
UNIT 12 CONSUMER EDUCATION IN INDIA

Structure

- 12.1 Objectives
- 12.2 Introduction
- 12.3 Consumer Education – Meaning
- 12.4 Need for Consumer Education and Empowerment in India
- 12.5 Level of Consumer Awareness in India
- 12.6 Consumer Education: Aspects and Advantages
- 12.7 Consumer Education Initiatives (by Ministry, Associations, Organisations, etc.)
 - 12.7.1 Other Measures/Schemes
 - 12.7.2 Role of Associations, Organisations and Divisions
 - 12.7.3 Initiatives on ADR and Counselling
- 12.8 Consumer Education: Delivery Mechanism
 - 12.8.1 Mechanisms to be Deployed for Consumer Education
 - 12.8.2 Steps to Strengthen Consumer Awareness and Empowerment
- 12.9 Let Us Sum Up
- 12.10 Some Useful Books and References
- 12.11 Answers to Check Your Progress Exercises
- 12.12 Terminal Questions

12.1 OBJECTIVES

After studying this unit, the learner shall be able to:

- know meaning of and need for Consumer Education and empowerment;
- understand various aspects of Consumer Education and its advantages;
- note Consumer Education Initiatives by Ministry, Associations, Organisations, etc.; and
- describe Consumer Education: Delivery mechanism.

12.2 INTRODUCTION

In any social system, a consumer is a person who buys goods and services and makes use of public utilities as well as natural resources like air and water irrespective of the age, gender, educational level and socio-economic status. The government liberal economic and trade policies initiatives in 1980's, the

emergence of a consumer movement earlier had drawn the attention towards the plight of the consumer. The Consumer Protection Act was enacted in 1986 to provide a mechanism for redressing the consumer grievances throughout the country. There is an emerging change in the needs and priorities of the consumers who are highly volatile and fast changing and therefore, they have to develop skills to assess their own needs build confidence and apply their consumer skills effectively, they must be aware of their role as consumer in influencing the economy, individual consumer behaviour can play an essential role in conservation of environment in a society and this can be achieved through the knowledge they can obtain through consumer education.

12.3 CONSUMER EDUCATION – MEANING

The purpose of Education can be manifold from providing basic knowledge in the specified area to impart skills, to make people aware of their rights. Consumer education plays a significant role in a society, and the basic component of a consumer education is to provide needed support to the consumers in their attempts to organise their everyday lives in a sustainable way, it prepares the consumer through imparting knowledge of basic concepts and skills so that consumer can make adequate decision, an informed choice based on the quality of the product and taking into account the health or environmental hazard of the goods. This will lead to achieve maximum satisfaction and utilisation of his /her resources.

Consumer education is to make them conscious of their rights and wants, the assurance of right quality of goods being available at the right price; the legal remedies available in case of defect in goods and services and also the responsibilities of the consumers to be ethical consumer conscious of environmental hazards and sustainable use of natural resources not indulging in wasteful and unnecessary consumption.

Check Your Progress 1

- 1) What is consumer education?

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12.4 NEED FOR CONSUMER EDUCATION AND EMPOWERMENT IN INDIA

In a dynamic and complex socio-economic environment, the consumer of today is exposed to a large variety of new products and services that significantly affect the consumers' buying decisions which is determined by several internal and external influences: attraction by the names of brands of products that claim features of higher efficiency, comfort, speed and reliability.

The economic activities of the consumers are further influenced by income, price, technology, quality and operational effectiveness of the product. A consumer's expectations are built on the basis of information gathered through conventional and non-conventional mediums of publicity from the words of friends, neighbours,

colleagues and further influenced by the product advertisements in newspapers, magazines, hoardings, banners, posters, radio and T.V. commercials.

The Consumer perspectives change with the type and nature of the stimulus to which they are exposed at a particular time, and the consumer cannot make an informed, choice if the inaccurate or incomplete information is provided through deliberate efforts to mislead and manipulate. Therefore Lack of correct information or too many choices may impede consumer's choice of the product, and therefore consumer education and empowerment is the major area of concern.

The report on Consumer Protection and Competition Policy have also stressed on the necessity for continuing consumer awareness campaigns on a large scale to sensitise the population on fundamental aspects such as Maximum Retail Price (MRP), Gold Hall Marking, Indian Standard Institute (ISI) mark on products, and expiry dates. As and when voluntary standards are extended into the services sector or regulations are imposed for mandatory compliance with standards for reasons of health, safety or environment, the content of awareness campaigns would need to be expanded.

12.5 LEVEL OF CONSUMER AWARENESS IN INDIA

The "Consumer Awareness in Rural India - An Empirical Study" (Sep, 2009), conducted by Centre for Consumer Studies, IIPA provides that after the enactment of the Consumer Protection Act, 1986, in the year 1994, the independent evaluation study of the implementation of Consumer Protection Act (CPA) was done through a study conducted by IIPA where it was found that large majority of the consumers belonging to various categories and income groups were completely ignorant of the existence of the CPA and the redressal agencies created under it. Further, the Report of the Comptroller and Auditor General of India for the year ended March 2005, Union Government (Civil), Performance Audit, 2006 of the Implementation of the Consumer Protection Act and rules, reflects that the position had improved only marginally. The report of ORG-MARG revealed the following (see Consumer Awareness in Rural India, 2009).

Sixty-six per cent of the consumers interviewed were not aware of consumer rights, and 82 per cent were even unaware of the Act.

Nearly 49 per cent of the aware consumers had come to know about the Act only in the last four years though the Act had been in existence for the past 18 years.

Overall, only 13 per cent of the consumers reported having been aware of the existence of any redressal agency.

A majority of the complainants came to know about the redressal agencies through electronic media (48 per cent), print media (61 per cent) and friends/relatives (68 per cent,), NGOs were not a popular source of awareness as only 4.9 percentage of the complainants attributed their awareness to the work of NGOs.

The consumers were not aware of the features of the simple and inexpensive

system of lodging complaint in the absence of any focused awareness programme launched by the Ministry or the States in this regard.

The beneficiary survey carried out by ORG – MARG revealed that 78 per cent of the respondents were carrying a negative opinion of the efforts made by the government or had no idea about the same and were not aware that they could directly represent themselves in the Consumer Forums.

It is pertinent to note that lack of awareness in this regard had deprived the consumers of the benefit of the adjudication mechanism as out of the total expenditure of 3387 incurred by the consumers in each case in the Consumer Forum on an average, as much as 2787 (82 per cent) was the expenditure on advocates.

The State of the Indian Consumer, 2012 report: Indian consumers in the new age: A forward-looking agenda to address the concerns of common people, the study carried out by CUTs in the year 2012, where the consumer survey was done in 19 States, and 3 Union Territories with a sample size of 10,500 respondents under the Consumer Up project has again pointed out towards lack of consumer education among the consumers. The survey highlights that:

Only about 20 per cent total respondents were aware of the Consumer Protection Act, 1986 or had heard about the Act. They are not aware if the rights conferred upon them by the Consumer Protection Act.

Only 22 per cent respondents have reported that they always assess products or services considering their potential to cause threat/hazard. 32 per cent respondents never consider safety aspect of a product before making a purchase. Proportions of such people are more in rural areas as compared to urban areas. This is largely due to lack of knowledge among consumers regarding safety certifications.

Only 0.3 per cent respondents have approached consumer forums for grievance redressal, while 0.1 per cent people have approached sector ombudsman for redressal. These figures indicate limited reach to consumer courts or ombudsman among Indian consumers. The reach is further low in a rural area and among BPL households.

Different consumer organisations and individual activists also feel that one of the top three reasons and limitations for the delay in redressal is the educational status of complainants (16%) is due to limited education and awareness; aggrieved consumers are not able to pursue the cases and blindly depend on advocates which leads to delay.

The findings also undoubtedly bring out the rural-urban imbalance in the consumers in capacity to access the benefits of the legislative and institutional provisions.

12.6 CONSUMER EDUCATION: ASPECTS AND ADVANTAGES

Consumer education is the most productive long-range strategy with the aim to improve rationale and decision making by the consumers. The consumer being

considered as the centre of a modern public administration will strengthen the consumer's independence, self-governance and effectiveness in choosing product/ services. The purpose of Consumer education is to teach the consumer how to detect the presence of deception and other abuses. Consumer education imparted through educational programmes and community organisations is beneficial for the society at large to bring stability, transparency, efficiency and helping the consumer in evaluating offered products and appeals in a better manner. The consumer education needs to be considerably increased to make them aware of their rights, obligations/responsibilities and remedies viz. government policies and laws that exist. The alert and responsible consumers will be able to: reject sub-standard goods and services; assert their rights; seek justice through consumer courts. This will enhance production of standard goods by manufacturers and traders.

Consumer education can make the consumer aware of the environmental issues, the interdependence of man and environment and prepare them to accept individual responsibility to minimise the negative impact of their consumption habit on the environment with the attitude of conservative /sustainable use of natural resources.

Check Your Progress 2

- 1) Enlist the advantages of consumer education.

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12.7 CONSUMER EDUCATION INITIATIVES (BY MINISTRY, ASSOCIATIONS, ORGANISATIONS, ETC.)

The Department of Consumer Affairs (DCA) created since June 1997 is one of the departments under the Ministry of Consumer Affairs, Food and Public Distribution that focuses on protection of consumer rights and promotion of standards in goods and services with the mandate of consumer advocacy. *The Annual Report 2015-16, Govt. of India, Department of Consumer Affairs list out the initiatives taken as follows:*

The Grahak Suvidha Kendras to provide a host of consumer support services managed by Voluntary Consumer Organisations were launched on a pilot basis at six locations viz. Bangalore, Patna, Jaipur, Ahmedabad and Calcutta. Five Grahak Suvidha Kendras have come into effect from 30.06.2015.

An Inter-ministerial Group on Consumer Advocacy (IMGCA) has been constituted. Comprising key sectors – Food, Agriculture, Health, Commerce, Industry, Transport, Financial Services and Housing – to foster policy coherence and coordinated action to prevent consumer detriment.

Jago Grahak Jago – The Department of Consumer Affairs has been conducting a countrywide multimedia awareness campaign since 2005 on various issues related to consumer rights and responsibilities across diverse

subjects. “Jago Grahak Jago” has today become a household axiom. The consumer awareness campaign is implemented through the Directorate of Audio and Visual Publicity (DAVP), the Doordarshan Network (DD) and the All India Radio (AIR). Publicity is also done through Print Media using Newspaper Advertisements, Electronic Medium by the telecast of Video Spots.

Consumer Help Lines – *The National Consumer Help Line* operates through the Toll-Free Number 1800-11-4000 from the Indian Institute of Public Administration for counselling the Consumers to redress their grievances.

The State Consumer Helplines (SCH) – These are being set up by State Governments with financial support from the Department. The objective is to encourage a dedicated Consumer Grievance Redress mechanism at the State level and help in resolving cases through Mediation.

The advisors at State Consumer Helpline (SCH) provide pre-purchase information, post-purchase advice, guidance and information and also offer “next-step advice” for resolution or redress.

The State Consumer Helpline Knowledge Resource Management Portal (SCHKRMP) links State Consumer Helplines (SCH) located in different States. Presently states viz. Bihar, Haryana, Chhattisgarh, Gujarat, Madhya Pradesh, Maharashtra, Odisha, Rajasthan, Delhi, Himachal Pradesh, Uttar Pradesh, Mizoram and Tamil Nadu are linked with Portal.

Consumer Welfare Fund – The Central Excise and Salt Act, 1944 was amended in 1991 to enable the Central Government to create a Consumer Welfare Fund into which unclaimed central excise revenues not refundable to the manufacturers would be credited annually. The Consumer Welfare Fund was created in 1992 with the objective of providing financial assistance to promote and protect the welfare of the consumer, create consumer awareness and strengthen the voluntary consumer movement in the country, particularly in rural areas. In the year 2003, the States/UTs were encouraged to establish a Consumer Welfare Fund, as a corpus fund, at the State level to support voluntary organisations undertaking advocacy work at the grass root level. Corpus Fund has been set up in Eleven States/UTs viz. Gujarat, Andhra Pradesh, Odisha, West Bengal, Bihar, Nagaland, Karnataka, Tamil Nadu, Madhya Pradesh, Kerala and Haryana.

Consumer Education and Research Centre (CERC), Ahmedabad – The Department of Consumer Affairs has approved in July 2015 a project proposal for an amount of Rs. 1.00 crore over a period of five years to be released in five equal instalments of Rs. 20.00 lakh each year to Consumer Education and Research Centre (CERC), Ahmedabad for bringing out National Consumer Magazine INSIGHT in Hindi for five years.

Advertising Standards Council of India (ASCI), New Delhi – In June 2015 Rs. 10.00 lacs for one year was sanctioned to Advertising Standards Council of India for resolving complaints on misleading and false advertisements.

Consumer Unity and Trust Society (CUTS) – The project of Consumer Unity and Trust Society (CUTS), Jaipur for conducting the study on

consumer safety in India and to publish “State of Consumer Safety in India Report” has been approved with a total cost of Rs. 33.45 lakh.

Centre for Comparative Testing of Products and Services (Voice Society) – To provide consumers unbiased information enabling them to make a rational choice among major brands available in the market and to raise public awareness regarding quality and safety and bring demand pressure to bear on manufacturers to improve the quality of products. The VOICE Society, New Delhi had undertaken comparative testing of 6 products and 2 services during the year 2014 at a cost of Rs. 40 lakh with the objective of disseminating to empirical data on product quality and safety.

CONCERT, Chennai – The Department of Consumer Affairs has approved in August 2014 the project proposal of Comparative Testing by CONCERT, Chennai of sixteen products and four services at the cost of Rs.142.30 lakh (Department’s contribution Rs.128.07 lakh).

M/s Consumer Education and Research Centre (CERC), Ahmedabad – CERC has been sanctioned an amount of Rs. 1.25 crore grant-in-aid to expand its consumer protection and service activities over a period of 5 years. A project proposal of comparative testing of products for food adulteration, the presence of heavy metals and pesticides by CERC for testing at a total cost of Rs. 20.00 lakh (Department’s contribution Rs. 17.00 lakh) has also been approved.

Consumer Online Research and Empowerment (CORE) Centre – This project is an initiative taken by the Ministry to institutionalise web-based consumer awareness and protection information technology applications. The project is being executed through the Consumer Coordination Council (CCC), a federation of voluntary consumer organisations. It has a membership of over 77 grassroots Consumer Organisations, spread across the country, some of which are or have been members of the Central Consumer Protection Council (CCPC), set up under the Consumer Protection Act.

12.7.1 Other Measures/Schemes

Scheme launched in 2004 for promoting work at Research Institutions/Universities/Colleges on Consumer Protection and Consumer Welfare – the aim is to foster research and empirical work in the field of consumer protection and to address the complex issues that consumers confront in the new and emerging modes of marketing and propose a robust framework that will best serve to prevent consumer detriment.

A Chair on Consumer Law and Practice has been established in National Law School of India University (NLSUI), Bangalore. The primary objective of the Chair is to act as a “Think Tank” for the DCA on research and policy related issues in consumer law and practice and also to develop Consumer Affairs as a distinct subject of study at Under Graduate and Graduate levels.

Centre for Consumer Studies by IIPA to focus on Consumer Protection and Consumer Welfare to sponsor research and evaluation studies in the field of consumer welfare to provide solution to the practical problem being

faced by the consumer to sponsor seminars/workshops/conferences on the consumers and to have necessary inputs for formulation of policy/programme/scheme for the protection and welfare of consumers. Indian Institute of Public Administration has been appointed as a consultant under the scheme to the Department of Consumer Affairs.

The scheme for promoting consumer club in schools was launched in the year 2002, under which a Consumer club can be set up in a Middle/High/Higher Secondary School/College affiliated to a Government recognised Board or University. A grant of Rs. 10,000/- per consumer club is admissible under the scheme. This scheme was decentralised and transferred to the Government of States/UTs w.e.f. 1.4.2004.

12.7.2 Role of Associations, Organisations and Divisions

National Cooperative Consumers' Federation of India Ltd. (NCCF) – The NCCF was set up on 16 October 1965 to function as the apex body of consumer cooperative societies in the country to assist, aid, render technical guidance and assistance and counselling its member institutions as per principles of cooperation and to facilitate their working including providing supply support to consumer cooperatives and other agencies for distribution of consumer goods at reasonable and affordable rates. NCCF is registered under the Multi-State Co-operative Societies Act, 2002 with its Head Office in Delhi and it operates through a network of 29 Regional Offices located in different parts of the country.

The Bureau of Indian Standards (BIS) – It was set up as a statutory organisation under the Bureau of Indian Standards Act, 1986 taking over the assets and liabilities of the Indian Standards Institution (ISI) that came into existence in 1947. The Bureau has the key activities namely Standards formulation, Product certification, Management system certification and Hallmarking. However, the Department of Consumer Affairs has proposed significant amendments to the BIS Act and the Bureau of Indian Standards Bill, 2015.

International Organisation for Standardisation (ISO) – ISO is an independent, nongovernmental organisation and the world's largest developer of voluntary International Standards. BIS is a founder member of ISO and is actively involved in the development of International Standards by acting as Participating (P) member or Observer (O) member on various Technical Committees, Sub-Committees, Working Groups, etc.

The National Test House (NTH) – This is a premier test and quality evaluation laboratory for industrial, engineering and consumer products under the administrative control of the Government of India since the year 1912. This century-old Scientific and Technological Organisation was established initially by the Indian Railway Board as a captive test and quality evaluation laboratory (originally known as Government Test House) at Alipore, Kolkata with a view to examining the quality of the various products meant to be used by the Indian Railways. The first regional laboratory was set up by NTH in Mumbai in the year 1963 and at Chennai (1975), Ghaziabad (1977), Jaipur (1994) and Guwahati (1996).

The Legal Metrology Division of the Department of Consumer Affairs oversees the implementation of the Legal Metrology Act, 2009 and aims

to safeguard the interests of consumers to get the correct quantity for the price charged by ensuring use of the correct, tested calibrated and certified weights and measures. The Regional Reference Standards Laboratories (RRSL) are located at Ahmedabad, Bangalore, Bhubaneswar, Faridabad and Guwahati. These RRSLs serve as a vital link in the dissemination of the values of national standards of Legal Metrology down to the commercial level.

Price Monitoring Cell (PMC) is tasked with monitoring prices of select essential commodities. The monitoring is done in respect of both retail and wholesale prices on a daily basis. The Cell monitors the prices of 22 essential commodities, which include cereals, pulses, vegetables; edible oils, sugar, milk etc. collected from 89 reporting centres across the country through the Civil Supplies Department of States/UTs.

12.7.3 Initiatives on ADR and Counselling

The State Consumer Help lines and National Consumer Helplines play an important role in counselling and mediation of consumer grievances as discussed above. Besides this **Consumer Advice Centers (CAC)** were set up on a pilot basis in the four States to play a decisive role in as an extended arm of State Helplines and provide consumers with up to date, reliable information and independent consultation. The consumer advice centres in the Districts are the first point of contact for comprehensive consumer information and independent advice. The CAC assist members by ensuring high-quality advice by establishing uniform advice standards. They provide an overview of the market and help consumers deal with complex market conditions. They also identify health and environmental aspects that could influence purchasing decisions.

Mediation Advisory Centres (MAC) – It is a joint initiative of FICCI and GTZ and Department of Consumer Affairs and is being implemented in four States on a pilot basis. MAC is expected to cater to pending cases referred by consumer as well as new cases coming directly or through the registrar. The mediation will be done through a panel of independent, neutral and trained mediators and will be a purely a voluntary procedure. (See Report of the Working Group on Consumer Protection for 12th Plan, Vol. I).

Check Your Progress 3

- 1) Describe briefly initiatives taken by Government for counselling and mediation of consumer grievances?

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12.8 CONSUMER EDUCATION: DELIVERY MECHANISM

The Report of the working Group on Consumer Protection, Twelfth Plan (2012-17), Vol-I, Government of India, Department of Consumer Affairs, Ministry of Consumer Affairs, Food and Public Distribution has given certain suggestions and recommendation for Consumer Awareness, Education and to strengthen consumer protection empowerment as discussed below.

12.8.1 Mechanisms to be Deployed for Consumer Education

Educate consumer at a young age – The youngsters/school children are the target of many marketers who exploit their innocence to create pressures on the parents to purchase certain goods and services. The Government at Centre and States should focus on consumer awareness campaign to cover all schools in the country both government and private schools.

Introduction of the concept of standardisation in Central Universities and Institutions of National repute.

Capacity Building in Educational Institutions under Quality Infrastructure for Consumer Protection.

Increasing the awareness levels of different categories of stakeholders/policy makers

- By creating awareness among the farmers of the existence of commodity futures markets and its benefits.
- By creating awareness about advantages of BIS Certified products and new standards through Publicity.
- By Sensitising the policy makers and organising capacity building training programmes and Training-of-Trainers (TOT) programmes for market stakeholders.

Conduct of Interactive meetings with the different category of stakeholders of the futures market to obtain feedback for improvement in the functioning of the futures markets. One such example is the Scheme on ‘Consumer Education and Training, HRD and Capacity Building’ implemented from 2009 with the basic objective to educate and make Indian consumers aware and trained, through training programmes on Consumer Protection, and on various consumers related subjects pertaining to Govt.

VCOs role in helping the schools in running consumer clubs has already been recognised, they can effectively contribute to promotion and propagation of the programmes and schemes relating to consumer education and awareness especially at grassroot level. They can act as a catalyst in mobilising the rural communities and in organising the consumer awareness activities such as consumer mela, road shows, *nukkad nataks etc.*

12.8.2 Steps to Strengthen Consumer Awareness and Empowerment

As per the Report of the Working Group on Consumer Protection creation of awareness among consumers about their rights in the entire country needs to be given high priority and there is need for:

- 1) Reviewing the laws relating to consumer empowerment and protection, to make it more effective
- 2) Building strong consumer information and ADR system
- 3) Development of mediation and ADR system
- 4) Strengthening the redressal mechanism

- 5) Review of Price Collection Mechanism and strengthening Price Reporting
- 6) Review of market intervention activities
- 7) To give impetus to the consumers' right to education and awareness a national awareness programme requires to be launched aggressively at the district and block levels with the help of State Government, Educational Institutions, Local VCOs, Self Help Groups (SHG), PRIs and Urban Local Bodies (ULBs) with particular emphasis and focus on rural areas and most vulnerable sections of consumers.

Consumer awareness and education need to be pursued with appropriate plan/schemes and activities designed using the entire medium available for the purpose.

Publicity Campaign has to be more result oriented so that individual consumers on their own or with the help of consumer groups get complaints resolved without much loss of time, energy, efforts and expenditure.

The main stakeholders – government departments, industry, consumer groups, education and advice providers, interest groups and community agencies – need to work together.

Integration of the information, counselling and mediation mechanism into a structured format.

The report further suggested **the steps** that are needed to be taken to strengthen the consumer as follows:

To begin with we should target particular groups of the population and prioritise the needs of those with specific gap filling solutions.

Ensure that consumer education is accessible, appropriate, flexible, adaptable and relevant.

There is a need for introducing consumer education in the basic curricula of the education system.

Incorporate certain values in consumer education, like concern for finite resources of the planet and the environment i.e. sustainable consumption.

Strengthen the consumer club scheme with coverage of 20,000 Colleges and 50,000 High/Senior Secondary Schools by the end of Twelfth Plan.

Educational programmes need to be flexible and responsive. Consumer education can be made more relevant when linked to different situations such as at school, at home, while in a public place, etc. Locally, peer education can be an effective tool. Parent education programmes and family support programmes can help parents in good decision making on behalf of their wards.

An effective consumer education programme should also cover training of teachers belonging to schools, colleges and universities to enhance their exposure to content and ideas relevant to consumer education.

Consumer education programmes should be flexible in nature – able to respond to the needs of specific groups of consumers.

Key community figures can also provide consumer education, in the form of peer education.

Effective consumer awareness efforts depend on the participation of individuals and organisations from various walks of life. The media have an active role to play, as do community organisations, educational institutions, VCOs and religious groups.

It is further strongly recommended that a system need to be evolved at the Planning Commission level for the transfer of 20 per cent of the Publicity budget of the Central Ministries to DCA to facilitate its task of Consumer education and awareness.

Consumers in rural areas are less aware of their rights than the urban compatriots. Hence a concerted effort may be made to rope in organised groups like Self-Help Groups/Women associations/student/teacher community etc. to reach out to people in rural areas.

12.9 LET US SUM UP

A consumer is a person who buys goods and services and makes use of public utilities as well as natural resources like air and water irrespective of the age, gender, educational level and socio-economic status.

Consumer education plays a vital role in imparting knowledge of basic concepts and skills so that consumer can make an adequate decision, an informed choice based on the quality of the product and taking into account the health or environmental hazard of the goods.

The Consumer perspectives change with the type and nature of the stimulus to which they are exposed at a particular time. The inaccurate, incomplete or misleading information or too many choices may impede consumer's choice of the product, and therefore consumer education and empowerment is the primary area of concern.

The Department of Consumer Affairs (DCA) is one of the departments with the mandate of consumer advocacy under the Ministry of Consumer Affairs, Food and Public Distribution focusing on protection of consumer rights and promotion of standards in goods and services.

The consumer education is to be considerably increased to make the consumer aware of their rights, obligations/responsibilities and remedies viz. government policies and laws that exist. The effective consumer awareness efforts require the participation of individuals, community and organised groups like Self-Help Groups/Women associations/student/teacher, educational institutions, VCOs and religious groups. etc. The process of Consumer education should begin from an early age through school syllabi and continue through various stages of an individual's life.

12.10 SOME USEFUL BOOKS AND REFERENCES

- 1) Centre for Consumer Studies, IIPA. *Consumer Awareness in Rural India – An Empirical Study*. Department of Consumer Affairs, Ministry of Consumer Affairs, Food & Public Distribution Government of India, New Delhi. Sep 2009.

- 2) CAG, Performance Audit of the Implementation of the Consumer Protection Act and rules Report of the Comptroller and Auditor General of India for the year ended March 2005, Union Government (Civil), Performance Audit, 2006.
- 3) Consumer Unity & Trust Society (CUTS). *State of the Indian Consumer 2012*. ISBN 978-81-8257-170-9.2012.
- 4) Report of the Working Group on Consumer Protection. Twelfth Plan (2012 -17). Vol –I, Government of India. Department of Consumer Affairs, Ministry of Consumer Affairs, Food and Public Distribution available at: http://planningcommission.gov.in/aboutus/committee/wrkgrp12/pp/wg_cp1.pdf>. Visited on 13 /05/17.
- 5) *Consumer Protection and Competition Policy*. Available at <http://planningcommission.nic.in/plans/planrel/fiveyr/11th/11_v1/11v1_ch11.pdf>.visited on 15/05/2017.

12.11 ANSWERS TO CHECK YOUR PROGRESS EXERCISES

Check Your Progress 1

- 1) Consumer education is the most productive long-range strategy with the aim to improve rationale and decision making by the consumers and make them conscious of their rights and wants, the need for assurance of right quality of goods at the right price; make them aware of the legal remedies available in case of defect in goods and services and also the responsibilities of the consumers to be ethical consumer conscious of environment hazards and sustainable use of natural resources not indulging in wasteful and unnecessary consumption.

Check Your Progress 2

- 1) The advantages of consumer Education are:

It strengthens the consumer's independence, self-governance and effectiveness in choosing product/services.

Is beneficial for the society at large as it attempts to bring stability, transparency, efficiency in the market economy.

It will help the consumers to assert their rights; seek justice through consumer courts.

It will make consumer conscious of environmental hazards and ready to accept individual responsibility.

Check Your Progress 3

- 1) The State Consumer Help lines and National Consumer Helplines provide counselling to the Consumers to redress their grievances. **Consumer Advice Centers (CAC)** were set up on a pilot basis in the four States to play a decisive role in as an extended arm of State Helplines and provide consumers with up to date, reliable information and independent consultation.

Mediation Advisory Centres (MAC) is a joint initiative of FICCI and GTZ and Department of Consumer Affairs and is being implemented in four States on a pilot basis. MAC is expected to cater to pending cases referred by consumer fora as well as new cases coming directly or through the registrar.

12.12 TERMINAL QUESTIONS

- 1) Highlight the need for Consumer Education and Empowerment in India.
- 2) Discuss the aspects and advantages of Consumer Education.
- 3) Discuss the Consumer Education initiatives taken by Ministry of Consumer Affairs Govt. of India/other associations and organisations.
- 4) Highlight the initiatives taken on ADR (Alternate Dispute Resolution) and counselling towards resolving consumer dispute.

