

Role of Consumer Clubs in Promoting Consumer Awareness and Education in India- An Evaluative Study

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Preface

Consumer movement in India has moved forward over the last 25 years, yet it has a long way to go. In a country like India, where the demographic changes of the past decades are showing that it is moving towards a younger population, educating the consumers remains a gigantic task. Young Consumers, particularly between the 6-18 age groups, have a vital role in the economic system of a nation because they are the future of our country and economy. It is also true that children are the most vulnerable members of our community as most of them do not have adequate information about goods and services they are using. They do not understand the unfair, unethical market practices of businesses and the harm of being exposed to junk foods that have become both popular and dangerous. It then becomes an urgent task for parents, society and also for our policy makers to educate our children about consumer protection. They must be aware of the negative impact of junk food on their health, the value of their parent's hard earned money and misleading facts and promises of the advertisements. It is possible only if we educate them about consumer rights.

The present study 'Role of Consumer Clubs in Promoting Consumer Awareness and Education: An Evaluative Study' analyses the various facets of consumer clubs scheme highlighting their working, activities carried out and various difficulties faced by the clubs. The focus of the present research work is to evaluate the working of consumer clubs and their role in promoting consumer awareness and education. As consumer clubs serve as a platform for disseminating information and awareness of consumer related activities and programmes, an assessment of their working and what further needs to be done is the subject matter of enquiry.

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We are also grateful to Sh. K. Rajaraman, Commissioner ,Civil Supplies ,T.N, Dr. Roopa Vajpeyi, VOICE, Sh G. C.Mathur ,BINTY, Sh R. Balasubramanian, Erode ,Dr. Jayashree Pillai and Dr. Sheetal Kapoor ,N. Delhi for their constructive suggestions .The coordinating agencies, the conveners and the school managements from different states deserve a special mention for their support in compilation of the data. We hope this report would help in revitalising the scheme for consumer clubs.

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CHAPTER I

INTRODUCTION

Children are one of the important demographic segments of any society or country; they not only determine the future trend of population but also mould the future social, economic and political structure of the country. A decade ago, both the parents and the educational institutions in India made efforts to inculcate cherished values in their children as far as possible, but now to a large extent the television has become the guiding force and guru in this accelerated adulthood. This is mainly due to the changing lifestyles of our society. Modern day parents want their children to have the best and be the best and in the course they do not hesitate to equip their children with all kinds of modern gadgets and facilities unmindful of the negative effects of many of these products. As a result children are emotionally exposed to a variety of artificial situations on television, mobile and internet. They aspire to have western hip-op lifestyles and try to copy the fashion of glitzy pop artists and movie stars. They are no longer happy being cute, they want a groomed and fitter look, apparel brands, salons, etc. The growing conspicuous consumption in children as well as in their parents presents an opportunity for the manufactures, distributors and retailers to exploit their aspirations through unscrupulous market practices which is a matter of concern as well.

The technological revolution and the expansion of electronic media in the 21st century along with globalisation and liberalisation have completely changed the range of products and services for the children in the retail market. The globalization of values and culture has a tremendous impact on the way people live, eat and consume goods and services. The expansion of fast food outlets targeting especially the children has resulted in many health hazards among the children. Through attractive, aggressive and fascinating advertisements, MNCs and businesses are manipulating the needs and aspirations of the young generation. At present most of the companies see children as future as well as current market; especially those engaged in food products, beverages and cosmetics (toothpaste, fairness creams, etc.). If we look at the advertisements of electronic media, we can find that more than half of them have marketing messages for very specific age groups, who are very young. They are being presented in such a way that it appeals more specifically to the children. Importantly, they create far-reaching effect on children; their lifestyles, attitudes, behaviour patterns and expectations, they all are being remodeled by the market forces. Now, high calories soda, fast foods and

snacks have become their regular diet. Wearing branded clothes and shoes, watching movies, playing video games and keeping electronic gadgets like mobiles is very common among the children.

Many consumer-good firms are specially marketing and seeking attention of children who are at home alone after school, while their parents are on work. These children receive special attention from many big companies. If we see the advertisements of Whirlpool, Maruti Suzuki, Samsung, LG, Vodaphone and others they are using kids very frequently in their product's promotion to catch the young generation's attention. Marketers are attracted to these young consumers because they realize that consumer loyalties established at such a young age have the potential to last long time. Together with that, now more and more people prefer small families. Therefore, today's children have more autonomy and decision-making power within the family than in previous generations. They not only influence their parents' buying decision but they are also very clear on their preferences. They like to buy the products themselves. According to a study, by the age of eight, children make most of their own buying decisions¹. Children nowadays can often recognize brands and status items by the age of 3 or 4, before they can even read. One study found that 52 percent of 3 year olds and 73percent of 4 year olds "often or almost always" asked their parents for specific brands².

Children's Role in Family Decision Making

In this changing society the children's role in Family Decision Making process are constantly changing. For instance, given the substantial number of parents working outside the home; the children are being given more power to interfere in the marketing decisions of the family. There are several distinct roles of the children in the family decision-making process. A look at these roles provides further insight into how family members interact with their children in their various consumption-related roles:

- (i) Influencer: Children who control the flow of information about a product or service into the family.
- (ii) Deciders: Children with power to determine unilaterally or jointly whether to shop for, purchase, use, consume or dispose of a specific product or service.
- (iii) Buyers: Children who make the actual purchase of a particular product or service.
- (iv) Preparers: Children who transform the product into a form suitable for consumption by other family members.
- (v) Users: Children who use or consume a particular product or service.

- (vi) Disposers: Children who initiate or carry out the disposal or discontinuation of a particular product or service.

In spite of their role in decision making, it is also true that children are the most vulnerable members of our community as most of them do not have adequate information about goods and services they are using. They do not understand the unfair, unethical market practices of businesses and the harm of being exposed to junk foods that have become both popular and dangerous. "Young children, in particular, have difficulty in distinguishing between myths and reality in advertisements and advertisements can distort their view of the world ³." Moreover children are unable to evaluate advertising claims. They are prone to accept advertiser's message as truthful, accurate and unbiased. It then becomes an urgent task for parents, society and also for our policy makers to educate our children about consumer protection. They must be aware of the negative impact of junk food on their health, the value of their parent's hard earned money and misleading facts and promises of the advertisements. It is possible only if we educate them about consumer rights. Unfortunately, large section of the society, irrespective of whether they are educated or uneducated, living in rural area or in urban areas, is totally unaware of what consumer protection is? They do not even know that the Government of India has enacted a comprehensive legislation in 1986 to protect the rights of consumer and this is particularly more so among children.

In today's world the children face a variety of problems due to various factors. They need to be educated about various forces in the market that exploit children. Some of the common problems being faced are analyzed below.

Unsafe Toys

There are many toys available in the market for children of various age groups but children are generally unaware that many of them are unsafe and even emit poisonous substances. Therefore children need to be educated that they should be careful while playing with toys made of other substances, as they are harmful and not safe. As a large number of parents rely on toys to develop children's intelligence, operation skills and imagination, they do not realize that toys with severe security dangers are also creeping in the market attracting consumers with cheap prices and colourful appearances. Dolls filled with industrial wastes such as black coloured moldy cotton or gauze discarded by hospitals have caused allergy among many kids. High profits have encouraged reckless production and sale of the filth- stuffed toys. What is

more worrisome is that horrific and pornographic toys have emerged in the market which pollutes the minds of the children. Many toys also have incomplete usage directions for toys, many don't point out the targeted age range and some omit necessary security warnings.

In a market, ethics can sometimes take a backseat to the need to please. Everyone is looking for the same thing – profits. There is a blatant and intentional form of ethical violations that are becoming common today. Marketers have been among the fastest to perceive the marketers preference for ethical companies, often moving faster to take advantage of the shift in consumer taste. Nowadays marketers are targeting children for marketing their products. Marketing to children is all about creating 'Pester Power' because advertisers know what a powerful force it can be. 'Pester power' refers to children's ability to nag their parents into purchasing items they may not otherwise buy.

Children of mainly middle income class take important decisions at home, thereby contributing majority to household budget contours. Children under age 13 are deciding which brands their parents should or shouldn't buy. They are not mute spectators anymore. Children are known to have strong tastes and preferences and advertising surely has an impact on them.

The practice of extending children's marketing from television to the school ground is a major area of concern. School used to be a place where children were protected from the advertising and consumer messages that permeated their world- not any more. Budget shortfalls are forcing school boards to allow corporate access to student in exchange for badly needed cash, computers and educational materials. Corporate's realize the power of the school environment for promoting their name and products and therefore, marketers are eagerly exploiting this medium in a number of ways.

Fast Food

Another major problem relates to the effects of fast food on children. The number of children who opt for fast food over healthy food have risen considerably in the recent past. Fast foods have serious health complications. The excess sugar in the fast foods and sodas lead to diabetes in children. Children also become anemic as they do not get the required vitamins and iron supplements necessary for their growth. The most common and the root cause of all diseases in children, due to fast food is obesity.

Children are more prone to the advertisement gimmicks of the fast food chains and get tempted to try out their products. Their easy to eat and up smacking tastes, allure them away from healthy vegetables and homemade nutritious food. Therefore children need to be educated about healthy food habits and the harmful effects of junk food.

Misleading Advertisements

Advertisements are a crucial aspect of any type of business because they promote products or let the public know about them. Consequently, when this route is exploited by unscrupulous business persons to mislead the public, then it may destroy the very image of advertising. There are many issues that have been plaguing the marketing scene with respect to misleading advertisement. The first one relates to advertisements made to children. These advertisements are created in such a manner that they target individuals who do not have the capability of differentiating fact from fiction. Hence it can be argued that those advertisements are actually misleading.

One such example is the case of milk supplement of drinks which claims that the product enhances performance during sports though this assertion has no scientific backing. Additionally certain advertisements use celebrities to endorse their products. By doing this the product will be creating the impression that it is those food products that can cause one to live their dreams. Adults have the ability to differentiate between marketing and real assertions. However, such complex reasoning may not be prevalent in children. They usually take things at face value and this misleads them into purchasing those items as they are. Another interesting feature about advertisement to children is that most of them are usually done for products that are low in nutrients: these include breakfast cereals and other junk foods. Since April 2007, UK has banned junk food advertising during television programme aimed at children aged 7 to 9. As of January 1, 2008 that ban has been extended to all children under 16.

Some may still argue that nothing is wrong with business trying to make sales and profit. However, the effects of things like mass consumption, the intense advertising and targeting to children and its impacts over so many aspects of daily lives is of concern.

Why this Study?

Consumer movement in India has moved forward over the last 25 years, yet it has a long way to go. In a country like India, where the demographic changes of the past

decades are showing that it is moving towards a younger population, educating the consumers remains a gigantic task. Young Consumers, particularly between the 6-18 age groups, have a vital role in the economic system of a nation because they are the future of our country and economy. According to a report published in 'India Today'⁴, the overall market size for kids (12-16 years) in urban areas is estimated to be Rs 15,000 crore. The total market size of apparel for kids (12-16 years) in urban areas is estimated to be Rs 1,600 crore, which is growing at 25-30 per cent per annum.

A survey by A C Nielsen UTV's research⁵ partner showed that an average child watches TV for about three hours on week days and 3.7 hours on weekends, the time spent on television goes up with age, and the preferred language of viewing is Hindi across all age groups. Apart from the programmes, children also view a lot of the advertisements. In India the advertising expenditure per year on products meant for children but purchased by parents, like health drinks, is 12 to 15 per cent of the total Rs 38,000 million. Advertisement expenditure per year on products meant for children and also bought by them such as chocolates is seven to eight per cent. Pester power is so strong that these days we find children associated with seven out of ten commercials. Thus, innovative marketing strategies try to target children, directly or indirectly. Kids are being used in ads whether it is the Maruti car advertisement with the little Sikh boy, the Hutch ad with the boy and the dog, the LG ad with the bespectacled boy or any of the several toothpaste ads. Marketers are attracted to these young consumers because they realize that consumer loyalties established at such a young age have the potential to last a very long time.

According to 2001 census, the total population of India is 1.02 billion. Table 1.1 shows that the percentage of 6-18 age groups population to the total population is 28.25 percent. This population is 29.02 percent in rural areas. There may be a considerable variability across the state, but one thing is clear that this vast segment of population will grow up to be the adult consumers in future. We cannot afford to wait for today's children, to be educated on consumer awareness till the time they grow into an adult. They must be educated and informed consumers at an early age. The consumer education needs to be available to them throughout their lives.

Table: 1.1

**Percentage distribution of 6-18 age groups population to the total population of
India**

States	Total			Rural			Urban		
	Boys	Girls	total	Boys	Girls	total	Boys	Girls	total
Andaman & Nicobar Islands	24.03	26.42	25.13	24.96	26.95	25.88	22.18	25.30	23.58
Andhra Pradesh	27.64	26.57	27.11	27.97	26.51	27.25	26.76	26.73	26.74
Arunachal Pradesh	30.32	32.24	31.23	30.82	31.94	31.35	28.53	33.46	30.75
Assam	29.43	29.55	29.49	30.26	30.05	30.16	23.97	26.06	24.94
Bihar	32.25	30.09	31.22	32.38	30.00	31.24	31.12	30.95	31.04
Chandigarh	23.95	24.85	24.34	22.24	25.78	23.60	24.16	24.76	24.43
Chhattisgarh	29.07	28.01	28.54	29.51	28.11	28.81	27.38	27.59	27.48
Dadra & Nagar Haveli	23.41	26.29	24.70	24.79	27.14	25.87	19.16	23.05	20.75
Daman & Diu	20.55	24.35	22.13	19.30	25.90	21.74	23.28	22.34	22.81
Delhi	26.21	26.96	26.55	28.41	28.91	28.63	26.05	26.81	26.39
Goa	20.88	20.68	20.78	20.64	20.19	20.42	21.12	21.19	21.15
Gujarat	26.97	25.87	26.44	27.74	26.39	27.08	25.72	24.96	25.36
Haryana	29.71	28.92	29.34	30.42	29.60	30.04	27.97	27.22	27.62
Himachal Pradesh	26.63	25.76	26.20	27.09	25.92	26.51	22.85	24.14	23.42
Jammu & Kashmir	30.13	31.77	30.90	31.62	32.80	32.18	25.84	28.45	27.02
Jharkhand	31.13	30.12	30.64	31.68	30.11	30.91	29.31	30.16	29.70
Karnataka	27.09	26.47	26.78	28.02	27.01	27.52	25.31	25.41	25.35
Kerala	22.42	20.56	21.46	22.78	20.88	21.80	21.39	19.64	20.49
Lakshadweep	28.17	27.54	27.86	28.23	28.32	28.27	28.10	26.55	27.35
Madhya Pradesh	30.18	28.97	29.60	30.70	29.22	29.99	28.75	28.28	28.53
Maharashtra	26.75	25.95	26.37	28.28	26.56	27.44	24.77	25.07	24.91
Manipur	27.83	27.58	27.71	28.49	28.42	28.46	25.97	25.29	25.63
Meghalaya	32.23	32.23	32.23	32.74	32.52	32.64	30.11	31.05	30.57
Mizoram	27.97	28.92	28.43	29.27	30.11	29.67	26.63	27.73	27.17
Nagaland	32.80	33.39	33.08	33.43	33.42	33.43	29.93	33.23	31.43
Orissa	27.18	27.03	27.11	27.52	27.14	27.33	25.33	26.38	25.83
Pondicherry	23.06	22.19	22.62	24.11	23.42	23.77	22.52	21.57	22.05
Punjab	27.39	26.34	26.90	27.86	26.72	27.32	26.51	25.59	26.09
Rajasthan	31.01	29.61	30.34	31.59	29.89	30.77	29.14	28.66	28.91
Sikkim	28.83	31.95	30.28	29.29	32.28	30.69	25.23	29.15	27.01
Tamil Nadu	23.27	22.44	22.86	24.23	23.07	23.65	22.07	21.64	21.86
Tripura	28.99	29.13	29.06	30.16	30.24	30.20	23.22	23.75	23.48
Uttar Pradesh	32.27	30.79	31.57	32.58	30.73	31.70	31.13	31.03	31.09
Uttaranchal	30.54	29.30	29.93	31.55	29.60	30.57	27.88	28.33	28.08
West Bengal	27.44	27.35	27.39	29.25	28.70	28.98	22.90	23.74	23.29
India	28.76	27.70	28.25	29.74	28.26	29.02	26.27	26.19	26.23

Source: Census of India (2001), Socio-economic tables,

The Government has launched a number of activities and schemes to create consumer awareness. For example, publicity through print/electronic media, meghdoot postcards, nukkad natak contest on consumer issues, National Consumer Helpline participation in India. International Trade-fair- 2008, use of sports events, use of internet to generate consumer awareness, publicity around national/ international Consumer

Rights Day. The slogan “Jago Grahak Jago” has now become very popular. To reach the school children the scheme of setting up consumer clubs in schools has been introduced with the objective to make the youngsters aware of their rights as a consumer. Research institutions/universities/colleges are also being involved in promoting Consumer Protection and Consumer Welfare. The use of schools and colleges across different parts of the country will take the consumer movement to the grass root level. The laws only serve as initiatives to provide a framework for protecting consumers against various defects, deficiencies and negligence. It is in fact the implementation and functioning that determines the success of any programme scheme, etc.

In this backdrop of ongoing efforts at various levels to disseminate consumer rights to the people and also to protect them from exploitation by the market forces, the focus of the present research work is to evaluate the working of consumer clubs and their role in promoting consumer awareness and education. Under the scheme, formation of consumer clubs is actively encouraged in all high schools. These clubs are being facilitated to develop into resource groups. As consumer clubs serve as a platform for disseminating information and awareness of consumer related activities and programmes, an assessment of their working and what further needs to be done is the subject matter of enquiry.

Objectives of the Study

The main objectives of the study are as follows:

1. to assess the performance of the consumer clubs in schools.
2. to assess the level of awareness achieved by these clubs on various Consumer Protection measures initiated by government of India and other agencies.
3. to reveal the efficiency and efficacy of these clubs in promoting consumer welfare.
4. to draw conclusions from the study and suggest remedial measures in securing better protection of consumers.

Methodology

Methodology plays an important role in social science research and investigations. Unless the methodology is on correct lines, the analysis of facts and figures and the conclusions will not be scientific.

The present study pertaining to ‘Role of Consumer Clubs in Promoting Consumer Awareness & Education: An Evaluative Study’ is based on certain objectives. The

techniques of investigation were adopted in the light of these objectives. The present study is an empirical research due to its social implications and significances; it is based on both primary and secondary data. It lays emphasis mainly on the primary data, collected with the help of personal investigation through field survey and with the help of questionnaire cum schedules. Personal interview technique and face to face discussions was also used to collect the primary data. Focus group interaction was also done.

Appropriate statistical methods were applied for classifying and analyzing data, collected on the subject. Where necessary, the data is systematically presented in tables. The charts, graphs and diagrams are prepared to show the corresponding position in specific matters.

Study Area

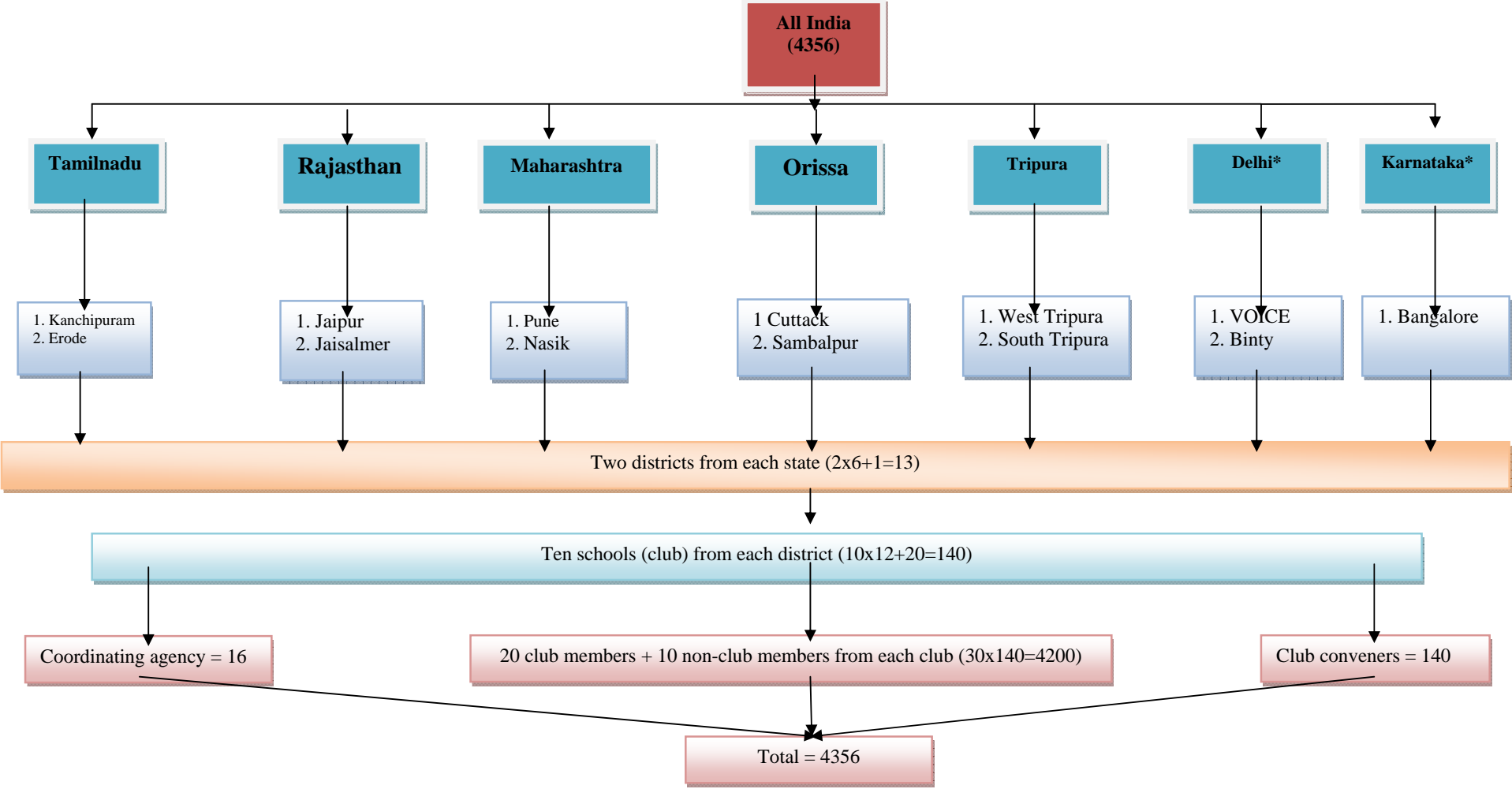
The study was conducted in seven states of India, they are: Delhi, Karnataka, Maharashtra, Orissa, Rajasthan, Tamil Nadu, and Tripura.

Sampling Plan

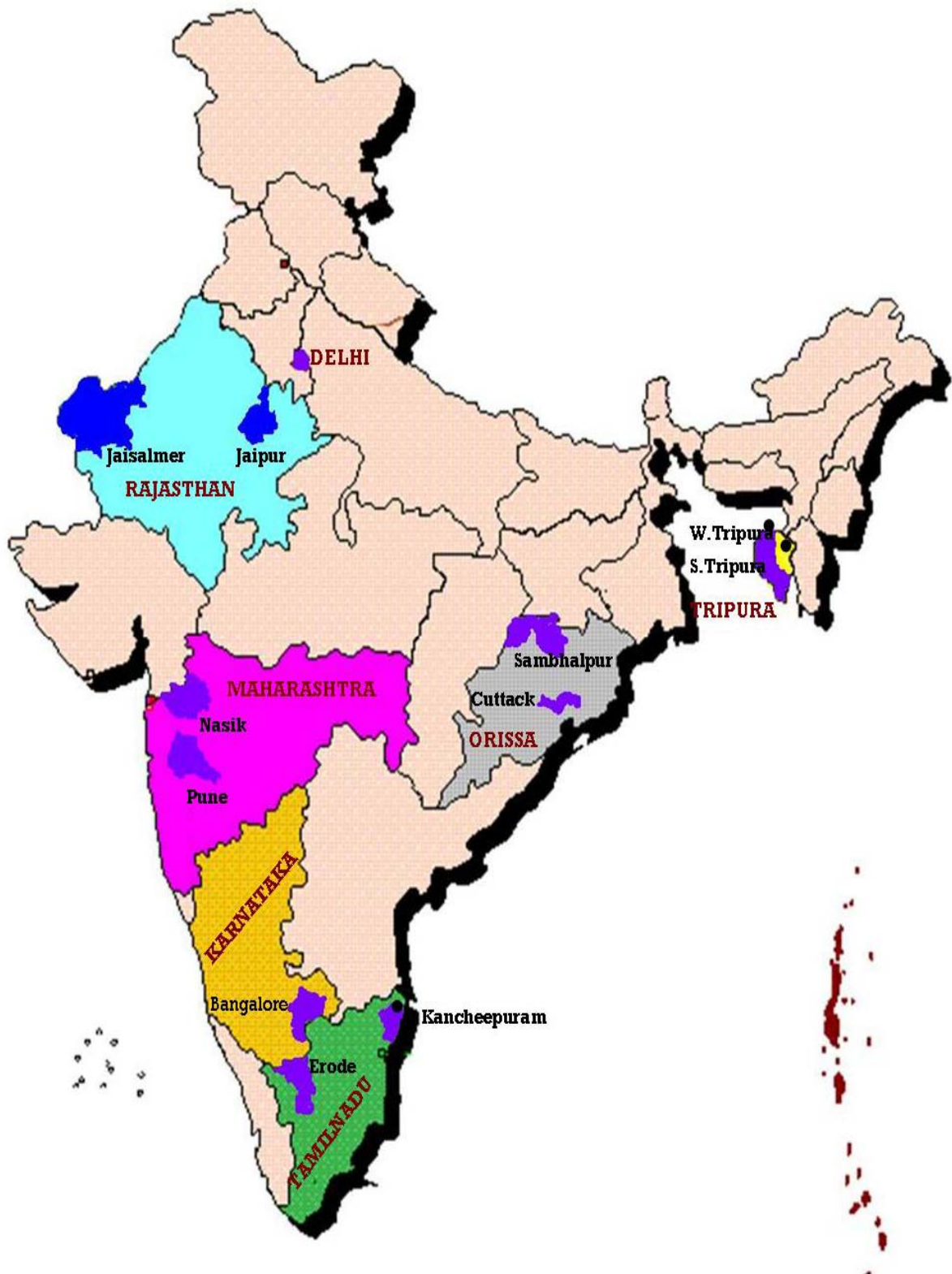
(a). Sample Unit: For the study, in the first step 7 states were selected, one state from each zone (East, West, North and National capital) and two states from south zone. In the second step, 2 districts from each of 6 states (Delhi, Maharashtra, Orissa, Rajasthan, Tamilnadu and Tripura) were selected on the basis of simple random sampling method while only one district from Karnataka was selected on the basis of purposive sampling method. In the third step, from each district, 10 consumer clubs were selected randomly; therefore 140 Consumer Clubs were approached to collect primary and secondary data.

(b). Sample size: In order to formulate the sample size, 16 Coordinating agency representatives, 2800 club members (20 from each club), 1400 Non-club members (10 from each club), 140 teacher-in-charge (1 from each club) were selected for interview. Therefore 4356 respondents were approached to collect information through structured question schedule. The sample selection procedure is presented in the following diagram.

Sampling Plan: "Role of Consumer Clubs in Promoting Consumer Awareness & Education in India –An Evaluative Study"



States and Districts Covered in the Field Survey



Source of Data

Primary Data: Personal in-depth interview of various stakeholders (Coordinating Agency representatives, club conveners and Club members) by using structured interview schedule.

Secondary Data: An extensive literature survey (books, articles, internet, journals, newspapers from various voluntary consumer Organizations working in this area) was carried out for compilation of existing information on the efficiency and efficacy of the consumer clubs in schools.

Tools

A variety of tools were used for the collection of secondary and primary data. Structured Interview schedule with both open and close ended questions were used to collect data from various stakeholders of consumer clubs such as concerned teachers, members and other concerned officials. In addition to these, unstructured interview were conducted with above mentioned stakeholders in order to explore the consumer clubs' role and efforts that require strengthening the consumer movement in the country.

Analysis

Data collected from various sources was analyzed using both qualitative and quantitative methods. While quantitative data was analyzed using percentage and simple statistics with application of SPSS.

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CHAPTER-II

CONSUMER CLUBS IN SCHOOLS- AN ANALYSIS

One of the major problems facing the consumer movement in the country relates to lack of consumer education and awareness. Various studies have demonstrated that by and large the consumers are ignorant about the existence of the Consumer Protection Act, leave aside its various provisions. It was in 1986 that this important social legislation was enacted and since then the Government with the cooperation of various stakeholders has been making efforts to empower the consumers through various education and awareness programmes.

There is no doubt that consumer education and awareness is the most powerful tool to protect the consumer as only an educated, aware and alert consumer can make a rationale choice and protect himself against exploitation. Consumer Education is concerned with the skills, attitudes and knowledge required for living in a consumer society. It is inextricably linked to the basic skill necessary for living.

An aware consumer not only protects himself against exploitation but induces efficiency, transparency and accountability in the entire manufacturing and service sector. Therefore recognizing the importance of consumer education, the government has taken up a number of activities and launched several schemes to enhance consumer awareness and promote a strong and broad based consumer protection movement in the country with the help of various stakeholders. One such scheme relates to setting up of consumer clubs in the schools.

This was launched in 2002 by the Department of Consumer Affairs to engage children in imparting consumer education at grass root level. The idea of establishing clubs at the school level was to give an opportunity to the students to participate actively in social service and involve them in various consumer welfare and consumer protection activities. The idea of setting up the Consumer Clubs came from the Eco Clubs Scheme of the Ministry of Environment and Forests. There is no doubt that early childhood consumer education not only provides a multitude of benefits to the society but it helps the youth, particularly the students to participate in social life as competent citizens and contribute to national development.

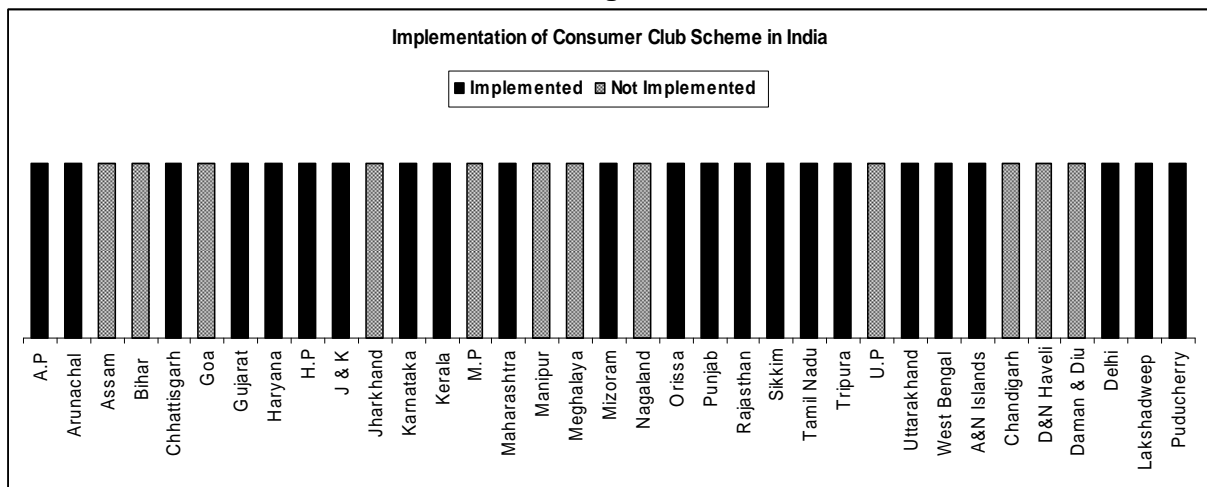
In fact consumer education at the school level is an important process to enhance the capacity of the youth particularly the students to take the responsibility for their own life, their family, obligations to society and the environment. The practical knowledge that students gain at school level remains permanent. It gradually makes the students smart and alert consumers. It is recognized that the child who participates in the activities of the consumer club is less likely to be cheated by the businessman and

develops the capacity to question the misleading advertisements. Consumer education is often referred to as value education as it is based on values. This specialised knowledge is required to help students participate in social life, as competent citizens. Students not only learn about the consumer rights and duties but also teach their parents and the community, thereby enriching the society.

Scope for Consumer Clubs in India

Due to globalization and liberalization the Indian economy is such that the common man is becoming the target of exploitation of market forces due to lack of awareness, education, illiteracy, poverty and ignorance. Therefore, consumer education has assumed great importance. With globalization, information explosion and media penetration the children have become a focus of attention to the marketers. Therefore there is a need to “catch them young.” Consequently, the role of schools in disseminating information across India cannot be ignored. Today schools cater to students from each segment of the society, whether rich or poor, urban or rural, male or female and if consumer clubs are established in the schools, every student would certainly have some basic knowledge of consumer protection. However with such a large consumer base, setting up of clubs in every school is a gigantic task.

Figure-2.1



According to table 2.1, in the year of 2001, there were about 4.5 lakh schools including Middle, High and Higher Secondary Schools in India. Out of these 4.5 lakh educational institutions, only 7345 have consumer clubs. That is, it constitutes only 1.6 percent of the total schools. If we look at the state wise distribution of consumer clubs it can be seen that the percentage of consumer clubs established in smaller states is

higher e.g. A & N Islands 31.9 percent schools had consumer clubs followed by Lakshdweep (23.5 percent), Puduchery (13.9 percent), Sikkim (13.6 percent) and Arunachal Pradesh (13.3 percent). Unfortunately, among them most of the consumer clubs were established in the first phase of the scheme and in the absence of regular financial support most of them have now become dysfunctional.

Table 2.1
State wise Consumer Club in Schools

States	Total No. of schools*	Total No. of Consumer Club	Percent of Consumer Club in schools	
			School with Consumer Club	School without Consumer Club
Andhra Pradesh	36537	977	2.7	97.3
Arunachal Pradesh	751	100	13.3	86.7
Assam	15243	0	0.0	100.0
Bihar	15965	0	0.0	100.0
Chhattisgarh	13583	250	1.8	98.2
Goa	498	0	0.0	100.0
Gujarat	30275	250	0.8	99.2
Haryana	7485	135	1.8	98.2
Him. Pradesh	4653	36	0.8	99.2
J. & Kashmir	6700	153	2.3	97.7
Jharkhand	7394	0	0.0	100.0
Karnataka	39242	650	1.7	98.3
Kerala	8516	100	1.2	98.8
Madhya Pradesh	43637	0	0.0	100.0
Maharashtra	45880	450	1.0	99.0
Manipur	1536	0	0.0	100.0
Meghalaya	2414	0	0.0	100.0
Mizoram	1681	100	6.0	94.1
Nagaland	930	0	0.0	100.0
Orissa	25902	550	1.9	98.1
Punjab	6524	250	3.8	96.2
Rajasthan	40154	1000	2.5	97.5
Sikkim	367	50	13.6	86.4
Tamil Nadu	17599	1500	8.5	91.5
Tripura	1671	27	1.6	98.4
Uttar Pradesh	53830	0	0.0	100.0
Uttarakhand	6092	100	1.6	98.4
West Bengal	9869	400	4.1	96.0
A&N Islands	157	50	31.9	68.2
Chandigarh	130	0	0.0	100.0
D&N Haveli	121	0	0.0	100.0
Daman & Diu	52	0	0.0	100.0
Delhi	2395	146	0.0	100.0
Lakshadweep	117	21	23.5	76.5
Puducherry	360	50	13.9	86.1
INDIA	448160	7345	1.6	98.4

Source: Source: Select Educational Statistics (2005-06), Department of Higher Education, HRD,GoI

*Including Middle /Sr Basic Schools, High/Post Basic Schools & Pre-Degree Junior Colleges/ Higher Sec. Schools

Scheme on Consumer Clubs¹

In 2002, under the Consumer Welfare Fund, the Scheme on Consumer Club was launched for involving students with consumer protection related issues in a playful and informal manner. According to this scheme, a consumer club shall be set up in each Middle/High/Higher Secondary school affiliated to a government recognized Board. A grant of Rs 10,000 per Consumer Club for each school for two years was admissible under this Scheme. This scheme has been decentralised and transferred to the Governments of States/UTs with effect from 1.04.2004.

Objectives

The objectives of the scheme are:

1. to educate children about the rights of the consumers as provided in the Consumer Protection Act, 1986;
2. to mobilize youngsters by instilling in them the spirit of protection of consumer rights;
3. to impart knowledge about the role of the consumers in protection of their rights and;
4. to strengthen the consumer movement in the country.

The main purpose of establishing the consumer clubs in educational institution was that they can make students aware of the influences they are exposed to with respect to lifestyles, consumer habits, values and attitudes in their initial phase of life. In future these children will grow as adult consumers. They will buy goods, hire services for themselves and for their children; therefore it is very important to instill the spirit of consumer consciousness among students. The club will provide an avenue for the students to become potential leaders in the consumer movement. Therefore, all activities are programmed in that direction.

Composition

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

3. 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:

1. to take part in all activities of the Consumer Club.
2. to disseminate information gained through Consumer Clubs among their fellow student as well as among the people living in their respective locality.
3. to organize and actively participate in consumer protection programmes being organized in their schools as well as in their locality, mobilizing their fellow students and general public.
4. To observe National Consumer Day (24 December) and World Consumer Rights Day (15th March) etc.

Practical knowledge of consumer protection and 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 contest and quiz programmes will help them learn on their own.

Coordinating Agency

A group of not less than 20 and not more than 50 Consumer Clubs in one or more geographically contiguous districts will be serviced by a Coordinating Agency. A well established educational institution, a non-governmental voluntary organization or a professional body shall be appointed as the Coordinating Agency, which shall be responsible;

- (A) To convene meetings of each Consumer Club, at least once in a calendar month;
- (B) To discuss activities conducted by the Consumer Club during the previous month and to prepare a schedule of activities for the forthcoming months.
- (C) To organize demonstrations and street plays for the Consumer Clubs.
- (D) To provide each Club with appropriate resource material like posters, banners, charts, pamphlets and other literature relating to consumer protection.
- (E) To monitor the activities of each Consumer Club;

- (F) To liaise with the school authorities to ensure that members of each Consumer Club take active interest in the programmes and activities of the Consumer Club;
- (G) To organize inter-club and group activities and contests for clusters of neighbouring Consumer Clubs;
- (H) 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;
- (I) To maintain the accounts of expenditure and to submit utilization 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 Department of Consumer Affairs shall provide financial support @ Rs.10,000/- per annum per Consumer Club to the Coordinating Agency from the Consumer Welfare Fund. A maximum of 20percent of this amount will be retained by the Coordinating Agency for meeting its expenses relating to the Consumer Clubs being serviced by it. The balance amount will be passed on to each Consumer Club. The Coordinating Agency will regularly monitor the expenditure incurred by each Club.

Award for the Best Consumer Club

The best three Consumer Clubs in each cluster of Consumer Clubs coordinated by one Agency shall be awarded cash prizes amounting to Rs.3000/-, Rs.2000/-, Rs.1000/-, respectively for First, Second and third best Clubs. The assessment will be made on the basis of the reports submitted by the Coordinating Agency and verified through random checks. The best Consumer Clubs will be selected by a Committee constituted by the Department of Consumer Affairs. The overall best Consumer Club in the country shall also be awarded a cash prize of Rs.5000/-.



Shri L. M. Singh, Secretary, DCA, GoI, distributing prize to the winner consumer club on World Consumer Rights day, 2006

The overall best Consumer Club in the country shall also be awarded a cash prize of Rs.5000/-. All these prizes shall be given annually.

Guidelines for submission of proposals

- A. Proposal for setting up a cluster of Consumer Clubs in a geographical region / district shall be submitted by an NGO/VCO, Educational Institution or a professional body who fulfills the eligibility criteria as laid down in the

Consumer Welfare Fund Rules and guidelines. In 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 proforma and other documents as indicated in the Consumer Welfare Fund Rules and Guidelines.

- i) Number of Consumer Clubs proposed to be set up (should be between 20-50 consumer clubs).
- ii) Names and locations of schools where these Consumer Clubs are proposed to be set up along with the letter of concurrence from the Headmaster/Principal of the School.
- 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 estimates 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 new Consumer Clubs, shall, as far as possible, be submitted between January-March every year and proposals for continuation of existing Clubs be submitted between April – June, for better coordination of the activities with the academic year.

Need for Self-Sustenance

The ultimate aim is to make the clubs long lasting and they can be long lasting only if they become self-sustaining. To make them self-sustaining, Consumer Clubs may make efforts to raise funds on their own. They may consider adopting one or more of the following strategies:

1. Extend membership of the club to all students and prescribe nominal fee per student per month (say Rs.1/- per student per month).
2. Organize exhibition-cum-sale of posters/paintings/cards/crafts made by students during some of the competition events of the Club.
3. 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.

4. Bring out Club Bulletin /News Letter, which may also include advertisements (for raising money).

Normally grants from Department of Consumer Affairs 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.

Current Status

Till the end of March 2009, 7345 consumer clubs have been sanctioned in twenty three States of India. These clubs have been established in three phases. The state wise list of consumer clubs is given in Table 2.1. The data provided by the Department of Consumer Affairs, Gol indicates that in the first phase, proposals to establish the consumer clubs were submitted by 23 states resulting in starting of 5045 consumer clubs in the first phase. It is interesting to note that in the second phase only four states submitted their proposals to set up new consumer clubs in other schools. In the second phase additional 1750 consumer clubs were established in Andhra Pradesh, Karnataka, Tamil Nadu and Rajasthan.

As mentioned earlier that the scheme was sponsored by the Central Government for two years only, yet the Department of Consumer Affairs, Gol sanctioned additional grant to Civil Supply Department of Tamil Nadu to establish 500 consumer clubs in their colleges. Therefore, Tamil Nadu has maximum number of consumer clubs including consumer clubs set up in the colleges. The Table 2.1 reveals that larger states like Uttar Pradesh, Bihar and Madhya Pradesh have not taken the benefit of the scheme as a result consumer clubs do not exist in these states. It is very regrettable that these states, comprising of more than 35percent of the school going children of the country are deprived of the activities and benefits of the consumer clubs as their states have not taken any concrete steps to establish consumer clubs in various schools.

Figure -1.2

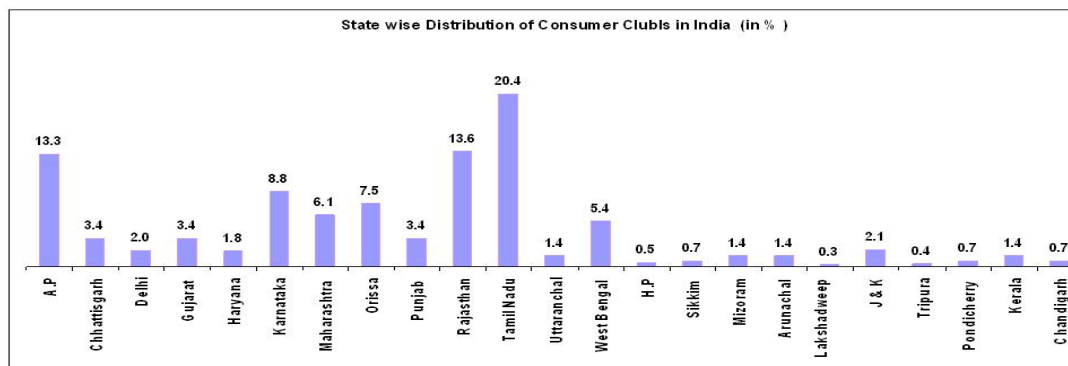


Table 2.1
Number of Consumer Clubs established in the States

S. No	State	Phase I	Phase II	Phase III	Total
1	Andhra Pradesh	727	250	-	977
2	Chhattisgarh	250	-	-	250
3	Delhi	146			146
4	Gujarat	250	-	-	250
5	Haryana	135	-	-	135
6	Karnataka	150	500	-	650
7	Maharashtra	450	-	-	450
8	Orissa	50*+500	-	-	550
9	Punjab	250	-	-	250
10	Rajasthan	500	500	-	1000
11	Tamil Nadu	500	500	500	1500
12	Uttaranchal	100	-	-	100
13	West Bengal	400	-	-	400
14	Himachal Pradesh	36	-	-	36
15	Sikkim	50	-	-	50
16	Mizoram	100	-	-	100
17	Arunachal Pradesh	100	-	-	100
18	Lakshadweep	21	-	-	21
19	Jammu & Kashmir	153	-	-	153
20	Tripura	27	-	-	27
21	Pondicherry	50	-	-	50
22	Kerala	100	-	-	100
23	Chandigarh	50	-	-	50
Total		5045	1750	500	7345

Source: Department of Consumer Affairs

*50 clubs in the Puri District were established prior to the 1st Phase

Fund Disbursement

The scheme envisages that the Central Government will provide initial financial support to the State Governments in establishing the consumer clubs but later on they will take adequate measures to sustain and run the consumer clubs. Unfortunately, after two years, most of the State Governments have not given any kind of financial assistance to the clubs and this remains one of the major weaknesses as far as the scheme is concerned. In fact many states have not asked for the second installment relating to the first phase of the scheme. The table 2.2 gives the details of the total sanctioned amount to different states. According to the table, out of 22 states only 7 states namely Gujarat, Karnataka, Maharashtra, Orissa, Rajasthan, Tamil Nadu and Arunachal Pradesh have got second year's installment of the First Phase of the scheme. As per the available data, the Central Government has released about Rs. 10 Crore 29 Lakh to different State Governments and most of it (7 Crore) was spent in first phase of the scheme.

Table 2.2
Amount sanctioned to the State/U.T. for Consumer Club

S. No	State	Phase I (Rs. in Lakh)	Phase II (Rs. in Lakh)	Phase III (Rs. in Lakh)
1	Andhra Pradesh	72.70	25.00	
2	Chhattisgarh	25.00		
3	Gujarat	25.00 2 nd Year 25.00		
4	Haryana	11.50		
5	Karnataka	15.00 2 nd Year 15.00	50.00 2 nd Year 50.00	
6	Maharashtra	45.00 2 nd Year 45.00		
7	Orissa	50.00 2 nd Year 50.00		
8	Punjab	25.00		
9	Rajasthan	50.00 2 nd Year 50.00	50.00	
10	Tamil Nadu	50.00 2 nd Year 25.00	50.00 2 nd Year 25.00	50.00
11	Uttaranchal	10.00		
12	West Bengal	40.00		
13	Himachal Pradesh	2.10		
14	Sikkim	5.00		
15	Mizoram	10.00		
16	Arunachal Pradesh	3.20 3.20		
17	Lakshadweep	2.10		
18	Jammu & Kashmir	13.80		
19	Tripura	2.70		
20	Pondicherry	5.00		
21	Kerala	10.00		
22	Chandigarh	5.00		
Total		7,04,90,000	2,75,00,000	50,00,000

Source: Department of Consumer Affairs

Consumer Clubs Schemes in Selected States

In the present study seven states have been selected for the study. They are Delhi, Rajasthan, Karnataka, Tamil Nadu, Maharashtra, Orissa and Tripura. Table 2.3 indicates the number of consumer clubs in the states and the number of sampled schools.

Under the scheme, the Department of Consumer Affairs has to provide financial support to the Coordinating Agencies from their Consumer Welfare Fund who have to manage the activities of the consumer clubs. Funds are transferred to the State

Government and the State Government selects the VCOs/NGO in respective districts where the clubs have to be set up and transfer the funds. To monitor and support the activities of the Coordinating Agencies' the State Government is at liberty to select appropriate district departments. The field study reveals that there is no uniform mechanism to monitor or run the consumer clubs. It varies from state to state and district to district. State Governments and the District administration even within the same State have adopted different methods to run the consumer clubs.

Table: 2.3

State	No. of Consumer Clubs in the State	Surveyed School	Fund Taken in Phases	Source of Funds	Managed by
Delhi	146	20	I	P.M.S.	NGO
Karnataka	650	20	I & II	P.G., P.M.S.	NGO, DEO
Maharashtra	450	20	I	P.M.G., P.M.S. P.M.V	NGO, DSO, Mun. Corp
Orissa	550	20	I	P.G., P.M.S.	NGO, DSO
Rajasthan	1000	20	I & II	P.M.G., P.M.S.	NGO, DSO
Tamil Nadu	1500	20	I, II & III	P.M.G., P.M.S. P.M.V.	NGO, DSO
Tripura	27	18	I	P.M.S.	NSS Department

Where: **P.M.S.-** Partly Managed by School, **P.M.G.** - Partly Managed by Government, **P.M.V.** - Partly Managed by VCOs. **DSO-** District Food and Supply Office, **DEO-** District Education Office.

Source: DCA, Gol.

Delhi

According to the data provided by the Department of Consumer Affairs, Gol (Table 2.2), Delhi government had not submitted any proposal for funding under the consumer clubs scheme. However, Department of Consumer Affairs, Gol started this scheme by their own. Three non-governmental Voluntary Organizations from Delhi namely, VOICE, BINTY and South Delhi House Wife Association were appointed as the Coordinating Agency to conduct, manage and monitor the activities of the consumer clubs. Under this scheme they established 146 consumer clubs in various schools of Delhi. Presently the State Government is not providing any funds to the consumer clubs as a result of this most of the consumer clubs are not functioning. Only a few schools are managing the clubs with their own resources and some activity is being organised.

Karnataka

Karnataka has availed funds from the Department of Consumer Affairs in the first two phases. In the first phase, in 2005, the State Department of Food, Civil Supplies & Consumer Affairs wrote to all major NGOs/VCOs of the state along with district wise list of schools where they wanted to start consumer clubs. As a result in the first phase, 150 consumer clubs were established and in the second phase 500 new schools were selected to establish consumer clubs. As far as sanctioned amount is concerned, Karnataka has received two installments of 15 lakh rupees each in the first phase. However in the second phase, the amount was increased to 50 lakh for two years. At present out of 27 districts, only 17 districts have consumer clubs. Interestingly, in response to the letter of the State Department of Consumer Affairs, in 2005, only 14 district's NGOs came forward to take the responsibilities of running the consumer clubs. Therefore, for other districts, the government requested the concerned District Education Department to run the consumer club in their district. Three districts which agreed are Gulbarga, Bagalkot and Chamrajnagar.

In Karnataka, lack of funds has become a cause of concern for the consumer clubs as it has not been given to them after four initial years. However, the NGOs/VCOs, revealed that a number of consumer clubs are collecting one rupee per month from the members of the consumer clubs to meet minor expenses. Some of the clubs are managing and conducting activities with the remaining old funds.

Maharashtra

In the case of Maharashtra, the Department of Food Civil Supplies and Consumer Protection is the Co-ordinating Agency. In 2004, Maharashtra submitted the proposal for financial assistance from Department of Consumer Affairs, Gol for setting up consumer clubs in the schools. The Department sanctioned a total of 90 lakh rupees (45 lakhs for first year and another 45 lakhs for the second year) to the State Department. The State Department selected 14 organisations from different districts to manage, monitor and guide the activities of the consumer clubs in the respective districts. Most of them are Voluntary Consumer Organisation. However in Pune district this responsibility was given to Pimpri Chinchvad Mahanagarपालिका Secondary Education Department. Presently there are 450 consumer clubs in the state. It has also been found that the State Department has not allotted the second year installment of 5 lakhs to the Nasik Zila Grahak Panchayat due to some irregularities in the utilization of the first phase grant. The same has been surrendered to the Government of India. At present lack of funds is

the major concern for the consumer clubs as the State Department has not provided funds after the first phase.

Orissa

As far as Orissa is concerned it has taken funds only for the first phase of the scheme. The total sum of Rs. 100 lakhs (50 lakhs for the first year and 50 lakhs for the second year) was provided by the Gol to Orissa for this purpose. Under the provisions of the Consumer Club Scheme, the Department of Food, Civil Supplies and Consumer Welfare, Orissa is the State Coordinator. In 2006, the State Department selected one Voluntary Consumer Organization from each 21 Districts of Orissa as the district coordinating agency for the implementation of the consumer club scheme. On an average, 20 consumer clubs were established in all the 21 districts of the State. However prior to the establishment of 500 consumer clubs under this scheme, M/S Jaya Kishan Youth Club (NGOs), Puri, Orissa submitted a proposal to set up consumer clubs in Puri District and then after Department of Consumer Affairs, Gol had given funds to establish 50 clubs in the Puri District. At present 550 consumer clubs have been set up in the State. It has also been found that at the district level, funds were disbursed through the District Collector's Office and the coordinating agency had to submit their final utilization certificate to the same office.

Rajasthan

Rajasthan is one of the four states which has taken the grant for both 1st and 2nd phase of the Scheme. The Department of Food, Civil Supplies & Consumer Welfare is the Nodal Co-ordinating Agency in the State. Under the first phase of the Scheme, 15 schools from each district of the State were selected to establish consumer clubs resulting in the setting up of 500 consumer clubs in the first phase. In the second phase another 500 clubs were set up in the State. The Department has formed Coordinating Committees in each districts which consist of (i) District Education Officer (Secondary), Representative from District Forum, (iii) Two representative of consumer club conveners, (iv) Two representative of district's consumer organizations and (v) District Supply Officer – Member Secretary. To manage, monitor and guide the consumer club activities the district administration can assign the responsibility either to any recognized Voluntary Consumer Organisation or any District Department. Like wise, in Jaisalmer the District Supply Officer is the nodal Coordinating Officer while in Jaipur the responsibility is given to a NGO named (CANS). At the school level the headmasters of the schools are in charge of the consumer clubs and if the headmaster is not available, one competent student member of the consumer club takes up the responsibilities so that the activities

of the clubs do not stop. The student works with the teacher in charge of consumer club. While establishing the clubs, the Department tries to ensure that there is sufficient representation from rural areas as well as of girl students.

Tamil Nadu

Tamil Nadu is perhaps one of the states that has shown a keen interest in getting regular funds from the Central Government to run the consumer clubs. As it can be seen from the table 2.2 & 2.3, Tamil Nadu has availed grants for all the three phases. In fact it is the only State in India which has gone for the third phase of the grant. Therefore, most of the consumer clubs in the state are getting funds regularly to manage their activities. Structurally, the Commissioner of Civil Supplies and Consumer Protection Department of Tamil Nadu is the Nodal State Coordinator for the consumer clubs. At district level different registered educational institutions, non-governmental voluntary organizations or professional bodies are appointed as the Coordinating Agencies to manage, monitor and guide the activities of the consumer clubs. It is important to note that within the district more than one Voluntary Consumer Organisations are selected as the coordinating agency. Further, the concerned District Supply Officer is also given the responsibility to monitor and help the Voluntary Consumer Organisations as well as the Consumer Clubs. At present there are 1500 consumer clubs (500 clubs in each phase), established in Tamil Nadu. While discussing with the Commissioner it was revealed that the State is planning to establish more clubs in various schools.

Tripura

Tripura submitted their proposal to run the consumer club scheme only for the first phase of the scheme. Interestingly, in Tripura, the State NSS Cell, Department of Education (Higher), Government of Tripura was given the role of State Co-ordinating Agency and the Department is responsible to perform all duties laid down by the Consumer Welfare Fund Rule. Accordingly, the State Liaison Officer, NSS has to ensure the preparation and submission of proposals to the Government of India and keep in touch with the Department of Consumer Affairs, Government of India to successfully implement the scheme in the schools. 27 schools from all the four districts were selected to launch the scheme of consumer clubs. All the consumer clubs were established in government schools. The State NSS Cell was setup with an objective of promoting the motive of social service among the citizens. They organize various awareness programmes, like environment management, tree plantation movement, health awareness camp, blood donation camp, etc. in schools, colleges and at the village level. Therefore, they have a better platform and mechanism to run and manage these clubs

as well. Unfortunately after initial activities relating to consumer awareness, now most of the consumer clubs are inactive.

Conclusion

Consumer education at the school level is important to enhance the knowledge about consumer rights, develop an understanding of the citizen's role as a consumer and also to develop skills to make wise decisions. The Scheme on consumer clubs is one such initiative which helps the children to be a part of the consumer movement. It is quite clear that inspite of the efforts of the government towards establishment of consumer clubs in the schools, many states have not set up consumer clubs in their schools. Data clearly shows that only 22 states have taken the benefit of this scheme resulting in uneven geographical spread of the clubs.

Most of the state governments have not taken advantage of the availability of funds to set up consumer clubs in the schools as the phase wise analysis clearly shows that inspite of funds being available, only Andhra Pradesh, Karnataka, Rajasthan and Tamil Nadu have drawn funds under phase II for establishment of consumer clubs. In fact Tamil Nadu is the only state which has established clubs in phase III. To a large extent this exhibits lack of interest on the part of the state governments in establishing consumer clubs which in itself is an important area of concern and needs to be looked into. Further the functioning mechanism as per the surveyed states also shows that the mechanism is not streamlined as the clubs in different states are managed and monitored by different agencies like- NGOs, District Education Office, District Supply Offices, NSS Department, Municipal Corporation, etc. Any system to function properly requires a streamlined structure, where responsibilities are fixed and aspect of accountability is adhered to.

Another important fact which came out from the study is that the states which have set up consumer clubs in the schools, the clubs are not functional in all the districts as in the case of Karnataka, where only 17 districts have consumer clubs out of 27 districts. The NGOs manage the clubs in 14 districts and 3 districts are managed by the District Education Department. Similarly in Maharashtra also out of the 36 districts, in 14 districts the scheme is being coordinated by VCOs.

In Delhi and Tripura the situation is quite different as the role of the district administration has not been clearly defined as in the case of other states.

An analysis of the available data shows that only 1.64 percent of the schools in the country have set up consumer clubs. Even in these schools most of the clubs have more or less stopped functioning. There is no doubt that in the era of market economy, consumer education is of paramount importance to each and every individual and the schools can play a major role in this.

Reference

1. Department of Consumer Affairs, Ministry of Consumer Affairs, Food & Public Distribution, Government of India.

FORM-A-2

(Application for grant for setting up of Consumer Clubs) Important; Please fill up this form, furnishing correct, details sought for based on verifiable true state of affairs without causing suppression of any material information which, if resorted to, shall entail prosecution under the Act.

1	Name and full postal address of the applicant
2	Date of Establishment
3	(A) Whether Registered under the Societies Registration Act, 1860 (21) of 1860 or any other relevant Act. (B) If yes, number and year of registration.
4	Whether affiliated to a Government Recognized Board (applicable to Educational Institutions).
5	Names and addresses of Managing Committee Members and occupation of office bearers.
6	Name and designation of the official(s) Authorized to receive the grant.
7	Number of Consumer clubs to be set up (details of Schools affiliated to a Govt. recognized Board where clubs are to be established with consent of the institution head to be enclosed).
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 Central Govt./State Government and details of Submission of U.C.
11	Details of the Consumer protection/consumer awareness and welfare programmes conducted by the applicant during previous three years (Attach separate sheet, if required).
12	Whether the organization has any professionals/qualified members/resource persons to take up Consumer Welfare Activities. If, yes, give details.
13	Whether the organization has published any literature on Consumer awareness activities. If yes, enclosed on copy each.
14	Any further information relevant to capacity of the Organization to act as coordinating agency for Consumer Clubs (Attach sheets if required).
15	Whether organization has its own/rented premises. Give details.
	Copies of the following documents to be attached.
	(i) Constitution of the Organisation and Articles of Association. (ii) Annual Report and Audited Statement of Accounts for the last 3 years. (iii) Attested copy of Registration Certificate. (iv) Copy of letter of affiliation to Govt. recognized Board (applicable to educational institutions). (v) Affidavit in the prescribed proforma.

	<p>DECLARATION (To be signed by the applicant or its authorized agent)</p> <p>The particulars heretofore given are true and correct. Nothing Material has been suppressed. It is certified that I/we have read the guidelines, terms and conditions governing the scheme and undertake to abide by them on behalf of our organization/ institution. The financial assistance, if provided, shall be put to the declared use, for promotion and protection of rights of consumers or for standard marks. (Strike out whichever is inapplicable).</p>
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PART- II

(To be filled up in the District Office)

1	Whether the applicant has correctly Furnished the information in the Application form.	Yes/No (If no, give details)
2	Whether field enquiries have been made, and if so date and details of officer conducted field verification.	
3	(i) Are the educational institutions listed in item No.7 recognized middle /high/higher secondary schools.	Yes/No
	(ii) Have these schools given their Consent to set up Consumer Clubs?	Yes/No
4	Is the applicant capable of coordinating the Consumer Clubs?	
5	Any other information relevant to the Proposal of the coordinating Agency.	
6.	Recommendation of the Collector	

CHAPTER III

ANALYSIS OF RESPONSES OF CONSUMER CLUB MEMBERS AND NON-MEMBERS

Lack of consumer education and awareness is one of the major drawbacks of the consumer movement. As a result consumer exploitation is increasing day by day. Solution to many of the consumer problems lie in enhancing the level of awareness. The more the people are empowered through education and awareness, the lesser will be the problems. On the verbal platform it looks simple, but changing the attitudes of one billion people is a herculean task. The best way to bring about a change in the consumer behaviour is to educate the children about consumer protection and consumer welfare. Catch them young is the buzzword. If the children are involved in the consumer movement then it would have a great multiplier effect on the society. Keeping this in view the Department of Consumer Affairs, Gol, has launched the Scheme of Consumer Clubs in the schools and colleges of India. The membership consists of students of the schools who would be actively involved in the consumer awareness movement. It was also expected that the benefits will also reach to other students of the school by being educated by the members of the clubs.

In this chapter an attempt has been made to evaluate the activities and the functioning of the clubs apart from taking into account the perceptions of club members. An effort has also been made to assess the extent of knowledge and interest of students who are not actively involved in consumer club activities. The chapter is divided in two sections accordingly. One deals with the Perceptions of members (students) of the consumer clubs of the schools, and the other with the Perceptions of non-members (students) of the schools.

Section A

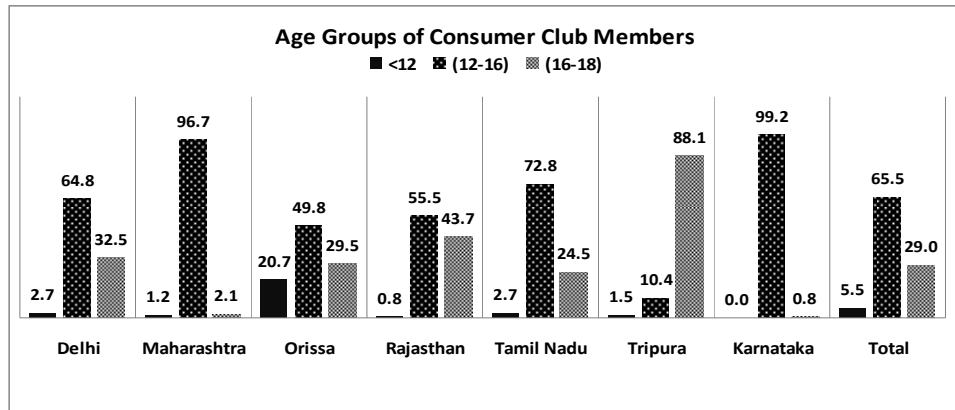
General Profile of the Club Members

Understanding the nature and characteristics of the members of the consumer clubs is crucial for making valid inferences about their behaviour. The socio – demographic variables describing the respondents are categorized under the heads age, sex, education, parent's education and occupation, household income and nature of residential locality.

Distribution of Respondents According to Age

The Figure 3.1 presents the distribution of consumer club members on the basis of their age groups. It shows that about two third of the students i.e. 65.5 percent are in the age group of 12-16 years. Respondents in the age group of below 12 constitute only 5.5 percent. State wise data indicates that in Karnataka and Maharashtra the percentage of consumer club members in the age group of 12-16 is more than 96.7 percent.

Figure 3.1

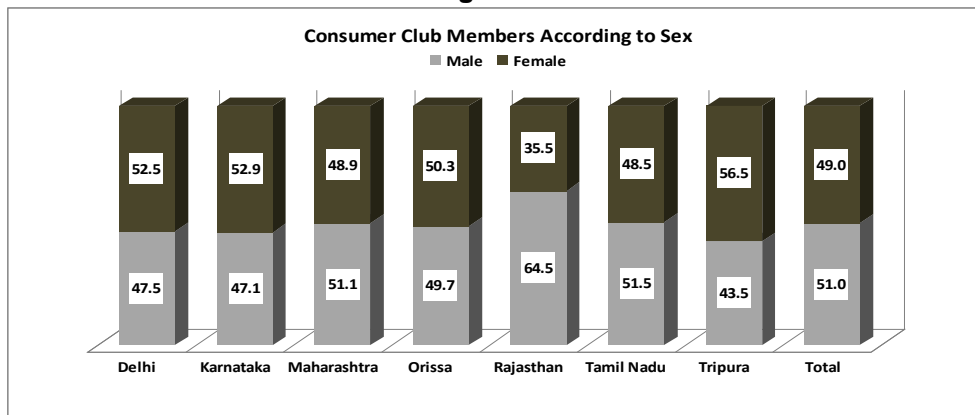


Source: Primary Survey

Distribution of Respondents According to Sex

The following Figure 3.2 indicates the sex-wise distribution of the consumer club members. Almost half of them are females, forming 49 percent of the total. It clearly indicates that the girl students are very keen to participate in the consumer club activities and there appears to be no gender discrimination as far as the membership of the clubs in the schools is concerned. In fact state wise data shows that in Delhi, Karnataka, Orissa and Tripura the percentage of girl students in consumer club is higher than boys. However, in Rajasthan, the participation of girls in the consumer club is comparatively low, i.e. 35.5 percent only.

Figure 3.2

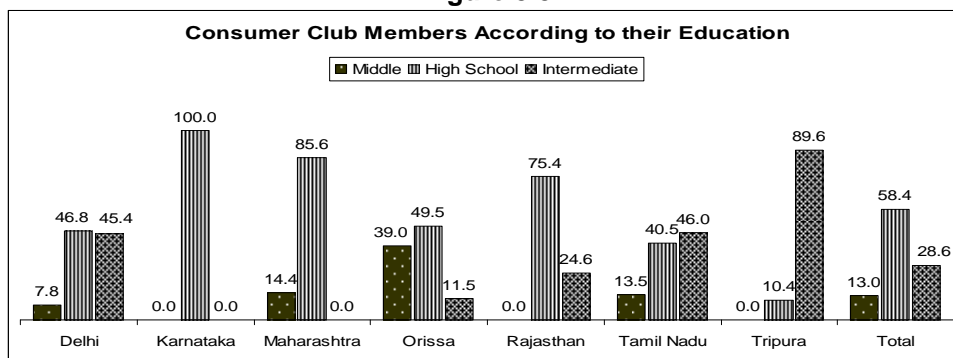


Source: Primary Survey

Distribution of Respondents according to Education

According to the Scheme, consumer clubs can be established in middle, high, higher secondary schools and colleges. The present study relates to consumer clubs in schools. Data was collected at the school level and the respondents were classified into three categories namely middle, higher and intermediate or 10+2 standard on the basis of level of education or the class they were studying. The affiliation of consumer club members is shown in Figure 3.3. The education-wise distribution of respondents' shows that except in Karnataka, in all other states, consumer club membership was spread across different classes/standards of the school, however, in Karnataka consumer club membership was confined only to high school students. In case of Tripura almost 89.6 percent of the consumer club membership was confined to 10+2 students.

Figure 3.3



Source: Primary Survey

Educational Background of the Respondents (Student) Parents

In general, the thinking process, attitude, behaviour, action and future of children are to a large extent determined by the socio-economic background of their parents. It is commonly believed that if the parents are well educated they will groom their children in a better way. The level of general awareness is higher among children whose parents are educated. In the following section of the chapter an attempt has been made to assess the knowledge level of the respondents regarding consumer protection, keeping in view the level of education of the parents. As per the data (Table 3.1), it was found that the level of education of respondent's parents is high in Tamil Nadu, Delhi, Maharashtra and Karnataka. It is quite obvious that these states are educationally developed states of India. However, in Rajasthan, Orissa and Tripura the percentage of educated parents is very less as 12.50, 21 and 12.80 percent of respondent's mothers in the respected states had no schooling.

Table 3.1
Educational status of Respondent's Parents

States		No Schooling	Primary	Middle	H. School	10+2	Graduation	PG	Ph.D.	Others
Delhi	Female	3.70	4.60	7.80	14.20	13.70	16.40	33.30	4.60	1.80
	Male	11.40	8.20	10.50	10.50	12.80	17.40	23.70	3.20	2.30
Karnataka	Female	15.10	18.00	10.80	27.00	14.00	7.20	6.80	0.40	0.70
	Male	24.50	12.90	6.80	33.10	11.20	6.50	4.30	0.40	0.40
Maharashtra	Female	8.40	9.70	13.10	39.70	6.80	7.20	13.10	1.70	0.40
	Male	21.90	12.70	17.30	27.00	8.90	5.90	5.90	0.0	0.40
Orissa	Female	21.00	27.40	2.60	19.80	16.90	9.10	1.80	0.50	0.80
	Male	42.10	16.00	12.20	21.40	3.10	2.90	0.80	0.50	1.00
Rajasthan	Female	12.50	14.10	22.30	32.80	9.00	6.60	2.00	0.0	0.80
	Male	59.00	17.20	14.80	5.90	0.40	1.20	0.40	0.40	0.80
Tamil Nadu	Female	14.40	20.50	18.60	24.20	10.90	6.40	4.30	0.50	0.30
	Male	23.70	16.00	26.10	20.50	5.10	3.20	4.00	0.80	0.80
Tripura	Female	12.80	26.60	25.90	19.20	6.20	5.20	1.00	0.50	2.60
	Male	25.20	18.70	30.70	16.60	3.60	2.10	0.50	0.0	2.60
G.Total	Female	9.00	22.60	13.60	25.10	11.60	8.20	7.90	1.00	0.90
	Male	22.30	22.60	17.10	19.80	6.10	5.10	5.00	0.70	1.10

Source: Primary Survey

Distribution of Respondents according to Annual Household Income

The economic status of the respondents is an important determinant of their social class, consumption pattern skills and dispositions. Therefore data was collected on the annual household income of the respondents. Before analyzing the data related to income, it is important to mention that except Delhi, in all other states many of the consumer clubs are established in government schools, hence it is common that the students of these government schools come from either poor family or from lower middle class families which is clearly supported and proved by the data (Annexure I). Almost two-third of the respondents (66.70 percent) had an annual income of less than Rs. 50,000 (table 3.2). Those who have an income above one lakh rupees annually constitute only 13.90 percent of the total respondents. The state wise data indicates that in Tripura (85.50 percent) and Tamil Nadu (80.60 percent) of the respondent's household annual income is less than Rs. 50,000. However, an analysis of the data reveals the real strength of the scheme as it takes the consumer protection movement to the lower strata of the society and involves children of the poor and marginal segments of the society.

Table 3.2
Annual Household Income of the Respondents

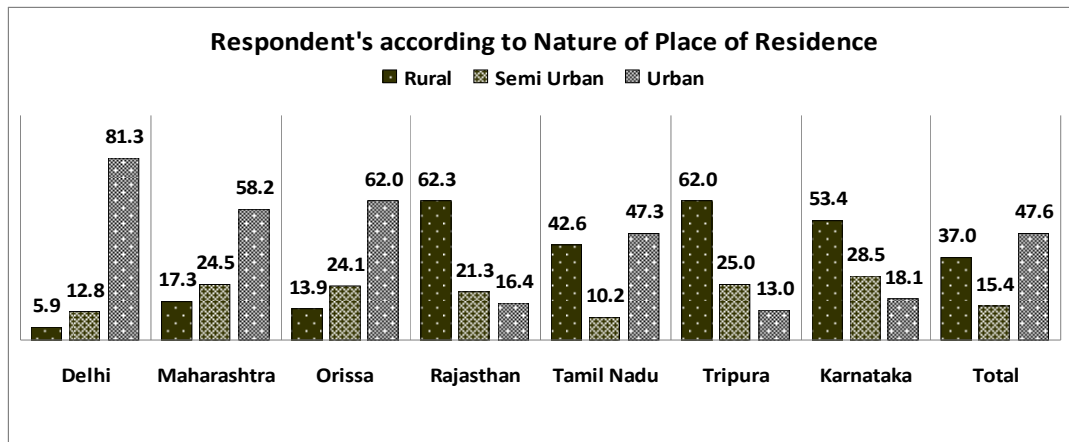
States	< 50000	50,000-100000	100000 -200000	300000 - 400000	> 400000
Delhi	13.70	32.4	28.30	14.20	11.40
Karnataka	73.40	17.6	6.10	1.40	1.40
Maharashtra	57.40	24	11.80	4.20	2.50
Orissa	77.10	19.2	3.10	0.30	0.30
Rajasthan	63.30	20.4	11.70	4.70	
Tamil Nadu	80.60	14.4	3.70	1.10	0.30
Tripura	85.50	9.4	4.70	0.50	
G.Total	66.70	19.3	8.80	3.20	1.90

Source: Primary Survey

Nature of Place of Residence

The study also tried to find out the differences in behaviour of consumer club members belonging to different orientations namely rural, semi-urban and urban. The respondents were classified on the basis of their place of residence. The Figure 3.4 shows the distribution of the respondents on the basis of their place of residence. The percentage of respondents belonging to rural area was 37, those belonging to semi urban and urban areas were 15.4 and 47.6 respectively. As far as state wise percentage is concerned, the highest number of respondents belonging to rural areas was in Rajasthan (62.3 percent) and Delhi had the highest percentage of respondents 81.3 percent living in urban areas. In Delhi only 5.94 percent respondents reported that they live in rural areas.

Figure 3.4



Source: Primary Survey

Analysis of Responses of Consumer Club Members

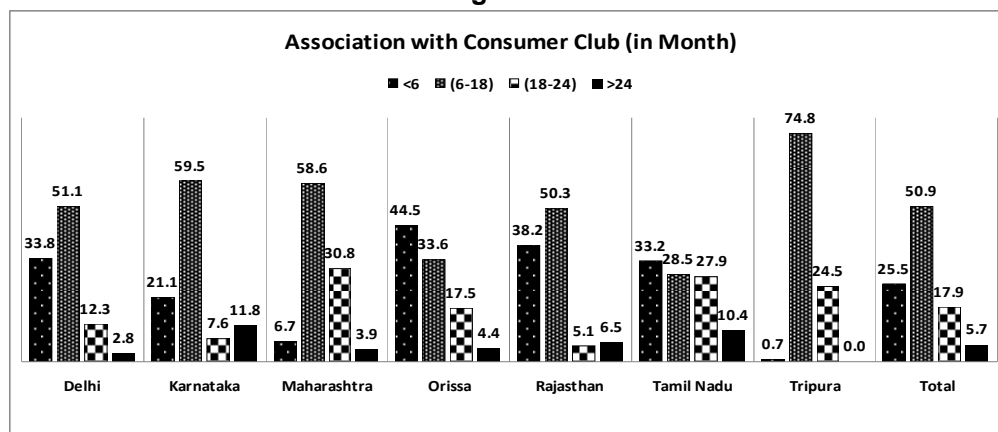
To understand the working of the consumer clubs the opinions and views of the members of the clubs was very important. In this section the member's participation and perception regarding various issues relating to the consumer clubs of the members has been analyzed. The section is divided in different sub sections (i) the first section deals with the perceptions regarding functioning of the Consumer Club (ii) In the second section information dissemination efforts of members is analyzed (iii) the last section focuses on the members awareness level about consumer rights and protection.

Distribution of Respondents according to the Association with Consumer Club

According to the scheme, any student of Middle, Higher or Senior Secondary School can become a member of the consumer club. However, in practice, the School administration does not allow the students of class 10th and 12th to participate in the consumer club activity due to their board examination. It is also noticed that most of the students spend only a few years in the school; therefore, it is quite obvious that the duration of their association with the clubs is also for a limited period.

A quick look at Figure 3.5 indicates that the membership of most of the students is of recent one. The state wise data shows that in Orissa about 44.5 percent of the students joined the clubs just six month before. In Rajasthan, Delhi and Tamil Nadu the corresponding figures are 38.8, 33.8, and 33.2 percent. In Tripura about 74.8 percent of the students said that they have been associated with the clubs for the last one and half years. It is notable that a longer the association with consumer club was found in Karnataka and Tamil Nadu where about 11.8 percent of the respondents of Karnataka and 10.4 percent of Tamil Nadu said that they had been associated with the consumer clubs for more than two years.

Figure 3.5

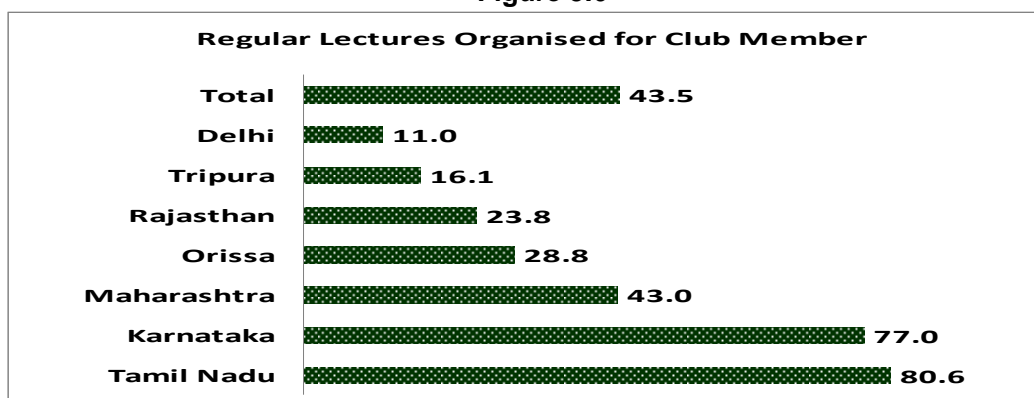


Source: Primary Survey

Activities of the Clubs (Organizing Lectures / Training Programmes for Consumer Club)

The working of the clubs to a large extent depends on the nature and quality of activities that one carried out. Therefore it was pertinent to ask whether regular lectures /training programmes are organized for the benefit of the members. Figure 3.6 reveals that about 43.5 percent of the respondents said that they had regular lectures/training programmes. However, there is a great variance across the states. About 80.6 percent members of consumer clubs in Tamil Nadu reported that their clubs are conducting regular lecture and training programmes for them followed by Karnataka (77). However, in Delhi only 10.96 respondents said that regular lecture/training programmes were organised. The scenario in other states is not very encouraging, it is 16.1 percent for Tripura, 23.8 percent for Rajasthan, and 28.8 percent for Orissa.

Figure 3.6



Source: Field survey, CCS, IIPA

Frequency of Lectures and Training Programmes

It is quite evident that there is a large variation in organizing lectures/training programme for the benefit of the members of the consumer clubs across the sampled states. The next important question of inquiry was as to how many such programmes were organised in a month. From the Figure 3.7 it can be observed that the highest frequency or the maximum numbers of programmes were being organized by the consumer clubs in Tamil Nadu. Out of the total respondents 30.05 percent of them were of the opinion that they have attended at least one lecture in a month. 26.86 percent of the respondents were of the view that they had attended two lectures in a month and about 10.90 had attended three lectures in a month. The next highest frequency of lectures and training programmes being organized was in Karnataka. The respected data of the frequency of training programmes for Karnataka are 25.90, 18.71 and 7.55 percent. On the other hand the respondents of Delhi indicated that they had attended very few lectures/training programmes. Tripura, Orissa and Rajasthan did not conduct

regular programmes. It is of importance that according to the norms each consumer club should arrange at least four programmes in a month. Not able to organise regular programmes indicates the inability of the clubs in these states to manage their activities as per the norms and therefore the members do not derive the required benefit.

Figure 3.7

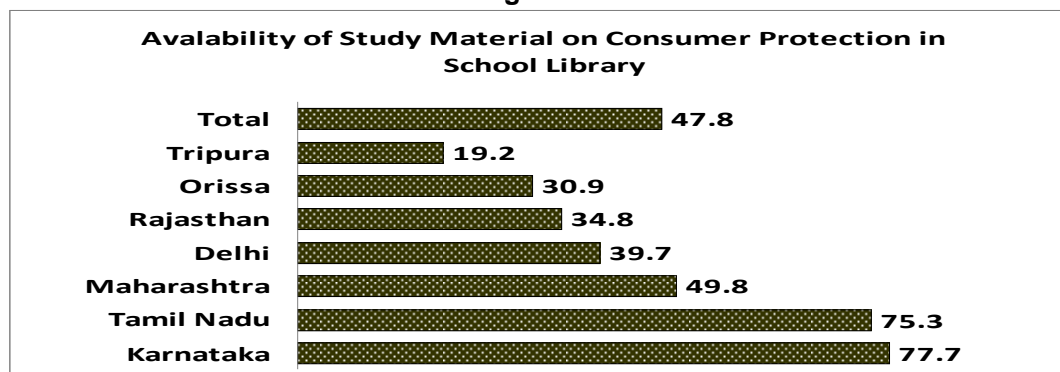
States	Once	Twice	Thrice	More than Thrice
Tamil Nadu	30.5	26.86	10.9	2.13
Karnataka	25.9	18.71	7.55	1.8
Maharashtra	21.1	5.91	3.8	0.84
Rajasthan	19.53	3.13	2.73	2.34
Orissa	15.84	3.64	4.16	3.38
Tripura	10.88	2.07	1.55	0.52
Delhi	6.85	1.37	0.46	0.46
Total	19.65	10.08	5.04	1.85

Source: Field survey, CCS, IIPA

Availability of Study Material in the School Library

Apart from lectures and training programmes, reference guides such as Books, Monographs, Magazines, Pamphlets and other reading materials are very important to enhance the knowledge of the members of the consumer club and other students as well. But from the Figure 3.8 it is clear that most of the consumer clubs (47.8 percent) do not have adequate study material relating to consumer protection. The Figure shows that in Tripura only 19.2 percent of the respondents said that reading material was available in their library. The other states where consumer clubs are lacking in reading materials are Orissa (30.9 percent), Rajasthan (34.8) and Delhi (39.7 percent). However in Karnataka and Tamil Nadu the availability of books in school library is comparatively better than other states as 77.7 percent respondents of Karnataka said that they have reading materials on consumer protection. In Tamil Nadu 75.3 percent opined for the same (figure 3.8).

Figure 3.8

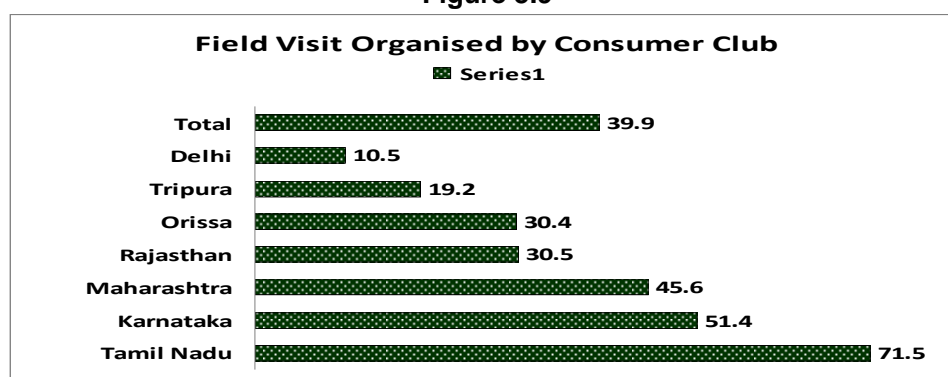


Source: Field survey, CCS, IIPA

Field Trips for the Members of Consumer Clubs

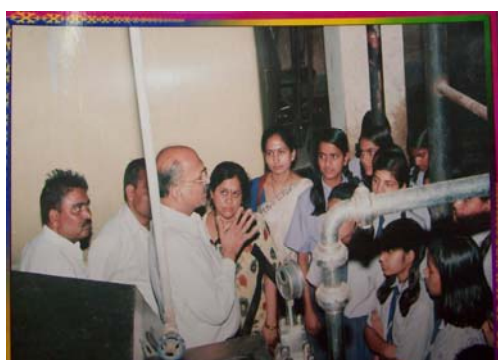
Students can learn about consumer protection from lectures, textbooks and other resources such as the Internet and periodicals. However, actual experiences in the field help students to get hands-on learning. Rather than just studying about products quality, unfair market practices and how to become a smart consumer, students need to visit a Local Market, Consumer Court, Laboratories, door to door interaction in the local community to practically see and understands as to how they are working or what are the problems being faced by the common man as a consumer. Whatever may be the purpose, field trips are great learning experiences. Therefore outdoor exposure is an important medium of learning.

Figure 3.9



Source: Field survey, CCS, IIPA

As far as organizing field visits by the consumer clubs in the sampled states is concerned, the Figure 3.9 shows that most of the consumer clubs of Tamil Nadu have



Field Visit at Dairy Milk Plant, Nasik

organized field visit for their members as 71.5 percent of respondents have confirmed it. Karnataka is the other state where half (51.4 percent) of the respondents have said that their clubs have organized field visits. However, in Delhi, Tripura, Orissa and Rajasthan only 10.5, 19.2, 30.4 and 30.5 percent of the respondents said that their clubs have organized a field visit. In

Maharashtra nearly 45.6 percent of the respondents were of the view that the field trips were organized. Further it was asked as to how often the field trip was organized in a year by the consumer clubs (Table 3.3). Only 20.83 percent of the respondents said that the field visit was organized once in a year, 15.53 percent said that it was organized twice in a year and 3.03 percent said that it was organized thrice in a year. However, 33.51 percent of the respondents of Tamil Nadu have gone for field visit twice in a year,

followed by Karnataka (18.35 percent) and Maharashtra (18.14 percent). As far as more than three field visit is concerned no respondents from Delhi, Rajasthan and Tripura have confirmed it. At the same time in Tamil Nadu only 11.17 percent of respondents have said that their consumer clubs have organized more than three field visit in a year. The performance of Delhi consumer clubs in organizing field visit was very unsatisfactory, as only 8.68 percent of the respondents confirmed that they had exposure to field visit only once in a year.

Table 3.3
Frequency of Field Visits

States	Once	Twice	Thrice	More than Thrice
Delhi	8.68	2.74	1.83	0.00
Maharashtra	27.85	18.14	0.42	2.11
Orissa	21.04	10.91	0.00	0.52
Rajasthan	21.88	8.20	0.39	0.00
Tamil Nadu	23.40	33.51	5.59	11.17
Tripura	14.51	6.74	3.11	0.00
Karnataka	24.10	18.35	9.35	1.80
Total	20.83	15.53	3.03	2.78

Source: Field survey, CCS, IIPA

From the above table 3.3 it is clear that consumer clubs in most of the states did not organize field trips. As far as place of field visit is concerned 43.62 percent of respondents of Tamil Nadu went to their Local Market (table 3.4), followed by Karnataka (24.10 percent) and Maharashtra (21.10 percent). Other important place for field visit relates to door to door campaign. By this, members of the consumer club make people aware about their consumer rights. In case of visit to other school or colleges, Karnataka ranked first. About 17.27 percent of respondents opined that they went to other consumer clubs to share information.

Table 3.4
Place of Field Visit

States	Local Market	Consumer Court	Door to Door Campaign	Schools/College/ University	No Answer
Delhi	11.42	1.37	2.28	1.83	83.11
Maharashtra	21.10	1.69	19.83	0.42	56.96
Orissa	14.29	6.49	8.57	4.68	65.97
Rajasthan	12.41	8.27	5.64	6.02	67.67
Tamil Nadu	43.62	1.86	25.53	0.27	28.72
Tripura	10.88	2.07	7.77	6.22	73.06
Karnataka	24.10	1.08	6.12	17.27	51.44
Total	39.09	3.50	12.19	6.17	39.04

Source: Field survey, CCS, IIPA

Observing Consumer Day by the Clubs

Observing consumer days is an important part of the activities of the consumer clubs. This day not only brings them together and shares their experiences as consumers but also enables non-member of the clubs to participate and learn about



Celebration of National Consumer Day, Bengaluru, Karnataka

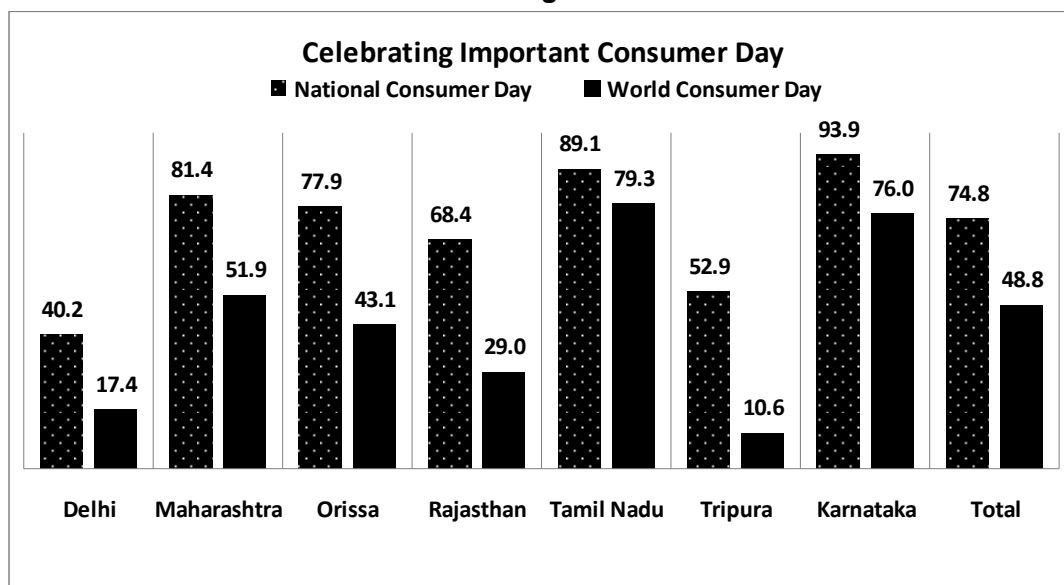
consumer rights. Therefore the consumer clubs should organize programmes on National Consumer Day (24th December) and World Consumer Rights Day (15th March) every year to educate the students. On these days they should organize debates, essay and painting competitions, quiz programmes and other activities relating to consumer welfare. With the help of these activities they

can disseminate information among their fellow students as well as among other people invited to celebrate the occasion.

Although the celebrations on the National and world consumer days are an important activity for consumer clubs but our survey reveals that only 74.8 percent of the clubs are organizing National Consumer Day and 48.8 percent are organizing International Consumer Day. Most of the clubs in Delhi, Tripura, Rajasthan and Orissa were not organizing these functions on a regular basis. According to the data received (Figure 3.10) 40.2 percent of the respondents from Delhi were of the opinion that they celebrate National Consumer Day and only 17.4 percent said they celebrate, World Consumer Rights Day. The corresponding figures for Tripura (10.6 & 52.9 percent) are

also discouraging. However Data of Tamil Nadu and Karnataka have shown an encouraging trend where 93.9 percent of Karnataka's respondent and 89.1 percent of respondents from Tamil Nadu said that they regularly celebrate National Consumer Day and the World Consumer Day.

Figure 3.10

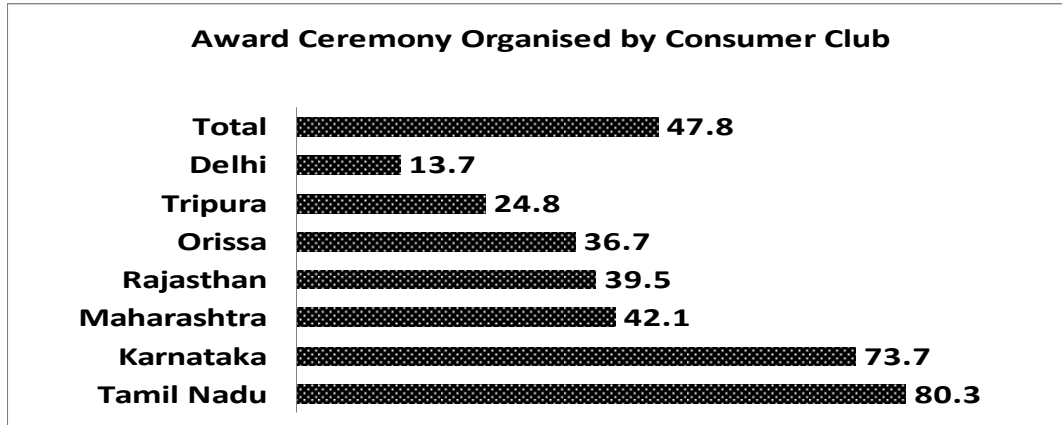


Source: Field survey, CCS, IIPA

Organizing Consumer Club Award Ceremony in the School

The students need to be encouraged for their participation and efforts in organizing the activities of the consumer clubs. The schools need to build some incentives to recognize the good work of the students. Moreover such efforts will send a message to other students, thereby attracting them to the consumer clubs. The incentives could be in various forms but we are of the view that there is a need to organize an award ceremony on the National Consumer Day in their school and give a certificate of appreciation to the students who regularly take part in the activities of the consumer clubs. As per the available data (Figure 3.11) most of the clubs in Tamil Nadu and Karnataka are organizing such award ceremonies to felicitate their members. 80.3 percent and 73.7 percent of the two states have verified this fact respectively. In case of Orissa (36.7 percent), Maharashtra (42.1 percent) and Rajasthan (39.5 percent), have indicated that the annual award ceremony is organised by their consumer clubs. On the other hand only 13.7 and 24.8 percent respondents of Delhi and Tripura said that their consumer clubs organize the award ceremony annually. The low response of these two states indicates that the consumer clubs need to adopt mechanisms to recognize the contributions of the students.

Figure 3.11



Source: Field survey, CCS, IIPA

Activities adopted by Consumer Clubs

To educate the club members about their rights and to make them aware about various dimensions of consumer protection a variety of activities need to be performed. Through these activities, information and knowledge could be disseminated. These could be through competitions, exhibitions, drama, campaigns and other activities. For the purpose of the survey, eight activities namely, Play, Quiz, Dance, Drawing, Song, Mono Act, Elocution, Demonstration were identified.



Table 3.5 indicates that of the mentioned activities quiz is the main activity for consumer clubs as 70.7 percent of the respondents reported that their club regularly organizes quiz to disseminate the information about consumer protection. The next main activity is drawing competition (60.1 percent) followed by elocution (55.5 percent), demonstration (45.8 percent), dance (45.5 percent) and song (44.6 percent). Mono act (38.6 percent) is the least preferred activity for the consumer clubs. A state wise data shows that in Tamil Nadu and Karnataka all the eight selected activities are being carried out by the consumer clubs. In case of Tripura painting is the most preferred activity for the consumer clubs.

**Table 3.5
Consumer Clubs Activities**

States	Activities							
	Play	Quiz	Dance	Painting	Song	Mono Act	Elocution	Demonstration
Delhi	18.2	38.8	28.3	31.1	17.8	21.0	16.9	15.1
Maharashtra	37.1	74.3	38.0	62.0	56.5	31.2	57.0	39.2
Orissa	38.2	79.5	63.1	59.5	42.3	39.2	65.5	44.9
Rajasthan	39.8	60.2	40.2	43.0	31.6	35.2	31.3	32.0
Tamil Nadu	66.8	84.8	50.3	79.3	69.2	50.8	75.8	67.6
Tripura	22.8	45.1	38.9	52.9	39.4	31.1	23.3	17.6
Karnataka	62.6	88.9	44.2	77.0	42.1	49.6	88.1	79.5
G.Total	43.1	70.7	45.5	60.1	44.8	38.6	55.5	45.8

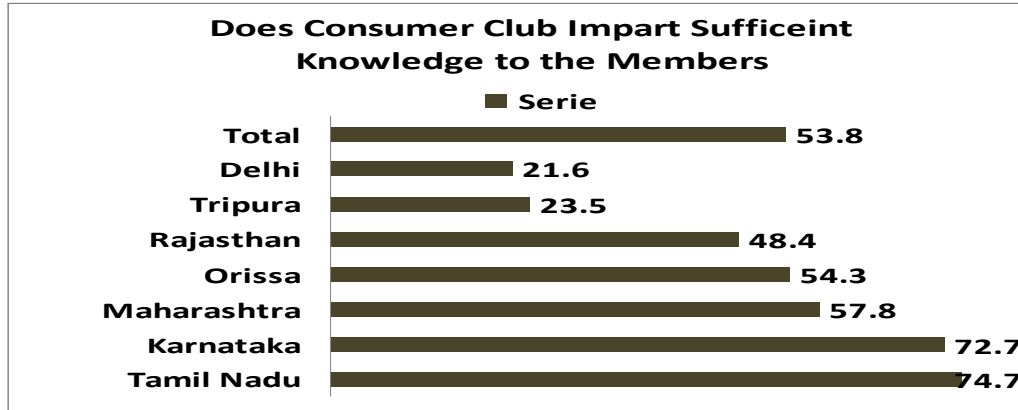
Source: Field survey, CCS, IIPA

Satisfaction with knowledge imparted by clubs to the members about consumer rights

The purpose of the consumer club will not be fulfilled if the members of the clubs have not acquired the relevant knowledge on consumer rights and are trained to properly handle consumer problems in daily life. They should also be able to analyse the quality, quantity and utility of contemporary products or services. In fact the success and failure of the consumer clubs to a large extent depends on the member's alertness for taking actions while purchasing goods and availing services in the market.

Figure 3.12 shows the level of satisfaction of the club members with the kind of knowledge that is imparted by the clubs. It can be seen that 53.8 percent of respondents have said that their consumer club imparts sufficient knowledge to them. However in Delhi and Tripura only 21.6 and 23.5 percent members are satisfied with the knowledge imparted to them. On the other hand, in Karnataka, nearly 72.7 percent of the respondent reported that they are satisfied with the knowledge imparted to them. Similar response was found in Tamil Nadu, where 74.7 percent of the respondents were satisfied with the efforts of the consumer clubs. Survey also reveals that in Maharashtra and Orissa consumer clubs have done good work on this account.

Figure 3.12



Source: Field survey, CCS, IIPA

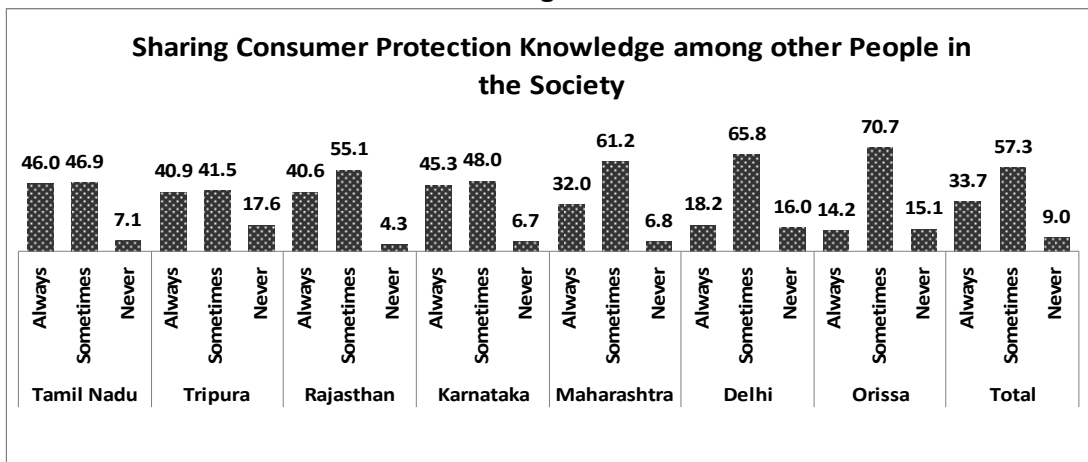
Disseminating information to the Society



The Consumer Protection Act is a social legislation; it needs involvement and promotion of every segment of the society. The effectiveness of this Act to a large extent depends on its outreach at the grass root level. One of the major objectives of the scheme on consumer clubs is that their members will not only learn about consumer protection but also educate their parents and neighbourhood.

Therefore it was purposely asked to the members; whether they disseminate information regarding consumer welfare and protection gained through the clubs among fellow students, parents and other people in the community. The responses were mixed and varied across the states.

Figure 3.13



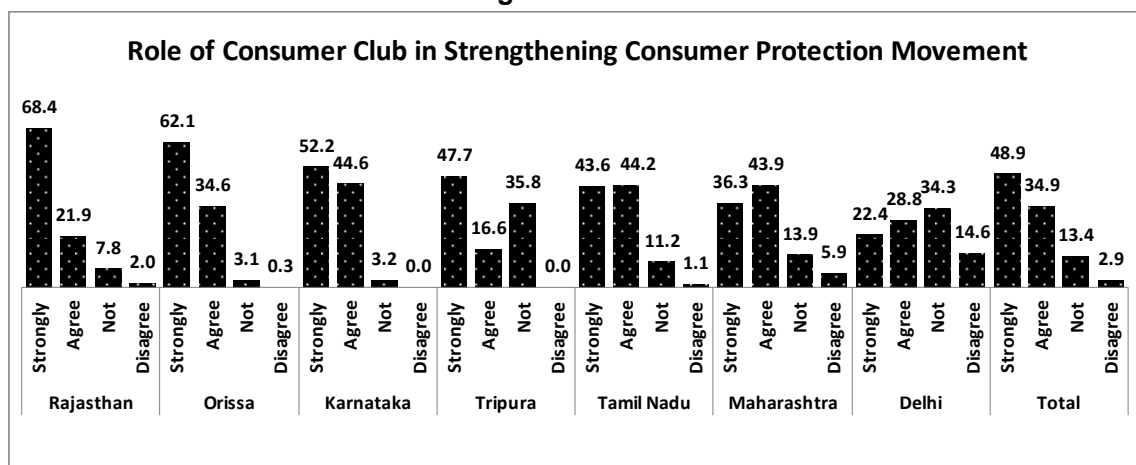
Source: Field survey, CCS, IIPA

Accordingly (Figure 3.13), 33.7 percent of the respondent said that they always shared their knowledge with other people. But majority of the respondents (57.3 percent) said that they disseminate information to the other people only sometimes. Interestingly, 9 percent of the respondents said that they never talked about consumer protection with others. Across the states differences in disseminating information is also quite visible. In Tamil Nadu more than 46 percent of the respondents disseminate the information to other people while the corresponding numbers were 45.3 percent in Karnataka, 40.6 percent in Rajasthan, and 32.1 in Maharashtra respectively. As far as Tripura, Delhi and Orissa are concerned many of the respondents never shared their experiences with others. Nearly 17.6, 16 and 15.1 percent of the respondents never do this.

Importance of Consumer Club in Strengthening Consumer Protection Movement

One of the main objectives of establishing consumer clubs in schools is to strengthen the consumer movement in the country. Therefore respondents were asked to assess the importance of their club in this regard. Overall 48.9 percent of respondent strongly agreed with the role of their clubs in strengthening the consumer movement. About 34.9 percent said that they agreed with it. Importantly only 2.9 percent of the respondents had negative opinion about it. In their opinion consumer clubs do not have any important role in this regard.

Figure 3.14



Source: Field survey, CCS, IIPA

The Figure 3.14 shows the state wise responses of the members of the consumer clubs. Interestingly almost two third of the club members of Rajasthan (68.4 percent) and Orissa (62.1 percent) strongly agree that the consumer clubs have a role in strengthening the consumer movement. Apart from these two states, more than half of the respondents of Karnataka (52.2 percent) have the same opinion. The response for

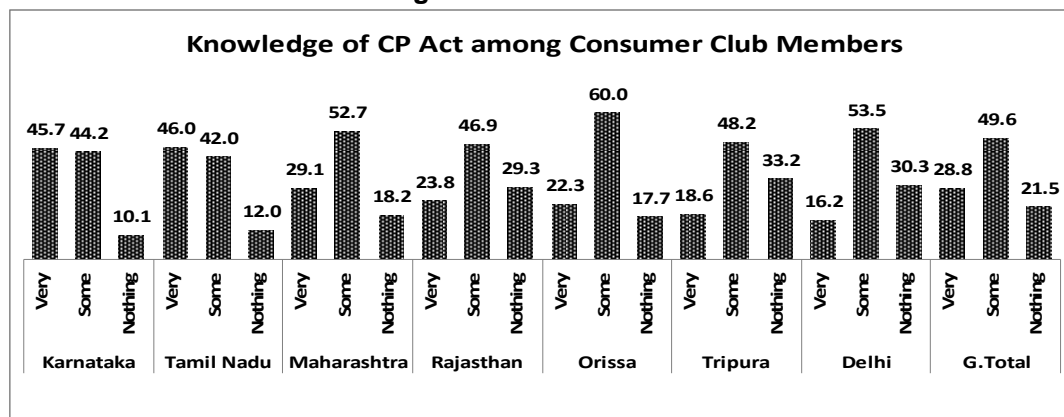
other states is 47.7 percent in Tripura, 43.6 percent in Tamil Nadu, 36.3 percent in Maharashtra and only 22.4 percent in Delhi. As far as negative opinion on this regard is concerned, Delhi had higher number of respondents (14.6 percent), followed by Maharashtra (5.9 percent). Another important fact that came out is that about one third of the respondents of Tripura (35.8 percent) and Delhi (34.3 percent) were not sure about the role of consumer clubs in strengthening the consumer movement.

Awareness about the Consumer Protection Act



Consumer clubs were established in the schools to educate the young consumers of India about CP Act. Therefore the study tried to find out the level of awareness among the members of the consumer clubs (Figure 3.15). Of all the respondents, 28.8 percent said that they knew about the Consumer Protection Act. 49.6 percent said that they knew about the CP Act only to some extent and 21.5 percent said that they did not know about this Act. As far as the awareness in the states is concerned, 45.7 percent of the respondents from Karnataka and 46.0 percent of Tamil Nadu were aware about the CP Act to a large extent and only 10.1 and 12 percent of respondents from the respective states did not know about the Act. However, in Delhi (16.2 percent), Tripura (18.6 percent) and Orissa (22.3 percent) of the members of the consumer clubs were aware about this Act. However 53.5 percent, 48.2 and 60 percent of the respondents of the respective states knew about the Act only to some extent.

Figure 3.15

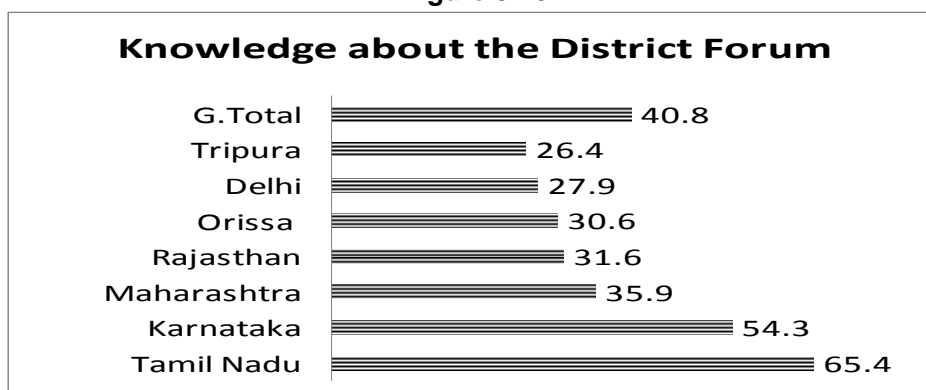


Source: Field survey, CCS, IIPA

Knowledge about the District Forum

Further the respondents were asked as to where a complaint under the Consumer Protection Act can be filed. As shown in the Figure 3.16 of the total respondents only 40.8 percent were aware that a complaint can be filed in the District Consumer Forum. The awareness level among the members of the consumer clubs in Tamil Nadu and Karnataka was higher; 65.4 percent and 54.3 percent respectively. However, only 27.9 percent of the respondents of Delhi and 26.4 percent of Tripura knew that the complaint could be filed in a District Forum.

Figure 3.16



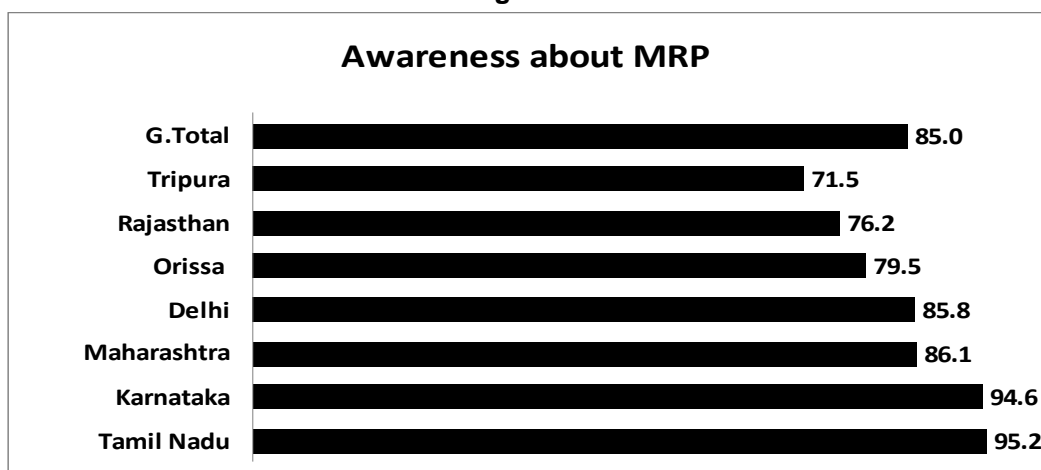
Source: Field survey, CCS, IIPA

Awareness about MRP

All most all the packed commodities have MRP written on them. As an alert consumer checking the MRP is indispensable. The study reveals that the level of awareness about the MRP is very high (85 percent) among the Members of the states under study. Even in the schools, located in the rural areas most of the respondents knew about the MRP. Figure 3.17 reveals that in Tamil Nadu (95.2 percent) and Karnataka (94.6 percent) of the respondents knew about the MRP. 86.1 percent in Maharashtra, 85.8 percent in Delhi, 79.5 percent in Orissa, 76.2 percent in Rajasthan and 71.5 percent in Tripura know about the MRP.

Another interesting point is that even though 85 percent are aware about the MRP but only 66.6 percent are aware that one can bargain on the MRP (Table no 3.6). In Tripura, nearly 40.4 percent of the respondents did not know that they could bargain on MRP. However, the overall picture reveals that the members to a large extent are aware about the MRP which is good.

Figure 3.17



Source: Field survey, CCS, IIPA

In fact many of the respondents opined that in their village the shopkeepers always charge a higher amount than what is written on the packet and therefore the villagers take it as a normal market practice. They never confront the shop keepers about charging a price higher than the MRP.

Table 3.6

Awareness about Bargaining on MRP

States	Yes	No	Can't Say
Delhi	66.2	13.1	20.7
Maharashtra	73.4	11.0	15.6
Orissa	59.7	15.6	24.7
Rajasthan	64.5	15.2	20.3
Tamil Nadu	81.4	6.9	11.7
Tripura	46.6	13.0	40.4
Karnataka	66.2	16.9	16.9
Total	66.6	12.6	20.8

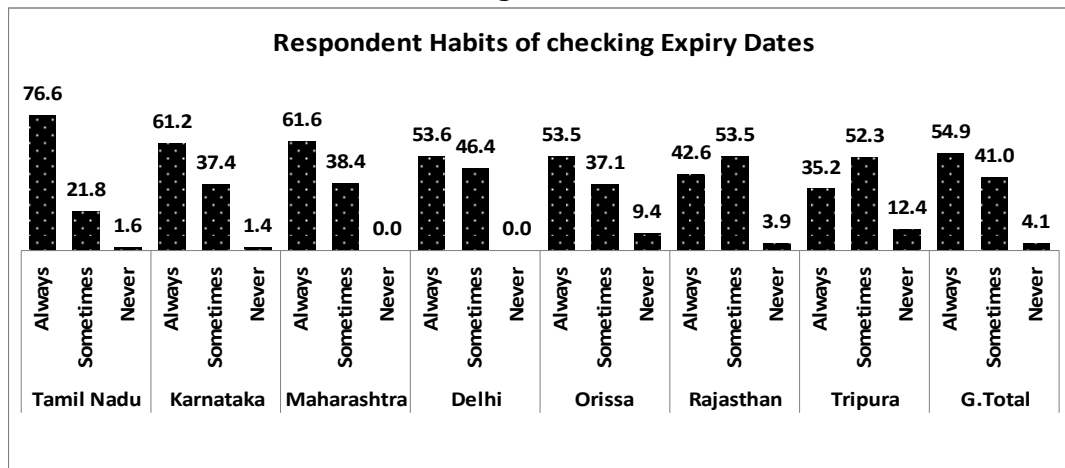
Source: Field survey, CCS, IIPA

Awareness about Expiry Date

In India particularly in the rural areas a large numbers of products sold are of inferior quality. To make the consumable goods safe for use, it is mandatory for the manufactures to put the date of manufacture and the date of expiry of goods on packed items. During the survey it was found that most of the students knew about the expiry date but it is also true that many of them do not bother to inquire about the expiry date. According to Figure 3.18, 54.9 percent of the respondents always checked the expiry date of a product at the time of making a purchase while 41 percent do so only

sometimes. Only 4.1 percent never checked that. Across the states this trend is visible. In Tamil Nadu more than 76.6 percent of the respondents enquired about the price while the corresponding numbers were 53.6 percent in Delhi, 61.6 percent in Maharashtra, 61.2 percent in Karnataka and 53.5 percent in Orissa respectively. It has also been found that nearly 12.4 percent of Tripura's respondents and 9.4 percent of Orissa's respondents never enquired about the expiry date. The percentage of respondents who enquired about the expiry date sometimes is higher in Rajasthan (53.5 percent) and Tripura (52.3 percent).

Figure 3.18

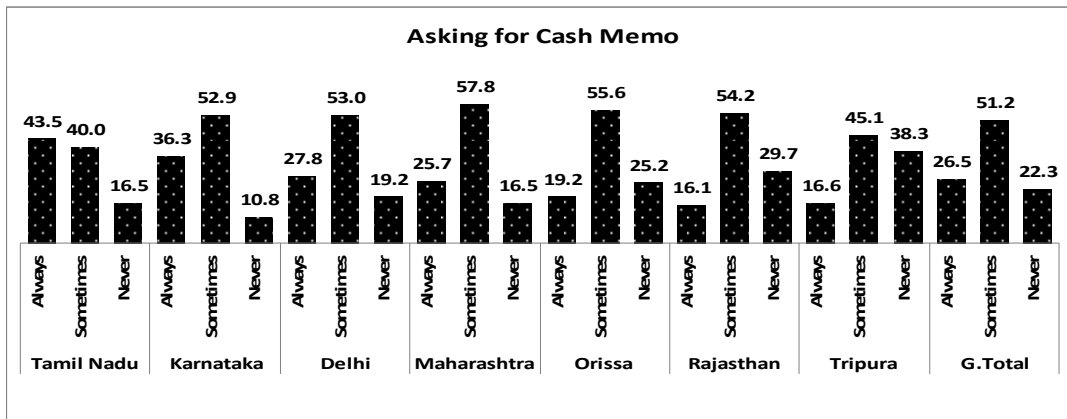


Source: Field survey, CCS, IIPA

Asking for Cash Memo

It is important that when a purchase is made the consumer should take the cash memo from the seller. It is his/her right to demand one if the seller is not giving one. Taking a cash memo helps the consumer to redress his/her grievances if any and it also helps in revenue collection to the Government. The cash memo is an important document if one has to file a complaint in near future. Moreover if a consumer is not taking cash memo then he is helping the shopkeepers in stealing the taxes which otherwise would have gone to the government. However in general it has been observed that consumers do not bother to take a cash memo for small amount transactions but ask for cash memo when the purchase of goods is of higher value.

Figure 3.19



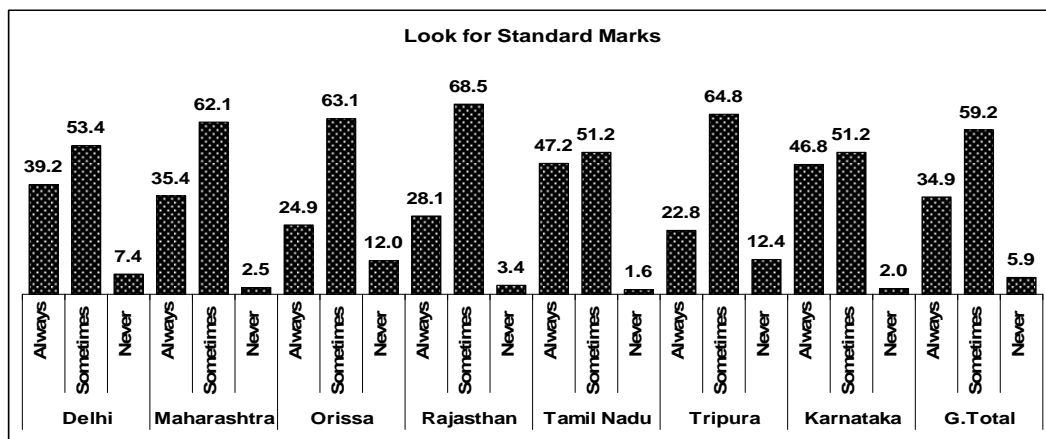
Source: Field survey, CCS, IIPA

From the Figure 3.19 it can be seen that only 26.5 percent of the total number of respondents said that they always insist on taking the cash memo. State wise analysis reveals that 43.5 percent in Tamil Nadu, 36.3 percent in Karnataka, 27.8 percent in Delhi, 25.7 percent in Maharashtra, 16.1 percent in Rajasthan and 19.2 percent in Orissa actually insist on taking the cash memo.

Awareness about Standard Marks

There are innumerable types of fake products manufactured by unscrupulous producers and sold by the dishonest retailers and businessmen. Most of the times, the consumers even do not know what they are buying from the market, whether it is duplicate or its quality is manipulated by the producers.

Figure 3.20



Source: Field survey, CCS, IIPA

Large numbers of adulterated items are also sold to the consumers. Therefore there are different standardization institutions to certify the product's authenticity and

their quality. A certification mark on the product also ensures its quality. It is also an indication that the product has been tested and it is safe. In the present study the members were asked whether they look for standard marks like ISI, AGMARK, HALLMARK, FPO and BEE when they go out to buy something. The responses are tabulated in figure 3.20

According to Figure 3.20, 34.9 percent of all the respondents said that they always look



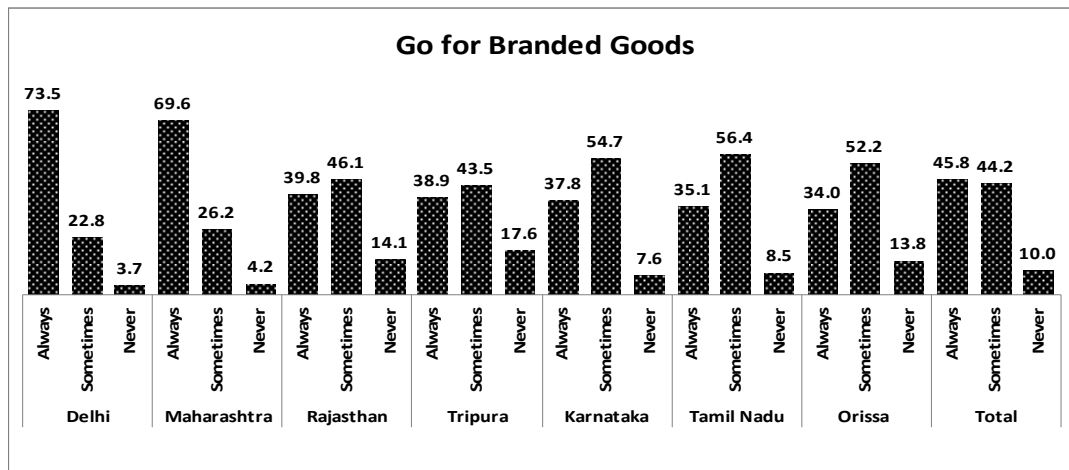
for standardized goods, 59.2 percent said that they go for standardized goods only sometimes and 5.9 percent of them said they never go for a standardized product. However there is a great disparity in responses among the states as far as standardized goods are concerned. There is also a clear cut difference in responses among the rural and urban

respondents. In those states where the consumer clubs are located in urban area's, the response were higher, e.g. Karnataka, Delhi and Maharashtra. While in states where the consumer clubs were located in rural areas the level of awareness was lower. During the discussions, the respondents said that in rural areas, local brand products are mostly available and therefore they cannot go for standardized goods. Moreover, People also did not purchase packed commodities but preferred loose commodity as they are cheaper to buy.

Use of Branded Goods by Respondents

As more urban children define themselves by what they can buy, blatant consumerism has become the new religion for adolescents. The new urban children believe that they will be popular and accepted among peer group if they wear popular brands. Several researches of marketing agencies portray children to be the most effective audience for advertisements. The child research division of market research agency NFO-MBL, has drawn a Kidsmap that has charted four emotional territories for children; the Nursery (safe, cocooned place), the Playground (excitement with challenge and discovery), the Street-corner (fashion, style and status) and the Underground (separation from home, parents). Advertisers are advised to keep these zones in mind.

Figure 3.21



Source: Primary Survey

To understand the buying behaviour of the children, they were asked whether they are brand conscious or not. Interestingly there is a big regional variation among the students as far as brand consciousness is concerned. The children of Delhi and Maharashtra were highly brand conscious. About 73.5 percent and 69.6 percent respondents of these states said they generally go for branded goods. However, children in southern India and particularly from the rural schools in Tamil Nadu, Karnataka, and Orissa were found to be conservative as less percentage of the respondents purchased branded goods. According to the Figure 3.21, only 34 percent from Orissa, 35.1 percent from Tamil Nadu and 37.8 percent from Karnataka said that they were brand conscious, and were guided by their parents for making purchasing decisions.

Awareness about JAGO GRAHAK JAGO

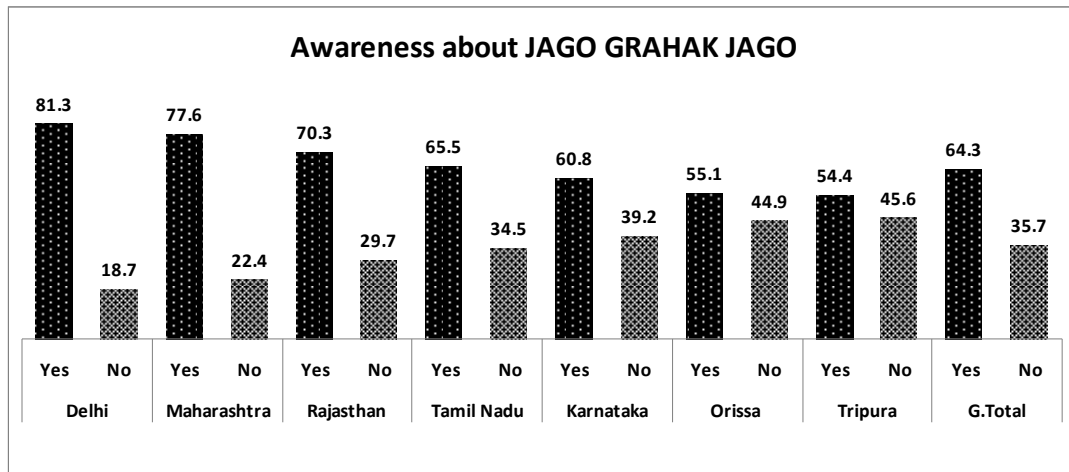


JAGO GRAHAK JAGO is one of the most popular media campaign launched by the Department of Consumer Affairs, which intends to inform, educate and protect the consumers. To spread the message to the people and to reach every corner of the country, the government is advertising this campaign through print media, electronic media, hoardings and posters. Out of the total respondents, 64.30 percent know about this slogan (Figure 3.22) and they could actually say what it meant. On the other hand 35.70 percent did not know what was being conveyed through this advertisement.

A state wise analysis reveals that, Delhi has the highest number of respondents (81.3 percent) who were aware about Jago Grahak Jago, followed by Maharashtra (77.6

percent), Rajasthan (70.3 percent), Tamil Nadu (65.5 percent) and Karnataka (60.8 percent). While in Tripura and Orissa only 54.40 and 55.1 percent of the respondents knew about it. As the campaign is aired only by the national media, the reach is limited in the states and regions where satellite channels are available. However keeping in view the response a large number of them are aware about this slogan.

Figure 3.22



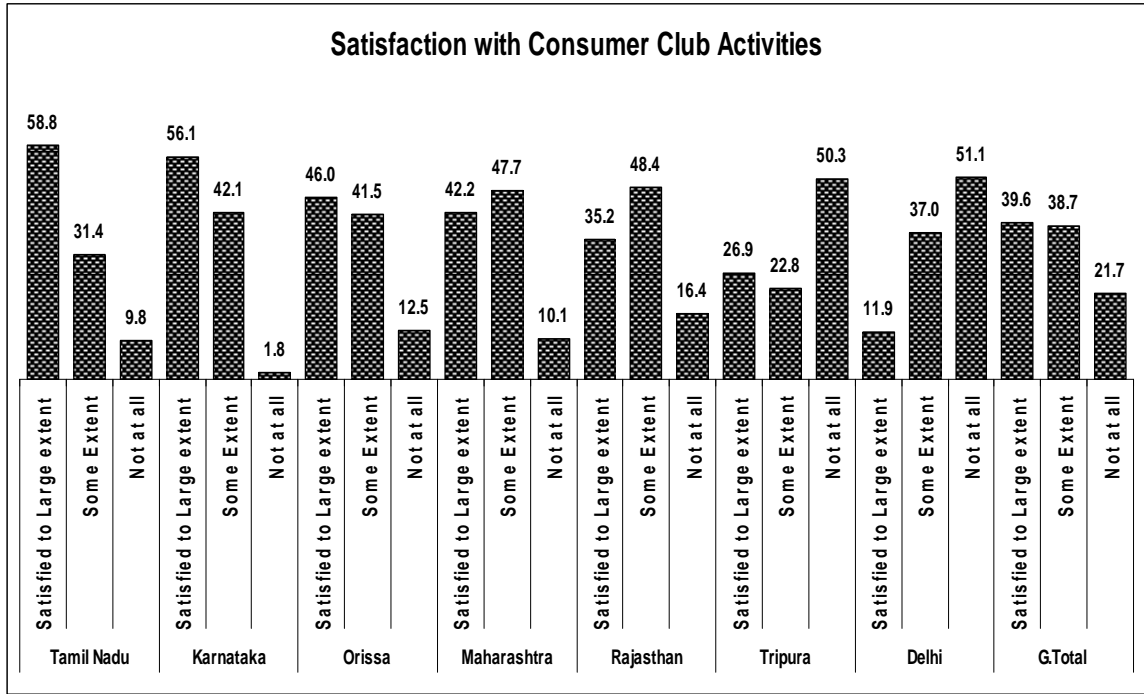
Source: Primary Survey

Satisfaction with the activities undertaken by the Consumer Clubs

The success or failure of any programme or activity must be judged by the satisfaction level of the target group who are getting the actual benefit from it. Figure 3.23 indicates the level of satisfaction among members of the consumer clubs. The level of satisfaction is measured at three levels; (i) satisfied to a large extent, (ii) satisfied to some extent and (iii) not at all satisfied. The survey reveals that respondents from Tamil Nadu (58.8 percent) and Karnataka (56.1 percent) were highly satisfied with the activities of the consumer clubs. However 31.4 and 42.1 percent of them were satisfied with the activities of the clubs only to some extent.

Interestingly, 51.1 percent of the respondents from Delhi and 50.3 percent from Tripura were not satisfied with the consumer club activities. This is mainly because the clubs have almost become dysfunctional in these states. A few students continue to be the members of the school clubs but practically no activity takes place. In states of Maharashtra, Rajasthan and Delhi large percentage of members were satisfied only to some extent.

Figure 3.23



Source: Primary Survey

Section B

Non-Member Students

Response analysis of Students who are not the members of the Consumer Clubs

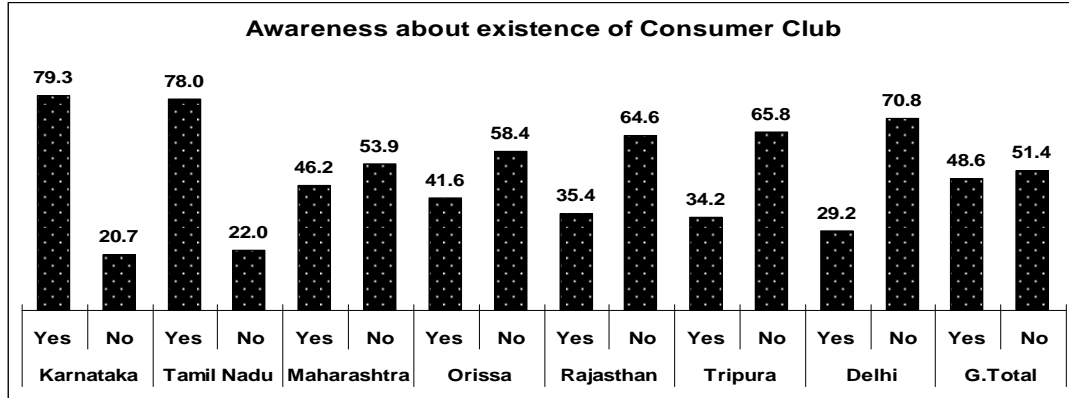
According to the consumer club scheme each club should have a minimum membership of 50 students and there is no upper limit on the number of members that a club can have. It cannot be expected that all the students will become members of the consumer clubs as there are other activities to opt from. The interest of the students is taken into account and they cannot be forced to become a member as membership is purely on voluntary basis. Therefore it is expected that the members of the clubs will educate the other students and also disseminate information relating to the consumer protection and create awareness. The views of the non-members were also ascertained to understand and measure the impact of the activities of the clubs on non members.

Awareness about existence of Consumer Clubs

If the clubs are active and are holding regular activities it is assumed that most of the students in the school would be aware of its existence. Information would also disseminate through interaction between the members and the non-members. Figure 3.24 indicates the level of awareness among the students (non-member of consumer clubs) about the presence of consumer club in their school.

The overall scenario is not very encouraging as only 48.6 percent of the respondents were aware about the existence of the consumer club in their school. As far as the awareness in the states is concerned 78 percent of the non-members from Tamil Nadu and 79.3 percent of Karnataka were aware about the existence of consumer club in their school. It shows that in these states consumer clubs are active in their schools. However, in the states such as, Delhi, Tripura and Rajasthan only 29.2, 34.2 and 35.4 percent of the non-members knew about the existence of the consumer clubs in their schools. While 46.2 percent respondents in Maharashtra and 41.6 percent of the respondents in Orissa knew about the existence of the consumer clubs.

Figure 3.24

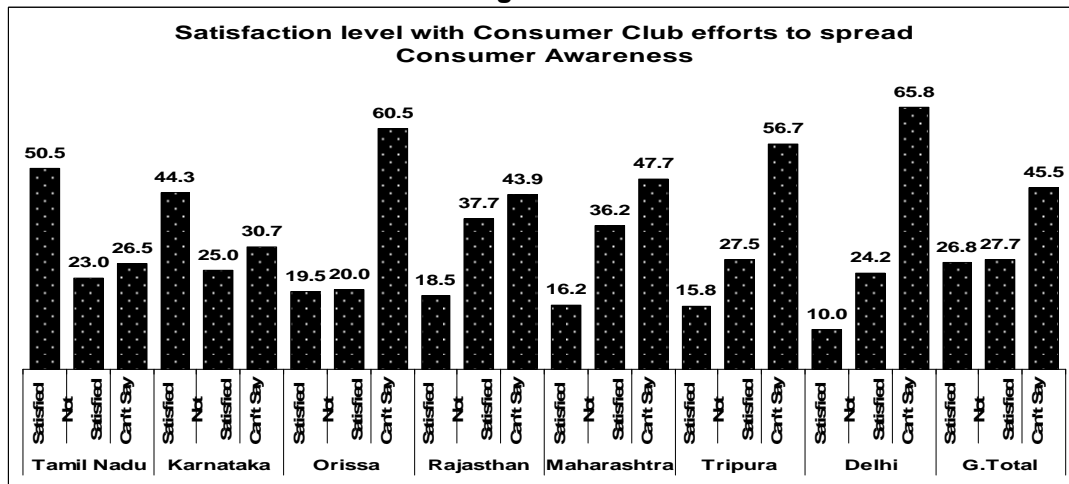


Source: Primary Survey, CCS, IIPA

Satisfaction with Activities of the Consumer Club

As far as the satisfaction of non-members with consumer club activities is concerned, (Figure 3.25) the responses clearly vary according to the activeness of the consumer club in the concerned state. Over all only, 26.80 percent of the non-members were satisfied with the activities of the consumer clubs. While 27.7 percent were satisfied to some extent. But majority (45.5 percent) of them indicated that they can't say anything because they do not have any idea about the activities of the clubs.

Figure 3.25



Source: Primary Survey, CCS, IIPA

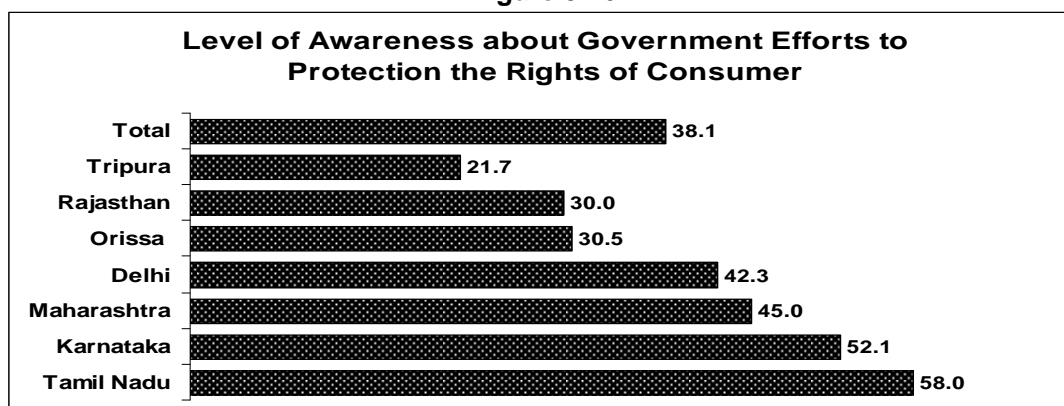
A state wise analysis reveals that about half of the respondents of Tamil Nadu and nearly 44.3 percent from Karnataka were satisfied with the functioning of the clubs. The responses from other states were very lukewarm. It was 10 percent in Delhi, 15.8 percent in Tripura and 16.2 percent in Maharashtra, 18.5 percent in Rajasthan and 19.5

percent in Orissa. The study reveals that in most of the states under study, the clubs are not active at all putting a question mark on the existence of such clubs.

Knowledge of Government Efforts to Protect the Rights of Consumers

Since last ten years Central as well as State Governments are making substantial efforts to educate the common man and also enhance his awareness. In spite of this, the level of awareness is very low. Therefore, the non-member students were asked about their knowledge of the Government efforts to protect the rights of the Consumers.

Figure 3.26



Source: Primary Survey, CCS, IIPA

Accordingly, only 38.06 percent of the non-members opined that they knew about the Government efforts to protect the rights of the consumer (Figure 3.26). Except in Tamil Nadu (58 percent) and Karnataka (52.1 percent), in all other five states more than fifty percent of the non-member did not know about the Government's effort to protect the consumers. Tripura (21.7 percent) had the lowest percent of responses, followed by Rajasthan (30 percent), Orissa (30.5 percent), Delhi (42.3 Percent) and Maharashtra (45 percent).

Source of Information

Apart from the consumer clubs, the Central and the State Governments are using various medium to spread consumer awareness among the citizens. The most important source is electronic media, i.e. Television and the Radio. Other sources include newspapers/journals, hoardings, posters and pamphlets. However, in the case of non-member students (18.64 percent) got information from fellow students who were members of their School's consumer club while 16.60 percent got information from the media, particularly the visual media. Even though the overall percentage is low but still

keeping in view the other sources of information, the clubs have been a major source of information.

Table 3.8
Source of Information Regarding Government's Efforts to Protect the Rights of Consumers

State	Club Member	Media	Other	Don't Know
Delhi	17.69	16.92	7.69	57.69
Maharashtra	17.50	24.17	4.17	54.17
Orissa	10.53	13.16	6.84	69.47
Rajasthan	14.62	11.54	3.85	70.00
Tamil Nadu	31.50	23.00	3.50	42.00
Tripura	5.83	11.67	4.17	78.33
Karnataka	27.86	14.29	10.00	47.86
Total	18.64	16.60	5.73	59.03

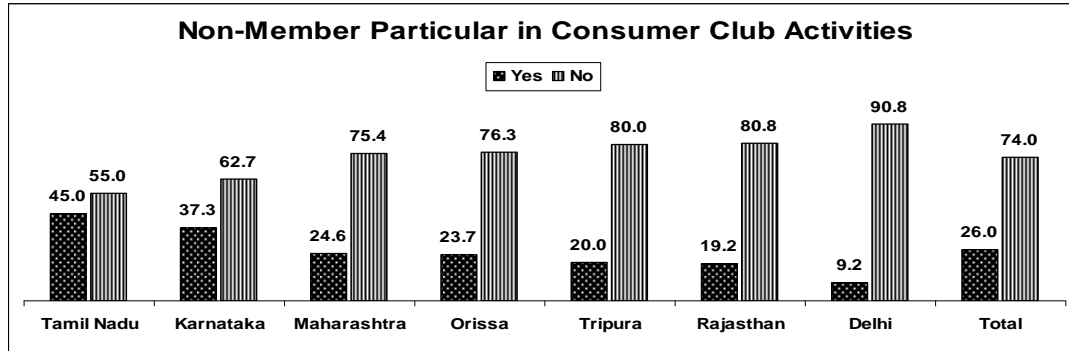
Source: Primary Survey, CCS, IIPA

Table no. 3.8 indicates the state wise variation as far as source of information is concerned. In Tamil Nadu 31.50 percent said the club members served as an important source of information while in the case of Maharashtra, 24.17 percent said that media was an important source of information. In Tripura also 11.67 percent of the students mentioned media as an important source of information but only 5.83 percent said that they got information from students who were members of the consumer clubs in the school.

Non-Member's Participation in Activities of Consumer Clubs

To make the consumer clubs viable and effective, it is essential for the clubs to organize school level activities, programme and functions so that others could also be involved. This will ensure that each and every student of the school is benefited. Non-member students can also participate in debates, quiz, drawing competition, dance and other competitions organised by the consumer clubs. On few occasions consumer clubs also invite experts from outside for a lecture which also gives an opportunity to the non-members to participate in the activities of the club .Therefore, it is imperative to know whether non-member students have participated in the activities of the clubs or not.

Figure 3.27



Source: Primary Survey, CCS, IIPA

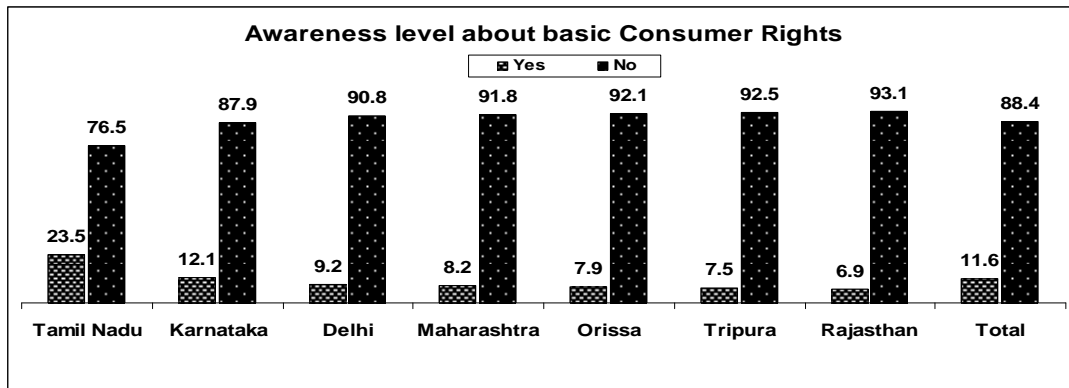
In response to the question on participation in activities of the consumer clubs (Figure 3.27) only 26 percent of the respondents agreed that they participated in the activities of the club. However, the result of few states like Tamil Nadu (45 percent) and Karnataka (37.3 percent) indicates that large number of non-member students have participated in the activities of the clubs. The non-member's involvement to a large extent depends on the nature and kind of activities that are taken up by the clubs. Mere existence of clubs will not attract students.

Except in the states of Tamil Nadu and Karnataka the participation of non-members in the activities of the consume clubs is marginal. It indicates that the clubs are not very active.

Awareness about Consumer Rights

The CP Act, 1986 gives six rights to the consumers but it will be quite unfair if we expect school children to know all the six rights. Mere information of the existence of consumer's rights is in the positive direction. Therefore, the non-members were asked to tell at least one consumer right. Unfortunately, the responses were very low, only 11.6 percent of the respondents were able to tell even one consumer right (Figure 3.28). The state wise data indicates a further low level of knowledge about consumer rights, as more than 88.4 percent of the respondents of five states were not able to tell a single consumer right. According to the Figure 3.28 only 6.9 percent of the respondents from Rajasthan were able to answer, followed by Tripura (7.50 percent), Orissa (7.9 percent), Maharashtra (8.2 percent) and Delhi (9.2 percent).

Figure 3.28



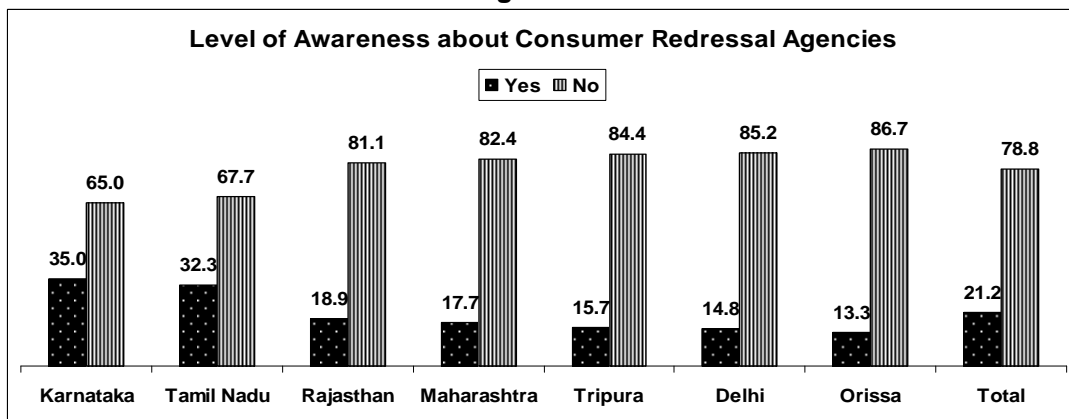
Source: Primary Survey, CCS, IIPA

Awareness about Consumer Redressal Agencies

Consumer Disputes Redressal Agencies are integral part of the consumer protection movement. The main objective of the CP Act is to provide adequate, cheap and speedy justice to the consumers. The Act decentralizes the consumer dispute redressal system by setting up of a three tier quasi-judicial mechanism. Aggrieved consumers can file complaint in the appropriate Forum to redress their grievances.

While interacting with the non-member students, it was found that many of the respondents did not know about the redressal mechanism under the CP Act. Even those who knew about the Act were unaware about the redressal mechanism under the Act. Only 21.2 percent of the respondents knew about the redressal mechanism while 78.8 percent of the respondents did not know about it. (Figure 3.29) As far as the surveyed states are concerned, the percentage of respondents who knew about the redressal mechanism are: Karnataka 35 percent, Tamil Nadu 32.3 percent, Rajasthan 18.9 percent, Maharashtra 17.7 percent, Tripura 15.7 percent, Delhi 14.8 percent and Orissa 13.3 percent.

Figure 3.29

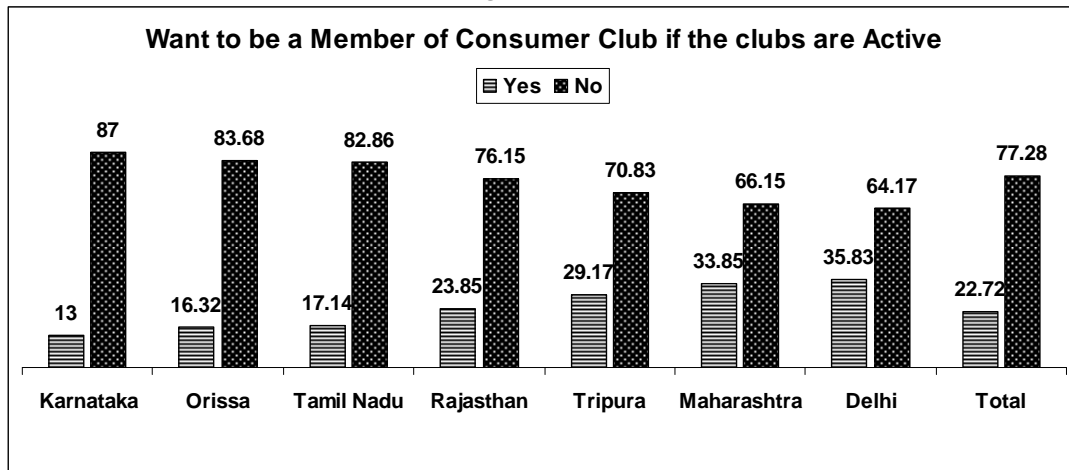


Source: Primary Survey, CCS, IIPA

Willingness for Membership in the Consumer Clubs

To assess the interest of non-member students in consumer clubs, the respondents were asked whether they wanted to be a member of the Consumer Club. Majority of the respondents were of the view that they would like to be a member if the clubs are active. Interestingly, 77.28 percent of the respondents wanted to be a member of the consumer club if the clubs are active (Figure 3.30). Only 22.72 percent of the respondents have not shown any interest in consumer club membership. Even in those states where consumer clubs are not functioning properly, a large number of the students were interested in becoming a member of the consumer club. In Tripura it was 70.83 percent, Delhi 64.17 percent and Orissa 83.68 percent.

Figure 3.30



Source: Primary Survey, CCS, IIPA

Conclusion

The responses of students who are members and also who are not members are analyzed in this chapter. As the participation of students in the activities of the consumer clubs is concerned, the survey reveals that both boys and girls participate equally in the activities. There appears to be no gender discrimination which is important. Nearly 50.5 percent of the club members are males and rest are females.

The data shows that although as per the scheme on consumer club, at least four classes should be held regularly for consumer club but the lectures/training programmes are not being held regularly. The clubs are not even organizing one lecture in a month, which shows that most of the clubs are not functioning. As far as the study material in schools is concerned, the data shows that more than half of the clubs do not have adequate reading /study material for ready reference. Except Tamil Nadu and Karnataka only 40 percent of the clubs organize field visits in their schools. In case of in house

activities, quiz was the most preferred activity of the club for most of the schools. Leaving aside Karnataka and Tamil Nadu, more than half of the schools do not celebrate National Consumer Rights Day. Same ratio goes for those members who say that they are satisfied with the level of education being imparted to them in the clubs. This high (53.8 percent) percent of satisfied members is due to the high level of response from states of Karnataka and Tamil Nadu.

Furthermore, only 33.7 percent of the respondents disseminated information to other people and more than half (57.3 percent) of them did so only sometimes. Nearly half of the members opined that the consumer clubs help in strengthening the consumer movement. In states of Rajasthan, and Orissa, 2/3rd of the club members strongly agree on the role of consumer clubs in strengthening consumer movement.

As far as the awareness about Consumer Protection Act was concerned 37 percent of the members were aware to a large extent while 50.6 percent were aware only to some extent. In Tripura, most of the students did not have any idea about Consumer Protection Act. Another important fact that comes out from the study is that only 1/3rd members knew how to file a complaint, inspite of being members of the consumer clubs.

The level of awareness about MRP came out to be 85 percent among the club members. As far as awareness regarding expiry date is concerned more than half of the respondents are aware and are vigilant while buying products. Only 27.8 percent of the respondents ask for cash memos or receipts while purchasing goods and similar percent of members check the standard marks on products always.

More than half of the non-members (51.36 percent) did not know about the functioning of consumer clubs in school. In the case of Delhi 71 percent respondents (non-members) did not know about it, while in Karnataka 20.7 percent did not know about the existence of Consumer Clubs in the schools. Those non-members who said they had knowledge about consumer clubs among them, only 27 per cent were satisfied with the consumer club activities. Only 38 per cent of the non-members knew about government initiatives to protect the consumers.

The consumer clubs were the main source of information among the members of the clubs. Only 11.58 percent of the respondents from the non-members' category could recall one consumer right. Only 26 per cent of the non-members participated in the activities of the clubs. As far as membership of the consumer clubs was concerned, 77.28 percent of the non-members wanted to be a part of the Consumer Club if the clubs were active.

Chapter IV

Analysis of Responses of Club Conveners

As per the guidelines of the Scheme on Consumer Club, each Consumer Club shall be in the charge of an active teacher in the concerned school. The active teacher is to be designated as the “Club Convener” to look after the internal and external activities of the consumer club. The views of the Club Convener are important in understanding the functioning of the clubs. Therefore in the present study, an interview schedule was administered to the Conveners of the Consumer Clubs to assess their efficacy management and identify the hindrances in the functioning of the consumer clubs. Various kinds of questions were asked to assess the same. The following analysis is based on analysis of their responses. Detailed discussions were also held with them to ascertain a correct picture of the ground realities.

Infrastructure Condition of the Consumer Club

The survey reveals (Table 4.1) that only 24.81 percent of the clubs have a separate room in the schools to keep various items and conducting activities relating to the clubs. 19.71 percent of them have adequate furniture to carry out various activities. 11.68 percent have computers to maintain the database of the club. Only 22.56 percent have demonstration equipment and nearly 62 percent of the clubs have reading/reference materials.

The state wise analysis shows that 55 percent of the clubs in Tamil Nadu have a separate room for the activities followed by Karnataka (40 percent) and Delhi (20 percent). However in Orissa only 10 percent of the clubs have separate room for their activities. The other states which have lesser percent of clubs with separate room are Tripura (11.76 percent), Maharashtra and Rajasthan (15 percent each). As far as availability of furniture is concerned 40 percent clubs of Tamil Nadu and 30 percent of Karnataka have furniture. However, in Tripura only 5.88 percent of the clubs have separate furniture, specially for the consumer clubs. In case of Computer facility, 25 percent clubs in Tamil Nadu and 20 percent clubs of Karnataka are having computer facility. In Tripura and Orissa, no club has separate computer to conduct their club activities. The availability of demonstration equipment is also found to be minimum. Except Tamil Nadu (55. percent) and Karnataka (45 percent) very few clubs were found to have demonstration equipment. As far as availability of reading reference & material is

concerned, situation is much better. Many clubs were found to have useful material. However, the clubs of Tripura and Orissa lacked of reading material.

Table 4.1
Infrastructure Condition

State	Available Infrastructure				
	Separate room	Furniture	Computer	Demonstration equipment	Reading /Reference Material
Delhi	20.0	20.0	20.0	15.0	65.0
Maharashtra	15.0	10.0	10.0	20.0	60.0
Orissa	10.0	20.0	0.0	5.0	45.0
Rajasthan	15.0	10.0	5.0	10.0	55.0
Tamil Nadu	55.0	40.0	25.0	55.0	90.0
Tripura	11.7	5.8	0.0	11.7	35.3
Karnataka	40.0	30.0	20.0	45.0	80.0
State Total	24.81	19.71	11.68	22.56	62.0

Source: Field survey

Consumer Club Convener by Gender

Table 4.2 shows the gender wise representation of the Club Conveners. According to the received data it can be said that female teachers are also very keen to take the responsibilities of consumer club activities. Among the all surveyed consumer clubs, 41.5 percent of the club conveners were female teachers and 58.5 percent of the club conveners were male teacher and as far as state wise representation is concerned it is observed from the table that majority of the female teachers of Karnataka (81.3 percent) and Delhi (66.7 percent) have been assigned the responsibility of the Consumer Clubs. While in the case of Tripura (83.3 percent), Orissa (80 percent), Rajasthan (69.2 percent), Maharashtra (61.5) and Tamil Nadu (60 percent) most of the club conveners are male teachers.

Table 4.2
Club Convener by Gender

State	Male	Female
Delhi	33.3	66.7
Maharashtra	61.5	38.5
Orissa	80.0	20.0
Rajasthan	69.2	30.8
Tamil Nadu	60.0	40.0
Tripura	83.3	16.7
Karnataka	18.8	81.3
Total	58.5	41.5

Source: Field survey

Teaching Experience

Table 4.3 shows the teaching experience of the Club Conveners in years. It is observed from the table that majority of conveners (27.7 percent) have 11 to 15 years of teaching experience followed by 16 to 20 years (21.2 percent), more than 20 years of experience (20.4 percent), 6 to 10 years (16.1 percent) and 1 to 5 years (14.6 percent). In case of state wise club convener's teaching experience, in Delhi 40 percent conveners have 11 to 15 years of teaching experience. In Maharashtra majority (30 percent) of the conveners have 11 to 15 years of teaching experience.

In Orissa majority (40 percent) of the teachers have more than 20 years of teaching experience. In Rajasthan 40 percent teachers have 11 to 15 years of teaching experience. In Tripura 35.3 percent of conveners have 6 to 10 years of teaching experience. In case of Karnataka majority (40 percent) of teachers have more than 20 years of teaching experience.

Table 4.3
Consumer Club Convener by their Teaching Experience

Sates	Year of teaching experience				
	1 to 5	6 to 10	11 to 15	16-20	More than 20
Delhi	15.0	20.0	40.0	15.0	10.0
Maharashtra	10.0	25.0	30.0	25.0	10.0
Orissa	15.0	5.0	5.0	35.0	40.0
Rajasthan	20.0	15.0	40.0	20.0	5.0
Tamil Nadu	20.0	15.0	25.0	20.0	20.0
Tripura	17.6	35.3	23.5	5.9	17.6
Karnataka	5.0	10.0	25.0	20.0	40.0
State Total	14.6	16.1	27.7	21.2	20.4

Source: Field survey

Period of Attachment with the Consumer Club

Table 4.4 reveals the number of years since the Club Conveners' are engaged with the Club. It has been found that only 19.7 percent of conveners are attached with Club since more than 4 years. 58.4 percent of the conveners have 3 to 4 years of experience of managing the consumer club activities. It is important to mention that about 22 percent of the conveners have said that they have less than two years of experience to manage the club activities.

As far as state wise data is concerned, about 90 percent conveners of Orissa informed that they have 3 to 4 years of experience in managing the consumer club activities (table 4.4). In the other states also, most of the conveners have taken the responsibilities of consumer club activities since last 3 to 4 years. For example, 65 percent conveners of Delhi, 58.8 percent of Tripura, 55 percent of Karnataka and Rajasthan, 45 percent of Maharashtra and 40 percent of Tamil Nadu said that they are attached with the club since last 3 to 4 years. However, in Maharashtra (40 percent) and Tamil Nadu (35. percent) many of the Conveners have informed that they have recently joined the consumer clubs.

Table 4.4
Period of Attachment with Consumer Club as Convener

States	Attachment Period		
	1 to 2	3 to 4	More than 4
Delhi	10.0	65.0	25.0
Maharashtra	40.0	45.0	15.0
Orissa	0.0	90.0	10.0
Rajasthan	25.0	55.0	20.0
Tamil Nadu	35.0	40.0	25.0
Tripura	11.8	58.8	29.4
Karnataka	30.0	55.0	15.0
State Total	21.9	58.4	19.7

Source: Field survey

Functioning Status of Consumer Clubs in Seven States

Table 4.5 indicates state wise functioning status of the Consumer Clubs. The question regarding functioning status of Consumer Clubs in the schools was asked to the conveners of the concerned consumer club. Apart from the interview schedule, personal observations were also taken into consideration to determine the functioning status of consumer clubs. The functioning status of clubs is divided into three category (i) Clubs active to a large extent (ii) active to some extent and (iii) not functioning. It has been found that about 21.2 percent of surveyed consumer clubs are not conducting any activity for the consumer club, 35.8 percent are active up to some extent and only 43.1 percent of the clubs are active up to large extent.

The response regarding activeness of the clubs varied across the states. Majority of the clubs in Tamil Nadu 95 percent and Karnataka 85 percent were found to be active up to large extent. While in Maharashtra only 35 percent of clubs are active up to large extent. In Other states like Orissa (30 percent), Rajasthan (25 percent), Delhi (15 percent) and Tripura (11.8 percent) the number of active clubs up to large extent is quite low. As far as active to some extent is concerned, 60 percent clubs in Orissa, 55 percent in Rajasthan, 40 percent in Maharashtra and 52.9 percent in Tripura were functioning to some extent. In case of Delhi (60 percent) and Tripura (35.3 percent) majority of the Consumer Clubs are not conducting any activities.

Table 4.5
Functioning Status of the Consumer Club

State	Active properly	Active some extent	Not exist
Delhi	15.0	25.0	60.0
Maharashtra	35.0	55.0	10.0
Orissa	30.0	60.0	10.0
Rajasthan	25.0	40.0	35.0
Tamil Nadu	95.0	5.0	0.0
Tripura	11.8	52.9	35.3
Karnataka	85.0	15.0	0.0
Total	43.1	35.8	21.2

Source: Field survey

Reason for Non-Functioning

Table 4.6 analyses the factors which are affecting the functioning of Consumer Clubs in the surveyed schools. Conveners of the respected clubs have named multiple reasons for non-functioning of their clubs. These factors are clubbed into three categories; (i) Lack of Fund, (ii) Lack of Interest of School Management and (iii) Lack of Guidance. In case of lack of fund, all the conveners have complaint that unavailability of fund is the major hindrance in the functioning of consumer clubs. About 58.6 percent of the conveners have complaint that they lack proper guidelines (from the Government as well as Coordinating Agencies). In case of interest taken by school management is concerned, half the conveners have said that management does not take proper interest in running the consumer club in their schools.

The state wise data indicates that except Tamil Nadu and Karnataka (in both states all of the clubs are functioning), all the conveners of the other five states like Tripura, Delhi, Rajasthan, Maharashtra and Orissa admitted that lack of fund is the main reason of non-functioning of the Consumer Clubs. In case of lack of interest of management, majority of conveners in Tripura (66.6 percent), Rajasthan (57.1 percent), Maharashtra (50 percent), Orissa (50 percent) and Delhi (41.6 percent) have admitted that it is another problem regarding non-functioning of clubs. Lack of proper guidance is also a major problem of non-functioning of clubs. For example, majority of the conveners of Delhi (75 percent), Rajasthan (71.4 percent) and Tripura (50 percent), where clubs do not exist said that they do not get any proper guidance regarding consumer club activities.

Table 4.6

Factors affecting functioning of Consumer Clubs
(Response of schools where Consumer Club does not exist)

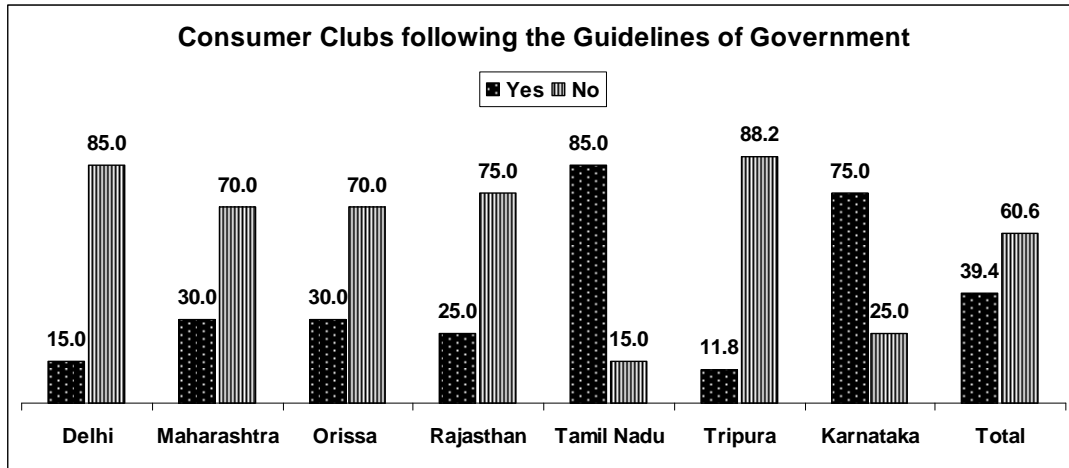
States	percent of Consumer Club not Functioning now	Response on Reasons for not functioning of Consumer Club (out of not existing)		
		Lack of fund	Lack of management interest	Lack of Guidance
Delhi	60.0 (12)	100.0	41.6	75.0
Maharashtra	10.0 (2)	100.0	50.0	50.0
Orissa	10.0 (2)	100.0	50.0	0.0
Rajasthan	35.0(7)	100.0	57.1	71.4
Tamil Nadu	-	-	-	-
Tripura	35.3 (6)	100.0	66.60	50.0
Karnataka	-	-	-	-
State Total	21.2	100.0	50.0	58.6

Source: Field survey

Consumer Club functions as per Govt. Guidelines

The Figure no. 4.1 explains whether Consumer Clubs function as per Government guidelines or not. The responses were given in 'Yes' and 'No' by the club conveners. It is observed from the Figure 4.1 that more than sixty percent of conveners said that their consumer club is not following the guidelines of Government. Only 39.4 percent have confirmed that consumer clubs are active as per the government guidelines. It is important to note that most of the conveners who have said 'yes' belong to Tamil Nadu (85 percent) and Karnataka (75 percent). However in the other states such as Maharashtra (30 percent), Orissa (30 percent) and Rajasthan (25 percent) only few conveners have agreed that they are following the Government guidelines. In case of Tripura (11.8 percent) and Delhi (15 percent) situation is very bad as most of the surveyed conveners have admitted that their consumer clubs are not functioning as per the government guidelines.

Figure 4.1
Consumer Clubs Following Govt. Guidelines



Source: Field survey

Reasons for Non-functioning of Clubs as per Govt. Guidelines

Further it was asked that if the club is not functioning according to the Government guidelines then what the main reasons are. In this section the problems of fund inadequacy is not included because in earlier section all the conveners of non-functional clubs have already accepted it as the major problem for consumer clubs. However, Table No. 4.7 reveals the other factors, outlined by the conveners of the consumer clubs. Interestingly almost two third of the club conveners strongly agree that they lack proper Training and Capacity Building Programmes. Apart from that half of them also said that they did not receive proper assistance from Coordinating Agencies and did not get proper guidelines from higher authorities.

As far as state level variations is concerned, the given below Table No. 4.7 point out all three reasons, responsible for the improper functioning of the Clubs in all states. Majority of Conveners in Tripura (100 percent), Delhi (76.5 percent) and Orissa (64.3 percent) and Maharashtra (53.8 percent) admitted that lack of training programme and capacity building programme is the major hindrance in the functioning of consumer clubs as per the Government guidelines. The other problem highlighted by the conveners is the lack of proper guidelines from the higher authority. Majority of conveners in Tripura (93.3 percent), Rajasthan (60 percent) and Delhi (52.9 percent) admitted it as another main reason.

Table No. 4.7

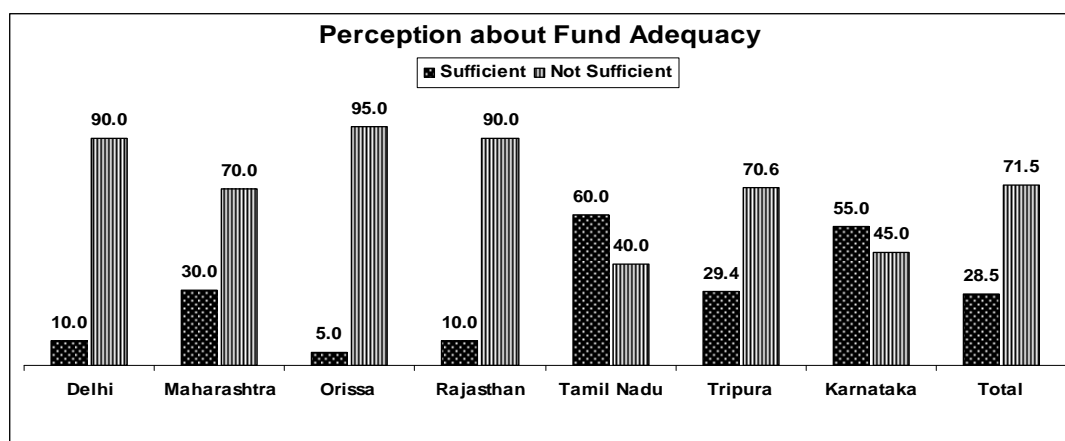
Reasons for not functioning of Consumer Club as per Govt. Guidelines			
State	No Specific Guidelines from Higher Authority	Lack of Proper Assistance from Coordinating Agencies/NGOs	Lack of Training and Capacity Building Programme
Delhi	52.9	41.2	76.5
Maharashtra	38.5	38.5	53.8
Orissa	42.9	35.7	64.3
Rajasthan	60.0	73.3	33.3
Tamil Nadu	33.3	0.0	66.7
Tripura	93.3	80.0	100.0
Karnataka	33.3	33.3	66.7
Total	56.3	51.3	66.3

Source: Field survey

Perception about Fund Adequacy

This question was asked to know whether the fund (Rs.8000 annually) given by the Government under the scheme is sufficient or not. The Figure 4.2 highlights the convener's perception about the fund adequacy. It is observed from the Figure that only 28.5 percent of all conveners have said that the given amount is sufficient and rest of the 71.5 percent said that this amount is insufficient for the consumer club activities.

Figure 4.2



Source: Field survey

As far as state level is concerned, majority of the conveners of Tamil Nadu (60 percent) and Karnataka (55 percent) are in view that the annual amount given by the Government is sufficient however it has to be regular. In the other five states most of the conveners said that fund is not adequate to manage the clubs. For example in Orissa (95

percent), Delhi (90 percent), Rajasthan (90 percent), Tripura (70.6 percent) and Maharashtra (70 percent), for most of the conveners, inadequacy of fund is the major concern for consumer clubs.

Way of Managing Consumer Club in spite of unavailable/insufficient fund

The Table No. 4.8 explains that how Clubs are being managed by the schools in spite of insufficient fund. This opinion was taken from those conveners who admitted that given fund (Rs.8000/ year) is insufficient in earlier question. They told different ways to manage the same. It is observed from the table no. 4.8 that many of the clubs have been already closed due to lack of funds while others are managing by collecting money from students and other sources. Of all the conveners of active clubs, 26.3 percent said that they are managing the club activities by remaining funds of the clubs. Other important source is the money allocated from the School Fund (22.2 percent).

At state level, Tamil Nadu have received grant for all years therefore the problem of unavailability of fund is not there, only few conveners have complaint about the inadequacy of fund. In the other states like Orissa 40 percent of clubs are managed by school fund, in Maharashtra 42.9 percent, are managed by external sources, in Karnataka 30 percent are managed by remaining government fund, in Rajasthan 38.9 percent fund is managed by external sources and in Tripura 36.4 percent is managed by Government fund. In case of Delhi out of 20 surveyed clubs, 12 are non functional. However among the rest of the clubs, four conveners have said that they are managing activities by school fund.

Table 4.8
Managing the Club in spite of Unavailable/Insufficient fund

Sates	Way to manage the Consumer Club				
	Collect money from students	Managed by school fund	Managed by external sources	Managed by Govt. fund	Club closed
Delhi	5.6	22.2	5.6	0.0	66.7
Maharashtra	0.0	14.3	42.9	28.6	14.3
Orissa	10.0	40.0	5.0	35.0	10.0
Rajasthan	5.6	5.6	38.9	27.8	22.2
Tamil Nadu	12.5	37.5	12.5	37.5	0.0
Tripura	0.0	9.1	18.2	36.4	36.4
Karnataka	30.0	30.0	10.0	30.0	0.0
State Total	8.1	22.2	19.2	26.3	24.2

Source: Field survey

School Management's Support to the Consumer Club

To organize the consumer club activities school management support is very essential. The Table No. 4.9 reveals the level of support given by the school management to the consumer clubs. It is observed from the table that only one fifth of the conveners have complained that they got very less support from school management to conduct the consumer club activities. Whereas 43.1 percent conveners confirmed that they got very good support from the school management and the rest of 36.5 percent convener said that they got support up to some extent. Here it is important to mention that most of the negative responses come from the states where non-active clubs are higher.

As far as state wise responses are concerned, in Tamil Nadu (80 percent) majority of the clubs conveners got very much support from school management followed by Karnataka and Maharashtra 50 percent. However, in the states of Delhi (30 percent), Tripura (29.4 percent) and Rajasthan (25 percent), many of the conveners have complaint that they received very less support from school management. While in Orissa (70 percent) majority of the conveners informed that they got support only up to some extent.

Table 4.9
School Management Support

States	Very much	Some extent	Very less	Total
Delhi	20.0	50.0	30.0	100.0
Maharashtra	50.0	30.0	20.0	100.0
Orissa	15.0	70.0	15.0	100.0
Rajasthan	40.0	35.0	25.0	100.0
Tamil Nadu	80.0	10.0	10.0	100.0
Tripura	47.1	23.5	29.4	100.0
Karnataka	50.0	35.0	15.0	100.0
Total	43.1	36.5	20.4	100.0

Source: Field survey

Directives/Guideline given by State Government/Coordinators to the Consumer Clubs

The Table 4.10 highlights the promptness of State's Governments/ Coordinators in providing guidelines or directives to the consumer clubs. It is observed from the table that majority (47.2 percent) of the clubs received guidelines only at some occasion and 18.9 percent has told that they rarely received guidelines. On the other hand, only 34.0 percent of conveners have replied that they received guidelines regularly. In fact, the State Government and Coordinators of Tamil Nadu and Karnataka are taking consumer clubs seriously; therefore the promptness in providing guidelines is high in these states. While in other states like Delhi (60 percent) and Tripura (29.4) percent, many of the conveners have complaint that they didn't have proper guidelines to conduct the consumer club activities. As far as other states are concerned most of the conveners of Rajasthan (60 percent), Orissa (55 percent) and Maharashtra (40 percent) they received the guidelines some times.

Table 4.10
Promptness of State Governments / Coordinators in providing guidelines to the Club

States	Often	Some time	Very less	Total
Delhi	15.0	25.0	60.0	100
Maharashtra	35.0	40.0	25.0	100
Orissa	30.0	55.0	15.0	100
Rajasthan	30.0	60.0	10.0	100
Tamilnadu	50.0	45.0	5.0	100
Tripura	23.5	47.1	29.4	100
Karnataka	40.0	55.0	5.0	100
Total	34.0	47.2	18.9	100

Source: Field survey

Major Activities of Consumer Club

According to the scheme, consumer clubs can adopt different means to disseminate the information of consumer protection and awareness. The Table 4.11 reveals the preferred activities taken on by the Consumer Clubs. As per the information provided by the club conveners quiz is the most preferred (67.9 percent) activity for the clubs, followed by drawing (59.9 percent), demonstration (43.1 percent), Play (40.1 percent), Song (39.4) and field visit (34.3 percent).

Table 4.11
Activities focused by the Consumer Clubs

States	Quiz	Drawing	Play	Song	Field Visit	Demonstration
Delhi	40.0	45.0	20.0	15.0	10.0	15.0
Maharashtra	75.0	60.0	40.0	45.0	25.0	45.0
Orissa	65.0	65.0	35.0	50.0	40.0	50.0
Rajasthan	65.0	45.0	35.0	25.0	30.0	35.0
Tamilnadu	85.0	80.0	55.0	50.0	65.0	70.0
Tripura	52.9	47.1	41.2	47.1	11.8	17.6
Karnataka	90.0	75.0	55.0	45.0	55.0	65.0
Total	67.9	59.9	40.1	39.4	34.3	43.1

Source: Field survey

At state level, except Delhi and Tripura, quiz is the most preferred activity for most of the states. In case of field visit and demonstration programme, only few conveners of Delhi (10 percent and 15 percent), Tripura (11.8 and 17.6 percent). Rajasthan (30 and 35 percent) and Maharashtra (25 and 45 percent) have confirmed for organizing it (Table 4.11).

Training Programme on Consumer Protection and Awareness

The issue and topic of consumer protection and welfare was new for the Teacher in Charge (Club Conveners), therefore regular training programme should have been organized by the Government and Coordinating Agencies. However, when this question was asked to the conveners, only 35.90 percent of the Conveners confirmed that they have ever attended training programme (Table 4.12). At state level most of the Conveners of Karnataka (75 percent), Tamil Nadu (70 percent) and Maharashtra (55 percent) said that they have attended at least one training programme in consumer protection and welfare. In Delhi, 45 percent of the conveners have said that they got training in this regard. On the other hand only 11.76 percent Conveners of Tripura and 15.0 percent Conveners of Rajasthan confirmed the same.

Table 4.12
Percentage of Conveners attended Training Programme

States	Yes	No
Delhi	45.00	55.00
Maharashtra	55.00	45.00
Orissa	40.00	60.00
Rajasthan	15.00	85.00
Tamilnadu	70.00	30.00
Tripura	11.76	88.24
Karnataka	75.00	25.00
All	35.90	64.10

Training Programmes attended by the Club Conveners

Table 4.13 indicates the number of training programmes attended by the Club Conveners. It is observed from the table that among those Conveners who have ever participated in training programmes; majority (16.8 percent) of them have attended it only one time. 15.3 percent of the Conveners said that they got the training twice, 9.5 said that they got the training thrice and only 3.6 percent have said that they attended the training programme for more than three times. State wise data indicates that in Delhi, Maharashtra, Orissa, Rajasthan and Tripura most of the conveners have not participated in more than three training programmes. While in Tamil Nadu 10 percent Conveners and Karnataka 15 percent Conveners have participated in more than three training programmes. (Table : 4.13).

Table 4.13
Training Programme on Consumer Protection & Awareness attended by Club Convener

States	Number of Training Programme attended				
	One	Two	Three	More than three	Never attended
Delhi	25.0	15.0	5.0	0.0	55.0
Maharashtra	20.0	20.0	15.0	0.0	45.0
Orissa	10.0	20.0	10.0	0.0	60.0
Rajasthan	15.0	0.0	0.0	0.0	85.0
Tamil Nadu	20.0	25.0	15.0	10.0	30.0
Tripura	11.8	0.0	0.0	0.0	88.2
Karnataka	15.0	25.0	20.0	15.0	25.0
State Total	16.8	15.3	9.5	3.6	54.7

Source: Field survey

Satisfaction with Training Programme

Table 4.14 shows the level of satisfaction of the Club Conveners with training programmes which were provided by their Coordinating Agency. As mentioned earlier that a large number of Conveners have not received any training programme. However it is observed from the Table 4.14 that even those who have attended training programme most (54.8 percent) of them are satisfied with the training only up to some extent. Only 37.1 percent of the Conveners have expressed their high satisfaction level.

At state level, quite large numbers of conveners of Tamil Nadu (42.9 percent) were satisfied with training. On the other hand in rest of the five states Rajasthan (66.7 percent), Orissa (62.5 percent), Delhi (55.6 percent), Maharashtra (54.5 percent) and

Karnataka (53.3 percent) the level of satisfaction among Conveners were only up to some extent.

Table 4.14
Satisfaction with training provided by Coordinating Agency

States	Very satisfied	To some extent	Not Satisfied
Delhi	33.3	55.6	11.1
Maharashtra	36.4	54.5	9.1
Orissa	37.5	62.5	0.0
Rajasthan	33.3	66.7	0.0
Tamil Nadu	42.9	50.0	7.1
Tripura	50.0	50.0	0.0
Karnataka	33.3	53.3	13.3
State Total	37.1	54.8	8.1

Source: Field survey

Resource Material Provided by the Coordinating Agencies

Table 4.15 explains the level of satisfaction of consumer club regarding resource/reference material provided by the Voluntary Consumer Organisation. It may be observed from the table, about one fourth of the conveners (26.3 percent) are totally unsatisfied with their agencies because they have not provided sufficient reference/reading material to them. Another 49.6 percent of the respondents are satisfied up to some extent. Only 24.1 percent of the Conveners said that they got sufficient reading material from Coordinating Agencies.

Table 4.15
Perception about Coordination between Coordinating Agency and Consumer Club

Satisfaction Level	Delhi	Maharashtra	Orissa	Rajasthan	Tamil Nadu	Tripura	Karnataka	State Total
To large extent	10.0	20.0	15.0	20.0	50.0	11.8	40.0	24.1
To some extent	50.0	60.0	70.0	45.0	40.0	29.4	50.0	49.6
Not at all	40.0	20.0	15.0	35.0	10.0	58.8	10.0	26.3

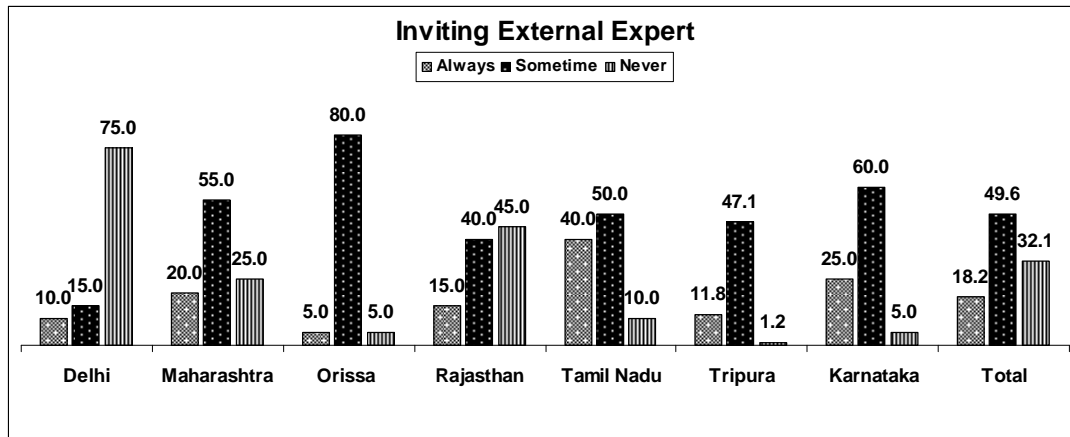
Source: Field survey

As far as state level responses are concerned 50 percent Conveners of Tamil Nadu and 40 percent Conveners of Karnataka are very much satisfied with the reading materials which had been provided by Agencies. In case of Tripura (58.8 percent) and Delhi (40 percent) the level of satisfaction regarding reading material is very low. As their 58.8 and 40 percent of Conveners are totally dissatisfied with the Coordinating Agencies and another 29.4 percent and 50 percent are satisfied only up to some extent. In Orissa (70 percent) and Maharashtra (60 percent) most of the conveners are satisfied only up to some extent.

Inviting External Experts to Train the Club Members

The Figure 4.3 shows the frequency of inviting external experts to educate the club members. It is observed from the Figure 4.3 that majority (49.6 percent) of the clubs invited external experts for special lectures only at some occasion. 18.2 percent Conveners have confirmed that they invite experts frequently. At state level, 40 percent of the clubs in Tamil Nadu and 25 percent of Karnataka invited experts regularly. On the other hand 75 percent conveners of Delhi, 45 percent of Rajasthan and 41.1 percent conveners of Tripura have told that they never invited experts from outside for special lectures.

Figure 4.3



Source: Field survey

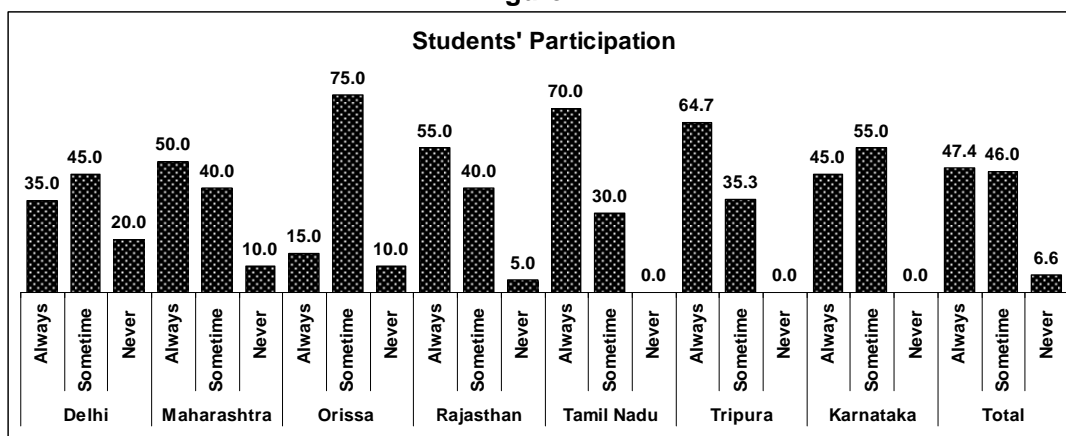
Difficulty Regarding Students' Participation in the Consumer Club

Figure no. 4.4 analyses the difficulties faced by conveners regarding participation of students in the Consumer Club. It is well observed from the figure that students' participation is not a problem for the clubs as many of the conveners (47.4 percent) have said they never face any problem to make students as the member of club. Another 46 percent have said that at some occasion they have to make some efforts to convince the

students to become a member of the club. However, only very less percentage of conveners (6.6 percent) have mentioned that students' participation is an issue for the consumer club.

At state level, majority of conveners in Tamil Nadu (70 percent) Tripura (64.7 percent) and Rajasthan (55 percent) informed that they never had difficulties to convince the students to become a member of the consumer club. In case of Orissa 75 percent, Karnataka 55 percent and Delhi (45 percent) have admitted that they some times faced difficulty to make students member of the club. While 20 percent conveners of Delhi said that they always faced difficulties in this regard.

Figure 4.4



Source: Field survey

Provision of Awarding Certificate to the Consumer Club Member

An analysis of the table no. 4.16 reveals the existence of the provision for awarding certificate to the Club members after completing their education. It is well observed from the table 4.16 that majority of the clubs do not have provisions for giving certificates to the consumer club members. As per the responses of Conveners overall, 34.6 percent of the clubs have provision of awarding certificate while 65.4 percent have no provision for the same. Those clubs who didn't have provision, 79 percent said there should be a provision of awarding certificate to the club members.

Table 4.16
Provision of Certificate to the Club members

Sates	Response on Provision of awarding certificate		If 'No' then there should be provision		
	Yes	No	Yes	No	Not Answered
Delhi	16.7	83.3	91.7	0.0	8.3
Maharashtra	23.1	76.9	76.9	0.0	23.1
Orissa	32.4	67.6	77.6	0.0	22.4
Rajasthan	23.1	76.9	76.9	0.0	23.1

Tamil Nadu	45.0	55.0	75.0	10.0	15.0
Tripura	16.7	83.3	85.0	0.0	15.0
Karnataka	43.8	56.3	70.0	6.3	23.8
State Total	34.6	65.4	79	2.8	18.2

Source: Field survey

At state level, about 45 percent in Tamil Nadu, 43.8 percent in Karnataka and 32.4 percent of the clubs in Orissa, have provision for the same. When it was asked to conveners, whether there should be such a provision, the response was quite overwhelming. Majority of conveners in all states responded that there should be a provision for awarding the club members.

Findings

- ✚ 75.19 percent of the consumer clubs do not have separate room for consumer clubs activities.
- ✚ 81.29 percent clubs did not have adequate furniture, 88.32 per cent did not have computer facility, 77.44 per cent lacked demonstration equipment and 38 per cent didn't have reading /reference material.
- ✚ 58.5 per cent of club conveners were males while 41.5 per cent of club conveners were females.
- ✚ Regarding teaching experience, only 14.6 per cent of the conveners have teaching experience of 1 to 5 years. Whereas 20.4 percent are with more than 20 years of experience.
- ✚ 58.4 percent conveners have been attached with clubs since 3 to 4 years.
- ✚ 35.8 percent of the consumer clubs are functional to some extent and 21.2 per cent are not functioning at all.
- ✚ All the conveners, where clubs were not functioning properly said that lack of fund and lack of management interest was the reason for non-functioning of clubs while 58.6 percent of them said it was lack of guidance.
- ✚ 39.4 per cent of the conveners said that they function as per government guidelines.
- ✚ 56.3 percent respondents said that lack of specific guidelines from higher authority is the reason for improper functioning of the club. As far as assistance from Coordinating Agencies is concerned 51.3 percent said it is also a major problem. In case of Lack of Training and Capacity Building programme, 66.3 percent conveners said yes.

- ✚ 71.5 per cent of the conveners said that funds are insufficient to manage the consumer clubs.
- ✚ As far as sustainability of Club is concerned, where fund is not available or fund is insufficient, 26.3 percent of them are manage by the government fund, 22.2 percent manage by school fund, 8.1 percent was managed by the collected money from students, 19.2 percent manage by external fund and 24.2 per cent of the clubs have been closed due to scarcity of funds.
- ✚ 43.1 percent of the conveners said that they get very much support from the school management, 36.5 percent said to some extent and 20.4 per cent get very less support.
- ✚ 34 percent of the conveners said that they get directives and guidelines from government on regular basis, 47.2 percent gets guidelines sometimes and 18.9 per cent said that they never get guidelines.
- ✚ Quiz is the most preferred activity as 67.9 percent clubs organize it. Other main activities are drawing (59.9 percent), Play (40.1 percent) and Song (39.4 percent).
- ✚ 43.1 percent of the clubs organized demonstration and 34.3 percent field trips.
- ✚ 64.10 percent of the conveners said that they never attended a training programme on Consumer Protection and Awareness.
- ✚ 37.1 percent of the respondents said that they are very much satisfied with the training provided by the coordinating agencies and another 54.8 percent are satisfied only up to some extent.
- ✚ 26.3 said that no support is provided by the agencies regarding provision of resource material. Only 24.1 percent are fully satisfied by the provided reference materials.
- ✚ Only 18.2 percent of the conveners invited experts on regular basis. However, 32.1 percent never invited external experts in the clubs and 49.6 percent invited them only sometimes.
- ✚ 47.4 percent of the conveners said that they never face problems regarding students' participation and another 46 percent face problems sometimes. Only 6.6 percent of the conveners had complaint regarding lack of interest among students.
- ✚ 65.4 percent of the conveners said that there is no provision of awarding certificate to the clubs members and 79 percent said this provision should be there in every club.

Chapter V

Analysis of Responses of Coordinating Agencies

The Consumer Clubs Scheme envisages the role of coordinating agency as a guide, demonstrator, provider of resource material for clubs, organizer of activities and competitions and also the facilitator of funds as provided by the Centre/State government. As per the Scheme, the Department of Consumer Affairs shall provide financial support @ Rs. 10, 000/ per annum per consumer club to the coordinating agency from the Consumer Welfare Fund. The Coordinating Agency apart from other functions of disbursement (@Rs. 8000/per club), support and guidance, etc. will have to regularly monitor the expenditure incurred by each club. The study will remain incomplete without ascertaining the views of the coordinating agencies on various aspects relating to the Scheme on Consumer Clubs. The present chapter attempts to do this. It is divided into following five segments:

- Profile of the Coordinating Agency
- Functioning of Coordinating Agencies
- Financial Management
- Functioning of the clubs
- Problems faced by the Agencies.

To ascertain the views of the coordinating agencies a structured questionnaire was used along with visit to select schools and also personal interaction with the coordinating agencies.

Profile of Coordinating Agencies

Table 5.1 portrays the profile of the Coordinating Agencies. According to the received data, except in Tripura in most of the districts of surveyed states, the coordinating agencies are Voluntary Consumer Organizations and working for more than 20 years in the field of consumer protection and welfare. The number of clubs under each agency varies from agency to agency. As far as the functioning of consumer clubs is concerned, it was reported by the agencies that 61.37 per cent of the clubs are functioning properly, 20.9 per cent are functioning to some extent while 18.25 per cent of clubs are defunct. However when the research team visited the clubs (selected for the study), the response of the club conveners regarding the functioning status of the clubs were quite different. It was reported by the conveners that the clubs are not properly functional and only for the sake of formality they enlist few students as member of the

clubs, and organize some activities on National and World Consumer Day. No activity takes place on a regular basis. It is also to be noted that tall claims are made by the VCO's but the ground realities are very different.

**Table No 5.1
Profile of Coordinating Agencies**

States	Coordinating Agency/Districts	Type of agency	Since how long working in this area	Total number of schools with club	Functioning status*		
					Properly	Some extent	Defunct
Delhi	BINTY	VCO	20	47	2 (4.3)	5(10.6)	40 (85.1)
	VOICE	VCO	27	50	50 (100)	0 (0)	0 (0)
Maharashtra	Nashik Zillah Grahak Panchayat (Nasik)	VCO	50	50	30 (60)	8 (16)	12 (24)
	Pimpri Chinchwad Municipal Corporation (Pune)	Govt. Org.	5	50	20(40)	20 (40)	10 (20)
Orissa	All Orissa Consumer Protection Council, Cuttak,	NGO	16	20	10(50)	10 (50)	0(0)
	Adivasi Social and Cultural Society, Sambhalkpur	NGO	7	40	36(90)	4 (10)	0(0)
Rajasthan	DSO, Jaisalmer	Govt. Org	5	30	18(60)	8 (26)	4 (13.3)
	CANS, Jaipur	NGO	20	20	8 (40)	12 (60)	2(10)
Tamil Nadu	Erode District Consumer Protection Centre (Erode)	VCO	55	9	9 (100)	0(0)	0(0)
	Consumer Protection Centre (erode)	VCO	5	8	8(100)	0(0)	0(0)
	FEDCOT (Erode)	VCO	18	21	21(100)	0(0)	0(0)
	Kancheepuram Consumer Welfare Protection Agency	VCO	20	7	6(85.7)	1(14)	0(0)
	Uthiramepur Consumer Protection Agency	VCO	20	9	7 (77.8)	2(22.2)	0(0)
	Consumer Protection Sangam	VCO	14	14	2 (14.3)	12(85.7)	0(0)
Tripura	NSS, State Cell	Govt.	5	27	12 (44.4)	6 (22.2)	9(33.3)

		Org.					
Karnataka	Consumer Care Society	VCO	16	20	20 (100)	0(0)	0 (0)
Total				422	259 (61.37)	88(20.9)	77(18.25)

* As reported by coordinating agencies

Functioning of Coordinating Agencies

As per the information provided by the coordinating agencies, most of them organize meetings, conduct training programmes, inter club competitions and are involved in awareness programmes apart from club activities only sometimes. The table no. 5.2 reveals the functioning of the coordinating agencies. Out of the 16 agencies, only 7 agencies organized annual meetings sometimes (presently) while 5 agencies organized the meetings regularly. As far as conducting training programme is concerned, 9 agencies reported that they organised training programme sometimes (presently) while 4 agencies used to organize training programmes (previously). 5 coordinating agencies reported that they provide appropriate resource material to the clubs on regular basis while 4 agencies provide it sometimes. Presently out of 16 agencies, 9 said that they conduct inter club competitions regularly.

Table No. 5.2
Functioning of Coordinating Agencies

States	Coordinating Agency/Districts	Organizing meeting Annually as per the Scheme	Conducting training programme	Providing appropriate resource material	Conducting inter club competition	Monitoring of the club activities	awareness programme apart from club activities
Delhi	BINTY	3	3	3	4	3	4
	VOICE	4	4	3	4	4	4
Maharashtra	Nashik Zillah Grahak Panchayat (Nasik)	2	2	2	2	2	2
	Pimpri Chinchwad Municipal Corporation (Pune)	2	4	4	2	1	2
Orissa	All Orissa Consumer Protection Council, Cuttak,	2	2	4	2	2	2
	Adivasi Social and Cultural Society, Sambhakpur	2	2	4	2	2	2
Rajasthan	DSO, Jaisalmer	2	4	2	2	1	2
	CANS, Jaipur	5	4	5	5	5	2

Tamilnadu	Erode District Consumer Protection Centre (Erode)	1	2	1	2	1	1
	Consumer Protection Centre (erode)	1	2	1	2	1	1
	FEDCOT (Erode)	1	2	1	2	1	1
	Kancheepuram Consumer Welfare Protection Agency	1	2	2	2	1	1
	Uthiramepur Consumer Protection Agency	1	1	1	2	1	2
	Consumer Protection Sangam	2	2	2	2	1	1
Tripura	NSS State Cell	4	5	5	4	4	4
Karnataka	Consumer Care Society	2	2	1	1	1	2
States Total	Organised Regularly (Presently)	5 (31.3)	1 (6.3)	5 (31.3)	1 (6.3)	9 (56.3)	5 (31.3)
	Organised Sometimes (Presently)	7 (43.8)	9 (56.3)	4 (25.0)	11 (68.8)	3 (18.8)	8(50.0)
	Organised Regularly (Previously)	1 (6.3)	1 (6.3)	2 (12.5)	0 (0.0)	1 (6.3)	0 (0.0)
	Organised Sometimes (Previously)	2 (12.5)	4 (25.0)	3 (18.8)	3 (18.8)	2 (2.5)	3(18.8)
	Done Nothing	1 (6.3)	1 (6.3)	2 (12.5)	1 (6.3)	1 (6.3)	0 (0.0)

Note

1=Organised Regularly (Presently)
2=Organised Sometimes (Presently)

3=Organised Regularly (Previously)
4=Organised Sometimes (Previously)

5=Done Nothing

In case of monitoring of the club activities, out of 16 agencies, 9 agencies said that they are involved in monitoring of the club activities .Out of 16 agencies, 5 are involved in awareness programme apart from the club activities on regular basis, 8 are involved only sometimes while 3 use to organize such programmes sometimes.

State wise analysis shows that in Tripura and Rajasthan (Jaipur district) either they used to organize the activities sometimes (previously) or have done nothing in this field. Tamilnadu and Karnataka have taken up these activities on a regular basis. Maharashtra, Orissa and Rajasthan (Jaisalmer district) organized such activities only sometimes.

Financial Management

Table 5.3 analyses the financial management aspect of the coordinating agencies. It is clear from the table that in every state, each coordinating agency received Rs.10,000 annually (Rs.2000 for the coordinating agency and Rs. 8000 for the consumer club) for managing one consumer club. Most of the agencies claimed that they have disbursed Rs 8000 to each club as per the guidelines. While in Delhi, most of the club

conveners reported that they have received less than Rs. 5000 for one year. When the coordinating agencies were asked that why they had disbursed lesser amount, it was reported that they have organized two workshops for the conveners and also provided a ready reference kit to each club, therefore they have deducted the participation fees, and reference kit cost from the given amount (i.e. Rs. 8000).

As far as Utilization Certificates (UCs) are concerned, most of the Agencies have provided their UCs. Out of the 16 surveyed agencies, 12 agencies from Tamil Nadu, Karnataka, Orissa and Maharashtra have provided UC's. Only NSS in Tripura & the Coordinating Agency of Jaipur have not provided their UCs.

Regarding adequacy of funds, out of the 16 agencies, 10 agencies reported that the amount of Rs 10,000 was not sufficient to manage the consumer clubs effectively, while 6 of them said this amount is sufficient. Among those who said that the present amount is sufficient are District Consumer Protection Centre (Erode), FEDCOT (Erode), Consumer Protection Sangam (Kancheepuram) from Tamil Nadu, Nashik Zillah Grahak Panchayat (Nasik) and Pimpri Chinchwad Municipal Corporation (Pune) from Maharashtra and Jaisalmer District Food and Civil Supplies Department, Rajasthan.

In case of self-sustainability of the consumer clubs, only 4 agencies reported that the clubs can be self sustained. However, whether their schools are doing any effort for the sustainability of the clubs or not, it was reported that some schools of Nasik (Maharashtra) and Karnataka are collecting one rupee from the members of the clubs.

As far as suggestions regarding the amount of funds required for each consumer club are concerned, eight agencies suggested that the funds may be increased to Rs. 15, 000/per annum. However, six agencies said that the present amount is sufficient for the consumer club activities.

**Table No. 5.3
Financial Management**

States	Coordinating Agency/Districts	Grant received from state Government	Average amount disbursed to each consumer club	Providing utilization certificate	Perception about fund sufficiency	Aspect of self sustainability	Suggest the Amount of Revised Fund
Delhi	BINTY	8.24 lakh	7,100	Yes	No	No	15,000
	VOICE	10 lakh	4.500	No	No	Yes	10000
Maharashtra	Nashik Zillah Grahak Panchayat	5 lakh*	8000	Yes	Yes	Yes	10,000

	(Nasik)						
	Pimpri Chinchwad Municipal Corporation (Pune)	5 lakh	8000	Yes	Yes	Yes	10,000
Orissa	All Orissa Consumer Protection Council, Cuttak,	2 lakh	8200	Yes	No	No	15,000
	Adivasi Social and Cultural Society, Sambhalkpur	4.5 lakh	5200	Yes	No	No	15,000
Rajasthan	DSO, Jaisalmer	2.62	6000	Yes	Yes	No	10,000
	CANS, Jaipur	Not provided by the NGO			No	No	15,000
Tamilnadu	Erode District Consumer Protection Centre (Erode)	90000	8000	Yes	Yes	Yes	10000
	Consumer Protection Centre (Erode)	80000	8000	Yes	No	NO	15000
	FEDCOT (Erode)	2.1 lakh	8000	Yes	Yes	NO	10000
	Kancheepuram Consumer Welfare Protection Agency	70000	8000	Yes	No	NO	15000
	Uthiramepur Consumer Protection Agency	90000	8000	Yes	NO	NO	15000
	Consumer Protection Sangam	1.4 lakh	8000	Yes	yes	NO	15000
	Tripura	NSS, State Cell	Not provided by the NSS Dept.			No	No
Karnataka	Consumer Care Society	4 lakh	8000	Yes	No	Yes	15000

* Only for one year of First Phase.

* Nasik & Karnataka: some of their schools are collecting 1 Rs. to manage the consumer club activities

Functioning of the Clubs

Table 5.4 reveals the views of the Coordinating Agencies about the functioning of the consumer clubs .12 out of the 16 agencies felt that they got support from the school management to a large extent while 4 of them got support only to some extent.

State wise analysis indicates that the coordinating agencies of Pimpri Chinchwad Municipal Corporation (Pune), CANS (Jaipur), Consumer Protection Centre (Erode) and FEDCOT (Erode) acknowledged support of the School Management to some extent.

In case of clubs conducting different activities, 9 out of the 16 agencies reported that to a large extent the clubs conducted their activities. However, in Delhi, BINTY; agencies of Rajasthan, All Orissa Consumer Protection Council of Cuttack and NSS Cell of Tripura said that Clubs have conducted activities only to some extent. The agencies reported that the students' participation and interest in consumer club activities was found to be very good. In fact no agency complained about student's disinterest in club activities.

As far as the guidelines is concerned , 10 out of the 16 agencies said that the clubs are following the guidelines to a large extent and remaining 6 agencies said that the clubs followed the same only to some extent. Regarding fund management, 8 out of the 16 agencies said that the clubs have managed their funds properly to a large extent while 4 of them said that the funds were managed only to some extent. In case of Tripura and Jaipur district in Rajasthan they did not give any response.

Table No. 5.4
Functioning of the Clubs

States	Coordinating Agency/Districts	School management cooperation	Conducting activities properly	Level of participation of students	Follow guidelines	Fund management
Delhi	BINTY	1	2	1	2	2
	VOICE	1	1	1	1	1
Maharashtra	Nashik Zillah Grahak Panchayat (Nasik)	1	2	1	2	1
	Pimpri Chinchwad Municipal Corporation (Pune)	2	2	1	2	1
Orissa	All Orissa Consumer Protection Council, Cuttak,	1	2	1	1	1
	Adivasi Social and Cultural Society,Sambhaklpur	1	1	1	1	1
Rajasthan	DSO, Jaisalmer	1	2	1	2	1
	CANS, Jaipur	2	2	1	2	No Response
Tamilnadu	Erode District Consumer Protection Centre (Erode)	1	1	1	1	2

	Consumer Protection Centre (Erode)	2	1	1	2	2
	FEDCOT (Erode)	2	1	1	2	2
	Kancheepuram Consumer Welfare Protection Agency	1	1	1	2	1
	Uthiramepur Consumer Protection Agency	1	1	1	2	1
	Consumer Protection Sangam	1	1	1	1	1
Tripura	NSS, State Cell	1	2	1	2	No Response
Karnataka	Consumer Care Society	1	1	1	2	2
	To large Extent	12(75.0)	9(56.3)	16(100)	10(62.5)	8(66.7)
	To some Extent	4(25.0)	7(43.8)	0(0.0)	6(37.5)	4(33.3)
States Total	Not at all	0(0.0)	0(0.0)	0(0.0)	0(0.0)	0(0.0)

1= To large Extent

2=To some Extent

3=Not at all

Problems faced by the Agencies

According to the Consumer Club Scheme, the Coordinating Agencies are responsible to manage, organize and conduct various kinds of activities for the consumer clubs. Table 5.5 explains the problems faced by the agencies in managing the consumer clubs.

While organizing a workshop or training programme, special lectures on different subjects by the experts is an essential part of the programme. However, the survey reveals that appropriate resource persons are not available for lectures on consumer protection and welfare. 7 out of the 16 agencies reported that they faced a problem in getting appropriate resource persons. 5 agencies said that they sometimes face difficulty in getting appropriate resource persons, while 4 of them never faced such a problem.

For training material, 9 out of 16 agencies reported that they face difficulties in developing the training material. Meanwhile 5 agencies said that they never faced problems regarding training material. Only two agencies, BINTY of Delhi and NSS of Tripura reported that they have difficulty in developing and distributing training material to the clubs.

Absence of proper guidelines is a major issue for the coordinating agencies as well as for the club conveners that needs to be addressed by the Government. As per the data, 12 out of 16 agencies said that in the absence of proper guidelines they sometimes face problems in managing the consumer clubs. Along with that the agencies of Maharashtra, Tripura and BINTY of Delhi said that they always face problem with this regard.

As far as problem related to funds is concerned, 10 out of 16 agencies reported that the problem of funds is always there while managing the club activities. However in Tamil Nadu where fund are disbursed every year, 4 agencies said that this problem occurs sometimes. Interestingly two agencies of Tamil Nadu namely, Erode District Consumer Protection Centre (Erode) and Consumer Protection Sangam, Kancheepuram did not have any complaint regarding the availability of fund.

**Table No. 5.5
Problems faced by the Agencies**

States	Coordinating Agencies/Districts	Resource person	Training material	Absence of proper guidelines	Lack of coordination	Lack of Fund
Delhi	BINTY	2	1	1	2	1
	VOICE	1	2	2	1	1
Maharashtra	Unnati Grahak Mandal (Nasik)	1	2	1	2	1
	Pimpri Chinchwad Municipal Corporation (Pune)	1	2	1	2	1
Orissa	All Orissa Consumer Protection Council, Cuttak,	1	2	2	2	1
	Adivasi Social and Cultural Society, Sambhalkpur	2	2	2	2	1
Rajasthan	DSO, Jaisalmer	1	2	2	2	1
	CANS, Jaipur	2	2	2	1	1
Tamilnadu	Erode District Consumer Protection Centre (Erode)	3	3	2	3	3
	Consumer Protection Centre (Erode)	2	3	2	2	2
	FEDCOT (Erode)	1	2	2	2	2
	Kancheepuram Consumer Welfare Protection Agency	3	3	2	3	2
	Uthiramerur Consumer Protection Agency	3	3	2	3	2
	Consumer Protection Sangam, Kancheepuram	3	2	2	3	3
Tripura	NSS, State Cell	1	1	1	2	1
Karnataka	Consumer Care Society	2	3	2	2	1
States Total	Always	7(43.8)	2(12.5)	4(25.0)	2(12.5)	10(62.7)
	Sometimes	5(31.3)	9(56.3)	12(75.0)	10(62.5)	4(25.0)
	Never	4(25.0)	5(31.3)	0(0.0)	4(25.0)	2(12.3)

1= To large Extent, 2=To some Extent, 3=Not at all

Conclusion

The profile of the coordinating agency clearly shows that out of the selected states for the study except in Tripura, Maharashtra and Jaisalmer district of Rajasthan, VCOs are the coordinating agencies. The functional status of consumer clubs shows that out of the total of 422 consumer clubs in seven states, 259 were reported as functioning properly, 88 to some extent and 77 as defunct.

As far as conducting meetings, training programmes, inter club competitions and involvement in awareness programmes is concerned most of the agencies organized the above activities only sometimes. For the disbursement of funds most of the agencies said that they have disbursed the prescribed amount to the clubs but the ground realities are quite different especially in Delhi, Rajasthan and Tripura. Regarding sufficiency of funds, 10 agencies out of the 16 surveyed said that the funds are insufficient and should be increased to at least Rs.15, 000/per annum. Self-sustainability aspect of the clubs was agreed to only by 4 agencies out of the 16 agencies. Regarding aspects of school management cooperation, conducting activities properly, level of participation of students, following guidelines and fund management, most of the agencies said these aspects are present to large extent.

Bringing to light the problems faced by the agencies most of the agencies said that they faced problems of training material, guidelines, student's participation and coordination. Others faced problems of resource persons and fund management always.

Chapter VI

Finding and Suggestions

The Consumer Club movement has reached a stage where the seedlings have sprouted. But it needs a full time gardener to raise it to become sustainable trees (K. Rajaraman, Commissioner, Civil Supplies and Consumer Protection, TN). The present study analyzed the various facets of consumer clubs scheme highlighting their working, activities carried out and various difficulties faced by the clubs. The pros and cons of the scheme have been discussed in detail in the previous chapters and the major findings of the study and suggestions are as follows:

Findings

- ❏ As per the data, 7345 consumer clubs have been established in India. In the first phase of the scheme 5045 consumer clubs were established in 23 States of India.
- ❏ For IInd phase, inspite of availability of funds with the DCA, only 4 states (Andhra Pradesh, Tamil Nadu, Karnataka and Rajasthan) submitted proposals for setting up new consumer clubs in their states. (Total no. of clubs 1750 - IInd phase).
- ❏ Only Tamil Nadu has gone to the third phase of establishment of clubs in the state (500 clubs – III^d phase)
- ❏ It was found that, consumer clubs are not established in all the districts of the surveyed states. Out of 27 districts of Karnataka only 17 districts have consumer clubs. Similarly in Maharashtra out of 36 districts only 14 have consumer clubs.
- ❏ The overall analysis shows that only 1.64 percent of the schools in India have consumer clubs, which is negligible when total number of schools are taken into account
- ❏ The survey of the seven states reveals that the Consumer Clubs are functioning well in the states of Tamil Nadu and Karnataka, up to some extent in Maharashtra, Orissa and partially in Rajasthan. In Delhi and Tripura, most of the clubs have more or less become dysfunctional.

Responses of Club Members

- ❏ As the participation of students in the activities of the consumer clubs is concerned, the survey reveals that both boys and girls participate equally in the activities. There appears to be no gender discrimination which is important. Nearly 50.5 percent of the club members are males and rest are females.

- ✚ As far as composition of the clubs is concerned most (58.4 percent) of the club members are from High School followed by Senior Higher Secondary (28.2 percent) and Middle School (13.4 percent). It has been also found that very few science students opted for the membership of the consumer clubs.
- ✚ In Tripura 85.50 percent and in Tamil Nadu 80.60 percent of the Club Member's household annual income is less than Rs. 50,000 which exhibits that the Consumer protection movement reaches the lower strata of the society through the consumer clubs.
- ✚ As per the Scheme at least four classes should be held in a month for the members of the consumer clubs. However 56.48 percent of the Club Members said that regular lecture/ training programmes are not taken up by the consumer clubs which is quite high percentage.
- ✚ It was found that nearly 60 percent of the consumer clubs did not arranged field visits.
- ✚ 25 percent of the members said they do not observe National Consumer Day and 51 percent said they do not celebrate World Consumer Rights Day.
- ✚ 52.2 percent said they do not organize award ceremonies in their respective clubs.
- ✚ As far as Consumer Club activities are concerned, quiz was the most preferred activity (70.68 percent) of the members, followed by painting (60 percent), elocution (55.5 percent) and the least preferred activity was mono act (38.58 percent).
- ✚ The major objective of the Consumer Club Scheme is to educate the children about consumer rights. The survey reveals that in the states where consumer clubs are functioning properly (Tamil Nadu, Karnataka) and where they are functioning to some extent (Maharashtra and Orissa), the clubs are playing an important role in educating the young minds about their rights as consumers and in making wiser decisions as consumers. As per the survey, 74.7 percent of the club members of Tamil Nadu, 72.7 percent of Karnataka, 57.8 percent of Maharashtra and 54.3 percent of Orissa were fully satisfied with the knowledge imparted by the clubs.
- ✚ The data also clearly shows that in those states where the clubs are not functioning properly most of the club members were dissatisfied with the knowledge imparted by the clubs. As in Delhi and Tripura only 21.6 and 23.5 percent of the club members were satisfied with the same.
- ✚ Consumer Clubs are also playing an important role in disseminating consumer protection knowledge among the people. As 33.7 percent of the members of clubs always share their knowledge with other people while 57.3 percent did so some times.
- ✚ As far as inculcating consumer education and mobilizing the youngsters is concerned, the scheme on consumer clubs has played an important role in generating awareness. A large number of non-member students of the school where consumer clubs have established, pointed out that the clubs were the main

source of information regarding issues relating to consumer protection and consumer awareness.

- ✚ The consumer clubs in Tamil Nadu, Karnataka and to some extent in Maharashtra organized and conducted consumer awareness activities at village level or in their localities by the medium of rallies, camps and nukkad natak which is very important to strengthen the consumer movement in India.
- ✚ Nearly 82 percent of the members of the Consumer Clubs believe that the consumer clubs play an important role in strengthening the consumer movement.
- ✚ About 25.6 percent of the members of the Consumer Clubs knew about the CP Act and 50.2 percent members were aware about the Consumer Protection Act to some extent.
- ✚ 60 percent respondent's in spite of being members of the club did not know how to file a complaint.
- ✚ Awareness about MRP was found high (84.98 percent) among members of the consumer clubs. While 66.5 percent knew that bargaining is possible on MRP.
- ✚ 57.1 percent of the members of consumer clubs regularly checked the expiry date on products.
- ✚ 21.6 percent of the members never asked for cash memo and 50.6 percent asked for the cash memo, only sometimes.
- ✚ 60.7 percent of the members checked the standard marks on products sometimes and 35.44 percent always checked the standard marks.
- ✚ 45 percent of the members looked for branded goods sometimes while shopping, 45.78 percent always looked for branded goods; 9.95 percent never look for branded goods.
- ✚ 35.70 per cent of respondents do not know about 'Jago Grahak' Jago campaign. In regional states the awareness about JGJ is less due to language and broadcasting constraints. Moreover satellite channels do not air this advertisement.
- ✚ 57.7 percent of the respondents felt that people are not well protected by laws in India.

Responses of Non-Member Students

- ✚ 51.36 percent of non-members didn't have any idea about the existence of consumer clubs in their school. Nearly 78 percent in Tamil Nadu and 79.29 percent non-members in Karnataka knew about the existence of consumer clubs in their schools. This is because the clubs were active and organised a number of activities in the school.
- ✚ 26.80 percent of the non-members were satisfied with the consumer club activities and only 27.67 percent were not satisfied. However, 45.53 percent non-members did not have any idea about the consumer clubs.

- ✘ 62 percent of the non-members did not know about the government efforts to protect the rights of the consumers.
- ✘ For 18.64 percent of the non members, the Consumer Clubs were their main source of information regarding consumer protection and efforts being made by the government to protect the consumer.
- ✘ 74 percent of the non-members never participated in activities of the consumer clubs.
- ✘ Only 11.8 percent of the non-members were able to spell out at least one consumer right, which means that there is a need to create awareness.
- ✘ 78.77 percent of the non-members did not know about the consumer redressal agencies. This exposes the level of awareness about the Act and it's various provisions.
- ✘ 77.28 percent of the non-members were willing to become members of consumer club in their school.

Responses of Conveners

- ✘ The functioning of the clubs is to a large extent dependent on the Convener of the club, who is a teacher in the school. The functioning is affected by the transfer of the Convener. A new Convener has to again start from scratch and more over it takes time to get acquainted with the consumer movement. Regarding teaching experience, only 14.6 per cent of the conveners have teaching experience of 1 to 5 years. Whereas 21.2 percent are having more than 20 years of experience. 58.4 percent conveners have been attached with the clubs for 3 to 4 years.
- ✘ 58.5 per cent of the club conveners were males while 41.5 per cent of club conveners were females.
- ✘ The survey reveals that only 24.81 per cent of the consumer clubs have separate room for consumer clubs activities.
- ✘ 80.29 per cent clubs did not have adequate furniture, 88.32 per cent did not have computer facility, and 77.44 per cent lacked demonstration equipment.
- ✘ 38 percent of the clubs do not have adequate resource and appropriate material in their library.
- ✘ 37 percent of the clubs are conducting regular activities, 35.8 per cent of the consumer clubs are functional to some extent, and 21.2 per cent are not functioning at all.
- ✘ The study reveals that more than half of the clubs are not able to organize even a single lecture / class in a month. This is a major drawback as students are not able to link up with the activities of the club which further causes hindrance in dissemination of information and knowledge. In Delhi and Tripura more than 80

percent of the members did not have access to even a single lecture. This to a large extent can be attributed to the fact that the clubs are non-functional.

- ✘ Lack of funds and lack of management interest was the reason for non-functioning of clubs.
- ✘ 71.5 per cent of the conveners said that funds are insufficient to manage the consumer clubs.
- ✘ Only 39.4 per cent of the clubs were functioning as per the government guidelines.
- ✘ 37.1 percent of the conveners were satisfied by the training programmes provided by the coordinating agencies.
- ✘ 26.3 percent of the clubs are managed by the government fund, 8.1 percent are managed by collection from students, 19.2 percent are managed by external fund and 24.2 per cent of the clubs have been closed due to scarcity of funds.
- ✘ 36.5 percent of the Conveners get support to some extent from the school management and 20.4 per cent get very less support.
- ✘ Only 34 percent of the Conveners said that they got directives and guidelines from government only sometimes and 18.9 per cent did not have any guidelines.
- ✘ 64.10 percent of the Conveners have never attended a training programme relating to Consumer Protection and Awareness.
- ✘ 26.3 percent of the Conveners did not get any support from the Coordinating Agency regarding resource material.
- ✘ 32.1 percent of the Conveners never invited external experts in the clubs where as 50 percent invited them only sometimes.
- ✘ 79 percent of the Conveners were of the view that certificates should be awarded to the members of the consumer clubs to attract students.
- ✘ There is a general complaint that the consumer clubs are not getting even the prescribed amount of Rs. 8000/- per annum for the activities to be carried out. Even some of the clubs complained that they did not receive the prescribed amount in single installment.
- ✘ According to the survey many of the Conveners of the clubs are not aware of the scheme. In some of the states where funds are disbursed by NGOs, the conveners are not even aware of the norms prescribed for the fund disbursement and the guidelines to run the consumer club under the scheme.
- ✘ It has been found that the coordinating agencies themselves lack adequate capacity to guide the clubs. It has also been found that in some states the Coordinating agencies are unable to conduct and monitor the functions of the

clubs indicating that the identification of Coordinating Agencies was not properly done.

Responses of Coordinating Agencies

- ✚ As per the Coordinating Agencies of the selected districts, only 18.25 percent of consumer clubs are defunct and 61.37 percent are functioning properly and 20.9 percent are functioning to some extent but practically when the schools were visited and after meeting with the conveners and the club members of the clubs it was found that most of them were defunct.
- ✚ As far as identifying the Coordinating Agencies at the district level is concerned, most of the State Governments were not able to select the Coordinating Agencies. For example in Karnataka out of 27 districts, only 17 districts have consumer clubs and interestingly in 14 districts NGOs are the coordinating agency and in the remaining three districts the Education Department coordinate the activities of the Consumer Club.
- ✚ According to the Agencies lack of funds and unavailability of funds at regular intervals is one of the major causes of poor functioning of the clubs. The quantum of funds also remains inadequate to carry out any meaningful activity.
- ✚ 43.8 per cent of the Coordinating Agencies organized meetings (presently) only sometimes, 31.3 percent organized meetings regularly (presently) and 12.5 percent organized sometimes (previously).
- ✚ 56.3 percent of the Coordinating Agencies organised training programmes sometimes (presently), 25 percent organized sometimes (previously) and 6.3 percent organized meetings regularly (presently), and 6.3 never organized the programmes.
- ✚ 31.3 percent provided appropriate resource material regularly, 25 percent provided it sometimes (presently) 18.8 percent provided it sometimes (previously), 12.5 percent provided it regularly and 12.5 percent never provided it.
- ✚ For conducting inter club competitions, 68.8 percent of the Coordinating Agencies organised inter club competitions sometimes (presently) and 18.8 percent organized it sometimes (previously) only 6.3 percent organized these competitions regularly (presently).
- ✚ 56.3 percent of the Coordinating Agencies monitor the activities of the clubs regularly in the present context, 18.8 percent do it sometimes (presently), 12.5 percent did it sometimes (previously) and 6.3 percent never did the same.
- ✚ For involvement in awareness programmes apart from the club activities, 50 percent of the coordinating agencies were involved to some extent presently, 31.3 percent are regularly involved presently and 18.8 percent were involved sometimes (previously)

- ✘ In case of average amount disbursed to the club by the Coordinating Agency, out of the 16 agencies, only 10 had disbursed Rs. 8000 to each club as per the guidelines.
- ✘ Lack of funds also restricts the clubs to invite experts on different topics for special lectures for the club members.
- ✘ Regarding the adequacy of funds, 10 agencies out of the 16 expressed that Rs. 10, 000 was not sufficient to manage the consumer clubs while 6 said it is sufficient. During the Survey it was also felt that the funds are inadequate.
- ✘ Only 4 agencies out of the 16 agreed that the clubs can be made self sustaining in the present context.
- ✘ 8 agencies agreed that the funds be increased from Rs. 10, 000 to Rs. 15, 000 per club.
- ✘ For utilization certificates, 13 agencies provided UCs while in Tripura and Jaipur (Rajasthan) did not submit the UCs.
- ✘ 62.5 percent of the Coordinating Agencies got support and cooperation from the school management to a large extent while 37.5 percent had only limited support.
- ✘ The agencies were satisfied to a large extent with the level of participations of the students.
- ✘ 62.5 percent of the agencies followed the guidelines, 31.3 percent follow it to some extent while 6.3 percent do not follow the guidelines at all.
- ✘ 43.8 percent of the agencies face problems of getting the resource persons while 31.3 percent encountered this problem only sometimes.
- ✘ Most of the Coordinating Agencies felt that there is a lack of good training material.
- ✘ 75 percent of the agencies sometimes lack proper guidelines, 25 percent always face this problem.
- ✘ 62.5 percent agencies faced problems relating to coordinating the activities.
- ✘ 56.3 percent of the coordinating agencies always faced the problem of inadequacy of funds.
- ✘ The survey also reveals that not much activity is carried out by the clubs due to lack of funds. In the absence of funds clubs are not able to organise field visits which as per the norms of the scheme should be organised regularly.
- ✘ Survey found that by and large, the School Management has been very cooperative in managing the consumer clubs. However lack of resources has been cited as a major reason due to which activities are limited.

Suggestions

An overall analysis reveals that the scheme on consumer clubs is good as it involves the youth, particularly students of schools in strengthening the consumer movement and creating awareness. The scheme though has many pitfalls as revealed by the survey, it needs to be continued with appropriate modifications. More schools need to be aided to setup the clubs and to monitor, manage, administer and coordinate the scheme an appropriate mechanism is an essential prerequisite.

The following suggestions will help in strengthening the scheme so as to achieve its objectives.

I. Organizational Structure

There is a need to set up a proper structure at the National, State and district level to manage the functioning of the consumer clubs. For effective implementation of the scheme in letter and spirit this streamlined structure is an important prerequisite.

National Level

A National Steering Committee (NSC) under the Chairmanship of Secretary/ Additional Secretary/ Joint Secretary, Department of Consumer Affairs, GoI, may be constituted to guide, oversee and monitor the Scheme. Representatives from Union Ministry of Human Resource Development, Bureau of Indian Standards, Women & Child Development, States' Secretaries of Department of Consumer Affairs, Representatives of select Coordinating Agencies and Consumer experts may be the members of this Committee. This Committee will give overall direction to the programmes and ensure linkages at all level. For this the NSC should meet once a year to guide, oversee and monitor the Scheme.

State Level

A State level Steering Committee under the chairmanship of Secretary/ Special Secretary, Department of Food and Civil Supply/Consumer Affairs with members from the State Department of Education; Science and Technology, Environment, Health, Social Welfare and select representatives of Coordinating Agencies may be constituted to oversee the implementation of the campaign at the State level.

Role of State Level Steering Committee

- To coordinate implementation of the Scheme.

- To review periodically the implementation of the Scheme and suggest activities to be taken up at the state/ district level.
- To nominate State Level Coordinator/s (Faculty member/s from State University on a honorarium)
- Coordinator/s will help the Steering Committee in proper implementation of the scheme and perform the following functions;
 - a. To ensure training programmes for Teacher in Charge in states/districts
 - b. To ensure distribution of grants and resource material to Consumer Clubs.
 - c. To receive quarterly reports from District Committees and compile them in the form of reports and send them to Central Nodal Officer in the given format.
 - d. To organise State Level activities and coordinate them.
 - e. To organise publicity of the programmes to encourage more schools and students to join consumer clubs.
 - f. To help the Steering Committee to select the best district, best Consumer Club and give publicity to their activities so that other districts and Consumer Clubs can adopt them.
 - g. To organise meeting of the State Level Steering Committee twice a year.

District Level

An Implementation and Monitoring Committee may be constituted under the Chairmanship of District Collector/Magistrate of the concerned District to carry out the scheme in the district. All the stake holders such as officials of Food and Civil Supply, Education, Department of Science and Environment, Health Department, Department of Social Welfare; select Representatives of Coordinating Agencies and Eminent Citizens may be the members of this committee. The District Civil Supply Officer or District Education Officer may be the Nodal Officer to manage the consumer club activities.

Role of Implementation and Monitoring Committee

- Coordinate, supervise and monitor the implementation of the activities by all the Consumer Clubs in the district.
- To review periodically the implementation of the scheme and suggest activities to be taken up at the School level.
- To nominate a District Level Coordinator – (Senior lecturer from a college in the district on payment of honorarium)

- Coordinator will help the District Administration in proper implementation of the scheme and perform the following functions:
 - a. To identify the member schools in consultation with State Nodal Agency.
 - b. To motivate heads of schools to initiate participation in the Scheme.
 - c. To identify in-charge teachers in consultation with school Principals and organise training for In-charge Teachers.
 - d. To distribute resource material to In-charge Teachers at the time of their training.
 - e. To identify the activities to be taken up at the District level and organise them.
 - f. To keep the State Nodal Agency informed of the activities undertaken by the individual schools and at the district level in the given format through the District Magistrate.
 - g. To send the monitoring report to the State Nodal Agency as per the schedule through the District Magistrate.
 - h. To organise meeting of the District Level Implementation and Monitoring Committee at least twice a year

II. Funding

This seems to be an important aspect as far as the working and survival of the clubs is concerned. The State Government should transfer to the concerned districts well in advance. The funds after being received by the District Collector, the share of each club should be directly given to the school account in the name of the consumer club. At present the entire amount (Rs. 10,000) including the share of the Coordinating Agency (Rs. 2,000) and the School Clubs (Rs. 8,000) are given to the Coordinating Agencies. The Agencies are supposed to deduct their share and give the remaining amount to the clubs. However in practice this is not being followed. The amount given as financial assistance to the club may also be increased to Rs.15, 000/per Club as the previous amount was too meager to carry out the activities of the club.

The following changes may be proposed:

1. Initially funds to tune of Rs. 10, 000/ school were given to the State Nodal Agencies in a consolidated manner. No fund was being given to State Agency to incur their expenditure. However, the State Department has to spend money

towards their organizational structure, training, capacity building, publicity material, conducting awareness programmes, etc. Therefore the Department of Consumer Affairs (DCA) may give Rs. 5- 15 Lakhs (as per the no. of Consumer Clubs and population of the state) to the States, as it would be helpful in setting up a proper mechanism to run the scheme. Nationwide it may cost Gol about Rs 3-4 crores which is a small sum for a big change.

- 5 Lakhs for Smaller States
- 10 Lakhs for Medium States
- 15 Lakhs for Larger States

2. Required fund for each consumer club: According to the Scheme, a Consumer Club may be established at the school level. In the first year, each club may get Rs. 10,000 to develop some basic infrastructure. The fund allocation to the different stake holders may be as follows:

State level funding structure (Per consumer club/Year)

S. No.	Expenditure Heads	Per School
1	Per annum financial support per Consumer Club	15,000
2	One time financial support for infrastructural development to Club*	10,000*
Total Financial support for the first year per Consumer Club		25,000

*Only for the first year of the scheme.

3. Fund distribution at District level: Funds may not be given in consolidated form to the Coordinating Agencies. Out of the Rs. 15,000, the share of different stakeholders i.e. District Coordinating Agency, VCOs and the Consumer Clubs may be as follows:

Fund allocation at District Level (Per consumer club/ Year)

S. No.	Stakeholders	Per School
1	Directly to Consumer Club (Respected School)	10,000
2	Coordinating Agency (Maximum 20percent of total amount per school)	3,000
3	District Coordinating Department (per school)*	2,000

Total	15,000
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* To convene at least two meetings annually for all Club Convener, Coordinating Agency and responsible/assigned District Official. 2. For giving honorarium to District Coordinator if appointed part time to coordinate the Schemes at district level, 3. To organize training programme for the VCOs and Conveners of the club

4. Coordinating Agency

The Coordinating Agency out of the allocated fund of Rs. 3000/Club should spend:

- 20 percent of the amount on establishment.
- At least 20 percent of the amount on developing reading/ publicity material.
- 50 percent on organising training/workshops.
- 10 percent on miscellaneous expenditure.

5. Consumer Club

1. One time financial support of Rs. 10,000 should be spent on infrastructural development like furniture, equipments, drawing boards, stationary items, etc.
2. The annual fund of of Rs 10, 000 may be spent by the clubs on various activities like developing resource material, field visit, organizing competitions, celebrating consumer days, inviting experts and other activities.

III. Infrastructure: The Survey has revealed that the required infrastructure for organizing the activities of the clubs is inadequate in most of the schools. Schools which are carrying out certain activities related to the consumer protection are using the schools rooms, computers, etc. which belong to the laboratory of Home Science, Chemistry, room for S.U.P.W. (Socially Useful Productive Work) or craft, etc. Therefore, the club coordinator is unable to plan the activities in advance and has to depend upon the time and convenience of others. Therefore, at least each Club Should have:

- one separate room;
- adequate furniture;
- computer(School can provide)
- equipment for testing;
- adequate resource material for reference.

Training and Guidance: The results clearly bring out the need for enhancing the capacity of the teacher coordinator of the school. The clubs are not receiving proper guidelines from the coordinating agencies regarding the basic objective of setting of the clubs. Many club members and the convenors are unaware of the scheme and therefore they are not clear about the activities of the clubs and hence unable to plan.

- Regular training and guidance on consumer related issues and activities are of prime importance which needs to be embedded in the system /Scheme on Consumer Clubs.
- Decentralized Training should be encouraged.
- A National level Nodal Agency/Institute/Organisation to be identified to cater to the training needs.
- This Agency/Institute/Organisation would train Master Trainers at State Level or tie up with Law Schools and other Institutes for training the Teacher in Charge (Conveners) District/Region wise.
- The District level Steering Committee should also identify and prepare a data base of the resource persons/experts in the field of consumer protection for the Consumer Clubs.

IV. Time Frame and Sustainability of the Scheme: The scheme on consumer clubs should not be time bound as awareness and education related to consumer protection is itself an ongoing process. The funding pattern under the Eco-Clubs Scheme of the Ministry of Environment, GoI can be adopted as it is providing financial assistance since 1999. The initial assistance was only of Rs. 4000 / school/annum which has been increased to Rs. 10,000 / school/annum from the 11th Five Year Plan. Similarly looking at the proposed financial assistance for the established Consumer Clubs, the estimated expenditure would be 11 Crores/per year approximately. As far as self-sustainability aspect is concerned, it should go hand in hand from the initial stage so that the clubs could nurture themselves well.

V. Participation or Involvement of Principals/Teachers: As per the survey, only the Convener or Teacher in Charge of the Club looks after the activities and functioning of the club. If he/she is not present the activities of the club stops completely. Therefore if another teacher of the school takes active part in the

functioning and activities of the club, the overall functioning would improve. Each school should have a convener and a co- convener .The involvement of the head of the institution is also of paramount importance as the activity of the club must be an activity of the school and not left to the convener alone.

VI. Certificate: The Scheme on Consumer Clubs mandates certain activities to be undertaken such as conduct of surveys, debates, exhibitions, celebrations and competition. At present there is no incentive available to the student which attracts them, motivates them and gives recognition to the efforts of the students also to sustain their interest. Certificate of Merit can be issued to all the members of the clubs on the National Consumer Day by a dignitary. As in the case of NCC/NSS efforts can be made to give weightage (Points) to the club certificate acquired by the club member in their higher education.

VII. Field Visits: Advertisements and packaging have a hypnotizing effect on consumers leading to consumer exploitation by the shopkeepers. By visiting manufacturing units, local markets, service sectors like banks, etc .The students can observe whether the products/services are consumer friendly. The field visit would expose them to understand issues more practically and easily. This should be made a compulsory activity. In order to get practical knowledge relating to consumer protection the club members should be taken to the District Forums.

VIII. Outreach of Consumer Awareness: Outreach of the consumer movement is possible only if each and every member of the club speaks up for the cause. This is only possible if club members actively disseminate information by the medium of Street Plays, Nukkad Nataks, Symposiums, awareness procession and rallies to educate the members of the society.

IX. Resource Material: In order to enhance the knowledge base of the Club Members as well as Conveners, adequate efforts should be made to develop interesting reading material such as text book lessons, stories, slogans, etc. The clubs should be provided with adequate resource material in the form of books, magazines, pamphlets, cassettes, CDs or any other publicity material for making the students aware and also giving an outreach to neighboring schools and

localities. For this a model resource material should be prepared and uploaded on the website of Department of Consumer Affairs, GoI. This can be downloaded by the State Governments and translated into their regional languages for wider reach. Good resource material would help the convenors to enable the students to understand consumer protection in a better perspective.

X. Increasing the number of Consumer Clubs: To give a wider reach to the consumer movement in the country not only the number of Consumer Club per Districts needs to be increased but the Consumer Clubs should be established in those districts which have not implemented the scheme at present. It is suggested that at least hundred clubs/district should be established.

XI. Visit of Experts to Schools: Experts in different areas may be invited to the schools to disseminate information relating to consumer welfare and general awareness on consumer products and services. The idea is to educate the students. The District level Steering Committee should identify and prepare a data base of the resource persons/experts in the field of consumer protection for the Consumer Clubs.

XII. Role of Coordinating Agency: Role of Coordinating Agency needs to be defined clearly. The coordinating agency would work as a guide, facilitator, and motivator for all the activities related to the scheme.

- Help in framing the activity plan of the Consumer Clubs
- Arranging the Field Visits for the club members
- Providing resource material to the clubs.
- Help in identifying and inviting the experts
- Organize annual Consumer Club Festival with the help of District Implementation and Monitoring Committee
- Providing training to the Convenors
- Help the Convenors in maintaining data, records and submission of utilization certificate quarterly

Further it is the responsibility of the Coordinating Agency to provide the utilization certificate to the Department annually. If UCs are not given in time then the concerned Coordinating Agency should be blacklisted.

XIII. Role of Conveners: The convenors would act as facilitators of the information and knowledge gathered from regular training and guidance in order to bridge the awareness gap. Main functions of the convener should be:

- To encourage students to join the club.
- To assemble the club members at least once a week to workout and conduct activities of the club
- Send quarterly activity report to the District Implementation and Monitoring Committee
- Coordinate with the Coordinating Agency for taking up District level common programmes.

XIV. Consumer Education through School Curriculum: In the long run consumer education needs to be integrated in the existing school curriculum in a variety of ways. Most of the consumer issues can be integrated with the existing subject syllabus ranging from humanities to science subjects as adding an extra subject would be a burden on the children. Therefore efforts can be made to add concise content of Consumer Protection in the existing school curriculum.

XV. Inclusion of Activity based Curriculum: Various activities can be undertaken to promote consumerism among students such as debates, essay competitions, declamations, class interactions, projects, painting competitions, exhibitions, rallies, etc. The students can work out solutions to everyday problems which are faced by the consumers. Efforts can be made to include the consumer protection component in the State syllabus.

XVI. Regular Meetings of club convenors, members and coordinating agencies: Coordination between various stakeholders is of prime importance for the success of the scheme. Agencies should not work at cross purpose. Therefore regular meetings between the three and also with other consumer organization, govt. officials, and consumer experts would help in strengthening the consumer movement by further strengthening the clubs.

Annexure I

List of Selected Schools for Consumer Clubs Study

Sl.No.	School Name & Address	Sl.No.	School Name & Address
Delhi			
1.	Sarvodya Kanya Vidyalaya Sarojini Nagar, New Delhi – 110 023. Club Name – Disha (M)- 9810983056	2.	Rajkiya Pratibha Vikas Vidyalaya Tyagraj Nagar, Lodhi Road, New Delhi – 110 003. Club Name – Chetna Consumer Club
3.	Air Force School, Subroto Park , Delhi Cantt., New Delhi - 110 010 Club Name – Arravali Consumer Club	4.	Anglo Sanskrit J.V. Sr. Sec. School Dariyaganj, New Delhi – 110 002 Club Name – Club in Consumer Interest
5.	Sadhu Vasvani International School for Girls, Shanti Niketan, New Delhi – 110 021	6.	Ramjas Sr. Sec. School- 1 Dariyaganj New Delhi
7.	Sardar Patel Vidyalaya Lodhi Road, New Delhi- 110 003. Club Name – SPV Consumer Clubs	8.	Ved Vyas D. A.V. Vikaspuri New Delhi
9.	Mayur Public School, Patparganj, Near Mother Dairy New Delhi	10.	Delhi Police Public School, B-4, Safdarjung Enclave, New Delhi – 110 029.
11.	Andhra Education School, No - 1. Rouse Avenue, Deen Dayal Upadhyaya Marg	12.	D.T.E.A. Senior Sec. School, B-1 Block, Janakpuri, New Delhi - 110058
13.	The Principal Govt. Girls Sr. Sec. School No – 2, Kidwai Nagar, Delhi – 110023.	14.	The Principal D.T.E.A. Sr. Sec. School, Lodhi Estate, New Delhi – 110003.
15.	The Principal Guru Harkishan Public School, Vasant Vihar, New Delhi – 110 057. Club Name – Adhikar Consumer Club	16.	The Principal Kendriya Vidyalaya, JNU Campus, Baba Gangnath Marg, New Delhi – 110 067. Club Name – KV JNU Jagriti Consumer Club Ph – 261770688/ 26194732
17.	Rajkiya Pratibha Vikas Vidyalaya, B-1, Vasant Kunj, New Delhi – 110 070. Club Name – RPVV(VK) Jagriti Consumer Club (M)- 9810707653, Ph- 26122308	18.	Venkateshwar International School Sector - 10, Dwarka, New Delhi - 110045. Phone : 011 - 43180800 (30 Lines) Fax : 011 - 43180832 Email : principal_vis10@rediffmail.com

Tamil Nadu			
Erode		Kancheepuram	
1.	Govt. Boys H.S. School, Modakurichi	1.	Dr. PSS. Municipal Hr. Sec. School
2.	Jechese Matric H.S. School, Erode	2.	Arignar Anna Govt. Girls. Hr Sec School
3.	Vellalar Matric H.S. School (Girls) Erode	3.	Govt. H.S. School, Naickenpettai
4.	Govt. Girls H.S. School, Perudurai	4.	Govt. Boys H. S. School, Uthiramerur
5.	Govt. Boys H.S. School, Perudurai	5.	Govt. Girls H. S. School, Uthiramerur
6.	Shri Ganga H.S.School, Ingur	6.	Loyala H.S. School, Kuppaiyanallur
7.	Sakthi higher S.H. School, Nachimuthupuram	7.	Meenakshiammal Matric. H.S. School
8.	Govt. Boys H.S School, Kavundaoadi, Bhavani	8.	Govt. Hr. S. School, Maraimalai Nagar
9.	Palaniammal Girls H.S School, Gobi	9.	Govt. Boys H.S. School, Chrompet
10.	Govt. H.s. School, Bhavnagar	10.	Govt. H.S. School, Nandhivaram
Rajasthan			
Jaipur		Jaisalmer	
1.	Kamla Nehru Govt. Girls Ser. Sec. School	1.	Govt. Hr. Sec. School, Ujlan
2.	Govt. Sr. Sec. School, Raja Park Jaipur	2.	Govt. Sr. Sec. School, Ramdeora
3.	Govt. Girls Sr. Sec. School Jhotwara Jaipur	3.	Govt. Hr. Sec. School, Pokaran, Jaisalmer
4.	Govt. Sr. Sec. School, Manak Chowk	4.	Govt. Girls Hr. Se. Sec. School, Pokaran
5.	Govt. Sr. Sec. School Bajiriya Naharika Naka	5.	G.H.S.S. Khetolai
6.	Shahid Major Alok Mathur Govt. S/S School, Jhotawara	6.	Govt. Girls Senior Sec. School, Jaisalmer
7.	Govt. S/S School, Adarsh Nagar, Jaipur	7.	Rajkiya Madhayamic Vidyalaya, Suthar Pada
8.	Govt. S/S School, Mansarovar	8.	Amar Sahid Sagarmal Gopa, Govt. Sr. Sec. School
9.	Govt. S/S School, Meenawala	9.	Rajkiya S/S School, Mohangarh
10.	Govt. S/S School, Khatipura	10.	Rajkiya S/S School, Sonu
Maharashtra			
Pune		Nasik	
1.	Rajiv Gandhi M. Vidyalaya, Nehrunagar	1.	Unnati Madhyamik Vidyalaya
2.	Madhyamik Vidhyalaya, Kalbhor Nagar	2.	Vidya Probhodhani Prashala, Rambhoomi
3.	Smt. S.D. Gange Boshala Triveninagar	3.	Panchvati Mahyamik Vidyalaya
4.	C.E.S. Perna Secondary School	4.	D.D. Bytco Boys High School, Nasik
5.	Shri Mhalasakant Vidyalaya, Akurdi	5.	Adarsh Secondary E.M.S. Nasik
6.	M.V. Nigdi, Pimpri	6.	Ramabai Ambedkar Kanya Vidyalaya
7.	Urdu Madhyamik Vidyalaya,	7.	Hindi Madhyamik Vidyalaya Nashik

	Akurdi		
8.	Prerana Vidyalaya	8.	Bhonsala Military School, Nasik
9.	M.V. Phugewadi School	9.	Sarsa Kanya Vidya Mandir, Nasik
10.	Jijamata School	10.	Shri R.P. Vidyalaya, Nasik
Orissa			
Cuttack		Sambalpur	
1.	Guridi Jhatia High School	1.	Kuchinda College
2.	Municipal High School	2.	Govt S.S. D. High School
3.	Gopabandhu U,G.M.E. School	3.	B.R.G. College, Bhojpur
4.	O.T.M. Govt. High School	4.	Kuturachuan High School
5.	Dr. K. C. Nodal U.P. School (UGME), Mondonal, Choudwar.	5.	B.P.A.U.V., Tangarani*
6.	Nur Bazar High School	6.	RPS Kulangojore
7.	O.G. P. C. High School	7.	JKR College, Jamankira
8.	Gopabadha High School	8.	Paruabhadi Panchayat HS
9.	Satsanga High School	9.	Dinabandhu H/S Gochhara
10.	Madhusudun Bidyapitha Girls high School	10.	Kabaribahal Panchyat H.S.
11.	Kalinga Public High School		
Tripura			
South Tripura		West Tripura	
1.	Sanhati Vidya Mandir HSS School	1.	Gandhigram H.S. (Agartala)
2.	Sabroom Girls H.S. School, South Tripura	2.	VidyaSagar H.S. (Agartala)
3.	Hariananda Girls H.S. School	3.	Chari Para H.S. School (Agartala)
4.	Jolaibari M.M. Girls H/S School, Santin Bazar South Tripura	4.	Ranir Gaon H.S. School, Majlishpur, Mohanpur
5.	Jolaibari H.S School	5.	Chebri Govt. School , Khowai, Tripura(West)
6.	Amarpur H.S. School	6.	Sonatala Govt. School
7.	Shalgarah High Secondary School, Udiapur	7.	Sanhati Vidyamandir, Sadar, West Tripura
8.	Hrishyamukh H/S School, Belonia, South Tripura	8.	Karalmura H/S School, Bishalgarh, West Tripura
9.		9.	Khowal Govt. Girls High School, West Tripura
10.		10.	Sipahijala H/S School, Bishalgarh, West Tripura
Sl.No	Name of the Schools (Bangalore)		
1.	Swamy Vivekananda Vidya Shala High School 3 rd Cross BSK I Stage, II Block, Bangalore – 560 050	2.	Bharath Matha Vidya Mandira Hanumantha Nagar, Bangalore – 560 019
3.	Kamala Nehru Boys' High School No. 81, South End Road, Basavangudi, Bangalore – 560 004 Ph- 26609596	4.	Kamala Nehru Girls High School No. 81, South End Road, Basavangudi, Bangalore – 560 004 Ph- 26609596
5.	Community Centre High School Block – II, Jayanagar,	6.	National High School, Basavanagudi, Bangalore – 4

	Bangalore – 560 011		
7.	Govt. Pre Degree College (High School Division), Yedyur, 6 th Block, Kanakapura Road, Bangalore – 560 082	8.	Sri Rajarajeswari Vidya Mandira High School, BSK I Stage, Bangalore – 560 050
9.	Govt. High School 9 th Block Jayanagar, Bangalore – 560 069	10.	R.V. Girls High Schools Jayanagar, Bangalore – 560 011
11.	The Oxfore Kannada High School I Phase JP Nagar, Bangalore – 560 078	12.	Sri Radhakrishna High School Srinagar, Bangalore – 560 050
13.	Vijaya High School Jayanagar, Bangalore - 11	14.	VS Krishna Aiyar High School Srinivasa Nagar Bangalore – 560 050
15.	Sri Venkateshwara Chendil Kumaran High School	16.	Vidya High School Bendrenagar, B.S.K. II Stage, Bangalore – 560 070
17.	Vasavi Vidyanikethan High School No. 3 Vani Vilas Road, Vishveshwarapuram, Bangalore – 04	18.	Bangalore Higher Secondary School, R.V. Road, Basavanagudi, Bangalore – 560 004
19.	Ahalya Bai's High School		

Annexure II

List of Coordinating Agencies Managing the Consumer Clubs

States	Sr. No.	Coordinating Agency/Districts	Type of Agency	Name & Address of the Coordinating Agency
Delhi	1	BINTY	VCO	Mr. G.K. Mathur BINTY, Flat No. 2-A/9, 2 nd Floor, Bhawani Kunj Apartments, Kishangarh, Vasant Kunj, New Delhi- 70
	2	VOICE	VCO	Dr. Roopa Bajpeyi Consumer VOICE , 441, Jangpura, Mathura Road, New Delhi 110014
Maharashtra	3	Unnati Grahak Mandal (Nasik)	VCO	Mr. Vilas Deole, Nashik Zillah Grahak Panchyat
	4	Pimpri Chinchwad Municipal Corporation, Pune	Govt. Institution	Mr. Vishnu Shridhar Jadhav, Educational Officer Ground floor, PCMC Main Building, Mumbai Pune Road, Pimpri Pune 411018 Maharashtra
Orissa	5	All Orissa Consumer Protection Council, Cuttak	NGO	Mr. K.P. Krishnan, All Orissa Consumer Protection Council, Jobra Road, Cuttack, 753003, Orissa
	6	Adivasi Social and Cultural Society, Sambhalpur	NGO	Mr. Jemadei Majhi, Adivasi Social and Cultural Society,

				Kuchinda, Near Samaleswari Mandir, Sambalpur-768222, Orissa
Rajasthan	7	DSO, Jaisalmer	Govt. Agency	Mr. Mahavir Prasad Vyas, District Civil Supply Officer, Jaisalmer District, Jaisalmer, Rajasthan
	8	CANS, Jaipur	NGO	Dr. Anant Sharma, 21, Gangwal Park, Jaipur -302004
Tamil Nadu	9	Erode District Consumer Protection Centre (Erode)	VCO	Thiru. R. Balasubramanian, 156, Gandhiji Road, Erode
	10	Consumer Protection Centre (Erode)	VCO	Thiru Venkatachalam, Consumer Protection Centre, Perundurai, Tamil Nadu - 639052
	11	FEDCOT (Erode)	VCO	Thiru. S. Sigamani, FEDCOT, Erode District, 51-a, Vaikkal Road, Thookkannaikenpalyam, Erode, Tamil Nadu
	12	Kancheepuram Consumer Welfare Protection Agency	VCO	Thiru. A.K. Ramesh, Vallal Pachaiyappam Street, Kancheepuram, Tamil Nadu - 631501
	13	Uthiramepur Consumer Protection Agency, Kancheepuram	VCO	Thiru. K. Veerasamy, 40G, Bharti Nagar, Uthirmerur, Tamil Nadu - 603406
	14	Consumer Protection Sangam, Kancheepuram	VCO	Thiru A.J.A. Madhavadiyan, Maramalai Nagar, Chengalpattu,

				Kancheepuram, Tamil Nadu - 603209
Tripura	15	State NSS Cell	Govt. Organisation	Mr. Bibhuti Palit, State Liasion Officer, NSS Cell, Department of Sports and Youth Affairs, Rabindra Bhavan, Agartala, West Tripura - 799001
Karnataka	16	Consumer Care Society, Bangalore	VCO	Mr. Ravindra Nath Guru, Consumer Care Society, 593, 24 th Cross Banashankari II Stage, Bangalore-560070