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CONSUMER BEWARE! BE AWARE!

SALE UPTO 80%! Buy ONE get ONE FREE! HURRY! Limited period OFFER! SPECIAL DISCOUNT for first 100 customers! FREE television with a refrigerator! How often have you been lured by such clever sale tactics? Or often felt disappointed to find that there is some catch in such sales gimmicks? Some of you may have been cheated by both shopkeepers and manufacturers, who try to blame each other by saying that “you may not have read or followed the instructions!”

In such a case, what do you do? Is there anyone to help you? Yes! There is an agency which not only listens to your grievances patiently but also helps you in getting a compensation for deficiency in performance. This agency may also impose punishment on the offenders. But, for that, you need to become a responsible consumer, shed the indifferent attitude, and exercise your rights. In this lesson, you will learn how to be aware of market malpractices and become an aware consumer.



OBJECTIVES

After completing this lesson, you will be able to:

- describe yourself as a consumer under the Consumer Protection Act 1986;
- critically analyse problems you face as a consumer and find appropriate solutions;
- appreciate the role of consumer education, and effectively use consumer aids to your advantage;
- identify and exercise your rights and responsibilities as a consumer and;
- file a complaint in the appropriate forum when the need arises.



Notes

22.1 WHO IS A CONSUMER?

Each one of us is a consumer. To take an example: Guddi buys vegetables for her family. She also pays a maid for her services like cleaning the house and washing clothes. She pays her electricity bill and water charges as well. Each time she makes a payment for some thing that she buys (product) or in lieu of a service rendered, she becomes a consumer. As we have said earlier, all of us are consumers, because we all buy goods from the market and pay for the services rendered by others.



Fig 22.1

A consumer is a person who buys or uses either goods or services, to satisfy his needs.

The CPA (Consumer Protection Act 1986) clearly 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.”



ACTIVITY 22.1

Can you now list any four products and services for which you have paid for or used as a consumer? A few examples are given below to help you.

S.No.	Products	Service
1.	Shirt	Tailor
2.	Umbrella	Electricity
3.		
4.		
5.		
6.		

As a consumer, you may have often encountered many problems. Let us reflect on some of these problems. Based on your own experiences, see if you can add some more.



Notes

22.2 PROBLEMS FACED BY YOU AS A CONSUMER

1. Price Variation

Sometimes you may find shopkeepers or vendors charging you more than the price printed on the product. This printed price is the Maximum Retail Price (MRP), which means a shopkeeper cannot charge you more than this amount or MRP.

On being questioned about charging more than the MRP, shopkeepers often make excuses like- paying a hefty amount as rent inside the cinema hall or exhibition, or of being charged extra local taxes. **You should be aware that the MRP or the printed prices are also inclusive of all taxes!**

Similarly in the case of a service, one electrician may charge more than the other for the same kind of work by saying that he provides guarantee for his work.

How can you ensure that you are paying for good quality services? You may:

- get references of people providing good quality services;
- ensure that good quality parts are used;
- supervise personally.

Think of other ways by which you can ensure good services.

Do you know you can actually file a case against such people and they can be fined a hefty sum?

What can you do as a consumer?

You need to find out prices of different brands of products, the two products (i.e. wheat flour and turmeric powder) that your family purchases from different shops. You can compile your data in the following table and then compare the prices, the quantity and the standard marks, like FPO, ISI, Agmark, etc.

For clarification, it may be noted that Standard marks are marks of quality given to products which meet certain standards in terms of material used, method of manufacturing, labelling, packing, sale and performance.

Product	Brand name/ Company Price	Quantity	Standard	Shop Mark
Wheat flour	1.			
	2.			
	3.			
	4.			
Turmeric powder	1.			
	2.			
	3.			
	4.			



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Similarly, you can also find the prices of other commodities and make an informed choice. After the survey, you can conclude and identify the shopkeepers who can give you good quality products at a better price. Now you are in a position to decide from where you should buy your groceries.

But do remember to update yourself periodically, using the same method after determining your needs. You can also negotiate the prices by buying in bulk. Shopkeepers often lower their prices for regular customers. Remember, **DO NOT** pay more than the MRP (printed on cover of the product). If the shopkeeper still charges you above the MRP, take a receipt as it will help you file a complaint.

2. Lack of Standardized Products

The market is flooded with substandard products. Have you ever wondered why shopkeepers claim that these substandard products are better and are ready to give you a guarantee for them? This is because they get a much higher commission from the manufacturer on substandard products as compared to the standard ones.

What can you do as a consumer?

Visit a shop near your home and request the owner to allow you to survey at least six brands of one product, three of which bear a standard mark and three that do not have the standard mark.

Compare and tabulate them in the following table on the basis of their price, capacity, standard marks, ease of use, after sales service, electricity consumption, warranty/ guarantee. After this, select the brand that offers the maximum advantages.

<i>Product</i>	<i>Price</i>	<i>Ease of use</i>	<i>Standard mark</i>	<i>After sales service</i>	<i>Electricity used</i>	<i>Warranty/ Guarantee</i>

Check out the difference in the quality of the standard and the substandard products that you have compared. For example, ask yourself whether it is worth buying an electronic appliance that might cost less at the time of purchase but.

- uses more electricity
- has no after- sales service
- is difficult to clean and use
- gives electric shocks

And make a wise choice!

3. Imitation

You may have come across products that imitate the packaging of popular brands. Often the brand names are made to rhyme intentionally to fool the customers. For example, the popular brand of 'Colgate' tooth paste is imitated as 'college' toothpaste, though the colour combination and design of the cover is exactly the same. Similarly, the famous Lal- imli brand of wool is imitated by just a difference in placement of hyphen 'lali-mali', you may think this is a misprint on the packaging, which is not so.

Why do you think the manufacturers resort to such practices? Yes, you are absolutely right, they do not have to spend on advertisements. They often imitate popular brands to gain popularity, knowing fully well that most consumers recognize the products by their packaging and do not bother to read the fine print.

Some manufacturers even imitate the standardized marks. Samples of genuine and copied standard marks have been provided below. Can you differentiate the genuine from the fake ones? Yes figure 22.2 (e) is genuine (however IS: and CM/L number can vary) while others are all fake. Do you know that imitating logos and packaging is a serious criminal offence and is punishable under law?



Fig 22.2: Fake and genuine ISI marks

What can you do as a consumer?

You may try to collect packaged products that have their packing symbols identical to popular brands and products bearing standardised marks or duplicate standard marks. Use both the products, duplicate as well as the original and check the difference in quality. Rate them for the following features and then make an informed decision.





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Product	Taste	Colour /Appearance	Quality	Cost

4. Adulteration

In order to earn more profit, manufacturers or shopkeepers intentionally either add inferior substances from a product or subtract a vital element from a product. The element that is added to the main product i.e. food stuff is called **adulterant**. You may have observed that the milk supplied by your milk vendor does not yield much cream. Even rice and pulses contain stones. Stale or padded pulses may even be polished with artificial colour to make them appear fresh. Recently new adulterants such as Iridium and Ruthenium have been found to be mixed in gold articles. Have you also observed adulterants in your food? List them below.

1)

2)

3)



ACTIVITY 22.2

You can also conduct these simple tests (refer table 22.1) at home to check the purity of your own food samples. Tally your observations with the results given at the end of the lesson.

Table 22.1:Adulteration Tests

Food stuff	Adulterant	Test	What did you observe?
Milk	Water	(i) Keep milk in a tumbler for 10 minutes and pour it into another tumbler (ii) Put a drop of milk on a plate and tilt it	(i) Does it form a ring on the top? (ii) Does it leave a track?
Black pepper	Papaya seeds	Put a small amount of black pepper in half a glass of water.	How many rise up and how many settle down?
Asofetida	Resin, gum	Add water in a sample and shake well.	Does it turn milky?



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Tea leaves	Coloured exhausted tea leaves	Put a sample of tea on a blotting paper. Sprinkle it with water.	Does it leave colour?
Coriander powder	Dung powder	Soak in water.	Does it smell of cow dung?
Spices	Extraneous colour	Take a tumbler of water. Sprinkle small quantity of spice on the surface of water.	Does the water become coloured?
Tea, semolina	Iron fillings	Pass a magnet over the sample.	Do iron fillings cling to magnet?

For more tests refer to this website if you have access to it:
<http://pfa.delhigovt.nic.in>

What can you do as a consumer? Consider the following:

- be alert to any change in colour, taste, appearance or smell;
- read labels carefully;
- check for genuine standard marks;
- buy from reputed shops and refuse to buy from unscrupulous shop keepers;
- buy reputed brands;
- buy only packed and sealed foods;
- buy whole grains and spices, and grind them at home;
- do not compromise on quality and price;
- from time to time test food items like milk, spices, sugar and oil at home;
- get doubtful samples of food tested at PFA (Prevention of Food Adulteration) laboratories;
- change the brand/ shop, if samples are impure and;
- report to the concerned authorities.

5. Non-Availability, Black-marketing and Hoarding

Before the annual budget, each year the shopkeepers speculate and increase the prices of certain commodities and hoard stocks to earn higher profits.

This is especially true in the case of gas agencies. When the domestic gas price is about to increase, they stop supplying gas to the consumers. But when they know



Figure 22.3



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that prices of gas cylinders are going to decrease, their rule of delivering the next cylinder only after fifteen days is no more applicable and they immediately supply the gas cylinder.

Many people collect their monthly rations at subsidized rates from government operated ration shops. During the festive season, many groceries go out of stock especially sugar and kerosene. Do you know why? Often greedy shopkeepers of ration shops sell these items in the open market to sweetmeat shopkeepers and make high profits.

In such cases, the consumer faces a lot of difficulty and inconvenience.

What can you do as a consumer?

If possible, in such cases, you can:

- shift to a different brand of the same product;
- use an alternative to the product, for example, use jaggery instead of sugar; and
- report to concerned authorities.

6. Defective weights and measures

Do you check the weights and the scales that are used to weigh the products you buy? Have you ever checked the measures used for milk or kerosene? These weights have a hollow or a false bottom or may be dented. They measure less than what you have paid for. You may have noticed shopkeepers using stones instead of proper weights. Often magnets are stuck under the balance pans to cheat the consumers.

What can you do as a consumer?

While buying unpackaged milk from a milk vendor, be alert on all the ways he may adopt to cheat you. Check-

- Is the milk being measured till the brim?
- Is he emptying the measure completely, before he starts filling it again?
- Does the measure have a false bottom?
- Does the measure have a stamp of the inspector along with the date?

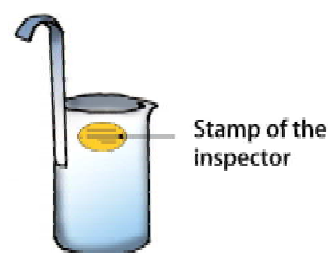
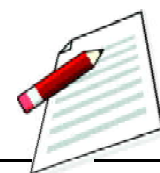


Figure 22.3 a

While buying vegetables, refuse to buy if:

- the shopkeeper uses stones instead of weights;
- the balance has iron rings on one side;

- any magnets are stuck under the pan;
- he is putting any rotten or stale vegetables;
- the pointer is missing in the middle of the balance;
- the balance is kept on a tilted surface.



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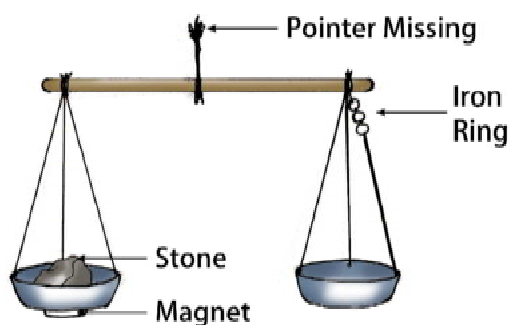


Figure 22.3b

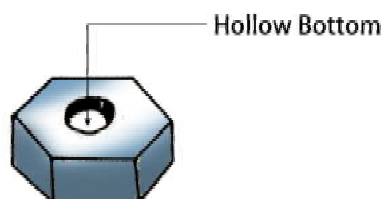


Figure 22.3 c

When you are buying fabric, refuse to buy if:

- the cloth merchant is using a table to measure the cloth.
- the measuring rod is bent.
- the shopkeeper is stretching the fabric while measuring.

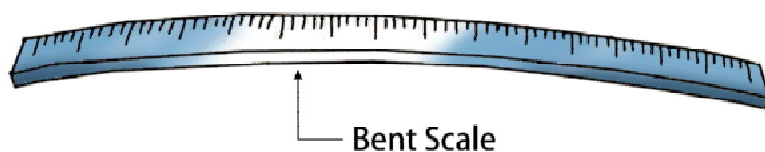


Figure 22.3d



ACTIVITY 22.3

Visit a vegetable vendor. Tactfully request him to show you where the weights are stamped. (You may tell him that it is part of your project.)

Politely ask the vendor if he could keep the vegetables where he normally keeps the weights and keep the weights in the pan where he normally keeps the vegetables.

What was the reaction of the vendor?

- Did he happily agree?
- Did he refuse?

If he refused, do you think he is trustworthy? Would you like to buy things from such vendors?



Notes

7. Misleading information or lack of information

You may have noticed that most of the products advertised are misleading and exaggerated. The products are not as effective as they are claimed to be.

You may have also faced problems in getting detailed information on the products that you want to buy. Shopkeepers often refuse to give pamphlets of the product on the pretext that they are sealed inside the box of the product. Often, the print on the label is too small or blurred or the matter is written in local language, which is not understood by most of us.

You might have also seen 'free' gifts being offered along with the product; for example, a free plastic jar with a particular brand of tea or a free bowl with cooking oil. But these 'gifts' are actually 'free'? Is their price included in the price of the product or is the original price raised to cover the cost of the gift? Quite often, the latter is the case, because the salesman's motive is only 'profit' and not a 'free gift' to a consumer.

Similarly, heavy discounts are offered during festivals or at the end of a season. Everywhere you can see banners of 'sale'. These 'sales' often offer poor quality/defective articles and thus mislead the consumers. In most of the cases, the actual price is written as discounted price after putting an exorbitant price on the label. As a consumer you can make smarter choices to tackle this issue.



ACTIVITY 22.4

For exaggerated advertisements

Test two or more samples of different detergents. It could be a new one shown on television and the one that you normally use. Conclude whether the new product is as effective as it claims to be. Which one would you like to use and why?

During sale

To decrease the chances of being cheated during sales, find out the quality, prices and weights of products before and after the sales. Try not to get swayed by these sales.

8. Problems related to services

As discussed earlier, most of us are aware about the problems related to products. However, the problems related to services are not given much importance by the consumers, though they get cheated by the service providers also.

Did you know that sometimes gas agencies fill up the commercial gas cylinders from the quota of subsidised domestic gas cylinders, thereby creating a shortage in the domestic supply of gas?

Service providers / financial institutions like banks are at times, rude and refuse to co-operate, or answer the queries of the customers. Often they charge service taxes on facilities that are provided without the consent of the customers. You may have heard of customers complaining about money being pilfered or transferred from their accounts.

Similarly, house builders and school authorities charge large sums as security deposits, for which no interest is paid. You may have observed that often there is no staff present at the railway ticket counters during working hours. Similarly, services such as post, electricity, telephone, water supply, health etc. leave a lot to be desired. Complaints are often ignored or work is not done until you pay tips to the workers.

What can you do as a consumer?

- i. Try and recollect the problems you have faced in the market, while purchasing goods. List and compare them with the ones mentioned in the lesson. Note the action you have taken to solve them.
- ii. Find out from five of your friends and neighbours whether they have ever faced similar problems with the same shopkeepers and the same service providers. Check the ways they have used to tackle these problems.
- iii. If you and your neighbour have faced the same problem with the same shopkeeper see how both of you can unite and tackle him.



INTEXT QUESTIONS 22.1

1. Read the lesson carefully. Find out 'one word' used in the lesson to indicate the following:
 - a. The person who buys goods and pays for services _____.
 - b. The items that we buy from the market _____.
 - c. Repair of an electric switch for which the consumer pays money _____.
 - d. The term used to indicate duplicate products _____.
 - e. The process of addition or removal of some thing to lower the quantity or quality of food stuffs _____.

**Notes**



Notes

- f. Selling goods at prices more than the actual cost at the time of shortage_____.
 - g. Manufacturers informing the consumers about their products _____.
 - h. Absence of this creates a problem to the consumers while selecting quality goods_____.
 - i. A shopkeeper cannot charge you more than this amount _____.
2. You encounter the following problems in services. Suggest ways to deal with these problems.
- a) Your iron stops working within a week after repairs.
 - b) The gas cylinder you have received weighs less than the weight specified.

22.3 ROLE OF CONSUMER EDUCATION

Can you think of ways to equip yourself to tackle these problems? How can you make yourself a wise consumer? Consumer awareness can be brought about by proper education.

**HOW TO GET
THE BEST RETURNS
FOR OUR MONEY!**



Fig 22.4

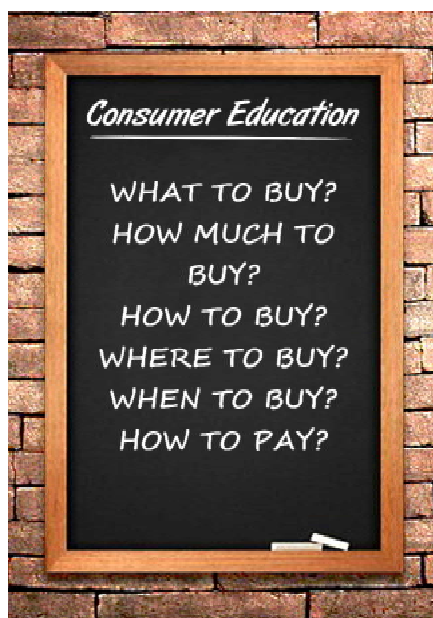


Fig 22.5

Consumer education involves educating the consumer as to what, when, how, from where to buy and how to pay? These have been discussed in table 22.2 as wise buying tips.



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Table 22.2: Wise Buying Tips

	Ask yourself?	Suggestions
What to buy?	Do I need it? If your answer is no - Am I buying it because my friend has it? Or Am I buying it because they showed it on television? If your answer is yes-	Don't buy it !
How much to buy?	How much do I buy ? Do I need to purchase in bulk?	Buy- - according to your needs. - Non-perishables (in bulk) - Semi-perishables (quantity enough for a week) - Perishables (in small quantities) - Buy from a wholesale market.
How to buy?	What do I check	- Survey the market. while buying - Read the labels for : • date of manufacture • date of expiry • ingredients • instructions regarding use • standardized marks - Buy goods in sealed containers, packets and bags.
Where to buy?	Which shop to buy from? What if there is a defect in the product?	Buy from a licensed or co-operative shop only. Buy from a shop keeper who replaces faulty goods.
When to buy?	Is this the right time to buy?	Buy when shops are less crowded.



Notes

	I need fruits and vegetables	Buy, seasonal fruits and vegetables
	I need to buy cheaper electronics or woollens.	Buy electronics/ woollens during off season.
How to pay?	Cash or credit?	Can pay by cash, cheques or credit cards. Check interest charged on credit payments beforehand to avoid paying more.



INTEXT QUESTIONS 22.2

1. Match Column A with Column B:

Column A

- (i) A consumer should buy from
- (ii) The quantity to be bought
- (iii) The best time to buy is
- (iv) A consumer should know
- (v) Payment of goods can also be made by

Column B

- (a) when the shops are less crowded.
- (b) Consumer Protection laws.
- (c) Licensed shops/cooperative Stores only
- (d) Depends upon the requirement of the family
- (e) When genuine discounts are offered by shopkeepers
- (f) Cheques

22.4 CONSUMER AIDS TO HELP YOU

From where can you get the information about the products? Many of you may seek help from your friends, family or shopkeepers. To know more about a product before purchasing it, whom do you ask?

Yes, advertisements in magazines or on the television, leaflets, labels of products, packages also provide you with necessary information. All such items that provide you with information on products are called consumer aids.

A Consumer aid is anything written or illustrated that helps and guides a consumer in selecting a product he/she wants to buy.

Common aids available to a consumer are labels, leaflets, packages, advertisements, standardisation marks, Legislation and Consumer Associations and Cooperatives.

(i) Labels

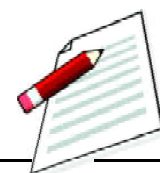
They are engraved or printed on or attached to the product. Labels are required to give the following information:

- (a) Name of the product
- (b) Trade and brand name
- (c) Manufacturer's name and address
- (d) Contents/ingredients
- (e) Purpose/use of the product
- (f) Directions to use the product
- (g) Warnings and precautions to be kept in mind while using the product
- (h) Date of manufacture and date of expiry in the case of medicines/tonics
- (i) Dosage (in the case of medicines and tonics)
- (j) Guarantee period
- (k) Standardisation mark
- (l) Product price (MRP)
- (m) Net weight
- (n) Lot / batch number
- (o) Date of manufacture
- (p) Date of expiry

What is the relevance of this information given on the labels to you as a consumer?

Let's learn more on it:

- List of ingredients- you may be allergic to some thing or the ingredients may be from animal source;
- check for standard mark (is it genuine?);
- tally rates and net amount and then 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.

**Notes**



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**ACTIVITY 22.5**

- i. Examine any label and evaluate whether it is complete. Choose the product accordingly; good companies usually give complete information on their labels.
- ii. Prepare a label for a biscuit, oil and pickle.

(ii) Leaflets

Leaflets inform about the existence of a product. They also provide details of cost of equipment, instructions for installation and maintenance.

(iii) Packages

Most of the products you buy are packed in an attractive package. The package helps you by protecting the product in a number of ways as mentioned below:

- (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).

You should check whether materials used in packing are safe and do not affect your health.







(iv) Advertisements

These are used by manufacturers to promote their product. Besides helping you to know what is available in the market, they also provide information about their use and special features of the product. You should not blindly believe in these advertisements.

(v) Standardized marks

These marks ensure the quality of products and indicate whether a product has been produced in accordance with the norms laid down by the standardizing agency. These encourage manufacturers to provide better competition in the market and also upgrade the quality of their products. Specific marks are given to the following products (Table 22.3)

Table 22.3

Standardization mark	Quality assurance of products
ISI 	electrical goods, chemicals, toys, pressure cookers, biscuits, coffee, etc.
FPO 	preserved foods such as tinned fruits and vegetables, juices, jams, sauces, pickles, etc.
Agmark 	Agricultural and livestock products like spices, cereals, flour, pulses, egg, oil, butter, etc.
Woolmark 	Wool and woolen garments
Hall mark 	Gold ornaments
Eco mark 	Recyclable, biodegradable and environment friendly products like preservatives, detergents, plastics, paints, etc.

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**ACTIVITY 22.6**

- Survey the market for products bearing genuine standardized marks and add to the above list.
- Look for advertisements of an ISO 9000 certified company in the categories of products and services.



ISO 9000 is a globally implemented standard given to products which provides assurance about the ability to satisfy quality requirements and to enhance customer satisfaction.

(vi) Legislation

Certain laws have been passed by the government to protect your interests. For example:

Consumer Protection Act, 1986 (CPA) now called Consumer Protection Amendment Act, 2002

The Consumer Protection Act covers all goods and services. Consumer courts are set up at district, state and national levels. You can make your complaint in these courts, according to the price of the product, at a nominal fee. The details of this Act have been given in table 22.4.

(vii) Consumer Organisations

The consumer organizations help you in various ways. They :

- 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 and;
- accept complaints from consumers to represent them in consumer courts.

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.



ACTIVITY 22.7

In your area, there may be a consumer organisation. Go and visit them to find out their activities? How do they work? How can they help you?

22.5 YOUR RIGHTS AS A CONSUMER

Do you know consumers have certain rights?

Knowledge of consumer rights will help you to fight against the various malpractices adopted by salesmen and manufacturers.

What are these rights? Let us find out.

- 1) **Right to safety:** A consumer has the right to demand safe goods and be protected against all harmful products like adulterated food or unsafe electrical appliances.

For example, if your oven gives an electrical shock, or your cooker bursts, then under the right to safety, you can file a complaint against the manufacturers.

Government safeguards your right to SAFETY by:

- ensuring manufacturers and suppliers not to supply goods which are unsafe, unsuitable, defective or of poor quality. Recently milk containing urea was banned.
- 2) **Right to choose:** A consumer has the right to choose a product from a variety of good quality products. For example, a shopkeeper cannot keep just one brand of a tooth paste. You are entitled to demand more choices of a particular product.

Government safeguards your right to CHOOSE by:

- establishing procedures for community and consumer education about products.
- 3) **Right to be informed:** A consumer has the right to demand information regarding a product such as its quality, purity, potency, ingredients, prices, etc. Thus, if the shopkeeper refuses to give you the booklet of the product before you buy the product, you can file a case against him.

Government safeguards your right to be INFORMED by:

- issuing warnings along with advertisements of toxic products;



Figure 22.6: Cigarette smoking is injurious to health



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- prohibiting deceptive packaging; and
- making sure packages clearly identify their price and content.

4) Right to represent

The right to be heard and to be assured that consumers' interests will receive due consideration at appropriate forums.



Figure 22.7: Consumer Rights

The government safeguards your right to **REPRESENT** by:

- publishing laws and policies concerning consumers so that they can comment on them;
- monitoring the comments or complaints made by consumers and bringing them to the notice of appropriate authorities and;
- enabling consumers to use their rights by providing legal and financial assistance.

5) **Right to be heard:** A consumer has the right to express himself in the court if he has been cheated. This means you have the right to make a representation against any malpractice at an appropriate forum. This is discussed in detail later in the chapter.

6) **Right to seek Redressal:** The right to seek redressal against unfair trade practices, or restrictive trade practices, or unscrupulous exploitation of consumers. For example, if a shopkeeper refuses to give you less than one meter of cloth, this is a restricted trade practice and you can file a case against the shopkeeper.

Government safe guards your right to seek **REDRESSAL** by:

- ensuring that consumers are allowed to play an equal role in the resolution of their disputes and



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- providing consumers with a right to compensation if they are injured as a result of unsafe goods or faulty services.
- 7) **Right to consumer education:** A consumer has the right to make himself aware of consumer 'evils' in the society. This means that you should acquire the knowledge and abilities necessary for making wise and intelligent choices.



Figure 22.8: Consumer education

Government safeguards your right to CONSUMER EDUCATION by:

- ensuring that consumer laws are written in a language which can be easily understood and monitors consumer awareness.
- 8) **Right to basic needs :** Right to basic goods and services guarantees dignified living. It includes adequate food, clothing, health care, drinking water and sanitation, shelter, education, energy and transportation.

Government safeguards your right to BASIC NEEDS by providing:

- rations at subsidised rates for low income families
- health care facilities
- safe drinking water
- low cost housing
- free basic and primary education



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Figure 22.9 (a) Ration shop

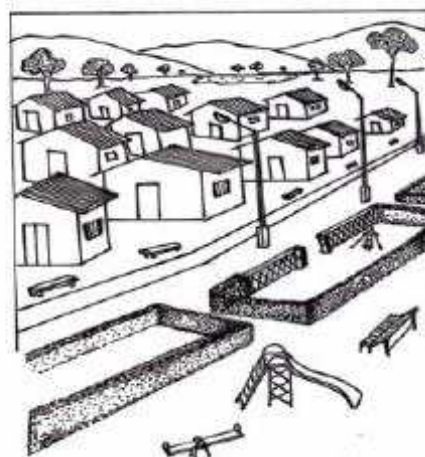


Figure 22.9(b): Low cost housing Scheme

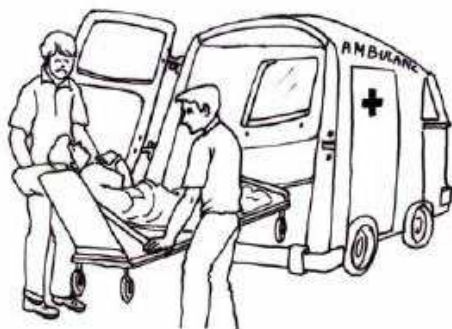


Figure 22.10 (c) Healthcare facility



Figure 22.10(d) Safe drinking water

9) Right to Healthy Environment

This right ensures a physical environment that will enhance the quality of life. It includes protection against environmental damage. It acknowledges the need to protect and improve the environment for future generations as well. You must be aware that all vehicles have to obtain a pollution free certificate after every three months. Each one of us has a responsibility towards maintaining a healthy environment. Without our active cooperation, government cannot ensure a healthy environment either.

Government safe guards your right to a HEALTHY ENVIRONMENT by:

- promoting use of environmental-friendly products
- encouraging recycling of consumer goods
- ensuring pollution is minimised.



Every year, March 15th is observed as World Consumer Rights Day.

It is sad to know that most of us are responsible for the malpractices prevalent in our society. How many of you can proudly call yourselves responsible consumers? Let's find out!

22.6 YOUR RESPONSIBILITIES AS A CONSUMER

To know how responsible you are as a consumer, answer 'Yes' or 'No' to the following questions:

1. Do I survey the market before buying anything?
2. Do I insist on taking the bill even if it means paying a bit extra?
3. Do I maintain the bills?
4. Am I ready to buy the groceries at any cost or do I find substitutes?
5. At the time of shortage of any products, do I buy less and share the amount available equally with others and thus do not encourage black-marketing?
6. Do I avoid wastage of anything and discourage excess consumption of those goods which are in short supply?
7. At the time of registering a complaint, do I join hands with 'fellow-consumers' against the sellers and not act in an indifferent manner? Do I realize that it could be my turn next?
8. If I find that I am being cheated, do I file a complaint in the appropriate 'Consumer Forum'?
9. Do I observe any change in colour, texture, taste, label of a product and immediately bring it to the notice of the shopkeeper?
10. Do I buy sealed food products?

Procedure for filing a complaint:

You purchased a product or service that you weren't happy with? **You must remember, no one will help you if you do not want to help yourself!** Rather than accepting the situation, take action and file a complaint by following these instructions.

Table 22.4 : Procedure for filing a complaint

Who can file a complaint ?	Anyone (you) can file the complaint.
When to file?	All complaints to be made within 2 years from date of purchase.

MODULE - 2

My Family & I



Notes

Consumer Beware! Be Aware!

Where to file a complaint?	<p>At District level- complaints can be made for products which cost upto 20 lakh .</p> <p>At State level- complaints can be made for products which cost more than 20 lakh but less than one crore.</p> <p>At National level- complaints can be made for products which cost more than one crore.</p>
What is the fees?	Nominal fees (Rs.100-500 at district) (Rs.200-4000 at state) (Rs.5000 at national)
How to start?	<p>Contact the seller. Keep a record of your conversation (person you spoke to? What date and time? And what action promised.</p> <p>If you cannot resolve the problem, write a letter to the manufacturer by registered mail (format of letter given on page 24)</p> <p>If that does not help, file a complaint in the appropriate forum.</p>
How to file a complaint?	<p>Send notice to opposite party by registered post giving him 15 days to settle your grievance.</p> <p>Fill in prescribed form – stating name, address and description of complainant and of opposite party.</p> <p>State the facts relating to complaint- when and where it arose?</p> <p>Attach bills along with court fee. Specify compensation desired.</p> <p>Submit a notarised affidavit stating facts are true.</p>
Where to submit the complaint?	Submit the complaint and court fee to the receiving clerk in the consumer court who will give you the date for admission hearing and complaint reference number.
What next?	<p>The court will send a notice to the opposite party seeking reply within 30 days, asking him to attend the hearing.</p> <p>The court's final order will be sent to all the parties by registered post.</p> <p>Note: it is important for both the parties to attend /send representatives for all hearings.</p>
When will the case be settled?	All cases should be settled within 90 days from date of receipt of complaint (5 months, in case the matter is to be tested). For example, in case of seeds, they need to be grown and then tested for germination.
What is the relief available?	Removal of defects from goods, replacement of goods, refund of price paid, compensation for injury/loss suffered, award costs incurred, etc.

You can use the following format of a letter while complaining to the manufacturer.



Notes

*Name and address of opposite party
(name and address of the company)*

Date:

Dear (Contact Person):

On (date), I purchased (or had repaired) a (name of the product with the serial or model number or service performed), I made this purchase at (location, date, and other important details of the transaction).

Unfortunately, your product (or service) has not performed well (or the service was inadequate) because (state the problem).

Therefore, to resolve the problem, I would appreciate your (state the specific action you want). Enclosed are copies (photocopies of originals) of my records (photocopies of receipts, guarantees/ warranties, cancelled cheques/, contracts, model and serial numbers, and any other documents).

I look forward to your reply and a resolution to my problem and will wait (set a time limit) before seeking legal assistance. Please contact me at the address given below or on telephone.

Sincerely,

Your Name

Address

Telephone no.

If nothing works, you can send a short summary of your complaint to: consumerhelp@mtnl.net.in without any attachments.



INTEXT QUESTIONS 22.3

1. Answer the following questionnaire to rate your self as an alert consumer.

- (a) If a vendor on a train, charges you Rs. 5/- more than the MRP, you would _____.
 - (i) give him Rs.5/-
 - (ii) refuse to buy
 - (iii) complain about him to the concerned authorities
 - (iv) bargain with him
- (b) If a shopkeeper refuses to give you pamphlets of the appliances, before you decide to buy it, you may _____.
 - (i) buy the product and read the pamphlet later
 - (ii) buy from another shop where the pamphlet is shown
 - (iii) refuse to buy the product.
 - (iv) start arguing with the shopkeeper

**Notes**

- (c) When you buy medicines worth Rs.34.50p, do you_____.
- (i) insist on taking the bill and keep it safely
 - (ii) take the bill and keep it at home.
 - (iii) think it is too small an amount to take a bill
 - (iv) insist on taking the bill
- (d) When onions are available in the market at Rs 50/- kg., do you_____.
- (i) buy them in bulk and hoard them
 - (ii) find substitute for onions
 - (iii) buy in less quantity and blame the government for rising prices
 - (iv) use all your resources to buy onions for personal use
- (e) When filing a complaint for products worth over ten lacs, you would approach the_____.
- (i) District Court
 - (ii) State Consumer Court
 - (iii) National consumer court
 - (iv) High Court
- (f) In case there is a variation in price, you would_____.
- (i) never know as you do not compare the prices
 - (ii) buy it from a shop as the shopkeeper is known to you
 - (iii) survey the market and buy at a lower rate even if the shop is very far away
 - (iv) weigh the pros and cons for after sales service, quality, guarantee, price and standardised mark before buying
- (g) To avoid buying adulterated turmeric powder_____.
- (i) buy the turmeric powder bearing Agmark
 - (ii) buy reputed brands
 - (iii) buy sealed packets
 - (iv) buy whole spices and grind at home



Notes

2. Study the following situation and find a solution to it.

- Rahul is 20 years old. He wants to buy a bicycle. He goes to a nearby shop which has only one brand of bicycle available. He pays the money and does not take a bill as he would have had to pay more money for the taxes. If you were Rahul, what steps would you have taken?
- Sita got hurt when her new pressure cooker burst open. If you were Sita what rights would you have exercised? What would be your responsibilities in this context?

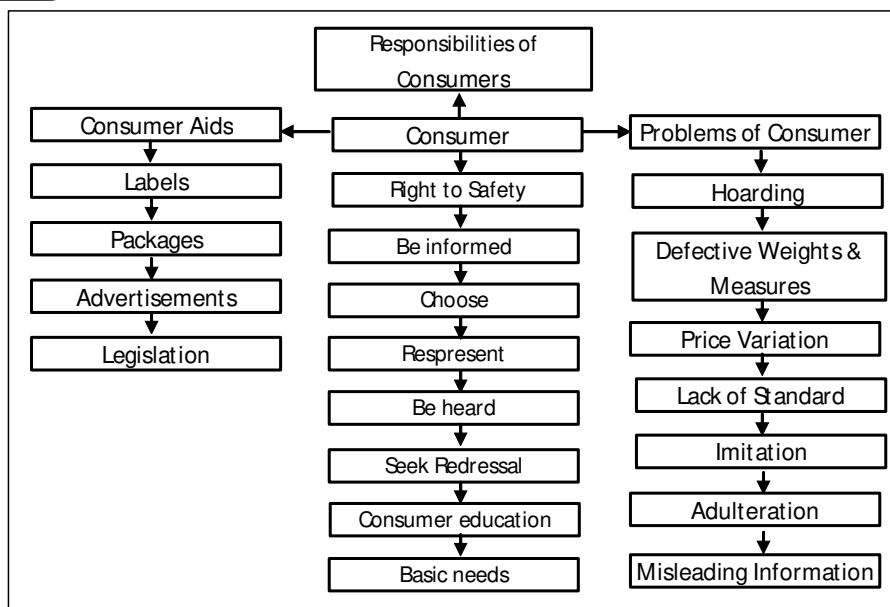


ACTIVITY 22.8

- Rohit bought a refrigerator for 20, 000/- of Cool Company and found it to be defective. The shopkeeper did not listen to his complaints. If you were Rohit, elaborate the steps you would adopt to file a complaint?
- Using the given format, write a letter to the opposite party and elaborate the steps of filing the complaint:
 - Where will you go?
 - How much fees will you pay?
 - How will you file the complaint?
- Find out the address of District Consumer Forums in your area for help and guidance.



WHAT YOU HAVE LEARNT



**Notes****TERMINAL EXERCISE**

1. Define the following in your own words.
 - (a) Consumer
 - (b) Consumer aids
2. (a) Briefly describe any four problems faced by you as a consumer in the following categories :
 - (i) Products
 - (ii) Services
(b) Suggest any four ways by which you can overcome these problems.
3. Give four reasons for imparting consumer education to all.
4. You plan to buy a cooler. What are your responsibilities in this context?
5. Why is it important to buy products with standardized marks?
6. List any four ways in which you are likely to get cheated by traders and manufacturers?
7. You have paid for one meter of cloth for your blouse. The tailor tells you it is short by 20 cms. In what ways could the shopkeeper have fooled you?
8. What steps would you adopt to protect yourself from buying adulterated food?

**ANSWERS TO INTEXT QUESTIONS****22.1**

1. (a) Consumer
- (b) products
- (c) service
- (d) duplicate/fake/imitation
- (e) adulteration
- (f) hoarding/black-marketing
- (g) advertisement
- (h) standardized marks
- (i) MRP



Notes

2. (a) (i) tell the shopkeeper
 (ii) write to the manufacturer
 (iii) complain to concerned authorities, if you get no response
 (iv) do not bother/buy another one
 (i) (ii) (iii) - (Satisfactory), (iv) (unsatisfactory)
- b) (i) make sure you get it weighed
 (ii) phone up the agency and get it exchanged
 (iii) will tell him next time
 (iv) do nothing/not bother
 (i) - (ii) - (Satisfactory), (iii) needs unprovement, (iv) satisfactory)

22.2

- i) c ii) d iii) a iv) b v) f

22.3

1. (a) (iii)
 (b) (ii)
 (c) (i)
 (d) (ii)
 (e) (i)
 (f) (iv)
 (g) (iv)
 2. (a)
 (i) Would have surveyed the market.
 (ii) Compared the prices of atleast 3-4 brands of cycles.
 (iii) Ensured the bicycle was of a standard company
 (iv) Paid taxes and taken a bill as proof of purchase.
- 2 (b)

Right to-

- (i) safety,
- (ii) represent,

**Notes**

(iii) consumer education,

(ii) seek redressal.

Responsibilities- should

(v) take a bill and kept it safely

(vi) have read and followed instructions

(vii) buy standard product

(viii) complain to authorities

(ix) Any other (any four)