

Consumer Awareness and Protection

'Consumer' is an important component of market system. When a person purchases goods and services for his use, he is known as consumer. A person is also a consumer who uses goods and services by the permission of buyers.

The consumer is very important in the business world. Mahatma Gandhi had accepted the importance of consumers very early and expressed his views on consumer awareness, which is indicated even today at banks and other institutions.

"Consumer is the most important person who visits our shop. He is not dependent on us, but we are dependent on him."

The consumer is highly placed in the market system. There will be no demand for produced goods without the consumers. The whole activity of production is regulated by consumer. It is important to remember here that we have participatory role in market both as producer and consumer. As a producer we first produce goods and services and then we satisfy our wants with these goods and services according to our need. Consumers play an important role in market system because the whole process of productive activity depends on them.

Producer and consumer both play their separate roles in the market system. At present consumers are aware of the price-determination and quality of goods, which is known as **"Consumer Awareness."**

CONSUMER AWARENESS:

All people are surrounded by different wants from birth till death, and for meeting these wants they buy different goods and services.

So, a person is a consumer in one form or other. A 'Consumer' comes in contact with different goods and services everyday, but he is exploited at different stages, the reason is he has no knowledge of his rights and lack of awareness. In today's process of globalisation, awareness is very essential in each and every consumer. This can be known with the picture 7.1.



Picture 7.1

A consumer of a good has the right to have knowledge about the quality of goods, quantity, important elements used in production of goods and its impacts. If a consumer consumes any particular good, and the goods is not of good quality, then the consumer can ask for compensation by filing a complain in his neighbouring 'consumer centre.'

This can be explained with a story which is given in this box.



Picture 7.2 : Guarantee/Warranty card, and receipts are essential while purchasing goods.



While purchasing of goods check right weight and quantity

Story

Anil of 'Berma' village of Saraiya block in Vaishali district of Bihar bought mustard oil from a shop of the village on the occasion of Holi festival. When his mother 'Yashoda' prepared *pakori* from this oil, it emitted smell.. His mother complained to her son about the impurity of the oil. Anil went to Consumer Manch in his neighbourhood with the container of oil, where members complained the shopkeeper for the impurity of oil. The shopkeeper didn't listen to him. Anil submitted a written complain in 'Consumer Forum' on the advice of members of the consumer manch. As a consequence, it was found that the oil was not pure. So, Anil got Rs. 25,000/- as a compensation from shopkeeper and producer.

It is clear from this story that if a good is not of the standard measure, then a consumer can complain. The producer compensates for the loss to the consumer who complains.

Different measures for relief of consumers:

- To remove the impurities of the goods.
- Exchange of goods
- Return of paid price
- Remove weaknesses of services
- Compensation for loss

These days, the Indian government tries to make us aware of the rights of consumers through the medium of advertisement or awareness, which creates awareness among the consumers about their rights.

It is our duty as a civilian to bring about awareness regarding consumers among the uneducated mass of the village.

Attractive Slogans for Consumer Awareness:

- Conscious consumer is protected consumer
- Consumer Attention
- Recognise your rights
- Jago Grahak Jago
- As a consumer protect your rights

CONSUMER EXPLOITATION:

The condition of consumers in Indian economy is miserable. They are always cheated by businessmen because of their motive of earning unreasonable profit. Consumers are easy prey to exploitation because of lack of education, impact of poverty and lack of awareness.



Pict. 7.3 : Exploited consumer

You have always heard the people complaining that this particular person has cheated him, the goods purchased from shop was not of good quality, and the shopkeeper charged abnormal price etc. In picture 7.3 exploited consumer is being observed while complaining.

At present there is not a single field where consumers are not exploited. It may be field of education, banking, medical services, telecommunication, postal services, food items or construction activity. In all these sectors loopholes, carelessness and black marketing are injurious to consumers. Let us see some example:

Examples

Gas Agencies:

Gas agencies do not make available gas cylinders on time at the residence of the consumers, because of this, they become easy prey to black marketing, and are forced to roam about gas agencies, and are exploited.

Educational Institutions:

There is mushroom growth of unrecognised educational institutions, where there is lack of capable teacher, library, laboratory, furniture, playground and standard syllabus and they charge fees from students by misleading advertisements and false promises.



Doctors:

Patients are not provided with complete knowledge of fees and payment of receipts by doctors, while treating patients. Consumers are exploited even when they are not provided with the knowledge of adverse impact of operation.

**Whines and fancies of Cable Operators:**

Consumers are not provided the telecast of all those channels, which are determined by TRAI (Telecom Regulatory Authority of India) and while at the same time consumers are paying for the same.



Thus consumers are exploited in many ways, i.e. sometimes because of inferior quantity of service or material, sometimes because of wrong measurement, and availability of duplicate goods, black marketing of goods, substandard advertisements and undermining of the interest of consumers. Today there is a main problem of providing promises with products. For example;

- One good free on the purchase of one
- Exchange the old one for new
- Gold pendent with bathing soap
- Diamond in the packet of bra



- Promises of gift or lacs of rupees with many goods for example scooter, refrigerator, T.V., mobile etc.

Have you ever thought about such a situation? There is only one **cause** for this lack of **awareness** among consumers and lack of consciousness about their rights. It is essential for consumers to be aware and conscious of their rights.

Causes of consumer's exploitation

- The problem of adulteration
Consumers are exploited with adulterated costly items.
- By wrong measurement
Consumers are exploited by wrong weighing of the goods
- Lower quality goods
consumers are **exploited by** providing lower quality goods in place of good quality products by mischief.
- By high price
Consumes are exploited by charging high prices
- Duplicate goods
Consumers are **exploited by** duplicate goods of good company.

Features of Aware Consumers

- It is important for interested students to know about the institutions recognised by state government, and UGC before taking admission.
- Sign the credit card at specified place immediately after receiving it.
- Purchase licenced medicines before the date of their expiry from sellers.
- Always be sure that you are getting right quantity of petrol.
- Know about the last date of gas cylinder
- Always observe and examine ISI, Agmark and Hallmark goods

CONSUMER PROTECTION AND GOVERNMENT

There are many goods and services available before consumers. Again, it is must to make it clear that the customer of goods and services who consume them is known as consumer. There are many alternatives available in the market for the customer (consumer) to make choice among them accordingly, but if alternative information regarding goods and services is not available, he is unable to make right choice. So, it is an important responsibility of the government to make available the appropriate informations in the right form for providing protection to consumers.

Government has enacted many 'consumer acts' from time to time in the interest of the consumers. At present government is making right effort in the direction of making consumers aware through various mediums, so that they can understand their rights and can get the solution of their complains. In this direction an important step taken by the government is the "Consumer Protection Act of 1986." After making a thorough analysis of system and popular 'Consumer Protection Act' implemented in developed countries like USA, Great Britain, Newzealand, Australia etc. Indian government has adopted this act.

This act gives emphasis on rights, protection and prosperity of consumers, which is the fundamental rights of the consumers. Now, we will discuss the provisions of this act in brief.

Consumer Protection Act 1986

Consumer Protection Act 1986 is an important act enacted by Indian government for protection and security of consumers, which provides the right to protection to the consumers regarding the goods that are sold in the market.

This Consumer Protection Act includes all goods, services and people either they belong to private sector or public sector. Under this act consumers have the right to know about the quality, measurement, ability, purity, standard and price of any good or service. Besides this, consumers have the right to examine the good or service, which they are getting, so that it is not dangerous to them and they can save themselves.

- 'Consumer Protection Act empowers you:
- You can log on to the computer to know the consumer forum in your neighbourhood ncdrn.nic.in
- Website of consumer organisation is www.cuts.international.org
- This website publishes various items for consumer awareness
- Consumer can acquire knowledge regarding consumer protection free of cost from any telephone or mobile.

National consumer Toll free Helpline No. 1800-11-4000 (BSNL, MTNL line)

Always observe BIS Hallmark on gold jewellery.

Hallmark indicates that jewellery has been verified independently, which determines its purity.

- Only purchase ISI marked products. ISI mark always provides security against duplicate and sub-standard products.
- About 1500 products are indicated with ISI, which are basically those goods which are injurious to health and this mark provides security to consumers.
- It includes products like LPG cylinders, electrical equipments, security helmet, food items, colour, cement, food items of children and Bubble gum etc.



These are some provisions of the rights of customers under the article of consumer Protection Act, which are discussed below:

1. Right to

Protection: The primary right of consumer is right to protection. This right is directly related to the

purchases of goods and services from the market. Consumer has the right to have the security from those goods and services which harm his body or wealth. For example Electric iron harms because of bad electric supply or a doctor's negligence while operating the patient may cause loss or danger to the patient.

2. Right to information : The consumer has the right to have all necessary information on the basis of which he can take the decision regarding purchase of goods or services. For example price on the purchase of sealed product, duration of its use, information regarding quality etc.

Medium of information:

- Product
- Seller
- Company
- Telephone (1800-11-4000) Toll free
- Sources of public communication (TV, Newspaper, Hoarding, Billboard)

Website of producer

Know the following facts regarding the sealed food items:

- List of elements
- Weight of product
- Name and address of producer
- Process of production
- Expiry date
- Vegetarian / Non-vegetarian mark
- Authentication of the colour and flavour used in the product
- Nutritional content
- Alertness of harmful effect to health
- Legal awareness Tobacco / light alternative for a baby



3. Right to choose: A particular consumer has the right to choose among the product of different brands, types, quality, form, colour and price of different products.

4. Right to be heard: The consumer has the right to place all the facts affecting his interest on the appropriate stage. Consumer must associate themselves with the different stages to express their views.

5. Right to seek redressal: This right provides assurance to the people that they will be provided with compensation when the purchased good or service is not appropriate.

6. Right to consumer education: This right includes price, utility, and service related information and facility of getting knowledge of right etc.

Are you helpless?



There is a National Consumer helpline established by Delhi University for your help and direction, when the purchased goods and services are not appropriate or you are cheated by trademarks of retail traders.

Remember the number and see how your voice is heard.

As a consumer you have following rights:

- Right to production
- Right to information
- Right to choose
- Right to be heard
- Right to seek redressal
- Right to consumer education

Through which educated consumers can become strong, protected and educated to save them from cheating and can stand for right justice. So, to be an aware consumer, right to receive the constant education is provided to the consumer.

'Central Consumer Protection Council' at central level and 'State Consumer Protection Council' at state level were established to provide security to the rights and to protect the interest of consumers.

Duties of consumers

When a consumer purchases a good, he must ask for the receipt, and must be careful and conscious while availing the services, about the quality of good, brand, quantity, purity, standard, measurement of product / date of manufacture, expiry date, guarantee/warranty paper, marks of quality for example ISI, EGMARK, WOOLMARK, HALLMARK (Jewellery) and any demerit from the point of view of the price, and incompleteness of the product etc.

For the redressal of the complains of consumers under the 'Consumer Protection Act 1986' arrangements have been made at three level

- 'National Commission', at national level.
- 'State level Commission' at state level
- 'District Forum' at district level.

Judicial system organised by government for consumer protection:

For redressal of complains of consumers or consumer's arguments government established three tier semi-judicial system, i.e. District Forum, State Commission and National Commission under Consumer Protection Act, 1986.

Three tier semi-judicial system:

- i. **District Forum,**
- ii. **State Commission and**
- iii. **National Commission**

This judicial system is very useful and practical for consumers. Consumers receive speedy and low-price justice and save time and money. At first, complain is lodged in 'District Forum'. If the consumer is not satisfied then, matter can be referred to 'State Commission' and 'National Commission' respectively. Even if he is not satisfied with National Commission, he can make an appeal to Supreme within 30 days after the order.

'Consumer-complain' What, Where, How?

The question is **What to explain, How to complain, Where to complain.**

What to complain?

If a 'producer' or 'trader' acts against the defined rights of consumers then consumer can lodge a complain.

Where to Complain?

If the pricing of a good or service is less than 20 lakhs, then complain can be lodged in District Forum. Again, if the price of good or service is more than 20 lakhs, and below

Let us know it in details

There are 582 District Forums, 35 State Commissions and 1 National Commissions are working in our country, in which 24 lakh complains have been resolved.

Situations under which complain can be lodged:

Situation of complain

- If a trader harms the person through the use of wrong/restricted process
- If the purchased goods are bad
- Goods on rent/services utilised are below standard
- If the price charged is more than the advertised price or the price implemented by law

If by violating the laws, goods are being sold which are risky for life and security.

one crore, complain is pledged in State Commission. If the price of good or service or compensation is more than one crore, the complain can be pledged in National Consumer Commission.

Ways to Complain:

Complain is pledged on white paper, and no price is charged for this, and it can be sent through post or individually.

Where to complain?

This depends on the cost of services of goods or demand compensation

- If it is less than 20 lakh In District Forum
- If it is more than 20 lakhs and less than 1 crore In State commission
- If it is more than 1 crore In National Commission



How to complain?

Complain can be pledged on white paper. It should include following details:

- Names of the persons who complain and details of opposite party.
- Facts related with complains and when and where did it happen.
- Documents certifying the mentioned facts
- There should be the signature of the person, who complains and registered agent
- Sent your complains, so that they can be tackled.

Economic Exploitation and its Elimination:

At present age of globalisation there are many alternative things of consumption for consumer. They are always confused regarding the purchase of commodities so that their wants can be fulfilled. In this situation usually producer or trader exploit the consumers by different ways on large scale. Now it is time to make consumers aware of their right regarding the process of getting rid of various exploitation. In India there are many such constitutional institutions like other countries, which are working in the direction of elimination of economic exploitation of consumers.

Mainly, two institutions are important for the protection of life and rights of consumers at national, state and low administrative level known as :

1. Human rights Commission
2. International Bureau

Now we will discuss the process of protection of life of civilian and rights of consumers being implemented by these institutions:

Human Right Commission:

In our country there is an apex institution at national level to protect the rights of people and provides security to their interests which are related to rights. This institution is known as 'National Human Rights Commission.'

National Human rights Commission is important because retired Chief Justice of Supreme Court of India is the president of this Commission. In the same way State human rights Commission is formed in every state which takes care of rights of people and security of related matters. It is very sensitive which is clear from its activities during the past years.

On the same basis, 'National Women Commission' and 'State Women Commission' have been formed for eliminating the complains related with exploitation and injustice done against women.

Information Bureau:

Commission can protect their rights only. When they have information regarding goods and services. To provide them with information 'National Information Bureau' at national level and 'State Information Bureau' at state level have been formed. If a consume wants to have the information regarding any good of service, he may ask for it from the producer through an application.

What is the right to information?

Right to information is a step in right direction by the government to empower rights to people. The meaning of right to information is "Any person can acquire required information through application, E-mail order, bulletin, proof, and electronic data. For this, the applicant can apply to appropriate public information official.

Information is made available to the related person within 30 days (in special case, in 48 hours).

Summary:

- Consumer is very important in market system because all activities of process of production is regulated by consumers.
- At present in the age of globalisation, many goods and services are available in the market, which create many practical difficulties to the consumers while making choice among them. So, consumers are required to be aware while making choice.
- There are various types of consumers, among them some are poor and some are illiterate. They are cheated by traders, because of this and lack of awareness.
- Various rights have been provided to consumers by the government to save the people from exploitation, make them aware and to provide protection under the 'Consumer Protection Act 1986, and for the redressal of their complain three-tier judicial system (at national level, state level and district level) has been established for the protection of their rights.

Some Constitutional Institutions have been established to save for consumer from economic exploitation and, in this direction 'Human Rights Commission' and 'Information Bureau' play important role.

Thus, we see that 'Consumer', 'Consumer-awareness' and their rights and redressal of their complains are very important issues discussed today.

Questions

Objective Questions:

I. Choose the correct option

- When was Indian Consumer Protection Act announced?
(a) 1986 (b) 1980 (c) 1987 (d) 1988
- When is Consumer Rights Day celebrated?
(a) 17 March (b) 15 March (c) 17 April (d) 22 April
- What is National Consumer Helpline Number?
(a) 100 (b) 1000-100 (c) 1800-11-4000 (d) 2000-11-4000
- Which of the following Standardised mark is necessary for the determination of the purity of gold jewellery?
(a) ISI market (b) Hallmark (c) EGMARK (d) None of these
- In which forum the complain will be lodged if the price of a good or service is more than one crore?
(a) District Forum (b) State Commission
(c) National commission (d) None of these
- What is the application free for making a complaint by the consumer?
(a) Rs. 50 (b) Rs. 70 (c) Rs. 10 (d) None

I. Write correct (✓) or incorrect (x) against the following statements:

1. Consumer Protection Act 1986 is also known AS copra in short.
2. National Consumer Helpline Telephone No. is 15000
3. Right to information Act 2005 was enacted in India
4. Consumer has the right to get compensation on the basis of the quantity of damage, in the place of inferior good or service.
5. 'Hallmark' is the mark to certify the quality of jewellery.

II. Short Answer Questions:

1. Discuss the important facts taken into consideration while purchasing goods related with food items.
2. Write different slogans of consumer awareness.
3. Discuss some elements causing consumer exploitation
4. Explain the duties of consumers in the market
5. Who is a consumer? Discuss in brief.

III. Long-Answer Questions:

1. What are the rights of Consumers? Explain every right with example.
2. Explain the main features of 'Consumer Protection Act 1986.'
3. Explain in detail the three-tier judicial system organised by government for consumer protection.
4. Explain the requirement of Consumer Awareness with the help of two examples.
5. Write a brief note on importance of human rights.

IV. Project Work

1. Prepare a poster explaining all right of consumers to display in the poster competition organised by your school in your class for consumer awareness.
2. Prepare an advertisement exhibiting attractive slogans
 - Jago Grahak Jago
 - Recognise your rights
 - Alert consumer is protected consumer
3. Collect the information from 4 to 5 persons in you neighbouring area on the basis of interviewing them through questionnaire regarding where and how they are being exploited. Write their experiences of exploitation in a story.

4. Make a survey of your area about the extent of awareness of consumers on the basis of distribution of questionnaire related to consumer rights.

Mark only one for every questions

| | | Always (A) | Sometimes (B) | Never (C) |
|-----|---|---------------|------------------|--------------|
| 1. | Did you ask for the receipt on the purchase of a good? | | | |
| 2. | Did you keep the receipt properly? | | | |
| 3. | Did you complain when you felt that you are cheated by shopkeeper? | | | |
| 4. | Are you successful in explaining to him that you are cheated? | | | |
| 5. | Are you satisfied ensuring your fate that you are cheated always and there is nothing new in it? | | | |
| 6. | Do you verify ISI mark and expiry date? | | | |
| 7. | Do you ask for the new packet if the expiry date is only after a months or nearby? | | | |
| 8. | Do you verify the weight while purchasing new gas cylinder or buying/selling of newspapers? | | | |
| 9. | Do you oppose when the vegetable seller uses stones instead of weights? | | | |
| 10. | Does the most bright coloured vegetables increase your doubt? | | | |
| 11. | Do you have the knowledge of brands? | | | |
| 12. | Do you consider the high price as measure high quality? (At last, you are satisfied that you have not paid more). | | | |

| | | Always (A) | Sometimes (B) | Never (C) |
|-----|--|---------------|------------------|--------------|
| 13. | Do you react immediately on attractive offers? | | | |
| 14. | Do you compare the price paid by you with the price by others? | | | |
| 15. | Are you confident that your shopkeeper never cheat the permanent customers like you? | | | |
| 16. | Do you support the home delivery of proposed good without any doubt of its appropriate weight? | | | |
| 17. | Do you demand for 'meter reading' while traveling by Auto? | | | |

Notes:

- If your answer for question nos. 5, 12, 13, 15 and 16 is 'c' and for the rest of the questions 'a' then you are completely aware as a consumer.
- If your answer for question nos. 5, 12, 13, 15 and 16 is 'a', and for the rest of the questions 'c', then you are required to be aware as a consumer.
- If your answer is 'b' for all the questions, then you are practically aware.

Answers of objective questions

- 1(a) 2(b) 3(c) 4 (b) 5(b) 6(d) 7(a)
1. Correct 2. Incorrect 3. Correct 4. Correct 5. Correct



वन्दे मातरम्

सुजलां सुफलां मलयजशीतलाम्
शस्य-श्यामलां मातरम् ।

वन्दे मातरम् ॥

शुभ्र-ज्योत्स्ना-पुलकित-यामिनीम्
फुल्ल-कुसुमित-द्रुमदल-शोभिनीम्
सुहासिनीं, सुमधुरभाषिणीम्
सुखदां, वरदां, मातरम् ।
वन्दे मातरम् ॥





राष्ट्र-गान

जन-गण-मन-अधिनायक जय हे,
भारत - भाग्य - विधाता।
पंजाब सिंध गुजरात मराठा,
द्राविड़ - उत्कल - बंग,
विंध्य - हिमाचल - यमुना-गंगा,
उच्छल - जलधि - तरंग।
तव शुभ नामे जागे,
तव शुभ आशिष मागे
गाहे तव जय गाथा।
जन-गण-मंगलदायक जय हे,
भारत - भाग्य - विधाता।
जय हे, जय हे, जय हे,
जय जय जय जय हे।



बिहार स्टेट टेक्स्टबुक पब्लिशिंग कॉरपोरेशन लिमिटेड, बुद्ध मार्ग, पटना-1
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