

SCHOOL CONSUMER CLUBS

A Primer



**Consumer Rights Education and Awareness Trust
[CREAT]**

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Consumer Club – A Primer

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Bengaluru**

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Preface

Consumer Education has been recognized as one of the most powerful and interesting tool to protect consumers, particularly the young. Most of the developed nations like the US, UK, Australia and other countries like Malaysia, and Nordic countries have introduced consumer education as part of the regular curriculum. Issues related to consumer rights, responsibilities, consumer law etc. are taught from primary and high schools. In India consumer education has not received the importance it deserves, though some topics related to consumer protection is included in the high school syllabus. A few chapters are devoted to consumer protection at the college level as well. Though these efforts are laudable, there is a need to make consumer protection part of the curriculum

The Ministry of Food and Public Distribution, Department of Consumer Affairs [DoCA] is the nodal Ministry which lays down policies at the National level with regard to consumer protection. The DoCA launched, in 2002, a program of promoting consumer education through School Consumer Clubs [SCC] and later on extended to colleges. The object is to give an

opportunity to the students to learn about consumer protection and participate actively in consumer welfare activities. The DoCA published separate Rules for establishing SCCs, and also provided financial assistance through the Consumer Welfare Fund. At present the scheme is being implemented by the Department in charge of consumer affairs in the State Government.

However, information about the scheme is not available in public domain. As a result the concept of SCC is not adequately addressed by school managements. The Department of Food, Civil Supplies and Consumer Affairs, Government of Karnataka, has been promoting SCCs, in a big way and despite financial constraints, the Department provides assistance to schools for setting up of consumer clubs. The District Consumer Information Centers [DCICs], run by reputed voluntary consumer organizations [VCOs] are the nodal agencies to establish and supervise the SCCs. The Department has also evolved a scheme to provide financial assistance and guidelines about establishment of SCCs.

The concept of SCC is in its nascent stage and not much of information is available about the activities of SCCs. The success of SCCs depends on two important factors. First, it is teaching materials like books, guides etc. Second, it is teachers and resource persons who are well versed in consumer protection, consumer education and related issues. Both are in short supply. The Consumer Rights Education and Awareness Trust [CREAT] has taken the initiative of bridging this gap. CREAT has brought out several guides, manuals, handbooks etc. it was observed that many school managements, VCOs are not aware of the Scheme about SCCs. Hence CREAT has come out with two booklets in English, the first being this Primer. The object of this Primer is to explain the overall scheme relating to SCCs. An attempt has been made to provide some information about the procedures to be followed in establishing SCCs, the activities that can be taken up, the role of school management, teachers and VCOs. The second Primer is for teachers and consumer educators.

We hope that this Primer will be of use to VCOs, DCICs and School Managements interested in establishing SCCs. We welcome your suggestions.

CREAT

Bengaluru
November 2016

Introduction

Students and youth are the hope and future of every nation. Any investment in the young will generate the highest return in the form of enlightened and honest citizens. Sensitizing students and the young generation to become responsible citizens should be the goal of any education. Though the formal education system is tuned towards this goal, there is a gap in terms of informing and empowering the young on matters related to their rights and responsibilities as consumers. The young are easily swayed by attractive advertisements and marketing pressures. As a result they are victims of several unethical business practices.

The education they undergo in schools and colleges teach very less about market manipulations, consumer behavior, safeguards available to consumers and the like. It is the market that is the source of information to young consumers. They do not know the negative impact of the food they consume, their rights and responsibilities as consumers, the laws relating to consumer protection and the avenues available to register their complaints. This gap needs to be bridged through Consumer Education.

Consumer Education has been recognized as one of the most powerful and interesting tool to protect consumers, particularly the young. Basically consumer education is concerned with the skills, attitudes and knowledge required for living in a consumer society. In a broader context, consumer education is a process that can enhance the capacity of the young to take the responsibility for their own life, their family, obligations to society and the environment. Consumer education is concerned with developing responsible citizenship. Most of the developed nations like the US, UK, Australia and other countries like Malaysia, and Nordic countries have introduced consumer education as part of the regular curriculum. Issues related to consumer rights, responsibilities, consumer law etc. are taught from primary and high schools.

In India consumer education has not received the importance it deserves, though some topics related to consumer protection is included in the high school syllabus. A few chapters are devoted to consumer protection at the college level as well. Though these efforts are laudable, there is a need to make consumer protection part of the curriculum. The absence of consumer education as a formal school subject should not deprive young people of the many facets of consumer education and protection. Students should be made to understand the various dimensions of consumer protection not with the intention of passing exams and getting some credits, but with a view to make them responsible citizens. This may take time. In the meantime students are to be exposed to consumer education through other means and establishing Consumer Clubs is one such method.

Though Consumer Clubs are in operation for the past few years, information about the same is lacking, as a result only a few schools have been able to establish consumer clubs. In the following pages, an attempt has been made to give basic information about the various facets of Consumer Clubs.

What is a School Consumer Club?

A School Consumer Club [SCC] may be defined as a group of interested students and teachers who have come together to learn more about their rights and responsibilities as consumers. It consists of students and teachers, supported by local voluntary consumer organizations and consumer activists who are committed to make this society a better place for consumers. SCC are a cooperative effort to improve the knowledge of individuals about consumer rights, responsibilities, various laws relating to consumer protection and the methods to protect themselves from market manipulations. SCCs are voluntary in nature and open to all those interested in consumer welfare.

SCCs can be described as a Special Launch Vehicle [SLV] intended to equip the students with four skills, which is also the object of Consumer Education. These four skills are:

- *Informed Choice* - The business of living in this modern world is complex and can be bewildering. Students 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* - Consumers are not individuals insulated away from the rest of the country. 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 consumer 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 rights and responsibilities* - In pursuing the daily business of living, we play three distinctive roles as workers, consumers and citizens. Sometimes such roles can impinge and may be in conflict with another. As a consumer, we want to buy goods that are safe and durable. As workers, we may be contributing to the production of shoddy goods and goods that have built-in obsolescence. It is important to articulate and understand both our responsibilities as well as our rights as consumers, this will help to iron out possible conflict of rules and bring about greater harmony in the relationship
- *Catalyst for Action* - Consumer education must catalyze action. Consumers must become aware of the available avenues of consumer complaint 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 promoting not only value for our money but also value for us as human beings.

The Need for School Consumer Clubs

The need for SCCs arises from the fact that the young students in our country do not have the opportunity of learning the various dimensions of consumer protection through their regular school curriculum. Left to the market forces, student consumers depend on advertisements, trade practices and the media for their informational needs about products and services. Very often the advertisements are misleading and deceptive. With exceptions, manufacturers, traders, distributors and salespersons do not hesitate to indulge in unfair trade practices. This apart, the threat of over consumption coupled with unsustainable life styles to which our younger generation is attracted to, calls for consumer education. The SCCs are the best mode of imparting values that promote responsible consumption, sustainable living and social concerns.

SCCs make students informed consumers. They help in developing an understanding of society's function as a whole and the specific role of consumers. SCCs make students understand the role of manufacturers in the economic system, the role of government in society and role of consumer organizations. SCCs provide an opportunity for students to make use of their talents such as communication, writing skills, [writing complaint letters, articles of consumer interest] organizing abilities, anchoring programs and events, developing leadership skills etc. According to the Consumer Education Program of Malaysia, SCCs are designed to accomplish three major goals i.e. [1] to make students more conscious consumers [2] to make students more intelligent consumers, and [3] to make students more effective consumers

There are other reasons why a SCC is essential

Apart from the three long term goals that SCCs are designed to achieve, there are other reasons why SCC are important. Some of them include the following.

1. The activities of SCCs develop critical awareness among the members/students through direct involvement in surveys, discussions, talks, research etc.
2. SCCs remove the pressures of competition and examination that exist within the walls of classroom learning. The projects and activities of SCCs is a learning experience and students derive pleasure from it
3. On issues of public interest and concern, there are too many difficulties and limitations for individual action. Group work is power and students learn through SCCs. They expose students to the principles of collective action i.e. sharing of skills, consideration of others, cooperation and morale
4. Activities and projects undertaken in SCCs provide vital training in the importance of accuracy and impartiality and teach students to avoid jumping into conclusions without sound evidence
5. In a multi-racial, religious and linguistic society like India, SCCs creates a bond of friendship and understanding, for consumerism transcends racial and religious barriers.

Objectives of School Consumer Clubs

The fundamental objective of SCCs is to inform, educate and empower the young consumers about their rights and responsibilities as consumers. The SCCs are intended to instill in them the spirit of protection of consumer rights. The Primary objectives of SCCs include the following:

Primary Objectives

- Develop skills to make informed decisions in the purchase of goods and services in the light of personal values, maximum utilization of resources, available alternatives, ecological considerations and changing economic conditions
- Become knowledgeable about the law, their rights and methods of recourse, inorder to participate effectively and self-confidently in the market place and take appropriate action to seek consumer redress
- Develop an understanding of the citizens' role in the economic, social and government systems and how to influence those systems to make them responsive to consumer needs.

Other Objectives

- Gain knowledge to act as informed consumers
- Develop an understanding of society's function as a whole and the specific role of consumers.
- Master skills to function as informed and responsible consumers. For example, writing a letter of complaint, spotting sales gimmicks and using products knowledgeably
- Act as informed, educated and responsible consumers

Formation of a School Consumer Club

Formation or establishing a SCC is not a difficult proposition. Most of the schools and colleges are familiar with clubs devoted for other issues like environment, civic sense, scientific temper etc. All that is required for forming a SCC is interest, initiative and dedication of the management of the school and a few teachers. SCCs may be formed by either of the following methods:-

1. The School Management may directly establish SCCs
2. A Voluntary Consumer Organization [VCO] may take the initiative and start SCCs
3. The School Management and the VCO may join together and start SCCs
4. The State Government through the department in charge of consumer affairs may identify the Schools and advise the Heads of the Schools to establish SCCs

5. The State Government through the department in charge of consumer affairs may identify a VCO and authorize it to establish SCCs. [**Presently, this method is followed**]

Whatever be the method, the basic requirements for formation of SCCs are as follows:-

- The willingness, approval and support of the School/College Management
- Two or Three teachers, depending on the number of students/Clubs to be established, who are interested in consumer protection issues
- Support of the local Government by way of financial grants
- Resource persons, who are knowledgeable in consumer affairs and who volunteer to deliver lectures, conduct classes, guide the students etc.
- Sufficient reading materials like manuals, guides, posters, charts and other training materials
- Infrastructure facilities like a meeting hall, computer, LCD projectors, screen, sound system and an exclusive notice board for SCC activities.

Steps in formation of a School Consumer Club

Once the above requirements are met, the task of formation of SCC becomes easy. Schools and Colleges may move forward by taking the following steps

1. The School/College Management should decide to start SCCs
2. A list of teachers willing to coordinate the activities of the SCC is to be prepared
3. The School/College Management should identify a local VCO for assistance. Normally, the local Government Department will have a list of VCOs and will provide the details on request
4. A list of resource persons well versed in consumer protection issues is to be prepared. As far as possible local resource persons should be included.
5. The official responsible for consumer affairs in the District/Jurisdiction is to be identified
6. Media persons [Newspaper/TV] who usually cover consumer protection issues is to be identified
7. Once the above list prepared, the School/College Management should arrange for a meeting to discuss the modalities of formation of SCC. The meeting should discuss issues relating to SCC, its objectives, methodology etc.
8. At the meeting, a Consumer Education Committee [CEC] may be formed consisting of head of the institution, teachers, resource persons, VCO representative, media persons, subject experts, Government officials and few students drawn from different classes.
9. Office bearers like the President, Secretary and Treasurer for the SCC may be nominated by the School Management. A senior student may be made the Secretary of the SCC.
10. The tentative date, time and venue for opening the SCC is to be decided and responsibilities allocated to the CEC members.
11. The minutes of the meeting are to be recorded and sent to all those who participated in the meeting. The Minutes Book is a permanent record and has to be maintained by a responsible person, preferably by the teacher concerned or the VCO.
12. The Constitution of the SCC may be prepared detailing the rules and regulations for admission as members, office bearers, membership fees, tenure, elections, activities, accounts and finance etc. Since SCCs are not registered bodies, too much importance need not be given to the Constitution of the SCC.

Note: The Consumer Education Committee may draw up a calendar of its meetings, agenda, rules about composition of the CEC, nomination etc. The CEC should act as an advisory body to the Students Consumer Clubs.

Inauguration of the School Consumer Club

Having decided to open a SCC, the next step is to organize a small event to signify the inauguration of the SCC. The inauguration of the SCC is an important event in the history of the school and proper planning is required. The CEC members should chalk out a program and decide the date, time and other issues relating to the inauguration. Following are the major steps involved in planning the inauguration

- ✓ Identifying an eminent person to inaugurate the SCC
- ✓ Meeting the eminent person to ascertain his/her availability and fix the date
- ✓ Announcing the date, time, venue etc. of the inauguration through notice boards, newspapers and other forms of media
- ✓ Make necessary arrangements for banners, tables, chairs, water bottles, flower bouquet, photographer, sound system etc
- ✓ A one page pamphlet about the SCC, its objectives, membership criteria, application forms, activities etc. to be printed and kept for distribution.
- ✓ Copies of the Agenda to be placed on the head table for dignitaries and also for distribution to those who attend the inauguration
- ✓ Arrangements for snacks, coffee/tea

It is suggested that students are involved in all the above preparatory works so that they are motivated to take interest in the SCC. Besides, such involvement will encourage them to use showcase their talents. For e.g. Students may be asked to welcome the guests and participants, compeer the program, propose vote of thanks etc.

The opening of the SCC should be scheduled during the commencement of the academic year so that the SCC gets more time for its activities. The activities should be planned in such a way that the regular classes/exams is not disturbed. Similarly the valedictory of the SCC should be held one month before the end of the academic year.

After the Inauguration of the School Consumer Club

Once the SCC is inaugurated, the CEC should meet and finalize the activities for the ensuing academic year. The list should include the probable dates, type of activity, topic, and resource persons to be invited, budget requirements, reading materials and other issues are to be discussed and decided. It is better a tentative list of activities is prepared and distributed to the members of the SCC. **A list of indicative activities is given at the end of this Primer**

Should Membership Fee be collected?

Whether the SCC should collect membership fee from the students is a question that is best decided by the CEC and School Management. There is no rule for fixing or collecting membership fees. Students should not be burdened with membership fee, particularly in Government run schools. However there is nothing wrong in collecting a small membership fee to cover the expenses of the SCC. Membership fee may be made voluntary/optional. A membership fee of Rs.100 per year should be ideal. This amount may be collected in one lump sum or in installments.

Composition of the School Consumer Club

How many students should be enrolled as members of the SCC? Is there a limit? There is no such hard and fast rule about the number of members an SCC should include. It is left to the decision of the School Management and the CEC. The Government regulations prescribe that

each SCC should have a maximum of 100 students. But this is not compulsory. It is suggested that each SCC should have at least 50-60 members. While enrolling the members care should be taken to include students from all the classes in the School. For example in High School students from 8th, 9th and 10th standards should be included. It is also essential that proper representation is given to girls and boys.

Other Requirements of a School Consumer Club

The effective functioning of the SCC requires certain equipments. The School Management should provide these facilities. The membership fee collected by the SCC can also be used for purchasing these requirements. Some of the basic infrastructure required for SCC is listed below:

- ✓ Notice Board

The SCC should have a separate notice board in the school premises which can be used for putting up notices, announcements and other information about the SCC activities. This notice board should be exclusive and should not be used for other activities/purposes.

- ✓ Banner

The SCC should have a flex banner which can be displayed during the SCC activities. Getting banners done for every event could prove costly. Hence one master banner can be prepared with a provision for writing/pasting the date of the event.

- ✓ Logo of the School Consumer Club

It is suggested that the SCC develop its own identity and have a logo which expresses the objects of the SCC. The banner should have this logo along with the logo of the School.

- ✓ Brochure

The SCC should prepare a leaflet/brochure giving in brief about the SCC, its objects, activities, membership rules etc. The leaflet should also request parents and public to support the SCC.

- ✓ Badge/Identity Card

The SCC may devise an appropriate badge/identity card with the logo of the SCC for distribution among the members of the SCC. The students/members may be asked to wear this badge during the SCC activities/events. **A model Badge is given at the end of this primer**

- ✓ Other Documents

In addition to the above, other documents/registers to be maintained by the SCC include the following:

- Minutes Book, Receipts and Payments Register
- File folders to keep bills, vouchers and other correspondence
- Photo album, Register containing the Report of the event
- Visitors Book

Role of Voluntary Consumer Organizations and Coordinating Agencies

The consumer protection movement in India and elsewhere owes a lot to the services rendered by the Voluntary Consumer Organisations [VCOs]. The history of the consumer movement shows that but for the efforts of VCOs the movement could not have developed to the extent that it is today. Apart from handling consumer grievances and pressurizing the Government for consumer friendly laws, the VCOs have taken special interest in consumer education. There is no VCO which is not involved in educating consumers. The Government has recognized the role of VCOs and has given them an opportunity to associate with SCCs.



School Consumer Clubs can also be opened and coordinated by a Voluntary Consumer Organization [VCO] also called as Coordinating Agency [CA]. Presently the Government Department in charge of consumer affairs will identify the coordinating agency [VCO] and authorize it to open SCCs. Financial grants are released to these coordinating agencies through which the SCC club activities are organized. It will be the responsibility of the VCO to approach the school, establish SCC, organize events and submit reports to the Department. According to the existing rules, one VCO can establish not less than 20 and not more than 50 SCCs. However, this rule may be modified by the Government Department.

The advantages of forming a SCC by VCOs are many. Normally the VCOs are well versed in consumer protection issues. They have experience, knowledge and skill in dealing with consumer rights issues. VCOs have resource persons at their disposal that can deliver lectures, teach students and also train the teachers. Besides, VCOs would have built up over the years, lots of training and reading materials. Above all VCOs have a close rapport with the Government Department and can effective liaison with officials. The steps to be taken by VCO designated as CA are outlined below:

- a. The Department will issue a letter to the VCO identifying it as the CA for establishing SCC. Usually, the letter will contain the list of schools in which the SCC is to be established.
- b. In case the list is not provided, the VCO should approach the Department, meet the concerned officials and identify the schools.
- c. The VCO should also write a letter to the head of the institution/school about the department's communication/decision to establish SCC
- d. It is better the VCO visit and meet the head of the institution/school and discuss the modalities of establishing SCCs.
- e. The VCO should obtain a letter from the head of the institution/school about its permission to establish the SCC
- f. The VCO should identify one or two teachers in the institution/school who can assist the VCO in SCC activities
- g. The VCO should assist the institution/school in forming the Consumer Education Committee [CEC] as mentioned earlier
- h. The VCO should attend the meetings of the CEC as and when called for
- i. It is preferable for the VCO to enter into a formal Memorandum of Understanding [MOU] with the Institution/School about establishing the SEE, its activities, release of grants, rights and responsibilities of each of the parties etc. However this MOU need not be a legal document.

- j. The VCO is responsible for maintaining accounts, details of expenses, activities etc. The VCO is expected to take suitable steps in this regard.

Training for Teachers

One of the requirements for successful functioning of the SEE is teachers and resource persons who can impart knowledge to students about consumer protection. The present rules envisage that one VCO/CA can establish not less than 20 and not more than 50 SCCs. If one VCO takes the responsibility of establishing 20 SCCs, there should be at least 40 teachers who can supervise the activities of the SCCs. It is suggested that before SCCs are formed, the VCO/CA can organize a one day training program to these 40 teachers. The object of this teachers' training is to provide basic information/inputs about SCCs, consumer education, activities that can be taken up, methods of teaching consumer protection etc. This will help the VCO/CA in making the SCC effective.

Before organizing the teachers training, the VCO/CA should prepare sufficient reading materials, background papers, instructions and additional training materials. Apart from lectures and talks, some group discussions, role play etc. may be included in the training program. The following are the other functions/duties of the VCO/CA

[The Consumer Rights Education and Awareness Trust [CREAT] is at present coordinating activities of over 50 SCCs in Bengaluru Urban District. CREAT is organizing training for teachers and VCOs before starting SCCs and has found it beneficial]

Role of the Voluntary Consumer Organization/Coordinating Agency

- Convene meeting of each SCC at least once in a calendar month
- Facilitate activities to be conducted by each SCC, assess activities done during the previous month and assist in preparing a schedule of activities for forthcoming months
- Provide each SCC with appropriate resource materials like posters, banners, charts, pamphlets and other literature relating to consumer protection through financial resources mobilized from outside as well
- Monitor activities of each SCC and suggest ways to make it effective and wide spread
- Liaise with school authorities to ensure members of SCCs take active interest in the programs and activities of the SCC
- Motivate students, teachers and other consumer activists/VCOs to take part in the activities of SCC
- Organize inter School Consumer Club meetings
- Assist SCCs to prepare a detailed report of the activities conducted and furnish it to the Department and other concerned officials
- Assist SCCs in preparing financial statement of accounts as per the requirements of the Department

Scheme on School Consumer Clubs **[Framed by the Government of India]**

Introduction

The Department of Consumer Affairs [DOCA] in the Ministry of Food and Public Distribution and Consumer Affairs, Government of India, is the nodal department in the Central Government to deal with the various matters related to the protection and welfare of consumers in the country. [In Karnataka the Department of Food, Civil Supplies and Consumer Affairs is the nodal department at the State level]. In the past the DOCA has taken a number of measures like assisting the VCOs to organize workshops, seminars, training programs, setting up of District Consumer Information Centers, mass awareness program under Jagrithi Shivar Yojana etc. to promote a strong and broad based consumer protection movement in the country. It has now been decided to take another step in this direction to extend non-formal pro-active system of imparting consumer education to the school children by involving them in various consumer welfare and consumer protection activities by setting up Consumer Clubs on the pattern of Eco-Clubs being set up under the scheme of the Ministry of Environment and Forests.

Objectives

The objectives of the scheme are to educate children about the rights of the consumers as provided in the Consumer Protection Act, 1986, to mobilize youngsters by instilling in them the spirit of protection of consumer rights, to impart knowledge about the role of the consumers in protection of their rights and to strengthen the consumer movement in the country.

Composition

- A consumer club shall be set up in a middle/high/higher secondary school which is affiliated to a Government recognized Board
- Each Consumer Club shall consist of minimum 50 members, particularly interested in the welfare and protection of consumers and willing to dedicate time and effort on a regular basis towards this end.
- There is no upper limit on the number of members that a club can have
- The activities of the club will depend on the age profile of the children.
- There shall be only one consumer club in a school
- Each consumer club shall be in the charge of an active teacher in the concerned school

Functions

The members of each consumer club are expected to discharge the following functions:-

- To take part in all the activities of consumer clubs
- To disseminate information gained through consumer clubs among their fellow students as well as among the people living in their respective locality

- To organize and actively participate in consumer protection programs 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]

Practical knowledge of consumer protection on consumer welfare will be imparted to the members of the consumer clubs through audio visual aids, posters, lectures etc. besides demonstration and street plays can also be arranged. Debates, declamation/essay writing/letter writing contests and quiz programs will help them on their own.

Coordinating Agency

A group of not less than 20 and not more than 50 consumer clubs in or more geographically continuous districts will be serviced by a Coordinating Agency [CA]. However, there will be no maximum limit of number of consumer clubs for one CA in the case of a Central/State Government Department/Corporation/Organization/Agency functioning as CA.

The Coordinating Agency will be responsible:-

- To convene meetings of each consumer club, at least once in a calendar month
- To discuss activities conducted by the consumer club during the previous month and to prepare a schedule of activities for the following months
- To organize demonstrations and street plays for the consumer clubs
- To provide each club with appropriate resource material like posters, banners, charts
- To monitor the activities of each consumer club
- To liaise with the school authorities to ensure that members of each consumer club take active interest in the programs and activities of the consumer club
- To organize inter-club and group activities and contests for clusters of neighbouring consumer clubs
- To prepare every year a detailed report of the activities conducted by various consumer clubs serviced by it for submission to the Department of Consumer Affairs
- To maintain the accounts of expenditure and to submit utilisation certificate in the prescribed forms as well as the audited statement of accounts at the end of the year to the Department of Consumer Affairs.

Financial support

The DOCA, Government of India and the Department of Food, Civil Supplies and Consumer Affairs, Government of Karnataka, currently provides financial support of Rs.10000 [Rupees ten thousand only] per annum for TWO years for each SCC. Twenty per cent of this amount [Rs.2000] will be given to the Coordinating Agency for meeting its expenses relating to the SCC being serviced by it and Eighty per cent [Rs.8000] will be given to each SCC to cover the expenses incurred for SCC activities.

Award for best Consumer Club

The best three SCC in each cluster coordinated by one agency shall be awarded cash prizes amounting to Rs.3000, Rs.2000 and Rs.1000 respectively for First, Second and Third best SCC. The assessment will be made on the basis of the reports submitted by the Coordinating Agency and verified through random checks. The best SCC will be selected by a committee constituted by the DOCA. The overall best SCC in the country shall also be awarded a cash prize of Rs.5000. All these prizes shall be given annually.

[Note: Presently the above award scheme is not in operation in Karnataka]

Need for self sustenance

The SCC can be long lasting only if they become self-sustaining. To make them self-sustaining, the SCC may make efforts to raise funds on their own. They may consider adopting one or more of the following strategies.

- a. Extend membership of the club to all students and prescribe nominal fee per student per month [say Re.1 per student per month]
- b. Organize exhibition-cum-sale of posters/paintings/cards/crafts made by students during some of the competition/events in of the Club
- c. Organize Consumer Rights festival on World Consumer Rights Day [15th March] or National Consumer Day [24th December]. Small entry fee may be prescribed for visitors
- d. Bring out Club Bulletin/newsletter, which may also include advertisements [for raising money]

Normally grants from the DOCA will not be available after two years. Therefore, clubs should take adequate measures for self-sustenance well in time. However, they will continue participating in Award Schemes, even after they stop receiving grant from Government. Therefore, they may keep the Department informed of their activities from time to time.

Extension to Colleges

It has been decided by the Standing Committee on Consumer Welfare Fund on 19th September 2003 that the scheme on setting up of consumer clubs in schools shall be extended to colleges also. Accordingly, a consumer club in colleges shall also be set up for which grant from the Consumer Welfare Fund would be admissible as already indicated in the Scheme. The sanction of the grant to the colleges would be subject to the terms and conditions as laid down in this scheme.

Guidelines for submission of proposals

- A. Proposals for setting up of consumer clubs in a state/geographical region/district shall be submitted by an eligible coordinating agency who fulfills the eligibility criteria as laid down in the Consumer Welfare Fund Guidelines [www.facmin.nic.in] In addition it should have its own infrastructure and other resources for creating consumer awareness
- B. The proposal shall contain the following information, besides the application in the prescribed pro-forma [*Format of Application given below*] and other documents as indicated in the Consumer Welfare Fund Rules and Guidelines.
 - i. Number of consumer clubs to be set up
 - ii. Names and locations of schools where these consumer clubs are proposed to be set up
 - iii. Number of members proposed to be enrolled in each consumer club. In the case of first application and details of existing membership in case this is in continuation of the previous proposal
 - iv. Details of activities proposed to be undertaken by the consumer clubs
 - v. Time frame within which the consumer clubs will become operational
 - vi. Budget estimate for one year
 - vii. Past experience of the coordinating agency in organizing activities relating to consumer awareness and consumer protection

The proposals for setting up 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 the activities with the academic year.

In Karnataka, the District Consumer Information Centres [DCIC] are given the responsibility of establishing school consumer clubs and proposals from school managements are not entertained. Hence, it is advisable for school managements to liaison with DCICs. The address of DCICs can be obtained from the Office of the Deputy Director [Food, Civil Supplies and Consumer Affairs]

FORM A-2
APPLICATION FOR GRANT FROM CONSUMER WELFARE FUND FOR SETTING UP CONSUMER CLUBS

Important: Please fill up this form, furnishing correct details sought for based on available 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	
4	Whether affiliated to a Government recognized Board [applicable to Educational institutions]	
5	Name and address of the 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 affiliated to a Government recognized Board where clubs are to be established]	
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 to be attached I. Constitution of the Organization and Articles of Association II. Annual Report and Audited Statement of accounts for the last three years III. Attested copy of Registration Certificate IV. Copy of letter of affiliation to a Government recognized Board [applicable to educational institution] V. Affidavit in the prescribed pro-forma	

DECLARATION

[To be signed by the applicant or its authorized agent]

The particulars heretofore given are true and correct. Nothing material has been suppressed. It is certified that 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 [Strike out whichever is inapplicable]

[APPLICANT]

[Affidavit format can be obtained from the Department]

Form 19A
FORM OF UTILISATION CERTIFICATE
[See Rule 212[1]]

Sl.No.	Sanction Letter No. and date	Amount [Rs]
1		

Certified that out of Rs . _____ of Grants-in aid sanctioned during the year s _____ in favour of _____ under this Ministry/ Department letter No. given in the margin and Rs . _____ on account of unspent balance of the previous year, a sum of Rs . _____ has been utilized for the purpose of _____ for which it was sanctioned and that the balance of Rs . _____ remaining un utilized at the end of the year has been surrendered to Government (vide No. _____ dated _____) wi l l be adjusted towards the grants -in-aid payable during the next year _____. 1. Certified that I have satisfied myself that the conditions on which the grants-in-aid was sanctioned have been duly fulfilled/are being fulfilled and that I have exercised that following checks to see that the money was actually utilized for the purpose for which it was sanctioned.

Kinds of check s exercised.

- 1.
- 2.
- 3.

Signature
Designation
Date

Signature of the Chartered Accountant
Registration No:
Seal with Address

Format of Report on the activities of the School Consumer Club

Keeping records of the activities of the SCC is very important and the concerned teacher or the coordinating agency should take all steps to maintain a register in which the details of the activities of the SCC are recorded. It is better the details are entered immediately after the event. Normally schools and VCOs lose interest once the event is over. Report of activities is required to be sent to the Department. The SCCs and VCOs may devise their own formats. However, we suggest that the following format be followed.

Report of the activities of the School Consumer Club

- Name and address of the School/Institution
- Name and address of the Coordinating Agency/VCO
- Name of the Consumer Club [if any]
- Report for the month of.....
- Name of the Teacher/Coordinator
- Number of Members in the Consumer Club:
 - Boys
 - Girls
 - Total:
- Grants Received Rs:
- Amount Spent upto last month:
- Amount spent during the month
- Total amount spent
- Balance available

Details of activities conducted during the month [[With details like date, number of students participated, brief description of the activity, resource persons, dignitaries etc]

Examples of activities:

- Debate competition
- Lecture
- Field visits
- Demonstration
- Group activities

Signature of the Teacher/Coordinator

Signature of the VCO representative

Date:

A list of indicative activities of School Consumer Club

What are the activities that a consumer club can take up? This is a difficult question to answer. As mentioned earlier consumer education is not a well established subject like science, mathematics, physics, social studies etc. This is both an advantage and disadvantage for those interested in consumer education. Teachers can use their creative skills and intelligence and devise their own methods of activities to promote consumer awareness. Activities and events that can be taken up by a consumer club are varied and depends on factors such as the existing market system, local laws applicable, cultural and social factors, mental level of the students, their economic and cultural background, regular curriculum contents etc. The role of teachers, coordinators, VCs in devising the activities of consumer clubs is very important. They should study the overall atmosphere in the school, society and the community so that activities are tuned accordingly.

Teachers in charge of the consumer club, as facilitator, should present all the key information on consumer protection to students. Different activities should be planned to attract the attention of different types of students. Students, like adults, naturally show interest 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. Experts in educational psychology have identified EIGHT kinds of smart children. They are:

1. **Self Smart** - students in this category like to learn or research on their own and think through things on their own
2. **People Smart** - under this group, students like to learn from others through discussion and interaction
3. **Logic Smart** - students like to learn by approaching the issue logically and reasoning step by step
4. **Word Smart** - students who like to learn by listening or reading fall under this category
5. **Body Smart** - those who like to learn by doing an activity, especially through their bodies
6. **Sound Smart** - here students like to learn through music or rhythm
7. **Image Smart** - many students like to learn by drawing or imagining it visually or making posters or using the visual media
8. **Nature Smart** - students who learn by looking at patterns in nature and in the environment

Keeping the above in view, we have listed below some of the activities that can be easily carried out by School Consumer Clubs. However it should be noted that the list is indicative and once teachers/VCOs start organizing events, they will be able to identify new activities.

- Drawing and painting competitions
- Quiz [A model test paper is given in annexure]
- Debate and essay competitions
- Songs/Rhymes/skits etc
- Elocution and oratory competitions
- Demonstration on food adulteration, safety of products etc
- Identifying standard marks/logos
- Price survey of food items sold in and around the school
- Study of wasteful habits and patterns of consumption of students/consumers
- Label reading and comparing with statutory requirements
- Differentiating between Needs and Wants
- Family Budgeting/managing pocket money
- Study of advertisements that are aimed at influencing students
- Collecting paper clippings on consumer protection issues
- Visit to Consumer Forums, VCOs etc
- Interacting with officials connected with consumer protection
- Setting up a small Consumer Information Kiosk in the School
- Using IT for promoting consumer awareness
- Bringing out a newsletter on consumer protection
- Identifying a local problem and writing Complaint Letters to concerned officials and urge them to take action
- Observing important days like National Consumer Day, World Consumer Rights Day, World Standards Day, International Food Day, Ozone Day, Constitution Day, No Tobacco Day etc.

Debate Competition

Organizing debates on contemporary topics is a traditional activity in schools and colleges. Debates provide students an opportunity to express their views before their friends and other students. It is essential that debates are arranged after due consideration. Topics should be selected which are relevant and reflect current happenings in the society. Depending on the issue which is topical, teachers and VCOs may select a topic relevant to consumer protection. Some of the topics on which debates can be organized are given below:

1. Advertisements are more harmful than beneficial to consumers
2. Celebrities/brand ambassadors should be accountable for misleading advertisements
3. Consumer protection laws have failed in India
4. Middlemen are responsible for price rise
5. Should Online Shopping be banned?

Essay Competition

Like debates, essay competition can be an effective tool to make students aware of their rights and responsibilities as consumers. The topics chosen for the essay should not be advanced and difficult for students to participate. Simple, contemporary and everyday topics should be selected. Care should be taken to include topics which are relevant to students, their age, their role in society and the culture in which they live. Some of the topics that can be selected for the essay competition are given below:

1. Consumer Rights and Responsibilities
2. Dangers of Fast Foods
3. Main features of Consumer Protection Act

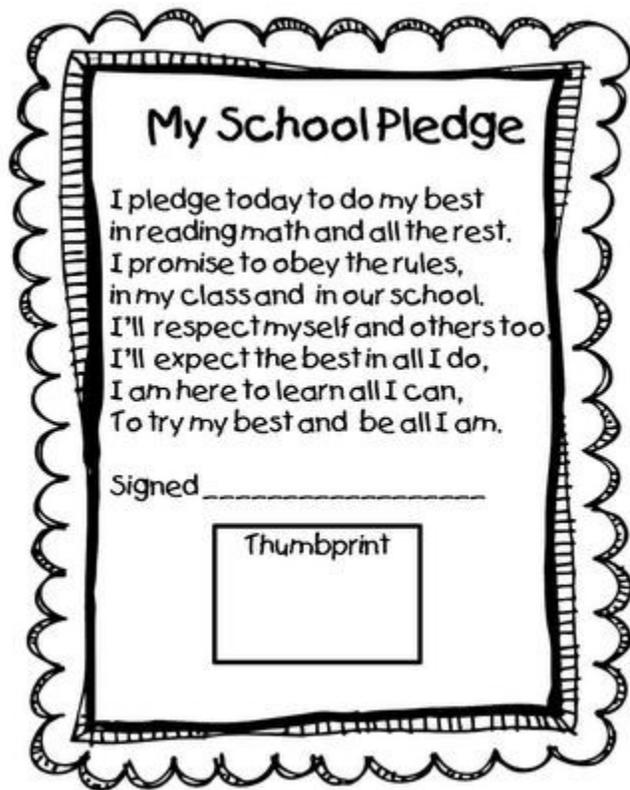
4. Uses and Abuses of Advertisements
5. Role of Media in Consumer Protection
6. Unethical Practices of Business and Trade and how to control them
7. The Need for Consumer Education
8. Role of Standards in Consumer Protection
9. Safety Precautions to be taken while using LPG/cooking gas
10. Role of Consumers in arresting price rise



Pledge of School Consumer Club

On the day of the opening of the School Consumer Club, the students who have enrolled as Members of the Club should take a pledge. The Pledge taking ceremony can be repeated as and when new members are admitted.

- As members of the School Consumer Club, we will collectively involve ourselves whole heartedly to help consumers in upholding their rights and responsibilities
- We will together be responsible and dutiful consumers
- As enlightened consumers, we will do our best to protect consumers from exploitation by business and trade
- We will never buy any product unless required
- We will buy products of good quality and safety
- We shall together strive hard to follow healthy and sustainable consumption
- We will insist bills for purchases we make and pay the taxes
- We will NOT buy spurious and fake goods
- We will NOT encourage black marketing
- We will NOT jump queues
- We will NOT violate traffic rules and regulations
- We will NOT hesitate to lodge complaints when we are cheated



Suggested Calendar of Events of the School Consumer Clubs

Month	Date	Activity	Topics
June	10-15 th	Inauguration of the School Consumer Club	Addition of new members, election of new office bearers etc
July	5 - 10 th	Monthly Meeting	Discussion/Talk on Consumer Rights and Responsibilities

August	15 th	Monthly Meeting and Independence Day	Roundtable on provisions of Consumer Protection Act
September	5 th 8 th	Monthly Meeting and Teachers Day	Debate/Essay competition on Unfair Trade Practices Misleading Advertisements
		World Literacy Day	Each One Teach One Campaign on Consumer Awareness
October	2 nd	Monthly Meeting - Gandhi Jayanthi	Talk on Mahatma Gandhi's view on Consumer Protection and Ethical Values
	14 th	World Standards Day	Identifying various Standards for Products, talk on standards, discussion on role of Standards in Consumer Protection, Poster drawing on standard marks/logo, visit to Standards Organisations
	16 th	World Food Day	Events in connection with Food Adulteration, Hunger, Avoiding wastage of Food, Right to Food Campaign, promoting healthy food, dangers of fast food etc.
November	10 th	Monthly Meeting	Label Reading, Asli Nakli Exhibition, essay competition, Quiz competition
	14 th 26 th	Children's Day Constitution Day	Role of children in consumer protection - discussion etc. Debate on Fundamental Rights and Responsibilities, Scientific Temper etc
	10 th	Monthly Meeting - Human Rights Day	Event about Human Rights, Consumer Rights Vs. Human Rights, UN Guidelines on Human Rights
December	23 rd	Farmers Day	Inviting a farmer to know about their problems, marketing of food products Question and Answer sessions, knowing about AGMARK
	24 th	National Consumer Day	Observing National Consumer Day, Essay Competition, talk on significance of consumer day, attending programs organized by Government/VCO

January	5 th	Monthly Meeting	Opening Consumer Eye - Group Discussion, Practical exercises
	12 th	National Youth Day Swami Vivekananda's Birth Day	Visit to other schools, talk about consumer rights, assist opening of consumer clubs, know about Public Distribution System
	26 th	Republic Day	

February	10 th	Monthly Meeting	Event to be decided by the School
	20 th	Examination/Test on Consumer Protection	Exam based on booklet supplied
March	15 th	Monthly Meeting World Consumer Rights Day	Valedictory of School Consumer Club activities, report submission, prize distribution etc.

Note: Since schools are closed during April and May for summer holidays, no activity has been suggested during these months.

About CREAT

The Consumer Rights Education and Awareness Trust [CREAT] was established in 1994 and registered as a public charitable trust at Bengaluru. The object of CREAT is to inform, educate and empower consumers about their rights and

responsibilities as consumers. Over the years CREAT has emerged as a consumer and citizen advocacy group. Recognising the changing role of consumers in a liberalized market, CREAT has widened its focus to include issues like governance, right to information, public utility regulation etc. CREAT has been representing consumers in various policy making bodies and committees such as Central Consumer Protection Council, LIC Policy Holders Council, Railway Users Consultative Committee, Think Tank of Government of Karnataka, Advisory Committee of Karnataka Electricity Regulatory Commission etc. For more on CREAT visit www.creatindia.org

The Consumer Rights Education and Awareness Trust [CREAT]
#900, 15th Cross, Stage-I, Chandra Layout, Nagarbhavi Post, Bengaluru -
560 072

Tel: 080-23181648, Email: contactcreat@gmail.com Website:
www.creatindia.org

About DCIC

The Department of Food, Civil Supplies and Consumer Affairs, Government of Karnataka, has identified CREAT as the nodal agency to establish and run the Bengaluru Urban District Consumer Information Centre [BUDCIC]. The BUDCIC is functioning from 1st September 2015, with financial support from the Department. The object of DCIC is to disseminate information about consumer protection to the citizens, provide them with basic knowledge on consumer rights, procedures for filing complaints in case their rights are violated. Besides, the Centre will assist the Department in organizing events like training seminars, workshops, important events like World Consumer Rights Day, National Consumer Day etc. The Centre is also running Consumer Clubs and select schools and colleges in Bengaluru Urban District. With effect from 1st September 2016, the Centre is functioning from the following address:

Bengaluru Urban District Consumer Information Centre
C/o, Indian Institute of Public Administration, Karnataka Regional Branch
Room No.5, M.S.Buildings, 5th Stage, Dr.Ambedkar Veedhi, Bengaluru 560001
Tel: 080- 2237 2898, Email: contactcreat@gmail.com Website:
www.creatindia.org

