

## Consumer Education – Guidance And Counselling

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### ABSTRACT

This article briefly discusses about Consumer Education which provides the knowledge necessary to develop citizens into intelligent consumers. Formal Education, Non-Formal Education, Advantages, Aims of Consumer Education, Benefits of Consumer Education, Sources for imparting Consumer Education, Consumer Education to Rural Citizens, Approaches and Techniques of Consumer Education, Educational Institutes and Magazines in India and other countries providing Consumer Education, Resolutions of IOCU on Consumer Education and Consumer Guidance and Counselling are discussed.

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### Introduction

#### Importance of Human Resource in Changing Scenario:

Human Resources Management is a must for achieving high standard of living by making judicious use of available human resources at our disposal. *It is better to have a hen tomorrow than an egg today.*

A raw human resource shall not be of much use while a skilled human resource does miracles, i.e., learning through doing which the unskilled and illiterate worker fails to do. Instead of using the human resource from the short term point of view, if we pay little heed to its development, it could add more to the productive capacity of the economy<sup>1</sup>.

Human Resource will excel when the three factors, viz...mental ability, physical capacity and technical competence are combined. It is said that:

*"A man is poor because he is poor,*

*A country is poor because it is poor, and*

*India is a rich country with poor people."*

A poor man can afford to have a good diet, which affects directly his productive capacity thereby resulting in low income and inability to fend himself.

So, physical capacity also has to be taken care of while planning for effective human resource management. Human beings are the most under utilized resource and a large amount of human potential lies untapped.

By understanding human beings and providing the appropriate environment, it is possible to harness that latent power within the human being, which will make the difference between success and failure in the times to come.

### Consumer Education:

Consumers are the largest economic group in any country. They are the Central Point of all our economic activities. To day, an average Indian consumer is poor, illiterate, ignorant, apathetic of just defeatist, and continue to at the receiving end. Rich or poor all consumers are steadily being exploited / exploiting by manufacturers, traders and distributors. What is in short supply are not commodities but justice, not laws but awareness. To create awareness, the of the day is "Consumer Education"

Education gives knowledge and knowledge is power. Once consumers become powerful, they can easily resist any anti-consumer move besides being wise and prudent in their money management<sup>2</sup>.

#### Who is a Consumer?

The word "Consumer" is a derivative of the Latin word "Consumers", which means "to destroy to take up totally or to waste". He is a person who consumes or uses any commodity or service available to him either from natural resources or through a market. The Consumer Protection Act of India, 1986 defines consumer as "One who buys any goods, hires any service, or services, for a consideration which has been paid or promised ,partly paid and partly promised or under any system of deferred payment".

#### What is Consumer Education?

Consumer education is "the process of gaining the knowledge and skills needed in managing consumer resources and taking actions to influence the factors which affect consumer decisions."

<sup>1</sup> P. James Premkumar and A. Jagan Mohan Reddy – "Emerging Challenges for Human Resource in Changing Business Scenario", Article published in IME Journal (Institute of Management Education, Ghaziabad) Vol.1/ No.1/December 2005. Page 30-31

<sup>2</sup> Dr.S.Renuka – "Consumer Education A Clarion call to Consumers" paper published in the book "Consumer Education" published by Department of Consumer Affairs, Food and Civil Supplies. Government of Andhra Pradesh, Hyderabad Page – 1

Consumer education may mean anything from the development of a known sense of buymanship to a more complete realization of the economic and social possibilities of the modern industrial economy. It is an organized movement to improve the method of preparing people to assume matured consumer role within the society.

Consumer education provides the knowledge necessary to develop citizens into intelligent consumers. The rationale of the consumer education is “*help of self*”. It is not a mere mechanical transfer of knowledge. It will help to create the “*Consumer Eye*” by developing skills of the people to make informed decisions in the purchase of goods and hiring of services.

**Consumer education means different things to different people.**

- To an ordinary consumer, consumer education is viewed as information to help him make choices of goods and services in the market place.
- A business man views consumer education as activities that assist in selling services and products.
- A bureaucrat views consumer education as a programme to complement and supplement laws and regulations that foster trade competition.
- A consumer advocate sees consumer education as providing information to consumers to protect them from fraudulent trade practice and exploitative market operations<sup>3</sup>.
- An educator sees consumer education as development of skills and knowledge that assist the consumer to pay his role effectively in the market place.

**Differences between Formal and Non Formal Education:**

**Formal education:**

Formal education is institutionalized, and is basically an extension of traditional school programs involving a one-way, didactic and authoritarian telling method. Only knowledge and understanding of matters of information is gained and lessons are based on a pre-set curriculum<sup>4</sup>.

**Non-formal education:**

Non-formal education is a community based, non-didactic and non-authoritarian flexible and participative problem solving technique, whose emphasis is laid on dialogue between the educator and the learner. Lessons are based on current problems and needs, and critical awareness and skills are developed.

**Advantages of non-formal consumer education:**

- □□ It is a pro-active way of protecting consumers.
- □□ It does not need special infrastructure. Group members can use their homes as “classrooms”.
- □□ It is participatory and thus forms an effective vehicle towards self-reliance.
- □ It deals with every day practical issues and is therefore interesting to the recipient.
- Educated consumers will protect themselves and prevent exploitation in the market place.

Aims of the Consumer education are to<sup>5</sup>:

- Make consumer understand the influence of personal, social and economic factors.
- Help the consumer to classify and distinguish between their needs and wants.
- Make clear that individual consumer’s decisions will have an abroad social impact and influence overall allocation on resources within the society.
- Increase better economic awareness.
- Learn to obtain information about goods and services.
- Develop confidence and self reliance in decision making within the market place.
- Become aware of the available consumer redressal and understand legal system.
- Impinge consumer how consumer play a role in bringing change in consumer laws making his active participation.

**Objectives of Consumer education:**

- To help to become a better manager of his resources of money, time and energy, to enable him to secure maximum satisfaction from the limited resources.
- To aid consumer to be a wise buyer of goods and services so that he obtain the best value in his market place.
- To assist consumer to become a wise user of goods and services so that he gets the maximum utility from what he possesses.
- To help consumer to become a better consumer citizen so that he acts not only to improve his individual economic status but also contribute democratic means to the welfare of the consumer groups.

**Benefits of the Consumer Education<sup>6</sup>:**

**Individuals:**

1. Encourage critical thinking which helps the consumer to function efficiently in the market place.
2. Imparts life skills, which contribute to the success in every day learning.
3. Promotes self-confidence and independence.
4. Improves quality life.

**Business:**

1. Customer satisfaction
2. Creation of realistic expectations of products and services.
3. Increase sales.

**Society:**

1. Encourage citizen
2. Promotes a stable society.

Consumer Education can be imparted to Consumers through:

Consumer education can be imparted through government, non government or voluntary organizations or civil society organizations or by consumer organizations.

- **Schools:** As a course of study and Consumer Clubs.
- **Consumer Organizations:** Exhibitions, demonstrations publishing journals, periodicals, articles in news papers, consumer weeks, campaigns.
- **Business Organisations:** Bureaus and Councils, setting standards, information Education and Communication.
- **Consumer Advocates:**

<sup>3</sup> Ibid. Page - 2

<sup>4</sup> George Mokale, Paul Masimong and Babakar Ndaw - “Consumer Education – Non Formal Strategies” book published by Consumers international Regional Office for Africa. (www.consumersinternational.org)

Email: roaf@harare.iafrica.com Page - 7

<sup>5</sup> Dr.S.Renuka – “Consumer Education - A Clarion call to Consumers” paper published in the book “Consumer Education” published by Department of Consumer Affairs, Food and Civil Supplies. Government of Andhra Pradesh, Hyderabad Page – 2

<sup>6</sup> Ibid. Page - 3

- **Mass Media** : Print and Electronic
- **Government**: Awards and Rewards, Market network regulation, collaborating and coordinating different departments. Making laws strict and blocking loopholes. Consumer education Programmes through AIR and Doordarshan.

Constraints to consumer education:

In most cases, information is not readily available, particularly in rural and marginalized areas. Resources are often limited to facilitate the spread of education. Personnel is often lacking as community education agencies are mostly funded and run by volunteers<sup>7</sup>.

#### **Consumer Education to Rural Consumers:**

Various sources can be tapped to educate the rural consumers. The possible sources are<sup>8</sup>:

1. Government. & Mass media
2. Consumer organizations
3. Welfare organizations
4. Schools and Colleges
4. Grama Panchayat members
5. Mahila Mandals
6. Youth Organisations
7. Anganwadi Workers
8. Dwacra Groups
9. Village level workers
10. Adult Education Centres
11. Health workers
12. DWCRG Groups

The consumer education would be truly blessed for creating and bringing a positive change in the hitherto dark abyss faced by numerous disadvantaged consumers. As the Vedic hymn says:

*"Just a lamp lights another lamp and does not lose luster, so also knowledge given enhances the knowledge of the receiver, but does not diminish the given knowledge".*

#### **Approaches and Techniques for Consumer Education<sup>9</sup>:**

- Consumers need consumer education to build their capacity to act as rational and responsible consumers in the market place;
- Businesspersons need consumer education to build their capacity to become ethical businesspersons, to serve consumer interest, satisfaction and well-being for a profit, rather than to profiteer from them; and
- Manufacturers need consumer education to build their capacity to become ethical

manufacturers to serve consumer interest, satisfaction and well-being, also for a profit and not mislead consumers to profiteer from them.

The information guide on consumer rights and responsibilities, on codes of conduct and business ethics, and product labelling gives the adequate materials to provide consumer education to the three groups in society who can collectively contribute to ethical business practices and bring about a situation for greater consumer protection. This module is designed to introduce such education to these three groups. The purpose of this section is to share ideas and guidelines on approaches and techniques on how this consumer education module can be used in educating them. There are many methods through which consumer education can be imparted. Here the three most popular and effective approaches and techniques selected for our purpose, namely how to:

- Use lecture, story telling and case study methods;
- Organize and conduct seminars; and
- Organize and conduct workshops.

1. How to use lecture, story telling and case study methods to impart consumer education?

This section demonstrates how consumer educators can use lecture, story and case study methods to impart consumer education as contained in this module. The lecture method is used to disseminate education on the rights and responsibilities of consumers as contained in "Information Guide on Consumer Rights and Responsibilities." "Information Guide on Ethical Business Code of Conduct" is disseminated through the story telling method and "Information Guide on Product Labelling" is disseminated using the case study method.

This approach is meant more as an illustration and an idea giver. It is a guide and not a blueprint. Changes, particularly creative ones, are encouraged.

**Audience:**

We recognize in this module that the three groups namely the consumers, the businesspersons and manufacturers, need consumer education. Therefore, it is important that the audience comprises homogenized group categories like the general consumer group, the business group and the manufacturers group. It is recommended that the group categories be not mixed. This will prevent possible conflicts and increase greater awareness of the role of each group in consumer protection initiatives.

The number of the audience is important. The outreach and impact of the education message is less if the audience is too big. If it is too small, the atmosphere is less motivating, particularly to the educator. A judicious balance is required. Drawing from experience, the audience for this approach should not be less than 50 people, and not more than 100 people. This approach is particularly suitable if we need to cover more people, and face the constraints of time.

#### **The Venue:**

The selection of the venue for this approach is very important. First, it must have the capacity to accommodate the number of people invited. Second, it must be adequately comfortable and conducive for the education session with the required equipment and furniture. It must be accessible to all participants without much difficulty, particularly within the reach of public transport, and if not, transportation for participants to the venue should be arranged.

**The Tentative Programme:**

08.00 - 08.30 Registration

<sup>7</sup> George Mokale, Paul Masimong and Babakar Ndaw - "Consumer Education – Non Formal Strategies" book published by Consumers international Regional Office for Africa. (www.consumersinternational.org)  
Email: roaf@harare.iafrica.com Page – 8

<sup>8</sup> Dr.S.Renuka – "Consumer Education - A Clarion call to Consumers" paper published in the book "Consumer Education" published by Department of Consumer Affairs, Food and Civil Supplies. Government of AndhraPradesh, Hyderabad. Pages – 3 & 4

<sup>9</sup> Bishan Singh (For Direct Selling Association of Malaysia) – "Consumer Education on Consumer Rights and Responsibilities, Code of conduct for Ethical business and Importance of Product Labelling" book published in the year 2002, available in the Consumers International Website :[cons\_edu\_final-CiAsia book\_pdf] Pages 16-20

08.30 - 09.00 Opening, briefing and introductions  
 09.00 - 09.45 Lecture: Consumer Rights and Responsibilities  
 09.45 - 10.00 Break  
 10.00 - 10.45 Story Telling: Ethical Business Code of Conduct  
 10.45 - 10.50 Break  
 10.50 - 11.35 Case Study: Importance of Product Labelling  
 11.35 - 12.00 Assessment, evaluation and closing

#### Session Speakers:

It is better to have three speakers, one for each of the three sessions. This will increase variety and reduce the monotony of having to listen to the same person throughout. There is, however, a need for an overall facilitator for the sessions. His or her role will be to facilitate the opening, briefing, introducing the speakers, facilitating the sessions, winding up, evaluating and closing.

#### a) Guidelines on the use of lecture method:

##### The Approach:

The most common approach used in imparting consumer education is the lecture method. Here is a guide on how consumer educators can provide education regarding the rights and responsibilities of consumers:

#### The Topic: Consumer Rights and Responsibilities

##### The talk will cover the following:

- □□ The role of the consumer as a member of the society;
- □□ The value system that consumers can promote;
- □□ The 8 rights of the consumers;
- □□ The 5 responsibilities of consumers; and
- □□ The 5 roles and contributions of consumer associations

##### The Preparation:

The speaker must prepare the text and the visual. The text is already in the manual. What the speaker needs to do is prepare the visual. See Annex 1 for an example on the rights and responsibilities of consumers. This is to be used as a transparency in an overhead projector in making the presentation.

##### The Presentation:

The speaker must remember that he/she has only 45 minutes to make the presentation. It is more than adequate time for the given subject. The presentation must be made interesting by visuals and examples explaining the concepts and texts.

#### b) Guidelines on the use of the story telling method:

##### The Approach:

Story telling is another common approach for education. The story must be interesting and should contain adequate substance for discussions and reflection.

#### The Topic: Code of Conduct for Ethical Business Ethics

The story telling method should cover the following aspects on the topic, namely;

- □□ The importance of good business ethics;
- □□ Characteristics of an ethical business;
- □□ Role and responsibilities of ethical business;
- □□ Contribution of ethical business towards consumer protection; and
- □□ Business code of conduct
- □□ The Preparation

The consumer educator needs to prepare a relevant and suitable story that will interest the participants, and motivate discussions to adequately cover the education topics.

##### The Presentation:

The story teller must remember that he/she has only 45 minutes to tell the story and facilitate the discussion. It will be useful if this story and the questions for discussion are

distributed as part of the presentation exercise. It will be a useful reference for following the story and discussion.

#### c) Guidelines on the use of the case study method:

##### The Approach:

The case study method is another popular approach to impart education and training. For education on product labelling the best approach will be to take a case of an actual product labelling to present the study.

#### The Topic: Product Labelling

##### This case study method should cover the following aspects on the topic, namely:

- Product labelling and the importance of labelling;
- Key characteristics of good product labelling;
- Role and responsibilities of manufacturers in product labelling; and
- Labelling and role of consumers
- The Preparation

The consumer educator needs to select a relevant case for study that will interest the participants and motivate discussion to adequately cover the topics.

##### The Presentation:

The case study facilitator must remember that he/she has only 45 minutes to tell the story and facilitate the discussion. The case and the questions for discussion need to be distributed to all participants as part of the presentation exercise.

##### Guidelines on how to organise a seminar to impart consumer education

Another very effective way to impart consumer education is through a seminar. This is particularly useful if more time and resources are available. Here are eight guidelines or checklists on how to organise and conduct a half-day consumer education seminar using the module.

i. Selection of participants: This module caters for three groups. It is important that the groups are selected from the same category, i.e. general consumers, businesspersons and manufacturers.

ii. Number of participants: Too big a group of participants will not allow for the rendering of an effective seminar. Likewise too small a group does not inspire a motivating environment. The best number, according to the experience of educators, is a group of between 40 - 50 people.

iii. Invitation to participants: The quality of the education seminar will depend on the quality of participants invited. We must be careful to ensure that all efforts are made to invite the right people.

iv. Selection of topics: The topics of the seminar will follow the content of this kit as the basis for presentation and discussions.

v. Seminar programme: A tentative seminar programme can be as follows:

08.00 - 08.30 Registration

08.30 - 09.15 Opening, briefing and introductions

09.15 - 10.15 Presentation of Topic 1 (according to the group category) and discussions

10.15 - 10.30 Break

10.30 - 11.30 Presentation of Topic 2 and discussions

11.30 - 12.30 Presentation of Topic 3 and discussions

12.30 - 01.15 Recapitulation, assessment, evaluation and closing

01.15 - 02.00 Lunch

vi. Venue: Select an appropriate venue with adequate facilities that are conducive to organizing and conducting the seminar.

vii. Preparation of materials: Make available the module to the participants both as a guide and reference material.

viii. Seminar facilitator: The consumer educator familiar with the module will be the seminar facilitator.

#### **Guidelines on how to organize a workshop to impart consumer education**

There is a general consensus among educators that the workshop method is the most effective way to educate adults. The approach enables participants to brainstorm, share knowledge and experience and generate new and functional knowledge for action. The workshop method, however, requires more time and resources. Here are eight guidelines on how to organise and conduct a one consumer group education seminar using the module.

i. Selection of participants: The participants to the workshop are selected based on experience, leadership capabilities and those who are capable of initiating follow up action. For our purposes, groups need to be selected from the same category, i.e. general consumers, businesspersons and manufacturers.

ii. Number of participants: Participants to the workshop are often limited to not more than 40 participants. The ideal number based on experience is 24 participants.

iii. Invitation to participants: The quality of the workshop, like for a seminar, will depend on the quality of participants invited. We must be careful to ensure that all efforts are made to invite the right people.

iv. Selection of topics: The topics of the workshop will follow the module contents as the basis for brainstorming, sharing experiences and discussions.

#### **v. Guide workshop programme: A tentative workshop programme:**

08.00 - 08.30 Registration

08.30 - 09.15 Opening, briefing and introductions

09.15 - 10.15 *Workshop 1*: Discussion on:

- What is the role of a consumer as a member of society?
- What values can the consumer promote?
- What are the universal consumer rights?
- What are the consumer responsibilities?
- What are the roles and contributions of consumer associations?

Participants are divided into small groups of not more than 10 in a group. Each group will select one facilitator and one reporter from amongst the members. The facilitator will facilitate the workshop discussion, giving 10 minutes for each question. The reporter will record the key points for presentation in the plenary. The consumer educator will be the workshop facilitator. He will provide the synthesis, drawing from the information guide of the module, after the presentation.

10.15 - 10.30 Break

10.30 - 11.30 *Plenary 1*: Presentation of workshop discussions and synthesis from the plenary chair

11.30 - 12.30 *Workshop 2*: Discussion on:

- Why is good business ethics important?
- What are the characteristics of ethical business?
- What are the roles and responsibilities of an ethical business?
- What contributions can good governance make towards consumer protection and national development?
- What are the elements of an ethical code of conduct for business?

The same procedures are to be adopted as for workshop 1. It is proposed the same members are retained in their own workshop.

However, this time the groups will elect a new facilitator and a new reporter

12.30 - 01.15 Lunch

01.15 - 02.00 *Plenary 2* (Same procedure as plenary 1)

*Workshop 3*: Discussion on

- What is product labelling and the importance of labelling?
- What are the key characteristics of good product labelling?
- What are the roles and responsibilities of manufacturers in labelling?
- What can consumers do to ensure proper product labelling?

The same procedure and participants as in workshop 1 and 2. However, the participants will select a new facilitator and reporter to give more people the opportunity to learn.

03.30 - 04.00 *Plenary 3* (same procedures as plenary 1 and 2)

04.00 - 04.15 Break

04.15 - 05.00 Review, assessment, evaluation and close.

vi. Venue: Select an appropriate venue with adequate facilities that are conducive to organizing and conducting the workshop.

vii. Preparation of materials: Make the module available to the participants both as a guide and reference material, after the workshop.

viii. Seminar facilitator: The consumer educator familiar with the module will be the workshop facilitator.

Code of Conduct for Ethical Business:

#### **The Story of Abdul Hassan:**

Abdul Hassan was a mobile food vendor selling fresh vegetables, fish and poultry. Every morning he goes round Kuantan town in his van to sell fresh vegetables, fish and poultry. His van is an expensive one and well equipped with refrigeration facility to keep fish, poultry and vegetables fresh and in good condition. He is now a very successful businessperson because his main concern has always been the interest, satisfaction and welfare of his customers<sup>10</sup>.

He started his business on a bicycle. What he did was to go to the wholesale market very early each morning and spend a lot of time selecting good quality vegetables for sale. He washed and cleaned the vegetables and made them look really good. Many people liked to buy from him because his vegetables were specially selected, cleaned and were of very high quality. Many of his customers did not have the time to go to the market and spend time selecting such good quality vegetables. Also many did not have the skills like Abdul Hassan to make the selection. Abu Hassan did this for them.

Second, Abdul Hassan's prices were very fair. They were almost the same price as the vegetables sold by vendors in the market or supermarkets. Even if it was more, he made sure that his prices were never more than 10 per cent. Customers began to trust him for his honesty. Abdul Hassan was also very reliable. He went round selling his vegetables without fail even on rainy days. In addition, he had a very pleasing personality. He was always kind, courteous and respectful to his customers and never got angry with them, even those who by nature wanted to bargain and were petty with him. He began to build a regular clientele.

Abdul Hassan's business prospered. From bicycle, he moved on to a motorcycle. From vegetables he added on fish. His high quality products, fair prices, honest and most tolerant attitude and behaviour further enhanced his business and prosperity. He moved from motorcycle to a small van and now to a larger van with refrigeration facility. Still he has not changed with his

<sup>10</sup> Ibid. Page – 24

prosperity. He is still very quality conscious. His pricing is very fair. He is trustworthy and honest in his dealings. He is very pleasant in his attitude and respectful to his customers, young or old, rich or poor.

One day, someone asked Abdul Hassan about the secret for his success. Abdul Hassan said that his philosophy as a businessperson is that he deals in food and the business must be dealt with in the most responsible way. He pointed out, "I will not buy, cook and eat bad food. So I will not sell low quality food or food that is not fit for consumption. I do not want to pay high prices for my purchases. So, I do not charge exorbitant prices for my goods. I make a fair profit. I would like to deal with reliable, dependable, trustworthy and honest business people. So I, as a businessperson, aspire all the time to be reliable, dependable, trustworthy and honest in my business dealings. That is the secret of my business success."

#### Questions for discussions:

*Based on the story, discuss the following questions:*

1. What is the importance of good business ethics?
2. What are the characteristics of ethical business?
3. What are the roles and responsibilities of an ethical business?
4. What contributions can ethical business make towards consumer protection and national development?
5. What are the elements for a code of conduct for ethical business?

Institutions / Organisations conducting Consumer Education Courses in India:

Some of the Organizations/ Institutions Conducting Consumer Education Courses, Teaching and Training Consumer Education<sup>11</sup>:

1. Indira Gandhi National Open University (University Programme)

#### Certificate in Consumer Protection (CCP):

A 16 Credit Programme on Consumer Protection is open to candidates with 10 + 2 qualifications. The programme aims at creating an overall awareness and training on consumer affairs with special emphasis on Consumer Protection. After going through this Certificate Programme the students can be consumer activists, work in industries, NGOs and government departments on consumer affairs. They can file and plead cases in Consumer Protection Courts. The programme consists of three elective courses as per details below:

1. *Course Code:* ACS-01, *Title of Course:* Application Oriented Courses in Consumer Studies, *Credits:* 8
2. *Course Code:* CPI, *Title of Course:* Consumer Protection Issues and Acts, *Credits:* 4
3. *Course Code:* CCP, *Title of Course:* Project Work in Consumer Protection, *Credits:* 4

2. Consumer Education in Schools and Colleges introduced by the Maharashtra Education Board<sup>12</sup>:

Objectives:

1. To help gain a better understanding of the Indian Market.
2. To enable students to understand the consumer's role in the market and to promote improved consumer practices.
3. To develop awareness of basic rights and responsibilities of the consumer.

<sup>11</sup> [http://www.ciroap.org/ce/?resources\\_curriculum=India\\_IGNOU](http://www.ciroap.org/ce/?resources_curriculum=India_IGNOU)

<sup>12</sup> [http://www.ciroap.org/ce/?resources\\_curriculum=India\\_CE\\_ME](http://www.ciroap.org/ce/?resources_curriculum=India_CE_ME)  
B

#### Course Contents:

1. Problems of consumers/malpractices in selling, affecting consumers. Surveys on – buying practices, economic backgrounds community wise.
2. Food Adulteration: Visit to AGMARK Laboratory (Dept. of Agriculture, Govt. of India awards quality mark to agricultural products such as spices, edible oil, etc., conforming to relevant Indian Standards). Preparation of kit to detect adulterants.
3. Evaluation of advertisements, labels, packaging. Problems related to weights, measures, prices and public utilities.
4. Conducting simple tests for detection of adulteration in pulse, oil, ghee, spices and condiments.
5. Visits to various consumer protective services such as – Consumer Guidance Society, *Mumbai Grahak Panchayat*, and ACASH.
6. Conducting project work in co-ordination with above mentioned organizations through out the year.
7. Calculation of cost of credit and installment buying.
8. To create awareness about an entrepreneurial career i.e. launching and managing one's own venture, Co-operative store, Launching of small-scale industry.
9. Finance and Accounts
  - a) Maintaining books of accounts, financial statement and funds flow analysis.
  - b) Costing and pricing.
10. Saving and Investment
  - a) Avenues of investment – bank deposits, units, Government savings schemes etc.
  - b) Survey and report on methods of saving and investment adopted by different income age group.
11. Sales and Marketing – Sales promotion of ventured products.
12. Case study of a consumer problem.
4. Gujarat State Board of School Textbooks<sup>13</sup>:  
*Subject and class* - Social studies - Standard 6  
*Chapter 28* : Consumer Protection
5. Gujarat State Board of School Textbooks<sup>14</sup>:  
*Subject and Class:* Social studies - Standard 9  
*Chapter 15:* Businesses and Consumer Protection
6. National Council of Educational Research and Training (NCERT)<sup>15</sup>:  
*Subject and Class:* Business studies - Part II - A Textbook for Class XII  
*Chapter:* Functional Management – (3.11) Consumer Protection
7. Consumer Interests Protection and Research Association (CIPRA) - Hyderabad (Andhra Pradesh)<sup>16</sup>: It is a private institute conducting a course named Diploma in Consumer Training Laws. (Established in 1995)

Objectives:

The Objects of the Diploma course are as below:

<sup>13</sup>

[http://www.ciroap.org/ce/?resources\\_curriculum=India\\_Gujarat\\_std6](http://www.ciroap.org/ce/?resources_curriculum=India_Gujarat_std6)

<sup>14</sup>

[http://www.ciroap.org/ce/?resources\\_curriculum=India\\_Gujarat\\_std6](http://www.ciroap.org/ce/?resources_curriculum=India_Gujarat_std6)

<sup>15</sup>

[http://www.ciroap.org/ce/?resources\\_curriculum=India\\_NCERT](http://www.ciroap.org/ce/?resources_curriculum=India_NCERT)  
<sup>16</sup> Prospectus supplied to the researcher at CIPRA, Sri Dharma Sasta Nilayam, Vigneshwara Hevens Apartment, Khairathabad, Hyderabad – 4. (Phone: 040 – 55760449). Pages : 1-3

1. To Achieve the main object of the consumer protection Act; "SPEEDY Justice" "as less cost". By giving training to consumer groups, youth, students, NGOs, women groups, Department employees etc.
2. To establish at least one consumer group in each and every mandal in the state of Andhra Pradesh.
3. To Create Consumer Awareness at Village level
4. To bring Consumer Awareness among women
5. To organize Seminars in the Colleges and Universities on Consumer Welfare Programmes.

Syllabus:

Part – I:

*Unit-I: Introduction:* Consumer Protection-Objectives-Rights of the Consumers-Definition. Act not in derogation of any other law in force – Case laws.

*Unit-II:* A. Consumer Protection Councils (Central, State and District)

B. Redressal Agencies (District, State, National)

C. Frivolous or vexatious complaints.

*Unit –III:* A. Rules (Central Govt. Rules, State Govt. Rules, Consumer Welfare Fund Rules-1992, Supreme Court Rules Relevant to Consumer Protection Act)

B. Amendments to Consumer Protection Act, 1986

C. Importance of Citizens Charters of Various Departments.

*Unit – IV:* Allied Acts to Consumer Protection Act (About 50 Acts covered)

Part – II:

*Unit – I:* Practical Training (For one Week/Two Weeks)

-Who is a Consumer – What is the meaning of complaint. Who can file complaints in the Forums and Commissions - How to file consumer cases in the Forums and Commissions - Preparation of Affidavit – Procedure for publication steps – Hearing and Arguments in the Forums and Commissions.

-Filing Execution and penalty petitions in the Forums and Commissions.

-Procedure for filing appeals in the Consumer Courts.

-Collective action by publishing the complaint – Default case and reopening the default case.

*Unit – II:* - How to conduct counseling process of selling the consumer Disputes (Procedure for out of court settlement)

*Unit – III:* - How to organize consumer Adalats at State, District and Mandal levels,

*Unit – IV:* - How to file Public Interest Litigation (PIL) cases.

*Unit – V:* -Settlement of Batch cases by conducting Seminars or Conferences

*Unit – VI:* -Forming a Consumer Group in your area. Differences between Consumer Councils, Consumer Forums and Consumer Associations.

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Various Magazines that are contributing for Consumerism / Consumer Education<sup>17</sup>:

*International Magazines:*

- ACC Journal – Australia.(Quarterly)
- Asia Pacific Consumer –Consumers International, Malaysia. (Quarterly)
- Choice – Australia (Monthly)
- Choice – Hongkong (Monthly)
- Consumer Choice – Irland (Monthly)
- Consumer's Voice – Australia (Monthly)
- Consumer – NewZealand (Monthly)
- The Consumer – Singapore (Quarterly)
- Consumer News letter – Korea (Quarterly)
- Consumer Reports – United States Of America (USA) (Monthly)
- Consumer Wheel – Fiji (Quarterly)
- Consuming Interest – Australia (Quarterly)
- Holiday Which – United Kingdom (UK) (Bi-Monthly)
- International Journal of Consumer Studies – United Kingdom (UK) (Quarterly)
- ISO Bulletine – Geneva (Monthly)
- Japan Resources – Japan (Bi-Monthly)
- NCAC News – Japan (Monthly)
- Utusan Konsumer – Penang, Malaysia (Monthly) .
- Which? – United Kingdom (UK) (Monthly)
- World Consumer – Consumers International –UK – (E-magazine) (Monthly)

*Indian Magazines:*

- Upbhokta Jagaran – Ministry of Consumer Affairs, GOI, New Delhi (M)
- Consumer Network – CCC, New Delhi. (Quarterly)
- Consumer Voice – VOICE, New Delhi (Bi-Monthly)
- Vinnyoga Tarangini – Dept. of Civil Supplies, Andhrapradesh (Monthly)
- Manam Vinnyogadarulam – CAPCO, Hyderabad (Quarterly)
- Insight – CERC, Ahmedabad. (Monthly)
- Gram Gadar (Village Revolution) – (Monthly) – CUTS, Jaipur
- Keemat – CGSI, Mumbai. (Quarterly)

Consumer Education Programme of CI ROAP<sup>18</sup>:

Consumers International (CI) Asia Pacific Office began its consumer education programme in 1985. CI Asia Pacific Office brought together more than 80 individuals and organisations in a worldwide network (the Consumer Educators Network [CEN]) exchanging materials and strategies on promoting consumer education in the school curriculum, as an extra-curricular activity in schools, for training of teachers, for adult and community education and for the education of rural consumers. CI Asia Pacific Office has produced many resource materials which have been used by its members and consumer educators all over the world. The more significant of these publications are: 'Promoting Consumer Education in Schools' (1985, Revised 1999), 'The Corporate Pied Piper -Ideas for International Consumer Action on Business Propaganda in Schools' (1985), 'The CEN-TER Folder Collection 1985-1987: Resource Material for Consumer Educators' (1988), 'Consumer Education - A Resource Handbook' (1991), 'Empowering Rural Consumers - A Guidebook' (1995), and 'Cola or Coconuts - Consumer Education for Pacific Students' (1996). CI Asia Pacific Office invites all consumer organisations and consumer protection

<sup>17</sup> Consumer Education Research Centre receiving magazines data. (Letter dated 2nd February 2006 & data received by the researcher from CERC Ahmedabad)

<sup>18</sup> <http://www.ciroap.org/ce>



agencies to take part in this effort to enhance education in the Asia Pacific.

#### **IOCU Resolutions on Consumer Education:**

Consumer education has always featured high on IOCU's agenda, and was discussed at most of the early World Congresses: in 1964, delegates to the 3rd World Congress in Oslo recognized that particular attention should be paid to the needs of disadvantaged and low-income consumers - that traditional ways of providing education/information (books and magazines) were not appropriate for these groups of people<sup>19</sup>.

The 1966 Congress in Israel stressed belief in radio and television as a means of educating consumers. It also recommended that the education of teachers in consumer education should be a priority and that UNESCO and national education ministries should be urged to develop consumer education programmes. Both the 6<sup>th</sup> World Congress (Austria, 1970) and the 7th (Stockholm, 1972) returned to these themes.

*Schools:*

#### **Resolutions from Education Committee:**

##### **Resolution 78-16/17/18 :**

That children should be enabled to grow up into well-informed, critical and responsible consumers of products, commercial services, public services, governments and of their environment. They therefore need specific training, which few schools provide. This IOCU Congress therefore asks all consumer organizations here represented to do the following:

□□□to impress on their national and local governments the importance of consumer education in schools and to ask for official statements and supports for that importance;

□□□to press for the establishment of regional and/or national centres for consumer education where both initial and in-service training for teachers and teaching material could be made available and put at the disposal of as many teachers possible, and long-term research could be carried out into the psychology and attitudes governing consumer behaviour.

#### **Resolutions from education workshops;**

##### **Resolution 81-32:**

That the IOCU Education Committee decided to adopt those resolutions formulated at the ESCAP Consultation meeting in Bangkok, 8 June 1981 which relate to consumer education, as follows:

a) □□in view of the importance of consumer education in schools, guidelines for a syllabus for pupils of all ages should be prepared by appropriate international organisations;

b) □□governments should be urged not only to encourage but to support with adequate financial and other resources, recognised consumer organisations in carrying out consumer education programmes;

c) □□consumer education should be incorporated as a regular part of public education systems, particularly as a component part of existing subjects;

d) □□there should be a (regional) scheme to collect and monitor consumer education programmes and materials operated by an appropriate regional activity such as ESCAP and reported on annually;

e) □□bearing in mind the emphasis in UNESCO's current programme on education:

a. teacher-training in consumer education be considered by UNESCO;

b. initiatives should be taken to encourage the setting up of consumer clubs for young people.

##### **Resolution 81-35:**

That IOCU is to ensure the distribution of information of unsafe products such as drugs, cigarettes, alcohol infant formula and some children's toys through the existing information network. And in July 1984, an IOCU seminar in Oslo summarised its views on consumer education in schools, with the following declaration which was endorsed by the 1984 World Congress in Bangkok in December of that year: 'The participants declared their support of the proposals relating to consumer education put forward in the United Nations' Draft Guidelines for Consumer Protection:

a) □□that consumer education should become an integral part of the basic curriculum of the education system;

b) □□that the aim of such programmes should be to enable people to act as discriminating consumers, capable of making an informed choice of goods and services, and conscious of their rights and responsibilities.

c) □□The workshop affirming that consumer education is an essential part of education in the schools, recommends:

d) □□that the responsible authorities include consumer education as part of the formal education system;

e) □□that the school authorities at the local level ensure that students learn how to be consumers who are critically aware of their role both in the marketplace and in society;

f) □□that at all levels information should be collected and classified to ensure wider use of appropriate existing materials;

g) □□that all efforts should be made to encourage local, national and international collaboration in areas of common interest relating to the promotion of consumer education.

The workshop recognised that a key factor in the furthering of meaningful consumer education is appropriate teacher training, which should be put into effect at both pre-service and in-service levels and should extend both to specialist courses in related subjects and be made an essential element across all curriculum subjects.

The workshop therefore recommends that the responsible authorities:

a) □□in all countries should initiate programmes leading to the establishment of consumer education components in all teacher training courses;

b) □□should be encouraged to initiate appropriate related research and development activities.

c) The workshop expressed concern about the widespread use of consumer educational materials emanating from sources having a self-interest in the production and use of such materials. The workshop therefore recommends the following action:

d) □□that IOCU should develop a consumer policy statement on the role of business materials in schools;

e) □□that IOCU should develop guidelines to help teachers in evaluating business materials;

f) □□that education authorities at all levels ensure an adequate supply of non-business materials in schools;

<sup>19</sup> Anwar Fazal and Bishan Singh – "Consumer Education a resource hand book", published by International Organisation of Consumers Union Regional Office for Asia and the Pacific.( July 1991)

(Anwar Fazal was IOCU President from 1978 to 1984. Bishan Singh was Co-Chair IOCU committee on Consumer Education) Pages : 147-153 book available on the consumers international website: [consumereducationa\_resource\_handbook\_CiAsia-pdf ]



g) □□ that teachers who do use business materials should use them as a means of encouraging and developing critical awareness.”

**Consumer education through mass media:**

**Resolution 81-36:**

That IOCU should encourage consumer organisations in various countries to arrange wherever practicable for broadcasting programmes on consumer education, especially to counteract advertising on radio and TV. Bearing in mind the impact of broadcasting on rural, low-income consumers, as well as on the larger numbers of illiterate consumers, governments, appropriate UN agencies, and NGOS, particularly IOCU, should further develop and extend the training programmes for broadcasts and consumers already established in conjunction with the Asia/Pacific Institute for Broadcasting Development.

**Resolution 81-32 (from the Education Workshops):**

The Committee also endorsed the following consumer education recommendations contained in the UN Draft Report on Consumer Protection, with special emphasis on mass media and rural areas:

□□ recognised organisations working at a local level, and specialist consumer groups are urged to coordinate their efforts and resources in order to make a greater impact on their respective target groups

□□ to include consumer education programmes for educators (and mass media professionals) to enable them to play their roles effectively in carrying out the fore-going tasks.

**Resolution 84-17:**

The IOCU General Assembly, Bearing in mind that more meaningful cooperation is needed between consumer organisations and journalists in all media, Recommends that:

- □□ joint training sessions at regional or national level be held wherever possible, using existing supportive resources,
- □□ individual consumer organisations intensify their contacts with appropriate media as a means of fulfilling their social responsibility to the community in the field of consumer education,
- □□ consumer organisations more systematically exploit the newsworthy nature of the material they handle,
- □□ consumer organisations monitor and evaluate the practical affects of the publicity they generate for consumer education in the media,
- □□ appropriate international agencies be urged to facilitate a freer interchange of consumer education materials. Urges IOCU to appeal to all governments to give greater importance to disseminate consumer information through the various mass media.

**Training of consumer educators**

**Resolution 78-21:**

That IOCU should be committed to train consumer educators from the Third World who should give an undertaking to return to their countries on completion of the training.

**Resolution 81-36 (from the Education Workshops):**

**That IOCU should:**

- □□ continue to provide assistance to developing organisations
- □□ continue to encourage a regular information exchange of consumer educational experiments using already existing means of communication
- □□ maintain a register of unusual and practical experiences

As it is impossible for consumer organisations and leaders to educate all consumers, the meeting recommends that individuals who have received training in consumer education should be

encouraged to pass their knowledge on to other groups and individuals. In this way, it will be possible with small resources to reach the most obtainable kind of information.

**Resolution 81-38:**

That IOCU establish a liaison with labour unions throughout the world, thus encouraging member organisations and labour unions to cooperate so that labour unions may play a more active role in consumer education.

**Consumer education and business:**

**Resolution 81-33**

That IOCU should undertake a project of evaluating consumer education material produced by corporations and multinationals for distribution in formal and non-formal education systems.

**Resolution 81-34**

**That IOCU should urge member organisations**

- □□ to encourage the undertaking and interpretation of advertising codes;
- □□ to provide information and other sales tactics of multinationals and national companies.

**Resolution 81-36:**

That IOCU should encourage consumer organisations to be aware of the quantity and quality of consumer information materials produced for schools by commerce and industry and in the mass media. Consumer organisations should wherever possible produce material specially designed for children as a counter balance.

**Resolution 84-16:**

The IOCU General Assembly Endorsing the Declaration of the IOCU Seminar on Consumer Education in Schools held in Oslo during July 1984, Urges IOCU to explore possibilities of creating and maintaining a clearinghouse on consumer education materials, especially for schools, Further urges IOCU and its member organisations to ask appropriate government authorities to support special activities for consumer education to make the 1985 International Year of Youth more meaningful.

**Resolution 87-36:**

The IOCU General Assembly Recalling the United Nations Guidelines for Consumer Protection which recognise consumer education as an essential means of enabling people, particularly the disadvantaged, to become more discriminating consumers, capable of making informed choices and conscious of their rights and responsibilities; Noting the excellent work done in developing the Consumer Educators' Network; Calls upon IOCU to implement a three-year strategic programme for developing consumer education in schools and with adults. This programme should include:

- a) increasing international lobbying of UN bodies and other appropriate international organisations, including NGOS;
- b) member organisations increasing national awareness-raising activities and lobbying of governments, education bodies, etc to implement the UN Guidelines;

**Consumer guidance and counselling:**

Consumers embody a simple modern logic, “the right to choose”. Choice can be applied to many diverse things. Effective can yield to satisfaction and a feeling of control over the use of consumer resources. The consumers today are finding themselves in “difficult to cope” situations with relatively inadequate knowledge in solving and facing these problems. This is because of the rapid changes in the consumer market.

With the wide variety of goods and supplies in the market choices naturally increased. Increasing media communications, new social / personal challenges also added to the problem where a need for an expert in a systemic manner and the emergence of Consumer Guidance and Counselling Centers was seen<sup>20</sup>.

### Meaning:

*Guidance* literally means showing the way. *Consumer Guidance and Counselling* is essentially showing the correct to the aggrieved consumer. The need for follow-up of guidance given leads to counseling services. In fact the activities carried on under the counseling service form the central and most significant part of the overall assistance given to the consumers through a guidance programme. All the activities carried on under the services of a guidance programme focus / lead to and culminate in the counseling process by the *Counsellor* i.e. the person giving the guidance to the *Counsee* i.e. the person receiving the guidance. Guidance is giving information or advices, suggestions and recommendations, while Counselling is aimed at:

- Brining about the desired changes
- Providing assistance to solve problems through personal relationship

Guidance and counseling must help the consumers to solve their own problems and make proper choices. The activities should be centered on the needs and requirements of the consumers. As each consumer is unique and hence guidance and counseling cannot be generalized for all.

The major aim of Guidance and Counseling is, *"To enable consumers to develop the knowledge, self-confidence and a wide range of personal, practical, intellectual, and social skills which will enable them to make informed choices"*.

The basic assumptions of guidance and counseling are that:

- Guidance and counseling should not be thrust upon any one against their will. The consumer must voluntarily seek them.
- Guidance and counseling must aim at helping individuals to make proper satisfactory choices.

### Principles:

Guidance and Counselling is a professional activity based on certain well-accepted principles. They are:

- Each individual consumer needs Guidance and Counselling.
- It is normal for every individual consumer to have problems.
- Guidance and Counselling is unique to each consumer.
- Guidance and Counselling is always goal oriented and goal directed.
- Guidance and Counselling is professional activity.
- Guidance and Counselling is meant for all those who need them.
- Guidance and Counselling is continuous process.
- Guidance and Counselling should have a flexible approach.

### Objectives:

- Monitoring Identification of Consumer problems.
- Providing Information about all aspects of Consumer Education.
- Progress.

- Assist Consumers in becoming progressively responsible for their action.

The Guidance and Counselling centers should encourage and promote redressal of the grievances of the consumers and promote welfare measures. They should also educate consumers about the laws in general and the rights and remedies available to them while assisting them in the identification of the unfair trade practices and exploitations.

### Approaches:

The counselor to assist the counsee in analyzing and understanding the problem and in assisting the consumer who has a problem and needs assistance and arriving at a solution at the same time can adopt the following four widely used approaches.

**Directive Counselling:** the counselor uses a variety of techniques to suggest appropriate solutions to the problem.

**Non – Directive Counselling:** the counsee is guided to use his on resources to solve the problem.

**Elective Approach:** is a combination of both the above approaches.

**Group Counselling:** based on the immense psychological significance of the group on the individual. Here the group should have common or similar problems.

Steps in Guidance and Counselling:

Necessary data about the consumer's need is collected systematically through the preliminary services but actual assistance can be extended to the consumer only through the counseling services which provides a person to person relationship between the counselor and counsee. The steps in guiding and counseling a consumer are as follows:

1. Problem identification
2. Gathering available data
3. Analysing the causes
4. Arriving at actual cause
5. Deciding the strategy
6. Implementing the strategy
7. Follow up

### Activities:

The activities of Guidance and Counselling centre are varied and change with the changing needs of the consumers. The following is a list of probable activities of a model centre.

- i. Development of a data bank of consumer problems and possible redressal measures, and develop appropriate Audio visual aids.
- ii. Create awareness among people of their rights and responsibilities
- iii. Take action on the complaints and grievances of the consumers through public education and consumer advocacy,
- iv. Collaboration,
- v. Liaising with industry,
- vi. Organising counseling sessions.
- vii. Organising conferences, discussions, seminars etc. on consumer problems and solutions.
- viii. Organising Special celebrations like "World Consumer Rights Day" etc.
- ix. Establishing Consumer testing centre,
- x. Follow up.

Setting up a Guidance and Counselling Centre: Factors to be considered:

- A. *Identifying the need for setting up Guidance and Counselling.*
- i) The need has to be identified based on the location (Whether rural/urban/suburban)

<sup>20</sup> Dr.D.Ratna Kumari –"Consumer Guidance and counselling" paper published in the book "Consumer Education" published by Department of Consumer Affairs, Food and Civil Supplies. Government of Andhra Pradesh, Hyderabad Pages: 51-54

- ii) Type of consumers.
- iii) Types of problems (prevalent and common) etc.

*B. Deciding on the objectives,*

- i) Once the need is identified the objectives need to be formulated to suit and fulfill the need.

*C. Establishing the physical facilities such as:*

- a) Space Building
  - i) Two rooms with space for the counselor and counselee / s to sit and discuss in private,
  - ii) Adequate display space / area.
  - iii) Adequate storage area.
- b) Furniture
  - i) Tables and chairs for the counselor and the counselee / s
  - ii) Display cabinets
  - iii) Storages cupboards
- c) Consumables
- i) Stationary
  - ii) Information on consumer education, problems etc.
- d) Staff requirement
  - i) Officer in charge
  - ii) Counsellor / (Minimum two)
  - iii) Field Staf (Minimum two)
  - iv) Attender (One)
  - e) Staff Training

- i) The officer in charge, counselors and the field staff need to be trained in Guidance and counseling and also in recognizing and solving consumer problems.

*D. Identifying the constraints and operational problems.*

*E. Monitoring and control*

*F. Other essentials like:*

- a) Letterheads / Forms
- b) Badges identifications
- c) Brochures / Newsletter

**Linkages Essential for a Guidance and Counselling Centre:**

The suggestive linkages are: Local Government, Markets, Local manufacturers, Non-Government organizations, Consumer Activists / Advocates, Consumer behaviours specialists, Consumer Organistions and Other Guidance Counselling Centres.

A guide should enlighten individuals regarding new / unknown phenomenon. Therefore a guide needs to possess intimate knowledge of the course in terms of its assets as well as difficulties.

An expert counselor is expected to have:

- Competence to examine the consumer problems, understand the data related to the problem.
- Enough knowledge and a lot of experience to perform the role of assisting another individual.