

INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE & MANAGEMENT

I
J
R
C
M



A Monthly Double-Blind Peer Reviewed (Refereed/Juried) Open Access International e-Journal - Included in the International Serial Directories

Indexed & Listed at:

Ulrich's Periodicals Directory ©, ProQuest, U.S.A., Cabell's Directories of Publishing Opportunities, U.S.A., Google Scholar,

Indian Citation Index (ICI), J-Gate, India [link of the same is duly available at Infibnet of University Grants Commission (U.G.C.)],

Index Copernicus Publishers Panel, Poland with IC Value of 5.09 (2012) & number of libraries all around the world.

Circulated all over the world & Google has verified that scholars of more than 7144 Cities in 197 countries/territories are visiting our journal on regular basis.

Ground Floor, Building No. 1041-C-1, Devi Bhawan Bazar, JAGADHRI – 135 003, Yamunanagar, Haryana, INDIA

<http://ijrcm.org.in/>

CONTENTS

Sr. No.	TITLE & NAME OF THE AUTHOR (S)	Page No.
1.	<p style="text-align: center;">PERFORMANCE OF CONSUMER REDRESSAL AGENCIES IN HIMACHAL PRADESH</p> <p style="text-align: center;"><i>VIJAY KUMARI SHARMA & Dr. DEVINDER SHARMA</i></p>	1
2.	<p style="text-align: center;">COVID-19 PANDEMIC AND INFRASTRUCTURE MANAGEMENT IN TECHNOPARK</p> <p style="text-align: center;"><i>Dr. R. JOLLY ROSALIND SILVA</i></p>	5
3.	<p style="text-align: center;">ANALYSIS OF COVID 19 AND ITS IMPACT ON MEDIA & ENTERTAINMENT INDUSTRY IN INDIA</p> <p style="text-align: center;"><i>Dr. HARENDRA KUMAR</i></p>	9
	REQUEST FOR FEEDBACK & DISCLAIMER	13

FOUNDER PATRON

Late Sh. RAM BHAJAN AGGARWAL

Former State Minister for Home & Tourism, Government of Haryana
Former Vice-President, Dadri Education Society, Charkhi Dadri
Former President, Chinar Syntex Ltd. (Textile Mills), Bhiwani

CO-ORDINATOR

Dr. BHAVET

Former Faculty, Shree Ram Institute of Engineering & Technology, Urjani

ADVISOR

Prof. S. L. MAHANDRU

Principal (Retd.), Maharaja Agrasen College, Jagadhri

EDITOR

Dr. NAWAB ALI KHAN

Professor & Dean, Faculty of Commerce, Aligarh Muslim University, Aligarh, U.P.

CO-EDITOR

Dr. G. BRINDHA

Professor & Head, Dr.M.G.R. Educational & Research Institute (Deemed to be University), Chennai

EDITORIAL ADVISORY BOARD

Dr. SIKANDER KUMAR

Vice Chancellor, Himachal Pradesh University, Shimla, Himachal Pradesh

Dr. A SAJEEVAN RAO

Professor & Director, Accurate Institute of Advanced Management, Greater Noida

Dr. CHRISTIAN EHIUBUCHE

Professor of Global Business/Management, Larry L Luing School of Business, Berkeley College, USA

Dr. JOSÉ G. VARGAS-HERNÁNDEZ

Research Professor, University Center for Economic & Managerial Sciences, University of Guadalajara, Guadalajara, Mexico

Dr. TEGUH WIDODO

Dean, Faculty of Applied Science, Telkom University, Bandung Technoplex, Jl. Telekomunikasi, Indonesia

Dr. M. S. SENAM RAJU

Professor, School of Management Studies, I.G.N.O.U., New Delhi

Dr. KAUP MOHAMED

Dean & Managing Director, London American City College/ICBEST, United Arab Emirates

Dr. D. S. CHAUBEY

Professor & Dean (Research & Studies), Uttaranchal University, Dehradun

Dr. ARAMIDE OLUFEMI KUNLE

Dean, Department of General Studies, The Polytechnic, Ibadan, Nigeria

Dr. SYED TABASSUM SULTANA

Principal, Matrusri Institute of Post Graduate Studies, Hyderabad

Dr. MIKE AMUHAYA IRAVO

Principal, Jomo Kenyatta University of Agriculture & Tech., Westlands Campus, Nairobi-Kenya

Dr. NEPOMUCENO TIU

Chief Librarian & Professor, Lyceum of the Philippines University, Laguna, Philippines

Dr. BOYINA RUPINI

Director, School of ITS, Indira Gandhi National Open University, New Delhi

Dr. FERIT ÖLÇER

Professor & Head of Division of Management & Organization, Department of Business Administration, Faculty of Economics & Business Administration Sciences, Mustafa Kemal University, Turkey

Dr. SANJIV MITTAL

Professor & Dean, University School of Management Studies, GGS Indraprastha University, Delhi

Dr. SHIB SHANKAR ROY

Professor, Department of Marketing, University of Rajshahi, Rajshahi, Bangladesh

Dr. SRINIVAS MADISHETTI

Professor, School of Business, Mzumbe University, Tanzania

Dr. ABHAY BANSAL

Head, Department of Information Technology, Amity School of Engg. & Tech., Amity University, Noida

Dr. KEVIN LOW LOCK TENG

Associate Professor, Deputy Dean, Universiti Tunku Abdul Rahman, Kampar, Perak, Malaysia

Dr. OKAN VELI ŞAFAKLI

Professor & Dean, European University of Lefke, Lefke, Cyprus

Dr. V. SELVAM

Associate Professor, SSL, VIT University, Vellore

Dr. BORIS MILOVIC

Associate Professor, Faculty of Sport, Union Nikola Tesla University, Belgrade, Serbia

Dr. N. SUNDARAM

Associate Professor, VIT University, Vellore

Dr. IQBAL THONSE HAWALDAR

Associate Professor, College of Business Administration, Kingdom University, Bahrain

Dr. MOHENDER KUMAR GUPTA

Associate Professor, Government College, Hodal

Dr. ALEXANDER MOSESOV

Associate Professor, Kazakh-British Technical University (KBTU), Almaty, Kazakhstan

RODRECK CHIRAU

Associate Professor, Botho University, Francistown, Botswana

Dr. PARDEEP AHLAWAT

Associate Professor, Institute of Management Studies & Research, Maharshi Dayanand University, Rohtak

Dr. DEEPANJANA VARSHNEY

Associate Professor, Department of Business Administration, King Abdulaziz University, Saudi Arabia

Dr. BIEMBA MALITI

Associate Professor, School of Business, The Copperbelt University, Main Campus, Zambia

Dr. SHIKHA GUPTA

Associate Professor, Lingaya's Lalita Devi Institute of Management & Sciences, New Delhi

Dr. KIARASH JAHANPOUR

Dean of Technology Management Faculty, Farabi Institute of Higher Education, Karaj, Alborz, I.R. Iran

Dr. SAMBHAVNA

Faculty, I.I.T.M., Delhi

YU-BING WANG

Faculty, department of Marketing, Feng Chia University, Taichung, Taiwan

Dr. TITUS AMODU UMORU

Professor, Kwara State University, Kwara State, Nigeria

Dr. SHIVAKUMAR DEENE

Faculty, Dept. of Commerce, School of Business Studies, Central University of Karnataka, Gulbarga

Dr. THAMPOE MANAGALESWARAN

Faculty, Vavuniya Campus, University of Jaffna, Sri Lanka

Dr. JASVEEN KAUR

Head of the Department/Chairperson, University Business School, Guru Nanak Dev University, Amritsar

SURAJ GAUDEL

BBA Program Coordinator, LA GRANDEE International College, Simalchaur - 8, Pokhara, Nepal

Dr. RAJESH MODI

Faculty, Yanbu Industrial College, Kingdom of Saudi Arabia

Dr. BHAVET

Former Faculty, Shree Ram Institute of Engineering & Technology, Urjani

FORMER TECHNICAL ADVISOR

AMITA

FINANCIAL ADVISORS

DICKEN GOYAL

Advocate & Tax Adviser, Panchkula

NEENA

Investment Consultant, Chambaghat, Solan, Himachal Pradesh

LEGAL ADVISORS

JITENDER S. CHAHAL

Advocate, Punjab & Haryana High Court, Chandigarh U.T.

CHANDER BHUSHAN SHARMA

Advocate & Consultant, District Courts, Yamunanagar at Jagadhri

SUPERINTENDENT

SURENDER KUMAR POONIA

CALL FOR MANUSCRIPTS

We invite unpublished novel, original, empirical and high quality research work pertaining to the recent developments & practices in the areas of Computer Science & Applications; Commerce; Business; Finance; Marketing; Human Resource Management; General Management; Banking; Economics; Tourism Administration & Management; Education; Law; Library & Information Science; Defence & Strategic Studies; Electronic Science; Corporate Governance; Industrial Relations; and emerging paradigms in allied subjects like Accounting; Accounting Information Systems; Accounting Theory & Practice; Auditing; Behavioral Accounting; Behavioral Economics; Corporate Finance; Cost Accounting; Econometrics; Economic Development; Economic History; Financial Institutions & Markets; Financial Services; Fiscal Policy; Government & Non Profit Accounting; Industrial Organization; International Economics & Trade; International Finance; Macro Economics; Micro Economics; Rural Economics; Co-operation; Demography; Development Planning; Development Studies; Applied Economics; Development Economics; Business Economics; Monetary Policy; Public Policy Economics; Real Estate; Regional Economics; Political Science; Continuing Education; Labour Welfare; Philosophy; Psychology; Sociology; Tax Accounting; Advertising & Promotion Management; Management Information Systems (MIS); Business Law; Public Responsibility & Ethics; Communication; Direct Marketing; E-Commerce; Global Business; Health Care Administration; Labour Relations & Human Resource Management; Marketing Research; Marketing Theory & Applications; Non-Profit Organizations; Office Administration/Management; Operations Research/Statistics; Organizational Behavior & Theory; Organizational Development; Production/Operations; International Relations; Human Rights & Duties; Public Administration; Population Studies; Purchasing/Materials Management; Retailing; Sales/Selling; Services; Small Business Entrepreneurship; Strategic Management Policy; Technology/Innovation; Tourism & Hospitality; Transportation Distribution; Algorithms; Artificial Intelligence; Compilers & Translation; Computer Aided Design (CAD); Computer Aided Manufacturing; Computer Graphics; Computer Organization & Architecture; Database Structures & Systems; Discrete Structures; Internet; Management Information Systems; Modeling & Simulation; Neural Systems/Neural Networks; Numerical Analysis/Scientific Computing; Object Oriented Programming; Operating Systems; Programming Languages; Robotics; Symbolic & Formal Logic; Web Design and emerging paradigms in allied subjects.

Anybody can submit the **soft copy** of unpublished novel; original; empirical and high quality **research work/manuscript** **anytime** in **M.S. Word format** after preparing the same as per our **GUIDELINES FOR SUBMISSION**; at our email address i.e. infoijrcm@gmail.com or online by clicking the link **online submission** as given on our website ([FOR ONLINE SUBMISSION, CLICK HERE](#)).

GUIDELINES FOR SUBMISSION OF MANUSCRIPT

1. **COVERING LETTER FOR SUBMISSION:**

DATED: _____

THE EDITOR

IJRCM

Subject: SUBMISSION OF MANUSCRIPT IN THE AREA OF

(e.g. Finance/Mkt./HRM/General Mgt./Engineering/Economics/Computer/IT/ Education/Psychology/Law/Math/other, please specify)

DEAR SIR/MADAM

Please find my submission of manuscript titled ' _____ ' for likely publication in one of your journals.

I hereby affirm that the contents of this manuscript are original. Furthermore, it has neither been published anywhere in any language fully or partly, nor it is under review for publication elsewhere.

I affirm that all the co-authors of this manuscript have seen the submitted version of the manuscript and have agreed to inclusion of their names as co-authors.

Also, if my/our manuscript is accepted, I agree to comply with the formalities as given on the website of the journal. The Journal has discretion to publish our contribution in any of its journals.

NAME OF CORRESPONDING AUTHOR :

Designation/Post* :

Institution/College/University with full address & Pin Code :

Residential address with Pin Code :

Mobile Number (s) with country ISD code :

Is WhatsApp or Viber active on your above noted Mobile Number (Yes/No) :

Landline Number (s) with country ISD code :

E-mail Address :

Alternate E-mail Address :

Nationality :

* i.e. Alumnus (Male Alumni), Alumna (Female Alumni), Student, Research Scholar (M. Phil), Research Scholar (Ph. D.), JRF, Research Assistant, Assistant Lecturer, Lecturer, Senior Lecturer, Junior Assistant Professor, Assistant Professor, Senior Assistant Professor, Co-ordinator, Reader, Associate Professor, Professor, Head, Vice-Principal, Dy. Director, Principal, Director, Dean, President, Vice Chancellor, Industry Designation etc. **The qualification of author is not acceptable for the purpose.**

NOTES:

- a) The whole manuscript has to be in **ONE MS WORD FILE** only, which will start from the covering letter, inside the manuscript. **pdf. version is liable to be rejected without any consideration.**
 - b) The sender is required to mention the following in the **SUBJECT COLUMN of the mail:**
New Manuscript for Review in the area of (e.g. Finance/Marketing/HRM/General Mgt./Engineering/Economics/Computer/IT/ Education/Psychology/Law/Math/other, please specify)
 - c) There is no need to give any text in the body of the mail, except the cases where the author wishes to give any **specific message** w.r.t. to the manuscript.
 - d) The total size of the file containing the manuscript is expected to be below **1000 KB**.
 - e) Only the **Abstract will not be considered for review** and the author is required to submit the **complete manuscript** in the first instance.
 - f) **The journal gives acknowledgement w.r.t. the receipt of every email within twenty-four hours** and in case of non-receipt of acknowledgment from the journal, w.r.t. the submission of the manuscript, within two days of its submission, the corresponding author is required to demand for the same by sending a separate mail to the journal.
 - g) The author (s) name or details should not appear anywhere on the body of the manuscript, except on the covering letter and the cover page of the manuscript, in the manner as mentioned in the guidelines.
2. **MANUSCRIPT TITLE:** The title of the paper should be typed in **bold letters, centered and fully capitalised.**
 3. **AUTHOR NAME (S) & AFFILIATIONS:** Author (s) **name, designation, affiliation (s), address, mobile/landline number (s), and email/alternate email address** should be given underneath the title.
 4. **ACKNOWLEDGMENTS:** Acknowledgements can be given to reviewers, guides, funding institutions, etc., if any.
 5. **ABSTRACT:** Abstract should be in **fully Italic printing**, ranging between **150 to 300 words**. The abstract must be informative and elucidating the background, aims, methods, results & conclusion in a **SINGLE PARA**. **Abbreviations must be mentioned in full.**
 6. **KEYWORDS:** Abstract must be followed by a list of keywords, subject to the maximum of **five**. These should be arranged in alphabetic order separated by commas and full stop at the end. All words of the keywords, including the first one should be in small letters, except special words e.g. name of the Countries, abbreviations etc.
 7. **JEL CODE:** Provide the appropriate Journal of Economic Literature Classification System code (s). JEL codes are available at www.aea-web.org/econlit/jelCodes.php. However, mentioning of JEL Code is not mandatory.
 8. **MANUSCRIPT:** Manuscript must be in **BRITISH ENGLISH** prepared on a standard A4 size **PORTRAIT SETTING PAPER**. **It should be free from any errors i.e. grammatical, spelling or punctuation. It must be thoroughly edited at your end.**
 9. **HEADINGS:** All the headings must be bold-faced, aligned left and fully capitalised. Leave a blank line before each heading.
 10. **SUB-HEADINGS:** All the sub-headings must be bold-faced, aligned left and fully capitalised.
 11. **MAIN TEXT:**

THE MAIN TEXT SHOULD FOLLOW THE FOLLOWING SEQUENCE:**INTRODUCTION****REVIEW OF LITERATURE****NEED/IMPORTANCE OF THE STUDY****STATEMENT OF THE PROBLEM****OBJECTIVES****HYPOTHESIS (ES)****RESEARCH METHODOLOGY****RESULTS & DISCUSSION****FINDINGS****RECOMMENDATIONS/SUGGESTIONS****CONCLUSIONS****LIMITATIONS****SCOPE FOR FURTHER RESEARCH****REFERENCES****APPENDIX/ANNEXURE****The manuscript should preferably be in 2000 to 5000 WORDS, But the limits can vary depending on the nature of the manuscript.**

12. **FIGURES & TABLES:** These should be simple, crystal **CLEAR, centered, separately numbered** & self-explained, and the **titles must be above the table/figure. Sources of data should be mentioned below the table/figure. It should be ensured that the tables/figures are referred to from the main text.**
13. **EQUATIONS/FORMULAE:** These should be consecutively numbered in parenthesis, left aligned with equation/formulae number placed at the right. The equation editor provided with standard versions of Microsoft Word may be utilised. If any other equation editor is utilised, author must confirm that these equations may be viewed and edited in versions of Microsoft Office that does not have the editor.
14. **ACRONYMS:** These should not be used in the abstract. The use of acronyms is elsewhere is acceptable. Acronyms should be defined on its first use in each section e.g. Reserve Bank of India (RBI). Acronyms should be redefined on first use in subsequent sections.
15. **REFERENCES:** The list of all references should be alphabetically arranged. **The author (s) should mention only the actually utilised references in the preparation of manuscript** and they may follow Harvard Style of Referencing. **Also check to ensure that everything that you are including in the reference section is duly cited in the paper.** The author (s) are supposed to follow the references as per the following:
- All works cited in the text (including sources for tables and figures) should be listed alphabetically.
 - Use **(ed.)** for one editor, and **(ed.s)** for multiple editors.
 - When listing two or more works by one author, use --- (20xx), such as after Kohl (1997), use --- (2001), etc., in chronologically ascending order.
 - Indicate (opening and closing) page numbers for articles in journals and for chapters in books.
 - The title of books and journals should be in italic printing. Double quotation marks are used for titles of journal articles, book chapters, dissertations, reports, working papers, unpublished material, etc.
 - For titles in a language other than English, provide an English translation in parenthesis.
 - **Headers, footers, endnotes and footnotes should not be used in the document.** However, **you can mention short notes to elucidate some specific point**, which may be placed in number orders before the references.

PLEASE USE THE FOLLOWING FOR STYLE AND PUNCTUATION IN REFERENCES:

BOOKS

- Bowersox, Donald J., Closs, David J., (1996), "Logistical Management." Tata McGraw, Hill, New Delhi.
- Hunker, H.L. and A.J. Wright (1963), "Factors of Industrial Location in Ohio" Ohio State University, Nigeria.

CONTRIBUTIONS TO BOOKS

- 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.

JOURNAL AND OTHER ARTICLES

- 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.

CONFERENCE PAPERS

- Garg, Sambhav (2011): "Business Ethics" Paper presented at the Annual International Conference for the All India Management Association, New Delhi, India, 19–23

UNPUBLISHED DISSERTATIONS

- Kumar S. (2011): "Customer Value: A Comparative Study of Rural and Urban Customers," Thesis, Kurukshetra University, Kurukshetra.

ONLINE RESOURCES

- Always indicate the date that the source was accessed, as online resources are frequently updated or removed.

WEBSITES

- Garg, Bhavet (2011): Towards a New Gas Policy, Political Weekly, Viewed on January 01, 2012 <http://epw.in/user/viewabstract.jsp>

PERFORMANCE OF CONSUMER REDRESSAL AGENCIES IN HIMACHAL PRADESH

VIJAY KUMARI SHARMA
Ph. D. RESEARCH SCHOLAR (JRF)
DEPARTMENT OF COMMERCE
HIMACHAL PRADESH UNIVERSITY
SHIMLA

Dr. DEVINDER SHARMA
PROFESSOR
DEPARTMENT OF COMMERCE
HIMACHAL PRADESH UNIVERSITY
SHIMLA

ABSTRACT

Consumer disputes redressal mechanism has been established by the Government under Consumer Protection Act, 1986 to provide simple, speedy and inexpensive justice to the common and aggrieved consumers. This mechanism includes the agencies at District, State and National levels to resolve the grievances of consumers. As per provisions of the Act, Himachal Pradesh Government has established Consumer Disputes Redressal Commission (CDRCs) at State and District levels to provide justice to the consumers. Since their inception, State Consumer Disputes Redressal Commission (CDRC) and District Consumer Disputes Redressal Commissions (CDRCs) of Himachal Pradesh are meant for resolving the complaints of the consumers but cases of consumer disputes remain pending at both levels. This paper attempts to evaluate the performance of Himachal Pradesh Consumer Disputes Redressal Commission in term of disposal of cases by them. For analyzing the performance of the Commission, data have been analyzed with the help of percentage, correlation coefficient, mean and interpreted accordingly.

KEYWORDS

Himachal Pradesh state consumer disputes redressal commission, district consumer disputes redressal commissions, consumer protection.

JEL CODES

D18, K12, K19, K41, K42.

1. INTRODUCTION

The Consumer Protection Act, 1986 is the most important law that has been enforced to protect the consumer rights. The Act makes provision for the establishment of appropriate machinery for the settlement of consumer disputes and redressal of consumer grievances at various levels. There are three tier Consumer Disputes Redressal Agencies functioning at District, State and National level known as District Consumer Disputes Redressal Commissions, State Consumer Disputes Redressal Commissions and National Consumer Disputes Redressal Commissions.

As per the Act, a District Consumers Disputes Redressal Commission (District Commission) has the responsibility to dispense justice to the consumers in each District, which deals with the transactions upto Rs. 1 crore and monetary relief. Forums are situated in the district headquarters. Further, the Act provides each State/Union Territory Consumer Disputes Redressal Commission (State/UT Commission), which deals with the cases in which the value of transactions and relief is between Rs. 1 crore to 10 crore which may amend time to time. It has jurisdiction of the whole State /UT in which it is constituted. It has the authority to hear appeals against the orders of District Commissions.

National Commission is the Apex authority situated at Delhi which deals with the cases where the value of transaction and relief is above rupees 10 Crore and it has authority to hear appeals against the orders of the State Commissions according to the Act. It consists of one president and four other members. It was constituted in the year 1988.

According to the provisions of the Consumer Protection Act, 1986, the State Government of Himachal Pradesh has established the State Commission and a District Forum in the first instance with its headquarters at State Capital Shimla which started functioning from 01.11.1989. At present, there are four whole time Districts Forums in the Himachal Pradesh namely; Shimla District Consumer Commission, Mandi District Consumer Commission, Una District Consumer Commission and Kangra District Consumer Commission at Dharamshala. The three-tier quasi-judicial machinery is meant for quick redressal and effectively performs in disposal of cases. The trend of pending cases determines the performance of these agencies. Keeping this in view, a study has been conducted to examine the performance of Himachal Pradesh Consumer Disputes Redressal Agencies with regard to disposal of cases.

2. REVIEW OF LITERATURE

Chaudhary's (2015)¹ study "Evaluation of Efficacy of the Consumer Disputes Redressal Agencies in India" reveals that Consumer Disputes Agencies are striving hard to dispose the cases and still a large number of cases are pending in Consumer Courts in India. Certain immediate measures through improvement in existing functioning of these agencies and by evolving new model of alternative by using information technology tools are needed as per the scholar. He also recommends that stake holders should be proactive to resolve the consumer problems so as to make business world the place of worth trading and transacting and Consumer Protection Councils are required to be strengthened so as to protect the rights of the consumers.

Manmohan and Auxcelian (2015)² stated in "Working Performance of Consumer Disputes Redressal Agency in India" that the redressal machineries in India are playing a vital role to protect the interests of consumers by providing justice to the aggrieved consumers and the government should take steps to evaluate the efficacy of redressal agencies to avail speedy justice and betterment of consumer welfare.

Paul and Sudhakaran (2018)³ have stated in their study entitled "A Critical Evaluation on the Performance of Consumer Disputes Redressal Commission in India" that the forums are functioning efficiently and have shown considerably high rate of disposal. But sufficient action should be taken to curtail the hike in the number of pending cases. Further, they realized that people especially those who belong to the rural sector, are still unaware of redressal mechanisms prevailing in the country and they are still being exploited. So, there should be more awareness programmes to educate consumers about their rights and privileges.

Minhas Shammi (2019)⁴ has inferred in his research "Consumer Disputes and Consumer Redressal Forums in India" that all the agencies at National, State and District levels are trying best to redress the grievances of the customers. But the performance of district consumer forums is higher as compared to the others agencies. The study suggests that the consumer cases should be finalized within reasonable time period so that faith of the consumers on the consumer protection commission and forums could be enhanced and for more effective performance of Consumer Disputes Redressal Agencies Central and States Government and should provide adequate staff to the National, State and District forums.

The aforesaid researches have been conducted at national level only. There is no study conducted earlier on the selected title. Further, it will provide more effective insight into the working of State Consumer Disputes Redressal Agencies, if it is analyzed every State-wise separately. Keeping this in view, the present study is conducted.

3. NEED AND IMPORTANCE OF STUDY

The three-tier quasi-judicial machinery must perform effectively in disposal of cases. The consumer redressal bodies should dispose the cases within the stipulated time frame. But, in reality the consumer cases hardly disposed off with in specified time period. A study is needed to find out the performance of Consumer Disputes Redressal Bodies in Himachal Pradesh. The results of the present study will surely helpful to improve the functioning of these Consumer Disputes Redressal Agencies of Himachal Pradesh.

4. SCOPE OF THE STUDY

The performance of Consumer Disputes Redressal Agencies was measured by analyzing the number of cases filed, disposed-off and pending with the Himachal Pradesh State and Districts Consumer Disputes Redressal Commissions. The required data were collected from the office and website of Himachal Pradesh Consumer Disputes Redressal Commission for the period between 2005 to 2020.

5. OBJECTIVES

The present study has been carried out with the following objectives:

1. To compare the performance of Consumer Redressal Bodies of Himachal Pradesh and performance of such agencies in India.
2. To analyze the performance of Himachal Pradesh State Consumer Disputes Redressal Commission.
3. To evaluate the performance of the District Level Consumer Redressal Commissions in Himachal Pradesh.

6. METHODOLOGY

In order to analyze the performance of Consumer Disputes Redressal Bodies working in Himachal Pradesh, data has been collected from the official records and websites of Himachal Pradesh Consumer Commission. The data has been tabulated and analyzed according to the need of the study. The performance of these bodies has been analyzed by applying percentage, correlation, means and ranking methods.

7. ANALYSIS AND DISCUSSION

In order to accomplish the objectives of the study, collected data have been analyzed, interpreted and the results have been discussed as below:

7.1 Performance of Consumer Disputes Redressal Bodies of India and Himachal Pradesh

The study investigated the comparative performance of various Consumer Disputes Redressal Agencies working National and Himachal Pradesh State levels to resolve the complaints of consumers as depicted in table 1 as under:

TABLE A: COMPARATIVE PERFORMANCE OF CONSUMER DISPUTES REDRESSAL BODIES OF INDIA AND HIMACHAL PRADESH AS ON 31 DECEMBER, 2020

Agency	India		Himachal Pradesh	
	State Consumer Disputes Redressal Commissions	District Consumer Disputes Redressal Commissions	State Consumer Disputes Redressal Commission	District Consumer Disputes Redressal Commissions
Cases Filed Since Inception	962282	4391348	32790	69131
Cases Disposed-off Since Inception	837347	4018139	32050	66615
Cases Pending Since Inception	124935	373209	740	2516
Percentage of Disposal	87.02%	91.50%	97.74%	96.36%
Percentage of Pending	12.98%	8.50%	2.26%	3.64%

Source: Records of National Consumer Disputes Redressal Commission, Delhi & Statistics of Himachal Pradesh State Consumer Disputes Redressal commission. From the analysis of table-A, it is revealed that the performance of Himachal Pradesh State Consumer Disputes Redressal Commission (97.74%) is higher than the performance of District Commissions (96.36%) of Himachal Pradesh as only 2.26 percent are pending at the State Commission while the rate of pendency is more (3.64) at Districts Commissions of Himachal Pradesh. At national level the performance of Districts Commission is better than the State Commissions whereas in Himachal Pradesh; the State Commission is performing better than the Districts Commissions. Further, it is concluded from the analysis that the disposal rate of Himachal Pradesh State as well as Districts Commission is higher than the disposal rate of all the State and Districts Commissions of India. On the other side, the rate of pendency is higher at National Level than the pendency rate of Himachal Pradesh Commissions.

7.2 Year-wise Performance of Himachal Pradesh State Consumer Disputes Redressal Commission

The trends of performance of the cases filed, disposed-off and pending with the Himachal Pradesh State Consumer Disputes Redressal Commission during the years 2005 to 2020 are as under:

TABLE B: YEAR-WISE PERFORMANCE OF HIMACHAL PRADESH STATE CONSUMER DISPUTES REDRESSAL COMMISSION AS ON DECEMBER 31, 2020

Years	Cases Filed in the year	Cases Filed (%) Growth	Cases Disposed off in the year	Cases Disposed off (%) Growth	Cases pending at the end	Cases Pending (%) Growth	% of Disposal	% of Pending
2005	1195	-	851	-	1043	-	71.21	87.28
2006	1664	39.25	2040	139.72	667	-36.05	122.59	40.08
2007	2180	31.00	1935	-5.15	912	36.73	88.76	41.83
2008	1508	-30.83	1521	-21.40	899	-1.43	100.86	59.62
2009	1694	12.33	1789	17.62	804	-10.57	105.60	47.46
2010	1722	1.65	1689	-5.59	837	4.10	98.08	48.61
2011	1357	-21.20	1183	-29.96	1011	20.79	87.17	74.50
2012	1452	7.00	2021	70.84	442	-56.28	139.19	30.44
2013	1584	9.09	1673	-17.22	353	-20.14	105.62	22.29
2014	1945	22.79	1700	1.61	245	-30.59	87.40	12.60
2015	1089	-44.01	1132	-33.41	202	-17.55	103.95	18.55
2016	1309	20.20	1260	11.31	251	24.26	96.26	19.17
2017	1296	-0.99	981	-22.14	566	125.50	75.69	43.67
2018	1369	5.63	1164	18.65	771	5.48	85.03	56.32
2020	625	-54.35	715	-38.57	740	-4.02	114.4	118.4
		-0.17		6.16		2.87		
r	0.81							

Source: Statistics of Himachal Pradesh State Consumer Disputes Redressal commission, <https://hpconsumercommission.nic.in/>

Table-B depicts that every maximum growth has been recorded in the year 2006 (39.25%) followed by the year 2007 whereas maximum negative growth has been found in the year 2020 followed by the year 2015. In the year 2006, comparatively higher numbers of cases disposed off by the State Commission indicates that in this year the settlement rate was high but immediately in the preceding year i.e. 2005, pendency rate was very high and in the year 2020, the number of cases filed was minimum. It is worth to mention here that in the year 2006, 2008, 2009, 2012, 2013, 2015 and 2020, the disposal rates indicate clearance of the preceding pendency of the cases filed. Further, the trends of the cases disposed-off and lying pending with the State Consumers Disputes Redressal Commission indicate that consistency is not maintained by the Commission to dispose-off the cases filed causing inconsistent trends of pendency. Moreover, the results also indicate that there has been decline by 0.7 percent in the cases filed whereas; there has been a growth by 6.16 and 2.87 percent in the cases disposed-off and pending with the Commission during the research period.

7.3 District-wise Performance of all the Districts Commissions of Himachal Pradesh

District-wise cases filed, disposed off and pending with the District Level Commissions are depicted and analyzed as under:

TABLE C: DISTRICT-WISE PERFORMANCE OF DISTRICTS COMMISSIONS OF HIMACHAL PRADESH AS ON DECEMBER 31, 2020

Sr No	Name of District Commission	Cases Filed Since Inception	Rank	Cases Disposed of Since Inception	Cases Pending Since Inception	% of Disposal	Rank	% of Pending
1.	Mandi	13661	2	13594	67	99.51	2	0.49
2.	Kullu	2574	9	2534	40	98.45	3	1.55
3.	Lahaul-Spiti	48	12	48	-	100	1	-
4.	Shimla	14896	1	13887	1009	93.23	11	6.77
5.	Sirmour	3060	8	2834	226	92.61	12	7.39
6.	Kinnaur	352	11	329	23	93.47	10	6.53
7.	Una	5849	5	5609	240	95.90	8	4.10
8.	Hamirpur	4091	7	3901	190	95.36	9	4.64
9.	Bilaspur	5670	6	5443	227	95.99	7	4.00
10.	Kangra	10361	3	10146	215	97.92	4	2.08
11.	Chamba	1963	10	1900	63	96.79	5	3.21
12.	Solan	6606	4	6390	216	96.73	6	3.27
	Σ	69131		66615	2516	96.36		3.64
	\bar{X}	5761		5551	229			
	σ	4902		4730	273			
	r	0.99						

Source: Official Records of Himachal Pradesh State Consumer Disputes Redressal Commission.

As per table-C, it has been found that out of total filed cases (69131) the maximum number of cases filed with the District Commission of Shimla (14896) followed by Mandi (13661) and Kangra (10361) District Commissions and the disposal rate of Mandi, Kullu, Lahaul-Spiti, Kangra, Chamba and Solan has been recorded higher than the overall average disposal rate (96.36%). The results reveal that highest disposal rate against the filed cases has been recorded of Lahaul-Spiti (100%) followed by the District Commission of Mandi (99.51%). So, it can be concluded that as compare to other District Commission, the District Commission of Mandi and Kullu are performing better to resolve the complaints of consumers as they have the lowest pendency rate of the filed cases though the disposal rate of all the District Commissions is very high. In addition to this, the matter of grave concern is that average number of cases filed (5761) is more as compare to average number of settled cases (5551). However, correlation coefficient is significantly high between the cases filed and disposed-off.

7.4 Year-wise Performance of District Consumer Disputes Redressal Commissions of Himachal Pradesh: Year-wise

There has been a decline in the number of cases filed, disposed-off and pending with the District Level Consumer Disputes redressal commissions as per the following table:

TABLE D: YEAR-WISE PERFORMANCE OF DISTRICT CONSUMER DISPUTES REDRESSAL COMMISSIONS OF HIMACHAL PRADESH AS ON DECEMBER, 31 2020

Years	Cases Filed in the year	Cases Filed (%) Growth	Cases Disposed off in the year	Cases Disposed off (%) Growth	Cases pending at the end	Cases Pending (%) Growth	% of Disposal	% of Pending
2005	1868	-	1913	-	2866	-	102.40	153.43
2006	2105	12.69	1889	-1.25	3082	7.54	89.74	146.41
2007	2064	-1.95	2332	23.45	2814	-8.70	112.98	136.34
2008	2153	4.31	2290	-1.80	2677	-4.87	106.36	124.34
2009	2387	10.87	2253	-1.62	2811	5.00	94.39	117.76
2010	2229	-6.62	1956	-13.18	3084	9.71	87.75	138.36
2011	2298	3.10	1943	-0.66	3439	11.51	84.55	149.65
2012	2060	-10.36	2104	8.29	3395	-1.28	102.14	164.81
2013	2024	-1.75	2313	9.93	3106	-8.51	114.28	153.46
2014	1860	-8.10	1981	-14.35	2985	-3.90	106.50	160.48
2015	1613	-13.28	1718	-13.28	2880	-3.52	106.51	178.55
2016	1678	4.03	1882	9.55	2676	-7.08	112.16	159.48
2017	1546	-7.87	1592	-15.40	2630	-1.72	102.98	170.12
2018	1442	-6.73	1528	-4.02	2544	-3.27	105.96	176.42
2020	532	-63.11	378	-75.26	2516	-1.10	71.053	472.93
		-6.05		-6.3		-0.7		
r	0.91							

Source: Statistics of Himachal Pradesh State Consumer Disputes Redressal commission, <https://hponconsumercommission.nic.in/>.

The analysis of table-D reveals that maximum rate of growth has been recorded in 2006 and during the research period between 2005 to 2020, positive growth is recorded in the number of cases filed and pending with the District Level Commissions in five years indicating that the disposal rate has remained comparatively high thus efficiency in performance. Further, in the year 2005, 2007, 2008, 2012, 2013, 2014, 2015, 2016, 2017, and 2018, the disposal rate of cases has exceeded by hundred percent which means that the past pendency is also cleared by the Districts Commissions of Himachal Pradesh. It is a matter of grave concern that the number of pending cases is higher than the number of filed showing slow process of settlement of cases by the Districts level Commissions. It is analyzed that during the research period overall the cases filed, disposed-off and pending with these agencies have declined by 6.05 percent, 6.3 percent and 0.7 percent respectively.

8. FINDINGS

- The disposal rate of Himachal Pradesh State as well as Districts Commissions is higher than the disposal rate of all the States and District Commissions of India. Thus, the performance of Himachal Pradesh CDRAs is better as compare to all the Consumer Disputes Redressal Agencies of India as the rate of pendency is lower at Himachal Pradesh CDRCs.
- When compared, the Himachal Pradesh State Commission's performance is better than that of the Districts CDRCs of Himachal Pradesh.
- The trends of the cases disposed-off and lying pending with the State CDRC indicate that consistency is not maintained by the Commission to dispose-off the cases filed causing inconsistent trends of pendency. Further, there has been decline in the cases filed whereas; there has been a growth in the cases disposed-off and pending with the Commission.
- The District Commission of Mandi and Kullu are performing better to resolve the complaints of consumers as they have the lowest pendency rate of the filed cases though the disposal rate of all the District Commissions is very high. But the average number of settled cases (5551) is less than the average number of filed cases (5761).
- It is a matter of grave concern that the number of pending cases is higher than the number of filed showing slow process of settlement of cases by the Districts CDRCs. Analysis shows that overall the cases filed, disposed-off and pending with these agencies have declined.

9. SUGGESTIONS

On the basis of observation and findings of the study, following suggestions can be made to improve the effectiveness of Consumer Disputes Redressal Agencies:

- Districts Consumer Dispute Redressal Commissions have to review their working so that the pending cases be disposed at a fast rate to bring smoothness to give justice to consumers at the right time.
- The correlation between the cases filed and disposed-off is highly positive which shows that the performance of the redressal agencies is good but the rate of disposal should be increased further to decrease the pendency of cases.
- There is need to identify the reasons for delay in disposal of cases.
- Consumer redressal agencies should be equipped with the sufficiency of experts, infrastructure facilities and services at the first priority so that the redressal of consumer cases be redressed and expedited.
- Awareness programmes need to be organized to make consumer aware about their rights and to apply for redressal of their matters by the concerned agencies.

10. CONCLUSION

It is concluded that Consumer Redressal Agencies of Himachal Pradesh at State and Districts levels are performing efficiently for the redressal of consumer complaints as the rate of pendency is very low in the State. The working of Districts Commissions should be reviewed to speed up the disposal rate. Consumer must be aware about their rights as a consumer so that they can protect their rights in every possible way.

11. LIMITATIONS OF THE STUDY

The study is confined to evaluate the number performance of Consumer Disputes Redressal Commissions of Himachal Pradesh based on number of cases filed, disposed-off and pending. In order to evaluate the performance, 15 years data have been collected.

12. SCOPE FOR FURTHER RESEARCH

- Performance evaluation by applying parametric and non-parametric test.
- Consumer performance regarding the functioning of Consumer Disputes Redressal Bodies in Himachal Pradesh.
- Comparatively performance evaluation between Himachal Pradesh and Other States.

REFERENCES

1. Prakash N. Chaudhary (2015), "Evaluation of Efficacy of the Consumer Disputes Redressal Agencies in India", Chronicle of the Neville Wadia Institute of Management Studies & Research, Vol. 4, Issue 1, ISSN: 2230-9667, pp. 6-11.
2. Manmohan M and Auxcelian Anto M, 'Working Performance of Consumer Disputes Redressal Agency in India', International Journal of Research in Management, Vol.1 (2015), Issue.5, pp. 152-157.
3. Paul Konattu Elwin and Sudhakaran V.K., 'A Critical Evaluation on the Performance of Consumer Disputes Redressal commission in India', IOSR Journal of Business and Management, Volume 20 (2018), Issue 9 (September), ISSN: 2319-7668, pp. 47-52.
4. Dr. Shammi Minhas, 'Consumer Disputes and Consumer Redressal Forums in India', International Journal of Engineering Science Invention, Volume 8 (2019), Issue 06 (June), ISSN: 2319 – 6726, pp. 01-08.

REQUEST FOR FEEDBACK

Dear Readers

At the very outset, International Journal of Research in Commerce & Management (IJRCM) acknowledges & appreciates your efforts in showing interest in our present issue under your kind perusal.

I would like to request you to supply your critical comments and suggestions about the material published in this issue, as well as on the journal as a whole, on our e-mail infoijrcm@gmail.com for further improvements in the interest of research.

If you have any queries, please feel free to contact us on our e-mail infoijrcm@gmail.com.

I am sure that your feedback and deliberations would make future issues better – a result of our joint effort.

Looking forward to an appropriate consideration.

With sincere regards

Thanking you profoundly

Academically yours

Sd/-

Co-ordinator

DISCLAIMER

The information and opinions presented in the Journal reflect the views of the authors and not of the Journal or its Editorial Board or the Publishers/Editors. Publication does not constitute endorsement by the journal. Neither the Journal nor its publishers/Editors/Editorial Board nor anyone else involved in creating, producing or delivering the journal or the materials contained therein, assumes any liability or responsibility for the accuracy, completeness, or usefulness of any information provided in the journal, nor shall they be liable for any direct, indirect, incidental, special, consequential or punitive damages arising out of the use of information/material contained in the journal. The journal, neither its publishers/Editors/ Editorial Board, nor any other party involved in the preparation of material contained in the journal represents or warrants that the information contained herein is in every respect accurate or complete, and they are not responsible for any errors or omissions or for the results obtained from the use of such material. Readers are encouraged to confirm the information contained herein with other sources. The responsibility of the contents and the opinions expressed in this journal are exclusively of the author (s) concerned.

ABOUT THE JOURNAL

In this age of Commerce, Economics, Computer, I.T. & Management and cut throat competition, a group of intellectuals felt the need to have some platform, where young and budding managers and academicians could express their views and discuss the problems among their peers. This journal was conceived with this noble intention in view. This journal has been introduced to give an opportunity for expressing refined and innovative ideas in this field. It is our humble endeavour to provide a springboard to the upcoming specialists and give a chance to know about the latest in the sphere of research and knowledge. We have taken a small step and we hope that with the active co-operation of like-minded scholars, we shall be able to serve the society with our humble efforts.

Our Other Journals

