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- Sharma T., Kwatra, G. (2008) Effectiveness of Social Advertising: A Study of Selected Campaigns, Corporate Social Responsibility, Edited by David Crowther & Nicholas Capaldi, Ashgate Research Companion to Corporate Social Responsibility, Chapter 15, pp 287-303.

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- Schemenner, R.W., Huber, J.C. and Cook, R.L. (1987), "Geographic Differences and the Location of New Manufacturing Facilities," Journal of Urban Economics, Vol. 21, No. 1, pp. 83-104.

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**CONSUMER LITERACY REGARDING CONSUMER PROTECTION ACT, 1986**

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**ABSTRACT**

*This Paper has been written to study the general awareness among consumer for consumer protection and specially awareness of provisions of Consumer Protection Act. It specifically studies the level of awareness with regard to procedural formalities to be completed while filing a complaint in consumer forum. It also explains the important theoretical points related to protection of consumer's interest. For this purpose a sample of 450 respondents has been taken. Data has been collected through well structured questionnaire. Analysis and interpretation of data have shown very interesting, alarming and informative results and findings. At the end some recommendations have been given for strengthening the present setup more effective. In the good olden days the principle of 'Caveat emptor', which meant buyer beware governed the relationship between seller and the buyer. In the era of open markets buyer and seller come face to face, seller exhibited his goods, and buyer thoroughly examined them and then purchased them. It was assumed that he would use all care and skill while entering into transaction. The maxim relieved the seller of the obligation to make disclosure about the quality of the product. In addition, the personal relation between the buyer and the seller was one of the major factors in their relations. But with the growth of trade and its globalization the rule no more holds true. It is now impossible for the buyer to examine the goods before hand and most of the transactions are concluded by correspondence. Further on account of complex structure of the modern goods, it is only the producer /seller who can assure the quality of goods. With manufacturing activity becoming more organised, the producers / sellers are becoming stronger and organised whereas the buyers are still weak and unorganised. In the age of revolutionized information technology and with the emergence of e-commerce related innovations the consumers are further deprived to a great extent. As a result buyer is being misled, duped and deceived day in and day out. Mahatma Gandhi, the father of nation, attached great importance to what he described as the "poor consumer", who according to him should be the principal beneficiary of the consumer movement. He said: "A Consumer is the most important visitor on our premises. He is not dependent on us we are on him. He is not an interruption to our work; he is the purpose of it. We are not doing a favour to a consumer by giving him an opportunity. He is doing us a favour by giving an opportunity to serve him." In spite of these views consumerism is still in its infancy in our country, thanks to the sellers' market and the government monopoly in most services. Consumer awareness is low due to the apathy and lack of education among the masses. It is believed that meditation opens the 'third eye'. Likewise, consumer education should help to open the 'CONSUMER EYE' of the consumers. The consumer eye concept means that an informed consumer looks at a product critically and analytically, first from his own point of view as an individual consumer, then with the interest of the community at large in mind. (Consumer Education: A Resource Handbook, IOCU, Malaysia) Consumer must be aware of his rights, raise voice against exploitation and seek redressal of his grievances. Consumers' consciousness determines the effectiveness of consumerism. It is the duty of the consumer to identify his rights and to protect them.*

**KEYWORDS**

Consumer literacy, CPA 1986.

**WHO IS CONSUMER?**

The legal, technical or perfect definitions of the consumer have been given in the consumer protection Act. 1986. Under this Act, the term "consumer" has been defined into two categories:

- (1) **CONSUMER OF GOODS:** Consumer of goods means a person who buys any goods for a consideration and includes the user of goods. Under this Act a consumer is one who has paid or promised to pay the consideration or partly paid and partly promised to pay or under any deferred payment system such as hire purchase system or installment system. But it does not include a person who buys the goods for resale and for any commercial purpose.
- (2) **CONSUMER OF SERVICES:** Consumer of Services means a person who hires or avails of any services for a consideration which has been paid or promised or partly paid and partly promised or under any system of deferred payment and includes any beneficiary of such services. But it does not include a person who avails of such services for any commercial purposes. For the purpose of this clause 'commercial purpose' does not include use by a person of goods bought and used by him exclusively for the purpose of earning his livelihood by means of self-employment.

**CONSUMER EDUCATION**

Consumer Education is one of the most important spheres of work in consumer protection. With increased consciousness consumers will have the courage and the skill to take action individually and collectively to protect them effectively. Wide-spread participation will prepare consumers to be alert citizens and help them to drive maximum value for their money. This is where consumer education assumes significant place in educational programmes. Through consumer education, consumers are better protected and are ensured a value for life.

**CONSUMER PROTECTION ACT, 1986: SOME REFLECTIONS**

It may be mentioned at the outset that anyone interested in the task of consumer protection movement has to be well versed in various laws and not merely with the Consumer Protection Act, 1986. He should have knowledge of laws relating to Contract. There is no limit to subjects, which may come before a Consumer Forum / Commission for decision. In addition, one should also be well versed with the laws relating to unfair trade practice and restrictive trade practices. It is a matter of great satisfaction that we can legitimately boast that we now have in our country a statute, which provides more effective protection to the consumers than any corresponding legislation in force in countries, which are considered to be much more advanced and industrialised. CPA has been in operation for about 26 years. A number of deficiencies and shortcoming in respect of its operation have come to light thereby requiring amendments thrice, still leaving scope for further improvements. Despite all this it is a handy weapon for consumers to ensure accountability of producers of goods and providers of services. In the International Conference on Consumer Protection held in Malaysia in 1997, the Indian Consumer Protection Act was described as one "which has set in motion a revolution in the field of consumer rights".

**IMPORTANT FEATURES OF THE C.P. ACT**

Important features may be summed up as under:

- The Act applies to all goods and services unless specifically exempted by the Central Government.
- It covers all the sectors – private, public and cooperative.
- The provisions of the Act are compensatory in nature.
- It provides adjudicatory authorities, which are simple, speedy and less expensive.
- It also provides for Consumer Protection Councils at the National, State and District levels.

- 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.

## CONSUMER RIGHTS UNDER THE ACT

The Act enshrines the following rights:

- The right to be protected against the marketing of goods which are hazardous to life and Property;
- The right to be informed about the quality, quantity, potency, purity, standard and price of goods so as to protect the consumer against unfair trade practices;
- The right to be assured, wherever possible access to variety of goods at competitive prices;
- The right to be heard;
- The right to seek redressal against unfair trade practices or unscrupulous exploitation of consumer and
- The right to consumer education.

## OTHER IMPORTANT ASPECTS OF C.P. ACT

### WHO IS A COMPLAINANT?

Complainant means:

- a Consumer;
- any Voluntary Consumer Association;
- the Central Government;
- the State Governments or Union Territory Administration;
- one or more consumers, where there are numerous consumers having the same interest and
- in case of death of a consumer, his legal heir or representative.

### WHAT CONSTITUTES A COMPLAINT?

An allegation made in writing by the complainant that

- Any unfair trade practice or restrictive trade practice has been adopted by any trader.
- The goods bought or agreed to be bought suffer from one or more defects.
- Services hired /availed or agreed to be hired /availed suffer from deficiencies in any respect.
- That a trader has charged for the goods or services mentioned in the complaint, a price in excess of the stipulated price:
  - (i) fixed by or under any law for the time being in force; or
  - (ii) displayed on goods; or
  - (iii) displayed on any package containing such goods
- That goods or services which are hazardous to life and safety of the public are being offered to the public.

### RELIEFS AVAILABLE TO CONSUMERS

Following reliefs are available to the Consumers under the Act:

- Removal of defects from the goods;
- Replacement of the goods;
- Refund of the price paid;
- Award of compensation for the loss or injury suffered;
- Discontinue and not to repeat unfair trade practice or restrictive trade practice;
- not to offer hazardous goods for sale;
- to withdraw hazardous goods from sale;
- to cease manufacture of hazardous goods and desist from offering services which are hazardous in nature;
- if the loss or injury has been suffered by a large number of consumers who are not identifiable conveniently, to pay such sum (not less than 5% of the value of such defective goods or services provided) which shall be determined by Forum;
- to issue corrective advertisement to neutralise the effect of misleading advertisement;
- to provide adequate costs to parties.

### OBJECTIVES OF THE STUDY

Important objectives of the present study are:

1. To understand the concept of consumer and its problems, to have a glimpse on the concept of consumer protection and on methods of consumer protection.
2. To study the general awareness among consumers regarding consumer protection measures.
3. To specifically study the awareness among consumers regarding the various important procedural formalities for filing complaints under Consumer Protection Act 1986.
4. To draw some conclusions and give some recommendations for strengthening the consumer awareness programme to make it more effective.

### RESEARCH METHODOLOGY

Following research methods were adopted for this study:

1. **SAMPLING DESIGN**  
The sampling technique selected for the study was simple random sampling. The respondents have been randomly selected from total population.
2. **SAMPLE SIZE**  
The sampling size was 450. The questionnaire was systematically prepared and distributed to the consumer respondents. The respondents varied from a wide cross section of various economic and demographic characteristics.
3. **SOURCE OF DATA**  
The data for this study has been collected from primary and secondary sources.  
**Primary data:** Primary data are those, which are collected a fresh and for the time and thus happen to be original in character. In this study the questionnaire were used for the primary data collections.  
**Secondary data:** Secondary data are those which have already been collected by some other context and which have been already processed through the statistical process. Secondary data was collected through journals, books, websites, and published data.
4. **STATISTICAL TOOLS**  
Various types of statistical tools were used to analyse the research work like Anova, F-test and Chi-Square.



**REVIEW OF LITERATURE**

S.K.vimla concluded that the Indian Government is committed to ensure and protect the welfare and rights of the consumers in the country so that easy availability of commodities is made accessible to them and they are protected from any exploitation. Shashi Khurana revealed in her study that the consumers are well-versed with the term 'Jago Grahak Jago' almost in all respect. Quality parameters/standards like ISI, ISO, Agmarks etc. are also not new for them. But in contrast to these the procedural awareness or practical implication are showing some different result. Only 20% of the respondents are well-equipped in all respect. 20% to 30% are having incomplete idea for these whereas 50% of the respondent showed total unawareness in this regard. All the respondents have to face the situation of consumer exploitation in one way or other. Study shows that only 10% have approached to the consumer forum for justice.

**PROFILE OF THE CUSTOMERS**

As stated above the study has been confined to the sample size of 450 customers. The age group is 15-60 years, because all are consumers and affect the buying behavior of the family members. Respondents belong to urban, semi urban and rural areas. On the basis of qualification we categorise them as Matriculates, Graduates and Post Graduates.

**DATA ANALYSIS & INTERPRETATION**

**KNOWLEDGE OF THE CPA**

1. The Consumer Protection Act was enacted in 1986 to better protect the consumers. It provides for a three-tier redressal mechanism at the district, state and the National levels to address the complaints of the consumers. Consumers can make use of this mechanism only if they are aware of its existence. In spite of wide publicity being given by the government, not all the consumers are aware of this Act as depicted in table no. 1. Of all the respondents, 67% matriculates, 67% graduates and 65% postgraduates are aware about CPA.

TABLE NO. 1

Knowledge of CPA	Qualification			Total	Pearson Chi-Square	Asymp. Sig. (2-sided)
	matriculate	graduate	post graduate			
No	28	77	45	150	.139	.933ns
	32.6%	32.9%	34.6%	33.3%		
Yes	58	157	85	300		
	67.4%	67.1%	65.4%	66.7%		
Total	86	234	130	450		
	100.0%	100.0%	100.0%	100.0%		

**PLACE OF COMPLAINING**

2. Table No. 3 shows that only 12.4% of the respondents are not aware of the fact that where to file a suit against a consumer dispute. F value is not statistically significant at 5% level of significance, which shows that all consumers are having knowledge of filing a consumer case in consumer courts.

2.1 It is clearly stated u/s 3 of CPA that the provisions of this act shall be in addition to and not in derogation of the provisions of any other law for the time being in force. Even the highly qualified people do not know that against consumer dispute one can go to any other related courts. In Table No. 4, Study reveals that however matriculates think that sometimes they can file a consumer complaint in any other courts also, while 84.2% graduates and 87.7% postgraduates think that they can never go for consumer complaints in any other court. F value is statistically significant at 5% level of significance, which shows that consumers behave differently regarding filing a consumer case in other than consumer courts.

TABLE NO. 2

Place of complaining	Parameters	N	Mean	Std. Deviation	f-value	Sig.
Consumer Courts	Matriculate	86	4.26	1.129	.500	.607ns
	Graduate	234	4.12	1.392		
	post graduate	130	4.07	1.432		
Any other courts	Matriculate	86	2.59	1.375	57.665	.000**
	Graduate	234	1.35	.871		
	post graduate	130	1.30	.850		

\*\*significance at 1 percent level, \* significance at 5 percent level, ns not significant

TABLE NO. 3

Consumer Court	Qualification			Total	Pearson Chi-Square	Asymp. Sig. (2-sided)
	Matriculate	graduate	post graduate			
Never	5	32	19	56	9.238	.161ns
	5.8%	13.7%	14.6%	12.4%		
Occasionally	16	21	14	51		
	18.6%	9.0%	10.8%	11.3%		
Sometime	12	35	17	64		
	14.0%	15.0%	13.1%	14.2%		
Most of time	53	146	80	279		
	61.6%	62.4%	61.5%	62.0%		
Always	86	234	130	450		
	100.0%	100.0%	100.0%	100.0%		
Total	5	32	19	56		
	5.8%	13.7%	14.6%	12.4%		

TABLE NO. 4

Any Other Court	Qualification			Total	Pearson Chi-Square	Asymp. Sig. (2-sided)
	Matriculate	graduate	post graduate			
Never	32	197	114	343	105.633	.000**
	37.2%	84.2%	87.7%	76.2%		
Occasionally	0	6	1	7		
	.0%	2.6%	.8%	1.6%		
Sometime	34	23	9	66		
	39.5%	9.8%	6.9%	14.7%		
Most of time	11	3	4	18		
	12.8%	1.3%	3.1%	4.0%		
Always	9	5	2	16		
	10.5%	2.1%	1.5%	3.6%		
Total	86	234	130	450		
	100.0%	100.0%	100.0%	100.0%		

**WHO IS CONSUMER?**

3. Table shows that 60.5% matriculates are of the view that consumer is a person who consumes the product under CPA. Only 42.7% graduates and 49.2% postgraduates think that that one who consumes will always be a consumer under CPA. 36% respondents do not know that one who consumes will be a consumer under CPA, 1986. F value is statistically significant at 5% level of significance. It shows a highly significant difference between the groups.

3.1. According to the definition of consumer under CPA 1986 the person who purchases can be a consumer. But 59% graduates and 57.7% postgraduates do not agree with the point. In whole 52.2% respondents do not know that purchaser can be a consumer.

3.2. Consumer Protection Act 1986 says that people who are beneficiary of the goods and services can be a consumer but 66% graduates and 69.2% postgraduates do not agree with this point however 51.2% matriculates agree with the statement. F value is statistically significant at 5% level of significance. There is a highly significant difference between the groups.

3.3. Table shows that matriculates think that sometime who purchase for resale will also be a consumer under CPA, while graduates and postgraduates are with the strong opinion with more than 80% that a reseller cannot be a consumer under CPA. It shows a highly significant difference of opinion between the groups.

TABLE NO. 5

Consumer	Parameters	N	Mean	Std. Deviation	f-value	Sig.
Who Consumes	Matriculate	86	4.01	1.522	8.307	.000**
	Graduate	234	3.08	1.884		
	post graduate	130	3.32	1.848		
Who Purchases	Matriculate	86	2.80	1.555	3.048	.048*
	Graduate	234	2.28	1.675		
	post graduate	130	2.42	1.738		
Beneficiary of the goods	Matriculate	86	3.80	1.600	44.396	.000**
	Graduate	234	2.05	1.581		
	post graduate	130	1.97	1.565		
Reseller	Matriculate	86	2.76	1.579	37.156	.000**
	Graduate	234	1.52	1.184		
	post graduate	130	1.43	1.041		

\*\*significance at 1 percent level, \* significance at 5 percent level, ns not significant

TABLE NO. 6

Who Consumes	Qualification			Total	Pearson Chi-Square	Asymp. Sig. (2-sided)
	Matriculate	graduate	post graduate			
Never	15	101	46	162	23.975	.002**
	17.4%	43.2%	35.4%	36.0%		
Occasionally	2	2	4	8		
	2.3%	.9%	3.1%	1.8%		
Sometime	2	8	6	16		
	2.3%	3.4%	4.6%	3.6%		
Most of time	15	23	10	48		
	17.4%	9.8%	7.7%	10.7%		
Always	52	100	64	216		
	60.5%	42.7%	49.2%	48.0%		
Total	86	234	130	450		
	100.0%	100.0%	100.0%	100.0%		

TABLE NO. 7

Who Purchases	Qualification			Total	Pearson Chi-Square	Asymp. Sig. (2-sided)
	Matriculate	graduate	post graduate			
Never	22	138	75	235	81.670	.000**
	25.6%	59.0%	57.7%	52.2%		
Occasionally	27	11	1	39		
	31.4%	4.7%	.8%	8.7%		
Sometime	3	12	8	23		
	3.5%	5.1%	6.2%	5.1%		
Most of time	14	27	17	58		
	16.3%	11.5%	13.1%	12.9%		
Always	20	46	29	95		
	23.3%	19.7%	22.3%	21.1%		
Total	22	138	75	235		
	25.6%	59.0%	57.7%	52.2%		

TABLE NO. 8

Beneficiary of the goods	Qualification			Total	Pearson Chi-Square	Asymp. Sig. (2-sided)
	Matriculate	graduate	post graduate			
Never	19	155	90	264	92.581	.000**
	22.1%	66.2%	69.2%	58.7%		
Occasionally	1	5	2	8		
	1.2%	2.1%	1.5%	1.8%		
Sometime	2	21	12	35		
	2.3%	9.0%	9.2%	7.8%		
Most of time	20	14	4	38		
	23.3%	6.0%	3.1%	8.4%		
Always	44	39	22	105		
	51.2%	16.7%	16.9%	23.3%		
Total	86	234	130	450		
	100.0%	100.0%	100.0%	100.0%		

TABLE NO. 9

Reseller	Qualification			Total	Pearson Chi-Square	Asymp. Sig. (2-sided)
	Matriculate	graduate	post graduate			
Never	32	189	107	328	109.283	.000**
	37.2%	80.8%	82.3%	72.9%		
Occasionally	1	8	6	15		
	1.2%	3.4%	4.6%	3.3%		
Sometime	31	17	6	54		
	36.0%	7.3%	4.6%	12.0%		
Most of time	0	1	6	7		
	.0%	.4%	4.6%	1.6%		
Always	22	19	5	46		
	25.6%	8.1%	3.8%	10.2%		
Total	86	234	130	450		
	100.0%	100.0%	100.0%	100.0%		

The Consumer Protection Act, 1986 provides for a three-tier mechanism at the district, state and the National levels to redress the grievances of the consumers. Consumers can file a complaint which is to be disposed of within a specified time framework. The procedure is based on summary trial and principles of natural justice. Some respondents did not know about the redressal mechanism. Even those who knew about the Act were to a large extent unaware about the main provisions and procedures of the Act.

**WHO CAN FILE A COMPLAINT?**

4. Table no. 10 & 11 shows that most of the people are of the opinion that a consumer can himself file a complaint under CPA. Though there is a difference of opinion between Matriculates, Graduates and Post graduates. 12.8% matriculates, 29.9% Graduates and 23.8% Post graduates do not know the procedure of filing a complaint.

4.1. Table no. 12 shows that Matriculates think that sometimes registered consumer organisations can file a complaint on behalf of consumers while 65.8% graduates and 68.5% postgraduates disagree with the statement. There is highly significant difference between the groups.

4.2. Table no. 13 shows that matriculates think that sometime central or state government can also file a complaint under CPA while 81.6% graduates and 82.3% postgraduates disagree with the statement. F value shows a highly significant difference of opinion between the groups.

4.3. Table no. 14 shows that most of the time matriculates agree that one or more consumer having the same interest can file a complaint while 69.2% graduates and 66.9% postgraduates disagree with the statement. F value is statistically significant at 5% level of significance. It shows a highly significant difference of opinion between the groups.

TABLE NO. 10

Complainant under CPA	Parameters	N	Mean	Std. Deviation	f-value	Sig.
Consumers	Matriculate	86	4.34	1.394	5.599	.004**
	Graduate	234	3.62	1.793		
	post graduate	130	3.80	1.714		
Cos	Matriculate	86	3.29	1.700	20.468	.000**
	Graduate	234	2.10	1.624		
	post graduate	130	1.98	1.558		
Central/State Govt.	Matriculate	86	3.29	1.533	87.173	.000**
	Graduate	234	1.45	1.056		
	post graduate	130	1.45	1.064		
Consumers Collectively	Matriculate	86	3.19	1.427	25.303	.000**
	Graduate	234	1.91	1.494		
	post graduate	130	1.95	1.506		

\*\*significance at 1 percent level, \* significance at 5 percent level, ns not significant

TABLE NO. 11

Consumers	Qualification			Total	Pearson Chi-Square	Asymp. Sig. (2-sided)
	matriculate	graduate	post graduate			
Never	11	70	31	112	17.431	.026*
	12.8%	29.9%	23.8%	24.9%		
Occasionally	2	2	4	8		
	2.3%	.9%	3.1%	1.8%		
Sometime	1	10	7	18		
	1.2%	4.3%	5.4%	4.0%		
Most of time	5	17	6	28		
	5.8%	7.3%	4.6%	6.2%		
Always	67	135	82	284		
	77.9%	57.7%	63.1%	63.1%		
Total	86	234	130	450		
	100.0%	100.0%	100.0%	100.0%		

TABLE NO. 12

Consumer Organisations	Qualification			Total	Pearson Chi-Square	Asymp. Sig. (2-sided)
	matriculate	graduate	post graduate			
Never	27	154	89	270	44.869	.000**
	31.4%	65.8%	68.5%	60.0%		
Occasionally	3	5	5	13		
	3.5%	2.1%	3.8%	2.9%		
Sometime	4	14	5	23		
	4.7%	6.0%	3.8%	5.1%		
Most of time	22	20	12	54		
	25.6%	8.5%	9.2%	12.0%		
Always	30	41	19	90		
	34.9%	17.5%	14.6%	20.0%		
Total	86	234	130	450		
	100.0%	100.0%	100.0%	100.0%		

TABLE NO. 13

Central/State Govt.	Qualification			Total	Pearson Chi-Square	Asymp. Sig. (2-sided)
	matriculate	graduate	post graduate			
Never	23	191	107	321	172.417	.000**
	26.7%	81.6%	82.3%	71.3%		
Occasionally	3	9	3	15		
	3.5%	3.8%	2.3%	3.3%		
Sometime	5	17	12	34		
	5.8%	7.3%	9.2%	7.6%		
Most of time	36	6	1	43		
	41.9%	2.6%	.8%	9.6%		
Always	19	11	7	37		
	22.1%	4.7%	5.4%	8.2%		
Total	23	191	107	321		
	26.7%	81.6%	82.3%	71.3%		

TABLE NO. 14

Consumers Collectively	Qualification			Total	Pearson Chi-Square	Asymp. Sig. (2-sided)
	matriculate	graduate	post graduate			
Never	24	162	87	273	144.580	.000**
	27.9%	69.2%	66.9%	60.7%		
Occasionally	1	11	7	19		
	1.2%	4.7%	5.4%	4.2%		
Sometime	3	13	11	27		
	3.5%	5.6%	8.5%	6.0%		
Most of time	51	17	6	74		
	59.3%	7.3%	4.6%	16.4%		
Always	7	31	19	57		
	8.1%	13.2%	14.6%	12.7%		
Total	86	234	130	450		
	100.0%	100.0%	100.0%	100.0%		

**DISPUTES WHICH WILL BE TREATED AS CONSUMER DISPUTES**

5. Table no. 16 shows that 65.1% matriculates think that against unfair trade practices one can file a complaint in consumer courts while 48.3% graduates and 40% postgraduates disagree with the statement. It shows a highly significant difference of opinion between the groups.

TABLE NO. 15

Unfair Trade Practice	Parameters	N	Mean	Std. Deviation	f-value	Sig.
	Matriculate	86	3.88	1.662		
	Graduate	234	2.71	1.799		
	post graduate	130	2.93	1.779		

\*\*significance at 1 percent level, \* significance at 5 percent level, ns not significant

TABLE NO. 16

Unfair Trade Practice	Qualification			Total	Pearson Chi-Square	Asymp. Sig. (2-sided)
	matriculate	graduate	post graduate			
Never	17	113	52	182	38.800	.000**
	19.8%	48.3%	40.0%	40.4%		
Occasionally	6	10	9	25		
	7.0%	4.3%	6.9%	5.6%		
Sometime	3	15	9	27		
	3.5%	6.4%	6.9%	6.0%		
Most of time	4	24	16	44		
	4.7%	10.3%	12.3%	9.8%		
Always	56	72	44	172		
	65.1%	30.8%	33.8%	38.2%		
Total	86	234	130	450		
	100.0%	100.0%	100.0%	100.0%		

SERVICES OF AN ADVOCATE

6. Table no. 18 shows that 41% matriculates, 60% graduates and 51% post graduates believe that services of an advocate are compulsory for filing a case before consumer courts while 59.3% matriculates, 39.7% Graduates and 48.5% Post Graduates think that most of the time services of an Advocate are compulsory but sometimes not.

TABLE NO. 17

Mandatory Advocate Services	Parameters	N	Mean	Std. Deviation	f-value	Sig.
	Matriculate	86	4.41	.494		
	Graduate	234	4.60	.490		
	post graduate	130	4.52	.502		

\*\*significance at 1 percent level, \* significance at 5 percent level, ns not significant

TABLE NO. 18

Mandatory Advocate Services	Qualification			Total	Pearson Chi-Square	Asymp. Sig. (2-sided)
	matriculate	graduate	post graduate			
Most of time	51	93	63	207	10.131	.006**
	59.3%	39.7%	48.5%	46.0%		
Always	35	141	67	243		
	40.7%	60.3%	51.5%	54.0%		
Total	86	234	130	450		
	100.0%	100.0%	100.0%	100.0%		

KNOWLEDGE OF LIMITATION PERIOD FOR FILING A COMPLAINT

7. Most of the people like 56% matriculates, 67.5% graduates and 58% post graduates think that one can file a case within 1 year from the date on which cause of action has arisen. 34.9% matriculates, 14.5% Graduates and 24.6% post graduates know that the limit is for 2 years. The calculated F value is not statistically significant at 5% value of significant and it may be concluded that matriculates, graduates and post graduates have a very little knowledge about limitation period for filing a complaint in consumer courts that is restricted up to 2 years from the date of cause of action has arisen.

TABLE NO. 19

Knowledge of limitation period	Parameters	N	Mean	Std. Deviation	f-value	Sig.
	Matriculate	86	4.47	.663		
	Graduate	234	4.50	.782		
	post graduate	130	4.40	.774		

\*\*significance at 1 percent level, \* significance at 5 percent level, ns not significant

TABLE NO. 20

Limitation period for filing a case	Qualification			Total	Pearson Chi-Square	Asymp. Sig. (2-sided)
	matriculate	graduate	post graduate			
More than 2 years	8	42	23	73	18.319	.001**
	9.3%	17.9%	17.7%	16.2%		
2 years	30	34	32	96		
	34.9%	14.5%	24.6%	21.3%		
1 years	48	158	75	281		
	55.8%	67.5%	57.7%	62.4%		
Total	86	234	130	450		
	100.0%	100.0%	100.0%	100.0%		

CONCLUSION

From the facts and figures as stated above it is very much clear that inspite of being well educated, people are not aware of the provisions of the CPA. Most of the people believe that they are very much aware about the CPA but this study clearly shows that they hardly know anything about CPA except the existence of the CPA. Neither they know who can be a complainant nor do they know about the manner in which complaint can be filed. These are very basic things and everybody should be aware of these definitions in order to take benefit of the CPA. As people are not aware of these basic things about CPA that's the reason people engage advocates for pursuing cases in Consumers fora. Had they been literate about the basic provisions of CPA then they could have protected

themselves in a better way by exercising their rights available under the Act. Thus we can safely conclude that people need to be more aware and literate with respect to the Consumer Protection Act and the Government also need to focus more on this aspect to make the people more literate so that they can protect themselves from exploitation and the objective of enacting this Act can be achieved.

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