



CONSUMER EDUCATION AND AWARENESS: THE ROLE OF EDUCATIONAL INSTITUTION TO PROTECT THE CONSUMERS

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Abstract

The recent technological developments have a great impact on the quality, availability and safety of goods and services. But the fact of life is that the consumers are still victims of unscrupulous and exploitative practices, such as adulteration of food, spurious drugs, high prices, poor quality, deficient services etc., these practices affect the consumers more. In this context, the government has a prime responsibility to protect the consumers' interests and rights through appropriate policy measures, legal structure and administrative framework. It is evident that increased awareness among the consumers will control the exploitation. Educational institutions are identified to play a significant role in imparting consumer education, awareness to protect the consumers.

Key Words: Consumer Education, Awareness, Consumer Protection.

Introduction

The recent technological developments have a great impact on the quality, availability and safety of goods and services. But the fact of life is that the consumers are still victims of unscrupulous and exploitive practices. Exploitation of consumers assumes numerous forms such as adulteration of food, spurious drugs, high prices, poor quality, deficient services, deceptive advertisements, hazardous products, black marketing and many more. However, it has been realized that the consumer protection is a socio-economic programme to be pursued by the government as well as the business as the satisfaction of the consumers is in the interest of both. In this context, the government has a prime responsibility to protect the consumers' interests and rights through appropriate policy measures, legal structure and administrative frame work. It is evident that increased awareness among the consumers will control the exploitation. Educational institutions are identified to play a significant role in imparting consumer education, awareness to protect the consumers.

Mahatma Gandhi, the father of nation, attached great importance to what he described as the poor consumer, according to him who should be the principle beneficiary of the consumer movement.

Consumer awareness is low due to the apathy and lack of education among the people. No one has told them about their rights—to be informed about the product quality, price protection against unsafe products, access to variety of goods at competitive prices, consumer education etc. mainly what consumerism lacks here is education and creating awareness. The providers of goods and services have been reluctant to give due consideration to consideration to consumer interest protection.

In the present situation, consumer protection, has assumed greater importance and relevance. Consumerism is a recent and universal phenomenon. Consumerism is all about protection of the interests of the consumers. Consumerism is a movement or policies aimed at regulating the products or services, methods or standards of manufacturers, sellers and advertisers in the interest of buyers, such regulation may be in institutional, statutory or embodied in a voluntary code occupied by a particular industry or it may result more indirectly from the influence of consumer organizations. Consumerism is a process through which the consumers to seek redress, restitution and remedy for their dissatisfaction and frustration with the help of their all organized or unorganized efforts and activities.

The consumer exploitation can be avoided by bringing awareness among the consumers with the contribution of various educational institutions. Educational institutions play a vital role in the success of consumer protection and awareness.



Review of Literature

The consumerism in our country has not yet reached the take off stage. A large number of Indian consumers are poor, illiterate, ignorant, ill-informed and unorganized. In order to check this unhappy state of affairs, it is very important to educate the consumers about their rights. Akram (1994). Ashok Patil (2011) explained various reviews and critiques regarding consumer laws and measures. The Researchers concluded that not a day passes without a consumer being cheated in the market place. World over the consumer is mercilessly exploited by not one, but by several agencies. This worldwide tendency of consumer exploitation, which has turned from an endemic to epidemic stage, needs to be halted. The solutions for the problem of consumer exploitation lies with every individual, be it a common man or king. Bhamy V. Shenoy (1993) concluded that even after forty five years of political freedom, economic freedom remains a mirage, as, both the rich and the poor are unable to exercise their consumer rights. Raju and Asifulla (2013) explored about the issues and challenges associated with the consumer protection act, 1986. They identified few possible suggestions/recommendations in order to avoid and reduce unfair trade practices made by the various companies in India. Rebello (1991) cautioned that unless the consumers continue being alert and interested in protecting their interests, businessmen, traders and advertisers would once again become immersed in themselves and forget their consumers. Lizzy (1993) identified that the literacy levels are correlated to the filing of complaints in the Consumer Forums. It is evident from the study that the complaints received by redressal agencies are high where the literacy rate is high or almost equal to state average literacy rate of 89.91 percent, is high. It is pertinent to mention that consumer education cannot be neglected for effective Consumer Protection. Spillman (1976) opined that the important principle for consumers is found in the expression "Let the buyer beware", a warning, which means that the consumers are literally on their own. He emphasized that Consumerism will not change the basic need for consumers to make their intelligence to use caution in any transaction. It is resourceful in solving problems. Most of the consumers in India are illiterate and may not understand their rights. Nageshwar Rao (1990) stated that consumer education makes the consumers as responsible citizens and demand value for the money paid, quality, service and satisfaction. It safeguards people against exploitation. According to Rama Rao (1984), the consumer himself is partly responsible for exploitation, since he is unaware of his rights. Majority of the Indian Consumers have remained unprotected because they are being apathetic ignorant non-price conscious, irrational found of bargaining without information about product quality etc., have remained unprotected. The main reason for such a state of affairs is lack of education and rational thinking among consumers. Rayudu (1983) stated that the consumer should have knowledge on wide fields of mercantile practices like legal protection available, exaggerated advertisements, price variations, substitutes, fair and unfair practices, short weights and measures and price policies of Government. But the percentage of literacy is very low in our country. He opined that consumer co-operative societies are an effective instrument of consumer resistance against the exploitation. Narayanaswamy (1992) concludes in his study that once consumers become more knowledgeable they can easily resist any anti-consumer move besides being wise and prudent in their money management. William and Ferreil (1977) concluded in their study that consumer education programmes teach such things as the major factors that should be considered when buying specific products ,the provisions of certain consumer protection laws, so that students can become well-informed consumers. Virendar Pal Singh, et al. (2014) conducted a study to know awareness about CPA (Consumer Protection Act) and medical negligence among medical and surgical specialists working in Private and Govt. Medical Colleges It was found that the awareness about CPA and medical negligence among the medical as well as surgical specialists was unsatisfactory. Zend and Murali (1994) studied Consumer awareness towards fraudulent practices used by the sellers of household appliances among 119 consumers from different localities of Parbhani Town. For the purpose of knowing awareness, he selected the independent variables of gender, age, literacy and occupation. The study revealed that 30 to 49 percent of consumers experienced various fraudulent practices in the hands of manufacturers and at retail level. Number of fraudulent practices experienced by the consumers was more at the retail seller's level as compared to that of manufacturer's level. A large proportion of consumers (89.04 percent) were highly conscious towards the fraudulent practices in the market. Low and medium level of awareness was noticed among women and educated consumers respectively.

Objectives

- To analyse the aspects of Consumer Education



- To understand about Consumer Protection
- To analyse the role of Educational Institutions in Consumerism
- To offer Suggestions to the policy-makers to enhance consumer protection awareness through Educational Institutions

Aspects of Consumer Education

Consumer education is about living and sharing. It involves knowledge, skills, values and social responsibility. There are four aspects of consumer education.

Informed Choice: Consumer education must be functional. The business of living in this modern world is complex and can be bewildering. We must learn to obtain information of goods and services, discriminate between different sources of information, understand the psychology of selling and advertising, learn to shop wisely, distinguish between needs and wants, understand the alternatives of conserving and saving rather than buying and consuming.

Value Systems: Consumer education must include the development of a value system. We must learn how to share and care. Consumers are not individuals insulated away from the rest of society. They are part of the society. Consumer education must enable the consumer to understand that individual consumer decisions have broad social impact and influence on such important things as the overall allocation of resources within the society. Such education should enable consumers to consider seriously and carefully the environmental and social impacts of their economic decisions and the sustainability of the eco-system in supporting life on this planet.

Recognition of responsibility and rights: In pursuing the daily business of living, we play three distinctive roles as workers, consumers and citizens. Sometimes such roles can overlap and may be in conflict with one another. As consumers we want to buy goods that are safe, durable and at reasonable prices. As workers, we may be contributing to the production of shoddy goods, which are unsafe and unacceptable from an informed consumers' perspective. These conflicting situations make it difficult for us to understand where we should stand as consumers. It is therefore important to articulate and understand both our responsibilities and rights as consumers. This will contribute to a better understanding of our roles in different situations, help us avoid any conflict of roles and bring about greater harmony in consumers' relationships with other market players.

Catalyst for Action: Consumer education must catalyze action. Consumers [recipients of consumer education] must become aware of the available avenues of consumer complaint and redress and learn to use them for their benefit. Most important, consumer education should help develop the intellectual process of inquiry and problem solving, motivate participation and social concern in promotion not only of value for our money but also value for us as human beings.

All governments should be urged to incorporate consumer education as a mandatory part of the basic school curriculum. Consumers International and its members should promote the importance of consumer education programmes both to government and international agencies, and develop greater contacts with the media and use it for implementing programmes. In certain situations, consumer education is found in various subjects in the school curriculum. Some education authorities find this to be better way of conveying the concept of consumer rights and consumer protection to students. In other situations, consumer education is an independent subject within the school curriculum. A critical analysis of different national school curricula however reveals that in certain situations, consumer education is totally missing or grossly misrepresented in school curricula. Education systems must reflect the demands of social justice, contribute to heightened social awareness, solidarity and organizational capacity, especially among the more disadvantaged sectors of society.

Today very young children have enormous direct and indirect spending power. Not only do they receive pocket money and birthday presents, but they influence parental spending on household goods and foodstuffs. Early consumer education is important in giving children the skills and knowledge to participate responsibly and effectively in the market place while also contributing to the development of sustainable consumption in the society. It is in school that civic awareness is shaped and



schools are fertile ground for molding the mind of future consumers. There is no doubt that the integration of consumer education into the formal school curriculum can be of immense benefit to societies. Students already make consumer choices in school cafeterias, canteens and local shops and kiosks. Students for example should be educated to distinguish the needs from wants, to budget their spending and to make informed choices about the goods they buy. Surely, the growing market products, services and advertising aimed at the young consumers makes consumer education in the formal schools all the more necessary.

About Consumer Protection

Consumer Protection refers to the measures adopted for the protection of consumers from unscrupulous and unethical malpractices by the business and to provide them speedy redressal of their grievances.

The need for consumer protection arises due to the helplessness of consumers. They do not exercise their rights due to lack of awareness. Some reasons for consumer protection are:

- Social Responsibility
- Increasing Awareness
- Consumer Satisfaction
- Principle of Social Justice
- Principle of Trusteeship
- Survival and Growth of Business

Rights of a Consumer as given in the Consumer Protection Act. 1986

- Right to Safety
- Right to be Informed
- Right to Choose
- Right to be Heard
- Right to Seek Redressal
- Right to Consumer Education

Responsibilities of Consumers shall include the following

- Be quality conscious
- Beware of misleading advertisements
- Responsibility to inspect a variety of goods before making selection
- Collect proof of transaction
- Consumers must be aware of their rights
- Complaint for genuine grievances
- Proper use of products/services

Ways and Means of Consumer Protections

- Lok Adalat
- Public Interest Litigation
- Redressal Forums and Consumer Protection Councils
- Awareness Programme
- Consumer Organisations
- Consumer Welfare Fund
- Legislative Measures

Consumer Protection Act 1986

The main objective of the Consumer Protection Act 1986 is to provide better and all-round protection to consumers and effective safeguards against different types of exploitation such as defective goods, deficient services and unfair trade practices. It provides for establishment of consumer protection councils at the central, state and district levels to promote and protect the rights of consumers and a three tier quasijudicial machinery to deal with consumer grievances and disputes.



Machinery for Settlement of Grievances

The judicial machinery set up under the Consumer Protection Act, 1986 consists of consumer courts (forums) at the district, state and national levels. These are known as District forum, State Consumer Disputes Redressal Commission (State Commission) and National Consumer Disputes Redressal Commission (National Commission) separately.

Role of Educational Institutions in Consumerism

Consumer awareness and education avoids exploitations. Not only consumerism is evident that all development comes through education. Once there is growth in the literacy automatically there will be growth in all fields of the economy. The immense competition and technological development will bring high impact on the quality of goods and services. The developments in the media got the information to the people. But it is fact that the public are still victims by the marketers because of unscrupulous and exploitative trade practices.

Consumer protection is identified as a significant factor by the Central Board of Secondary Education, which has highlighted the guiding points of consumer protection. Few schemes are under finalization for setting up national level projects in collaboration with leading consumer organizations, industry associations and educational institutions like IIPA and reputed central universities provide consumer education, training and research on a more structured and sustained basis. Seminars, conferences, workshops, consumer festivals, research/ evaluation studies are encouraged by various grants and the results are being published in the form of books, monographs and pamphlets on consumer education and awareness.

A national consumer help line project has been established in coordination with Delhi University in 2005. Consumers from all over the country can dial toll free number 1800-11-4000 and seek telephonic counselling for consumer problems, Maximum calls received from this helpline is found to be related to telecom, courier, banking, insurance, financial services etc. from more than 25 states and Union Territories.

Suggestions

- The exploitation of the consumers can not be avoided without developing consumer protection movement. This can be possible with awareness among general public, students, teachers and other professionals.
- The educational planners and curriculum developers should introduce consumer education as a subject or subpart of other subject at school and college level. This will help the students to know the history of consumer movements, the consumer rights and laws.
- Seminars, workshop, symposium should be organized in schools and colleges. By celebrating consumer protection day, displaying the relative material on wall magazine and notice boards, inviting eminent persons for giving extension lectures on these laws are some measures to develop the awareness. The colleges and schools can organize some co-curricular activities and students can be taken for visits to district consumer form to impart practical knowledge.
- The schools and colleges administrators should co-ordinate in activities of district councils, and state council and proper liaison should be maintained so that proper guidance and help may be available from time to time. The schools and college should organize awareness programmes with the help of government and non-government organisations at panchayat level to make people at grass-root level aware of their rights as consumer.
- No special attention is given for consumer education in schools and colleges. Special efforts be made in this regard.
- The consumer education must be made compulsory part of curriculum in schools and colleges. Serious steps must be taken in this direction.
- That the Consumer's education should become an integral part of the basic curriculum of the educational system. In every District and Block there should be well equipped Libraries-cum-consumer education and advocacy centres.
- Consumer education must be made a part of the curriculum and voluntary organizations, cooperative societies need to provide the necessary training and financial support. Seminars, Workshops, discussions should be conducted in the educational institutions frequently.



- Books on Consumer Protection, Magazines, Reports, pamphlets, cassettes, CDs, slides should be available in all libraries. More and more promotional activities should be conducted to increase awareness among students.
- Consumer Clubs must be there in all educational institutions. Consumer Fora should function more effectively. They should advertise about the cases solved by them and should motivate consumers to complain about their problems.

Conclusion

The efficient and effective programme of Consumer Protection is of special to all of us because we all are consumers. Even a manufacturer or provider of a service is a consumer of some other goods or services. If both the producers / providers and consumers realize the need for co-existence, adulterated products, spurious goods and other deficiencies in services would become a thing of the past. The active involvement and participation of the educational institutions can play important role in protecting and educating the consumers.

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