and 3.8 per cent members had said that they had discussed about the council activities. This is diagrammatically represented in the form of bar diagram. (Fig.5) (Plate-3,4).

MATTERS DISCUSSED IN THE MEETINGS



1. Finding people's needs
2. Finding solution to complaints
3. Strengthening public distribution system
4. Discussing public and private services
5. Discussing the council activities
6. Creating awareness among people

(Fig.5)



PLATE-3 DISTRIBUTION OF RICE
IN THE RATION SHOP



PLATE-4 KEROSENE DISTRIBUTION
IN THE RATION SHOP

Among 80 members, 87.5 per cent members had actively involved themselves in creating awareness among the people, 12.5 per cent members had attended various meetings and 3.8 per cent members had volunteered and acted in the vigilance committees.

The grievances for which redressals were sought are given in Table XII.

TABLE XII
GRIEVANCES FOR WHICH REDRESSALS WERE SOUGHT

S.No.	Problems	Number (N=80)	Percentage %
1.	State government services	49	61.3
2.	Panchayat/municipality/ corporation services	40	50.0
3.	Public sector undertakings and private companies	23	28.8
4.	Central government services	10	12.5

* Multiple responses

From the table, it could be seen that 61.3 per cent of members had said that the complaints were against the state government services like electricity, transport and civil supplies department. These grievances were with regard to inattentiveness on the part of electricity department personnel for doing services, non-stop of buses at the approved bus stops, poor performance of the public distribution system like the distribution of poor quality of commodities, underweighting, irregular supply of essential commodities, delay in the distribution of ration cards and others, 50 per cent of members had stated that grievances against the panchayat/municipality/corporation services like irregular water supply, poor maintenance of drainage, bad roads etc, 28.8 per cent had said grievances against public undertakings like banks for the delay in encashment and against shops complaining about variation in prices, hike in prices of various items etc. 12.5 per cent had expressed that grievances against central government services like railways, postal department, telephone etc. The grievances were with regard to malpractices in the reservation in railway, delay in receipt of urgent telegrams and letters, hike in telephone bills etc.

Summary and Conclusion

V. SUMMARY AND CONCLUSION

The study is an attempt to find out the different organisations which protect the interests of the consumers of Coimbatore district. Data were collected from the different samples, namely, the office-bearers of the consumer protection councils and members of the councils using specially constructed questionnaires.

Ten office-bearers including one female office-bearer of the ten consumer protection councils of Coimbatore district, namely Coimbatore, Mettupalayam, Tirupur, Pollachi, Udumalaipettai, Annur and Sulur were selected for the study and the questionnaire was administered to them. Their responses with regard to the functioning of the consumer protection councils are summarised below.

1. As to the need for organising the consumer protection councils, ten officer-bearers had said that people felt that the merchants cheated the public in the form of hike in prices, underweighment, poor quality of goods including duplications and hence organisation to check this malpractices was needed and four councils each had stated that social service minded people came forward to organise the council and a collective effort was needed to tackle the day-to-day problems of the consumers.

2. The objective of the seven councils was to educate and to bring awareness among people, five councils to protect the rights of the people, two councils to bring about an equality in living among people, one council to promote, organise and assist members for the availability of goods and services, to study consumer welfare problems and finding solutions and to render services to the community.
3. In five consumer councils, the main function was to create awareness among people, in four councils to protect the rights of the people, in three councils finding solutions to the problems regarding basic necessities, in two councils dealing with different complaints of the consumers and in one council to see that essential commodities were distributed properly and to do social service.
4. Six councils' main activity was finding solutions to various problems, three councils to protect and help consumers to promote voluntary consumer movement, to seek redressal for the consumer through consumer Dispute Redressal Forum, contact with government and public bodies, two councils in strengthening public distribution system and conducting exhibitions and competitions in educational institutions.

5. The minimum age to join as members of the council was 18 years. The membership was open to all in two councils, in two councils persons should be residents of the area and in another two councils persons interested in the consumer movement were eligible to join as members.
6. All the ten office-bearers of the consumer protection councils had given a detailed account the procedure for depositing the grievance of the people. The procedure for lodging grievances was: Any person/consumer above 18 years of age could submit their genuine grievance to the consumer protection council provided he/she was a resident of that area and the grievance was related to that district within a period of three years of transaction of business.
7. Any person could file the complaint in a plain paper giving details of their grievance in duplicate with full details and facts along with copies of documents and other supporting materials. There was no need for engaging a lawyer to argue for the case. The complaint need not to be given in a stamped paper nor any registration fee charged. The consumer Dispute Redressal Forum

would take up the case, inquire thoroughly with the concerned authorities involved in the complaint and if found genuine, would give order for reliefs.

8. All the ten councils had the organisational set up like president, vice-president, joint secretary, secretary, treasurer, executive member etc. But the number of vice-presidents and secretaries differ from council to council.
9. Out of the ten councils, in seven councils nearly 50 complaints had been filed, in the other councils complaints ranging from 51 to 200 had been filed for the year under the study.
10. To some extent the people in the rural areas were aware of the functioning of the council, but only a few of them had lodged the complaints.
11. When the individual or the party had filed the grievance or complaint to the consumer protection council, the consumer protection council tried to solve it by itself and if it was beyond its capacity and dealt with legal matter, the council took the complaint as its own and with responsibility passed on the grievance

or the complaint to the Consumer Dispute Redressal Forum. If the verdict of the Consumer Dispute Redressal Forum was not favourable to the individual or party, the consumer protection council assumed the individual's or party's role and took the matter to the State Commission. Even if the verdict of the State Commission was unfavourable to the party the Consumer Protection Council would prefer appeal to the National Commission.

12. In six councils, cases were filed against panchayat/municipality/corporation regarding irregular supply of drinking water, disconnection of water pipes, collection of parking fee in some areas, collection of extra charges of public toilet etc. Five councils had stated that cases with regard to extra charges collected by the railways for reservation, telephone bills during the post and telegraph strike periods, delay in delivery of telegrams and letters, poor road conditions and others with regard to central and state government services, private sector complaint against the gas agencies, two wheelers company, quality and quantity of goods like

poor quality of asbestos sheets, shortage in length of insulation tape etc, hike in price of the electrical goods.

II 80 members (66 men and 14 women) at the rate of eight from each of the ten councils were selected randomly for the study and the evolved questionnaire was administered. Their responses are summarised below:

13. Out of the 80 members, 32.5 per cent people had joined the council through the motivation of the office-bearers of the consumer protection council, 30 per cent through friends/relatives/neighbours and 16.3 per cent were the founders of the council.
14. All the members had been motivating the people of the area to join as members of the councils.
15. Meeting to discuss important items were regularly conducted in all the councils.
16. 46.3 per cent of the members stated that they had discussed about the people's needs, 17.5 per cent about strengthening the public distribution system like regular supply of essential commodities,

good quality and quantity of commodities and 3.8 per cent members had said that they had discussed about the council activities.

17. 61.3 per cent of members had said that the complaints were against the state government services like electricity, transport and civil supplies department. These grievances were with regard to inattentiveness on the part of electricity department personnel for doing services, non-stop of buses at the approved bus stops, poor performance of the public distribution system like the distribution of poor quality of commodities, underweight, irregular supply of essential commodities, delay in the distribution of ration cards and others, 50 per cent grievances against the panchayat/municipality/corporation services like irregular water supply, poor maintenance of drainage, bad roads etc. 28.8 per cent grievances were against public undertakings like banks for the delay in encashment and against shops complaining about variation in prices, hike in prices of various items etc. 12.5 per cent had expressed that grievances against central government services like railways, postal department, telephone

etc. The grievances were with regard to malpractices in the reservation in railway, delay in receipt of urgent telegrams and letters, hike in telephone bills etc.

The recommendations emerging from the study are:

1. More of educated and retired persons should come forward voluntarily to help the consumers by joining as members in consumer councils.
2. Consumer awareness should be created among all the people particularly among women.
3. Consumer awareness campaigns, jathas and camps should be conducted frequently by the district consumer councils in rural and urban areas.
4. Mass media like radio and TV should devote more time for consumer issues. Newspapers and journals could spare more space for consumer problems.

5. Consumer education/consumerism should be taught at school level under the subject social studies.
6. Stringent action should be taken against hoarders, adultrators and other antisocial elements.

CONCLUSION

Consumerism is not anti-business and hence honest businessmen will do well to support the movement in their own larger interests and for common good. Government institutions like prisons, hospitals, school/college hostels also must go in only for ISI, Agmark, FPO certified products. This will create confidence in the minds of the public. A great deal of responsibility rests on the government and its allied institutions to promote quality consciousness among the consumers and as such it must stand both as a model producer and consumer.

Bibliography

BIBLIOGRAPHY

- Adams,C.C.,
1992
Consumer Power in a Changing
World, Journal of Homeeconomics
Association of Australia,
Vol.XXIV, No.1, p.13.
- Amarchand,D.,
Varadharajan,B.,
1989
A Textbook of Marketing,
Konark Publishers Pvt.Ltd.,
Delhi, pp.263-264.
- Atmanand,
1990
Public Distribution System:
Role of State Food and Civil
Supplies Corporation, Yojana,
Vol.34, No.5, p.6.
- Banyal,S.S.,
1992
Reaching Remote Areas through
revamped PDS, Kurukshetra,
Vol.XL, No.3, pp.13-14.
- Bettadalli,
Neelakanta,C.,
1989
Consumer Exploitation: How and
Why? Social Welfare, Vol.XXXV,
No.12, p.21.

Bhatt,S.C.,
1992

Is Revamped PDS Benefiting the
People? Kurukshetra, Vol.XL,
No.8, p.7.

Chacko,T.,
Khanna,G.N.,
1990

Consumers and their Rights,
Legal Education Series No.29,
Indian Social Institute,
New Delhi, p.6.

Davar,R.S.
Davar,S.R.,
Davar,N.R.,
1991

Modern Marketing Management,
Universal Bookstall - New Delhi,
p.5.

Dogra,B.S.,
1990

Marketing Management and Rural
Marketing, Commonwealth Publishers,
New Delhi, pp. 379-382.

Ghose,A.,
1986

... With Buffer Stocks, Yojana,
Vol.30, No.3, p.8.

Ghosh,B.N.,
1984

Scientific Method and Social
Research, Sterling Publishers
Private Limited - New Delhi, p.211.

- Gogoi, T.,
1992
Effective Management for Food Security, Vol. XL, No. 8, p. 31.
- Gupta, S. P.,
1991
Statistical Methods, Sultan Chand and Sons Publishers, New Delhi, pp. E. 2, 12, E. 4, 9/
- Gurumoorthy, T. R.,
1992
Public Distribution System - a Boon for Rural People, Kurukshetra, Vol. XL, No. 8, p. 18.
- Kalpana,
1992
Making Consumerism a Movement, Yojana, Vol. 36, No. 10, p. 11.
- Kothari, C. R.,
1991
Research Methodology, Wiley Eastern Limited - New Delhi, pp. 124, 187.
- Kumar, R.,
Sundaram
1986
The Consumer, Indian Journal of Marketing, XVI (10) Hauzkahn New Delhi, p. 12.
- Mamoria, C. B.,
Joshi, R. L.,
1991
Principles and Practice of Marketing in India, Kitab Mahal - Allahabad, p. 11.

- Mehta,P.S.,
Sharma,A.,
1989
The Consumer, Consumer Unity and
Trust Society, Jaipur, p.13.
- Misra,S.,
1992
Imperative of Protecting Rural
Consumer, Kurukshetra, Vol.XL,
No.8, p.26.
- Murugan,S.M.,
Nandakumar,C.S.,
1992
Shield for Consumers in India,
Southern Economist, Vol.31,
No.7,p.14.
- Narain,O.,
1987
Need for Consumer Movement,
Yojana, Vol.31, No.6, p.22.
- Narayanaswamy,S.,
1987
"Consumer Education", Consumer
Confrontation, Vol.7, No.8. p.4.
- Narayanaswamy,S.,
1989
Consumer Education/Academic
Curricula, The Tamil Nadu Journal
of Co-operation, Vol.81, No.3,
p.167.
- Narayanaswamy,S.,
1990
You can't get a fair deal unless
you fight for it, Social Welfare,
Vol.XXXVII, No.7, p.4.

- Pandya, J.H.,
1987 "Expectation for Quality Aspects by Consumer", Need for integrated approach for fulfilment, pp.6-7.
- Parameswar, K.R.,
1989 Consumers' Shield Against Quality Tricksters, Social Welfare, Vol.XXXV, No.12, p.25.
- Parashar, R.K.,
1986 ... And be a Potential Price Control Mechanism, Yojana, Vol.30, No.3, p.18.
- Press Information
Bureau,
1992 Distributing Essential Commodities to Check Price Rise, Kurukshetra, Vol.XL., No.8, p.19.
- Pushpavanam, S.,
1988 PDS - Protecting the Consumer, The Hindu, Friday, May 20, p.22.
- Ramalingam, A.,
1989 Consumer Protection Movement in India, Consumer Protection Seminar cum exhibition special issue, Madurai.

- Ramaswami, M.S.,
1989
The Consumer Protection Act,
1986, C.Sitaraman & Co., Madras,
p. Xvii
- Rao, A.,
1992
Accountability is the Basic Issue,
The Hindu, Tuesday, June 30, p.17.
- Rao, G.V.,
1992
Making Consumer Protection a
Movement!, Kurukshetra, Vol.XL.,
No.8, p.28.
- Rayudu,
1980
"Need for Consumer Protection",
Yojana, Vol.XXIV, No.7, p.8.
- Roy, P.K.,
1986
To make it run on a sound basis !,
Yojana, Vol.30, No.3, p.13.
- Sastry, G.P.,
1987
Protecting Consumers Interest,
Yojana, Vol.30, No.24, p.22.
- Sharma, T.S.K.,
1990
"Importance of Broad based Respon-
sible and Responsive Consumer
Movement to Society", Consumer
Protection Seminar and Exhibition
Special Issue, Coimbatore, pp.21-22.

- Sidhu, K.S.,
1984
Methodology in Research in
Education, Sterling Publishers
Private Limited, New Delhi,
p.253.
- Singh, B.K.,
1986
On making Public Distribution
System Efficient, Yojana, Vol.30,
No.3, p.5.
- Singh, D.K.,
1987
Better Supply of Essential Items,
Yojana, Vol.31, No.4, p.24.
- Singh, G.,
1992
Law of Consumer Protection,
Bharat Law Publications - Jaipur,
pp.XXiii - XXV.
- Singh, J.,
1990
Consumers' Forums Need of the
Hour, Social Welfare, Vol.XXXVII,
No.7, pp.6-7.
- Sinha, B.K.,
1987
Protecting Consumer Interests
Yojana, Vol.31, No.4, p.17.
- Social Welfare,
1989
Consumer Movement in Japan,
Social Welfare, Vol.XXXV, No.12,
p.27.

- Srinivasan,R.,
1992
Revamped PDS - Succor to the
Poor, Kurukshetra, Vol.XL, No.8,
p.8.
- Sud,S.,
1992
Operating Revamped PDS Effectively,
Kurukshetra, Vol.XL., No.8, p.12.
- Sundaram,S.I.,
1990
Strengthening Public Distribu-
tion System, Yojana, Vol.34,
No.5, p.5.
- Swamidas,
1991
"Consumer Protection Forum",
News letter, Letter-1 - Coimbatore,
p.3.
- Thiruvassagam,G.,
1989
Consumerism and Co-operatives,
The Tamilnadu Journal of Co-
operation, Vol.80, No.11,
pp.715, 717.
- Thomas,E.C.,
1992
Revamped PDS to Fight poverty,
Yojana, Vol.36, No.7, p.16.

- Tull, D.S.,
Kahle, L.R.,
1990
Marketing Management, Macmillan
Publishing Company, New York,
pp.95-96.
- Wilkinson, T.S.,
Bhandarkar, P.L.,
1984
Methodology and Techniques of
Social Research, Himalaya
Publishing House - Bombay, p.250.
- Yojana,
1986
... And Plugging loopholes,
Yojana, Vol.30, No.3, p.11.
- Young, P.V.,
1984
Scientific Social Surveys and
Research, Prentice Hall of India
Pvt.Ltd., New Delhi, p.186.

Appendices

APPENDIX I

AVINASHILINGAM INSTITUTE FOR HOME SCIENCE AND HIGHER
EDUCATION FOR WOMEN (DEEMED UNIVERSITY)
COIMBATORE - 641 043

QUESTIONNAIRE TO COLLECT INFORMATION REGARDING
CONSUMER PROTECTION COUNCILS FROM THE OFFICE BEARERS

Name ;

Age :

Qualification :

Occupation :

Position in the council :

Address :

1. When was the consumer protection council started?
2. What was the need for organising the council?
3. What are the objectives of the council?
4. What are the different functions of the council?
5. What are the activities of the council?

6. What are the eligibility requirements for the membership?
7. Is there any membership fee? .
8. What are the advantages of being a member of the council?
9. What are the disadvantages of not being a member of in the council?
10. Who can lodge the grievance to the council?
11. Can any people give their grievance to the council?
12. When can the people file the complaint?
13. Where can the people file the complaint?
14. What is the procedure for lodging a complaint?
15. Within how many months the complainant gets solution for the complaint?
16. What is the fee charged for lodging a complaint?
17. What is the organisational set up of the council?
18. How many complaints have been registered?
19. Have you faced any problem while dealing with the complaints?

20. If yes, what are they?
21. Are the rural people aware of the council?
22. Have the rural people lodged any complaint?
23. Do you associate any other voluntary organisation in creating awareness/dealing with the problems/grievances in your area?
24. If yes, name the organisation?
25. What is the reaction of officials to various problems presented/posed by you?
26. Whether the council has special wings like ladies wing, youth wing and vigilance wing?
27. Details of the cases filed in Consumer Dispute Redressal Forum?
28. Has your council/member received any prize/award for meritorious service?

APPENDIX II

**AVINASHILINGAM INSTITUTE FOR HOME SCIENCE AND HIGHER
EDUCATION FOR WOMEN (DEEMED UNIVERSITY)
COIMBATORE 641 043**

**QUESTIONNAIRE TO COLLECT INFORMATION FROM THE MEMBERS
OF THE CONSUMER PROTECTION COUNCILS**

1. Name
2. Age
3. Qualification
4. Occupation
5. Address
6. When did you become a member in the consumer protection council?
7. How did you come to know about the council?
8. Do you think that the council is doing something to the people?

9. Are you motivating others to become members in the council?
10. Do you have any meeting of the council?
11. What are the things you discuss in such meetings?
12. What are the various activities carried out by you?
13. What are the problems you had faced?
14. For which problems redressal should be sought for?