

HAND BOOK FOR **CONSUMER CLUBS**



Department of Civil Supplies and Consumer protection
Government of Tamil Nadu



Mission of Consumer Club

1. To inject knowledge and skills relating to consumer rights among youth.
2. To impart knowledge on Product standards, Product quality and about markets.
3. To learn about laws enacted for protection / welfare of consumers and enforcement authorities concerned.
4. To develop a sense of awareness among youth on methods of exploitation of consumers by business concerns and measures to protect them.
5. To learn about sustainable consumption norms and implement them in real life.
6. To assist the youth in making informed purchase decision as individual.

Hand Book for Consumer Clubs

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Preface

In a democracy, legislation is more often initiated by pressure groups, formulated by the administrative, enacted by the executive and safeguarded by the judiciary. 'Welfare of the citizens' is usually the strong motivational force driving all the Voluntary Consumer Organizations and pressure groups in their objectives and functions. Mass awareness programmes, intended to bring about a social change in the future, can definitely achieve the desired results by focusing the programmes on the student community.

The scheme on Consumer Clubs will work on the motivational zeal of the pressure groups and on the scope of creating awareness among the students and through them the general public.

The Hand Book for Consumer Clubs has been prepared to act as a working guide for Consumer Clubs. Chapter XIV on the Activities for Consumer clubs deals with only the basic modules of approach and the subjects to be taken up for bringing about general awareness on the subject related issues to the students. Each sub headings can be explained with illustrations, case studies and incidences in the society to create productive awareness among the members of Consumer Clubs.

The 'Model Consumer Club Annual Calendar of Activities' provided in Annexe:III should be taken only as a model, as suggested, and Consumer Clubs can add more activities and days of activities to the model calendar to suit the needs of the Clubs.

Consumer Club Board and Logo have to be adopted and replicated in accordance with the prescribed design and colours only.

The motto of Consumer Club-'AWARE! ALERT!! ACT!!!' should be popularized by innovative means to reiterate the importance of awareness, alertness and action in consumerism.

Government of Tamil Nadu is very keen to ensure that Consumer Clubs are vehicles to the creation of enlightened consumer citizens of future India.

Commissioner
Department of Civil Supplies
and Consumer Protection
Government of Tamil Nadu

Hand Book for Consumer Clubs

I. Introduction:

All of us are consumers from our birth to the very end of our lives. We consume food, medicines, clothes, household equipments etc., besides various services like telephone, civic services, etc. The constitution of India, the Consumer Protection Act 1986 and various other laws have conferred number of rights on us: citizens of India. Are we aware of our rights as consumers? Are we aware of the laws and regulations that safeguard consumers? Are we vigilant and cautious when we buy a product in a shop? Do we demand that our rights be enforced when a deficient product or a poor quality service is thrust on us after having paid our hard earned money? Are we conscious of our duties as a consumer?

Answer to these questions show that most of us, sadly, lack information and initiative. Let us change. Let us realize that each time we are inattentive to details when we buy products we are endangering or inconveniencing our family members. Each time we ignore a bad product or poor service, we are endangering or putting to loss thousands of customers who may purchase the product after us, profiting an unethical manufacturer. Let us be responsible and duty-conscious. Let us learn how?

Department of Consumer Affairs of Ministry of Consumer Affairs, Food and Public Distribution in Government of India and Department of Civil Supplies and Consumer Protection in Government of Tamil Nadu are the nodal Departments for dealing with various matters related to protection and welfare

of the Consumers in the state. To promote a strong and broad based Consumer Protection movement in the country besides programmes and schemes already under implementation, Government have decided to create a non-formal proactive system of imparting Consumer education to the School and College students by involving them in various consumer welfare and consumer protection activities by setting up Consumer Clubs in schools and Colleges. So, dear teachers and student-members of Consumer Clubs; Let 's make the Consumer Club movement a success.

II. Objectives of Consumer Clubs:

Our vision of markets in India, where consumers are careful and vigilant while manufacturers are responsible and ethical, guides us. The objectives of our mission would be:

- a) Educate students about the rights and responsibilities of the consumers as provided in the Consumer Protection Act, 1986 and other Indian laws.
- b) To enable children to work together as a team, with the local community and develop into good citizens.
- c) Mobilize youngsters by instilling in them right-consciousness, the confidence to question violations of consumer rights and to fight for justice.
- d) Impart knowledge about real life situation and to enable them to develop skills to handle consumer issues. Strengthen consumer movement in Tamil Nadu and India.

III. Formation of Consumer Clubs:

Consumer Clubs can be formed in any middle/high/higher secondary school affiliated to a Government recognized Board and in any college registered with/

recognized by an university. Consumer Clubs may be formed in any aided or unaided institution, professional or arts or community colleges. The idea is to reach out to as many students as possible.

Self Help Group Federations may also function as a consumer club and can play a major role in educating the local community. Formation of consumer clubs require careful planning through a series of steps broadly outlined below:

- a) Visit to the School / College / SHG Federation to explain the broad objectives of forming a club.
- b) Identify a willing and capable teacher as a Coordinator and a couple of students as Student Coordinators and convince them to give leadership support. In case of a Self Help Group, Self Help Group Federation can nominate two good leaders to serve as Consumer Coordinators.
- c) Get the Coordinators to enroll atleast 50 active and willing students / SHG members to participate in regular activities.
- d) Organize the first meeting of the club. A proper training on consumer rights, violations in real life, consumer movements, laws and how a club should function, must be imparted. This could last for a day. Proper charts, VCDs and other training materials have to be mobilised and other training may be held in the school / college itself and for Self Help Groups in the village itself. Proper and animated training is the most critical input to enable good awareness and sustained functioning.
- e) A minutes book and a bank account are necessary for each club. The bank account may be jointly operated by the Teacher Coordinator and School Head Master.

- f) A painted board may be established in the school displaying the name of the Consumer Club etc in the design in **Annex – II**.

IV. Composition

- There shall be only one consumer club in a School /College / Village
- Students from middle/high/higher secondary school, affiliated to a Government recognized Board (ie.students of Std.6 and above) and any registered student of any college recognized by an university can be member of the Consumer Club.
- Self Help Groups can be formed with village level consumer clubs
- Each club shall consist of a minimum of 50 members and there shall be no upper limit on the number of members of a club.
- An active teacher of the concerned school/college shall be incharge of the club and shall be called Teacher Coordinator.

V. Functioning of Consumer Clubs:

Consumer Clubs have to be activated through some structured activities. Active clubs may go beyond this and also take up innovative activities. The following basic structure of functioning is recommended:

- a) Monthly meetings and demonstrations for one hour after school hours on the **First Thursday** of each month. Each month a topic / activity may be scheduled as in the model calendar in **Annex – III**.
- b) Days of national and international importance to consumers may be celebrated in the school/college. Poster / Speech / Essay competitions can be organized at school level by the Consumer Club.

- c) Field visits to local markets / consumer courts and door to door campaign in the local community etc. may be organized for atleast 4 days in a year. It can be done on Saturdays by prior arrangement.
- d) Minutes of each activity have to be recorded by the Student and Teacher Coordinator jointly to document.
- e) A Consumer Club notice board shall be opened to be updated daily by the teacher and students with consumer related news.

VI. Duties of members of Consumer Clubs:

- To take part in all activities of the Consumer Club.
- To disseminate information gained through Consumer Clubs among fellow students, parents, and other people in the community.
- To organize and actively participate in consumer protection programmes being organized in their schools as well as in their locality, mobilizing their fellow students and general public.
- To observe National Consumer Day (24th December) and world Consumer Rights Day (15th March)

VII. Coordinating Agency:

A well established educational institution, a non-governmental voluntary consumer organization or a professional body shall be appointed as the Coordinating Agency for Consumer Clubs by the District Collector. The coordinating agency must be reputed, experienced and shall not have any adverse remarks against the agency.

A group of not less than 20 and not more than 50 consumer clubs in one or more geographically contiguous districts will be serviced by a Coordinating Agency. Only those agencies which have been nominated as coordinating Agencies by the Collector shall deal with and monitor the activities of the Consumer clubs. Department of Civil Supplies and Consumer Protection will ensure that coordinating agencies are selected properly and render proper service.

VIII. Role of Co-ordinating Agency:

- a) Convene meeting of each Consumer Club, at least once in a calendar month.
- b) Facilitate activities to be conducted by each Consumer Club, assess activities done during the previous month and assist the club in preparing a schedule of activities for forthcoming months.
- c) Organize demonstrations and street plays along with Consumer clubs for the benefit of the local community and all school students / Self Help Groups of that area.
- d) Provide each Club with appropriate resource materials like posters, banners, charts, pamphlets and other literature relating to consumer protection through financial resources mobilised from outside as well.
- e) Monitor activities of each Consumer Club and suggest ways and means to make the club active and effective.
- f) Liaise with school/college authorities / SHGs to ensure members of each Consumer Club take active interest in the programmes and activities of the Consumer Club.

- g) Provide excellent and motivating training at district level to all the teacher and student coordinators from each club before actually starting club level activity. This must be done in June / July of each year.
- h) Assist the club in organizing inter-club and group activities and contests for clusters of neighbouring Consumer Clubs at block / taluk / district level;
- i) Assist the Consumer Club to prepare every year a detailed report of the activities conducted by the Club serviced by it, for submission to the Department of Consumer Affairs.
- j) Assist each club in maintaining accounts of expenditure and to submit Utilization Certificate in the prescribed form (Form.D) as well as the audited statement of accounts at the end of the year to the Department of Consumer Affairs.
- k) Assist the District Collector / District Supply & Consumer Protection Officer in the quarterly review of Consumer Clubs at district level to be attended by all club coordinators.

IX. Financial Support:

The Department of Consumer Affairs will provide financial support at Rs.10,000/- per annum per Consumer Club to the Coordinating Agency from the Consumer Welfare Fund. 20% (Rs.2000/-) of this amount will be given to the Coordinating Agency for meeting its expenses relating to the Consumer Clubs being serviced by it. 80% (Rs.8000/-) will be given to each Consumer club. Each Coordinating Agency will regularly monitor expenditure incurred by each Club. Financial support in this scheme will be available only to school and college clubs. Self Help Group Clubs will not be supported financially, initially.

Later, assistance will be made available through Tamil Nadu State Consumer Welfare Fund.

The following guidelines will be adopted by the department for releasing funds:

- a) The District Supply and Consumer Protection Officer shall give an account payee cheque for Rs.2000/- per club in the name of the coordinating agency and Rs.8000/- shall be given as an account payee cheque in the name of the club. The Coordinating Agency shall submit a Xerox copy of the pass book of the club and its own pass book for record of the account number. The consumer club account shall be a joint account of the coordinator teacher and the headmaster of the school. A copy of the first minutes of meeting signed by teacher coordinator and member students shall also be submitted for this release.
- b) The District Supply and Consumer Protection Officer shall then release these cheques at a function at the collector office presided over by the District Collector and hand over cheques to the coordinating agency and the school / college teacher coordinator directly on the spot under acknowledgement.
- c) The Coordinating Agency shall use the fund of Rs.2000/- per club for
 1. Organizing the training of teacher coordinator and student coordinator at district level
 2. Engaging trained manpower to train each consumer club
 3. Prepare training material for training clubs
 4. Contingencies for monitoring & training.

- d) The school/ college club shall utilize the fund of Rs.8000/- productively as follows:
1. Setting up a college / school consumer club board (painted) not exceeding Rs.500/-
 2. Setting up a consumer club notice board not exceeding Rs.500/-
 3. Conduct of monthly meeting (not exceeding Rs.100/- per meeting)
 4. Prizes for students (not exceeding Rs.2000/-) for essay / drawing / speech competitions on consumer days.
 5. Field visits and demonstration (not exceeding Rs.500/- per field visit)
 6. Preparation of display material (Charts, Posters, Pamphlets) not exceeding Rs.1000/-
 7. Contingencies / Stationery / Report preparation not exceeding Rs.1000/-
- e) Teacher Coordinator, the Head Master and the Coordinating Agency shall ensure that the money is spent conscientiously and most productively to result in the desired awareness.

X. Award for the Best Consumer club:

a) District Level Awards:

Best 3 Consumer Clubs in each cluster of Consumer Clubs in a district shall be awarded cash prizes amounting to Rs.3,000/- Rs.2,000/- and 1,000/- respectively for First, Second & Third best Clubs. Assessment will be made on basis of reports submitted by the Coordinating Agency and verified through

random checks. Three Best Consumer Clubs will be selected by a Committee at the district level as below

1. Collector	Chairman
2. District Supply & Consumer Protection Officer	Member Secretary
3. C.E.O or D.E.O.	Member
4. District Coordinator, NSS	Member
5. Representative of the Coordinating Agency	Member

h) State Level Awards:

Out of one best consumer club from each district, the State Level Committee chaired by Commissioner of Civil supplies with Additional / Joint Commissioner of Civil supplies, Director of School Education, Director of College Education and Deputy Commissioner – I as members, will select best 3 State Level Clubs. These clubs shall be awarded Rs.5000/-, Rs.4000/- and Rs.3000/-. These awards will be additional awards and paid from State Consumer Welfare Fund.

c) National Level Award:

The overall best Consumer Club in the country shall also be awarded a cash prize of Rs.5,000/- . All these prizes shall be given annually. The best 3 State Level Clubs shall be recommended by the Commissioner of Civil Supplies through the State Government to Government of India for these awards.

XI. Guidelines for submission of proposals by Coordinating Agencies:

- A. Proposal for setting up a cluster of Consumer Clubs in a geographical region/district shall be submitted by an NGO/VCO, Educational Institution

or a professional body who fulfills the eligibility criteria as laid down in the Consumer Welfare Fund Rules and guidelines in **Annex - IV**. In addition, it should have its own infrastructure and other resources for creating consumer awareness. The Coordinating agency should be willing to put in extra funds for this project, in addition to prior sanction under this scheme.

- B. Proposal shall contain the following information, besides the application in the prescribed proforma **Annex - I (Form.A)** and other documents as indicated in the Consumer Welfare Fund Rules and Guidelines.
- C. Proposals for setting up new Consumer Clubs, shall, as far as possible, be submitted between January-March every year and proposals for continuation of existing clubs be submitted between April-June, for better coordination of activities within academic year.
- D. The Collector shall sanction funds and release them by June 30th of each year.

XII. Guidelines for (function of) the Teacher-Coordinator incharge of the Club:

- a. Brief students about mission and objectives of a consumer club in the school/college and activities to be undertaken by each club.
- b. Enroll atleast 50 members and train them on consumer rights and duties
- c. Prepare student badges and distribute to members.
- d. Open a school / college consumer club notice board and ensure daily display of consumer related news, ideas, articles etc.
- e. Inform the members of the time and frequency of club meetings and club activities and convene effective meetings, inviting experts on consumer topics

- f. **Appoint two student leaders for the club, who will assist the teacher in organizing, coordinating, reporting and maintaining accounts.**
- g. **Get all materials needed for the club like Attendance register, papers, work books, hand book, paper clippings, other resources etc.,**
- h. **Work out a plan for the whole year in tune with the hand book and Model Consumer club calendar and culminating the club activities on the World Consumer Rights Day on March 15th.**
- i. **Submit monthly reports to the coordinating Agency in the prescribed format.(Form-B) and attend quarterly reviews at the District Collector's Office.**
- j. **Maintain Accounts for money received as grant in a proper way and submit it for checking by the C.A. (Register in Form-C to be maintained)**
- k. **Cover all modules/exercises given in the Hand book for all student members and adopt innovative and attractive methods including field visits, demonstrations, VCD movies on consumer rights, competitions, community level, door to door campaigns, street plays etc on consumer issues.**
- l. **Active participation of members should be ensured in all activities and questioning attitude of the members encouraged and developed.**
- m. **Follow up activities and home assignments to facilitate transfer of information to parents, relatives etc., It should be ensured that the home assignments should not over burden the members it should only act as relief/fun/practical knowledge giving activity.**
- n. **Follow and carry out the circular instructions of the Department of Civil Supplies and Consumer Protection, Government of Tamil Nadu as and when they are communicated, in coordination with the Coordinating Agency.**

XIII. Guidelines for Coordinating Agencies:

- a. **Ensure quality support and guidance for Consumer Clubs. The number of**

clubs formed is not as important as the quality and performance of each club.

- b. Interact with teachers / student coordinators and motivate and guide them to conduct the activities of the club in an educative and informative manner.
- c. Provide necessary training, testing kits, posters and other material to clubs
- d. Collect information on facts and happenings on Consumerism world-over and in our country and convey it to the consumer clubs regularly and ensure it's display on the club notice board.
- e. Suggest innovative ideas to members as awakened consumers and motivate them to interact with family members and local community to create consumer awareness
- f. Assist the clubs in organizing the programmes for celebrating the World Consumer Rights Day (15th of March)
- g. Evaluate performance of each club annually and enable them to perform better.

XIV. Activities for Consumer Clubs: (Module for Training and Monthly Meeting)

(1) Approach Module for the Teacher Coordinator – Awareness / Training Techniques:

- a) Teacher incharge of the club, as facilitator, should present all the key informations on consumer protection to members of each club to introduce and spread consumer awareness among students.

- b) Different activities should be planned to attract the attention of different type of students (classified from the different ways of learning naturally suited for them). Field visits, demonstrations, lectures, film shows, competitions, home – assignments, internet-search, book reading etc are several ways.
- c) Children and adults naturally show interest/inclination towards one or more modes of learning. It would be best to give them opportunities to try out as many of these activities as possible. There are different ways in which each of us is intelligent- so there are 8 kinds of smart children.

They are:

Self-smart

They like to learn or research on their own and think through things on their own

People – smart

They like to learn from others through discussion and interaction

Logic-smart

They like to learn by approaching the issue logically and reasoning step by step

Word-smart

They like to learn by listening or reading

Body-smart

They like to learn by doing an activity, esp. through their body

Sound-smart

They like to learn through music or rhythm

Image-smart

They like to learn by drawing or imagining it visually or making posters/using the visual media etc.,

Nature-smart

They like to look at patterns in nature and learn from the environment

Though information given about a topic will be addressed to the group of students as a whole, the way it is presented to the children and the way we get them to show individual interest and to think more about the topic being discussed depends on the different tools of learning we use to transmit the information to the 8 different smart children. (Eg. the sound smart child will be motivated more if the message is given through music/rhyme composed on a particular consumer right, the image smart child will understand better through illustrations/ cartoons created to convey a consumer right or responsibility.)

d) Individual creative talent of a member could be encouraged to present information to the club/public (Eg: a student's talent in dancing, mimicry, Mono-acting, singing, miming, caricature, painting, model making, designing, rangoli etc., can be encouraged to display talents to convey the rights/responsibilities or the issues involved in Consumer Protection).

Details of all activities, items of talent, demonstrations and other acts done in Consumer Club shall be maintained by teacher Co-ordinator - incharge of each club and best items could be selected for inclusion in functions like World Consumer Rights Day on 15th March, National Consumer day on 24th December etc.,

(2) Tools/methods/medium/modules to be adopted to disseminate information to the students and to propagate to the public.

1. One Act plays
2. Songs/Rhymes

3. Dance dramas/folk and classical dances
4. Skits
5. Mono acts/mime/mimicry
6. Drawing and painting/posture and collage creation and Rangoli competitions
7. Quiz competitions among groups in the club.
8. Elocution/oratory competition on given topics.
9. Demonstration of testing kits on Food Adulteration
10. Field visits to consumer related places

(3) Consumer Movement

Between 1966 and 1977, more than 25 enactments on consumer subject were enacted in the United States of America. Enactments and reforms under The Consumer Credit Protection Act, 1972 and Consumer Product Safety Act 1972 are still safeguarding the interests of the Consumers in United States.

In United Kingdom several legislations were made between 1965 and 1987 on consumer subjects. Some of the important Acts were: Hire Purchase Act, 1965, Supply of Goods Act (Implied Terms Act), 1973, Sales of Goods Act, 1979, Consumer Credit Act, 1974, Fair Trading Act, 1973, The Consumer Safety Act 1978 and the Consumer Protection Act, 1987.

Number of enactments were enacted in India from the year 1930 itself. Some of the important enactments are:

Sale of Goods Act, 1930

Prevention of Food Adulteration Act, 1955

Indian Standard Institution (Certification Marks) Act, 1952 (ISI)

Monopolies and Restrictive Trade Practices Act,1952

Standards of weights and measures Act,1976

Essential Commodities Act,1955

The Indian Contract Act,1976

Drugs and Cosmetics Act. 1940

Drug Control Act,1950.

Doctrines of "CAVEAT EMPTOR" (it is the buyer's lookout) which regulated the relationship between buyer and seller was brought into Indian Contract Act,1976 which enabled the sellers to exclude their liability even for their own acts, misdeeds, negligence by incorporating suitable clauses in the contract and thus it became ineffective to enforce quality and standard and the consumers could not protect themselves from the oppressive acts of the seller under the guise of freedom of contract clause. This was detrimental to the interest of the consumers. The need for a separate Act to protect the interest of the consumers gave rise to the enactment of the Consumer Protection Act of 1986.

(4) Consumer Right Violations :

Consumers in India are largely ignorant of rules, laws and codes. they are also unaware of their rights. A vast majority are also illiterates in many backward districts and states. Hence dishonest producers and retailers cheat such unsuspecting and ignorant people without difficulty. Hence, consumer welfare is in a state far from desirable. The following are common violations of consumer rights.

- a. Under weighing
- b. Adulteration
- c. Not providing proper bill
- d. Poor quality goods / spoilt / damaged goods
- e. poor maintenance
- f. cheating on contract terms / hidden clauses in contract
- g. price higher than maximum retail price on cover (MRP)
- h. forcing / misleading into buying unwanted goods
- i. misleading advertisements, especially aimed at children
- j. selling goods whose expiry date is over
- k. bogus companies, who cannot be contacted after sales
- l. overcharging of interest especially in credit purchase
- m. dangerous, hazardous or unsafe goods

The list is endless. Now, how do we fight against these violations and get justice? Consumer Beware! we have to be vigilant, cautious and intelligent. The teacher Co-ordinator must also use case studies to illustrate each type of violation and ask students to list violations that they or their parents have experienced or are still faced with. The Voluntary Consumer Organizations' representative and Coordinating Agencies can share their experience with students.

(5) Consumer Rights

Consumer Rights are many (as laid down in the Act and UN Convention)

- i) Right to safety
- ii) Right to Information
- iii) Right to choice

- iv) Right to representation
- v) Right to redressal
- vi) Right to Consumer Education
- vii) Right to Healthy Environment
- viii) Right to satisfaction of Basic Needs

World Consumer Right Day is celebrated based on former American President John.F.Kennedy's announcement of March 15th as Consumer Rights Day on March 15th 1962. Subsequently in the year 1973, March 15th was proclaimed as World Consumer Rights Day. Students may be asked to explain what each right means to them. Voluntary Consumer Organizations representative can highlight with examples.

(6) Consumer Responsibilities

- i) Critical awareness and vigilance
- ii) Being involved and active
- iii) Social concern (to practice sustainable consumption)
- iv) Environmental concern (to be responsible to the environment)
- v) Working together (to be organized) -unity is strength (to fight for justice)

All students can suggest 5 points on if you are a responsible Consumer then you(i).....”

Students can be asked to discuss how they can become responsible consumers on each of their points.

(7) Consumer Laws, Consumer Commission/Forum and other Consumer Protection Agencies and Definitions

All ways available to fight against consumer rights violations should be conveyed to club members and through them to the general public of the community using varied tools in para (1) of this chapter.

This module should also have explanations on the various definitions in the Consumer Protection Act, 1986 and all other relevant terms in consumerism. Students should be able to list various remedies available to them. The trainer should illustrate this module with interesting consumer case laws.

(8) Food-safety and standards :

To ensure safety and to lay down scientific standards for articles of food, Government regulates food manufacture, import, export, storage, distribution and sale. Food safety and standards Act, 2005 is in bill form and is in active consideration of the Government of India and will be a consolidated and integrated Statute, if enacted, the following Acts/orders will stand repealed :

- i) The prevention of Food Adulteration Act 1954
- ii) The Fruit Products Order, 1955
- iii) The Milk and Milk Products Order, 1992
- iv) The Meat Food Products (Control) Order, 1947
- v) The vegetable Oil Products (Control) Order, 1947
- vi) The Edible Oil Packaging (Regulation) Order, 1998
- vii) The solvent Extracted Oil, De-oiled meal and Edible Flour (Control) Order, 1967.
- viii) The Infant Milk Substitutes, Feeding Bottles and Infant foods (Regulation of Production, Supply and Distribution) Act, 1992
- ix) Any other order issued under Essential Commodities Act, 1955 relating to food.

When Consumers buy food products they should check labels for the following details: Ingredients, weight, Name and Address of manufacturer, Date

of manufacture-use before/best before, batch no., certification of standard such as AGMARK, FPO, ISI, whether vegetarian (green dot) or non vegetarian (red-dot), instructions for use and storage etc.

- Students can be asked to discuss how they can buy good quality food products. Demonstration with the adulteration kit (model prepared by CONCERT, Chennai) can be effective in raising awareness on adulteration. The local food inspector (contact Deputy Director – Preventive Health of your district) can be asked to share his experience and how he / she helps in curbing sale of bad food products.
- Demonstration with food products – labels and students could be asked to list out good and healthy food and Junk food.
- Discussion on harmful food and hazardous additives added in food articles, could be organized.

(9) Drugs-Control and Regularization

Drugs Controller of every state regulates production supply and distribution of Drugs and Cosmetics: Drugs Control Act, 1950 and the Drugs and Cosmetics Act, 1940 were enacted to control and regulate drugs in our country. The following points have to be borne in mind by a consumer of drugs and medicines:

- i) Check date of manufacture/expiry and batch number
- ii) Check if name and address of manufacturer is printed
- iii) Verify name of medicine with prescription

- iv) Check Maximum Retail price (MRP) on the medicines being purchased with bill.
- v) Read the directions for use /dosage/storage carefully
- vi) The red vertical line on the left side of the medicine strip indicates that the medicine will be available only on prescription
- vii) Follow mandatory caution notice on medicines
- viii) Bring malpractices to the notice of authorities
- ix) Insist on a bill always (you can file a case in court only if you have a bill)
- x) Always buy drugs only on doctor's prescription

Students may be asked to discuss how they use medicines. The District Drug Inspector can be instructed to share experience of violations and how consumers should handle them.

(10) Business-commercial persuasion (Analyse product and advertisement)

The code of ethics of the Advertising Standard Committee of India and the Consumer Protection Act, 1986 regulate advertising norms. Analyze various products – new, old and popular and critically review various advertisements on consumer's point of view.

Students can bring list of advertisements which are not truthful or accurate. Skits, one Act plays, mimicry programmes can be organized to explain misleading advertisements, false claims, baits adopted by manufacturers, incomplete description on the quality of the products, the truth behind discounts and free offers etc..

Demonstration with products and real advertisements could be arranged to explain the need for more awareness against exploitation.

Students can be asked to identify and differentiate misleading advertisements and discuss how to enforce law against them. Voluntary Consumer Organisation representative to guide this exercise.

(11) Sustainable consumption

Concepts like pollution, conservation, recycling, and other environmental issues could be covered in this subject to create awareness on the need and seriousness of the issues, in the mind of the students.

- Students should list out the reasons as to why we should protect and conserve the natural environment around us like forests, lakes, rivers, wild life and other natural resources. Less use of paper can save forests. Less use of water by each one of us can prevent water scarcity and droughts.
- Functions of the Pollution control Boards of the State Governments for prevention, control and abatement of pollution.
- Different kinds of pollutions could be explained through different tools/ mediums.
- Hazards to nature could be listed for example:
 - i) Deforestation
 - ii) Loss of wild life habitants
 - iii) Industrial wastes
 - iv) Harmful pesticides/insecticides
 - v) Increase in air/water/land pollution
 - vi) Increase in use of plastic materials

- Students should practice the 5 'R's of Reduce, Reuse, Recycle, Refuse and Rethink. Let each student explain how he /she is going to implement the 5 'R's. A 5 'R' contest can be held to promote healthy competition in sustainability.
- Students should be made to understand how consumption affects our environment and why there is the need for sustainable consumption.
- Sustainable consumption is about ensuring that one's consumption patterns and levels can be sustained without affecting the consumption by others.
- The need to protect natural resources and increase the usage of recyclable products could be demonstrated to the students.
- Environmental protection Act 1986 empowers the Government to protect and improve our environment.

(12) Consumer Complaints and Redressal

A consumer can make a complaint if his rights as a consumer are violated. Consumer Protection Act, 1986 protects the rights of the consumers.

1) Who can file a complaint?

- A consumer
- A Consumer Organisation
- A representative of a group of consumers
- Central and State Governments

II) When a complaint can be filed?

- If a product bought is defective, spurious, fake, substandard or lesser in quantity.
- If a service paid for is deficient in quality, delayed or not carried out.
- If price paid is excessive and above MRP
- If any one is misled by an advertisement or by a false representation.
- Complaint should be filed within 2 years from date of deficiency/damage/loss.

III) Where to Complain?

a) District Consumer Disputes Redressal Forum in each district:

If total compensation claimed does not exceed Rupees 20 lakhs.

b) State Consumer Disputes Redressal Commission, Chennai:

(i) If total compensation claimed exceeds Rupees 20 lakhs but less than 1 crore

(ii) Appeals against orders of district forum

c) National Consumer Disputes Redressal Commission (New Delhi)

(i) If total compensation claim exceed rupees 1 crore

(ii) Appeals against orders of State Commission.

IV) How to Complain?

complaint can be presented in person or by authorized agent to District Forum/State Commission or can be sent by Registered post addressed to District Forum/State Commission.

Complaints should contain following details:

- a) Name, description and address of complainant.
- b) Name, description and address of opposite party or parties as far as they can be ascertained.
- c) Facts relating to complaint and when and where it arose
- d) Documents in support of allegations contained in complaint
- e) Relief which complainant claims

V) What are remedies that could be provided by Consumer Forum/ Commission?

- a) Removal of defects
- b) Replacement of goods
- c) Refund of excess price
- d) Refund in case of deficiency of service
- e) Stop unfair trade practice or Restrictive Trade Practice
- f) Restrain a trader from offering hazardous goods for sale
- g) Payment of compensation for loss suffered
- h) Cost of litigation.

VI) Where else can the Consumer Complain (preferably before filing a case in consumer court)?

Consumers can also make complaints to the District Collector. The Collector is the Chairman of District Consumer Protection Council and the District supply and Consumer Protection Officer, is the member secretary to this council. Consumer can also seek redressal by preferring complaints to the Commissioner of Civil supplies and Consumer Protection, Chennai who is also the member secretary of the State Consumer Protection Council. Collectors can direct district

level enforcement agencies / statutory authorities to take action as per relevant law and render justice. If this fails, consumer can approach the consumer court. Consumer Courts can take a year or two for final disposal. Hence petitioning District Collector and chairman DCPC first can be sometimes faster and effective.

(13) Food Adulteration-demonstration with Test kit

The Coordinating Agencies (Voluntary Consumer Organizations) can assist the Consumer clubs in procuring a Food Adulteration Test Kit for the club. CONCERT, Chennai has designed one such kit.

- Demonstrations with Test kits could be organized to explain to the students on various attempts made and various methods adopted by the traders to adulterate Food Products to cheat the consumers. The school chemistry teacher and lab can be involved in this exercise.
- Students can also be asked to bring the list of adulterants used by traders to cheat consumers.
- Teacher coordinator has to be well-trained to handle Test Kit correctly and to demonstrate to the students as per guidelines provided in the Test Kit Manual. He / she may take help of the Higher Secondary Chemistry Teacher and Lab Assistant.
- Important Provisions of Prevention of Food Adulteration Act, 1954 could be explained.

(14) Quality Assurance Standards

To assure quality in products and service for consumers there are certificates of standards issued to products and Institutions. A certified product will assure minimum quality and standards to every Consumer so that they can protect themselves from consuming substandard products and from deficiency in service.

- Following standards Certification could be discussed in each club:
 - a) AGMARK
 - b) ISI
 - c) ISO 9000
 - d) Hallmark
 - e) FPO (Food Product Order)
 - f) Silk Mark
 - g) ECO Mark
- The important provisions of Agriculture produce (Grading and Marketing) Act, 1937. The standards of Weight and Measures Act, 1976 could be discussed in the Club.
- Students can be asked to list various standards / marks of quality and the benefits of buying standard goods.

(15) How to buy products in the market?

Some recommended steps before buying a product are:

- a) Before proceeding to market, prepare the list of products to be purchased. If Consumers go to market without the list of what they have intended to buy, the traders succeed in exploiting the Consumers and coercing them to

purchase their products. Purchase list is decided as per marketing and diversionary skills of traders; than actual need of Consumers. This leads to exploitation of consumers.

- b) After drawing up a list of products to be purchased, decide on quality of products also to be purchased.
- c) Make a comparative analysis of all brands of the product available in market. Discussion with friends and relatives will help in deciding on brands.
- d) Decide on shops/place of shopping, if possible, after comparing shops and places of shopping available for shopping.
- e) Check following details before purchase:
 - (1) Label
 - (2) M.R.P and Price indicated/demanded
 - (3) Safety and quality certification, if preferred
 - (4) Read and follow instructions available on product label
 - (5) Ask for details on taxes or other charges to be included in the price
 - (6) Read all instructions and fill up completely, if Consumer has to sign in any document (for eg: while buying in instalments, against credit, in exchange offers, in special Schemes etc.). Read carefully especially the method of interest calculations.
 - (7) Confirm with the shopkeeper that he has to take back products, if found defective (He has to, as per the Consumer Protection Act) clauses like "Goods once sold will not be taken back" are illegal.
 - (8) Take your own time as per necessity in deciding on a product before purchasing it.
 - (9) Insist on bills for all purchases made
 - (10) Use the product as recommended by the manufacturer
 - (11) Read details of warranties and guarantees
 - (12) Keep all sale receipts, warranties, guarantee certificates safely

- (13) Defect, if noticed, should be brought immediately to the notice of the shopowner /manufacturer from whom it was purchased
- (14) Keep record of all correspondences details and other documents related to the purchase made/service availed.

Students can be taken to the local market and asked to study products and buy (if possible) using the above steps and report problems / violations. Home Assignments can also be given and experience shared in the next class. Voluntary Consumer Organisation representative can share experience.

(16) Traffic Rules and Regulations – Signs and Signals

Discovery of wheel has helped man to move faster from one place to another. Man made machines (motorized vehicles) are used to transport man from one place to another on road, faster, in quick time. These motorized vehicles are made to ply on roadways made by man for the purpose, to safeguard normal life of man from fast-moving machines on fast lanes. To regularize movement of motorized vehicles on roadways and to guide road users for safe use of roads, rules and regulations are formulated.

Traffic Rules & Regulations are formed to regulate both man and machines in transport sector. Various Traffic Signs and Signals have been created and put to use to assist road users. Traffic signals are used at road junctions to regulate traffic at road crossing points.

- Details of Traffic Signals are provided in **Annex- V**
- Various Traffic Signs used to guide the road users are provided in **Annex- VI**
- Various Information Signs in use are given in **Annex- VII**

Students can be asked under supervision of teachers / local traffic police to cross roads. The local inspector of police can be asked to give a lecture / demo on traffic rules.

(17) Interaction with Consumer groups

An interactive session with various consumer groups may be organized by the Teacher- Coordinator and the Coordinating Agency.

- The interactive session can contain presentations from both the consumer club and the consumer groups invited for the session.

XV. Self-sustenance of Consumer Clubs

To make consumer clubs long lasting, they have to become self-sustaining. To make them self sustaining, consumer clubs must take efforts to raise funds on their own. They can adopt any of the following strategies:

- i) Extend membership of the Club to all students and prescribe nominal fee per student per month (eg: Re.1/-per student per month)
- ii) Organize Exhibition cum sale of paintings/posters/cards/crafts made by students during some of competition events of the club.
- iii) Organize Consumer Right Exhibition on World Consumer Rights Day (15th March) or on National Consumer Day (24th December) and prescribe a small entry fee for visitors.
- vi) Bring out club bulletins/News letters, which may also include advertisements for raising money.
- v) Organize cultural/entertainment programmes to raise fund.

Grants from Department of Consumer Affairs, Government of India will not be normally available after two years. Hence the clubs should take adequate measures for self-sustenance, well in time. However they can keep reporting on their activities to Department of Civil Supplies and Consumer Protection, Government of Tamil Nadu from time to time as the Award Schemes will continue.

As long as Business/Trade exists, there will be need for consumerism/ consumer movement. Hence the Consumer Clubs can play active roles in protecting the consumer rights and to sustain consumer movement in our country.

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ANNEX - I

FORMS

FORM.A

**Application for grant from Consumer Welfare Fund for setting up of
Consumer Clubs.**

IMPORTANT: Please fill up this form, furnishing correct details sought for based on verifiable true state of affairs without causing suppression of any material information which, if resorted to, shall entail prosecution under the Act.

1. Name and full postal address
of the applicant :
2. Date of Establishment :
3. (A) Whether Registered under
the Societies Registration Act, 1860
(21) of 1860 or any other
relevant Act :
- (B) If yes, number and year of
registration :
(Enclose latest society renewal
receipts and society bylaws copy) :
4. Whether affiliated to a Government
recognized Board (applicable to
Educational Institutions) :

5. Names and addresses of Managing Committee Members and occupation of Office bearers :
6. Name and designation of the Official(s) authorized to receive the grant :
7. Number of Consumer Clubs to be set up (with details of schools/college affiliated to a Government recognized Board/university where clubs are to be established (Enclose list of clubs with name and address of school / college, date of formation, name of teacher coordinator, number of members and current activities.) :
8. Amount of grant required :
9. Details of activities to be undertaken by each Consumer Club along with time schedule for completion of activities :
10. Details of previous grant, if any taken from Department of consumer Affairs :
11. Copies of the following documents :

- ii) Annual Report and Audited Statement
of Accounts for the last 3 years
- iii) Attested copy of Registration
Certificate & Latest Renewal
- iv) Copy of letter of affiliation to a
Government recognized Board
(Applicable to educational Institutions)
- v) Affidavit in the prescribed proforma
- vi) List of consumer clubs (with details)

DECLARATION:

(To be signed by the applicant or his authorized agent)

The particulars heretofore given are true and correct. Nothing material has been suppressed. It is certified that I/We have read the guidelines, terms and conditions governing the scheme and undertake to abide by them on behalf of our organization/Institution. The financial assistance, if provided, shall be put to the declared use, for promotion and protection of rights of consumers or for standard marks. It is also certified that our organization has never been black listed by any agency and has never attracted any adverse comments. I understand that I will be liable under criminal / civil laws for any wrong or misleading information supplied herein.(Strike out whichever is inapplicable)

APPLICANT

FORM -B

MONTHLY REPORT ON THE ACTIVITIES OF CONSUMER CLUB

MONTH:

NAME OF CLUB:

(1) Name of the School / College / Self Help Group:

- a) Address of School / College / SHG
- b) Phone Number
- c) E-mail Address :

(2) Name of the Teacher Coordinator :

- a) Name
- b) Designation in School :

(3) Name of the Coordinating Agency :

- a) Phone Number
- b) Name of Representative :

(4) Number of members of the Club: Boys Girls Total

(5) Grants : Received Utilised Balance available

(6) Details of activities conducted during the month:

(Indicate date, No. of students participated and brief description of activity)

- a) Lecture/Training _____ :
- b) Field Visits _____ :
- c) Demonstration _____ :
- d) Competitions _____ :
- e) Functions (Important Days) _____ :
- f) Local Community Outreach _____ :
- g) Notice Board _____ :

Signature of Teacher Coordinator

FORM - D

UTILISATION CERTIFICATE – CONSUMER CLUB

- 1) Name of the School / College :
- 2) Name of the Coordinating Agency :
- 3) Utilisation Certificate for the year :
- 4) a) Unspent balance from the previous year :
- b) Grants received during the year :
- c) Amount utilized during the year :
- d) Balance unspent at the end of the year :

- a) Certified that a sum of Rs.Rupees.....
.....)was received by
.....as grants for the year from the
Government of India for various activities of the consumer Club.
- b) Certified that out of the above mentioned Fund, a sum of Rs.....
(Rupees.....) has been
utilized for the purpose for which it was sanctioned. It is further certified that
there is an unspent balance amount of Rs...../-
(Rupees.....) at the end of
the year.
- c) Certified that I have satisfied myself that the conditions on which the grant was
sanctioned have been duly fulfilled and that I have exercised the reasonable
checks to ensure that the money has been actually utilized for the purpose for
which it was sanctioned.

Date:

Signature
Name
Designation
and Address

ANNEX-II

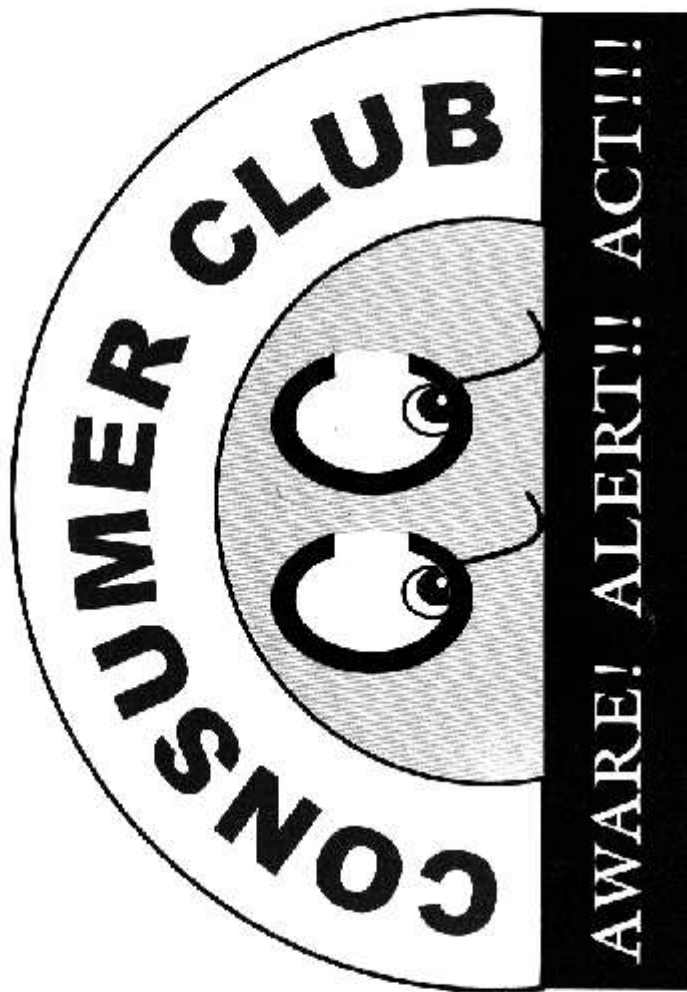
BOARD



CONSUMER CLUB

**SBOA SCHOOL AND JR. COLLEGE
MOGAPPAIR, CHENNAI-101**

LOGO AND BADGE



ANNEX - III

Model Consumer Club Annual Calendar of Activities

Sl. No.	Date	Activity	Remarks
1.	15.8.05(Monday)	Inauguration of Consumer Club	
2.	1.9.05(Thursday)	Monthly meeting (objectives, roles and duties of CC, C.A. and T.C.)	
3.	5.9.05(Monday)	Teacher's Day (Imparting knowledge on consumerism and Consumer Awareness)	
4.	8.9.05(Thursday)	World Literacy Day (Literacy, e-literacy, c-literacy)	
5.	6.10.05(Thursday)	Monthly meeting (Consumer Movement, Rights and responsibilities)	
6.	14.10.05(Friday)	World Standards Day (Quality Assurance- Standards)	
7.	16.10.05(Sunday)	World Food Day (Food Adulteration- demonstration with Test Kit, Food Safety and Standards)	This session can be combined with 14.10.05 session(if necessary)
8.	3.11.05 (Thursday)	Monthly meeting (Consumer Laws, Consumer Forums and other agencies, definitions)	
9.	14.11.05(Monday)	Children's Day/World Diabetic Day (Local Market visit to be organised in coordination with C.A.)	
10.	21.11.05(Monday)	Information Technology Day (Right to Information, I.T, Transparency in democracy)	

Sl. No.	Date	Activity	Remarks
11.	1.12.05(Thursday)	Monthly meeting (Business-Commercial persuasion-Advertisement)	
12.	10.12.05(Saturday)	Human Rights Day (General awareness on Human Rights)	This session can be combined with monthly meeting (if saturday is holiday)
13.	23.12.05(Friday)	Farmer's Day (General awareness on agriculture, Food and Farmers)	
14.	24.12.05(Saturday)	National Consumer Rights Day	
15.	5.1.06(Thursday)	Monthly meeting (Drug Control and regularization, sustainable consumption)	
16.	12.1.06(Thursday)	National Youth Day(Traffic Rule-Signs and Signals.Lecture and demo by Police Officials)	
17.	26.1.06(Thursday)	Republic Day	
18.	2.2.06(Thursday)	Monthly meeting(Consumer complaints and redressal, Case Laws)	
19.	28.2.06(Tuesday)	National Science Day (General awareness on science and questioning attitude)	
20.	2.3.06(Thursday)	Monthly meeting (Interaction with Consumer Groups, Competitions)	
21.	15.3.06(Wednesday)	World Consumer Rights Day (Function-cultural events and prize distribution)	A Grand Function, inviting local community, to be organised.

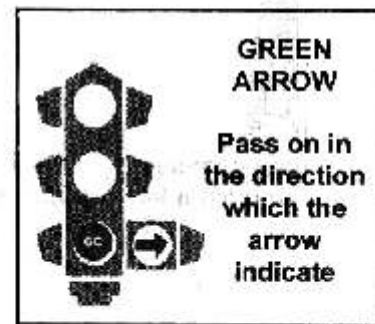
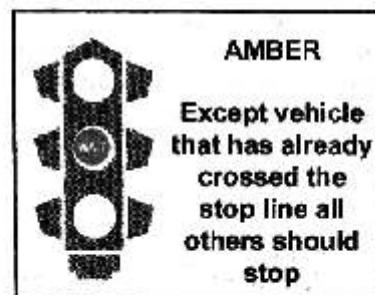
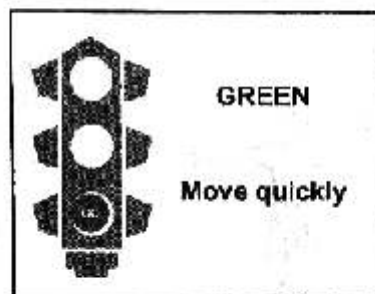
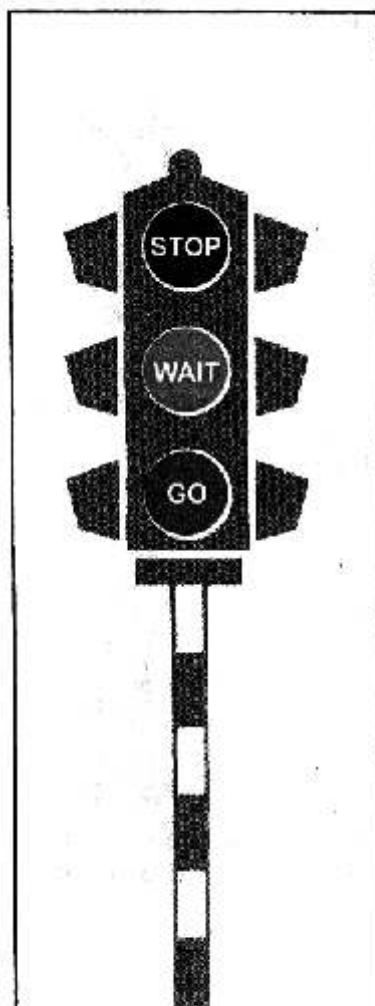
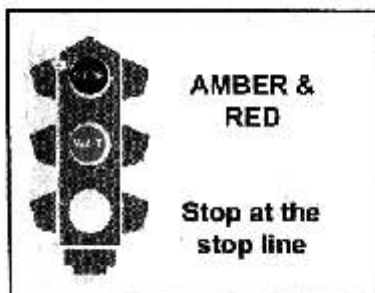
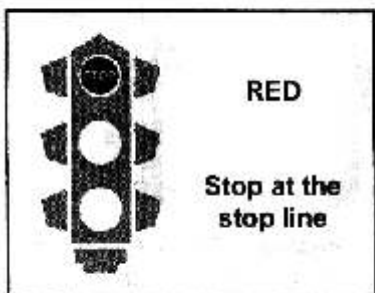
ANNEX - IV

Eligibility conditions for Coordinating Agencies (C.A)

- Should have a minimum experience of 5 years of district level active performance in consumer welfare activities.
- Should be in active cooperation with the District Administration on Consumer activities for the past 3 years.
- Should be non-political and non-communal.
- Registration of the Association should be valid as on date.
- Should not have attracted any adverse comments from Government organizations.
- Should fulfill all the conditions prescribed in Form.A (Annexe-I).

ANNEX - V

TRAFFIC LIGHTS AND SIGNALS



TRAFFIC POLICE HAND SIGNALS



To stop vehicles approaching from behind



To stop vehicles coming from front



To stop vehicles approaching simultaneously from front and behind



To stop vehicles approaching from left and wanting to turn right



To stop vehicles approaching from the right to allow vehicles from the left to turn right



To stop vehicles coming from the right and turning by stopping traffic approaching from the left.



Warning signal closing all vehicles



Beckoning vehicles approaching from left



Beckoning vehicles approaching from front



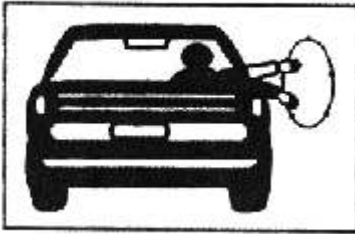
Beckoning vehicles from front

DRIVING SIGNALS



FOR TURNING RIGHT

Extend right arm and hand with the Palm turned to the front; rigid and horizontally



FOR TURNING LEFT

Extend right arm and rotate it in an anticlockwise direction



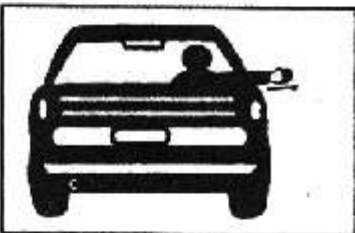
FOR SLOWING DOWN

Extend right arm with the Palm turned downwards and move the arm slowly up and down.



FOR STOPPING AT JUNCTION

Extend right arm bending the elbow vertically and turning the Palm to the front.



LETTING VEHICLES OVERTAKE

Extend right arm & hand below the level of shoulder & move backwards & forwards.

ANNEX - VI

THE COMPULSORY TRAFFIC SIGNS

The Two most Important Signs



Stop



Give Way

All the compulsory signs are indicated in a circular form.
The violation of traffic or road regulations indicated by these signs is a legal offence.



Straight prohibited or
no entry



One Way signs



Vehicle prohibited in
both directions



All motor vehicles
prohibited



Truck
prohibited



Bullock cart
prohibited



Tonga
prohibited



Hand cart
Prohibited



Cycle
Prohibited



Pedestrians
Prohibited



Right turn
Prohibited



Left turn
Prohibited



U-turn
Prohibited



Overtaking
Prohibited



Horn
Prohibited



Bullock cart & cart Prohibited



Length limit



Speed limit



Load limit



Height limit



Width limit



Axle load limit



Restriction ends sign



No parking



No stopping or standing



Compulsory ahead only



Compulsory keep left



Compulsory turn left



Compulsory turn right



Compulsory turn right ahead



Compulsory turn left ahead



Compulsory ahead or turn left



Compulsory ahead or turn right



Compulsory cycle track



Compulsory sound horn

These are signs indicated in a triangular form.
They are meant for the safety of the road user.



General design



Right hand
curve



Left hand
curve



Hair pin bend
Right



Hair pin bend
Left



Right reserve
bend



Left reserve
bend



Steep ascent



Steep descent



Narrow road
ahead



Wide road
ahead



Narrow bridge



Slippery road



Loose gravel



Cycle crossing



Pedestrian
Crossing



School ahead



Men at work



Cattle



Falling rocks



ferry



Cross road



Gap in median



Side road right



Side road left



Y-intersection



Y-intersection



Y-intersection



T-intersection



Staggered intersection



Staggered intersection



Major road ahead



Major road ahead



Roundabout



Dangerous dip



Hump or rough road



Barrier ahead

Unguarded Level Crossing



200 meters ahead



50-100 meters in plain & rolling terrain and 30-60 meters in hilly terrain

Guarded Level Crossing



200 meters ahead



50-100 meters in plain & rolling terrain and 30-60 meters in hilly terrain

ANNEX - VII

INFORMATION SIGNS

These give you information about such things as highway facilities, parking facilities etc. and you can recognize them by their blue background.



Public Telephone



Petrol pump



Hospital



First aid post



Eating place



Light refreshment



Resting place



No through road



Park this side



No through side road



Parking both sides



Scooter and motorcycle stand



Cycle stand



Taxi stand



Auto rickshaw stand

Pledge of Consumer Club

- As a member of the Consumer Club, I will involve myself whole heartedly in Consumer Movement in India and help consumers in upholding their eight rights.
- I will assist the consumers in protecting their rights and in reminding them of their responsibilities.
- As an enlightened Consumer, I will do my best to protect consumers from exploitation by business concerns.
- I shall buy products of good quality and safety.
- Representing the youth of India, I will strive hard to follow healthy and sustainable consumption.
- I will work for establishment of sustainable consumption norms by society.
- Awareness, Alertness and Action shall be my motto in creating the enlightened consumers society necessary to rediscover India's greatness.

CONSUMER RIGHTS

- ✓ Right to Safety
- ✓ Right to Information
- ✓ Right to Choice
- ✓ Right to Representation
- ✓ Right to Redressal
- ✓ Right to Consumer Education
- ✓ Right to Healthy Environment
- ✓ Right to Satisfaction of Basic Needs

5 R's OF CONSUMERISM

- ✓ Reduce
- ✓ Reuse
- ✓ Recycle
- ✓ Refuse
- ✓ Rethink

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