

Graphic Novel

Social Science(Economics) Class X

Chapter 5: Consumer Rights

ART INTEGRATED LEARNING



DELHI PUBLIC SCHOOL
(Affiliated to C.B.S.E)
SEC 45, GURGAON

Acknowledgement

"You can do what I cannot do.

I can do what you cannot do.

Together we can do great things"

~Mother Teresa

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To access the comic book and additional interactive digital content, download the DIKSHA app from Google Play Store on your Android smartphone or tablet and scan the QR code using DIKSHA app.

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Disclaimer

This is a work of fiction by Delhi Public School, Sector 45, Gurgaon. The novel is designed to motivate young learners, ignite interest and provide a better understanding of the text. It is meant to supplement, not replace the information in the text book. The characters in this graphic novel are fictitious and any resemblance to names, characters or incidents is coincidental.

** The content of this novel is based on the provisions as per Consumer Protection Act , 1986.*

PREFACE

Customers don't expect you to be perfect but they expect you to fix things when they go wrong"

--Steve Jobs

Social Science forms an integral part of human behaviour and decision making. In the process of development, along with the expanding globalisation and liberalisation process, there are bound to arise a number of consumer related issues. To help the consumers face these issues and deal with them appropriately, consumer education is a must. This includes awareness of consumer rights , responsibilities and duties which prepares an individual to become capable of making informed decisions while purchasing or consuming goods and services. This graphic novel aims to provide a comprehensive and interesting resource for the students to develop an in depth understanding of the above mentioned issues. The students will be able to relate to the trials and tribulations of our family, as consumers, in this graphic novel and learn from their experiences in a fun-filled way. The idea of this novel, which is well illustrated and informative, is to motivate young learners by making them aware of their rights and responsibilities as a consumer. We sincerely hope that through the medium of this graphic novel, readers will be encouraged to know more about the scope of Consumer Protection in India.

CHAPTER – CONSUMER RIGHTS

LEARNING OUTCOMES:

- To familiarize with the concepts of consumer in the market place and consumer movement.
- To familiarize with the consumer forum and Consumer Protection Act, 1986.
- To familiarize with the consumer rights.
- To acquaint with the Redressal Agencies under Consumer Protection Act , 1986(COPRA).
- To familiarize with the legal measures available to protect from being exploited in markets.

CHARACTERS



Consumer Awareness Mascot –
Wise Owl



Dadu
Age: 75 years



Atul
Age: 50 years



Shalini
Age: 45 years



Aditya
Age: 16 years



Kavita
Age: 45 years



Malini
Age: 35 years



Anand
Age: 50 years

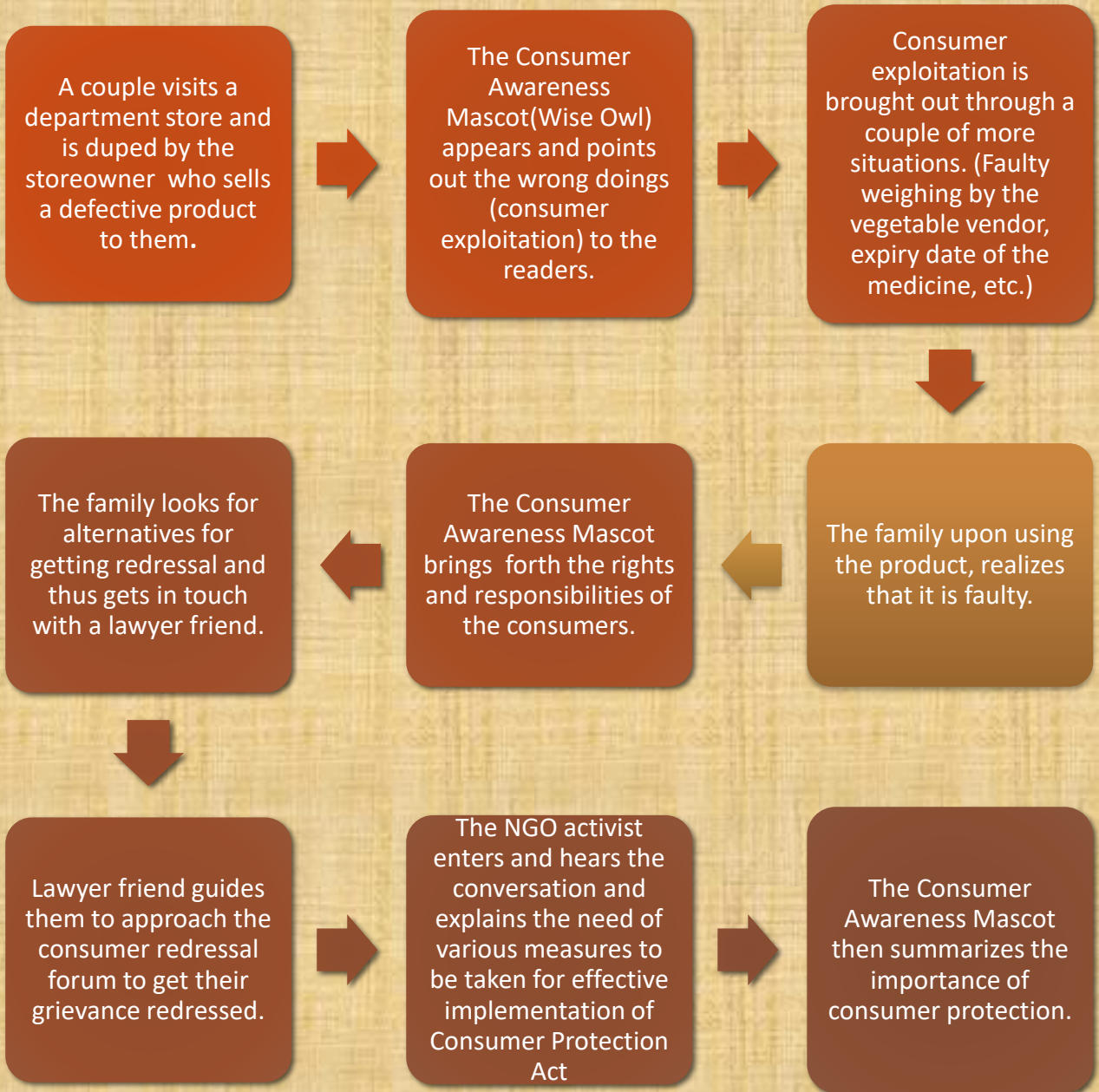


Store owner
Age: 40 years



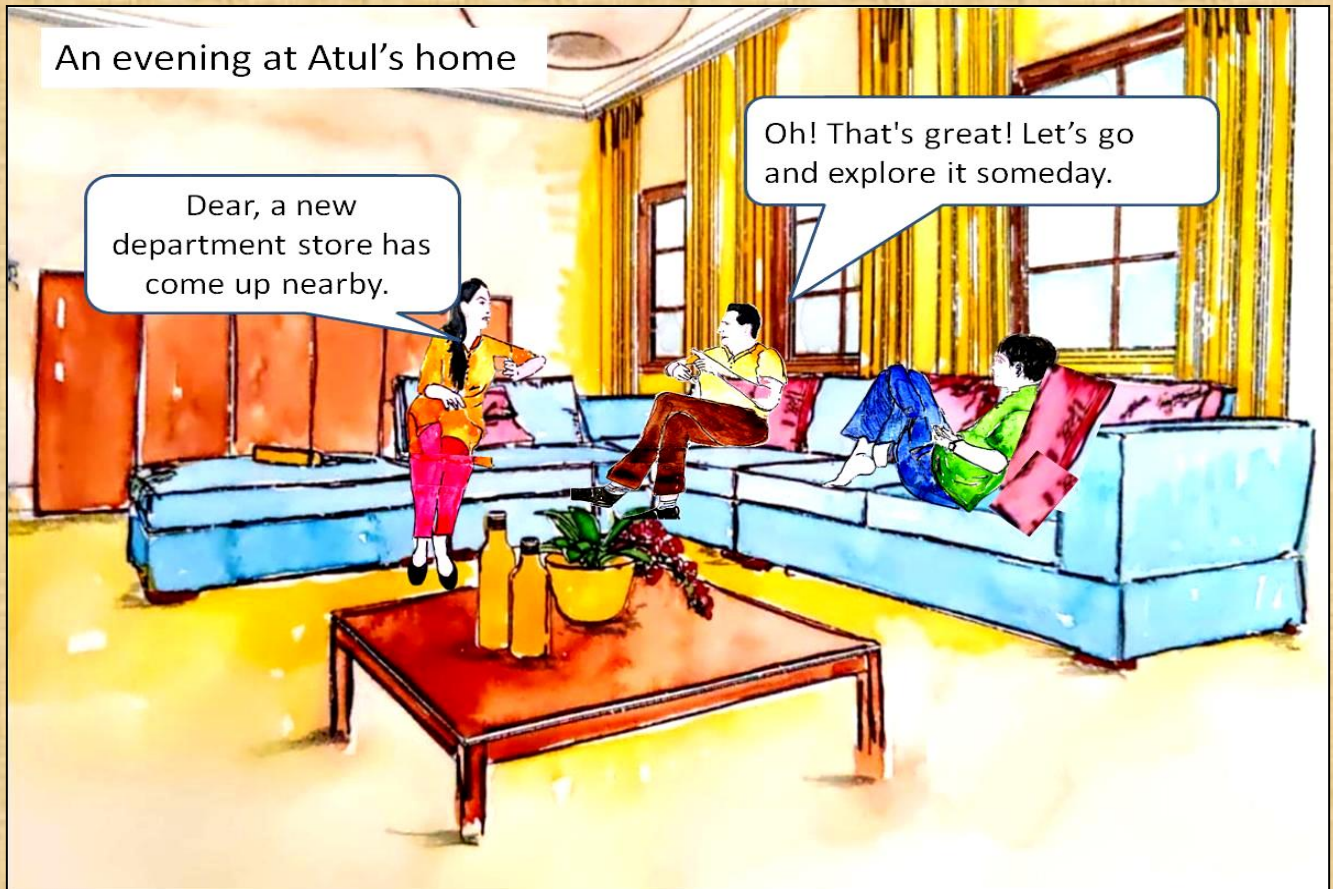
Vegetable vendor
Age: 40 years

STORYBOARD

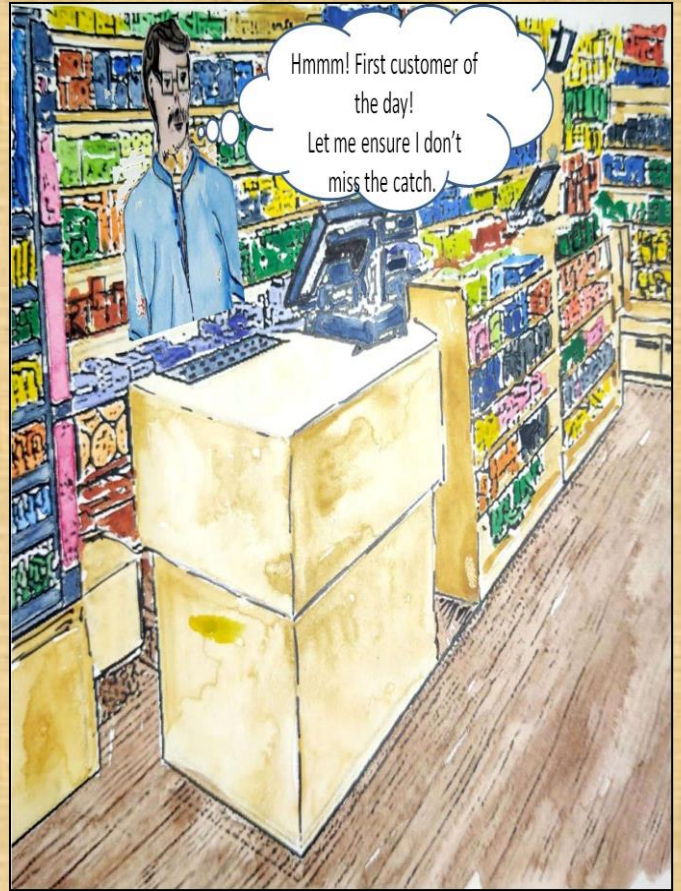


RIGHTS AND RESPONSIBILITIES OF CONSUMERS: AN OVERVIEW

An evening at Atul's home

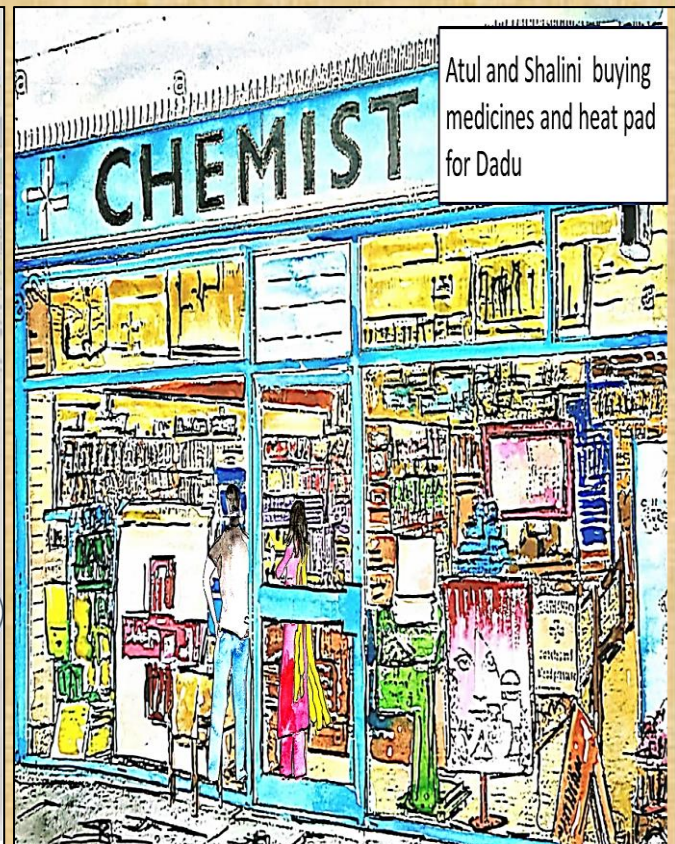












Hello Shalini!
Come, buy some
vegetables.

Yes Kavita, they
look fresh.

Give me one kg
of spinach.

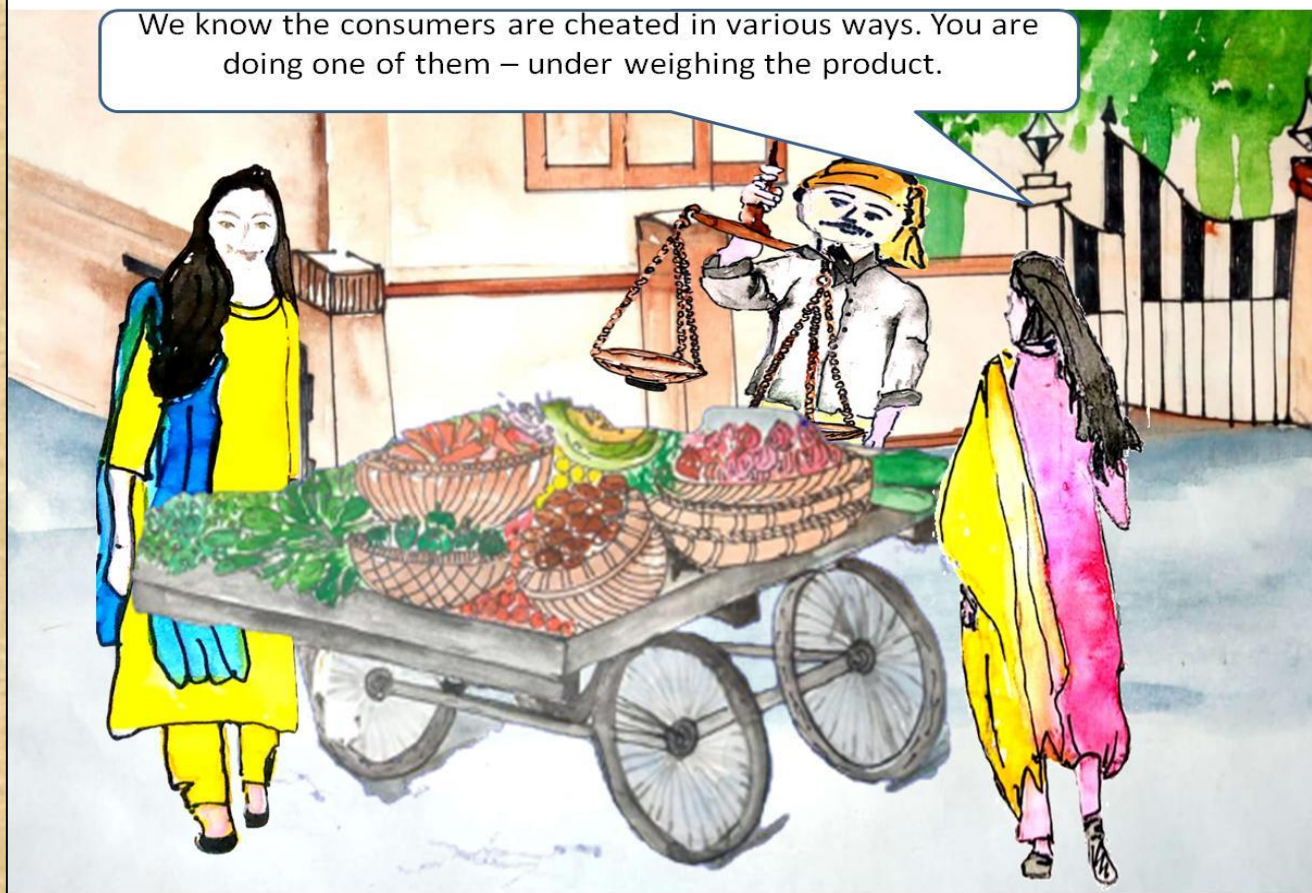
Here it is!

Doesn't look
like one kg to
me!

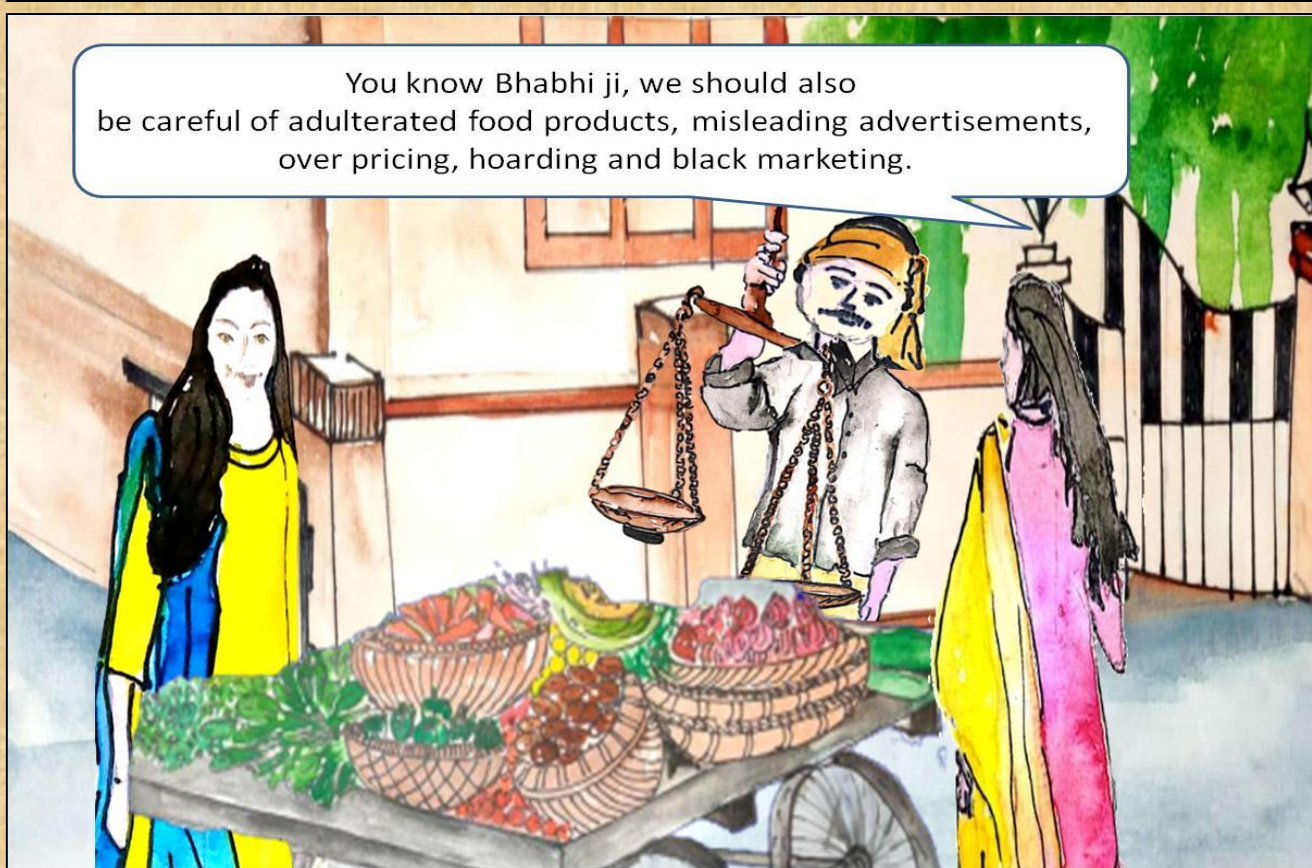
Hmmm....Just as I
thought. There is a
piece of
magnet
beneath the
weighing scale.

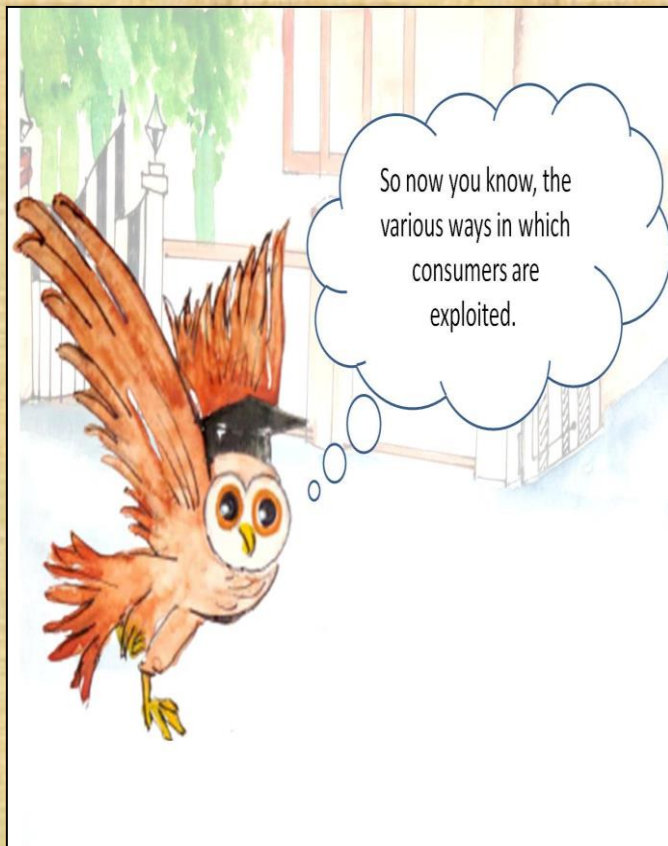
Do we look like
fools to you? .

We know the consumers are cheated in various ways. You are doing one of them – under weighing the product.



You know Bhabhi ji, we should also be careful of adulterated food products, misleading advertisements, over pricing, hoarding and black marketing.





Hallmark is the standardization mark for jewellery.



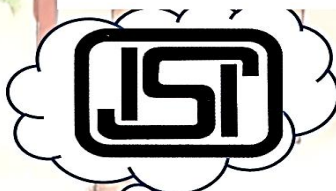
Standardisation Marks

Food Process Order



BIS Hallmark

Mark of Bureau of Indian Standards



Agmark



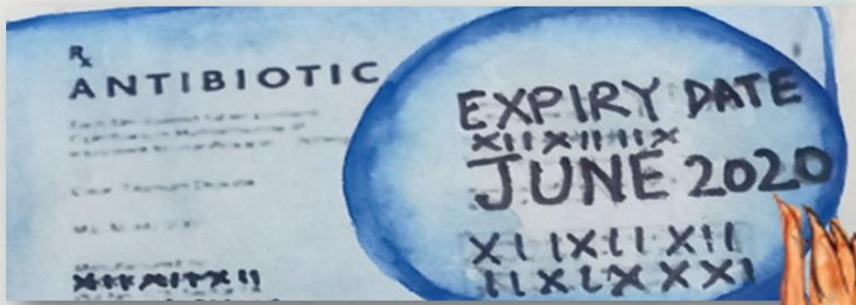
Eco-mark



Next day morning

Time for my medicines!
Shalini had kept them on my table
last evening.





Don't have it.
It's past the
expiry date!

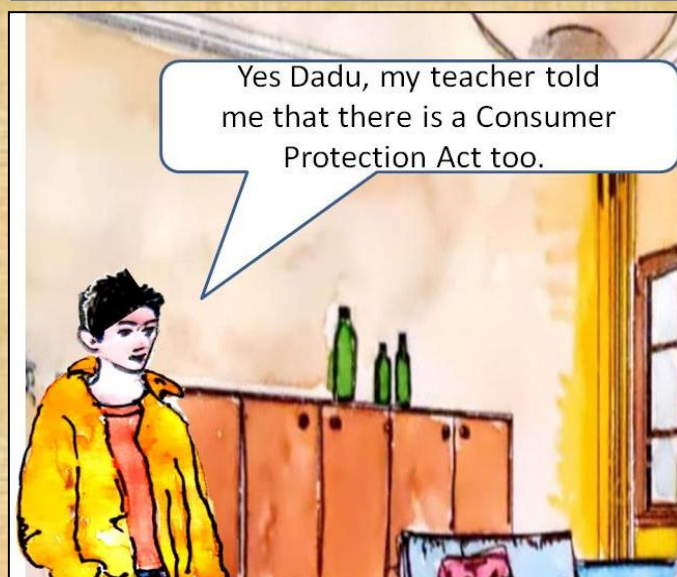


Dadu is upset and confronts Atul



Didn't you check the
expiry date? It could have
been so dangerous.

Oh! Sorry Dad! I will
be careful in future
and I will get medicine
for you right away



In India, the consumer movement as a 'social force' originated with the necessity of protecting and promoting the interests of consumers against unethical and unfair trade practices.

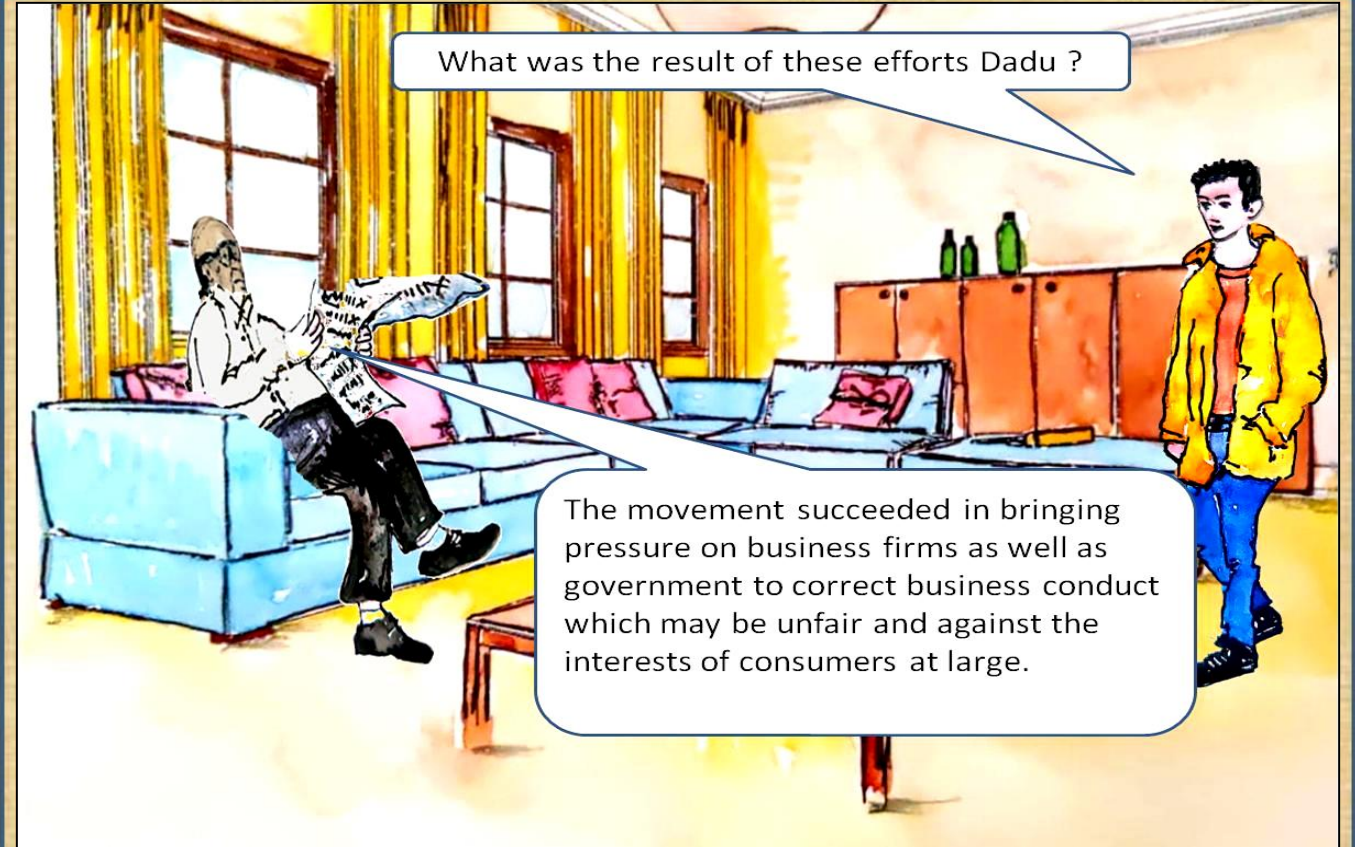


Rampant food shortages, hoarding, black marketing, adulteration of food and edible oil gave birth to the consumer movement in an organised form in the 1960s.



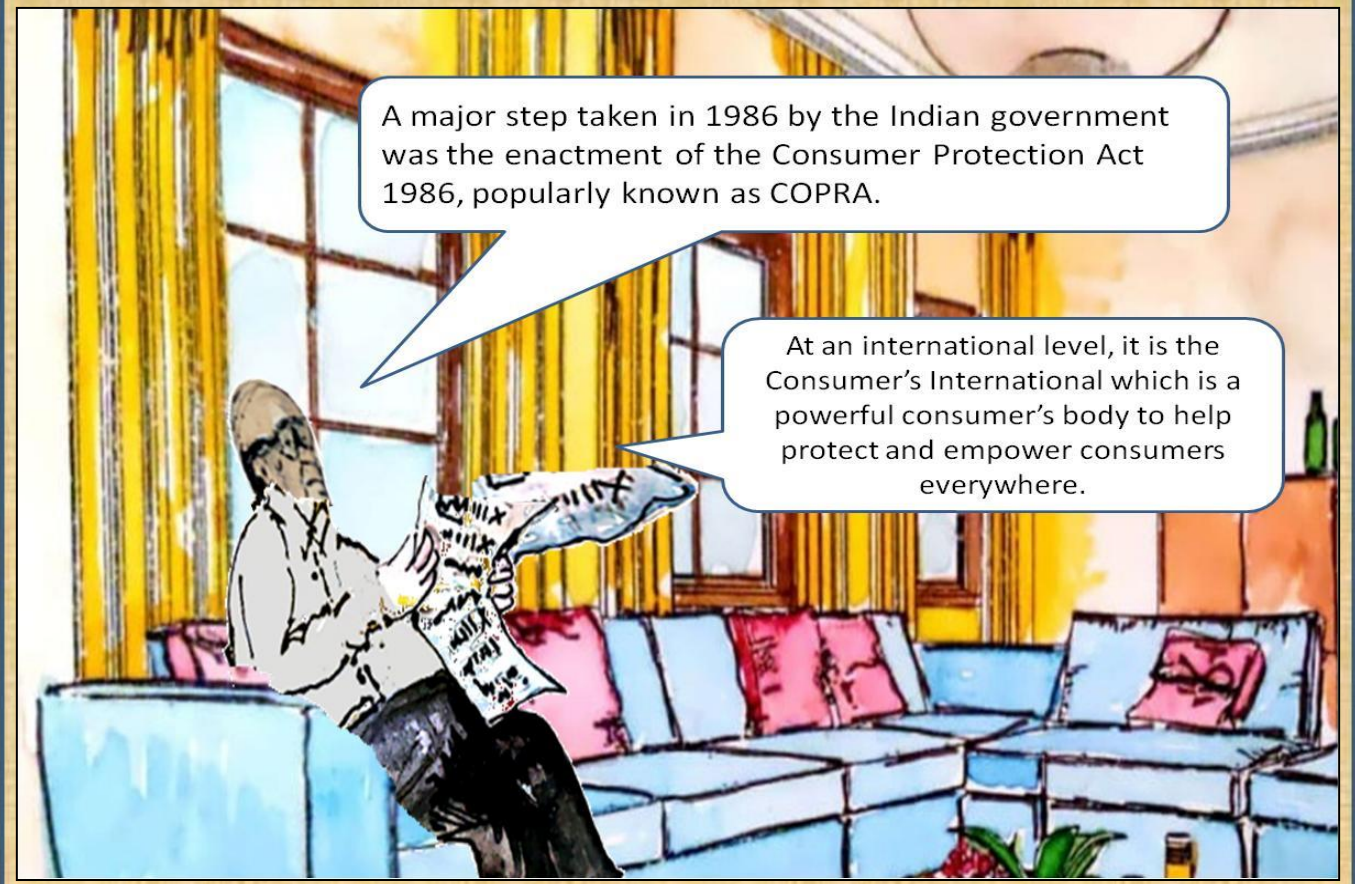
Till the 1970s, consumer organisations were largely engaged in writing articles and holding exhibitions. They formed consumer groups to look into the malpractices which led to widespread exploitation of consumers.





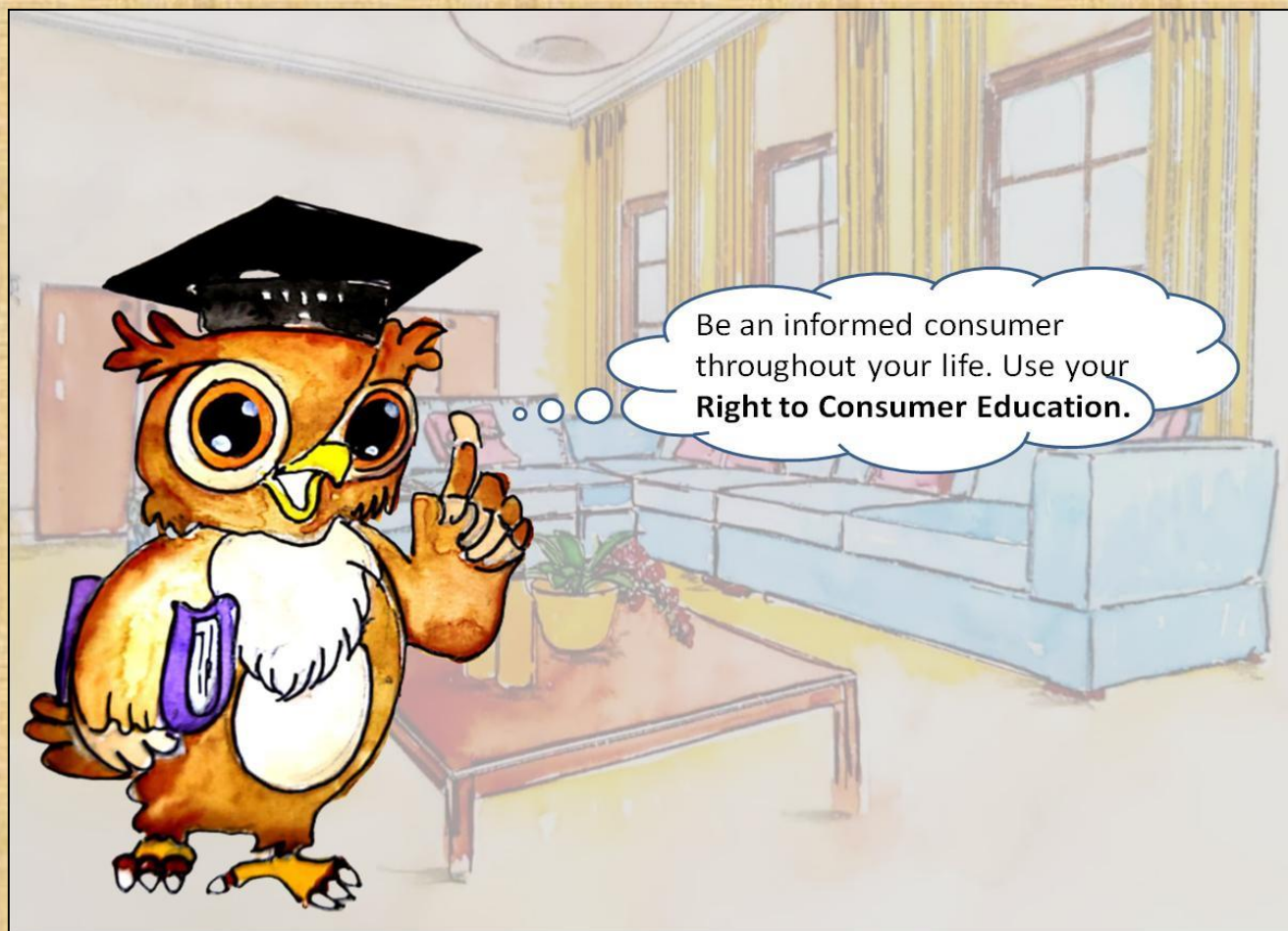
What was the result of these efforts Dadu ?

The movement succeeded in bringing pressure on business firms as well as government to correct business conduct which may be unfair and against the interests of consumers at large.



A major step taken in 1986 by the Indian government was the enactment of the Consumer Protection Act 1986, popularly known as COPRA.

At an international level, it is the Consumer's International which is a powerful consumer's body to help protect and empower consumers everywhere.



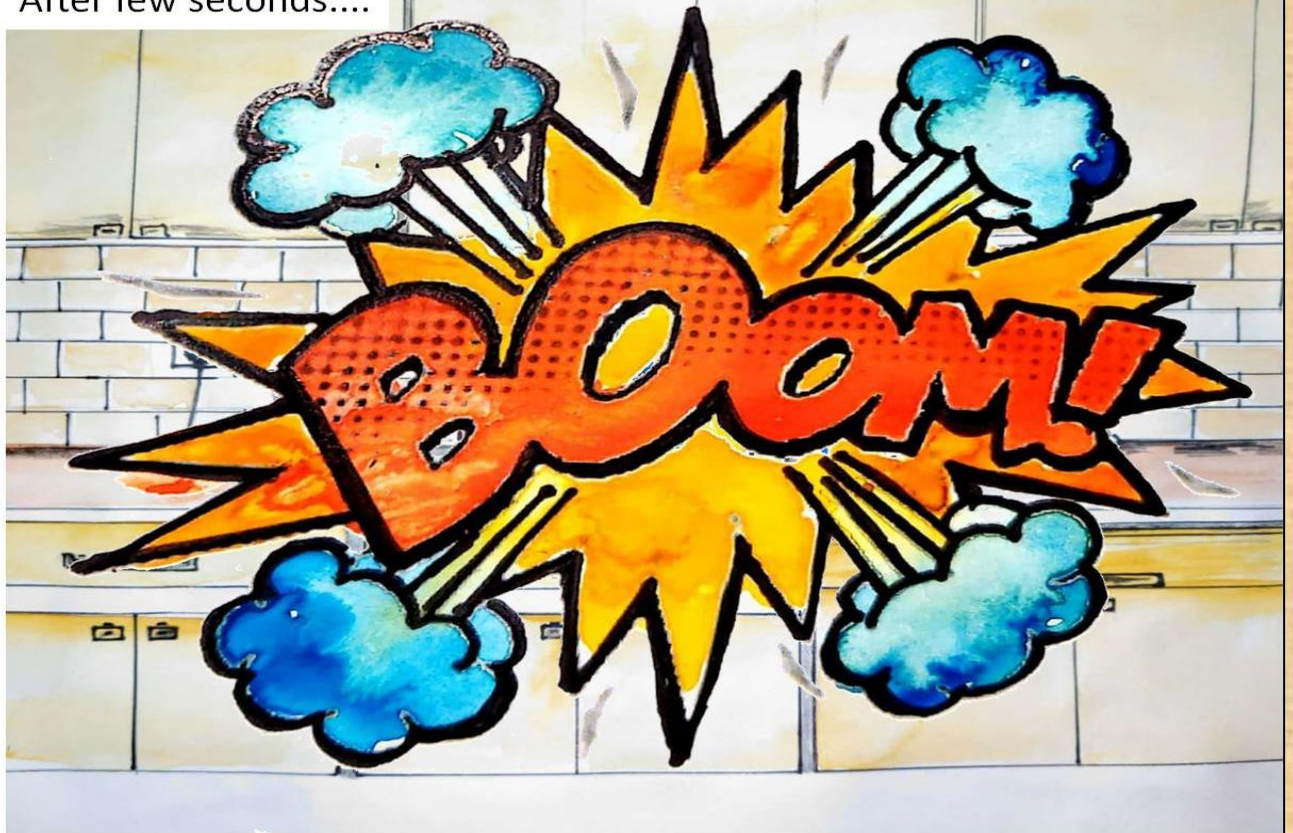
Next day

I so wanted to have a new toaster. Let me treat everyone to some crisp buttered toast for breakfast.



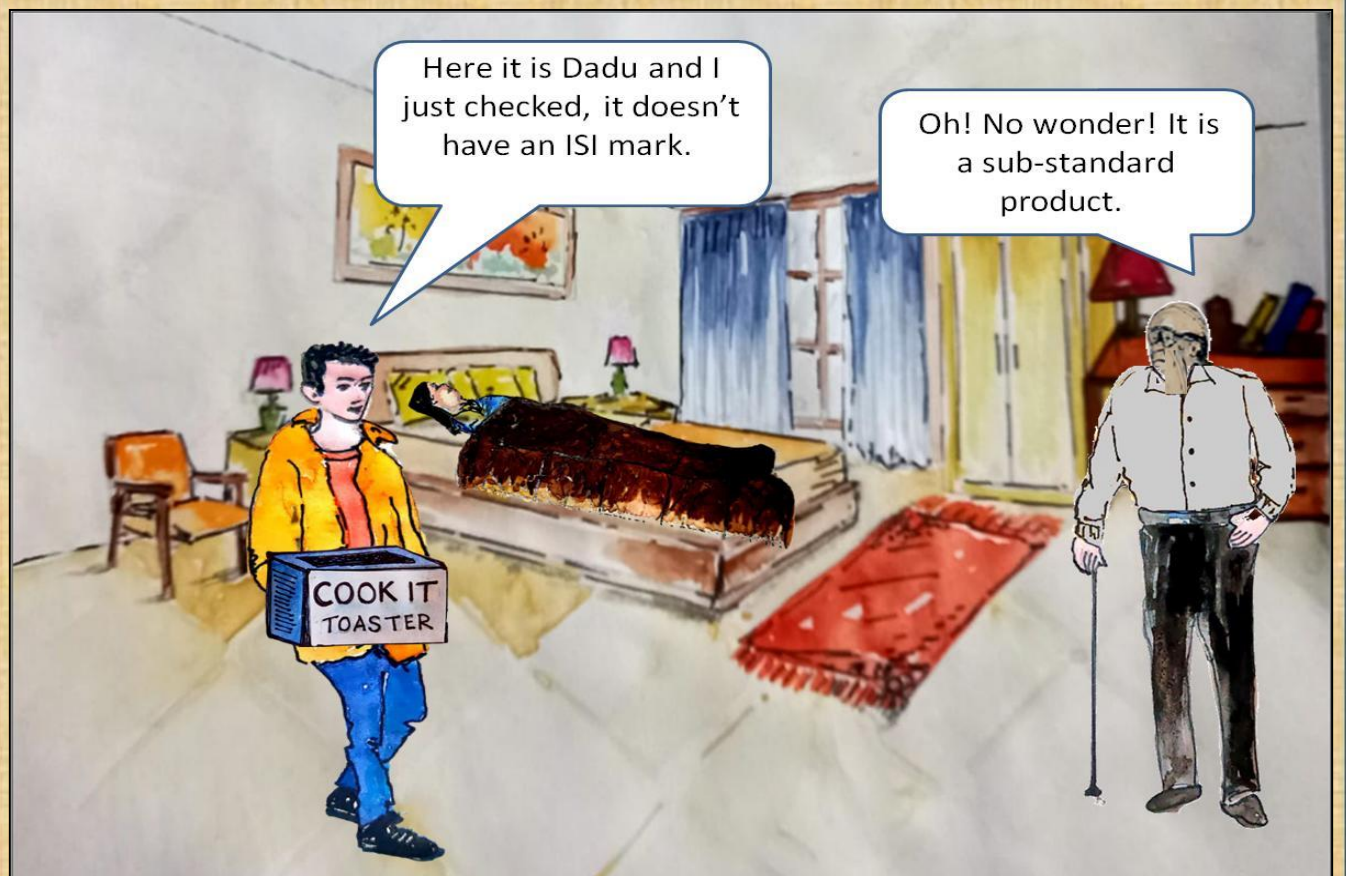


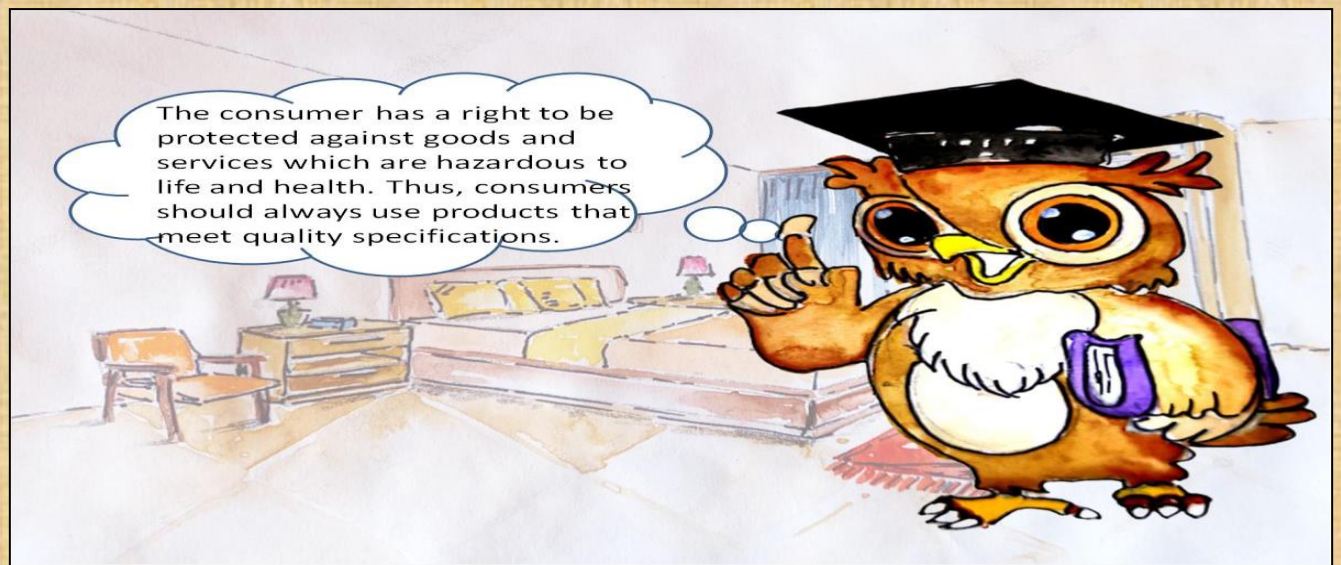
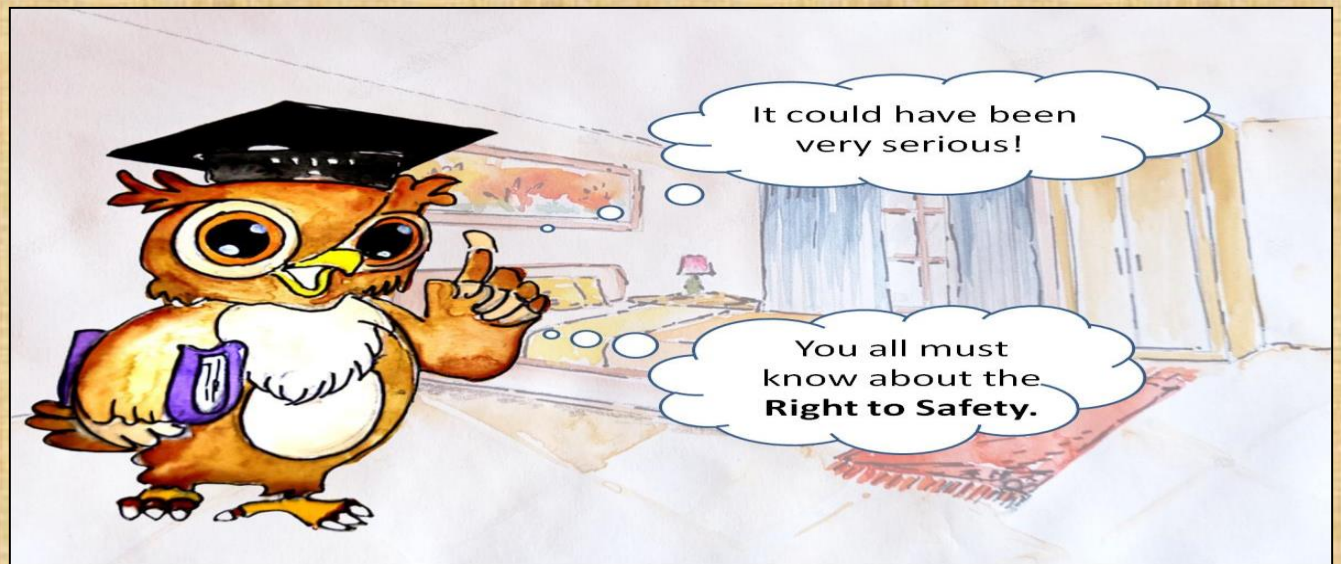
After few seconds....











Sir, I am sorry but I don't remember since there are so many customers every day. Can you please show the cash memo?

Of course!

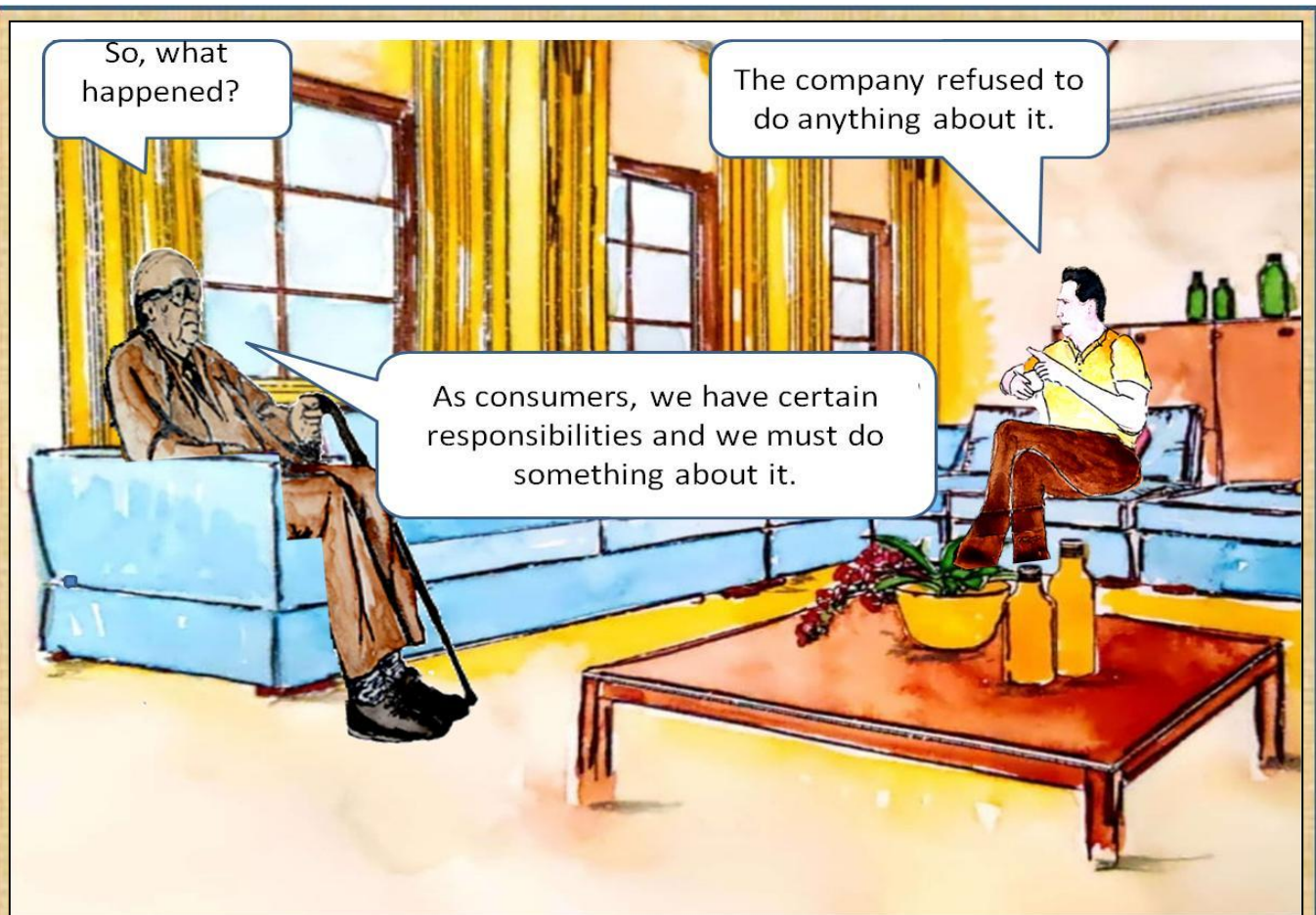
Hmm.... yes! yes! I will contact the company and let you know if anything can be done.

After a few days.....

Sir, the company has refused to replace the product or give a refund.

I came to check up about the faulty toaster.

Oh, Poor soul! He looks so dejected and disappointed but he has a **Right to be Heard** in case of dissatisfaction with a product or service.



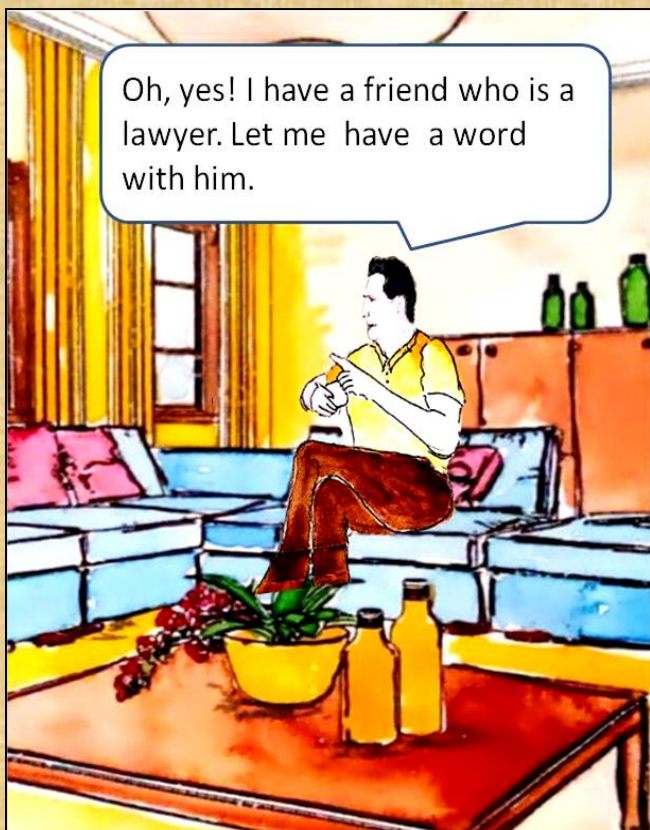
Also, from our side, while purchasing a product, we must ensure we get a fair deal and read labels carefully so that we have the required information to make an intelligent and wise choice.



There must be someone whom we can approach.



Oh, yes! I have a friend who is a lawyer. Let me have a word with him.



EXPERIENTIAL LEARNING AND FUN ACTIVITIES

ACTIVITY I

Complete the following sentences based on the pictures given below –

1.



_____ is a common way of exploiting the consumers.

2.



Be wary of _____ food.

3.



Look for FSSAI logo on

_____.

4.



As a consumer, it is your responsibility to _____.

5.



The cooker lid blew off while cooking. My right to _____ was violated.

ACTIVITY II

As an aware consumer, you now know that every consumer has right to consumer education. Design a poster to generate awareness amongst your fellow students about rights and responsibilities as a consumer.

ACTIVITY III

Read the case and research on what the law provides for in such a case:

Sukhmeet went to a famous sweet shop to buy one kg of her favourite barfi. The shopkeeper charged ₹ 600 for the sweet after weighing the box.

Sukhmeet got only 820 grams of barfi as the standard weight of the sweet box was around 180 gms. She paid ₹ 108 for the box . The seller gets the same box for ₹ 10.

News Courtesy: The Tribune

THE REDRESSAL MECHANISM

At the lawyer's office

Hi Atul! How have you been?

Hello Anand! Otherwise good, but the last couple of days have been harrowing.

Oh! What happened?

Atul narrates the incident

Hmmm! There's definitely a legal recourse because you have proof of purchase. You have the **Right to Seek Redressal** under the Consumer Protection Act, 1986.

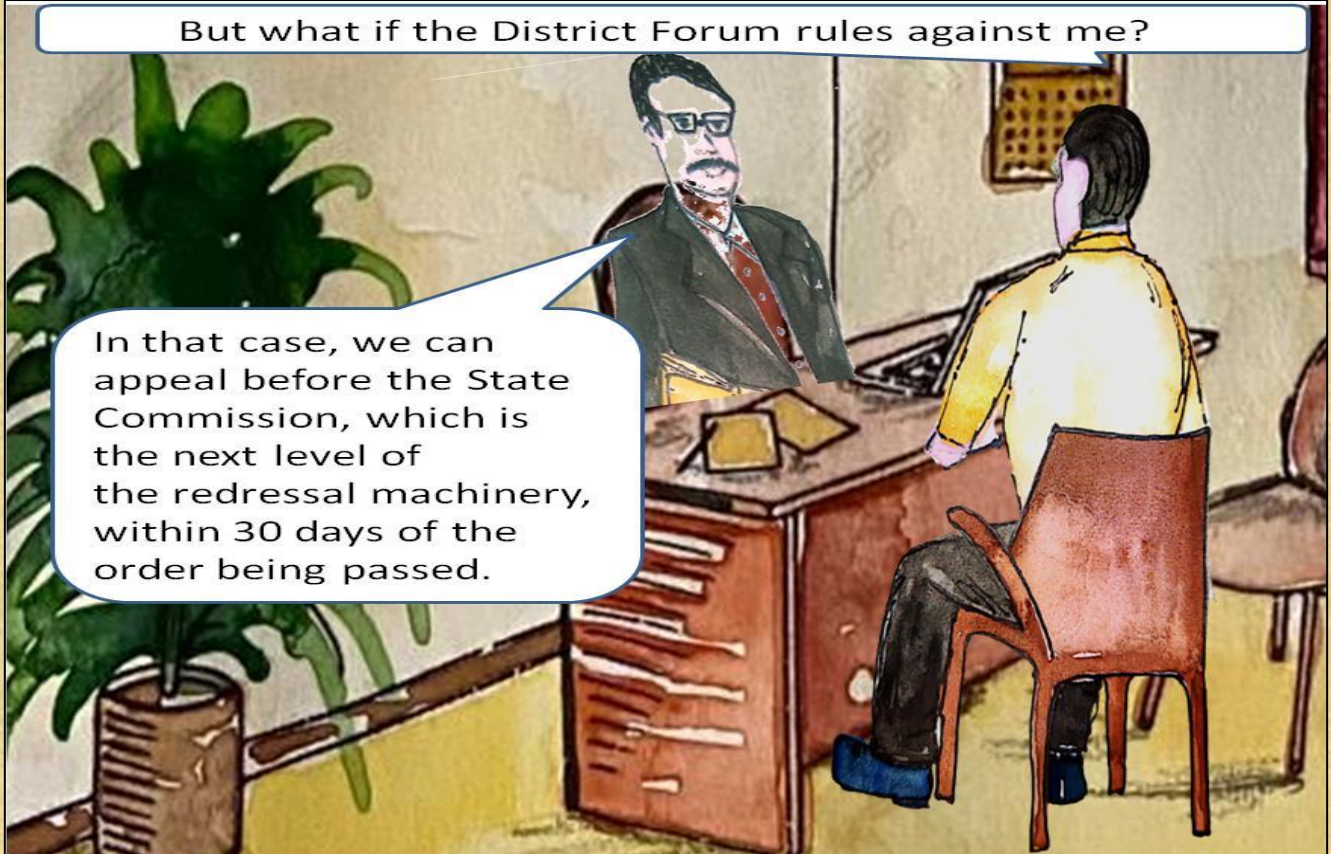
So, can I file a complaint?

Yes, you can.

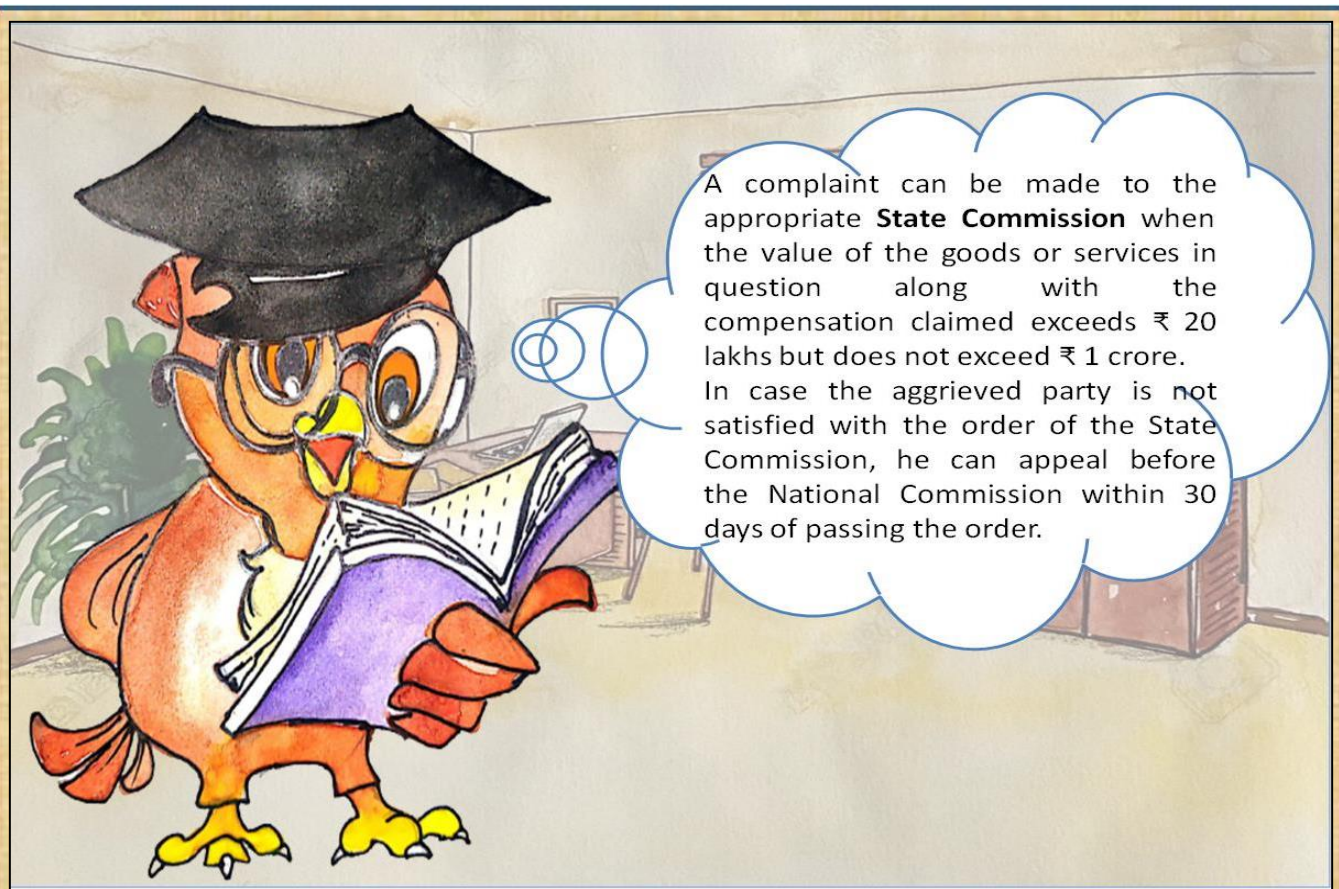


Let's take the first step. We can approach the District Forum as the value of the product along with the compensation you are expecting does not exceed ₹ 20 lakhs.

But what if the District Forum rules against me?

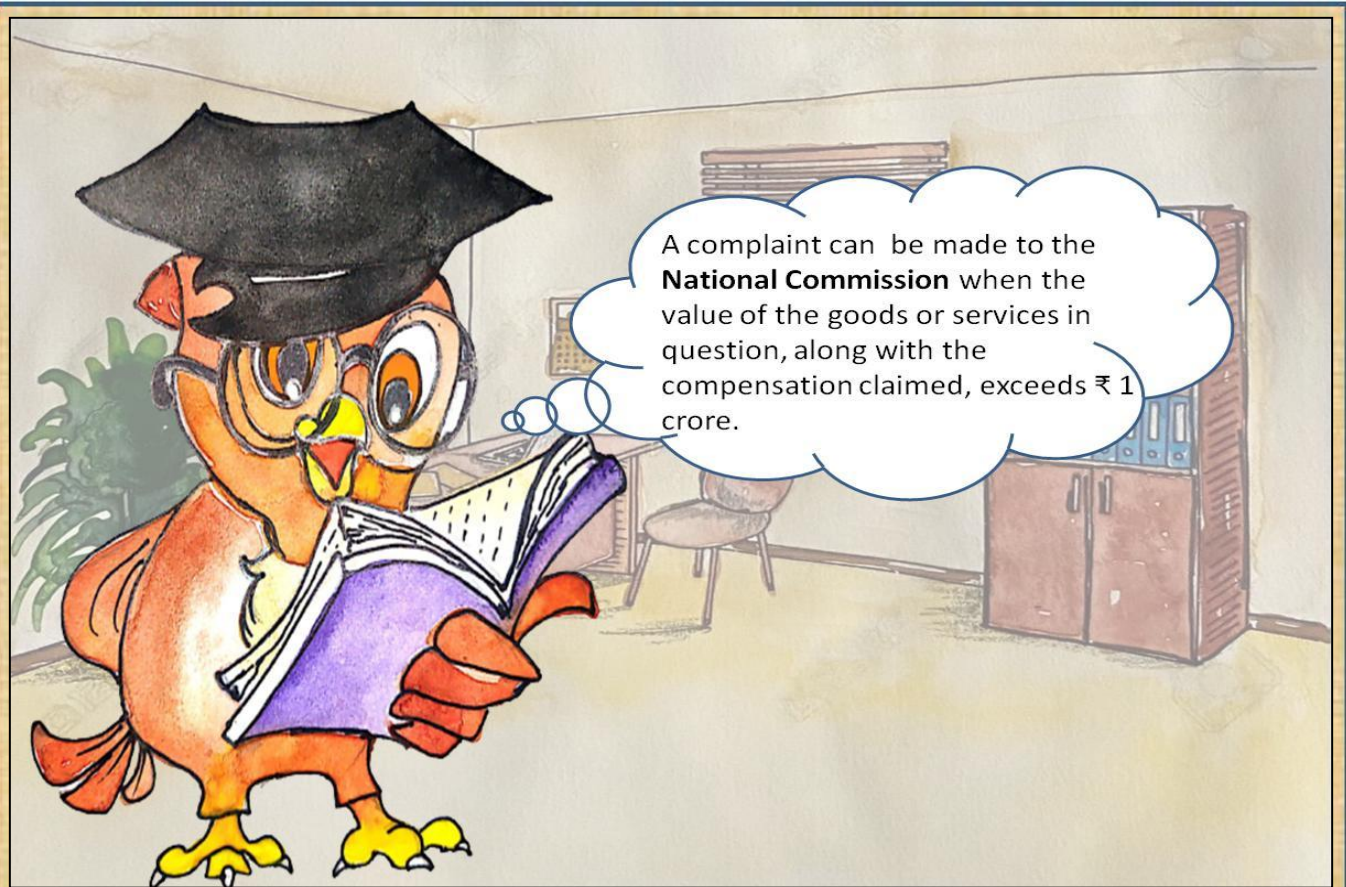


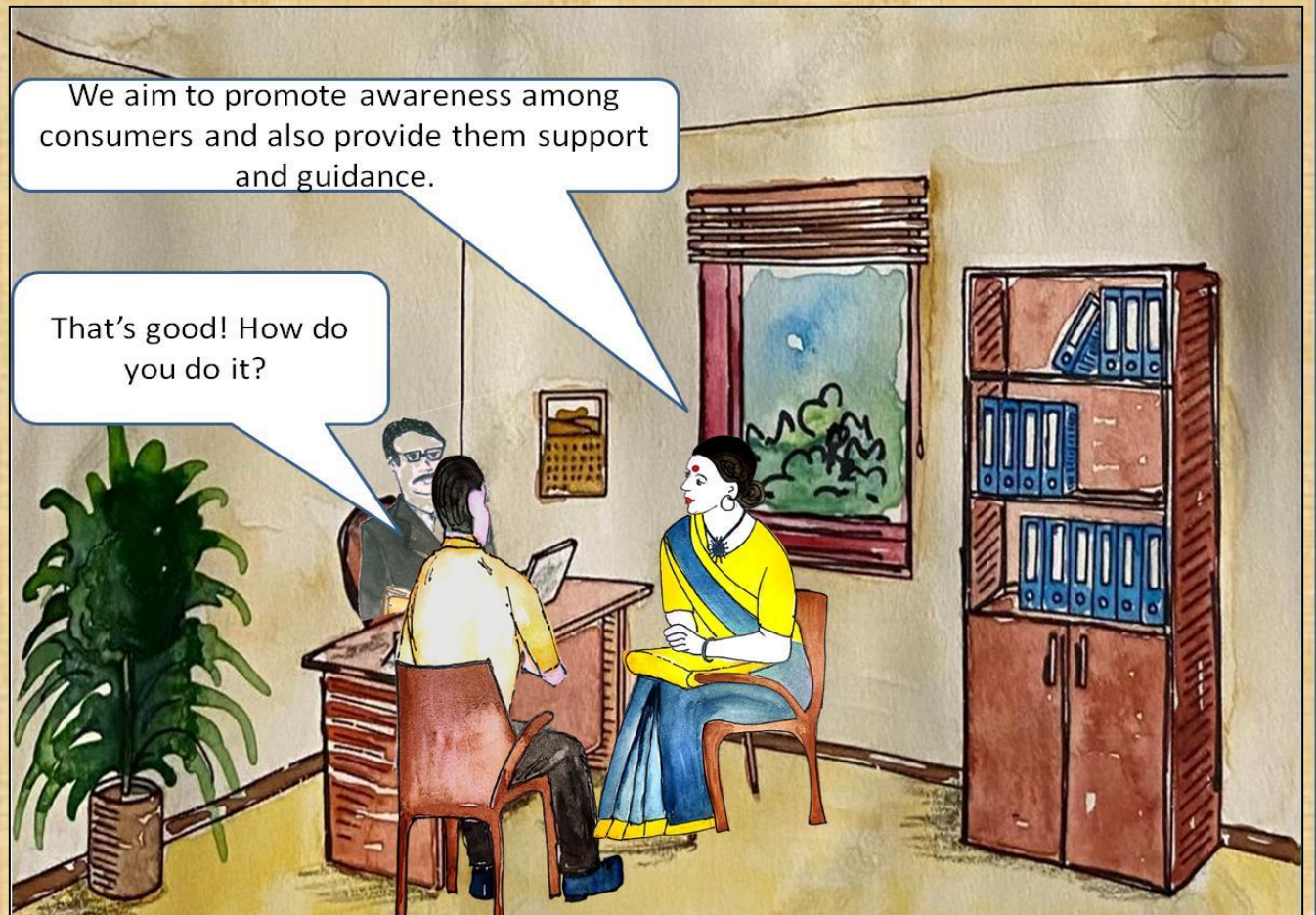
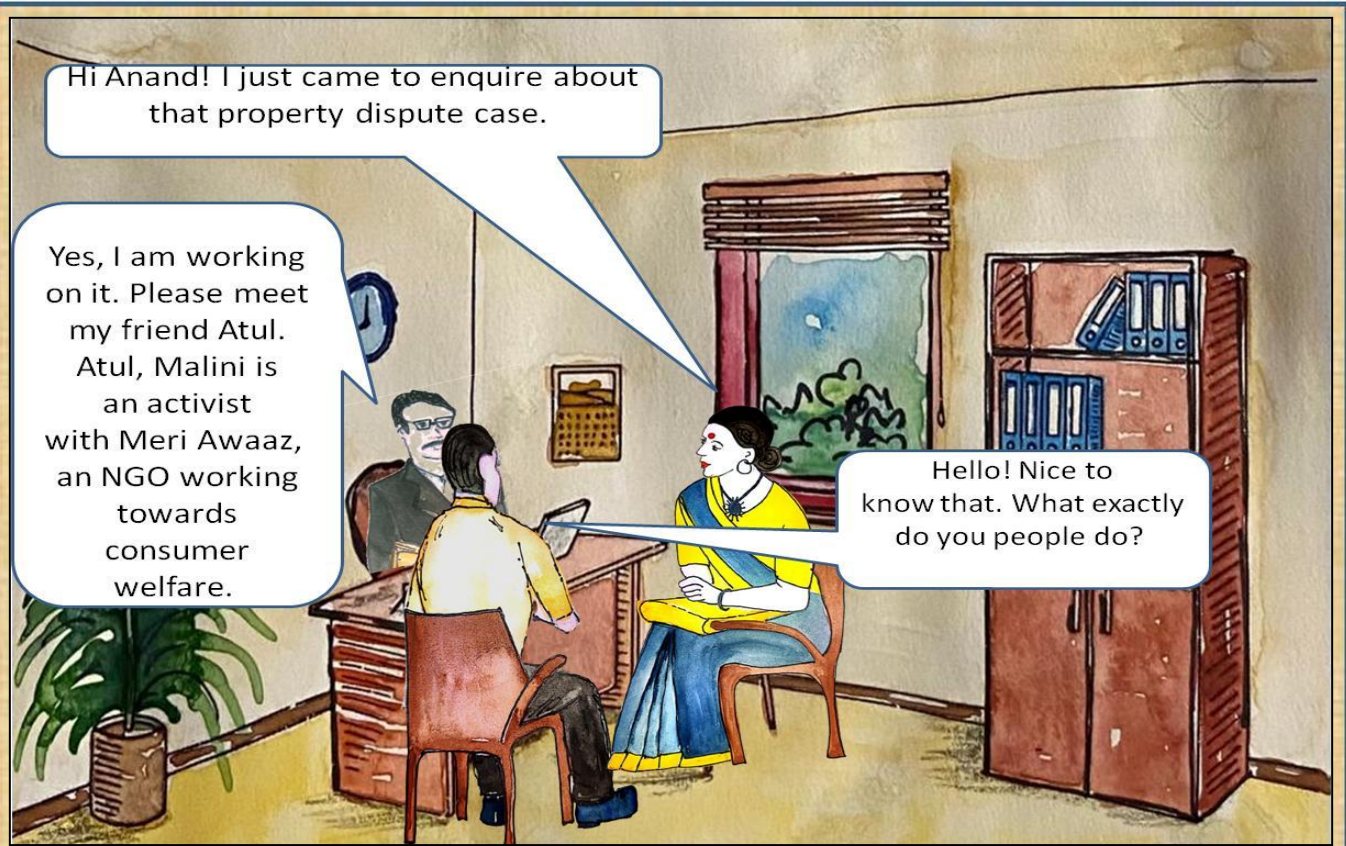
In that case, we can appeal before the State Commission, which is the next level of the redressal machinery, within 30 days of the order being passed.



Which is the highest level we can approach for redressal?







Our role is important as the consumer redressal process is becoming cumbersome, expensive and time consuming. Many a time, consumers are required to engage lawyers. These cases require time for filing and attending the court proceedings etc.



In most purchases cash memos are not issued hence there is no proof of purchase. Moreover, most purchases are made in the retail market. The existing laws also are not very clear on the issue of compensation to consumers injured by defective products. We provide the guidance.



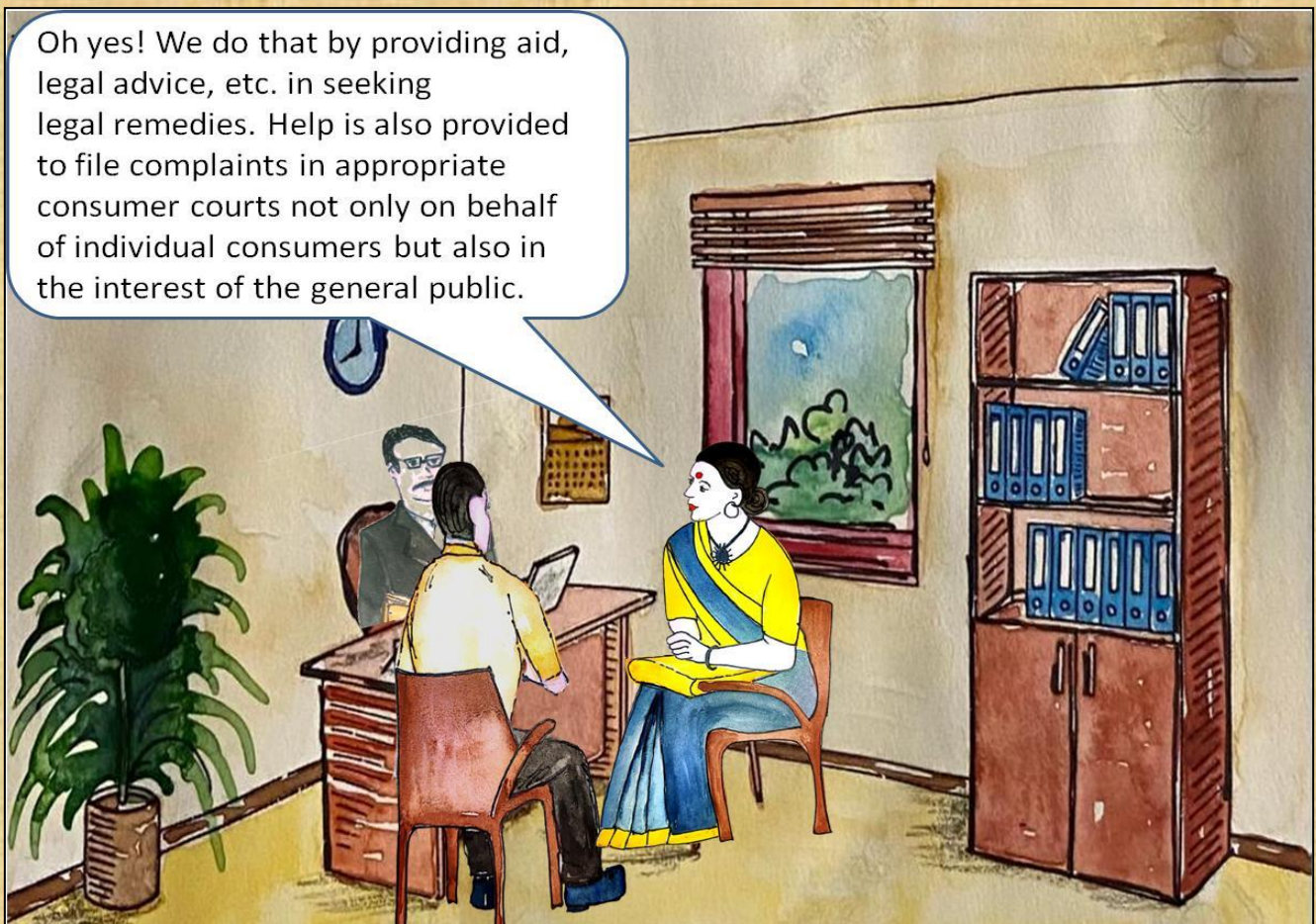
Yes, every exploited consumer has a Right to Represent in the consumer courts. Sometimes, if the consumer is living in a residential colony and he needs help, the RWA may take up the case on his behalf.



Oh great! Do NGOs provide any legal assistance as well ?



Oh yes! We do that by providing aid, legal advice, etc. in seeking legal remedies. Help is also provided to file complaints in appropriate consumer courts not only on behalf of individual consumers but also in the interest of the general public.



Atul returns home

So, is the matter sorted?

No Dad, it is not that easy. The legal proceedings might take some time but we have a strong case and Anand is hopeful that we will win.



After a few days...

Hi Atul! Just came to give you the good news, we won the case!

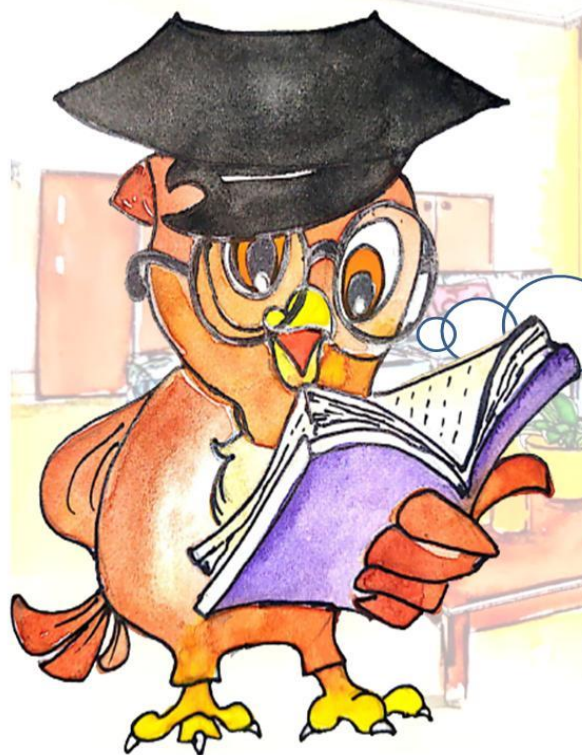
Wow! That's great! Thank you for all your help

The company has been ordered to replace the faulty toaster and you have got decent compensation too.



Uncle, I just heard the good news and am curious to know what other kinds of relief are available in such cases.

Beta, you got a replacement but the court could also have ordered a refund or removal of defect.



From Atul's case, you have learnt about your rights as a consumer, which are :-

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

So, let us always keep
in mind the ways and
means of consumer
protection. Always be
an aware and
alert consumer.



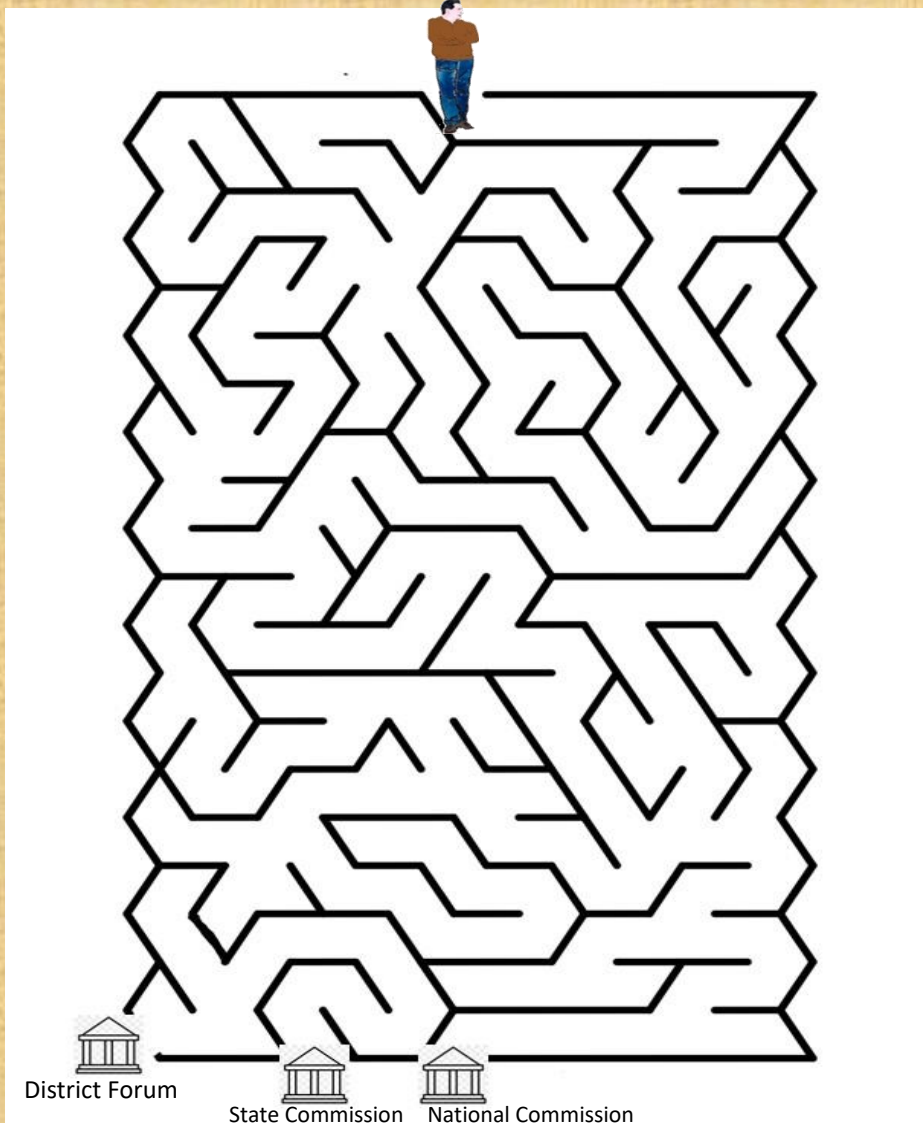
Consumer is the
king....time for the
seller to beware!!!



EXPERIENTIAL LEARNING AND FUN ACTIVITIES

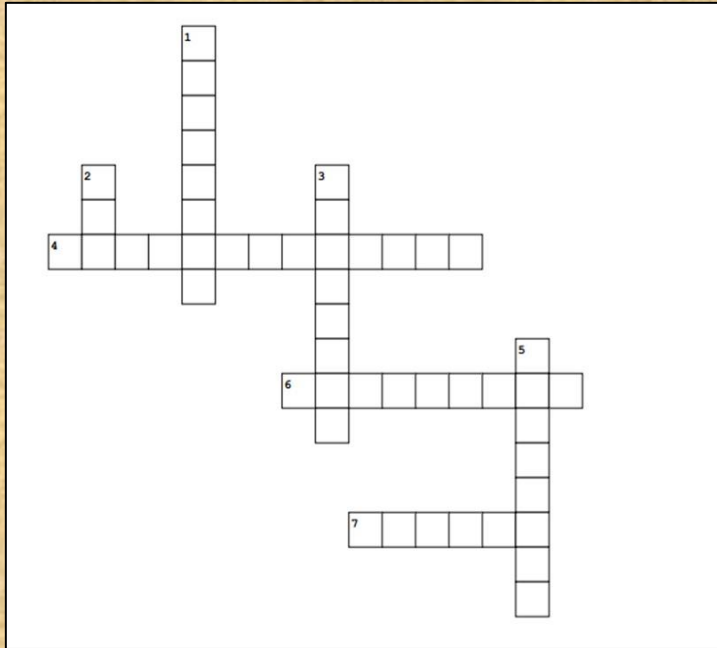
ACTIVITY IV

Help Atul reach the appropriate consumer forum if he would have claimed a compensation of ₹ 12 crore.



ACTIVITY V

CROSSWORD PUZZLE



Across

4. A complaint can be filed here if the value of goods and services along with compensation claimed does not exceed Rs 20 lakhs.
6. According to the right to seek _____, consumers have a right to get relief in case product / service falls short of their expectations.
7. Right to _____ implies that marketers should offer wide variety of products to consumers.

Down

1. this mark certifies the purity of jewellery.
2. This mark on electrical appliances certifies that the product meets certain quality specifications.
3. The right to be _____ includes knowledge about ingredients, price, expiry date etc of a product.
5. It is a proof of purchase made by the consumer.

ANSWERS

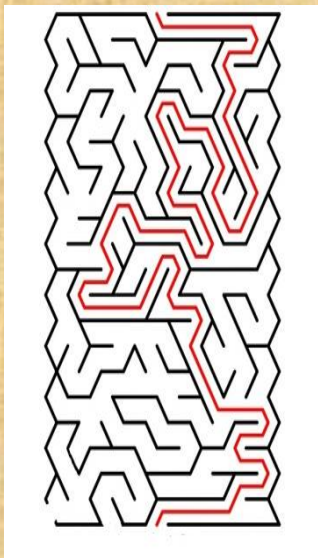
ACTIVITY I

1. Under weighing
2. Adulterated
3. Food items
4. Read the information on the label
5. Safety

ACTIVITY III

It is against the law to weigh sweets along with the box. The law states that the sweet seller has to first measure the weight of the box before putting the quantity of sweet ordered by the customer. Thereafter, the seller has to deduct the weight of the box to adjust the weight of the sweet.

ACTIVITY IV



ACTIVITY V

Across

4. District Forum
6. Redressal
7. Choose

Down

1. Hallmark
2. ISI
3. Informed
5. Cash Memo

GLOSSARY

Adulteration: The action of making something poorer in quality by the addition of another substance.

AGMARK: A mark approved by the Government of India for all agricultural products assuring their good quality along with the standard. AG proposes agriculture and MARK indicates a certification.

Appeal: An application to a higher court for a reversal of the decision of the lower court.

Black marketing: The illegal sale/purchase of a product at a price higher than the market price.

Cash Memo: The documentation for cash transactions between buyer and seller, where the latter prepares it for the cash sales, and the same is given to the former on the purchase of goods.

Compensation: Money paid to an individual for injury caused or loss/damage to property.

Consumer: Any person who buys products or services for a consideration.

Consumerism: A social and economic order that encourages the acquisition of goods and services in ever increasing amounts.

GLOSSARY

Consumer protection: The practice of safeguarding buyers of goods and services and the public against unfair trade practices in market place.

Discount: An allowance or concession in price given so that the buyer is lured to purchase the product. The seller deducts the discount from the gross or total price, and the buyer is supposed to pay the net amount.

Goods: Items that satisfy human wants and provide utility.

Hallmark: It is a standardisation mark for gold/silver jewellery certifying the purity of the metal.

Hoarding: The purchase of large quantities of a commodity by a speculator with the intent of benefitting from future price increases.

Redressal: Remedy or compensation for unfair trade practices or unscrupulous exploitation of consumers.

Services: A transaction which satisfies human wants and provides utility in which no physical goods are transferred from the seller to the buyer.

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3. www.ncdrc.nic.in
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MESSAGE FROM DIRECTOR PRINCIPAL



The creation of this graphic novel has been a unique experience for all of us. It has, in a sense, involved the 4 Cs, the 21st Century skills : Creativity - since all of us have created these graphic novels, Collaboration- all departments came together to work as a team, Critical thinking- putting our heads together to think of the best ways to engage our learners and of course, Communication - among ourselves and more importantly, communicating learning outcomes to our audience.

I think the Graphic novel is a great way to break up complex modules and explain them through a story.

My heartfelt gratitude to Ms. Anita Karwal and Mr. Manoj Ahuja, for encouraging the teams to create this content. A debt of gratitude to Mr. Sandeep Sethi, without whose training and patient hand holding, this novel would not have seen the light of day!

Kudos to the teachers for venturing into uncharted waters and reaching their goal!

Aditi Misra
Director Principal
Delhi Public School
Sec 45 Gurgaon

Atul gets cheated by being sold a faulty product. Being informed and educated consumers, he and his family are not ready to take it lying down. With support and advice of his family and friends and of course ,the pearls of wisdom from the 'Wise Owl' join him on his journey to get justice.



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