

INTERNATIONAL JOURNAL OF RESEARCH IN COMPUTER APPLICATION & MANAGEMENT

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PERFORMANCE AND EVALUATION OF CONSUMER FORUMS – A CASE STUDY OF WARANGAL DISTRICT**T. VIJAYA KUMAR****ASST. PROFESSOR****SREE CHAITANYA INSTITUTE OF TECHNOLOGICAL SCIENCES****KARIMNAGAR****M. RADHA KRISHNA****ASST. PROFESSOR****NATIONAL INSTITUTE OF TECHNOLOGY****WARANGAL****ABSTRACT**

The consumer is the forgotten man of the modern Indian economy. He is the least organized and the most centrifugal element in the circle of investment, production, sale and consumption, and is generally taken for granted as one who has anyhow to buy in order to live. The consumer forums which are established by the government in order to protect the interest and providing justice to the consumers are functioning in each of district, state and central level. To analyse the legal provisions of the consumer forum and give suggestions against deceptive and unfair trade practices. The present paper investigates the performance of the consumer forums with a special focus on consumer forums at Warangal District. The present paper is the output of an empirical study. The paper will also provide through analysis on the consumers' awareness and opinions on consumer councils.

KEYWORDS

Consumer, government, Investments, Legal Provisions.

INTRODUCTION

Consumer is defined as someone who acquires goods or services for direct use or ownership rather than for resale or use in production and manufacturing. Consumer interests can also be protected by promoting competition in the markets which directly and indirectly serve consumers, consistent with economic efficiency, but this topic is treated in Competition law. Consumer protection has gained momentum especially after independence and the enactments of many acts benefited to the consumers from exploitation from unfair trade practices. Consumer protection can also be asserted via non-government organizations and individuals as consumer activism. The need for consumers' protection and satisfaction has been widely accepted all over the world.

NEED & IMPORTANCE OF THE STUDY

The business world is witnessing tremendous changes in the tastes and needs of the consumers. Simple kinds of goods and services are replaced by complex products and services. Due to advancement in science and technology, the speed with which these products and services are turned out are far a head of the speed of the consumers in understanding and evaluating them. To evaluate the products and services he needs expert knowledge, which is usually beyond his capability. This makes him difficult for a comparative analysis to ascertain whether the product or service is worth for its price. In the absence of a reliable agency to provide true and fair information, the consumers have to rely on the information provided by the traders. The Government of India realizing the need of consumer protection and eliminating the consumer exploitations enacted many acts. Among those, the very important beneficiary for the consumers is the Consumer Protection Act, 1986. This act provided with important objectives i.e., to provide better protection of the interests of the consumers and also the establishment of consumer councils which are primarily aimed at providing justice to the consumers from marketing of goods which are hazardous dangerous to life and property and to seek redressal against unfair trade practices or unscrupulous exploitation. The year 1987 showed great ray of hope to the consumers in India as the consumer councils started to function. Ever since, the consumer councils at central & state level and district forums resolved many cases right from a small retail store to a big MNC company. The consumer councils provided better justice to the consumers who are violated by the unfair trade practices of the business men. Hence, the evaluation of performance of Consumer forums are needed to brought out more fair and ethical practices of consumer forums in providing good and fair justice to the consumers. The present study is needed to evaluate the performance of consumer councils with special reference to Warangal District of Andhra Pradesh in order to create consumer awareness and to know the practices and performances of the consumer councils in the two selected districts.

REVIEW OF LITERATURE

There are very few studies that are purely aimed to provide the basis for the present research study. Several papers and articles focused on consumer protection and interest but very few studies concentrated on consumer councils and forums. Hence, an attempt is made to thoroughly examine the earlier researches.

Neha, in her research project titled "Role of consumer councils in furthering the consumer interest in India" discussed about the importance of performance of consumer councils in providing the justice to the consumers. And the project also focused on the consumer interests and the role of consumer councils in making the consumer interests protected with reference to India.

Monroe Friedman, in his research article titled "Research on Consumer Protection issues: The perspective of the Human Sciences" analyzed on the overview of consumer protection issues and the body of scholarly research in the human sciences that addresses the issues related to consumer protection. The research paper also analyzed on the typology of consumer protection research areas based on the human effects of consumer policy initiatives.

Spillman in his book entitled "consumers personal planning Readers" opined that the important principle for consumers is found in the expression "Let the buyer beware", a warning which means that the consumers are literally on their own. He emphasized that consumerism will not change the basic need of consumers to make their intelligence to use caution in any transaction. It is resourceful in solving problems. Most of the consumers in India are illiterate and may not understand their rights.

Analyzing the Consumer complaints, Manubhai Shah in his article titled "Changing profiles of consumer complaints" stated that the complaints are more conscious about the end result of their lodged complaints. He also noticed a qualitative change that complaints are coming not only from individual consumers, but also from industrial, commercial organizations as well. The research studies reviewed so far has not attempted to study the impact and evaluation of consumerism, particularly in the state of Andhra Pradesh. The present study is totally different from the research studies conducted elsewhere.

Himachalam and Jayachandra in their article entitled "Consumer Protection in India – An overview of legal framework" asserted that legislation alone cannot safeguard the interest of the consumers. There should be much awareness, education, understanding and realization of the rights and the privileges on the part of the consumers. They also suggested that a strong organization will really help in building up more effective consumerism in our country.

Lizzy in his article entitled "Consumer Redressal Agencies: How effective? Kerala Experience" published in Economic and political weekly identified that the literacy levels are correlated to the filling of complaints in the consumer forums. It is evident from the study that the complaints received by redressal agencies are high where the literacy rate is high almost equal to state average literacy rate of 89.9% is high. It is pertinent to mention that consumer education cannot be neglected for effective consumer protection.

OBJECTIVES OF THE STUDY

The present paper is aimed at achieving the following objectives.

1. To study the overview and functioning of consumer councils in India.
2. To analyze the performance of consumer forums with special reference to Warangal and District.
3. To Create Awareness on Consumer legislations and to protect their Rights.
4. To examine the opinion of consumers on the awareness and evaluation of the performance of consumer forums.

Finally, the study will provide the conclusions and suggestions on the basis of analysis.

METHODOLOGY OF THE STUDY

The study for the present research study is made from using both primary and secondary data sources. The primary data has been collected from the select consumers, employees of consumer forums in Warangal District. The secondary data has been collected from Andhra Pradesh State Consumer Dispute Redressal Commissions and District forums of Warangal and District. And also, various articles published in different journals, magazines, news paper sources are also used for the study.

FINDINGS

The detailed findings of the study are as follows.

A). OVERVIEW AND FUNCTIONING OF CONSUMER COUNCILS

After analyzing the importance of the consumers and their rights, the government of India enacted a special act which is purely aimed to protect consumer interest in the year 1986. The Consumer Protection Act, 1986 is one of the benevolent social legislation intended to protect the large body of consumers from exploitation. The Act has come as a panacea for consumers all over the country and has assumed the shape of practically the most important legislation enacted in the country during the last few years. It has become the vehicle for enabling people to secure speedy and in-expensive redressal of their grievances. The Act postulates establishment of Central Consumer Protection Council and the State Consumer Protection Councils for the purpose of spreading consumer awareness. Central Council is headed by Minister-in-charge of the Consumer Affairs in the Central Government and in the State it is the Minister-in-charge of the Consumer Affairs in the State Government who heads State Council. To provide cheap, speedy and simple redressal to consumer disputes, quasi-judicial machinery is set up at each District, State and National levels called District Forums, State Consumer Disputes Redressal Commission and National Consumer Disputes Redressal Commission respectively.

Under the Consumer Protection Act, there is a provision for a three-tier consumer disputes redressal system at the district, state and national levels. Thus the Act provides for the establishment of the following consumer disputes redressal agencies.

- A District level forum, in each district of every state
- A State level commission in each state, and
- A National level commission

The National Commission was established by the Central Government in August 1988, whereas the responsibility for the establishment of the State Commission and District Forum lies with the respective State Governments, after a prior approval is obtained from the Central Government.

I). DISTRICT FORUM OR DISTRICT CONSUMER COUNCIL

The District Forum will include:

- a). A person who is, had been or is a qualified to be a district judge nominated by the state government. This person will also be its president.
- b). An eminent personality from the field of education, trade or commerce, and
- c). A lady social worker.

II). STATE COMMISSION

In case of the state commission, will include:

- A person who is or has been a judge of a high court and appointed by the state. This person will also be the president of the commission.
- Two other members who shall be persons of ability, integrity and standing, with adequate knowledge or experience or have shown capacity in dealing with problems relating to Economics, Commerce, Law, Accountancy, Industry, Administration or Public Affair.

A complaint may be filed with a district Forum or State Commission, related to any goods sold or delivered or any service provided, as the case may be. The complaint may be filled by:

- By a consumer to whom such goods are sold or delivered or such service is received:
- By any recognized consumer association irrespective of whether the aggrieved consumer is a member of such association or not; or
- By the state or Central Government

III). NATIONAL COMMISSION

The National Commission will comprise of:

- A person who has been a judge of the Supreme Court and is appointed by the central government. This person will also be the president of the commission.
- Two other members who are persons with ability, integrity and standing and with the adequate knowledge and experience or has shown capacity to deal with problems related to Economics, Commerce, law Accountancy, Industry, Public affairs or Administration.

The District forum is empowered to deal with complaints where the value of the goods or services and compensation if any, is less than one lakh of rupees. In case value exceeds one lakh but does not exceed ten lakh of rupees, the state level commission is empowered to deal with the complaint, whereas complaints where the value is more than ten lakh of rupees are to be dealt by the national commission. Appeals against the orders of the state commission can be made to the National Commission. The National Commission is also empowered with similar jurisdiction over the state commissions. It may also be noted that appeals against the orders passed by the national can be made to the Supreme courts.

REGULATIONS

In case of any of the consumer disputes redressal agencies feel that any of the allegations filled by the aggrieved person or persons is true, it will issue an order to the effect that, the opposite party may have to do one or more of the following:

- (a). To remove the defect from the goods in question, as pointed out by the laboratory.
- (b). to replace the defected goods with new goods (which are free from all defects), of similar description.
- (c). To return to the complainant the charges or price paid by them.
- (d). To pay an amount as the case may be, as a compensation for any loss or injury suffered by the consumer due to the negligence of the opposite party.

B). PERFORMANCE EVALUATION OF CONSUMER COUNCILS WITH SPECIAL REFERENCE TO WARANGAL DISTRICT

This particular analysis is divided into 3 sections. Section-I concentrates on comparison of National, State and District consumer councils. Section-II is dedicated to evaluate the performance of State Consumer councils and Section-III will provide the performance evaluation of Warangal and Karimnagar Districts.

SECTION-I: PERFORMANCE OF NATIONAL COMMISSION

The following table shows the Work performance of the consumer councils. The table shows the performance of councils in individuals' right from the introduction of Consumer Protection Act, 1986 in India.

TABLE NO. 1

| Since inception Under Consumer Protection Law (As on 6 th November,2010) | | | | | | |
|---|---------------------|-----------------------------|-----------------------------------|---------------|---------------------|---------|
| Sl. No. | Name of Agency | Cases filed since inception | Cases disposed of since inception | Cases Pending | % of total Disposal | Remarks |
| 1 | National Commission | 65849 | 57626 | 8223 | 87.51% | ---- |
| 2 | State Commissions | 515527 | 407143 | 108384 | 78.98% | ---- |
| 3 | District Forums | 2875132 | 2622983 | 252149 | 91.23% | ---- |
| | TOTAL | 3456508 | 3087752 | 368756 | 89.33 | ---- |

Source: National Consumer Dispute Redressal Commission, New Delhi.

From the above statistics, it is clear that all the three major consumer councils are showing good performance since from its inception. National Commission's statistics shows that it has less number of cases filed with a figure of 65849 till October, 2010. This indicates that majority of the cases are getting dissolved at the District and State Consumer councils. And the percentage of cases disposed in the National Commission is 87.51%. Hence, the above statistics clearly showing that the no. of cases filed were less in the National Commission, and it is showing the accuracy of dissolving of cases with 87%. The State Commissions are showing slight lower success rate than compared to the National Commission with the success rate of 78%. And the number of cases filed under State Commissions are 515527. The District consumer Councils or Forums are very impressive with the success rate of 91.23%. From the above statistics, it is clear that the role and performance of District consumer Councils are far better than the National Commission and State Commissions. The total no. of cases filed in District consumer forums are 2875132. Hence, from the above statistics it is to be concluded that majority of the cases were filed in the District Forums with a figure of 2875132. And the less number of cases were filed in National Commission. And when it comes to the disposal of Cases, the District Consumer Forums are ahead with the success rate of 91.23%. When it comes to the National and State Commissions, the National Commission is impressive with second best success rate of 87% and the State Commissions are achieved with the success rate of 78.98%. And the total aggregate figures are showing that the total number of consumer cases filed in India after the introduction of Consumer Protection Act are 34,56,508 and the number of cases solved since from the inception of the CP Act were 30,87,752 and the number of cases still in pending are 3,68,756 and the percentage of cases disposed overall in India are 89.33%.

SECTION – II: PERFORMANCE ANALYSIS OF STATE CONSUMER COMMISSIONS IN INDIA

The following table shows the list of cases filed since from the inception of the State commissions in different states. The following table shows the figures about number of cases filed and disposed since from the inception of state commissions and these figures are based on the availability of statistics.

TABLE NO. 2

| Sl. No. | Name of State | Cases filed since inception | Cases disposed of since inception | Cases Pending | % of Disposal | As On |
|---------|---------------------|-----------------------------|-----------------------------------|---------------|---------------|------------|
| 1 | Andhra Pradesh | 180745 | 176178 | 4567 | 97.47 | 31.07.2010 |
| 2 | A & N Islands | 330 | 301 | 29 | 91.21 | 31.03.2006 |
| 3 | Arunachal Pradesh | 300 | 266 | 34 | 88.67 | 31.07.2010 |
| 4 | Assam | 13601 | 11771 | 1830 | 86.55 | 31.03.2010 |
| 5 | Bihar | 77745 | 66925 | 10820 | 86.08 | 31.05.2010 |
| 6 | Chandigarh | 41194 | 40043 | 1151 | 97.21 | 31.07.2010 |
| 7 | Chattisgarh | 31203 | 28759 | 2444 | 92.17 | 31.07.2010 |
| 8 | Daman & Diu and DNH | 153 | 129 | 24 | 84.31 | 30.06.2010 |
| 9 | Delhi | 212087 | 197007 | 15080 | 92.89 | 30.06.2010 |
| 10 | Goa | 5968 | 5382 | 586 | 90.18 | 31.07.2010 |
| 11 | Gujarat | 155442 | 135582 | 19860 | 87.22 | 31.07.2010 |
| 12 | Haryana | 195546 | 176981 | 18565 | 90.51 | 31.07.2010 |
| 13 | Himachal Pradesh | 51661 | 48739 | 2922 | 94.34 | 31.07.2010 |
| 14 | Jammu & Kashmir | 20792 | 18855 | 1937 | 90.68 | 31.12.2007 |
| 15 | Jharkhand | 31461 | 29185 | 2276 | 92.77 | 31.03.2010 |
| 16 | Karnataka | 133248 | 128463 | 4785 | 96.41 | 31.07.2010 |
| 17 | Kerala | 166559 | 158772 | 7787 | 95.32 | 31.07.2010 |
| 18 | Lakshadweep | 62 | 58 | 4 | 93.55 | 31.08.2010 |
| 19 | Madhya Pradesh | 154047 | 141505 | 12542 | 91.86 | 30.06.2010 |
| 20 | Maharashtra | 228984 | 210961 | 18023 | 92.13 | 31.03.2010 |
| 21 | Manipur | 1037 | 1012 | 25 | 97.59 | 30.09.2008 |
| 22 | Meghalaya | 322 | 308 | 14 | 95.65 | 31.03.2007 |
| 23 | Mizoram | 2065 | 2011 | 54 | 97.38 | 31.12.2006 |
| 24 | Nagaland | 246 | 205 | 41 | 83.33 | 30.6.2006 |
| 25 | Orissa | 82615 | 77506 | 5109 | 93.82 | 30.06.2010 |
| 26 | Puducherry | 2742 | 2519 | 223 | 91.87 | 31.07.2010 |
| 27 | Punjab | 131045 | 126266 | 4779 | 96.35 | 30.06.2010 |
| 28 | Rajasthan | 248672 | 227166 | 21506 | 91.35 | 31.07.2010 |
| 29 | Sikkim | 252 | 240 | 12 | 95.24 | 31.01.2010 |
| 30 | Tamil Nadu | 94672 | 88035 | 6637 | 92.99 | 31.07.2010 |
| 31 | Tripura | 2015 | 1807 | 208 | 89.68 | 30.09.2008 |
| 32 | Uttar Pradesh | 500961 | 419556 | 81405 | 83.75 | 30.06.2010 |
| 33 | Uttarakhand | 31760 | 29913 | 1847 | 94.18 | 30.06.2010 |
| 34 | West Bengal | 75600 | 70577 | 5023 | 93.36 | 31.03.2010 |
| | TOTAL | 2875132 | 2622983 | 252149 | 91.23 | |

Source: Statistics about state commissions from NCRDC

From the above statistics, it is clear that Andhra Pradesh State Commission is the 2nd top performer in terms of percentage of success in case disposals. The State of Andhra Pradesh achieved 97.47% as on 31st July, 2010 and among all the states and Union Territories in India, Manipur State achieved the best percentage in terms of case disposals with a success rate of 97.59%. Overall, the total number of cases filed in all the states is 2875132. And the number of cases disposed is 2622983 and the number of cases still to be disposed (or) pending is 252149. All the states together achieved 91.23% of success in terms of case disposals in India. Overall, 23 states crossed the average percentage of success in terms of case disposals. Andhra Pradesh State Commission is far away from the average of success in terms of case disposals with a healthier percentage (97.47%).

SECTION-III: PERFORMANCE OF DISTRICT FORUMS IN ANDHRA PRADESH

The following table gives detailed list of districts consumer forums performance.

TABLE NO. 3

| S.No. | Name of the District | Cases filed since inception | Cases disposed since Inception | Cases Pending | Percentage of cases disposed |
|-------|-----------------------------------|-----------------------------|--------------------------------|---------------|------------------------------|
| 1. | Adilabad | 4767 | 4692 | 75 | 98.51 |
| 2. | Ananthapur | 4732 | 4708 | 24 | 99.49 |
| 3. | Chittoor-I | 4420 | 4352 | 68 | 98.46 |
| 4. | Chittoor-II at Tirupathi | 699 | 662 | 37 | 94.70 |
| 5. | East Godavari – I at Kakinada | 8814 | 8707 | 107 | 98.78 |
| 6. | East Godavari – II at Rajahmundry | 1052 | 976 | 76 | 92.77 |
| 7. | Guntur | 9997 | 9639 | 358 | 96.41 |
| 8. | Hyderabad – I | 16790 | 16444 | 346 | 97.93 |
| 9. | Hyderabad – II | 8332 | 7927 | 405 | 95.13 |
| 10. | Hyderabad – III | 2484 | 2189 | 295 | 88.12 |
| 11. | Kadapa | 6715 | 6670 | 45 | 99.32 |
| 12. | Karimnagar | 9461 | 9154 | 307 | 96.75 |
| 13. | Khammam | 8826 | 8677 | 149 | 98.31 |
| 14. | Krishna – I at Machilipatnam | 5338 | 5302 | 36 | 99.32 |
| 15. | Krishna – II at Vijayawada | 3852 | 3700 | 152 | 96.05 |
| 16. | Kurnool | 6681 | 6542 | 139 | 97.91 |
| 17. | Mahboobnagar | 4664 | 4604 | 57 | 98.71 |
| 18. | Medak at Sanga Reddy | 2755 | 2723 | 32 | 98.83 |
| 19. | Nalgonda | 2785 | 2750 | 35 | 98.74 |
| 20. | Nellore | 13583 | 13442 | 141 | 98.81 |
| 21. | Nizamabad | 6097 | 6000 | 97 | 98.40 |
| 22. | Prakasam at Ongole | 7655 | 7502 | 153 | 98.00 |
| 23. | Ranga Reddy | 4544 | 4245 | 299 | 93.41 |
| 24. | Srikakulam | 4861 | 4696 | 165 | 96.60 |
| 25. | Visakhapatnam-I | 16128 | 15905 | 223 | 98.61 |
| 26. | Visakhapatnam-II | 2317 | 2142 | 175 | 92.44 |
| 27. | Vizianagaram | 3106 | 3046 | 59 | 98.06 |
| 28. | Warangal | 5723 | 5643 | 80 | 98.60 |
| 29. | West Godavari at Eluru | 4888 | 4266 | 622 | 87.27 |
| | GRAND TOTAL | 182062 | 177305 | 4757 | 97.38 |

Source: AP state consumer redressal commission, Hyderabad

From above table, the following conclusions are made.

1. Maximum number of cases filed in District Consumer forum is : Hyderabad-I
2. Maximum number of cases disposed in terms of percentage of Success : Anantapur District Consumer Council
3. Minimum number of cases disposed in terms of percentage of Success: West Godavari at Eluru
4. Number of District Consumer forums whose performance is more than the average percentage of success in terms of cases disposed : 20
5. District Consumer foras(forums) which are performing more than the average percentage of performance in terms of success in cases disposed : Adilabad, Anantapur, Chittoor-I, East Godavari –I at Kakinada, Hyderabad – I, Kadapa, Khammam, Krishna –I at Machilipatnam, Kadapa, Khammam, Karimnagar, Mahboobnagar, Medak at Sangareddy, Nalgonda, Nellore, Nizamabad, Prakasam at Ongole, Visakhapatnam – I, Vizianagaram and Warangal.

I). COMPARISON OF PERFORMANCE OF WARANGAL DISTRICT CONSUMER COUNCIL WITH THE AVERAGE OF PERFORMANCE OF ALL DISTRICT COUNCILS

1. Number of cases filled in Warangal District consumer council (5723) is less the average number of cases filled in all district consumer councils (6278). The Number of cases disposed since inception (5643) in Warangal District Consumer Council is less than number of cases disposed in all district consumer councils (6114). The number of cases pending in Warangal District Consumer council (80) is less than the number of cases pending in average number of cases pending in all district consumer councils (164).

II). YEAR WISE EVALUATION OF PERFORMANCE OF CONSUMER COUNCILS AT WARANGAL DISTRICT

TABLE NO.4

| Year | Name of the Consumer council/consumer forum | Number of cases in which Judgement has given | Maximum cases filed against |
|---------|---|--|------------------------------|
| 2005-06 | Warangal | 01 | Insurance Organization |
| 2006-07 | Warangal | 0 | ----- |
| 2007-08 | Warangal | 14 | Insurance organizations (8) |
| 2008-09 | Warangal | 136 | Insurance organizations (31) |
| 2009-10 | Warangal | 119 | Individuals |
| 2010-11 | Warangal | 77 | Individuals |

Source: AP state consumer redressal commission, Hyderabad

From the above table, it is evident that the year 208-09 clearly showed with majority of the cases were disposed. From the table, the period 2006-07 showed no case was disposed. Among all the cases which were given the justice to the consumers, it is clearly showing that majority of the cases were filed in the insurance organizations. And especially 2008-09 showed that majority of the cases in which consumer council at Warangal district given verdict clearly showing that the majority of the cases were filed in the insurance organizations, especially life insurance organizations.

C). ANALYSIS ON CONSUMER AWARENESS AND EVALUATION ON DISTRICT CONSUMER FORUMS

i). Association between consumer age group and awareness about complaining to the consumer councils

The following table suggests the different age groups and the awareness about complaining to consumer councils. Chi-Square test is been applied in order to analyze the association between consumer age group and awareness about complaining to the consumer councils.

TABLE NO.5

| Type of Response | Age Groups | | | | Total |
|--------------------------|------------|-------|-------|-----------|-------|
| | Under 20 | 20-39 | 40-59 | 60 & over | |
| Aware of complaining | 8 | 52 | 56 | 8 | 124 |
| Not aware of complaining | 32 | 11 | 18 | 15 | 76 |
| Total | 40 | 63 | 74 | 23 | 200 |

ANALYSIS

H0 : There is no significant association between the consumer age group and awareness about complaining to the consumer councils.

H1 : There is a significant association between the consumer age group and awareness about complaining to the consumer councils.

Taking 5% level of significance, and Degrees of freedom (D.F) = (r-1) (c-1)

D.F = (2-1) (4-1) = 3

Therefore, the Tabular value of χ^2 at 5% level and 3 degrees of freedom = 7.81

Calculation of χ^2 Value is given by =>

TABLE NO. 6

| Given Observation (Oij) | Expected Observation (Eij) | (Oij-Eij) | (Oij - Eij) ² | $\frac{(Oij - Eij)^2}{Eij}$ |
|-------------------------|----------------------------|-----------|--------------------------|-----------------------------|
| 8 | 24.8 | -16.8 | 282.24 | 11.38 |
| 52 | 42.16 | 9.84 | 96.82 | 2.29 |
| 56 | 45.88 | 10.12 | 102.41 | 2.23 |
| 8 | 14.26 | -6.26 | 39.18 | 2.74 |
| 32 | 15.2 | 16.8 | 282.24 | 18.56 |
| 11 | 23.94 | -12.94 | 167.44 | 6.99 |
| 18 | 28.12 | -10.12 | 102.41 | 3.64 |
| 15 | 8.74 | 6.26 | 39.18 | 4.48 |
| Total = 200 | | | | 52.31 |

Hence, the calculated value of $\chi^2 = 52.31$

And the tabular value of $\chi^2 = 7.81$

Hence, the calculated value of $\chi^2 >$ tabular value of χ^2

Therefore, we accept H1

So, it is to be concluded that there is a significant association between the consumer age group and awareness about complaining to the consumer councils.

II). ASSOCIATION BETWEEN CONSUMER LITERACY AND AWARENESS OF CONSUMER PROTECTION MECHANISM

The following table shows the consumer literacy and awareness of consumer protection mechanism. Chi-Square test is been applied in order to analyze the association between consumer literacy and awareness about complaining to the consumer councils.

TABLE NO.7

| S.No. | Type of Response | Consumer literacy | | | | Total |
|-------|--|--------------------------|----------------|----------|---------------|------------|
| | | Below the grade of S.S.C | Under graduate | Graduate | Post-Graduate | |
| 1 | Aware of consumer protection mechanism | 8 | 16 | 25 | 78 | 127 |
| 2 | Not aware of consumer protection mechanism | 14 | 27 | 19 | 13 | 73 |
| | Total | 22 | 43 | 44 | 91 | 200 |

ANALYSIS

H0 : There is no significant association between the consumer literacy and awareness of consumer protection mechanism.

H1 : There is a significant association between the consumer age group and awareness of consumer protection mechanism.

Taking 5% level of significance, and Degrees of freedom (D.F) = (r-1) (c-1)

D.F = (2-1) (4-1) = 3

Therefore, the Tabular value of χ^2 at 5% level and 3 degrees of freedom = 7.81

Calculation of χ^2 Value is given by =>

TABLE NO. 8

| Given Observation (Oij) | Expected Observation (Eij) | (Oij-Eij) | (Oij - Eij) ² | $\frac{(Oij - Eij)^2}{Eij}$ |
|-------------------------|----------------------------|-----------|--------------------------|-----------------------------|
| 8 | 13.97 | -5.97 | 35.64 | 2.55 |
| 16 | 27.30 | -11.3 | 127.69 | 4.67 |
| 25 | 27.94 | -2.94 | 8.64 | 0.30 |
| 78 | 57.78 | 20.22 | 408.84 | 5.24 |
| 14 | 8.03 | 5.97 | 35.64 | 2.54 |
| 27 | 15.69 | 11.31 | 127.91 | 8.15 |
| 19 | 16.06 | 2.94 | 8.64 | 0.53 |
| 13 | 33.21 | -20.21 | 408.44 | 12.29 |
| Total = 200 | | | | 33.72 |

Hence, the calculated value of $\chi^2 = 33.72$

And the tabular value of $\chi^2 = 7.81$

Hence, the calculated value of $\chi^2 >$ tabular value of χ^2

Therefore, we accept H1

So, it is to be concluded that there is a significant association between the consumer literacy and awareness of consumer protection mechanism.

FINDINGS & SUGGESTIONS

From the study it is found that the consumer councils at National, State and District level are significantly contributing to provide justice to the consumers who are in need. The mechanism of Consumer Protection act, 1986 provided consumers from different categories based on the value of the case to take the assistance of district, state and National commissions. The study on state commissions revealed that the Andhra Pradesh state commission is progressing at a good margin with 97.47% of case disposals. The present study reveals that the consumers are having lack of knowledge on consumer rights, but the last few years consumers are showing interest to know the fundamental rights provided by the Constitution. The Warangal district consumer council achieved better performance than the average number of cases filed in other district councils of the state. From the last 5 years, it is found that the majority of the cases which

were filed against insurance organizations in Warangal District. The consumer awareness on district consumer council showed that there is a significant between the consumer age group and awareness about complaining to the consumer councils. And the association between consumer literacy and awareness of consumer protection mechanism showed that there is a significant relation between the consumer literacy and awareness of consumer protection mechanism.

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