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Table Al: Tariff Barriers in Selected Developing Economies

Countries	Simple Mean Tariff [%]		Simple Mean Tariff [%]	
	1990	2004	1990	2004
Bangiladesh	106	17	88	16
India	79	28	56	28
Indonesia	19	16	13	5
Pakistan	50	16	44**	13
F'hiA ppines	28	5	22	3
Sri Lanka	10	5	7	4
Thailand	39	14	33	8

Note: * For the year 1995

Source: World Development Indicators, 2005, World Bank.

Table A2 : Trade Flows in the Selected Developing Economies [% of GDP]

Countries	1990	2004	1990	2004 [Annual Average]
Bangladesh	19	35	40	38
India	15	29	29	29
Indonesia	48	87	68	67
Pakistan	34	33	41	36
Philippines	60	121	109	127
On' Lanka	68	97	86	87
Thailand	75	134	133	126

Note: Trade flows are sum of exports and imports of goods and services. Source: Calculated from ADB [Key Indicators] and IMF [IFS] Data Sources.

Table A3: Current Account Flows in the Selected Developing Economies
[% of GDP)

Countries	1990	2004	1990	2000-2004 [Annual Average]
Bangladesh	25	45	48	45
India	18	34	35	35
Indonesia	55	98	74	74
Pakistan	37	43	52	47
Philippines	68	139	128	126
On' Lanka	78	102	98	99
Thailand	82	144	139	134

Note: Current Account flows are sum of current account inflows and outflows

Source: Calculated from ADB and IMF [IFS] Data Sources.

Table A4: Private Capital Flows of Selected Developing Economies
[% of GDP)

Countries	Gross Private Capital Flows		FDI Flows 200-2004 [Annual Average]	Port. Inv. Flows 200-2004 [Annual Average]	Priv. Dbt. Flows 200-2004 [Annual Average]
	1990	2003			
Bangladesh	0.9	2.5	0.46	0.002	0.27
India	0.8	3.1	1.19	0.710	1.06
Indonesia	4.1	4.0	0.92	0.760	5.04
Pakistan	4.2	2.8	0.86	0.540	1.34
Philippines	4.4	39.9	1.56	2.440	7.46
On' Lanka	13.1	2.4	1.26	0.920	2.42
Thailand	13.5	11.0	1.72	0.953	10.60

Note: Gross private capital flows are sum of private capital inflows and outflows; FDI flows are sum of FDI inflows and outflows; Portfolio Investment Flows are sum of Portfolio Assets and Liabilities of BOP; Private Debt Flows are sum of commercial bank and trade related disbursement and repayment.

Source: Calculated from WB [various issues of Global Development Finance] and IMF [various issues of International Financial Statistics] Data Sources

Table A5: A COMPARATIVE PICTURE OF CONTROLS/ REFORMS ON INTERNATIONAL TRADE (as of 2004)

Bangladesh	Mean tariff decreased from 106% to 17% in between 1990 to 2003. The country has a controlled list containing 110 items which are mainly restricted or prohibited for public safety, religious, environmental or social reasons. And only 26 items of these are restricted purely for trade purposes of which 7 are banned and 19 are restricted. Payments related to all authorized trade transactions are generally allowed under irrevocable letter of credit. Exports of about 20 items are banned [for non-trade reasons] and exports to Israel are prohibited.
India	Mean tariff decreased from 79% to 28% between 1990 to 2003. Imports of some items are restricted that include precious stones, safety security and related items, drugs, and certain consumer items. A few items are prohibited mainly for non-trade reasons. Payments related to all authorized trade transactions are generally allowed. For exports there are repatriation requirements, and licensing requirements for a few goods.
Indonesia	Mean tariff decreased from 19% to 13% in between 1990 to 2003. Imports are certain categories of goods are restricted and certain products are granted preferential duties. Payments related to all authorized trade transactions are generally allowed with insignificant restrictions in connection with exports with sight LC. For exports there are MOT authorization requirements for a few goods.
Pakistan	Mean tariff decreased from 50% to 16% in between 1995 to 2003. The country has a negative list of 36 items which are restricted or banned for religious and health reasons. Imports and exports with Israel are prohibited. Payments related to all authorized trade transactions are generally allowed with insignificant restrictions in connection with documentation under LC. For exports there are repatriation requirements, and documentation requirements.

Philippines	Mean tariff decreased from 28% to 5% in between 1990 to 2003. Importation of certain items are regulated or prohibited for reasons of public health, security, national interests and rationalization of local industries. Payments related to all authorized trade transactions are generally allowed with insignificant restrictions. For exports there are documentation requirements.
Sri Lanka	Mean tariff decreased from 10% to 5% in between 1990 to 2003. The country has a controlled list contains about 400 items which are mainly restricted or prohibited for public safety, religious, environmental or national security. Some item require import licenses and some agricultural products are subject to duties. Payments related to all authorized trade transactions are generally allowed against Document Against Acceptance, Document Against Payment terms and LC. For exports there are repatriation requirements.
Thailand	Mean tariff decreased from 39% to 14% in between 1990 to 2003. Importations of some items are banned for public health and social reasons. Special duties are imposed on certain products. Payments related to all authorized trade transactions are allowed. For exports there are repatriation and documentation requirements.
Source: Author's compilation based on IMF Information.	

TABLE-A6: A COMPARATIVE PICTURE OF CONTROLS/ REFORMS ON FOREIGN DIRECT INVESTMENT [as of 200]

Bangladesh	Investments, except in the industrial sector require approval. There is no ceiling on private investment. Repatriation of profits and proceeds from liquidation of direct investment are subject to prior scrutiny of Bangladesh bank. All outward transfers of domestic capital require approval, which is sparingly granted for resident-owned capital.
India	Indian companies may issue up to 100% of equity to non-residents under the automatic route in all sectors. except for few that require the approval of the FIPB and for another seven where less than 100% is allowed. Repatriation of after tax sales proceeds on Indian companies acquiring foreign companies or investing directly abroad in joint ventures or wholly owned subjsidiaries might invest upto 100% of their net worth within an overall limit of $100 million a year through the automatic route.
Indonesia	FDI in several sectors are controlled as infrastructure. Foreign investors are also subject to fulfill some sector specific conditions and limits. Generally, residents are allowed to invest outsied. Repatriation of the Liquidations of foreign investments or repatriations of profits are allowed after settlement of taxes and financial obligations. Foreign ownership of direct investments must begin to be divested by the eleventh year of production.
Pakistan	For inward investment in manufacturing and service sector prior approval is not required. No control on the liquidation and repatriation of foreign investment. Direct investment abroad requires prior approval under the foreign exchange laws. Pakistani residents, firms, companies, may make equity based investments in companies abroad on a repatriable basis subject to the SBP permission.

Philippines	Foreign investments are free to enter, and as a general rule, foreign investments enjoy full and immediat reptriation of capital and remittance of profits, dividends and other earnigns. Prior Bank of Philippines [BSP] approval and registration are required if the foreign exchange for outward investment are purchased from the domestic banking system.
Sri Lanka	Foreign investment is permitted on the basis of the type of business. Foreign investors are allowed to invest upto 100% of equity capital, except for certain excluded and restricted activities. Proceeds from the sale or Liquidation of approved investments, along with the capital appreciation, may be remitted in full. Investments abroad by residents are allowed only with the permission of MOF depending on the period of return. Priorities are given on those that promote domestic exports.
Thailand	Foreign capital may be brought into the country without restirctions. All proceeds of the liquidation of foreign capital may be repatriated without restrictions upon submission of supporting evidence. In regard to the outflow of capital, investments excedding $10 million a year require approval from the Bank of Thailand.
Source: Author's compilation based on IMF Information.	

TABLE-A7: A COMPARATIVE CONTROLS/ REFORMS ON PORTFOLIO INVESTMENTS (as of 2004)

Bangladesh	Non-residents may buy securities in stock exchanges; however, issuing of securities locally is prohibited. Though dividends and profits can freely be remitted, purchase prohibited. Sale or issue of collective investment securities abroad is subject to the approval of SEC and BB. Purchase or sale of collective investment securities locally by non-residents, and purchase abroad by residents are not permitted.
India	Foreign investors are allowed to invest in all securities traded in primary and secondary market. Permission required for the Non-resdents to issue securities in the local market. RBI permission is requjiring, holding, and disposing of any foreign security, or issuing securities abroad by the residents. NRIs are allowed to invest in money market mutual funds subject to the authorization of RBI. Effective from February 2004, residents are allowed to purchase money market instruments upto a certain limit without RBI approval. FIIs can purchase collective investmentsecurities locally, and sale or issue locally by non-residents is allowed subject to some conditions. Purchase, sale or issue of collective investment securities abroad are allowed on some conditions.
Indonesia	Foreign investors are allowed to purchaase shares and bonds of Indonesian companies without limit and are permitted to issue shares locally. Purchasing securities, and sale or issue shares / bonds abroad is subject to some restrictions. Froeign investors may purchase collective investment securities upto a certain limit. Same regulations apply for the money market instruments.

Pakistan	Non-residents are permitted to purchase securities/bonds in the domestic market, however, issuing securities are not permitted. Residents are allowed to purchase shares abroad, and issue securities abroad with approval. Purchase of money market instruments and collective investment securities locally by non-residents in permitted, however purchase abroad by the residents in not permitted.
Philippines	Purchases locally are permitted, but sale or issue is subject to obtaining approval of Security and Exchange Commission. Investment abroad by residents in excess of $ 6 million for each investors eash year require prior approval. Issue or sale of money market instruments and collective investment securities locally by the non-residents; and purchase and sale abroad by the residnents are generally require approval.
Sri Lanka	Except for the local purchase by non-residents of shares or other securities of a participating nature, all capital market securities and money market instruments are controlled.
Thailand	Non-residents are allowed to purchase limited percentage of shares. Purchase or issue abroad requires approval of MOF, SEC and BOT. Purchase of moeny market instruments locally by the non-residents are permitted, however, purchases abroad by the residents require approval, and sale or issue abroad by the residnets is not allowed. Purchase of collective investment securities locally is permitted, however purchase abroad by the residents are subject to approval.

Source: Author's compilation baased on IMF Infrmation.

TABLE-A8 : A COMPARATIVE PICTURE OF CONTROLS/REFORMS ON PRIVATE DEBTS FLOWS (as of 2004)

Bangladesh	Financial credit by residents to non-residents is generally subject to the prior approval of Bangladesh Bank. Lending to non-residents by the commercial banks is generally not allowed. Commercial Banks (ADS) may obtain short term loans and overdrafts from overseas branches and correspondence for more than 120 days require BB authorization. Deferred import payments are permitted upto 360 days for capital machinery and for upto 180 days for industrial raw materials.
India	ADs may lend to NRIs in Rupees. Conditional Borrowing not exceeding $250000 by resident from non-resident close relative is permitted. NRI are allowed to grant loans on a non-repatriation basis to resident for a period not exceeding three years. Borrowings by commercial banks and credit institutions are subject to the RBI policy on external borrowing. Lending to non-residents by the financial institutions is subject to RBI approval on cas-by-case basis. A commercial credit to non-residents of upto six months is allowed for exports on documents against acceptance terms. Trade credit of up to one year for non-capital goods and three years for capital goods are freely available upto $20 million a transaction without RBI permission.
Indonesia	There are limitations on granting financial credit by banks to non-residents. Resident entities, especially the non-bank private sector, may borrow from non-resident subject to the fulfillment of certain conditions. Resident banks or credit institutions are allowed to borrow abroad within limits with prior approval. In general resident entities are prohibited form ganting trade credit to non-resident entities. Resident entities espcially the non-bank private sector can borrow (commercial borrowing) from non-residents, subject to the reporting requirements to Bank Indonesia.

Pakistan	Financial credit to non-residents by the residents is generally not allowed. Borrowing abroad are allowed for temporary period, and only if they are necessary for normal course of business. Trade credits to the non-residents of upto 4 months with respect to exported goods, and upto 12 and half years with respect to the exports of plants and machinery are permitted. Credits from non-residents with respect to imports of goods are permitted.
Sri Lanka	All financial credits to residents from non-resident require prior approval that are granted subject to some conditions. All licensed banks are granted general permission to provide rupee credit facilities to non-resident-controlled companies incorporated locally. Borrowers are required to settle credit granted to finance export orders within the period of 90-120 days from the date of shipment.
Thailand	Only authorized banks are allowed to grant financial credit to the non-residents subject to the reule of net foreign exchange position. Whithout approval of BOP, residents may grant loans up to $10 million. There is no control on the financial credits to residents by the non-residents. Trade credit may be contracted in the form of deferred payments, or open accounts, and paments to be settled within 120 days.
Source : Author's compilation based on IMF Information.	

An Integrated Protection Framework to Preserve Consumers' Rights and Responsibilities in Bangladesh

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Suntu Kumar Ghosh
Mohammad Thoufiqul Islam

ABSTRACT

Consumers are the nucleus of all marketing activities as they dictate the market mechanism. However the consumers in developing countries are deprived of their basic rights because of unawareness of their fundamental responsibilities. In this paper we have considerel the rights and responsibilities of the consumers as per some established guidelines and discussed them in the context of Bangladesh, and then recommended an integrated protection framework to preserve consumers' rights and responsibilities.

Keywords: Consumerism, Enlightened Marketing, Integrated Protection Framework

I. INTRODUCTION

Marketing is the delivery of customer satisfaction at profit (kotler & Armstrong, 1998). But a survey shows that consumers in developing countries remain dissatisfied in most cases as they are deceived by marketeers through high cost of distribution, high advertising and promotion costs, and excessive markups (karas, 1998). And to a larger extent this deception is possible by unawareness of consumers about their rights and responsibilities. In this paper, we have considered consumers' rights and responsibilities as per the United Nations' Guidelines and evaluated each in our context. Therefore we have recommended a protection framework specifying the roles of different bodies to protect our consumers from all edges.

II. OBJECTIVES

- To identify consumers' rights and responsibities under the United Nations' Guidelines.
- To evaluate consumers' awareness level about each right and responsibility in the context of Bangladesh.
- To develop an integrated protection framework to preserve consumers' rights and responsibilities.

III. METHODOLOOY

Through exploratory research, we have identified different dimensions of consumers' rights and responsibilities and formulated hypotheses on the basis of core variables. Then we have applied conclusive research to prove the hypotheses. We have made our study over 100 sample elements applying cluster sampling technique as sample elements are externally homogeneous and internally heterogeneous. The instrument has been designed under 5 point likertscale where `I' refers to `strongly disagree' and `5' refers to `strongly agree'. We have collected data through cross sectional survey method with a focus on mall interccpt interview (Malhotra, 2004). Finally data have been analyzed under parametric research procedures to prove the hypotheses (Zikmund, 2003) regarding the awareness level of consumers' rights and responsibilities.

IV. LITERATURE REVIEW

Consumer Rights as a significant issue have evolved since US President John F. Kennedy introduced the term through historic declaration in 1962 of four basic rights of the consumers- the right to safety, the right to be informed, the right to choose and the right to be heard. "Consumers are the target economic group, affecting and affected by all most every public and private economic decision. Yet they are the only important group... whose views are often not heard," he declared (kotler, 2002). According to the wider view of consumer interests, the term, "consumer" is virtually equated with the term "citizen". It is said that the consumer interest is involved when citizens enter exchange relationship with institutions like hospitals, libraries, police forces and various government agencies, as well as with business. (Aaker and Day, 1974)

Over the years, Consumer International by consensus among its members, has expanded these rights to eight. The right to redress and the right to consumer education were the first additions to be incorporated, followed by the right to a healthy environment and the right to basic needs-food, shelter, education, clothing and health. This expansion from 4 to 8 rights demonstrates the evolution of consumer advocacy from "value for money" to value for people. This vision has since been broadened to encompass "Social and economic justice for all consumers all over the world," (UN Guidelines for Consumer's Rights: 1985.)

The contemporary consumer movement identified as consumerism that started in mid sixties as essentially a loner's crusade by Ralph Nader against the auto industry forcing them to follow safety regulations strictly.

Consumerism may be defined as an organized movement of citizens and the government to establish rights and power of buyers and protect their interests from deception and fraud. Bennett Dictionary of marketing terms consumerism as the organized efforts of consumers seeking redress, restitution and remedy for dissatisfaction they have experiented in the act of living. Evans and Berman in their book, **Marketing,** describes consumerism as the wide range of activities of government, business and independent organizations that are assigned to protect people from practices that infringe upon their right as consumers.

No discussion of consumer movement can be complete without mentioning Ralph Nader, the pioneer of consumerism. Nader began to gain national attention in 1966 after testifying before the US Congress that defective design of auto-vehicles was a major cause of accidents and injuries. His testimony was instrumental in the passage of the nation's traffic and motor Vehicles Safety Act (1967) that brought car design under federal control. Nader's efforts were also instrumental in the passage of the wholesome Meat Act (1967) and a legislation on issues such as natural gas pipe line safety and radiation hazards control. In 1968 he had mobilized college students nick-named

Nader's Raiders in study groups to investigate the activities of the government regulatory agencies. In 1971 Nader founded a consumer lobbying group, a public citizen Inc. Thus, Ralph Nader single-handedly spearheaded the consumer movement starting with auto-industry later opening his onslaught on all fronts. In fact, the scope of consumerism rapidly expanded from the midsixties to the late seventies and helped enactment of several laws protecting the rights and interests of the consumers in the United States. (Nader, 1968.)

With the adoption of the United Nations Guidelines for consumer Protection in 1985 the consumer movement gained further momentum. The guidelines embrace the principles of the eight consumer rights and provide a framework for strengthening national consumer protection policies. With the UNO's adoption of the guidelines consumers rights were finally elevated to a position of international recognition and legitimacy, acknowledged by developed and developing countries a like.

Today consumerism in the advanced as well as many developing countries is not only a social movement for the realization of consumers' rights but it is a promise also to make a happy and resourceful world free from wants and hazards.

Consumers' rights	Consumers' responsibilities
The right to the satisfaction of basic needs.	Solidarity
The right to safety	Critical awareness
The right to be informed	Action
The right to choose	Social concern
The right to be heard	Environmental awareness
The right to redress	
The riuht to education	
The right to healthy environment	

Figure 1: Consumers' right and responsibilities

The Meaning of Consumer Protection

It is now generally accepted that consumer policy and consumer protection are concepts closely interlinked and sometimes even interchangeable. Prof Bernitz (1976) remarks, " When trying to define the scope of consumer policy, the greater part of the community activity and law making are ultimately aimed at providing the individual citizens- the consumers, with protection and support in various aspects."

The scope of consumer protection is quite vast and engulfs even newer interests and aspects. The consumer protection charter of the council of Europe and the consumer policy program adopted by European community in April 1975 contain what may be termed the scope of consumer protection and cover a broad spectrum of goods and services - everyday goods and consumer capital goods such as domestic appliance, cars and boats repair and maintenance works, private houses and vacation cottages, travel and insurance as well as broader issues such as planning alternatives and costs for housing, the house hold and the use of leisure time.

The purpose of consumer protection thus consists in: "Defining standards and rules and setting up procedures and structures which serve to promote the interests of the consumers on the market. However, it extends well beyond the mere protection of economic interests of the consumers to become part of more general social policy on consumer affairs."(The Bourgoignic (ed) European Consumer Law, 1982.)

Narrow perspective of consumer protection: "Consumer law focuses mainly on citizens entering transactions to obtain products and services from commercial enterprises... it is what is generally regarded as the thrust of consumer protection legislation, such legislation confines itself to transactions involving goods and services." (Cranston, 1984)

Wider perspective of consumer protection: "Consumer interest is involved when citizens enter exchange relationships with institutions like hospitals, libraries, police forces and various government agencies as well as with business." (Aaaker, 1974)

Thus we can conclude that consumer protection is a large area covering a diverse range of laws and policies. It includes such topics as the regulation of market place relations (contract terms, advertising) the establishment of health and safety standards for products sold to consumers and regulation of the provision of certain services (credit, professions, public services etc). In short, consumer protection law is designed to protect citizens or consumers against injuries thought to occur in unregulated markets.

The aims of consumer protection require the fulfillment of several conditions, which include the following:

- Consumer information, without which it is almost impossible for consumers to exercise their real freedom of choice: Information is required primarily in three areas: the quality and safety of goods and services available on the market; the price of goods and services offered and the rights that consumers can exercise in their dealings with suppliers.

- A genuine network of legal advice services which are readily accessible and competent in consumer affairs.
- There must be effective protection of consumers against excessive examples of imbalances in their relations with suppliers.
- Consumers must be given real opportunities to defend their rights and obtain redress for any damage suffered.
- Consumers must be involved through consultation and representation in decision-making not only by public authorities but by actually being within companies, which affect their interests. Participation by consumers in the law making process is an essential factor in the development of specific consumer law.
- Education on consumer problems needs to be organized so that the citizen is in a position to make active use of the legal aid, which it is intended to make available to them. In a broad sense, law reform has to be accompanied by consumer education since there is no denying the fact that "you cannot legislate for fools"

This enumeration of the types of action needed to promote consumers' interests provides an accurate indcation of the fields in which consumer law should come to play, foremost among which are:

- Protection against risks of physical injury to persons or property and against useless products
- Protection against improper marketing measures and inadequate information
- Protection against one sided contract terms and risks of economic damage
- Provision for effective dispute resolution procedures for the consumer
- Monitoring mechanism whereby prices and rates are fixed on the consumer goods and service market
- Surveillance of practices or agreement jeopardizing the competitive structure of the market sector
- Planning of a consumer education programme.

Prof. Berniz (1976) surmmarizes the picture in the following words: "it calls for several bold reforms and new interpretations: greater formalism in contracts, increased responsibilities for suppliers to provide consumers with positive information, compulsory definition of certain clauses in contracts. introduction of mechanisms departing from the ordinary law of contract to give consumers an opportunity to think things over, introduction of bans or requirement for prior authorization under public or administrative law, etc."

The Meaning of Integrated Protection Framework

An integrated protection framework for consumers means steps when all the bodies of protection framework work together to serve a common purpose, that is, to safeguard the rights and interests of the consumers. Here, in our case we have brought the legislative, regulatory and voluntary bodies of consumers' protection under one umbrella. Through legislative framework, we have ensured consumers' legal rights; through regulatory framework, we have ensured products' quality and safety standards and through voluntary framework we have ensured consumers' awareness about their rights and a movement ogainst mass exploitation.

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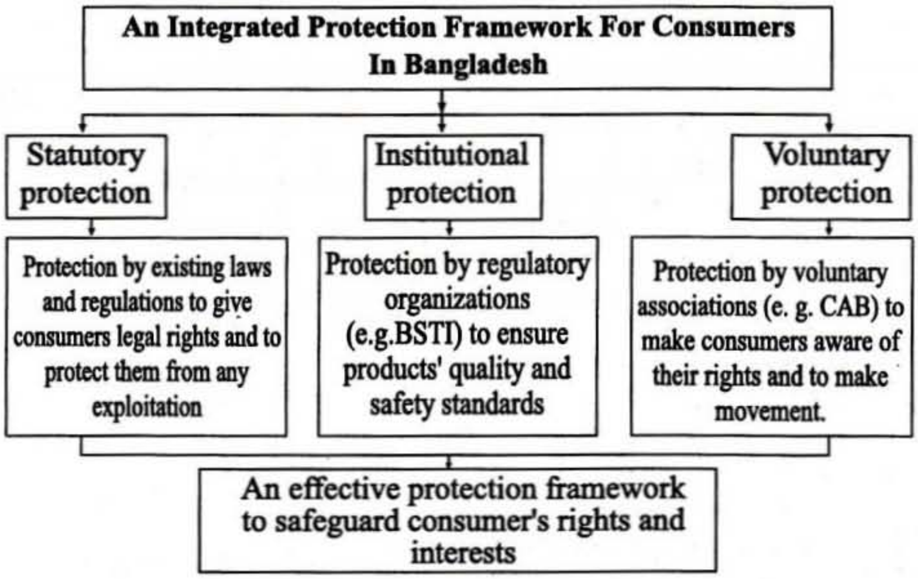

Figure 2: An integrated protection Framework

The role of different bodies in Integrated Protection Framework

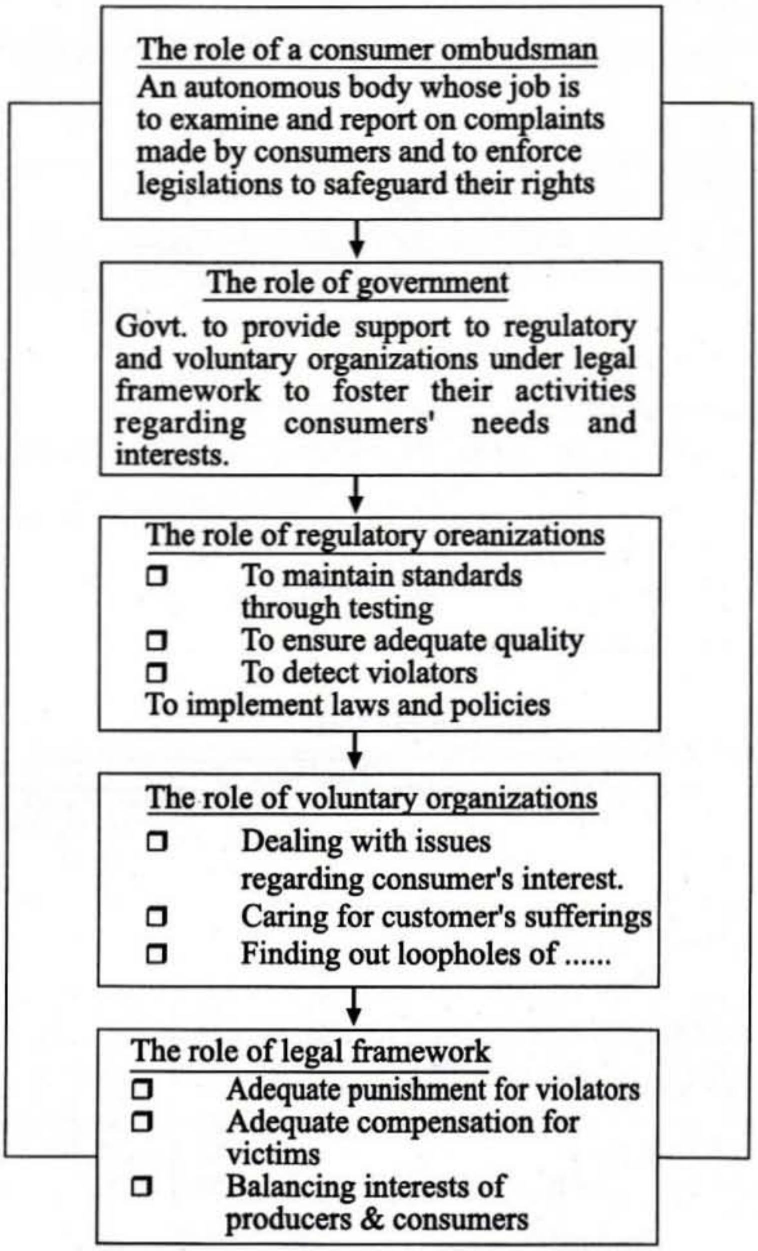

Figure3: The role of different bodies in the integrated protection framework.

V. HYPOTHESES DEVELOPMENT

Hypotheses pertinent to consumers' rights

HI: Consumers are not aware of their rights to satisfaction of basic needs.

H2: Consumers are not aware of their rights to safety

H3: Consumers are not aware of their rights to be informed.

H4: Consumers are not aware of their rights to choose.

H5: Consumers are not aware of their rights to be heard.

H6: Consumers are not aware of their rights to get redress.

H7: Consumers are not aware of their rights to get education.

Hypotheses pertinent to consumers' responsibilities

H1: Consumers are not aware of their responsibilities for solidarity.

H2: Consumers are not aware of their responsibilities for critical insight

H3: Consumers are not aware of their responsibilities about environment-awareness

VI. EMPIRICAL RESULTS:

Testing of Hypotheses about the Rights of Consumers:

One-Sample Test

	Test Value =3					
					95% Confidence Interval of the Difference	
	t	df	Sig. (2-tailed)	Mean Difference	Lower	Upper
the right to the realization of basic needs	-3.692	99	.000	-.44	-.68	-.20
the right to safety	-1.381	99	.170	-.15	-.37	6.55E-02
the right to be informed	2.708	99	.008	-.26	-.45	-6.95E-02
the right to choose	-4.93	99	.000	-.49	-.72	-.26
the right to be heard	-5.886	99	.004	-.65	-.87	-.43
the right to redress	-2.959	99	.000	-.32	-.53	-.11
the right to education				-.53	-.72	-.34
the right to healthy environment	-5.617	99	.00	-.69	-.93	-.45

H1: Consumers are not aware of their rights to the realization of basic needs. This hypothesis is accepted as the probability .000 is less than the significance level .05. So we should accept the hypothesis and can conclude that consumers are not aware of their rights to the satisfaction of basic needs.

H2: Consumers are not aware of their rights to safety. This hypothesis is not accepted as the probability .170 is greater than the significance level .05. So we should not accept the hypothesis and can conclude that consumers are aware of their rights to safety.

H3: Consumers are not aware of their rights to be informed. This hypothesis is accepted as the probability .000 is less than the significance level .05. So we should accept the hypothesis and can conclude that consumers are not aware of their rights to be informed.

H4: Consumers are not aware of their rights to choose. This hypothesis is accepted as the probability .000 is less than the significance level .05. So we should accept the hypothesis and can conclude that consumers are not aware about their rights to choose.

H5: Consumers are not aware of their rights to he heard. This hypothesis is accepted as the probability .000 is less than the significance level .05. So we should accept the hypothesis and can conclude that consumers are not aware of their rights to be heard.

H6: Consumers are not aware of their rights to get redress. This hypothesis is accepted as the probability .000 is less than the significance level .05. So we should accept the hypothieses and can conclude that consumers are not aware of their rights to get redress.

H7: Consumers are not aware of their rights to get education. This hypothesis is accepted as the probability .000 is less than the significance level .05. So we should accept the hypothesis and can conclude that consumers are not aware of their rights to get education.

Testing of Hypotheses Over the Responsibilities of Consumers:

One-Sample Test

	Test Value =3					
				Mean	95% Confidence Interval of the Difference	
	t	df	Sig. (2-tailed)	Difference	Lower	Upper
solidarity	-4.351	99	.000	-.53	-.77	- 29
critical awareness	-1.596	99	.114	-.16	-.36	3.89E-02
action	-3.605	99	000	-.42	-.65	-.19
social concern	-4.454	99	.000	-.52	-.75	-.29
environmental awareness	-6.230	99	.000	-.70	-.92	-.48

H1: Consumers are not aware of their responsibilities for solidarity. This hypothesis is accepted as the probability .000 is less than the significance level .05. So we should accept the hypothesis and can conclude that consumers are not aware of their responsibilities for solidaritly.

H2: Consumers are not aware of their responsibilities for critical awareness. This hypothesis is not accepted as the probability .114 is greater than the significance level .05. So we should not accept the hypothesis and can conclude that consumers are aware of their responsibilities for critical awareness.

H3: Consumers are not aware of their rights to action. This hypothesis is accepted as the probability .000 is less than the significance level .05. So we should accept the hypothesis and conclude that consumers are not aware of their responsibilities for action.

H4: Consumers are not aware of their rights to social concern. This hypothesis is accepted as the probability .000 is less than the significance level .05. So we should accept the hypothesis and can conclude that consumers are not aware of their responsibilities for environmental awareness.

H5: Consumers are not aware of their rights to environmental awareness. This hypothesis is accepted as the probability .4000 is less than the significance level .05. So we should accept the hypothesis and can conclude that consumers are not aware of their responsibilities for social awareness,

VII. RECOMMENDATIONS:

- There must be an active Consumers' Association which will ensure that companies maintain standard, quality, and provide required education to consumers.

For example, KualaLumpur Consumer Association, founded in March 2000 with the blessing of the Ministry of Domestic Trade and Consumer Affairs by a group of professionals in Malaysia to achieve a knowledge-based consumers community and to be a dynamic and effective national body to represent the consumers and ascertain that their needs as consumers of goods and services are given priority. They named this K-consumerism awareness.

- As consumers are not aware of their basic rights to be informed, to be heard and to choose, it is necessary to introduce vast and exclusive awareness steps to create a realization among consumers about their deserved rights.
- Different Government units related with food, agriculture, industry and evnironment should work with synergy for proper implementation of consumerism. (Nadel, 1971)
- Standardization and consolidation of processes and procedures system must be as simplified as possible (Olenic and Zeltwanzer, 2003.)
- Using automotive and interactive technical system to reduce administrative cost and delaly (Middleton, 1998)
- Companies should introduce rigorous ethics training programs for all employees, often focusing on senior employees and others. Firms, especially those operating on a global level, should use online training, which can be more accessible,

interactive, and easily translated and updated. Then employees and staffs should be capable of providing enquiries and claims in sophisticated manner on time.

- Consumers must facus on "Media Literate" program. It is the idea that if you are "media literate," you have mastered process skills that enable you to effectively deconstruct and construct media messages (Heckman, 1999). As CML's Media Lit Kit notes, these process skills are defined as the ability to access, analyze, evaluate and create media messages in a variety of forms. The implied outcome of having such skills is that a media literate person is equipped to make more informed choices, and is able to live consciously in a media-oriented society.

- Customers need to know that if they have a valid complaint about a faulty product or inadequate service and they cannot agree on a solution with the retailer, the only option may be to seek legal advice. (Borri and Diamond, 1983)

IX. CONCLUSIONS

Consumers in our country are deprived of their basic rights, as they are not properly aware. So from the reality of this research it is felt that an integrated protection framework should be established to protect consumers rights. We have, therefore, recommended that all the concerned bodies be brought under a common umbrella so that consumers may get systematic solution to their problems

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