

## 33. CONSUMER PROTECTION AND AID

### I - CONSUMER PROTECTION

#### Consumer education :

Consumer have to face a lot of problem nowadays. Vendor, dealer, producers are more coherent behaviours with the productive consumer. Consumers lack of awareness are the main reasons for exploitation. Consumers do not get organized and not get education, law, etc. The consumer can deal with his problems only when he becomes secretary aware of his/ her rights. Therefore, the ways in which consumers can protect their interests are called consumer protection. Knowledge of consumer education is essential before providing protection to the consumer. Only then will be able to buy the high quality items by avoiding the manufacturer's defect. It should be aware of the items in the market; there should be enough information about price, measurement and weighing, quality, etc. This will be possible only if they think carefully and make wise decisions to buy. The main objective of consumer education is to provide the consumer awareness that is the level of protection to the consumer. Consumer education means that all the information about any object or service was to be able to make the right selection and use it.

Consumer education means learning to be fully informed about any object or service so that the right selection of the object can be consumed. The main objective of consumer education is to provide protection to the consumer, to make the consumer aware, that is to raise the living standards of the people. This will be possible only if he carefully thinks about making a conscientious purchase, he should be aware of the available items in the market, there should be enough information about price, measurement, quality,

etc. Only then will he be able to buy high quality items by avoiding the fraud of the manufacturer. Consumer can become intelligent from consumer education.

Consumers receive the following information by consumer education :

- (1) **What to buy :** Consumer should make a list of all its requirements, the necessary items must be completed first, according to the family budget value answer should be decided which commodity to buy. If possible, buy only the high quality items for you to go to various shops and after the comparative study of the product quality , quantity, utility durability etc. should be decided .Where the item should be purchased from authenticated goods from the market. Which is safe, before purchasing the object, it should be clear in the consumer's mind, why it is buying what is the usefulness of the item.
- (2) **Where to purchased :** After deciding to buy anything, the consumer decides where to buy from a careful and aware consumer know that in which market, at which shop the item will be found at reasonable prices, time, power is not wasted . Therefore, the consumer should have complete knowledge of the market, after selecting the market, he should choose the shop where the item is to be purchased, the consumer should buy goods from the same shop which is registered and if it is possible to be a licensed, the wholesaler or co-operative consumer Items should be purchased from the stores and should also see whether the seller should change the item when necessary after giving it. Whether or not the

service will be served in many cities, there is a whole market of an object such as utensils market, textile market, if possible, the goods should be bought from the specific market, the choice can be easily done.

- (3) **When to purchase :** Things are purchased as needed, but there is a good weather or year to buy everything but when to buy it is only available in some things is what the nature of the object that depends on the particular season be well as expensive . Some objects are cheaper in some season, like peanut oil is cheaper in December as it joins affordable good quality. In summer, cooler , refrigerator, fan are expensive while geyser, heaters are cheap. Sometimes traders found on various occasions on the festival send goods cheap for sale, so the consumer would buy items by looking at the time weather, etc.
- (4) **How much to buy :** Buying depends on many elements. The number of members in the family is required, the nature of the object, etc. Some items can be purchased for a year such as wheat rice, sugar, etc. It is also cheap in the weather. It does not even get spoiled, but there are some things that are quickly spoiled, they are not meant for long shelf life like fruits , vegetables, cheese cream, etc. should be purchased as needed. The item gets spoiled by buying more than the required is wastage of money.
- (5) **How much to spend :** On which item should be spent, the family income habits depend on the standard of living and mentality. What should he do by planning? Consumers should also plan budget for time and energy as well as saving money. Nowadays consumers in order to increase the tension, merchants have many sales systems themselves, where in the absence of money the consumer is easily provided with goods on installments. In essence, the consumer should have all the information before virtually doing it, in which the trader can cheat him for consumer education. There is no formal institution for you, but the knowledge of your own intellectual is the use of others' experiences. What an educated consumer can adopt in the same things that gives

him the maximum pleasure, the satisfaction he receives is the consumer's knowledge of his rights and responsibilities by consumer education, so that if he ever becomes a victim of fraud then he will be in the consumer forum Considering the importance of consumer education, nowadays many private government and non-governmental organizations will be able to compensate the seller. Workshop seminar on education is organized so that the consumer can become vigilant, he will be able to utilize his liability rights, the value of the quality of the educated consumer, his property will be furnished according to the requirement, the goods will be purchased before buying any item. When purchasing goods, by obtaining complete information, attractive packing of the deceptive advertising object, Incentive to shop, etc. will not be affected.

### **Quality of educated consumer :**

- (i) What does price of the item do to the merchandize according to its merits.
- (ii) When buying an item, it will not be affected by attractive packing of a deceptive advertising object that the shop owner's offer,etc. decide to buy using your intelligence.
- (iii) When deciding the object, special attention will be given on label, brand, weight, value, usage, date etc.
- (iv) When purchasing the item, prioritizing the guaranteed goods will keep the warranty card from the vendor and keep it on hand.
- (v) After buying the item, every item will be billed by the shopkeeper so that if needed, use will as a document.
- (vi) He will be aware of his rights and responsibilities, consumer rights will be taken to help the consumer for compensation qualities of educated consumer:
  - (i) Will by according to price, quality and need.before buying he will collect the information about the product.
  - (ii) Will not influenced by faulty advertisement,attractive packing and

promotional strategy. will buy using intelligence.

- (iii) While buying give special attention to label, brand, weight, cost usefulness and date.
- (iv) Will give the priority to guaranteed products in keep guarantee card after filling by shopkeeper.
- (v) Will always demand bill, when needed it can be used as document.
- (vi) Will be aware of his rights and responsibilities and get help from consumer forum for the compensation of damage.

### Consumer rights :

Vendor, businessmen exploit the consumer because they do not know the information about their rights Sometimes the consumer does not remain in the absence of time, consumer benefits of all these, and exploits the consumer if the consumer is aware If he has to, he will be able to do his own. For this, the consumer should have complete knowledge of his rights.

If the consumer is aware then he will be able to do his own self. For this, consumer should have the complete knowledge of his rights.

Under the Consumer Protection Act, 1986, the following rights have been given to the consumers :

- (1) **Right to selection :** Consumer have the right to choose the right item at the right place, if the items are low level the they can return or complain.
- (2) **Right to safety :** The adulteration of food items is common, causing many health problems related to the consumer, therefore the right to be informed is the right to receive protection against the sale of harmful items for life and property.
- (3) **Right to be informed :** It is his right to get the full information of any object, in case of suspicion, it can inform the logistics officer, the right to indemnify, if the seller cheats the consumer in any way, giving more value to less expensive goods. Providing fake goods with real value, the consumer has the right to damage the manufacturer from the manufacturer's consumer

(4) **Right to complain :** If the seller cheats the consumer in any way by giving more value to lesser adulterated goods giving the fake goods with the real value, the speaker has the right to complain.

(5) **Right to be heard :** Get hearing right have his hearing and bring the consumer to the right to court or consumer platform for your problems.

(6) **Right to a safe environment :** Every person has the right to live in a clean environment so that his work capacity can lead to a happy life. If a person is having business that affects the environment it has an impact on health then he has the right to complain about the person in consumer forum.

(7) **Right to consumer education :** The consumer has the right to receive consumer education. To remain as a consumer ,he has the right to acquire full knowledge and ability to know about the object . Consumer can do their own self to get information about all these rights. And the deceiver himself can teach lesson to the seller , but if the consumer is not conscious or wants to use his rights. For this reason the salesman make them stupid and earn good profit by offering low-quality goods and services.

### Important points :

- 1. Consumer information is called consumer education by obtaining information about various commodities.
- 2. From consumer education it is known to the consumer that when and from where things should be purchased, and how much to buy.
- 3. The wise consumer will be able to buy the best quality items from the fair price shop.
- 4. The educate person will buy the receipt after buying the item
- 5. The exploitation of educated consumer is relatively less to illiterate
- 6. Consumers have many rights under the Consumer protection Act,1986. Act, under which consumers forum can go to the court and get compensation when needed .

7. Consumers should be organized and aware and must be fully informed before doing the same so the seller and manufacture could not deceive them.

### Questions :

1. Choose the correct answers to the following questions :

(i) The main objective of the choice of consumer education

- (a) To provide cheap goods
- (b) To make available the goods in the market.
- (c) Provide protection to the consumer
- (d) None of these

(ii) Consumer should purchase the item :

- (a) From the ration shop
- (b) From the super market
- (c) Registered and authorized shop
- (d) All the above

(iii) Consumer education is earned from the :

- (a) Neighbor (b) Journals
- (c) T.V (d) All the above

(iv) Which of the below mentioned is not the right of consumer information :

- (a) Hearing (b) Punishment
- (c) Selection (d) Information

(v) The main reason for fraud with the customer

- (a) Industrialization
- (b) Decrease of income
- (c) Decrease in item
- (d) Ignorance

2. Fill in the blanks :

(i) Consumers protect their rights, they are called.....

(ii) On festivals and occasions merchants sell more from .....

(iii) After selecting the market, the consumer should choose the .....

(iv) The right to know the adulteration in food items is.....

(v) The consumer is being exploited due to lack of.....

3. Write a brief comment on :

- (a) The importance of consumer education
- (b) Right to selection
- (c) When to purchase an item,
- (d) Write briefly about the rights of consumers?

4. Write about any of the two consumer rights.

5. What should be kept in mind when purchasing an item to the customer

6. How to make the consumer aware and organized

### Answers :

1. (i) c (ii) d (iii) d (iv) b (v) d

2. (i) consumer protection (ii) sale  
(iii) shop (iv) right to security  
(v) consumer education



## II - CONSUMER AID

New products are constantly introduced in the market due to mass production. Consumers find it difficult to determine the uses for which they are fitted and to select them wisely because advertisement, attractive packaging, display and mass media are extensively used by manufacturers to push goods on consumers. Not all producers and sellers are honest. The desire for profit lead some manufacturers to cheat consumers by offering adulterated and poor quality products in the market. In short consumers in India are worst sufferers of the economic exploitations and unfair trade practices. It is therefore necessary for consumers to educate themselves about their rights and seek protection from exploitation with the help of government and voluntary organisations.

Main consumer aids are :

1. Label
2. Standards
3. Advertisement
4. Competition
5. Consumer law and act

**1 Labels :** A label may be a piece of paper with information engraved or attached on to the packaging of a product. It gives you the following important information about a product.

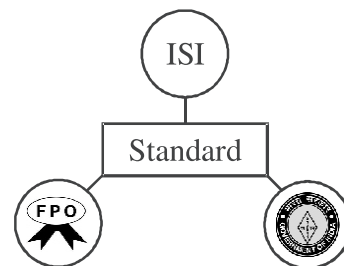
- Name of the product
- Brand name
- Manufacturer's name and address inclusive of all taxes
- Contents/Ingredients
- Use of the product
- Directions for use, care and maintenance
- Dates of manufacture and expiry
- Dosage in the case of medicines
- Maximum retail price (MRP)
- Warning and precautions
- Guarantee period

Once we get into the habit of reading labels it will be very beneficial. This way we get information about the consequences of various consumer

products. We can also save ourselves from substance abuse, eg tobacco, alcohol. For example, if you read a label on the cigarette packet it reads "Smoking is injurious to health". Reading this can encourage you not to smoke.

**2. Standards :** A standardization mark is a mark given to a product which meets certain standards with respect to the quality of the product in terms of material used, method of manufacture, labeling, packing, sale and performance. Currently following standardization marks are prevailing in our country.

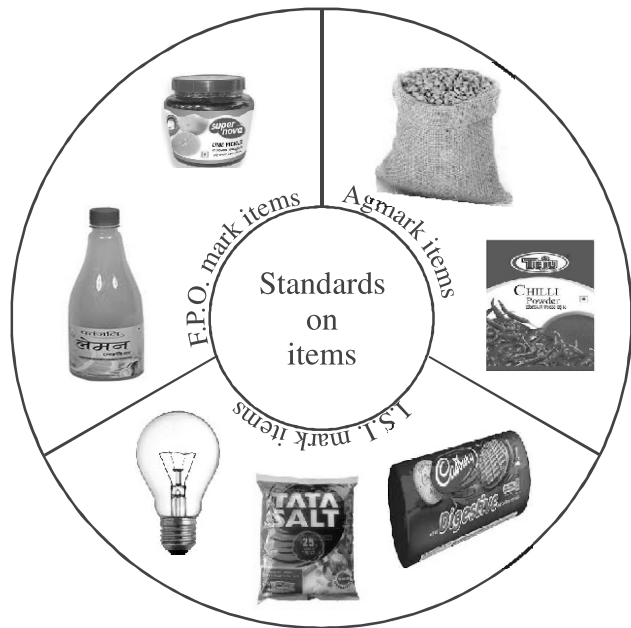
**(i) ISI Mark :** This is a certification mark of the Bureau of Indian Standards (BIS) which was earlier called as the Indian Standard Institution (I.S.I.). Indian standards cover food items such as vegetables, fruit and meat products, spices, and condiment, processed foods, cereal and soya products, candies, beverages, print paper, etc. For the consumers, certification marks ensures that the product is cheap, safe and pure.



**Fig. 33.1 : Standards**

**(ii) Agmark :** The 'Agmark' is a trade mark of quality levels of agricultural commodities set up by the Directorate of marketing and Inspection of the Government of India. 'Agmark' seal can be seen on food stuff such as edible oils, butter, ghee, eggs, cereals, pulses, oil seeds, legumes, etc. This helps the consumer in selecting foods and offers him protection with regard to quality. So far, standards have been prescribed for about 142 agricultural,

horticultural, forest and livestock products, like wheat floor, pure ghee, honey, and spices.

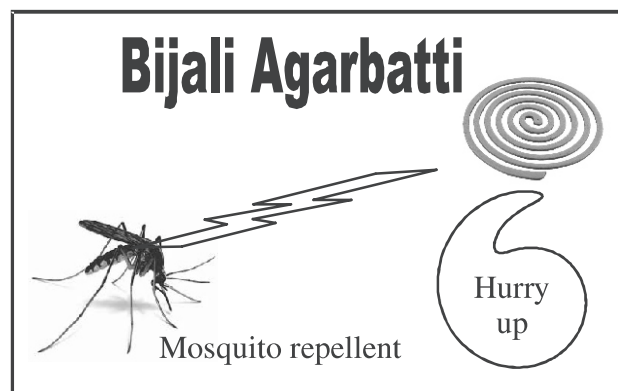


**Fig. 33.2 Standard mark**

**(iii) FPO :** This mark requires all manufacturers of fruit and vegetable products to acquire a license for their production and sale after meeting the FPO standards. Products like jams, pickles, squashes, juices and ketchups are given FPO mark.

**3. Advertising :** Advertising is an audio or visual form of marketing communication that employs an openly sponsored, non-personal message to promote or sell a product, service or idea. Sponsors of advertising are typically businesses wishing to promote their products or services. Advertising is differentiated from public relations in that an advertiser pays for and has control over the message. It differs from personal selling in that the message is non-personal, i.e., not directed to a particular individual. Advertising is communicated through various mass media including traditional media such as newspapers, magazines, television, radio, outdoor advertising or direct mail; and new media such as search results, blogs, social media, websites or text messages. The actual

presentation of the message in a medium is referred to as an advertisement or “ad” for short.



**Fig. 33.3 : Advertisement**

Commercial ads often seek to generate increased consumption of their products or services through “branding”, which associates a product name or image with certain qualities in the minds of consumers.

### **What is advertisement ?**

The purpose of an advertisement is to inform the consumers about the availability, use and special features of a particular brand of product. A good advertisement should give you correct information about a product and not mislead you. Some advertisements persuade you to buy things that you may not need. As a conscious and alert consumer, you should judge a product by actually examining it and not on basis of its advertisement alone. An advertisement is a message that promotes a product or a service or gives information to the public. Advertisements may take many forms; such as press advertisements in newspaper or magazine, television and radio advertisements or signs in the shops. Advertisements can also be transmitted directly to you by mail, fax, e-mail or text message. Advertisements are mostly made to encourage consumers to buy particular products or services.

### **Medium of Advertisement :**

Advertising is the promotion of a businesses service, product or event carried out primarily to increase brand awareness, improve sales or raise awareness about certain products and events. Advertising is an essential part of any company or

business, and is usually allotted considerable support, resources, strategy and funding. There are many different advertising mediums, all of which serve a variety of different purposes in different locations.

Advertising is mainly centered around achieving the following aims and goals for the majority of businesses:

- Increasing the buzz-value of the brand or the company.
- Increasing the sales of the product/service.
- Introduction of a new product, service or event.
- Creating and maintaining a brand identity or brand image.
- Communicating a change in the existing product line.

The main forms of advertising used to achieve these are print, broadcast and outdoor advertising.

- Print Advertising (Magazines, Brochures, Newspapers, Fliers)
- Broadcast Advertising (Internet, Radio, Television)
- Outdoor Advertising (Flags, Banners, Building/Fence Wraps, Billboards, Events)

### Competitions :

Competition is in general, a contest or rivalry between two or more entities organisms, animals, individuals, economic groups or social groups etc, for territory, a niche for scarce resources, goods, for mates, for prestige, recognition, for awards for group or social status, or for leadership and profit. It arises whenever at least two parties strive for a goal which cannot be shared, where one's gain is other's loss.

It is often associated with business competition with least one other firm over the same group of customers. Also competition inside a company is usually stimulated with the larger purpose of meeting and reaching higher quality or services or improved products that the company may produce or develop.

### Important points :

1. It is necessary for consumers to educate themselves about their rights and seek protection from exploitation with the help of government and voluntary organizations.

2. A label may be a piece of paper with information engraved or attached on to the packaging of a product.
3. A standardization mark is a mark given to a product which meets certain standards with respect to the quality of the product in terms of material used, method of manufacture, labeling, packing, sale and performance.
4. Consumers should read the label well before purchasing the item.
5. Indian standards cover food items such as vegetables, fruit and meat products, spices, and condiment, processed foods, cereal and soya products, candies, beverages, print paper, etc.
6. Mainly three types of marks Agmark, ISI, FPOs are used in our country.
7. Advertisements are an effective means of consumer support through which they get many information about the products.

### Questions :

1. Choose the correct answers to the following questions :
  - (i) Which of the following is used for consumer support on packed item?
    - (a) Advertising
    - (b) Competition
    - (c) Label
    - (d) All of the Above
  - (ii) Which of the following should be labeled?
    - (a) A glass of water
    - (b) On green vegetables
    - (c) Filled with fresh milk
    - (d) On the pack of pickle
  - (iii) Which of the following is not printed on an label?
    - (a) Maximum Retail Price
    - (b) Wholesale Price,
    - (c) Including all types of tax,
    - (d) None of the above

- (iv) Who will be the culprit if the information on the packet is not written,  
 (a) The manufacturer who makes it  
 (b) A wholesaler who buys multiple quantities at once  
 (c) The retailer who sends it to the customers  
 (d) All of the above
- (v) It is compulsory to mark the .....color on non-vegetarian food.  
 (a) Yellow (b) Green  
 (c) black (d) Red
- (vi) Which standard mark is used on the pickle, marmalade  
 (a) ISI Mark (b) AGMARK,  
 (c) FPO (d) None of the above
- (vii) Which standard mark is placed on the packet of biscuits?  
 (a) Agmark (b) ISI  
 (c) FPO (d) All the above
- (ix) Who benefits from advertisement:  
 (a) Merchant (b) Consumer  
 (c) Manufacturer (d) All the above:
- (x) If you are confused about advertising then where do you complain?  
 (a) Indian Standard Institute  
 (b) Consumer Protection Forum  
 (c) Indian Advertising Standards Institute  
 (d) All of the above
2. Fill in the blanks :  
 (i) To confuse the consumers..... temptation is given.  
 (ii) Many items are prepared at the domestic level, ..... is mandatory to apply on them.
- (iii) 134 items are covered under mandatory standardization which can not be sent without .....mark,  
 (iv) .....mark is applied on spices.  
 (v) .....Marked on food items manufactured by fruits and vegetables,  
 (vi) Advertisements should be made so that the common consumers can easily .....by misleading advertisement.  
 (vii) Due to ..... prices of goods and services came down heavily for the customer.
3. Write a brief comment on the following :  
 a) Consumer protection b) advertising  
 c) Competition d) Standard
4. Why the consumer needs consumer support?
5. What type of specification should be given at an ideal label.
6. How standards are providing protection to the consumer? Provide appropriate examples
7. Advertising is a powerful way to give information to consumers, confirm the statement
8. How to protect yourself from misleading Advertising
9. Explain how competition is beneficial for consumer.
10. What do you mean by intelligent shopping?
- Answers :**
1. (i) c (ii) d (iii) b (iv) d (v) a  
 (vi) c (vii) c (viii) b (ix) d (x) c
2. (i) advertisement (ii) label  
 (iii) ISI (iv) AGMARK (v) FPO  
 (vi) confused (vii) competition