

Reaching Out to Young Consumers

LEARNING FOR LIFE

A Manual for Trainers



CAG

(Citizen Consumer and Civic Action Group)

2002-2003

Preface

Consumerism today has gained immense ground in promoting a highly consumptive culture. Increasing material standards of living have made it crucial that children be equipped with knowledge and attitudes so that they can manage the role of a consumer and their exposure to commercial pressure.

Young consumers are being targeted as 'special' consumers and this impacts their thought processes and consumption patterns. Consumer education taught in schools is indispensable if we are to move towards a more confident educated consumer society. From a small project on consumer education reaching out to over 5000 school children, initiated in 27 schools in Chennai by CAG, the 'Train the Trainers' programme has been developed to reach out to a greater number of young consumers in schools.

CAG has prepared this training manual as a source book to initiate training to school teachers. This manual is designed to help trainers to impart the necessary skills required by young consumers to deal with critical situations as well as empower them with regard to their rights and responsibilities as young consumers.

We are grateful to the Sir Ratan Tata Trust, Mumbai for supporting us in our endeavour. We are sure this manual will be helpful to many and will be used extensively.

CAG

ACKNOWLEDGEMENTS

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Mrs. Suchithra Ramakumar Trustee CAG,
Mrs. Jayashree, Teacher- The School, KFI, for guidance and course material which forms part of their Media Course. is part of their information from their Media Course. Informate time and help and providing in putting this manual together.

Why this Training Manual?

Consumers are increasingly asked to be informed and skilled enough to make responsible choices so that they can participate effectively in the market.

We cannot afford to wait for today's school children to grow up, to educate them on consumer awareness. Students must grow up as educated and informed consumers. This education needs to be available to them through out life.

Our Focus

Education in different contexts must respond to the challenge of developing knowledge about how consumer awareness can be strengthened in an ever-changing society. Consumer Education is a process, which is permanent, gradual and in step with the students capacity to evolve.

Students require this specialized knowledge to take responsibility for their own life, their family, obligations to society and the environment. Often increasing a students stock of experiences is considered an important goal.

The aim of our manual is to illuminate issues about what it is to be a consumer today. What is mostly true is the inability of consumers to take action themselves when suppliers of goods and services are not operating within the law, or when things simply go wrong. While there are many consumers for whom cost is not an issue, the majority of consumers in India do not have access to low cost, quality goods and services.

Consumer education is often referred to as value education as it is based on values. This specialised knowledge is required to help students participate in social life as competent citizens. Consumer education is often referred to as value education as it is based on values.

Our Objectives:

- To empower consumers (teachers and students) through the training process
- To concentrate on consumers everyday life by choosing appropriate teaching materials
- To encourage active participation by choosing the right social setting for the teaching process
- To create an active network between the facilitators of this process.

Programme Partners

Training teachers on consumer education is particularly important as teachers have an influence not only over their students but also over the community. This manual is for committed teachers who implement various activities and develop programmes to expand the horizons of young consumers.

Consumer education concerns everyday issues that are always a relevant part of the family's everyday life. Schools can contribute to make students aware of the influences they are exposed to with respect to lifestyles, consumer habits, values and attitudes. Teaching methods used in imparting consumer education should involve the students and be based on their everyday life and their interests. Practical and concrete tasks heighten students ability to understand the usefulness of consumer education. More specifically teaching methods should evoke the student's personal responses.

In short consumer education is not simply a matter of following a prescribed chunk of material or memorizing it, rather more researching into the real situation surrounding us in order to understand the clear concepts and effective procedures. Issues such as - Do we make decisions or are they made for us? Who does not enjoy shopping that is irrational, compulsive and irresponsible?

Teaching consumer issues thus aims at developing an analytical and critically aware attitude to consumption, where needs and requirements for quality, price, service, resources and the environment are made explicit. Students must gain an insight into the relationship between production, consumption and saving.

Teachers come from a variety of backgrounds. While a teacher may feel comfortable teaching a particular subject he or she may feel less sure about conducting a lesson such as consumer rights and responsibilities. This is one reason why we have prepared this manual.

Contents:

This Manual on Consumer Education has been subdivided into four modules:

- A. Consumer Rights and responsibilities
- B. Health – Food / Drugs / Cosmetics
- C. Commercial Persuasion
- D. Sustainable consumption and the Environment

Module I

Part 1

1. Consumer Rights and Responsibilities

Aim: To allow students to acquire an understanding of their conditions as consumers, their rights and responsibilities as students.

Introduction: A consumer is defined as a person who buys goods and services.

In recent decades the market has undergone major changes leading to increased concentration and integration of production, distribution and the retail trade. The range of products and services has increased manifold. With increased marketing the flow of information and advertising has placed increased demands on consumers to be able to evaluate and take a position on information and claims made for products including environmental and ethical aspects.

We are all consumers and have at some time or the other been at the receiving end of unfair trade practices such as – excess price/ defective/ substandard/ spurious/ or hazardous to life including deficient service. Knowledge of consumer rights and responsibilities then becomes critical in being able to deal with the challenges faced by consumers.

Have you faced any problems as a consumer ?
.Have you ever complained when you have had a problem?
Did you know that there are consumer groups to protect interests of consumers?

UN Guidelines for Consumer Protection

1. Right to Basic Needs

To have access to basic essential goods and services including adequate food, clothing, shelter, healthcare, education and sanitation.

Jaya lives with her grandmother in a small hut near a big residential colony. She has two sisters and one brother who live with her parents in a village near Kancheepuram. Being the eldest she was forced to come and work in the city with her grandmother. Jaya is twelve years old and works as a maid in two houses. She would actually like to attend school but knows this is not possible. Her earnings are just enough to buy medicines for her grandmother and for one meal a day for about 20 days in a month. She has to fetch water for their needs from a tap in the next street and her house does not have any electricity or water connection. Jaya often does not have enough to eat and is always tired.

In most developing countries a large majority of the population does not have access to food / water, shelter, clothing, healthcare and education due to poverty and the inability of the government to provide these basic needs.

2. Right to safety

To be protected against products, processes and services that are hazardous to health or life.

Arun was very excited, as his parents had given him new bicycle for his birthday. It was a shiny yellow bicycle and he wanted to show it to all his friends. So he decided he would cycle to school the next day. He got up early the next day and was ready to leave for school early. He had almost reached the school when there was a loud noise and he fell from the cycle. Fortunately he fell near the school where there was not much traffic. Some of his friends helped him to get up and luckily he was unhurt. However he found that his tyre tube had burst and the front wheel was bent. He immediately decided to return home with cycle. His parents were shocked as it was new cycle. The dealer refused to replace the tube, which was ultimately, replaced by the manufacturer. The tube was defective and could have caused grievous injuries if there had been traffic at that time.

Exercise:

List of likely unsafe products in the markets

Role play / posters

Key words:

Safety Standards

Safety Rules

Fire hazards

Poisoning

3. Right to information

To be given the facts needed to make an informed choice and to be protected against misleading advertisements and labeling.

Key words :

Quality Marks –

Product / Label information

Information on the Service provided

4. Right to choice

To be able to select from a range of products and services offered at competitive prices with an assurance of quality.

5. Right to representation

To have consumer interests represented in the development of products and services and in the making and execution of government policy.

6. Right to redressal

To receive a fair settlement of just claims, including compensation for substandard goods or unsatisfactory services.

Geetha purchased a packet of sweets weighing 500 gms as a surprise gift for her sister. Her mother saw the contents and felt that it was less in quantity and she got it weighed at a neighbouring shop. The packet weighed only 300 gms. Geetha went back to the shopkeeper and asked for another packet with the correct weight. The shopkeeper refused to replace the packet and asked her to contact the manufacturer. Geetha's mother approached the manufacturer who refused to acknowledge her letter or the problem. She then had no option but to approach the consumer court and was paid a compensation of Rs. 2000/- by the manufacturer for selling a product that was underweight.

7. Right to Consumer Education

To acquire knowledge and skills needed to make informed choices about goods and services while being aware of basic consumer rights and responsibilities.

Hari and his sister had just got their pocket money and they both wanted to buy something. So they went shopping to the nearby store to buy an indoor game. They chose a chess set and paid for it. The shopkeeper gave them a bill, along with packed game. When they reached home Hari and his sister opened the packet and decided to play the game immediately. However when they opened the box the chess board was broken in two pieces. Hari got very upset and examined the bill where he found the words written – 'Goods Once sold will not be exchanged or replaced'. He was sure that the shopkeeper would refuse to exchange the game. But his sister did not accept that. She insisted on going back to the shop to demand a replacement. This was because one her school teachers had told her this statement was against the law. So they went back to the shop and told the Shop owner what had happened. At first he refused to replace the game, however when he heard what Hari's sister had to say about the statement on the bill, he immediately replaced the game.

8. Right to a Healthy Environment

To live in an environment which is safe to the well being of the present and future generations.

Every right has a corresponding responsibility / duty

You have a duty to:

- Be Critically Aware
Make an at
- Be involved
- Practice Sustainable Consumption
- Be Responsible to the Environment
- Be Organised

Every year March 15, 2003 is celebrated as “World Consumer Rights Day”. On this day the adoption of the United Nations guidelines for Consumer Protection in 1985 is celebrated and further strengthens the consumer movement globally .

Part II

Laws

There is a consumer law in India called the CONSUMER PROTECTION ACT, 1986

Goods once sold will not be taken back or exchanged

The Consumer Forum or Commission have powers to direct the

- ⇒ Removal of defects **Jayshree suggests that we could have pics here**
- ⇒ Replacement of goods
- ⇒ Refund of excess price
- ⇒ Refund in case of deficiency of service
- ⇒ To discontinue Unfair Trade Practice or Restrictive Trade Practice
- ⇒ Restrain a trader from offering hazardous goods for sale

Along with

- ⇒ Payment of compensation for loss suffered
- ⇒ Costs of litigation

Consumer Courts		
National Commission	5 Members	New Delhi
State Commission	3 Members	State Capital
District Commission	3 Members	District

What consumers can do

Discriminate between needs and wants –

- Rationalise the product – Do you really need it?
- Make the right choice based on:
 - ✓ Information
 - ✓ Your needs
 - ✓ Safety - for you and the environment
- Plan before you shop
 - ⇒ What to buy ⇒ How to buy ⇒ Where to buy
- Always check details of products or services such as :
 - Label
 - Safety and quality certification,
 - Do not pay more than the Maximum Retail Price printed on the label.
 - Do not buy the product if there is a price sticker.
 - Ask the store persons to explain the stores return or exchange policy
 - Read and follow the instructions on the product
 - Insist on a bill for purchases

- Use the product only as recommended by the manufacturer
- Do not try to fix the product yourself
- Read warranties
- Read the forms given for your signature carefully
- Don't assume it is a bargain just because it is advertised as one.
- Resist sales pressure
- Carry your own shopping bag
- Buy from reputed dealers and quality conscious shopkeepers who sell genuine goods.
- Keep all sale receipts, warranties and instructions
- If trouble develops report the problem as soon as possible.

Giridhar and his father went to the local grocery store to buy a few items for the house. They also purchased an aerated soft drink bottle. On reaching home they decided to open the bottle. But to their horror they found that the bottle had an insect floating in it. Fortunately they had not opened it, and so they took it back to the shop. The shopowner however refused to exchange the product and asked them to contact the manufacturer.

On approaching the manufacturer they received no support and felt very dejected. Their neighbour came to know of the incident and advised them to approach a consumer group for help. On investigating the matter the consumer group found that no complaint had been formally lodged and that they had communicated only through the telephone with no other documentation available except for the bill. Giridhar and his father were advised to first lodge their complaint in writing. They were also asked to give a time frame within which the manufacturer should respond.

The manufacturer responded by refusing to acknowledge the complaint. What was stated in the reply was that this bottle of soft drink did not come from their factory and that it was spurious. The consumer group then advised the consumer to approach the consumer court.

The consumer court after hearing the case decided that the consumer had indeed been given a product which could have been hazardous to life and directed the manufacturer to pay a compensation of Rs.10,000/- to the aggrieved consumer.

A step-by-step guide to formulating a consumer complaint

1. Find out who is responsible for the problem
2. Collect the name and address of the dealer / seller and the manufacturer
 2. Write letters of complaint to the Shop Manager / Dealer / Manufacturer/ Service Provider clearly stating:
 - a. The nature of your problem
 - b. Evidence of having purchased goods or services to be provided
 - c. The relief claimed - repair/ replacement / refund / compensation
 - d. Give the person a deadline for replying
 - e. Send the letter by registered post with acknowledgement due
 - f. Always insist on a written reply from the opposite party
 - g. After expiry of deadline you must notify the concerned authorities (government agencies)
 - h. If there is no response from the concerned authorities you have to consider your next step.
 - i. Contact your local consumer group for help / or for help to initiate legal action.
 - j. If you have taken legal action, publicise the result in public interest.

Problems can often be voiced and perhaps even solved, over the telephone but this will leave no record of your complaint especially if the trader/service provider denies that the matter was brought to his/her notice

If you do make a telephone complaint, keep a record of the time, date and outcome.

Module II

Health

Part I

Food

Aim: Students should be aware of the importance of food on their health since rapid changes are bringing about changes in food consumption practices.

Introduction: Fast paced changes have brought about changes in the dietary patterns of young children. It is important for them to know about food hygiene, food adulteration, food advertisements and how to check labels on products, when purchasing food.

It would be difficult to imagine life without labels. In today's pre-packed world they're essential to provide the customer, with enough basic information to identify one product from another. More recently countries have adopted eco-labelling to promote eco friendly products and recycled products.

Quite a few products carry labels which state :

- What the goods are made from
- Quality or safety
- Advise you on how to look after goods
- tell you where they were made
- give you instructions for use.
- Use symbols
- Warning labels

What you can do as a consumer

Thoroughly clean all food stuffs before cooking

Peel vegetables and fruits after washing

Wash food grains thoroughly before grinding or cooking

Store food items in tight jars

Buy animal foods such as milk, meat, fish only from reliable sources

When you buy food products check the labels for the following details:

Ingredients

Weight,

Name & address of manufacturer,

Date of manufacture - use before, best before,

Batch number

Certification of standard such as Agmark, FPO, ISI.

Instructions for use and storage

Check out for symbols such as - Vegetarian and Non-Vegetarian Food

Imported food products must contain the name & address of the Indian Importer

Part II

Drugs and Medicines

The Drugs Controller in every State regulates production, supply and distribution of Drugs and Cosmetics.

When purchasing medicines from a pharmacy:

- a. Check the date of manufacture/expiry date/ Batch Number.
- b. Check if the name and address of the manufacturer is printed.
- c. Verify the name of the medicine with the prescription.
- d. Always check the Maximum Retail Price on the medicines being purchased.
- e. Read carefully directions for use / dosage / storage
- f. The red vertical line on the left side of the medicine strip indicates that the medicine will be available only on prescription.
- g. Always insist on a bill.

Part III

Cosmetics

When buying cosmetics always check for quality.

Also check for details such as name and address of manufacturer, cost, weight, ingredients, manufacturing date and batch number.

All finished cosmetics must have the "Best use before" date printed on them such as skin powder, baby powder, skin cream, shampoo-soap based, nail polish and lipstick.

Beware of Cosmetics such as:

Fairness creams - since with prolonged use these are known to cause damage to the skin

Eye make up such as 'Kajal' or 'Surma' which often has a high lead content

Always check the advertisement details especially those which offer gifts or exchange offers before purchasing a product.

Module III Vague

Commercial Persuasion

Marketing techniques ever more sophisticated more effective more intriguing more attractive more – Pied Pipers of Hamelin

Advertising

Aim: The student should gain insight into the purposes of advertising and be able to interpret, analyse and critically examine/ evaluate advertisements and other commercial messages.

Introduction: Advertising is all around us and is often striking, thought provoking or amusing, and many slogans and catchphrases find their way into everyday language. Advertising creates social trends and often influences people to spend money on goods that they do not necessarily need. Advertising today is a major industry. Most advertising is communication between sellers and potential buyers [consumers and other producers].

Advertisements should be informative but some advertisements contain no words, only colours and pictures and the brand name. Consumers must be provided with information to make 'informed choices'.

WATCH OUT, many advertisements are:

- Highly exaggerated – example –'full of vitamins' for shoes- special shock absorption techniques – in shoes often have an exaggerated sense of the protection offered – lulled in to a false sense of security and take risks
- Make false claims – example 'rebuilds hair' or 'health foods' Super refined extra refined, cholesterol free
- Give incomplete description of products
- Make misleading comparisons
- Bait and switch advertisements –to switch to another product which is costlier

Advertisements should be truthful and accurate . Must be aware of the effect it has on the safety health and nutrition of children

Always check the advertisement details especially those which offer gifts or exchange offers before purchasing a product.

Module IV

Environment needs to be reorganized and rewritten

Needs and wants

Packaging and plastic and waste

Daily products which are problematic tissue paper

Making a better choice how do you do it ?

It should encourage young consumers to use their power of choice to push companies and governments to make access to sustainable lifestyles a reality.

Sustainable consumption

Aim: Students must gain an awareness of the effects of their own consumption on the environment. They should be able to critically examine different lifestyles and patterns of consumption from an environment and to understand how consumption affects our environment.

Introduction: Consuming is buying and spending money. Sustainable consumption refers to something that continues for a long time and does not harm people but benefits them.

The concept of sustainable consumption has emerged to address the growing concern that human activity was having an impact on the Earth's natural systems to support a growing human population and that its future survival could be in danger. Sustainable consumption means a better quality of life – health/education/housing/ better goods and services for everyone, both for today and for future generations.

Environment

It is the Fundamental duty of every Indian citizen to protect and improve the natural environment including, forests, lakes, rivers and wild life and to have compassion for living creatures.

- Environmental Protection Act (1986) empowers the government to protect and improve the environment.

Hazards to nature include:

- Unsustainable and increasing use of natural resources
- Increasing pollution (air, water, land, noise)
- Loss of forest cover and wildlife habitats
- Excessive concentration of harmful chemicals in the atmosphere and the food chain
- Growing risk of polluting technologies and environmental accidents

To conserve the environment it is important for the :

☞ Polluter to pay for cleaning up the pollution

☞ Pollution Control Boards set up in all States for the prevention, control and abatement of pollution

Shopping has a great impact on the environment as it creates litter. Today people depend so much on packaged foodstuffs, and other products, which produces more packaging material. As a result a great deal of time and money is spent on waste disposal.

It is important for consumers to know the four R's:

Reduce
Reuse
Recycle
Refuse

- ✓ Use environmentally friendly and less harmful products
- ✓ Conserve all natural resources, including energy
- Waste segregation

To try and raise the interest of the consumer public to buy environmentally suitable products and support environmental systems of production.

To make campaigns to collect separated waste and to lower the production of waste.

Environmental conscience

Module V

So what can consumers do?

Consumers must:

Discriminate between needs and wants

- Rationalise the product – Do you really need it?

- Make the right choice based on :
 - ✓ Information
 - ✓ Your needs
 - ✓ Safety - for you and the environment

- Plan before you shop
 - ⇒ What to buy ⇒ How to buy ⇒ Where to buy

- Always check details of products or services such as :
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 - Use the product only as recommended by the manufacturer
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 - Read warranties
 - Read the forms given for your signature carefully
 - Don't assume it is a bargain just because it is advertised as one.
 - Resist sales pressure
 - Carry your own shopping bag
 - Buy from reputed dealers and quality conscious shopkeepers who sell genuine goods.
 - Keep all sale receipts, warranties and instructions
 - If trouble develops report the problem as soon as possible.

Consumers must learn to become -

- responsible citizens and participate in citizens initiatives.

-aware consumers by keeping in touch with nearest consumer group in the area.

Suggested Activities in School

1. Set up a consumer club in your school

----- Select a group of volunteers

Meet once a month and discuss new products, analyse advertisements

Seek the assistance of consumer groups, discuss environmental issues, food hygiene junk foods beverages

Animal rights Child rights Consumer Rights Day Labour Day , Earth Day World Environment Day , Anti Tobacco Day etc. posters/ competitions debates

Energy conservation. They could be involved in RWH and gardening activities in the school.

Introduced to topics such as banking insurance, weights and measures BIS, by calling in experts.

To encourage students to distinguish between wants and needs, saving

Seek information or help immediately

Make a list of those you could complain to

Students may be given knowledge of adulteration and related tasks for detecting adulterants.

Exhibition

Conclusion

The best of consumer education is yet to happen and it is you the committed and consequential teachers who are going to see that this effort will be magical. the magical

Safety : Cycle – tyre burst and paint

Basic needs – in all developing countries -these needs are difficult to fulfill then

Information
Choice

Representation

Redressal – consumer court Miranda – 10,000/-
Consumer education – expiry date

Healthy environment – Pesticide residues in food – milk vegetables- household use – chemicals to kill flies mosquitoes cockroaches . Many are banned in developed countries but continue to be used in developing countries.
Pesticides are chemicals used to control or kill a pest insect weed disease or animal classified as insecticide herbicide fungicide

Insight

Fire hazards

Best before – for milk canned food juices bread etc

Consumer Advisory panel
Public Hearings
Business Organisations

A step-by-step guide to formulating a consumer complaint

1. Find out who is responsible for the problem
2. Collect the name and address of the dealer / seller and the manufacturer
3. Write letters of complaint to the concerned authorities clearly stating
 - a. The nature of your problem
 - b. Evidence of having purchased goods or services to be provided
 - c. In what way you hold him/her responsible
 - d. The relief claimed - repair/replacement/refund/compensation
 - e. Give the person a deadline for replying
 - f. Send the letter by registered post with acknowledgement due
 - g. Always insist on a written reply from the opposite party
 - h. After expiry of deadline you must notify the authorities involved,
for example- if the trader has sold you goods using uncalibrated weights
you can complain to the Controller of Weights and Measures.
 - i. If there is no response from the concerned authorities you may have to
consider your next step.
 - j. Contact your local consumer group for help / or for help to initiate legal
action.
 - k. If you have taken legal action, publicise the result in public interest.

Problems can often be solved over the telephone but this will leave no record of your complaint especially if the trader/service provider denies that the matter was brought to his/her notice

If you do make a telephone complaint, keep a record of the time, date and outcome.

To equip students with knowledge and insight into the conditions of being a consumer in a complex society by providing basic knowledge such as consumer rights and responsibilities.

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What is product safety?

Over the years many people have been injured or even killed by unsafe goods but there are laws to protect us. The Consumer Protection Act introduces a legal duty to trade safety and allows the government to introduce regulations which lay down safety standards for consumer goods. The General Product Safety Regulations (GPSR) 1994 enhance this provision by requiring that all consumer goods meet a general standard of safety. They apply to new and second-hand goods and cover things previously excluded from the Consumer Protection Act. e.g. motor cars, tobacco, food, medicines and drugs. The range of goods covered by safety regulations include:

Electrical equipment: Household electrical appliances must be properly earthed and insulated. Leads must be fitted with cord grips and you must not be able to touch live parts without using a tool. They must be properly insulated, have a guard for moving parts and parts, which get hot. They must not emit dangerous radiation or gases or get too hot. Live parts must not be accessible without the use of tools and they must have instructions or warnings for safe operation.

Restricted sales

Some goods can only be sold under close supervision e.g. cigarettes and tobacco must not be sold to anyone under 16 years old. Many medicines may only be sold by, or in the presence of, a qualified pharmacist and certain poisons may only be

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