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CONSUMERISM – WHAT IT IS ON INDIAN WOMEN

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ABSTRACT

In modern era the consumers are called the king of the market but this concept of consumer field is not beyond a shadow of doubt because in reality the consumers are still the most deprived part of the market and are in a disadvantageous position due to non-fortification of their rights. They are suffering from lots of undesired elements such as misleading advertisements, underweight goods, unsatisfied services etc. Consequently the battle for consumer protection has to be fought by many consumer association/agencies. The Government has also done lots but still to play an important role, by enacting suitable laws and enforcing them effectively. India has been observing 15th March since 1989 as the National Consumers' Day. This day has a historic importance as it was on this day in 1962, that the Bill for Consumer Rights was moved in the US Congress. US President John F. Kennedy for the first time went on to set out four basic consumer rights which were right to Safety, Information, Choice and Be Heard in which in recent years the consumer movement under the guidance of Consumers International added four more rights and they include the rights to: The satisfaction of basic needs, Redress, Education, Healthy Environment. In India, the concept of consumer protection is not new, it is as old as trade and commerce itself. It therefore, comes as no surprise that references to the protection of consumer's interest against exploitation by trade and industry, underweight and measurement, adulteration were made in Kautilya's 'Arthashastra.' The need of punishment was also recognised by him. However, an organized and systematic movement to safeguard the interest of consumers is a recent phenomenon. The consumers have to be aware not only of the commercial aspects of sale and purchase of goods, but also of the health and security aspects. Food safety has become an important element of consumer awareness these days. In case of food products, its quality depends not only on its nutritional value, but also on its safety for human consumption.

Consumers are the largest economic group of any society and they are the central point of all the activities performed by the companies. In India more than 68 per cent of the people are living in villages. The development of India depends on development of villages and that is possible only through the growth of agriculture and its allied activities. Most percentage of rural population did not find the time to know about their rights. The women need to aware of the consumer rights. Safe and fair financial services is important for consumers especially in women consumers, in some situations they may be offered substandard products, overpriced, unsafe or worthless by the product manufacturers.

Keywords: Consumerism, Rights, Protection, Judicial, UNGCP, CWF.

A customer is the most important visitor on our premises; he is not dependent on us. We are dependent on him. He is not an interruption in our work. He is the purpose of it. He is not an outsider in our business. He is part of it. We are not doing him a favor by serving him. He is doing us a favor by giving us an opportunity to do so."Mahatma Gandhi.

1. Introduction

The countries in their developmental phases require strict following of the two rights namely the Right to Basic Needs & Safe Environment play crucial role in the lives of common masses due to their link with the realities of life in the context of environment and other resources concerned. They are pivotal because they offer best of the support system to the common masses. When taken into the Indian context it is well understood why such rights are important due to ample masses here seeking for food security besides other basic needs like being provided safe water supplies to sheltering and last but not the least health and education related needs. It is worth noting that not everybody in the Indian subcontinent has access to the imported goods which supermarkets stake to help to make good choice of items like the cases of latest car models. It is easily monitored in the developed world where every item is carefully analyzed. In fact more pressing need in India is safe environment and food security for the population of more than 1 billion here instead of rest consumer options or rights they have. As it is well analyzed the natural resources of developing countries remain major resource base for the developed world to have its industrial output run smooth.

Consumption of contaminated or adulterated food is a major cause of human illness and suffering. There are 500 consumer associations, which are working in the field of consumer protection. They deal with various aspects of consumer exploitation. Some of the prominent are: Consumer Guidance Society of India, Mumbai; Citizens Action Group, Mumbai; Common Cause, New Delhi; Voice, New Delhi; Consumer Utility and Trust Society, Jaipur. This called for strong legal measures to ensure that the manufacturers and sellers observe uniformity and transparency in prices, stocks and quality of their goods. Enactment of Consumer Protection Act, 1986 was one of the most important steps taken to protect the interests of consumers. The provision of the Act came into force, with effect from July 1, 1987.

In modern era the consumers are called the king of the market but this concept of consumer field is not beyond a shadow of doubt because in reality the consumers are still the most deprived part of the market and are in a disadvantageous position due to non-fortification of their rights. They are suffering from lots of undesired elements such as misleading advertisements, underweight goods, unsatisfied services etc.,

1.1. Women consumers and Consumerism

Every man, woman and child, whatever his or her status in the society, is a consumer. And, as consumers they also have certain rights that can help them to live a hassle free life.

Human beings are social animals and hence dependent on one another. Nobody is really free or independent of others in this world. We approach the teachers to educate us. We look to the agriculturists and farmers to produce our food. We seek the services of doctors to get rid of diseases that may affect us. We got to the lawyers to help us to get justice. We expect the police to give us protection. We entrust the architects, engineers and builders with the task of building our houses. Therefore it is clear that the activities of many other people have an influence on the way we lead our life.

Why is consumerism a recent phenomenon ? It has become necessary to help people to adjust themselves to the complex and rapidly changing technological society. Unless a consumer develops skill and confidence to face the world, he/she is likely to be exploited. As one depends on many others, one suffers when any one of the others acts unjustly.

2. Women Consumers

Two factors keep women consumers into limelight that include their identity of constituting to 50% of whole consumer base besides their important roles in purchase decisions that even go up to even 80% of all purchase done. The market specifically targets them due to their influence on the

growing purchasing power that too due to their change^{3d} status of 'working-women' in the society. With their dual roles as professionals and homemakers women now have ample influence in the families. Such scenarios bring many disadvantages including them finding least or no time to facing increased pressures and most importantly their gradual de-linking from the traditional culture of obtaining the knowledge they sought. Markets therefore avail the benefits of those situations through providing the readymade solutions to women for services or products they may choose.

Fast-food, two-minute snacks or items like refrigerators or washing machines having excellent technologies remain focal point. As primary members to be responsible to select items women consumers look for those stuffs that are eco-friendly and convenient besides offering maximum safety. Women therefore evaluate food product's nutrition contents prior to making their buying decisions by ensuring that quality is maintained in the traditional food items chosen that are also affordable. They must have best possible nutritional values without causing additional financial burdens due to transportation and packaging related expenses.

3. Consumerism

What is consumerism? It is a world we have been hearing about only since the last few decades. Consumerism is a social movement designed to help people to live more comfortably. What is this consumerism concerned with? Many people think it is all about the malpractice in the market place—black marketing, hoarding, unreasonable prices, under-weighting, adulteration, spurious drugs, defective goods and deficient services of the professionals.

Consumerism is a social as well as economic order which encourages the buying of goods and services in ever-greater amounts. This term is sometimes associated with critics of consumption beginning with Thorstein Veblen. Veblen's topic of examination, the newly emerging middle class coming up at the threshold of the twentieth century, is coming to full fruition by twentieth century end through the globalization process.

At some places, the term "consumerism" refers to the consumerists movement, consumer activism or consumer protection which seeks to defend and inform consumers by having required these practices as honest advertising and packaging, product guarantees, and enhanced standards of safety. In this regard it is a movement or an array of policies having a mission of regulating the products, methods, services, and standards of sellers, manufacturers and advertisers in the buyers' interests.

As per economics, consumerism means economic policies laying emphasis on consumption. In a sense, it is believed that the consumers are free to make choice and should dictate the society's economic structure.

The term "consumerism" had been first used in the year 1915 and referred to "advocacy of the rights and interests of consumers" defined in Oxford English Dictionary but here in this article the term "consumerism" means the sense which was first used in 1960, "emphasis on or preoccupation with the acquisition of consumer goods".

According to McMillan Dictionary (1985) "Consumerism is concerned with protecting consumers from all organisations with which there is exchanged relationship. It encompasses the set of activities of government, business, independent organisations and concerned consumers that are designed to protect the rights of consumers".

The Chamber's Dictionary (1993) defines "Consumerism as the protection of the interests of the buyers of goods and services against defective or dangerous goods etc. Consumerism is a movement or policies aimed at regulating the products or services, methods or standards of manufacturers, sellers and advertisers in the interest of buyers, such regulation may be institutional, statutory or embodied in a voluntary code occupied by a particular industry or it may result more indirectly from the influence of consumer organisations".

As commonly understood consumerism refers to wide range of activities of government, business and independent organisations designed to protect rights of the consumers. Consumerism is a process through which the consumers seek redress, restitution and remedy for their dissatisfaction and frustration with the help of their all organised or unorganised efforts and activities. It is, in-fact a social movement seeking to protect the rights of consumers in relation to the producers of goods and providers of services. In-fact consumerism today is an all-pervasive term meaning nothing more than people's search for getting better value for their money. Consumer is the focal point of any business. Consumers' satisfaction will benefit not only business but government and society as well. So consumerism should not be considered as consumers' war against business. It is a collective consciousness on the part of consumers, business, government and civil society to enhance consumers' satisfaction and social welfare which will in turn benefit all of them and finally make the society a better place to live in.

The word Consumerism is also used in pejorative sense meaning preoccupation with consumer goods and their acquisition. However, its use in the present work is in a positive sense. There are various components of consumerism. First and foremost is self-protection by consumers. Consumer must be aware of his rights, raise voice against exploitation and seek redressal of his grievances. Consumers' consciousness determines the effectiveness of consumerism. It is the duty of the consumer to identify his rights and to protect them. Voluntary Consumer Organisations engaged in organising consumers and encouraging them to safeguard their interests is another important element of consumer movement. The success of consumerism lies in the realisation of the business that there is no substitute for voluntary self-regulations. Little attention from the business will not only serve consumers' interest but will also benefit them. Some businesses in India have come together to adopt a code of conduct for regulating their own activities.

These are only a small part of the concern of the consumers. Consumerism is concerned with every subject under the sun-health, environment,safety,human rights,basic needs,education,alternate source of energy and preservation of the invaluable gifts that nature has bestowed to us are all of interest to consumers. Anything that affects the quality of life is of concern to consumers. Even matters like criminalisation of politics and politicisation of criminals are also of concern consumers. Politics was once said to be the last refuge of criminals. Now, it appears to be the first refuge. Consumers are very much concerned with this trend. They are concerned because it is the politicians who manage to get into positions of power and ultimately formulate policies and legislation. Regulation of business through legislation is one of the important means of protecting the consumers. Consumerism has over the time developed into a sound force designed to aid and protect the consumer by exerting, legal, moral and economic pressure on producers and providers in some of the developed countries.

4. The Barter System and origin of Trade

Several centuries ago, human beings did not have to deal with the people living in other parts of the world. The history of bartering dates back to 6000 BC. Introduced by Mesopotamia tribes, bartering was adopted by Phoenicians. Phoenicians bartered goods to those located in various other cities across oceans. Babylonians also developed an improved bartering system. Goods were exchanged for food, tea, weapons, and spices. There were other objects of higher regards like Gold, Silver, Jewellery. If we try and understand the case of a noble object like Jewellery in Mesopotamian civilization, we are closer to crystalize the motivation behind Value-in-exchange being higher than Value-in-use. Mesopotamian civilization is the recorded early beginning of societal setup and norms. It is where human race has learnt to trade and do business. When we study the dynamics of trading of Mesopotamia, we capture the essence of economics and marketing at the most unadulterated stage. Perceived value is the worth that a goods or service has in the mind of the consumer. Most of the times, consumers are unaware of the true cost of production for the products they buy. They are unaware of its cost of production for the value-in-use. They simply have an internal feeling for how

much certain products are worth to them. Most of the times they do not base this Value-in-exchange based on the value-in-use rather on Perceived Value. People lived in small villages, each one being independent and self-sufficient. The potter made pots used for storing articles and for cooking and exchanged them with the ironsmith for implements that he made. The barter system was smooth affair and was not complicated. There was no currency and only the exchange of goods took place. The people were not greedy and did not even attempt to hoard.

5. Evolution of Consumer Rights and Consumer Protection Movement

After the advent of the currency and the development of the transport system, the greed of the people surfaced. All kinds of malpractices entered the market place. This was so all over the world. In the beginning of the 20th Century, in the United States of America, the meat packing industry was in a bad state. Meat was being packed under unhygienic conditions. It led to the spread of the diseases. A book written by Upton Sinclair- *The Jungle*-highlighted the problem. *The Jungle* is Sinclair's fictionalized account of Chicago's Packingtown. The title reflects his view of the brutality he saw in the meat-packing business. Men who hauled 100-pound hunks of meat crippled their backs. Workers with tuberculosis coughed constantly and spit blood on the floor. Right next to where the meat was processed, workers used primitive toilets with no soap and water to clean their hands. In some areas, no toilets existed, and workers had to urinate in a corner. Lunchrooms were rare, and workers ate where they worked. Almost as an afterthought, Sinclair included a chapter on how diseased, rotten, and contaminated meat products were processed, doctored by chemicals, and mislabeled for sale to the public. He wrote that workers would process dead, injured, and diseased animals after regular hours when no meat inspectors were around.

5.1 The Public Reaction in US : *The Jungle* was first published in 1905 as a serial in *The Appeal to Reason* and then as a book in 1906, sales rocketed. It was an international best-seller, published in 17 languages.

Sinclair was dismayed, however, when the public reacted with outrage about the filthy and falsely labeled meat but ignored the plight of the workers. Meat sales dropped sharply. "I aimed at the public's heart," he said, "and by accident I hit it in the stomach." Sinclair thought of himself as a novelist, not as a muckraker who investigated and wrote about economic and social injustices. But *The Jungle* took on a life of its own as one of the great muckraking works of the Progressive Era. Sinclair became an "accidental muckraker."

The Oxford Dictionary defines muckraker as : "any of a group of US writers in the early 1900s' who wrote criticizing aspects of US life, such as dishonest behaviour in business and government, companies making children work long hour, and unfair treatment of black people.

President Theodore Roosevelt gave them the same 'muckrakers' in 1906, suggesting that they were only interested in finding bad things to write about. However their work increased public knowledge and led to a lot social changes."

The White House was bombarded with mail, calling for reform of the meat-packing industry. After reading *The Jungle*, President Roosevelt invited Sinclair to the White House to discuss it. The president then appointed a special commission to investigate Chicago's slaughterhouses. The special commission issued its report in May 1906. The report confirmed almost all the horrors that Sinclair had written about. One day, the commissioners witnessed a slaughtered hog that fell part way into a worker toilet. Workers took the carcass out without cleaning it and put it on a hook with the others on the assembly line. The commissioners criticized existing meat-inspection laws that required only confirming the healthfulness of animals at the time of slaughter. The commissioners recommended that inspections take place at every stage of the processing of meat. They also called for the secretary of agriculture to make rules requiring the "cleanliness and wholesomeness of animal products."

5.2 New Federal Food Laws: President Roosevelt called the conditions revealed in the special commission's report "revolting." In a letter to Congress, he declared, "A law is needed which will enable the inspectors of the Federal Government to inspect and supervise from the hoof to the can the

preparation of the meat food product. "Roosevelt overcame meat-packer opposition and pushed through the Meat Inspection Act of 1906. The law authorized inspectors from the U.S. Department of Agriculture to stop any bad or mislabeled meat from entering interstate and foreign commerce. This law greatly expanded federal government regulation of private enterprise. The meat packers, however, won a provision in the law requiring federal government rather than the companies to pay for the inspection. Sinclair did not like the law's regulation approach. True to his socialist convictions, he preferred meat-packing plants to be publicly owned and operated by cities, as was commonly the case in Europe. Passage of the Meat Inspection Act opened the way for Congress to approve a long-blocked law to regulate the sale of most other foods and drugs. For over 20 years, Harvey W. Wiley, chief chemist at the Department of Agriculture, had led a "pure food crusade." He and his "Poison Squad" had tested chemicals added to preserve foods and found many were dangerous to human health. The uproar over *The Jungle* revived Wiley's lobbying efforts in Congress for federal food and drug regulation.

Roosevelt signed a law regulating foods and drugs on June 30, 1906, the same day he signed the Meat Inspection Act. The Pure Food and Drug Act regulated food additives and prohibited misleading labeling of food and drugs. This law led to the formation of the federal Food and Drug Administration (FDA). The two 1906 laws ended up increasing consumer confidence in the food and drugs they purchased, which benefitted these businesses. The laws also acted as a wedge to expand federal regulation of other industries, one of the strategies to control big business pursued by the progressives.

Till today, USFDA is the authority in enforcing laws related to Food and Drugs, USFDA controls the global pharmaceutical manufacturers. Meeting strict FDA norms are mandatory for any company to manufacture or market its pharmaceutical products in US. India established its position as a global generic manufacturer, however entry of products into regulated and US market is subject to USFDA approval.

5.3 Creation of Consumer Union

In 1927, the book "Your Money's Worth" was written by Stuart Chase and Frederick Schlink described how the Americans, were being taken for a ride. The plans that Stuart Chase (1888-1985), economist, consumer activist and man of letters, laid out in 1928 in the Memorandum Establishing the Consumers Foundation . . . blossomed in the creation, in 1929, with Frederick John Schlink, of Consumers Research, Inc., the granddaddy of consumer-protection organizations. The enthusiastic public reception of *Your Money's Worth* encouraged Chase and Schlink to expand their consumers' club into a national organization. In December 1929, two months after the Wall Street crash, the organization began to publish its findings both as consumer pamphlets and in a regular bulletin that compared and assigned ratings to consumer products. These reports were eventually published in the *Handbook of Buying*. By 1930, membership in Consumers' Research, Inc. had reached twelve thousand. It was the forerunner of the Consumers Union created by Arthur Kallet in 1936. It started testing products and providing the necessary information to the people and now it is the biggest consumer organisation in the world.

The International Organisation of Consumer Union has started in 1960. The International Organisation of Consumers' Union (IOCU) has formulated the following eight consumer rights (most of which are also recognized by the Consumer Protection Act in India) which are as follows :

- a. Right to Safety
- b. Right to be informed
- c. Right to choose
- d. Right to be heard or right to representation
- e. Right to seek redressal:
- f. Right to consumer education

- g. Right to basic needs
- h. Right to healthy environment

6. Consumer Bill of Rights 1962

In the history of consumer protection legislation, 15th March 1962 is recognized as very important, since on that day, President John. F. Kennedy of U.S.A. appealed to the U.S. Congress to accord its approval to the Consumer Bill of Rights. In his special message to the U.S. Congress, Kennedy equated the safeguarding the rights of ordinary American consumers, which according to him includes all American citizens, with protecting national interest. Kennedy recognized that consumers, being the largest economic group in the country's economy, had been influencing and being influenced by almost every public and private economic decision. He regretted that despite this fact, consumers are not properly organized and no one pays heed to their voices. He pointed out that without protecting the basic consumer rights, national interest will suffer:

"If a consumer is offered inferior products, if prices are exorbitant, if drugs are unsafe or worthless, if the consumer is unable to choose on an informed basis, then his dollar is wasted, his health and safety may be threatened, and national interest suffers."

He mentioned four basic consumer rights; right to safety, right to choice, right to information and right to be heard. Thus, he reminded the obligations of the Federal Government towards the protection of consumer rights through approving the legislation for consumer protection. Considering the importance of Kennedy's speech to the US Congress on this day, and the resultant law, the Consumer International, federation of worldwide Consumer Rights Organizations, took a decision in 1982 to observe 15th March as the World Consumer Rights Day from 1983, which was later approved in the United Nations.

Later, President Gerald Ford added Right to Consumer Education, realizing the importance of education for consumers to enable them to make right choices and protest against exploitation. In the course of time, it was recognized by consumer organizations that global consumers need other rights too, apart from the rights contained in U.S. Bill of Rights. Subsequently, right to basic needs, right to healthy environment, right to redress was acknowledged as consumer rights. Thus, there are eight rights generally recognised by all the countries. All these rights were later documented in the national and international policies.

7. UN Guide Lines on Consumer Protection

In the history of consumer movement and consumer policy formulation, 9th April 1985 is considered as very significant. On this day, the General Assembly of United Nations adopted a set of general guidelines for consumer protection, namely United Nations Guidelines for Consumer Protection (UNGCP). UNGCP acts as a comprehensive roadmap for developing national consumer protection legislation and policies for awareness of consumers. This guideline was the outcome of consistent campaigning and consultation by consumer organizations and other stakeholders. UNGCP pleads for consideration of the interests and needs of consumers of all countries, particularly those in developing countries. It recognizes that consumers have the right of access to non-hazardous products. Besides, it is the collective responsibility to promote just, equitable and sustainable economic and social development and environmental protection. The objectives of the UN guidelines are the achievement of adequate protection for consumers of each country, pro-consumer production and distribution patterns, facilitation of ethical conduct for producers and distributors of goods and services, elimination of abusive business practices, development of independent consumer groups, fair markets and sustainable consumption.

UNGCP invites governments to develop a strong consumer protection policy considering the guidelines. While taking into account the economic, social and environmental circumstances of a country and the needs of its population, each government should set its own priorities for the protection of consumers. Promotion and protection of economic interests of consumers, right to safety, right to choice, right to information, right to education, right to redress, right to form

organizations, and right to sustainable consumption has been recognized in UNGCP as vital for consumer protection.

The United Nations Organizations enlisted the following guidelines to be applied to both home produced goods and services and to imports while stressing that procedures or regulations for consumer protection imposed by the state governments should not be inconsistent with international trade obligations.

- a) Physical safety
- b) Promotion and protection of consumers' economic interests
- c) Standards for the safety and quality of consumer goods and services
- d) Distribution facilities for essential consumer goods and services
- e) Measures enabling consumers to obtain redress
- f) Education and information programs
- g) Promotion of sustainable consumption

In the context of sustainable consumption, sustainability should be achieved across generations for the fulfillment of needs of goods and services. Besides, the goods and services should be economically, socially and environmentally sustainable. Responsibility for sustainable consumption should be shared by all, including informed consumers, government, businesses, labour organizations. In this regard, role of the consumer and environmental organizations are particularly important.

Governments, in partnership with business and relevant organizations of civil society, should develop and implement strategies that promote sustainable consumption. Such strategies include regulations, economic and social instruments and sectoral policies in areas such as land use, transport, energy and housing. Government should promote information programs to raise awareness of the impact of consumption patterns. Removal of subsidies that promote unsustainable patterns of consumption and production and promotion of sector-specific environmental-management best practices are other available means for government. Through recycling programs, impartial environmental testing of products, awareness of the health-related benefits of sustainable consumption and production patterns, maintaining effective regulatory mechanisms and promoting research on consumer behavior, government can significantly contribute towards sustainable consumption within the country. Besides, government, particularly in developing countries, should develop policies for controlling quality and distribution pattern of essential commodities e.g. food, water and pharmaceuticals. Though not legally binding, the above mentioned guidelines provide an internationally recognized set of fundamental objectives for structuring and strengthening consumer protection policies and legislations, particularly for governments of developing and newly independent countries.

Since 1985, Consumer organizations and UN agencies have been monitoring the implementation and consulting on revision of UNGCP to meet the new challenges in the field of consumer protection. The UNCTAD (United Nations Conference of Trade and Development) in its report on implementation of UNGCP concluded that since 1985, the UNGCP have been widely implemented by the member states of United Nations and most of the current guidelines remain valid and useful. Consumers' International, however, pointed out that there are new challenges which needs to be addressed and suggested proposals for incorporating new issues e.g. e-commerce and financial services and pointed out that data protection, abusive advertisement, energy and cross-border trade are the areas which merit wider consultations. In its report it also suggested improved guidance in specific sector like water for universal access. It also suggested that needs of women and consumers with disabilities deserve greater attention. Subsequently, the Second Ad-hoc Expert Group meeting on Consumer Protection pleads for incorporation of these issues along with the issue of universal services, tourism, class action and housing in the UNGCP.

8 India's Role in UN General Resolution 70/186 on Consumer Protection

The UN General Assembly on 22nd December 2015 approved the revised UNGCP 2015. India has actively participated in the process of revision of the UNGCP in 2015 and emphasized for having an oversight mechanism, which has been set up in the form of the Intergovernmental Group of Experts (IGE) under Guideline 95 of the revised UNGCP 2015. All the member states are de facto members of the IGE. The first session of the Intergovernmental Group of Experts on Consumer Protection Law and Policy was held at the Palais des Nations in Geneva, on 17 and 18 October 2016 under the aegis of UNCTAD. Representatives from 66 countries and 5 intergovernmental organizations, including the heads of competition and consumer protection authorities, attended the high-level discussions. In the meeting, the Minister of State for Consumer Affairs, Food and Public Distribution, India, stated that the Intergovernmental Group of Experts provided a forum that facilitated engagement and mutual understanding, as well as the development of appropriate strategies to improve consumer protection. The Second IGE meeting held in July 2017, recognised the important role of relevant stakeholders, particularly with regard to the inclusive consumer protection policies to achieve the Sustainable Development Goals; It underlined the importance of designing and implementing specific measures aimed at the protection of vulnerable and disadvantaged consumers, recognizing that member States may adopt differing definitions to address specific domestic needs, and suggested further research in particular for this category of consumers in developing countries; It emphasized the importance of harnessing e-commerce to increase the welfare of consumers worldwide while limiting its potential risks and stressed the need to strengthen international cooperation, including informal collaboration, among agencies, to enhance consumer trust in e-commerce, and the initiatives taken to build trust in the digital economy.

Aimed at promoting the international cooperation in the field of Consumer Protection among the Asian countries, for mutual sharing of best practices, India in partnership with UNCTAD hosted a regional conference for South, South East and East Asian countries on 26 & 27 October, 2017 with the theme "Empowering Consumers in New Markets". Around 1800 delegates including around 60 foreign delegates participated in the conference.

9. Consumer Protection Act, 1986 and Sectoral Laws Protecting Consumers in India

9.1 CONSUMER PROTECTION ACT, 1986: One of the most important milestones in the area of consumer protection/consumer movement in the country has been the enactment of the Consumer Protection Act, 1986. It was a progressive and comprehensive piece of legislation of its time, covering all goods and services. The Act ensures the rights of consumer for safety, information, choice, representation, and redressal and consumer education, and provides for a simple, speedy and inexpensive redressal to the consumers in the nature of a specific nature and also awards compensation, wherever appropriate, to the consumer.

The act defines consumer as person who pays money for goods and services and deserves to get what he pays for.

Section 2(d) of the act recognizes two categories of consumers:-

- Consumer of goods
- Consumer of services

9.2 CONSUMER GRIEVANCE REDRESSAL MACHINERY IN INDIA: Under the Consumer Protection Act, 1986, a three-tier quasi-judicial mechanism has been set up in the country to adjudicate complaints filed before them and to provide speedy redress to consumers. This includes the National Consumer Disputes Redressal Commission (National Commission) at the apex level with territorial jurisdiction over the whole country and pecuniary jurisdiction to consider consumer disputes/complaints involving claims above `1.00 crore and with appellate jurisdiction over State Commissions, 35 State Consumer Disputes Redressal Commissions (State Commissions) with territorial jurisdiction over the State/ UT concerned and financial jurisdiction to entertain consumer complaints involving claims above `20.00 lakhs and up to `1.00 crore and with appellate jurisdiction

over the District Fora and 658 District Consumer Disputes Redressal Fora (District Forum) with territorial jurisdiction over the district and pecuniary jurisdiction up to `20.00 lakhs.

As per the latest reports made available by the National Commission, the average % disposal of disputes in all three levels of Consumers Fora in the country is an impressive 91.23%.

The total number of cases filed and disposed of in the National Commission, State Commissions and District Fora, as on 31.12.2016, since inception, are given below:

Sl. No.	Name of Agency	Cases filed since inception	Cases disposed of since inception	Cases Pending	% of total Disposal
1	National Commission	106711	94581	12130	88.63%
2	State Commission	728526	627289	101237	86.10%
3	District Forums	3853422	3551649	301773	92.17%
	TOTAL	4689280	4274136	415144	91.15%

9.3 CONFONET

The scheme of 'Computerization and Computer Networking of Consumer Fora in the country, (CONFONET)' aims to digitalise the functioning of the Consumer Fora at all the three tiers throughout the country to enable access of information and quicker disposal of cases. The CONFONET project has provided an ICT solution for efficiency, transparency, systemizing of working and e-governance at the consumer fora for speedy delivery of information to the consumers. The registration of complaints, recording of proceedings, issue of notices, generation of cause lists, recording of judgments, record-keeping and generation of statistical reports etc. are carried out through the Case Monitoring application software which has been developed and implemented by NIC to facilitate entry of consumer cases online in the consumer fora. Through the portal <http://confonet.nic.in>, consumers have easy access to accurate and dependable information regarding cause lists, judgments, case status and case history. Quick search facility using case number, complainant name, respondent name etc. and free text search for judgments is also available.

9.4 Centre for Consumer Studies (CCS)

In view of the emerging global markets and concerns for good governance coupled with rising expectations of the people for better services, quality goods, availability of choice and value for money, there is universal emphasis for protection and promotion of Consumers' rights and interests. It is well recognised, world over, that protection of Consumers' rights and interests not only promotes the interests of business but also of the state as well. To give boost to the efforts of the Government in the area of Consumer Protection and Consumer Welfare the need of a dedicated Centre was felt at the Government level. It was further realised that the involvement and convergence of various stakeholders particularly the institutions of local self-government in the area of consumer protection will certainly prove to be beneficial in furtherance of the policy objectives of the Department of Consumer Affairs. In view of the above, the Department of Consumer Affairs, Ministry of Consumer Affairs, Food, and Public Distribution, GoI, has established a dedicated Centre for Consumer Studies (CCS) at the Indian Institute of Public Administration (IIPA), New Delhi. The Centre operates within the legal framework of the IIPA and the policy directions of the Monitoring Committee chaired by the Secretary, CA, GoI. The role of the Centre is both operational as well as promotional.

The Centre for Consumer Studies keeps abreast of the long-term policies, to position itself as a major contributor to the identification of issues and priorities as well as solutions to ensure better protection of the consumers. Its success largely depends on close networking, cooperation, teamwork and shared knowledge with not only government organizations, but also by building up partnerships with various other institutions and organizations. The vision is to create a professional organization, which allows the government to govern better and to create opportunities to maximize the benefit to the consumers.

The Centre seeks to network, with national and international agencies and interface with other stakeholders by serving as a bridging “think tank”, with an intensive advocacy role. It acts as a forum for creating dialogue among policy-makers, service providers, representatives of various business establishments and their associations, professional bodies/associations, civil society organisations, educational/ research institutions, economic and social development organizations as well as leading NGOs. It also acts as a storing and clearing- house for the exchange and constant flow of information, ideas and activities relating to consumer protection and welfare. The Centre closely works in association with the Department of Consumer Affairs, GoI, National/ State Consumer Disputes Redressal Commissions and District Forums.

The CCS is envisaged as a Centre functioning with flexibility and openness. Its broad areas of focus comprise;

- Advocacy , Policy Analysis and Research
- Advisory and Consultative Services
- Capacity Building, and
- Networking and Information Exchange

9.5 CONSUMER PROTECTION BILL, 2015: With a view to modernize the legislation on consumer protection to keep pace with the changes in markets, to ensure fair, equitable and consistent outcomes for consumers and to enable swift executive intervention in the nature of class action both to prevent consumer detriment and to provide redress to a class of consumers, it was proposed to carry out comprehensive amendments to the existing Consumer Protection Act, 1986 by way of a fresh Bill and repealing of the existing Consumer Protection Act, 1986. The Consumer Protection Bill, 2015 was introduced in the Lok Sabha on 10th August, 2015.

9.6 THE SALIENT FEATURES OF THE CONSUMER PROTECTION BILL, 2015

(a) The establishment of an executive agency to be known as the Central Consumer Protection Authority (CCPA) to promote, protect and enforce the rights of consumers. This fills an institutional void in the regulatory regime extant. Currently, the task of prevention or acting against unfair trade practices is not vested in any authority. The CCPA will be the executive agency that will make interventions when necessary to prevent consumer detriment arising from unfair trade practices and to initiate class action including enforcing recall, refund and return of products.

(b) Provisions for “Product Liability” action for or on account of personal injury, death, or property damage caused by or resulting from any product with basis for product liability action and the liability of a manufacturer to a claimant.

(c) Provision for “Mediation” as an Alternate Dispute Resolution (ADR) mechanism which aims at giving legislative basis to resolution of consumer disputes through mediation, thus making the process less cumbersome, simple and quicker. This will be done under the aegis of the consumer fora.

(d) Several provisions aimed at simplifying the consumer dispute adjudication process in the consumer fora are envisaged. These include, among others, enhancing the pecuniary jurisdiction of the Consumer Disputes Redressal Agencies, increasing minimum number of Members in the consumer fora to facilitate quick disposal of complaints, power to review their own orders by the State and District Commission, constitution of ‘Circuit Bench’ to facilitate quicker disposal of complaints, reforming the process for the appointment of the President and Members of the District Fora, enabling provisions for consumers to file complaints electronically and file complaints in consumer fora that have jurisdiction over the place of residence of the complainant, and deemed admissibility of complaints if the question of admissibility is not decided within the specified period of 21 days.

9.7 SECTORAL LAWS PROTECTING CONSUMERS IN INDIA

Besides the Consumer Protection Act 1986, various laws and Regulations in India protect the interests of consumers, some of which are:

- i. The Bureau of Indian Standard Act 2016
- ii. The Legal Metrology Act 2009
- iii. The Essential Commodities Act 1955
- iv. The Food Safety and Standards Act, 2006
- v. The Contract Act 1872
- vi. The Sale of Goods Act 1930
- vii. The Competition Act, 2002
- viii. The Drugs and Magic Remedies (Objectionable Advertisements) Act, 1954
- ix. The Drugs and Cosmetics Act, 1940

10. Consumerism and Women

- a) **Women and the Market:** It must be remembered that women make up more than half of the population. They are powerful consumers who have the ability to make or break brands. They are capable of and influence social and economic orders. That is why there is a demand that women should be empowered. The goal of sustainable development cannot be achieved without giving them their rightful place.

As women take care of the family they play a very important role in buying the various goods that are required to run a family. It is said that they buy or influence about 85% of products that are sold in the market. Hence, as consumers, they wield a lot of influence in the economy. If there is a wedding in the family, who buys the articles that is needed? When children go to attend the birthday parties of their friends, it is usually the mother who not only purchases but also wraps the gift. It is the women again, who buy the household articles ranging from provisions to clothes, from the children's school textbooks to the curtains for the windows. Often a woman visits different shops, comparing the prices before buying the requirements. Shopping for the goods that the family requires consumes a lot of time and attention. But a woman does it enthusiastically. Shopping is work for which a woman does not get paid for. Yet, she does it enthusiastically. Many women are constrained to lead a double role, augment the resources of the families and look after their families on a limited budget. The money at their disposal is limited. Therefore, they strike a balance between affordability, nutrition, and availability, she will not forget the personal preferences of each member of the family.

- b) **Modern Urban Women Consumer:** Modern Urban Women who can be defined as a home maker, a working woman, a mom, a daughter, a sister, a wife, a multi tasker and multi role playing, cannot be pleased by showing fairy tale world as she is realistic and had harsh times in life; to please her means to please her grey cells. To attract them many of the products ads like Hero Honda Pleasure, Kurkure, Horlicks, Nakshastra, Reebok, Asmi, Tupperware, Tresme, Sunsilk, Maybelline. Ready to Eat products like Knorr, McCain, etc has shown them as 'Woman of Substance' - being expressive, bold, independent and above all, a real woman among a crowd of mean men. There has been a total change of her presence in the Indian families and society as whole, she is independent, fast, smart, energetic, walks with pride, self esteem, the decision maker, leader, Modern women's are the one who rules so, to tap her need, comfort and desire is more important. Her role changing phase is the biggest factor that leads to the success of business nowadays and it's true if you cannot make the ruler happy than you cannot reach the kingdom. Thus, they have to be in the constant focus of the practitioners in future too. With recreational attractions identified in promoting and demonstrating quality products, apparel, fashion accessories, cosmetics, home interior products, electronics, and innovative products have another dimension like a consumer can itself customize the products for example Asian paints has provided the facility to customers to shade its life style through the company's outlets deploying interactive technologies; Dell with its customized PC's; Hettich kitchen appliances, etc. Innovation and creativity is the new success mantra for the marketers. Thus, the practitioner

should keep trying new ideas to attract women customers as, gone are those days when an innovation took time to accept, in future people will strive for it.

- c) **Consumer Education and Consumer Welfare Fund:** A woman can play better the complicated role she is called upon, if she is provided with Consumer Education. A large number of boys and girls are being made aware of the various measures available for the protection of the consumers. These children, in turn, will enlighten the other members of the family. Thus consumer education is bound to spread and consumer awareness is bound to increase.

The main purpose of consumer education is to give a better standard of living to all citizens. With constant improvement in working conditions and employment opportunities, income-levels rise. Hence people have more money and a desire to buy a wide variety of products. There is a growing awareness of the need to teach consumers how to use their money wisely in order to live well. In other words, consumer education is a preparation for everyday living because it helps people to make intelligent choices. When consumers have proper knowledge and information, they are able to buy wisely, use money intelligently and get greater satisfaction from their efforts. The need for consumer education has increased over time. Today's consumers operate in an increasingly complex marketplace and are faced with increasing amounts of information and an expanding choice of complex products and services (*e.g.* the financial and telecommunication sectors). Moreover, they are more exposed to fraud and thus require a wider range of skills and knowledge than ever before. Education can equip consumers with the information and skills to meet these challenges and improve their engagement with the marketplace, thereby increasing their welfare. By the same token, consumers' informed choices contribute to effective competition and to well-functioning markets. For all these reasons, it is in the common interest of governments, consumers and businesses to empower the individual consumer as much as possible with an awareness of his/her rights, knowledge of how to defend himself/herself against various pitfalls and to cope with the subsequent consequences, as well as the ability to act proactively in the market place. Consumers can be educated through formal training, advice and instruction, as well as informal means (*e.g.* experience and individual research).

This education has two important aspects :

- i. development of adequate knowledge of consumer issues; and
- ii. development of the skills to apply that knowledge and make informed decisions. The process of educating consumers is carried out by governments, civil society and business along with other interested stakeholders.

The right of every Indian citizen to have education on matters regarding consumer protection as well as about her/his right is regarded as the last right provided by the Consumer Protection Act 1986. The right makes sure that the consumers in the country have informational programs and materials which are easily accessible and would enable them to make purchasing decisions which are better than before. Consumer education might refer to formal education through college and school curriculums as well as consumer awareness campaigns being run by non- governmental and governmental agencies both. Consumer NGOs, having little endorsement from the government of India, basically undertake the task of ensuring the consumer right throughout the country.

The Union and state governments, however, have accepted the introduction of consumer education in school curriculum and progress has been made in some states. Furthermore, the Government of India, through the Consumer Welfare Fund (CWF), supports consumer educational programmes undertaken by consumer groups or state governments. The Consumer Club scheme was launched in the year 2002, with funding from CWF, has the objective to educate children about the rights of the consumers, protection of their rights, and to strengthen the consumer movement in the country. The media has also been playing an important role in this context. Consumer education faces the universal problem of matching limited resources against an infinite need. Moreover, in a large country like India, with multiplicity of languages, the problem is of larger dimensions.

With the dawn of Globalisation and the Digital age, the scenario changed dramatically. Geographical boundaries blurred thanks to advanced communications and transport systems, and people were connected all the time; united by the game changing World Wide Web. Consumers suddenly became aware, connected and spoiled for choice. They had access to all kinds of information about products, services and where to find the best deals on what they wanted.

With the internet spreading to every corner of the globe, and becoming accessible on every cellphone screen, consumers suddenly discovered that they had a whole host of ways to express their frustrations about the brands they were unhappy with.

In terms of development theory, India has been regarded as an agricultural economy which is becoming rapidly industrialized. This also means that a large percentage of Indian population lives in rural sector as opposed to urban centers. Currently, the division between rural and urban population distribution is 70% to 30%. While this reveals a large rural bias, it however points to a dramatic shift to greater urbanism because in 1960 the distribution was 85% and 15%. Urban industry, which was barely existent thirty years ago, generates 40% of the national output.

Over the years, Indian economy is undergoing through certain changes. Competition has ushered in an altogether new marketing environment in the country. Marketing has become a necessity for survival of business firms. Price, competitiveness, quality assurance and customer service has become vital components of marketing and most business firms are realizing that if they do not have competitive strength, they cannot survive. A business can not succeed by supplying products and services that are not properly designed to serve the needs of the customers. The entire business has to be seen from the point of view of the customer. A company's business therefore, depends on its ability to create and retain its customers. Thus, a company, which wants to enhance its market share has to think of customers and act customer. Understanding the buying behaviour of the target market is the essential task of marketing managers in marketing concept. The term consumer behaviour refers to the behaviour that consumers display in searching for, purchasing, using evaluating and disposing of products and services that they expect will satisfy their needs. Consumer behaviour is the most complex aspect of marketing, as it is the most dynamic of all the marketing activities. The consumer preference change rapidly and are affected by multiplicity of factors at a given point of time which are difficult to analyse. To understand the consumer behaviour into consumer motivations, beliefs, attitudes, learnings, perceptions, emotions and opinion is essential.

CONCLUSION

Women, particularly women workforce are vital part of buying behaviour. It has been found that working women are more involved with the purchasing activities. They are more price conscious as compared to the non working married women. It has also been found that working women are more Store loyal than non working married women. In case working women are more quality conscious than non working married women. But non working unmarried women are quality conscious. It is observed that there is a significant difference in buying behaviour of working women depending on what type of organization they work. Women are apt to be more involved with purchasing than men, since women have traditionally been the family purchasing agents and perceive purchasing as being associated with their role in the family. Woman's role as the family purchasing agent, however, seems to be changing, due primarily to the large increase in the number of working women in recent decades. Therefore, working women has developed as an important segment for the marketers. Therefore, marketers should consider them with utmost importance.

Many countries have mounted theme-related consumer education campaigns to tackle consumer issues. These range from general campaigns to educate consumers on their rights and responsibilities or point them to information support networks, to more specific campaigns that focus, for example, on financial issues, consumer fraud and scams, and topics related to Internet safety and identity theft. A key goal of consumer education campaigns is not only to inform consumers about

specific market-related issues, but also to develop skills that will allow consumers to make more responsible choices and improve the life styles. The campaigns are most often directed to the general public, though some are targeted to specific consumer groups. Countries noted that the materials used in campaigns need to be easily understood and accessible if the campaigns are to be successful; exploiting new communication technology more widely was also seen as beneficial.

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