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Abstract
With the growth of economy, new changes have taken place in the business environment. Concept of liberalization, privatization and globalization has been implemented to provide wide variety of goods and services to the consumers through healthy competition among domestic and international firms. Even the technological environment has lead to drastic change in the functioning of the economy by providing transparency and efficiency in the system. But with all these changes, consumer exploitation also took place and in order to protect consumers a number of new schemes and programs for the consumer education, awareness and protection have been framed. Keeping in view all these aspects, the paper covers: the significant changes in the business environment after new industrial policy 1991, the issues and problems related to the changing business environment faced by consumers, and the measures adopted by different agencies either government, media or corporate in providing healthy competitive environment to consumer and safeguarding them from unscrupulous traders. Thus, based on the discussion certain suggestions have been discussed.

Keywords: Business environment, competition, consumer, exploitation, industrial policy, unscrupulous traders.

Introduction
The Indian economy until the early eighties was based on the socialistic pattern of industrial development that envisaged a significant role for the government and a substantial investment in public sector units. But these regulations later on become hindrance in the growth of economy. For the betterment of the economy the need of high productivity was required in agriculture and industrial sectors, thus government drives toward the implementation of liberalization, privatization and globalization in 1991 which provide hassle free environment to new entrepreneurs. These policies provide opportunities to the entrepreneurs to innovate and form ventures without any restrictions. During Post-1991 major restructuring has taken place with the emergence of more technologically advance segments among industrial companies. These policies were beneficial for the growth of economy as it improves the production which ultimately increases the income level where consumers demand quality goods. Joshi and Kapoor, (2015) indicated that liberalization has a significant impact in the growth of small and medium scale enterprises which increase the employment opportunities and standard of living of the society. Due to which economy has driven with the emergence of strong, affluent and buoyant middle class with significant purchasing powers. The economic reforms have also transformed the education sector with a huge talent pool of qualified professionals. The new dimensions of development open doors for the private players and innovative products came into existence. The free flow of goods and services world wide allow business associations, government, investors, marketers to think differently to mould the consumerism culture for the benefits of the entire globe. With the expansion of business activities beyond the national boundaries, the marketers try to understand the needs, preferences and capabilities of the consumers.

Changing Business Environment
In India the wave of deregulation of early 1990s has created competition and there was a greater risk to small domestic enterprises. The cross borders flows and entry of new players now exert pressure on the manufacturer of goods that they need to provide quality of goods and services for sustainability. Now, for survival customer-focus strategies would be adopted by the business associations whether banking, insurance, FMCG, automobile, etc. The challenging economic conditions forced businesses to adopt customer centric approach where customers look for value for money. Customers become
more demanding due to increase in disposable income, people will move from desperate poverty to a more sustainable life. Perotti and Guney (1993) cited in Al-Zuhair (2008), have supported that privatization act as a vital source to enhance economic enticements, magnetize better managerial skills of the private sector, extend the share ownership, lower the public borrowings in order to sustain sustainable services. These regulations act as mile stone in the growth of consumerism and result in consumer empowerment through establishment of consumer rights under Consumer Protection Act, 1986.

With the growth of economy new industries came into existence which provides wide variety of goods and services to consumers but that also gave rise to consumer exploitation. For the protection of consumer from unfair trade practices the need of strong regulatory and adjudicatory mechanism was aroused. Kumar and Rao, (2015) viewed that various laws were enacted and amended time to time taking into consideration trading, business houses, commodities, etc. The enactment of consumer protection Act, 1986 was the revolutionary step by the government to safeguard consumers from doggy traders. But most of the consumers were unaware about the consumer law and its benefits. But ecommerce as an innovative tool established in the marketplace after new industrial policy which bring drastic change in the economic environment. Magesan, (2008) examined that the LPG brought dramatic change in terms of information technology and communication. It improves the level of literacy due to which consumers were exposed to the consumer rights and how to utilize these rights. The strong consumer associations were formed with an objective to motivate and enlightened consumers about consumer law. Rao, (2001) reviewed that information technology provides unlimited exposure of information to consumers. It creates consumerism in the country where aggrieved consumers form associations and raise voice against unfair trade practices through newspaper, magazines, websites, social networking sites, radios, etc and even help any consumer who faces issues related to deficiency of goods or services. With the help of technology consumer can evaluate each brand before making any purchase whether durable or non-durable and then took a buying decisions. Singh, (2014) opined that the sophisticated information technology tools enable the global marketer to be along with their consumers located at far off places too. They can have direct access to and by consumers instantly with almost nil cost. With the evolution of computer, internet and mobile phones there was tremendous change in the society. At the touch of button consumers can grab any information related to products, price, features, brands, etc and also compare prices of competing brands. This breakthrough innovation enables consumer to make right decision in their purchase decision. This revolutionary change also creates a strong information base on the basis of which consumer update themselves regularly about the changes in the economy as well as in overall business environment. Today Information and communication technology is making inroads into, and changing the face of not only urban but also rural India..

The service sector is also growing rapidly and becomes the lifeline for socio-economic growth of a country. Kashyap, (2012) reviewed that this sector is the major contributor to both employment and national Income in recent times. It contributes 57% of the GDP and employs 34% of the workforce. Indian spending patterns will also evolve, with basic necessities such as food and apparel declining in relative importance, and categories such as communications and health care growing rapidly. FICCI, Knowledge paper, revealed that how change in environment leads better standard of living either in case of increase in demand for better quality health care services or products and it is all because of increase in personal disposable income. The advancement in telecommunication and information technology also offered wide opportunities for telemedicine services especially to the rural and remote areas of the country. Another important innovation was e-commerce which brings world closer, businesses and individuals use e-commerce to reduce transaction costs, speed the flow of goods and information, improve the level of customer service, and enable close coordination of activities among manufacturers, suppliers, and customers. Murugananth and Krishnan, (2008), also indicated that in this revolutionary period various development were going on for the well being of the society, fast changing technology, over supply of products, services and media and desire for better lifestyle among consumer is coming together to turn the common man into king. CONSUMER POLICY TOOLKIT © OECD (2010), revealed that e-commerce enables consumers and companies.
to gain access to worldwide markets. The demand for luxurious items has become reality all over the world. The online shopping sites on one side provide strong information base, comfort, convenience to the consumers but on other hand create confusion for customers by introducing various promotional schemes. The consumer exploitation was at peak as traders and sellers to survive in competitive environment sell low quality goods in terms of durability and performance. Consumers face problems in service sector either banking, medical, insurance, airlines or electricity related to wrong billing, overbilling, unnecessary charges, concealment of important facts at the time of agreements. The deceptive practices by traders, manufacturer’s and service providers affect the growth of economy as consumer depends more on foreign products because of their high quality. The manipulative ads influence the consumer to buy, the products marketed as his felt needs. Advertisements are necessary to protect the consumers’ right to be informed and choose. But highly exaggerated and repulsively repetitive advertisement only acts as clutter for consumer in buying process. Traders in order to attract consumer provide manipulative information about the products and services. Large enterprises fighting tooth and nail for the market share pass on the cost to the voiceless consumer. But consumer himself is responsible for its exploitation because of his casual attitude. Consumers are knowledgeable about consumer rights as well as about the wrongful act of the traders but still remain silent. They are not at all bothered to file complaint against unfair means as they believe it is of very nominal amount. Chandra, (2011) concluded in his study that with the advent of industrial revolution, consumers were compelled to purchase the goods/things being introduced through advertising and sales promotion techniques. As such, production dominated the consumption. The producers aim was to earn as much profit as possible which led to unethical practices like poor quality, black marketing, dissemination of inappropriate and incorrect information, promotion of hazardous products, charging higher prices etc. with no concerned for the interest of the consumers. But businessman should understand that consumer is the centre of all economic activity if there is no consumer, there will be no business. Therefore, consumer at large has to be saved from this ugly and wrong end of private players in the market place. Seller and buyer should communicate with one another through media or consumer organization for their betterment and prosperity. Gandhi and Batra, (2014), agreed that media is the most free-handed source which provides information to the general public and creates a significant impact in the mind of the consumers and guide them in taking effective steps. Nabirasool and Prabhakar, (2014) reviewed that media helps in establishing harmonious relationship between seller and buyer by enlightened buyers about the corporate social practices which benefits the life of the people. It restricts traders to indulge in unfair trade practices by disclosing their unfair trade practices in newspaper, television or radios. Thus, the media can help in the growth of country by creating a sense of responsibility in seller and buyer towards their duties that seller should maintain fairness in trade and follow business ethics and similarly buyer should file only genuine complaints to the consumer forums to seek redressal. So, to protect consumer a need of cohesion between government, media, corporate and consumer association is required.

Initiatives by various agencies for Consumer Protection

After various studies to be reviewed that consumerism cannot be build without the support of various agencies i.e. government which plays various roles either in enactment of laws for strengthening the economy or promotional role by creating awareness about their schemes and laws which is for the protection of the consumer from unfair means. Similarly, Media is one of the effective tools which play a significant role in motivating, inspiring and encouraging consumers to raise their voice against injustice. Media enables to create consumer association, voluntary consumer organizations and actively contribute in educating and guiding consumers about the doggy traders and their unfair trade practices. Thus, research brings out that how various agencies contribute in consumer protection as under:

Consumer Associations: with the advent of internet consumer is no more ignorant they can, not only protect themselves but also other consumers from the clutches of the corrupt traders. They act as self help group to influence consumers through word of mouth by establishing direct bonding and protect them from exploitation. The internet provides a platform to unite themselves against doggy traders
and take a step to control unfair trade practices still prevailing in a country and affects the life of consumer. Lal, (2013) opined that Consumer associations build a conscious consumer who is well informed about health and safety and guided by the associations about the wrongful practices of the traders. . Sewanand(2012) reviewed that consumer associations will be the ideal set up to unite to provide collective battle against all kinds of unfair means. The main function of consumer associations are: (1) To educate consumers. (2) To protect the consumers. Many consumer associations are playing an important role in the direction of consumer protection. Some of them are: CERC, CUTS, consumer Voice, Consumer advocacy, Consumer Welfare Society, Consumer Education Society ,Bhiwani(Haryana), Etc.

**Business Associations:** Corporate now play a significant role by involving in CSR practices, they become self regulatory. Khurana & Khurana, (2015) opined that these business associations create healthy atmosphere in the society especially in relation to consumer protection. Consumer and sellers confrontations can be eradicated if business community behaves properly through the Chamber of Commerce and Trade Associations. Oppositions, complaints, criticisms are to be accepted with greater concern as it enables to create long lasting relationship with consumer. The associations work on developing innovative system of handling complaints which is speedy as well as hassle-free like banks have Ombudsman where consumer can seek redressal against deficiency of services, insurance companies have IRDA , Telecom follows the regulation as per TRAI and TRAI handle consumer grievances supportively.

**Media:** Media is the strongest tool which can change the mindset of the people, it can do wonders if effectively utilize for the welfare of the consumer. Role of media either print or electronic media is to create awareness and educate the masses about their rights and its use. But electronic media has more impact on society as compare to print media because it is visual aid of information. Agnihotri et al, (2011) explained the importance of media that the press in India played a significant role with the socio economic problems of this country. Whether it may be journalist or media both work in bringing to light the major issues of social concern. The press in India has always been responsive in performing its duties so that those who are involved in the matters of policy making can give justice to their duties. Various legislations, administrative actions and even mass participations from different sections of society with divergent interest were possible only because of initiative and lead taken by media people. It may be a problem of national integration, social unity, and economic injustice, upliftment of down-trodden or educational and economic advancement. Multiplicities of communication media have brought a sea change in the psychology of people. People became more awakened, well-informed and cautious. Now, people are becoming conscious and logical thinking and rational bent of mind. The role of media has also broadened. Now with the joint effort of media and government lot many activities has been performed either awareness campaign of “Jago Grahak Jago”, get its edge when through media consumer actually becomes knowledgeable that how they actually gets cheated and what preventive measures they can adopt in order to protect themselves.

**Government Regulations and programmes**

a. **Enactment of Exclusive Consumer Law:** The major contribution of government was the enactment of Consumer Protection Act, 1986 which was legislation passed by the government to provide speedy, economical and hassle-free justice to the aggrieved consumer. Mahalakshmi, (2008) also supported that proper and effective implementation of consumer protection law promotes good governance. The government plays an important role in growth of consumerism by enacting suitable laws exclusively for consumer protection and also enforces them effectively.

b. **Bureau of Indian standard** set up by government of India to maintain quality standards particularly in case of electrical appliances, electronic, IT and telecom products, medical devices, helmets, plastic industrial safety, material used for food packaging. This initiative was another edge which strengthens the provisions of consumer protection act and safeguard through hazardous products.

c. **Establishment of Consumer Affair department:** This significant consumer centric approach was adopted by the government of India to promote and protect the interest of consumer. Department of
Consumer Affairs act as the nodal agency to exclusively focus on protecting the rights of consumers and grant them the rights of choice, safety, information and redressal. This department contributes in various ways by organizing seminars, conferences, nukkad natak, etc to educate consumer about consumer rights. This department created consumer welfare fund for consumer welfare at state level.

d. Establishment of Confonet: With the growth of information and technology the government started online system to provide information regarding details of the case and case status.

e. Standard Marks and Labels: Standardization mark is a mark or symbol given to a product, which meets certain standards with respect to the quality in terms of material used, methods of manufacturing, labeling, packaging and performance. These marks are FPO, AGMARK, ECOMARK, ISI, HALLMARK.

f. Consumer Awareness Programmes: The success of consumer movement mainly depends upon the level of consumer awareness generated in the country by educating the consumers about their rights and responsibilities coupled with effective functioning of the consumer forums throughout the country. The Department has been taking a number of steps to strengthen consumer movement in the country involving the State Governments. These programmes are: Jago Grahak Jago, Grahak Dost, Upbhokta Jaran, video programs at school level, advertisement on “National Consumer day” and “World consumer rights day”. Meghdoot programmes for far flung area is also one of remarkable initiative by the consumer affair department.

g. National Consumer Helpline and CORE centre: The Department has launched National Help Line and the Toll Free Number 1800-11-4000 which is being operated by Delhi University for counselling the Consumers to redress their grievances. The Department has launched on 15-3-2005 “Consumer on Line Resources and Empowerment (CORE) Centre” web site www.core.nic.in for consumer advocacy and online redressal of consumer grievances.

H. Quality Enhancement through legislation in various sectors: The Central Government Health Scheme (CGHS) has made it compulsory for hospitals to be National Accreditation Board for Hospitals & Healthcare Providers (NABH) accredited if they are empanelled under the CHS scheme (Central Government Health Scheme). This has propelled hundreds of hospitals to get the coveted International Society for Quality in Health Care (ISQua) approved NABH mark.. In order to provide relief to the common man in the area of healthcare, a countrywide campaign in the name of 'Jan Aushadhi Campaign' has been initiated by the Department of Pharmaceuticals, Government of India, in collaboration with the State Governments.. The aim behind this initiative is to make available quality generic medicines at affordable prices to all.

Discussion

This paper has provided a review and overview of various facets of business environment in an Indian economy. The most obvious of these are the reforms of 1991 which provide hassle-free environment for the new industries as well as existing industries in private sector, competitiveness of manufacturing and service sectors. The free flow of capital from cross-border created a healthy environment in terms of wide variety of goods and also superior quality. At the other end of the development this paper discussed socio-economic changes and how it affects the life of the consumer. The paper also examine that how effective utilization of ecommerce can create awareness among consumer about their rights, similarly educate business hubs about the impact of unscrupulous activities.

Thus, from the studies a model has been developed that how with the growth of information technology and communication and its utilization by government, media and association like businesses and consumer actually create consumerism culture. Singh, (2014) also concluded that IT has a major role in improving the internal government processes by increasing its efficiency and effectiveness. IT can act as interface is between government and society by enhancing the transparency, accountability and responsiveness. It is particularly relevant in rural areas, where government is both extremely important and also stretched very thin, effective access to government services can be difficult and costly for the average rural citizen but the IT makes it convenient.

The model below explains the factors that create consumerism and strengthen their movement against unfair trade practices.
Factors Contribute in Consumerism:

All these factors significantly create a fair, efficient and competitive market place which brings broad social benefits in the form of consumerism. Consumerism in turn is roughly speaking a measure of how effectively the resources of an economy are utilized for providing superior goods and services keeping in mind consumer needs and preferences. These factors contribute collectively towards a sound, healthy, competitive environment where no scope for adulterated, faulty goods and services. Those companies which need to sustain in the market should adopt consumer centric approach by introducing high value products and services at low prices. The best example to prove this model is recent case of “Maggi Noodle”, of Nestle which actually gets affected due to the government regulations, awareness among general public through media, consumer associations propagating about the demerits of Maggi Noodles in terms of ingredients and how it affects the health of common man. Media play an important role in educating consumer. Consumer education provides life skills needed by all to function effectively, and it is pertinent that all citizens, especially youth, should be empowered with these skills. There is a need to extend consumer education to all adolescents with the help of e-commerce. It is recommended that various schools should collaborate with the Consumer forum or VCOs to promote radio/television programmes on consumer education issues that will broadcast on weekends so that students, professionals as well as other service class do not miss them. Recordings of these could be used in classes. Various workshops, seminars should be organized along with this school should encourage students to organize events related to consumer problems and the ways to overcome in the form of dramas, plays or natakgali. Educationist should encourage students as well as society to raise voice against unfair means adopted by sellers. They should write articles related to consumer problems in different sectors and with the help of media and government publish them in newspaper weekly or fortnightly which educate consumers in handling their grievances.
References: