

NIOS lesson adaptation project

by  **Embrace** Volunteers
The power within you!

(A community initiative of Harchan Foundation Trust)

CHAPTER -22

CONSUMER BEWARE!! BE AWARE

This project is aimed at supporting children with different needs. Information provided is adapted to the best of knowledge by the volunteers. For complete information please refer to the NIOS resources in <https://www.nios.ac.in/online-course-material/secondary-courses.aspx>.

Consumer Beware! Be Aware



MIND MAP

Analysis

- Definition of a consumer
- Problems faced by the consumer and its solutions

Role

- Consumer Education
- Consumer Aids

Exercising one's right

- Responsibilities And Rights of a consumer
- Consumer Forums

KWL Chart

K - What does the child KNOW	W - What does the child WANT to know	L - What has the child LEARNT
	Who is consumer?	
	What are my rights and responsibilities?	
	Where can I go if I am cheated.	

Keywords and meanings

KEYWORD	MEANING
MRP	Maximum retail Price which is printed on the package
Standard Marks	Symbol issued by Government for different categories of products which adheres to certain requirements
Imitation	Copy of an original product
Adulteration	When substitute element which is added to the product and is not revealed. The substitute element maybe harmful or of low quality.
Black Marketing	When a product is sold at a price higher than the maximum retail price
Hoarding	When a supply of certain product is low, the remaining product is not released in the market in order to sell at a higher price
Consumer Protection	Laws enacted by the government to make sure the consumers are not cheated

Who is a Consumer?

- A consumer is a person who buys or uses either goods or services, to satisfy his needs.
- The **CPA** (Consumer Protection Act 1986) identifies two categories of Consumers
 - (i) “One who buys and uses any goods.”
 - (ii) “One who hires or avails of any service for personal use.”

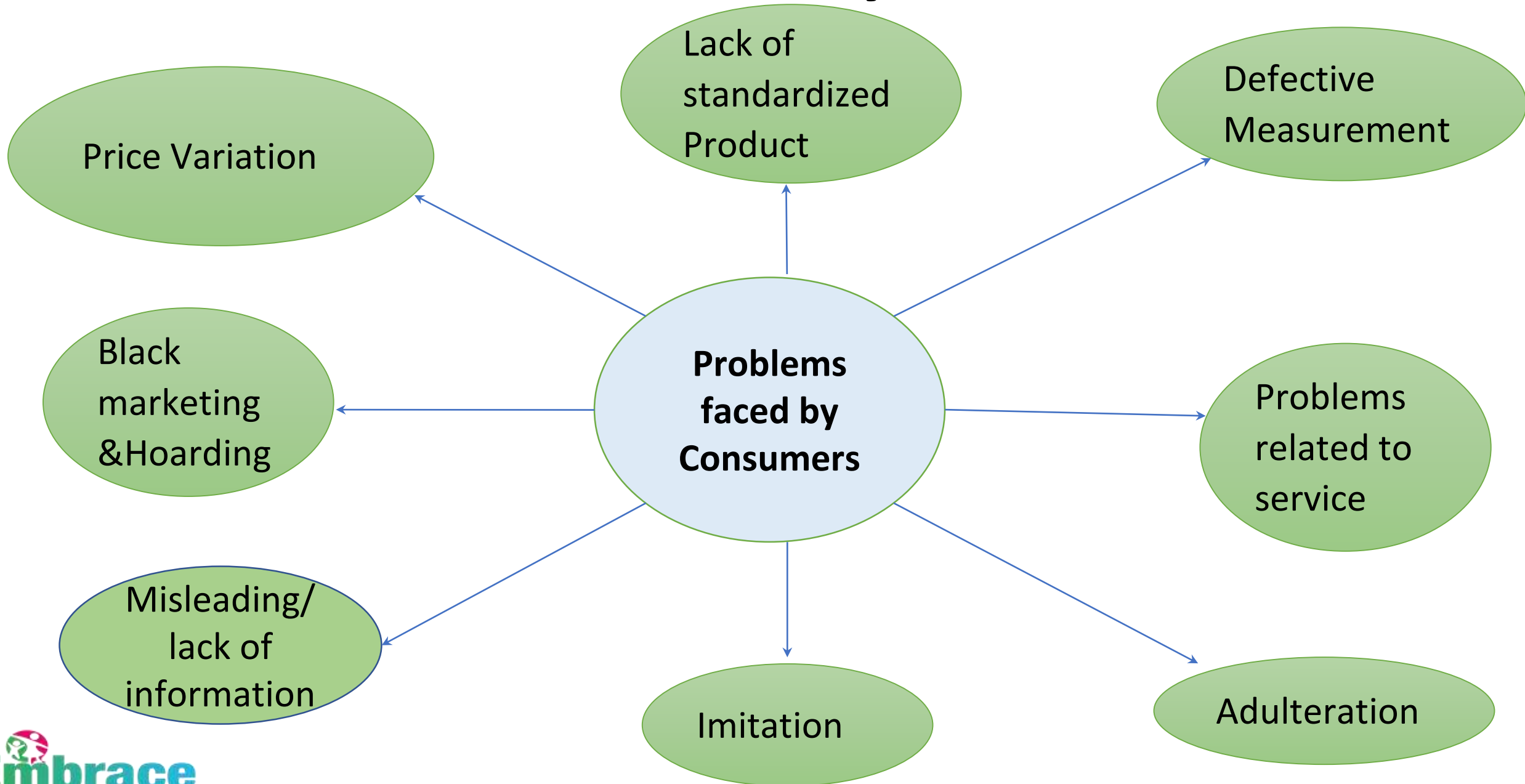
Problems Faced by Consumer & its Solutions

Problems	Solutions
1. Price variation -shopkeepers often charge more than M.R.P	M.R.P. is inclusive of all taxes . Never pay more than M.R.P
2. Lack of standardized products shopkeepers promote substandard products because they get high commission on them	Compare features of a few brands of the product. Check out the differences and make a wise choice.
3. Imitation – Popular brands are often imitated to gain popularity	Compare and note the differences in the quality of the popular as well as the imitated brand.
4. Adulteration – manufacturers and shopkeepers intentionally adulterate food products.	Do simple adulteration test at home or get doubtful samples tested at P.F.A. Buy sealed products of reputed brands

Problems Faced by Consumer & its Solutions

Problems	Solutions
5. Non-availability , black marketing and hoarding – Before the annual budget and festivals, shopkeepers hoard stocks, so that they can later sell and earn higher profits.	When in short supply , shift to a different brand or use an alternate product e.g. use jaggery instead of sugar.
6 Defective weights and measures –often use stones instead of proper weights or stick magnets under the balance	Check weights and measures before buying any product.
7. Misleading /lack of information	find out the quality, prices and weights of products before and after the sale period
8. Problems related to services	Check among friends/neighbors for similar problems faced, and how they tackled them.

Problems faced by Consumers



Wise buying practices

What to
buy

How
much to
buy

When to
buy

Where
to buy

How to
buy

How to
use

Buy only
things
that are
needed
Check for
informati
on
Like MRP

According
to your
needs. -
Non-
perishables
(in bulk)
Perishables
(in small
quantities)

During
discount
sale
During
Season
when
products
are in
abundance

Retail shops
Wholesale
market
Cooperativ
e shops

Cash
Credit/
Debit
Instalment

Read
labels
Ask for
Demons
tration

Consumer Aids

A Consumer aid is

- Anything written or illustrated on product
- Which helps and guides a consumer in selecting a product he/she wants to buy.

Consumer Aids

Labels	<ul style="list-style-type: none">• Standardisation mark• Product price (MRP)• Net weight• Lot / batch number• Date of manufacture• Date of expiry• Content/ Ingredients	<ul style="list-style-type: none">• List of ingredients• Is it genuine• Compare and decide whether the pack is cheaper or more expensive• To complain• Contact manufacturers with reference to lot number• Avoid purchasing if it is near the expiry date• Store and use the products as instructed
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Consumer Aids

Packages	The package helps you by protecting the product	<ul style="list-style-type: none">a) It protects the product from damage (e.g., potato) and spoilage (e.g., milk).b) It protects the product from breakage (e.g., glasses).c) It prevents adulteration (e.g., ghee)d) It prevents pilferage (e.g., oil in sealed tins)e) It helps in transportation and storage (e.g., wheat flour)
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Consumer Aids

Consumer Organization

- International Consumer Rights Protection Council (ICRPC) is a registered NGO that helps and guides aggrieved consumers to file their consumer complaints with the consumer court in India.

- Provide information
- Work for the welfare of the consumers
- Guide the government to formulate consumer related policies; educate the consumers on various issues
- Arrange and conduct protests against anti –consumer activities
- Test products for their quality and defects
- Accept complaints from consumers to represent them in consumer courts.

Consumer Aids

Legislation	<p>Certain laws have been passed by the government to protect interest of the consumer .</p> <p>Consumer Protection Act , 1986(CPA) now called Consumer protection Amendment Act 2002</p>	<ul style="list-style-type: none">• The consumer protection act covers the all goods and services.• Consumer court are set up at district , state and national levels.• You can make your complaint in these courts with a nominal fee .
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Consumer Aids

Leaflets	<ul style="list-style-type: none">• Inform details about the cost of product, instruction for installation and maintenance	
Advertisements	<ul style="list-style-type: none">• These are used by manufactures to promote the product	<ul style="list-style-type: none">• This helps us to know what is available in the market.• You should not blindly believe this
Standardization marks	<ul style="list-style-type: none">• These marks are used to ensure quality of products	<ul style="list-style-type: none">• Ensures products meet the standard norms laid by agency

Standardized certification marks



Standardization mark	Quality assurance of products
BIS Hallmark	Gold and si/ver jewellery
AGMARK	Agricultural Products
ISI	Industrial Products (fan , mixer)
FPO	processed fruit products
Ecomark or Eco mark:	Eco friendly products
Non Polluting Vehicle Mark:	Vehicles to conform Bharat stage Emission Standards
FSSAI	Safety standards for food items
Woolmark	Wool and woollen garments

Consumer Rights

Consumer rights	Meaning	Safeguard by government
Right to safety	Has right to demand safe goods	Not to supply goods which are unsafe or defective
Right to choose	Has the right to choose from variety of product	Provides consumer education about the product
Right to be informed	Right to demand information regarding the product	Issuing warning along with ads of toxic products
Right to represent	Customer receives due consideration at appropriate forum	Publishing laws and policies
Right to be heard	Express in court if cheated	Right to represent against any malpractice
Right to seek redressal	Seek redressal against unfair trade	Right to compensation for unsafe goods

Consumer Rights

Consumer rights	Meaning	Safeguard by government
Right to consumer education	aware of consumer evils in society	Consumer laws are written in an easy language
Right to basic needs	Guarantees dignified living	safe drinking water ,free education,ration,health care,subsidized ration
Right to healthy environment	Ensures a physical environment which enhances quality life	Promoting use of environmental friendly products ,minimizing pollution,encouraging recycling

Your responsibilities as consumer



- Do survey the market before buying anything
- Do insist on taking the bill even if it means paying a bit extra
- Do maintain the bills
- Don't be ready to buy the groceries at any cost, do find substitutes

**SHORTAGE
SUPPLY**



- Buy sealed food products
- At the time of shortage of any products, do buy less
- discourage excess consumption of goods in short supply

- At the time of registering a complaint, join hands with 'fellow-consumers' against the sellers
- If cheated, file a complaint in the appropriate 'Consumer Forum'
- Observe any change in colour, texture, taste, label of a product and bring it to the notice of the shopkeeper



Procedure for filling a complaint

- Any one can file complaint
- All complaints to be made within 2 years from date of purchase
- Complaint can be made at any level district level , state level and at national level
- You have to pay the nominal fee.
- You have to contact the seller , keep record of your conversation.
File a complaint in appropriate forum.
- Send a notice to opposite party by register post to settle your grievance.
- Submit the complaint and court fee to receiving clerk in consumer court.
- Both the parties have to attend hearing.
- It should be settled within 90 days from the receipt of complaint.

List of Volunteers

Embrace-NIOS lesson adaptation project

(A community initiative of Harchan Foundation Trust)

Mentors (Volunteers) : Banu Arjun, Hema Bhatia, Indumathi , Kalpana Sankar, Priya Balasubramanian, Renu Goyal, Sowmya Srikumar, Viraja.

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"volunteers don't necessarily have the time, they just have the **HEART**."

~ elizabeth andrew

Thank You
Volunteers.

Credit Slide

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	Consumer protection	https://wikispaces.psu.edu/download/attachments/56623382/main.jpg?version=1&modificationDate=1271731345000&api=v2
	Do you know your consumer rights	https://wikispaces.psu.edu/download/attachments/56623382/consumer_rights.gif?version=1&modificationDate=1271731472000&api=v2
	Consumer rights	https://i.ytimg.com/vi/p5e-kfiOUeM/maxresdefault.jpg
	What when why	https://treetopsecret.com/wp-content/uploads/2014/03/178111159-who-what-when-where-why-1024x947.jpg
	8 Consumer Rights	https://st4.depositphotos.com/1019970/21764/i/1600/depositphotos_217642044-stock-photo-consumer-rights-protection-wheel-infographic.jpg
	Consumer Responsibilities	https://image.slidesharecdn.com/consumerprotection-130801061730-phpapp02/95/consumer-protection-6-638.jpg?cb=1375337867
	Standardized marks	https://thebetterindia-english.sgp1.digitaloceanspaces.com/uploads/2019/03/Untitled-design-52.png
	BIS Bangle	https://5.imimg.com/data5/OG/YE/WX/SELLER-3235181/hallmarking-center-setup-consultation-250x250.jpg https://www.livemint.com/r/LiveMint/Period2/2016/05/09/Photos/w_gold-kvEC--621x414@LiveMint.jpg

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	fssai	https://qph.fs.quoracdn.net/main-qimg-2cd72d086b905d2b5929c67fa8dcf474
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