

CONSUMER EDUCATION



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OPENING THE CONSUMER EYE

With a large number of advertisements that you are watching on the TV or reading newspaper and magazines, it is natural that you will get confused and unable to decide which to buy and what to avoid. Whether it is soap or talcum powder or a shampoo, the market flooded with several brands each claiming to be superior over the other.

Yet you can buy the best product that gives you full value for your money, provided you open your eyes. By eyes it is not the two eyes that is referred, but the third eyes called the CONSUMER EYE. Opening the consumer eye means asking yourself some question before you decide to buy a product.

Which are the questions that you should ask yourself..? you have learnt that the first right of a consumer is the Right to Safety. So the first question should be about safety. Let us assume that you want to buy a chocolate which has been just introduced into the market. Before buying, you should ask whether the ingredients used in the chocolate are safe. Secondly you should try to know how safe are the chemicals, additives and colours used in the chocolate.

You have also learnt that whatever you buy, use or consume should not injure you or make you unhealthy. So you should ask whether the chocolate that you want to buy is dangerous to your health and how it makes you unhealthy.

Some of the advertisements claim that by eating their products or drinking a beverage you will get good proteins and good nourishment. You should ask

how nutritious it is and whether it makes you healthier. There are so many other natural foods which are more nutritious than chocolates and beverages. You should be able to compare them.

You know that we all need a good environment to live a healthy life. Protecting the environment is our duty. So whenever you want to buy a product ask whether it creates an environmental problem. Take for example the Aluminium foil, paper and other materials used for packing chocolates.

This is the Concluding part of the four part article on "A Window to Consumer Education"

You should ask the following questions if you want to protect your environment:

- 1.Does it cause pollution. ?**
- 2.Does it cause litter problem. ?**
- 3.How do I dispose of it. ?**
- 4.Bio-degradable wrappers. ?**

You are aware that you cannot buy anything unless you have money. Nothing comes to you free of cost. On the other hand do not have money to buy whatever you want. So you have to ask yourself three important questions before you decide to buy.

The first question is Do I need it..? you may like to eat a chocolate everyday. But is it necessary everyday..? Certainly not. On special occasions like birthdays or on the day of your results or when you go for a picnic chocolate may be good. But not always.

The second question is can I afford it..? As you have seen earlier, nobody

will have sufficient money to buy all the things they like. There is a limit for money as well as for buying things. So whenever you decide to buy anything ask whether you have sufficient money and can you or your parents afford it.

Again you have to ask whether there is an alternative choice available before you buy. For example when you want to have a soft drink ask whether other drinks are available. Instead of going for a branded soft drink which is costly and not healthy, you can drink a cup of milk or natural fruit juice which are cheap, buy yet more nutritious and healthy.

It is not sufficient if you ask questions about safety, health and environment. You should also ask questions about the legal aspects of the products. There are a number of rules and regulations framed by the Government which are intended to protect the consumers. How to ensure that these rules are implemented..?

When you start asking questions you will come to know whether the rules and regulations are implemented or not. For example when you want to buy a chocolate you should see whether it is labelled properly. The label should contain certain information like name of the product, name address of the manufacturer, price, quantity, quality, weight, number etc. you will know more about labels later.

So if you want to be an ideal consumer, ask these questions when you want to buy anything. ●●

Your duties to fight food adulteration

"Adulteration is a despicable social evil, it may not only spoil the health but may kill immediately or slowly".

Profiteering and greed of some businessmen leads to adulteration in food and other products which sometime cause death or permanent injury. And it is a regular feature in our country.

"Adulterators are social enemies of highest order and messengers of the devil".

There are laws to prevent and and punish adulteration. But the perpetrators/ adulterators get away scot-free they are not convicted as we cannot find them or catch them. ●●

What you can do

1. It is your DUTY to fight adulteration. The administration's effort alone cannot prevent this malaise. Don't IGNORE instances of adulteration.
2. Whenever in doubt about any food or drug being adulterated, substandard or misbranded, COMPLAIN immediately to the local or the state health authorities. Even you can get the same analyzed by a public analyst at a nominal fee, which is refundable, if found adulterated.
3. CO-OPERATE on giving evidence and also standing as a witness or filing a complaint in a court.
4. RAISE public conscience against this social evil by organizing or participating in meetings and functions at the local level.
5. DON'T be attracted by low prices if the goods are adulterated. Sacrifice your need if you can't afford a costlier item/ brand. Substandard or spurious goods are priced low to attract unwary consumers.
6. Buy packaged and certified goods which carry ISI or AGMARK as they are more reliable. BEWARE of false markings but accord priority to packed goods from a reliable and identifiable shop.
7. DON'T purchase loose ground measles/spices. Better to buy the spices in its' natural form and grind it at home.
8. DON'T purchase coloured foods or sweets with silver foil.
9. DON'T purchase any packaged food or medicine whose expiry date has gone.
10. PATRONISE licensed and reputable shops.
11. ALWAYS take cash memo when purchasing food article or medicine.
12. DON'T purchase items at prices which are much lower than the printed price for they may be spurious or substandard.
13. NEVER purchase any item whose seals are broken or tampered, or cans or bottle caps which are swollen.
14. NEVER purchase fruits or vegetable which are bruised, discoloured, overripe, cut or smelly.
15. DISCARD all suspect food or drugs which have gone bad. ●●

False or Misleading Representation

CONSUMERS have the right to fair and accurate information.

Consumers have the right to be protected against dishonest or misleading advertising or labeling. And the right to be given the facts and information needed to make and informed choice.



The right to information has been included in the Consumer Protection Act, 1986. Under this law, a person or business shall not trade in goods and, or services if they falsely represent that goods or services are of a particular standard, quality, grade composition, style or model, or have a particular history or particular previous use which they do not have.

Also traders shall not represent or claim that goods or services are of a particular standard, quality or grade which they do not have.

Traders are also not allowed to make representation concerning the availability of facilities for the repair of goods or of spare parts of goods when they are not. It is also illegal to make false or misleading representation concerning the place of origin of goods. For example, you cannot label, show or claim that a particular item is from overseas when it is not.

The law also covers advertisements. It is illegal to have advertisements that contain false or misleading statements. Consumers are also protected from misleading trade conduct. Traders, manufacturers and retailers are not allowed to mislead consumer as to the nature, the manufacturing process, the characteristics, the stability (for their purpose) of the quantity of any goods.

If a bag of sugar being sold has a "2kg" label, it should be "2kg" unless there is another label saying that the weight will vary due to handling, temperature or other things that may affect the weight.

(Source: *The Consumer Wheel March 2005*)

ENERGY SAVING A CONSUMER RESPONSIBILITY

ENERGY saving tips that we, as consumers can adopt and not only make the difference in our environment but also our wallets.

Electrical Appliances

When you're in the market for a new electrical appliance, check the Energy Rating label: the greater the number of stars on the label, the lower energy consumption figure, and the more you'll save in running costs. If there isn't a label, talk to the dealer and evaluate all the information you can get before you make your final decision.

- Don't use the hair drier unless you absolutely have to. It's healthier to dry your hair naturally and you're saving money. If you do have to use one, use it on a low setting. It's the air that's doing the drying rather than the temperature, which can also cause damage. Using the highest setting is going to cost the most money.
- Don't keep the TV or radio running if you're not actually watching or listening. You're paying for power that isn't being used and although it may seem like a small amount, it does add up.
- When using the vacuum cleaner, empty the dust bag regularly. The machine will work more efficiently, which saves you time and money.
- Boiling the kettle? Use cold water and only boil the amount you need at the time.
- Don't automatically buy an electric gadget. There may be a perfectly good manual version that will do the job as well.

Lighting

- cut your lighting costs by using clear globes instead of pearl ones. It means you can use a lower wattage to produce the same amount of light and a lower wattage means lower cost.

- Dust your bulbs and light fittings regularly.
- Light-coloured walls reflect light better than dark-coloured ones, so if the room is due for a paint job, keep it light.
- Pale-coloured lampshades allow more light out than dark ones. Make sure the shade is kept dust-free too.
- Install power switches with dimmers. They work well for romantic dinners or for a child who's scared of the dark, and a dimmed light is cheaper to run.
- Fluorescent lights are cheaper to run than incandescent bulbs; they produce a similar amount of power for around 25 percent of the energy (and cost) and last longer, which is another saving. Fit them in areas where you need good light, the kitchen, the laundry, the workshop and make sure children have a fluorescent lamp on the desk for homework rather than one with an ordinary bulb.
- Save your high-wattage bulbs (if you aren't using fluorescents) for areas where you're working and use low-wattage ones in hallways and the second toilet. If you are using in candescent bulbs for work areas, switch to the reflector type.
- Get onto the habit of switching off lights when you are leaving a room and teach your children the same habit. Why pay for power that isn't being used?
- Do you really need to leave outdoor light on all night? If you are going out for the evening, perhaps you could consider installing the sensor type which comes on as you approach. They're also a handy security aid if you are at home-you'll know if someone is coming to the door.

(Source: *The Ultimate Book of Money Hints*, 1995)

Railway Service and Consumer Protection

A person who uses the services of a transport company and pays for them is a consumer. The service provider, be it the Government or a private organization, which accepts such payment, is bound to keep the promises made. You pay money for the services of the Railways, too. Hence you are a consumer. Find out the instances which you can treat as deficiency in service on the part of the Railways and know the Railways better with the quiz given below:

1. Which of these can you transfer to another person?

- (a) Your ticket (b) The berth and/ or seat
(c) Train to the same destination (d) None of the above

2. When can you cancel your ticket to get the maximum refund? What are the charges?

- (a) 24 hours before the time of journey
(b) After 13 hours from the time of journey
(c) After 12 hours from the of journey

3. When can you travel on concession as a senior citizen?

- (a) After you are 58 (b) After you are 65

(c) After you are 60

4. If water is not available in toilets or the air-conditioning or the fan and the light do not function, can you get redressal?

- (a) Yes (b) No (c) Don't Know

5. Which of the following is a duty of the coach attendant?

- (a) Issuing tickets and verifying passengers' identity
(b) Carrying passengers' luggage or arranging a porter
(c) Preventing entry of unauthorized persons into the coach
(d) Supplying food to passengers

6. Can you obtain compensation from the railways for theft of luggage?

- (a) No (B) Yes
(C) Depends on the facts of the case

7. What can you do if you are being harassed by fellow passengers?

(a) Cannot do anything (b) Complain to the TTE

(C) Can try to shift elsewhere

8. When can you pull the alarm chain to stop the train?

(a) Whenever I wish (b) When there is a valid reason

(c) When I want to wake up other passengers

9. Is there any authority that can solve disputes and provide redressal on the spot?

(A) Yes (b) No, the Tribunal take 90 to 120 days

(c) No, the duration of a case in a civil court can't be fixed

(d) No, the passengers solve it on their own

10. How can you lodge any grievance regarding the railways without visiting the station?

(a) By a letter (b) On phone, telex

(c) On the internet/ by e-mail

11. Is there a tribunal to deal with Railway complaints?

(A) Yes (b) No (c) Don't know

12. Which cases can be taken to the Railways Tribunal? Where does the Tribunal sit to resolve complaints?

(a) Relating to fare/ freight

(b) For Compensation or claims

(c) Deficiency in service

(d) All of the above

13. Can you file a complaint in a district/ consumer forum against the Railways?

(a) Yes (b) No

Answers

1(b). A ticket issued to you shall be used only by you. But passengers cannot be prevented from mutual transfer of seats and/or berths on the same train. The change of passenger's name may also be permitted by the Railways, subject to circumstances.

2(a). As per the new rules, refund is available as under:

4 hours before the time of journey : 75%

Within 4 hours of the time of journey: 50%

Within 6 hours after time of journey (if the distance is less than or equal to 500 km): 50%

Within 12 hours after the time of the journey (if the distance is more than 500 km): 50%

If the scheduled time of the train is after the close of the railways counter (8 p.m.) cancellation and refund of 50% fare can be availed between 8 a.m and 10 a.m. on the next day.

If cancellation is done before 24 hours of the time of the journey, a nominal charge (Rs.40 in case of II Class and Rs. 60 in case of A.C.) is deducted from the fare and the rest is refunded.

3(c). After you are 60 and demand concession. You are required to carry documentary proof of your age such as school leaving certificate, voter card, driving licence, passport, etc.

4(a). Yes, as this is deficiency in service. You can get redressal from a consumer court. During travel, you can lodge a complaint in the complaint book available at all stations, refreshment rooms, dining cars, catering stalls, TTE, guards of all trains and the conductors of mail/express trains. It is the duty of the train superintendent to maintain a complaint register, provide it to the passengers when requested for and also try and resolve the complaint of the passenger on the train.

5(c). It is the coach attendant's duty to prevent the entry of unauthorized persons into the coach, including relatives of passengers, hawkers, etc. It is also his duty to ensure that all internal fittings are in working order, helping the conductor in accommodating passengers boarding enroute, locking the compartment securely when the train is on the move and closing the vestibule doors at night. Attending to minor electrical/ mechanical faults, arranging for supply of bed rolls, ensuring cleanliness of bathrooms and compartment, conducting check (s) against carrying of inflammable articles in the coaches and bringing such goods, if detected, to the notice of the ticket checking staff are also part of his duties.

6(b). Yes, you can obtain compensation from the railways for theft of luggage from a reserved compartment during travel. You can file a complaint with consumer fora for compensation as it is deficiency in service of the railways. The contention by railways that it is a hand luggage and has not been booked with the railways is not valid. The consumer fora will not accept the argument of the Railways that a TTE, conductor, attendant or police constable was not present near the compartment when the theft occurred and will award compensation.

7 (b). You can complain about the harassment to the TTE, who may, if necessary, forfeit the ticket(s) and deboard the erring passenger from the train.

8(b). The alarm chain can be pulled to stop the train in case of theft or any untoward incident. There should be a valid reason for pulling the alarm chain. If the reason/ is not found valid, you may be fined and/ or imprisoned.

9(a). Every important railway station has a Public Grievance Redressal Booth that solves the complaints/ grievances and provides redressal to the passengers on the spot. It is always advisable to approach the booth first to avoid prolonged agony.

10(c). Any grievance regarding Internet reservation of Railway tickets may be sent to care@irctc.co.in or contact them at New Delhi on phone number 011-3345500.

For lodging grievance relating to the Railways in general and on policy issues through the Internet click at crb_rail_suggestions@rb.railnet.gov.in. For grievances against a particular Railway, select the Railways (for example, Central Railways (CR) at www.indianrail.gov.in and send an email to the Railways concerned.

11(a). A Railway tribunal is formed of three-members of whom one is a retired judge. The decision of the Tribunal shall be by a majority of members sitting and shall be final. The court shall not institute any suit or proceedings taken in respect of any matter which the Tribunal is empowered to deal with, or decide.

12(a). Only matters relating to refund of fare/freight can be taken to the Railway Tribunal. The Tribunal does not grant any compensation/ damages to passengers, for which the consumer forum may be approached. The Tribunal sits at any place as may be deemed fit by the Railway Administration. Information regarding the office of the Railway Tribunal can be had from any railway station.

13(a). You can file a complaint in the consumer fora. Consumer complaints in the Forum claiming compensation for deficiency in service cannot be dismissed on the ground that the Railway Claims Tribunal has the jurisdiction.

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