# Lesson-12

# Consumer Awareness, Rights and Protection

#### G2N3Y1

### Learning outcomes:

Students will-

- understand the meaning of consumer
- + realise the importance of consumer in the economic system
- understand about and know about the consumer rights
- know how the consumers are cheated
- + create awareness among consumers against cheating
- get acquainted with the consumer protection act, organisation, laws and consumer forum

In your previous class you have learnt about market, buying selling, buyer-seller, profit and loss. Any one who purchases necessary commodities or products and services from the market and consumes or enjoys them, we call them buyer or customer. In Economics the customer is called consumer. Production, consumption, exchange, investment, distribution, employment, etc., are some special functions of the economic system. All these functions are dependent on each other. For example, the consumer requires production to consume. Absence of production leads to scarcity of commodities for consumption. On the other hand when the quantity of consumption increases, the demand for production also increases and the producers are encouraged to increase, their production. This shows that consumption and production are dependent on each other. In this way the whole economic functions are accomplished through the interdependence of these various factors.

The contributions of consumers are important in economic system. By consuming produced commodities and services, consumers take part in the process of a country's development. At this point one important question is whether all types of consumers are required for the country? Hard working, enthusiastic and far sighted consumers can only be part of a country's development. An intoxicated consumer can never be favourable and fit for the society. You should always try to become a responsible citizen and offer good quality service to the country and its people in future.

#### Write short answer:

- ♦ Who is a consumer?
- ★ How can customer or consumer be a part of the country's development?
- ★ How are the economic functions accomplished?
- ♦ What is needed for consumers to consume?

Till now you have come to know about the customer or consumers. Now we will discuss another important aspect which is related to the consumers or the customers. It is about awareness, duty, responsibility and rights of consumers. In order to prepare a manageable and secured economic system we should be conscious of all these aspects.

The 21st century has been recognised all over the world as the century of knowledge and development. This is a fortunate thing for human being. But we have noticed that some financially weak and illiterate people are exploited and cheated by a section of dishonest people. Some illiterate poor people try to get away from personal adversities by mortgaging land, house,

ornaments and even utensils to the rich poeple (Mahajans). But sometimes, unable to pay and free their mortgages in due time, the rich people (Mahajans) play different tricks to capture their properties. This is an example of exploitation prevalent in ancient society. But in modern society also, we have seen different types of cheating where literates, illiterates, rich, poor. anyone can be victimised. From the story given below let us try to understand how customers are being cheated.



On sunday afternoon Boogdung's mother had severe stomach pain while his father had gone to Guwahati in the morning for some important work. Seeing his mother's condition he immediately ran to Dr. Pranab Das, a retired government doctor and requested him to visit his house and see his mother. Dr Das came to his house. He examined the patient, prescribed two medicines and asked him to provide the same immediately and assured him that his mother would soon be relieved from the pain. Without wasting time, Boogdung rushed to the pharmacy, a little away from their house. He requested the pharmacist to give the medicines immediately. He took the medicines from the pharmacist, payed the amount and without taking the money receipt, he reached home and administered the medicine to his mother. Boogdung relaxed and sat beside his mother. As time passed, his mother's health worsened and by evening the pain was severe. Boogdung was worried at his mother's condition. At night when his father returned he explained everything and showed him the bottles of the medicines. His father examined the

bottles minutely and found that the expiry date of the medicines were over. Boogdung's father was annoyed. He wanted to visit the pharmacist that night itself and protest, but seeing the serious condition of his wife, he attended to her and took her to the city hospital that night itself. It took her two weeks to recover and finally she came back to home. Her health deteriorated by consuming the expired medicine. The whole family suffered physically and mentally because of the dishonest pharmacist.

The pharmacist cheated Boogdung by selling medicine with expiry date.

#### Write Answer:

- ✦ How did the pharmacist cheat Boogdung?
- → Did Boogdung's mother get well after taking the medicine?
- ★ Why did Boogdung's family suffer?
- What could be the reason of such dishonest act of the pharmacist?
- What mistake did Boogdung make while purchasing the medicine?

# How customers are deceived:

Like Boogdung, sellers try to cheat customers in different ways. For example—

- by not weighing properly
- by selling adultereated commodities
- by providing low quality commodities and services.
- ★ by not issuing receipt and mentioning exact amount of sold goods and services.
- by removing original date of manufacture and putting false dates.
- by putting new price tags on original price.
- by duplicating trade marks
- by duplicating commodities of branded companies
- by not delivering goods on time ordered through postal, telephone and internet.

# **Activity:**

 Discuss in groups and take help from your teacher and add some more practices of deceiving consumers.

We all know that sellers sell goods at high rate than their purchasing rate to earn profit. The main aim of business is to earn profit in the business. Profit is their acceptable due. When merchant and businessmen fail to earn profit they stop business and this leads to scarcity of goods for consumers. Their living depend on their profit. Therefore merchants and businessmen always try

to work for profit. But it would be unfair if they try to deceive customers in their profit making process. This contributes to the growth of anti-social activities which in turn hampers the growth of a welfare society. As a result the total development of the society slows down. Therefore to fight against such malpractices customers must try to be aware of being cheated. The government has taken up various programme on consumer awareness. Let us discuss about them.

# Consumer awareness and consumer rights:

'Jago grahak Jago......'

You all must have heard the above statement. A number of advertisements are given in radio, television, newspaper and other media to sensitize consumers. The above statement is the title of such advertisements. The Department of Public Relations has the responsibility to spread such messages. Try to watch Doordarshan channel which telecast programmes for citizen's welfare.

# How can we become aware as customers?

While purchasing commodities and services we must take some precautions from being deceived. Given below are a few precautions —

#### Let us know:

→ MRP stands for Maximum Retail Price. Customer can bargain on MRP. Because the transportation charge of a commodity is included in the MRP. A consumer of Mumbai can bargain on goods manufactured in Mumbai. Guwahati or Shillong consumer can also bargain on the same commodity. Because the same commodity is made available even to the far east places like. Arunachal Pradesh or Mizoram. In the same way consumer in Assam can also bargain on commodities manufactured in Assam.

- Be sure about the quality, price, weight, purity of the commodities and services.
- ★ Examine weighing tools (like balance, scale, etc.).
- Ask for receipt with details of the purchased commodity.
- ★ Look for the trade marks provided by the government on certain commodities like AGMARK, ISI, HALLMARK, FPO, etc.
- Ask for guarantee or warranty card in case of long-term commodities.
- → In case of packaged goods find out the expiry date, MRP (Maximum Retail Price), etc.

There are several other similar awareness. Find them out and try to be aware of such practices and make others also aware of them.

From the above discussions we have learnt that as consumers we have certain duties and by following them we can protect ourselves from being deceived. Our country is a welfare country. Therefore along with other areas, the government has also taken up the issue of providing

protection to consumers. For consumer's welfare and protection, our government has provided certain rights and have also enforced some laws.

# Rights of consumers:

- Right to speak on price, weight, purity, quality on purchased goods
- To form consumer forum for consumer's rights.
- To lodge complain in consumer forums or consumer court against various consumer issues.
- When required one can approach the consumer protection act.
- Demand punishment against merchants involved in malpractices.
- Right to consumer education.

Remember all these rights are applicable to all Indian citizens. We must also try to exercise, enjoy and be aware of all these rights. No one can prevent us from enjoying them. There has been a public awareness on this issue. March 15 is celebrated as **Consumer Rights Day.** 

#### Let us know:

AGMARK : The AGMARK is used on diffferent agricultural products produced in our countryeg, edible oil, wheat, flour, dalia, ghee, butter, various spices etc.

ISI a In usable industrial commodities like rods, pressure cooker, steelwares, utensils, electrical appliances, etc., the ISI mark is used.



HALL MARK : The HALLMARK is used in jewelleries made up of valuable metals such as gold, silver, platinum etc.

other food items prepared from fruits like-jam, jelly, pickles, squash etc, the FPO mark is used.

The above marks are approved and isssued by the government. These marks can be used by examining the quality, genuinity and quantity of food. These marks are not used in all goods and commodities.

### **Consumer Protection Act, 2019:**

The consumer protection act 2019 was enacted in India from 9th August 2019. The issue of Consumer Protection will now be looked into by the new act instead of the earlier Consumer Protection Act, 1986. The act will protect the consumer in various cases by resolving various types of objections of the customer at the right time and in the right way. The act provides for the formation of Advisory councils at the Central, State and the district levels under the name of "Consumer Protection Council" to provide advice on consumer rights and dispute resolution. Under this act, to provide the rights of the consumer and to safeguard them from various cheating the government formed "Central Consumer Protection Authority". The central authority can impose up to 10 lakh penalty against any fake advertisements and can take necessary actions. Consumer Disputes Redressal Commission has been formed at national, state and district level to protect consumer rights

and resolve disputes in time. In this regard if the value of the disputed goods and services is up to one crore, the dispute will be settled at the district level. Similarly, if the value of the goods is from one crore to 10 crores, it will be settled at the state level while if the value exceeds 10 crore the dispute will be settled at the national level.

#### Let us know:

The two usable websites rich in knowledge and information to help the customer in different fields are:

www.Jagograhakjago.gov.in and www. Jagograhakjago.com.

#### Let us read about an incident—

Nistha is a student of class VIII. She stays in a boarding school in Guwahati. Her father Samiron Barua is a garden manager in a tea garden near Margherita. Nistha visited her parents during summer vacation. After spending her summer vacation, she returned to her hostel with her father two days before the school reopened. On reaching hostel when her father left, she

started unpacking her things and found that she had left behind the science model which she had prepared for the state level science-

exhibition cum contest. She got perplexed as the exhibition is scheduled two weeks from the date of school reopening. Her school teachers are having a lot of expectation from her. She was worried as it is



not possible for her to make another one in such a short time. She rang up her father and requested him to send the model through courier service.



Nistha's father immediately went to a courier service and after completing the necessary formalities parcelled the model to her. The courier service assured of delivering the parcel the next day to Nistha. Samiron Barua paid for the service and took the receipt and informed Nistha.

Nistha was happy receiving her father's phone call. But was surprised when she did not receive the parcel even after two days. She again rang up her father to enquire.

When the parcel did not reach her even after three days, Samiron Barua was surprised. He immediately went to the courier service and enquired about it. The person in-charge ignored him

on some pretext and asked Mr. Barua to come the next day.

Samiron Barua was annoyed at the person's behaviour. Without wasting any moment he immediately went to the office of the District Consumer Protection Forum at Tinsukia and informed about the matter in details and on their advice,



lodged a complain with proof against the courier service.



Samiron Barua next visited the consumer forum on a fixed date and with valid reasons gave a description of the complain. Representatives from the courier service

also spoke on their behalf.

The judge listened to both the parties and examined the papers thoroughly and awarded justice to Samiran Barua. The courier service was accused and ordered to deliver the parcel to its destination within two days. They were also ordered to pay Rs. 5,000 as compensation to Samiron Barua for harassment.



#### Write answer:

- ★ What thing did Nistha leave behind at home?
- Why was the thing important to her?
- What measure did her father take so that she receives the thing on time?
- ★ Was the measure successful?
- What did he do at last?
- + Did Samiron Barua get justice?
- What did the court order on the trial?

From the above incident we have learnt that, we can protect ourselves from being deceived if we execute the rights and protection provided to us by the government. What is needed is, there should be enough proof and evidence against dishonest people. Samiron Barua is a responsible and conscious customer. Therefore he got justice. Nistha was happy as she received the model on time.

Customer can also form their own societies besides those formed by the government. Such societies organise meetings, demonstrations, street plays, etc. time to time to generate awareness. Such societies also look into and examine the quality, price and market, on all commodities at both wholesale and retail markets.

From the above discussion we have also learnt that consumer awareness, right and protection make the overall framework of a society strong. In a highly populated country like India the role of consumers or customers is immense in gearing up the social development. From now on, we must therefore try to be aware of such issues so that in future we can become a part of qualitative economic system.

#### Let us remember:

- In economics customers are called consumer.
- Production, consumption, investment, exchange and distribution are some special functions of economic system.
- Economic functions are interdependent.
- ★ The role of consumer is important in the economic system.
- Hardworking, enthusiastic and far-sighted consumers can only become an integral part of a country's development.
- ★ For personal benefit sellers involve in malpractices.
- The sole aim of a merchant is to earn profit in his business.
- + Exploiting and deceiving customer's to earn profit is an unexcusable act of the merchants.
- Our government has granted some rights for consumer's welfare and protection.
- + As customers, we must take precautions while purchasing commodities.
- → March 15 is celebrated as 'Consumer Rights Day' all over the world.
- In 1985, UNO has determined certain rules for consumer's protection.
- ★ In 24 December, 1986, both houses of the Indian Parliament adopted the Consumer Protection Act.
- ★ The Consumer Protection Act was introduced in India from 9th August 2019.
- Based on Consumer Protection Act three layer structure of Consumer Protection Forum was formed.
- Presently more than 100 countries all over the world have adopted for Consumer Protection Act.
- ★ To meet consumer's grievances, consumer grievance forums were formed.

- Proper valid proof must be kept available against dishonest merchant and businessmen.
- Customers can also form their own societies and organisations besides government ones.
- The consumer societies formed by consumers fight together against price, quality and other related issues.

#### Exercise

- 1. Write answer-
  - a) Is consumer awareness necessary? Give two reasons to support your answer.
  - b) What are the various methods of cheating consumers?
  - c) What are your duties as a consumer? What things would you look into while buying things?
  - d) What is consumer right? Briefly discuss some consumer rights.
  - e) Briefly discuss about the measures taken by government for consumer protection.
- Write short notes
  - a) Consumer Protection Act b) Consumer awareness
  - c) Cheated consumer
- d) Consumer right
- e) Consumer court
- 3 Say true or false
  - a) Consumer protection is applicable only on buying goods.
  - b) India is the only country to adopt Consumer Protection Act.
  - c) Cheated consumer can file a case at Consumer Dispute Redressal Forum.
  - d) Consumer Protection Act is applicable only in case of valuable and expensive commodities.
  - e) Agricultural products use HALLMARK to prove genuinity
  - f) It is lawful right to grant compensation to consumers if cheated while buying goods or services.
- 4. Project
  - a) Divide yourselves into groups and write 5 slogans each on consumer awareness.
  - b) Make a list of the different types of cheats. Interview 4/5 cheated people and ask measures adopted by them to fight against them. Write a note on the interview.



# Measures to be taken to prevent road accident





#### While Walking on Roads-

- · walk on the left side of the road
- cross the road by looking to your right then to your left and then again to your right
- walk on the pavement
- cross the road at zebra crossing
- · use torchlight at night
- avoid pillion riding on a bicycle

#### While Crossing the Railway Gate-

- do not cross when the railway gate is close
- · do not cross till the train passes
- wait till both the railway gates rise

# While travelling in a bus-

- · get into a bus cautiously
- · don't spit from the bus
- always keep your head, hands, etc. inside the bus
- get on or off a bus when it stops
- while getting off the bus see both the sides
- make a que while boarding on a bus
- do not travel on a bus by standing on the stairs



It is our duty and responsibility to help the children, the old people and differently able persons while walking or crossing a road.

# Precautionary measures against Covid-19:



We should use a handkerchief or cover our mouth with our hands while sneezing or coughing and then wash our hands. We should not spit on the public place.



Maintain social distance. (At least six feet distance)

Everyone must be vaccinated.



EDUCATION (ELEMENTARY) DEPARTMENT GOVERNMENT OF ASSAM

