

# Evidencing the Role of Demographic Variables on Functioning of Consumer Forums- A Case Study

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**Abstract:** Purpose: The purpose is to study complainants' perception about consumer dispute redressal agencies in the selected districts of Chhattisgarh

Design/methodology/approach: Authors have done empirical research and applied logistic regression to analyze the data gathered through primary sources and discussed their viewpoints.

Findings: It was found from empirically in this study that demographic variables do not have their impact on complainants' perception about consumer dispute redressal agencies, whereas working of these agencies significantly impact complainants' perception.

Originality/value: This is a fairly original paper which studies and discusses adoption of innovation.

**Keywords:** Complainant, Consumer Protection Act, Consumer Dispute Redressal Agencies, Complainant Perception, Logistic Regression

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## I. INTRODUCTION

Consumers are the king of the market. It is a fact that has been tested by researchers, academicians, policy makers and practitioners from time to time for clarity and evidence. However evidences at various levels prove that the king of the market faces the challenge of being aware of his/ her rights for empowerment. An empowered customer is the need of the hour where policies like 'Caveat Emptor' are legally supported. The sellers of in the markets are required to match their offerings with the need and want of the customers according to the specifications described by them. Many a times the information and specifications is complex for customers to decipher therefore, they take uninformed purchase decision with limited or no help of the seller.

The policy makers in India and abroad have taken conscious and small steps to ensure consumer safety in the markets. The enactment of Consumer Protection Act 1986 was undertaken by Indian Parliament to provide customers with (i) Right of safety (ii) Right of Information (iii) right to Choose and (iv) Right to be heard. Further the solutions of grievances of consumers were provided by forming consumer protection councils and consumer dispute redressal agencies. However research indicates that the functioning and awareness of these remedies are limited due to impact of various internal and external factors.

In this regard Singh (1996) indicated that the functioning of consumer forums across India needs to be revisited on the grounds of legal issues like judicial decisions on issues like service rendered free of charge and services rendered under the contract of personal services and non legal fundamental like consumer education, consumer representation and lobbying etc. In addition to the functioning of consumer redressal forums the study Morganstern and Stanley (1978) highlighted that the purview of Consumer Protection Act has increased over the years as there are varied number of innovative services and products which are available in the markets through virtual and real distribution channels. Hence, it is essential to study awareness, functioning, speed and cost related with working of Consumer forums. Further it has become increasingly essential to understand the perception of widely dispersed consumers on India regarding the provisions of consumer protection and redressal mechanism. Raj Rani (1978) undertook a detailed analysis of opinion of middle class consumers on variable like exploitation of consumers and the available recourse under Indian Judiciary. The study indicated that the consumer awareness regarding Consumer Protection Act was limited and consumers had little knowledge regarding working of consumer forums. Nayak(1991) indicated that proper awareness of consumer rights can be the only means of empowering consumers in markets. Consumer Redressal agencies can safeguard consumer rights only when the consumers are aware about their mistreatment and the market and are ready to invest time, energy and money to gain legal solutions. Thus, it has become increasingly essential on part of consumers to be aware in the market while being part of a selling process and take necessary actions in cases of defaults on part of seller. A large number of researchers have conducted empirical analysis to identify the problems related with low consumer awareness regarding the consumer protection act.

Further many researchers have tried to identify the role of media in generating consumer awareness. Kumar and Batra (1990) discussed the role of media with relation to increasing consumer awareness. Their

empirical findings suggested that select promotion mix elements radio and television can increase consumer awareness regarding consumer Protection Act. The ASSOCHAM Monograph (1990) opined that low consumer rights awareness amongst consumers in India has resulted in increase of unfair practices in the markets. The unfair practices in the markets can be countered by increasing the consumer awareness through means of seminars, symposiums and inclusion of consumer protection Act in course Curriculum across schools and colleges.

The researchers highlight that even demographic variables cast a distinct impact on awareness of consumer rights. Dhyani and Saklani, (1994) investigated the impact of demographic profiles on consumer awareness with respect to provisions of consumer protection Act across three cities namely Dehradun, New Delhi and Rishikesh. They concluded that education, gender and income had significant impact on consumer awareness but age had no impact on consumer awareness. Thanulingam and Kochadai (1989) in their study found that consumers across the city of Madurai had awareness regarding the provisions of Consumer Protection Act but were reluctant to seek legal recourse whenever they were cheated by sellers in the market. Singh and Balachandran, (1994) highlighted that income and education level plays an important role in creating awareness regarding consumer protection Act and Intention to seek redressal as it was found that there is more awareness regarding consumer protection Act amongst people with higher income and education levels. Nagedndra (1994) indicated that the awareness of Consumer Protection Act is dependent on level of literacy, income, occupation, education and social circle. Hence the consumer protection agencies must try to improve the level of consumer awareness across income levels, types of occupation, education level and different social circles. Ramaswami (1989) provided a detailed analysis of ways and means an individual can be exploited in the market due to the corrupt practices used by sellers while fulfilling their sales obligation. He concluded that consumer empowerment requires availability of effectively functioning legal recourse.

Further it becomes increasingly essential to see and analyze the efficiency of consumer forums on the parameters of their functioning and efficiency. In quantitative terms the picture of efficiency of consumer forums needs a renaissance change. Times of India (2014) indicates that almost 3.7 lakhs cases are awaiting justice in consumer courts. The picture becomes graver when statistically it was highlighted that these pending cases by and large belonged to district forums. However the changes initiated by awareness and efficiency of consumer forums and judiciary over the years are witnessing sea changes in terms of registration and disposal in recent times. NCRDC (2017) highlighted that the operational efficiency of Consumer redressal systems after the inception and indicated that efficiency has increased over the period of time.

**Table1: Status of Cases**

Agency	Cases filed since inception	Cases disposed of since inception	Cases Pending	% of total Disposal
National Commission	109106	96034	13072	88.02%
District Commission	748148	641413	106735	85.73%
State Forums	3896775	3596688	300087	92.30%
Total	4754029	4334135	419894	91.17%

(Source: NCRDC)

Further an analysis needs to be made on the efficiency of consumer forums across various districts. The analysis shows that the operational efficiency of district forums which were issue of concern in 2014 has made a remarkable improvement by the end of 2017. The table indicated that the lowest percentage of disposals in Lakshadweep and the highest is in Mizoram. Further in terms of customers seeking redressal it was found that the lowest number of cases was registered in Lakshadweep and highest were registered in Uttar Pradesh.

**Table2: Operational Efficiency of Consumer Forums across states of India**

Sl. No.	Name of State	Cases filed since inception	Cases disposed of since inception	Cases Pending	% of Disposal	As on
1	Andhra Pradesh	117637	115708	1929	98.36	28.02.2017
2	A & N Islands	767	720	47	93.87	30.06.2015
3	Arunachal Pradesh	515	486	29	94.37	28.02.2017
4	Assam	16157	14736	1421	91.21	30.06.2016
5	Bihar	100605	86188	14417	85.67	31.10.2016
6	Chandigarh	56429	54788	1641	97.09	28.02.2017
7	Chhattisgarh	48177	42822	5355	88.88	28.02.2017
8	Daman & Diu	162	144	18	88.89	31.03.2011

	and DNH					
9	Delhi	254168	236589	17579	93.08	31.03.2015
10	Goa	7221	6820	401	94.45	28.02.2017
11	Gujarat	211156	195021	16135	92.36	31.01.2017
12	Haryana	252184	241564	10620	95.79	28.02.2017
13	Himachal Pradesh	64350	61647	2703	95.80	28.02.2017
14	Jammu & Kashmir	20792	18855	1937	90.68	31.12.2007
15	Jharkhand	39397	35243	4154	89.46	31.12.2016
16	Karnataka	190381	180985	9396	95.06	28.02.2017
17	Kerala	207226	196506	10720	94.83	28.02.2017
18	Lakshadweep	87	74	13	85.06	28.02.2017
19	Madhya Pradesh	228370	211629	16741	92.67	28.02.2017
20	Maharashtra	380405	342531	37874	90.04	31.01.2017
21	Manipur	1297	1240	57	95.61	31.12.2015
22	Meghalaya	1005	925	80	92.04	31.03.2015
23	Mizoram	3771	3733	38	98.99	30.06.2015
24	Nagaland	652	598	54	91.72	30.09.2015
25	Odisha	107914	99701	8213	92.39	31.10.2016
26	Puducherry	3191	3000	191	94.01	31.03.2017
27	Punjab	190738	185377	5361	97.19	28.02.2017
28	Rajasthan	365510	330906	34604	90.53	28.02.2017
29	Sikkim	338	324	14	95.86	31.03.2015
30	Tamil Nadu	115268	106516	8752	92.41	28.02.2017
31	Telangana	90428	85868	4560	94.96	28.02.2017
32	Tripura	3558	3422	136	96.18	31.12.2016
33	Uttar Pradesh	664912	590375	74537	88.79	31.12.2016
34	Uttarakhand	40524	37639	2885	92.88	31.01.2017
35	West Bengal	111483	104008	7475	93.29	31.12.2016
	TOTAL	3896775	3596688	300087	92.30	28.02.2017

(Source: NCRDC)

Further the researchers tried to understand the impact of factors like gender diversity, education, income, age and origin on the awareness related with consumer rights. the table which discloses the top five Indian states on the basis of gender diversity as per census 2011 were Kerala, Puduchery, Tamil Nadu, Andhra Pradesh and Chhattisgarh. Further their respective ranking with respect to cases filed since inception were ninth, twenty eighth, thirteenth, twelfth and twentieth respectively. Therefore it can be suggested that consumer awareness does not vary across gender and states with higher gender diversity will not have more consumer rights awareness

**Table3: Ranking of Indian States on the basis of Sex Ratio and cases filed**

State	Rank	Sex Ratio	Child Sex Ratio	Cases Filed In consumer Forums	Ranking as per Cases Filed since Inception
Kerala	1	1084	964	207226	9
Puduchery	2	1037	967	3191	28
Tamil Nadu	3	996	943	115268	13
Andhra Pradesh	4	993	939	117637	12
Chhattisgarh	5	991	969	48177	20

(Source: Census 2011 and NCRDC)

**Table 4: Ranking of States/ Union Territories on the basis of Per Capita Income in 2013-14 and cases filed**

Rank	State	Per capita Income	Ranking As Per Cases Filed since Inception
1	Goa	224138	25
2	Delhi	219979	5
3	Sikkim	176491	34
4	Chandigarh	156951	19
5	Puducherry	143677	28

(Source: Directorate of Economics & Statistics of respective State/UT and NCRDC)

The above table indicates that the states with higher income may not register higher number of cases in consumer forums. The states which were given higher ranking of one to five for high per capita Income were Goa, Delhi, Sikkim, Chandigarh and Puducherry and their respective ranking on the basis of cases filed in consumer forums were twenty fifth, fifth, thirty fourth, nineteenth and twenty eighth respectively. Therefore income alone cannot be considered as parameters for higher consumer awareness with respect to their rights and redressal.

Further the table below indicates that higher education levels independently cannot be the reasons for higher awareness regarding consumer rights. The states which were ranked from one to fifth on the basis of literacy levels as per census 2011 were Kerala, Lakshadweep, Mizoram, Tripura and Goa. The ranking of these states as per the number of cases filed in consumer forums were ninth, thirty sixth, twenty sixth, twenty seventh and twenty fifth respectively.

**Table5: Ranking of states on the basis of literacy Levels and cases filed**

Rank	State	Literacy Rate % 2011	Ranking As Per Cases Filed since Inception
1	Kerala	93.91	9
2	Lakshadweep	92.28	36
3	Mizoram	91.58	26
4	Tripura	87.75	27
5	Goa	87.40	25

Source: Census 2011 and NCRDC

The statistics reveals that the impact of variable like gender, income and education was not visibly present with respect to number of cases filed by consumers across India. Therefore the researchers tried to analyze whether the population of a state had an impact on the number of cases filed by consumers across India.

**Table6: Ranking of states on the basis of population and cases filed**

Rank	State	Population in 2011	Ranking As Per Cases Filed since Inception
1	Uttar Pradesh	19,92,81,477	01
2	Maharashtra	112372972	02
3	Bihar	103804637	15
4	West Bengal	91347736	13
5	Madhya Pradesh	72597565	06

Source Census of India 2011

The table reflects that most populated states of India Uttar Pradesh and Maharashtra had highest number of cases being filed but states like Bihar, West Bengal and Madhya Pradesh though being thickly populated has lesser number of case registrations in consumer courts. The secondary data reflects that there is no specific demographic variable which can influence the consumers to seek justice in consumer courts. Therefore it has become increasingly important to conduct location based researches to assess the variables which can cast an impact on the seeking justice for consumers with respect to individual niches in the country.

## II. RESEARCH METHODOLOGY

The researchers collected data for the purpose of study from 450 respondents from three different districts which were identified purposively namely Bilaspur, Durg and Raipur. 150 complainant's were sampled by the researchers from each identified districts. The factors influencing complainant's perception were identified through exploratory factor analysis using SPSS 21. The hypothesized relation between factors influencing complainant's perception about functioning of consumer dispute redressal agencies were shown in the figure 1 and were tested using logistic regression analysis.

### Factor Analysis

Initially, examination of the factorability of 19 items was done. In order to extract the factors out of these 19 items, principal component method with varimax rotation was used. On using eigen value greater than 1 as the criteria, four factors emerged – Awareness, Functionality, Speed, Cost. First, in order to establish the strength of factor analysis, Kaiser-Meyer-Olkin was reported. The KMO measure of 0.843 was well above the recommended level of 0.5, thereby suggesting the sampling adequacy of the data explaining the fitness of the sample for the factor analysis. Further, Bartlett's test of sphericity was significant ( $\chi^2(190) = 4360.033, p < .001$ ) suggesting the significance of correlation matrix. As the results of both the Bartlett's test of sphericity and Kaiser-Meyer-Olkin measure is well above the recommended level, factorability is assumed. Hence, based on the results, the researcher proceed towards examining the factors that influence Complainant's' Perception towards Consumer Disputes Redressal Agencies.

The four factors extracted explained 62.786 percent of the total variance. The result of the same is presented in Table 6. The internal consistency for each of the items in the factors was examined using Cronbach's alpha. The Cronbach's alpha for each of the factor is reported in Table 7 along with the factor loadings. After performing varimax rotation with Kaiser Normalization, factor 1 was labelled as Awareness, and was comprised of seven items – the factors loading was ranged between 0.63-0.76. With the three items loaded in a factor 2 and the loadings ranged from 0.57 to 0.833, the factor was labelled as Functionality. The factor 3 – Speed, comprised of five items with factor loading from 0.64-0.88. At last factor 4 labelled as Cost has five items with factor loadings ranging from 0.74 to 0.85.

**Table6: Total variance explanation**

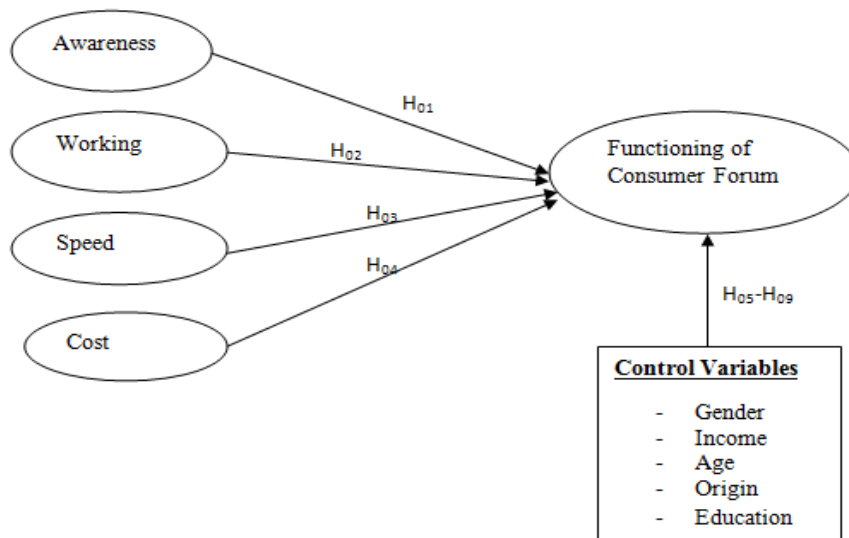
Factor	Total	Percentage of Variance	Cumulative Percentage
Awareness	3.772	18.86	18.86
Functionality	3.516	17.58	36.439
Speed	3.213	16.063	52.502
Cost	2.057	2.057	62.786

**Table7: Factor Analysis results with combined impact of independent variables**

Factor Label	Factors and Items	Factor Loadings	Cronbach Alpha
Awareness	Item 1	0.652	0.852
	Item 2	0.759	
	Item 3	0.758	
	Item 4	0.727	
	Item 5	0.764	
	Item 6	0.741	
	Item 7	0.635	
Functionality	Item 1	0.82	0.537
	Item 2	0.833	
	Item 3	0.578	
Speed	Item 1	0.673	0.769
	Item 2	0.859	
	Item 3	0.883	
	Item 4	0.645	
	Item 5	0.794	
Cost	Item 1	0.743	0.89
	Item 2	0.854	
	Item 3	0.853	
	Item 4	0.776	
	Item 5	0.804	

Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalization.

**Proposed Research Model**



**Figure1: Proposed Research Model**

The researchers developed the research model to test whether the respondents awareness with respect to provisions of Consumer protection Act, respondents perception about working of consumer dispute redressal agencies, speed of judgment, and cost involved in judgment significantly influences the perception about functioning of consumer dispute redressal agencies. Further the researchers identified gender, income, age, origin and education of the respondents as control variables.

### Hypotheses

In order to test the hypothesized relations mentioned in proposed research model following hypotheses were formulated:

- H<sub>01</sub>: The Awareness about provisions made in the Consumer Protection Act has a significant impact on Complainant's Perception towards functioning of Consumer Disputes Redressal Agencies in Chhattisgarh.
- H<sub>02</sub>: Working of Consumer Disputes Redressal Agencies has a significant impact on complainant's perception towards functioning of Consumer Disputes Redressal Agencies in Chhattisgarh.
- H<sub>03</sub>: Speed of judgment significantly influences complainant's perception towards functioning of Consumer Disputes Redressal Agencies in Chhattisgarh.
- H<sub>04</sub>: Cost involved in legal proceedings significantly influences Complainant's Perception towards functioning of Consumer Disputes Redressal Agencies in Chhattisgarh.
- H<sub>05</sub>: Income of Complainant's significantly influences their perception towards functioning of Consumer Disputes Redressal Agencies in Chhattisgarh.
- H<sub>06</sub>: Age of Complainant's significantly influences their perception towards functioning of Consumer Disputes Redressal Agencies in Chhattisgarh.
- H<sub>07</sub>: Gender of Complainant's significantly influences their perception towards functioning of Consumer Disputes Redressal Agencies in Chhattisgarh.
- H<sub>08</sub>: Origin of Complainant's significantly influences their perception towards functioning of Consumer Disputes Redressal Agencies in Chhattisgarh.
- H<sub>09</sub>: Education of Complainant's significantly influences their perception towards functioning of Consumer Disputes Redressal Agencies in Chhattisgarh.

### III. DATA ANALYSIS AND INTERPRETATION

Data were analysed performing logistic regression analysis with the help of SPSS 21 to test the hypotheses from H<sub>01</sub> to H<sub>09</sub>. The dependent variable 'functioning of consumer dispute redressal agencies' (hereafter Efficient) takes binary value 1 if (answered yes) the consumer dispute redressal agencies' are working efficiently in Chhattisgarh in serving the society and helping consumer in complaints redressal; and 0 if consumer dispute redressal agencies' are not working efficiently. The efficiency or no efficiency of the consumer forum is the complainant's perception towards Consumer Disputes Redressal Agencies in Chhattisgarh.

#### Model Diagnostics

The model diagnostics are adequate, as the model chi-square is 77.42 with a significance level of .000. The results of the hypotheses are presented in Table 8. Model 1 in the table test hypotheses H<sub>01</sub> –H<sub>04</sub> and Model 2 tests hypotheses from H<sub>05</sub>-H<sub>09</sub>.

#### Logistic Regression Analysis

The results obtained in logistic regression analysis are shown in table 8.

**Table1: Logistic Regression result**

Independent Variables	Model 1 (Logit )			Model 2 (Logit)		
	DV: Efficient			DV: Efficient		
	Coefficient	Wald Statistic	Odds	Coefficient	Wald Statistic	Odds
Awareness	-0.12 (.0214)	0.003	0.988	-0.157 (0.235)	0.446	0.855
Functionality	1.243*** (0.208)	35.780	3.465	1.406*** (0.249)	31.842	4.081
Speed	-0.114 (0.173)	0.436	0.892	-0.042 (0.2)	0.045	0.959
Cost	0.274 (0.0.253)	1.171	1.315	0.118 (0.256)	0.212	1.125
Age				0.092 (0.248)	0.139	1.097
Gender				-1.330 (0.729)	3.331	0.265

Origin				0.812 (0.630)	1.659	2.252
Income				0.562 (0.316)	3.173	1.754
Education				-0.054 (0.289)	0.035	0.948
Intercept	-3.916** (1.348)	8.445	0.020	-3.508 (2.092)	2.812	0.030
Nagelkerke R <sup>2</sup>	0.433			0.484		
Observations	449			449		
-2 Log-likelihood value	126.905			116.6		

\* Significant at 10% level

\*\* Significant at 5% level

\*\*\*Significant at 1% level

NOTE: The quantities in parentheses are the standard errors

### Hypothesis 1

Null hypothesis 1 suggests that the awareness about the provisions made in the Consumer Protection Act had no significant impact on Complainant's Perception towards Consumer Dispute Redressal Agencies in Chhattisgarh. The variable remains insignificant in the model. Thus, this null hypothesis was accepted.

### Hypothesis 2

Null hypothesis 2 assumes that the working of Consumer Dispute Redressal Agencies had no significant impact on Complainant Perception towards Consumer Dispute Redressal Agencies in Chhattisgarh. The variable in the model functioning came out to be significant rejecting null hypothesis and supporting alternate hypothesis. The value of the odds of variable 'functionality' suggests that as the people level of knowledge on functioning of Consumer Disputes Redressal Agencies increases, the odds of making the perception of consumer forum efficient increases by a factor of 3.465.

### Hypotheses H3 and H4

Hypothesis H3 and H4 tests the impact of speed and cost on shaping the consumer's perception towards the efficiency of the consumer forums respectively. The variables don't remain significant in the model, thus, accepting null hypothesis and rejecting alternate hypothesis H3 and H4.

### Hypothesis H5 – H9

In this hypothesis the researchers controlled for income, age, gender, origin, and education. The impact of all these variables in shaping the perception towards the efficient working of consumer forum results to be insignificant. This suggests these variables have no role to play in shaping the consumer perception. Thus, the null hypothesis from H5-H9 were accepted, thus alternate hypotheses were not supported.

Therefore it was found that "working of Consumer Dispute Redressal Agencies" had significant impact on Complainant Perception towards Consumer Dispute Redressal Agencies in Chhattisgarh.

## IV. MANAGERIAL IMPLICATIONS OF THE STUDY

Effectiveness is a relative parameter which depends on the parties related with the process. The process of seeking redressal against consumer injustice is related with basically two parties like person, representative of person or lawyers on behalf of person on one hand and consumer forums on the other hand. The effectiveness of consumer forums will be visible if both the parties perform effectively. The parties must work with a goal oriented approach where the person, representative of person or lawyers on behalf of person must try to seek justice in case whenever they are subjected to mistreatment in the market by manufacturers or sellers. Further the district forums must work on their optimum operational capacity and should to dispose of the cases on the stipulated time period.

Further the system approach must be used by policy makers to interlink all the variables related with the operations of consumer redressal mechanism. The consumer redressal mechanism works on quasi judicial parameters where district forums, state commission and national commission segregated by monetary jurisdiction offer justice to consumers. The policy makers must ensure proper coordination between the three tiers of consumer justice vehicles.

## V. DISCUSSIONS

The findings related with the study helps in driving to a valid conclusion supported by both empirical and desk research that the demographic variables do not caste an impact on the ability of consumers to seek redressal from the consumer courts and define its operational effectiveness. Therefore it became increasingly essential to analyse the factors that may have an impact on the operational efficiency of consumer courts. The

researchers identified parameters like speed, cost, awareness and working of consumer courts to identify the factors that may lead to making a perception of consumers towards Consumer Dispute Redressal Agencies in Chhattisgarh. It was assumed by the researchers that a favourable perception of consumers towards Consumer Dispute Redressal Agencies in Chhattisgarh can influence the consumers to seek redressal against mistreatment of consumers.

The research highlighted that “working of Consumer Dispute Redressal Agencies” had significant impact on Complainant Perception towards Consumer Dispute Redressal Agencies in Chhattisgarh. Therefore it is essential for policy makers to strengthen the perception of consumers towards the working of consumer dispute redressal agencies. A favourable perception is a positive subjective approximation of reality. The policy makers must draw their efforts in making a positive perception regarding working of Consumer Dispute Redressal Agencies in the minds of consumers. The process of perception takes a schematic flow between sensation, exposure, attention and interpretation. The parameters like sensation, exposure, attention and interpretation are selective for every person and are drawn on the basis of stimulus an individual is subjected to by the policy makers.

Sensation is a systematic process which begins when the sensory organs of individual is subjected to an external stimuli which transduces electrical impulses which are detected by the brain which decodes it for viable information. The policy makers must prepare print and electronic advertisement campaigns citing the successful cases upheld by consumer forums at district levels so that positive sensation can be created in the minds of the consumers regarding consumer redressal.

Mere exposure effect is a psychological phenomenon through which individuals and groups tend to develop preference for the stimuli which was subjected to sensation. Exposure helps in generating familiarity thereby helping an individual to draw specific attention towards the preferred sensation. The policy makers must source and select optimal media platforms to float advertisements regarding the working of Consumer Dispute Redressal Agencies based on variables like reach, frequency, cost, impact and selectivity.

The policy makers must ensure that the consumers are able to evolve to an effective interpretation regarding the working of Consumer Dispute Redressal Agencies. The policy makers from time to time must publicly display data related with number of cases filed in the consumer forums across countries, number of cases disposed by the consumer’s forums and the number of cases pending with the consumer forums. This will help the consumers as well as policy makers to study the effectiveness of consumer forums.

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