

CONSUMER CLUB MAGAZINE

Kamala Nehru College
(University of Delhi)



ESTEEMED FACULTY MEMBERS



From Left to Right (Standing): Dr. K.K. Roul, Dr. Kamal, Ms. Shikha Gupta, Ms. Nikita Passan, Ms. Surbhi Jain, Ms. Shweta Jain, Mr. Lokesh Yadav, Mr. Vikrant Kumar, Mr. Mohd. Salahuddin

Left to Right (Sitting): Ms. Kavita Kamboj Chanda, Mr. Rahul, Dr. Smita Meena, Dr. Azka, Dr. Kalpana Bhakuni, Dr. Sheetal Kapoor, Dr. Anita, Ms. Parul Tomar, Ms. Nishtha Sadana, Dr. Vibhuthi Vashishth

STUDENT MEMBERS



From left to Right: Sanjoli Mishra, Deeksha Agarwal, Rashmi Tiwari, Isha Bharti, Prachi Chanana, Sonika Trehon, Medha Bathla, Apoorva Chauhan, Garima Agarwal, Alisha Jaiswal, Laveena Arora.

PRINCIPAL'S ADDRESS



Recently, 'ethical consumerism' has started gaining pace in India, which is by and large, reflecting in the consumer attitudes. Some consumers have started explicitly asking the companies if they have manufactured, processed or marketed the products and services without exploiting or harming the children, animals or nature. These buyers are openly asking for 'fair trade' tags in the products or 'fair labor' tags in garments. In response to this, it is not an uncommon sight when we see labels attached on the garments, declaring "this garment has been manufactured without using child labor" or in case of cosmetics "This product has not been tested on the animals". The purchasing decisions of such shoppers depend on such ethical grounds, which may be called a matter of personal values on the part of the shopper or matter of social responsibility on the part of the companies. This kind of consumer activism is much desirable in the youth today. The consumer club of Kamala Nehru College may also take up such theme to make the students more committed to such responsibilities.

I extend all my good wishes to Consumer Club for all endeavors.

Dr. Kalpana Bhakuni
Principal

CONVENOR'S ADDRESS

“If you make customers unhappy in the physical world, they might each tell six friends. If you make customers unhappy on the internet, they can each tell 6,000” - Jeff Bezos (Founder and CEO, Amazon)

I am glad to unfold 'Awaken' the Annual magazine of Consumer Club. It is a mirror of the enormous work done by the Club in the area of consumer protection. It seeks to record and highlight how the Club has been empowering students to speak up for their rights. As consumers we are victims of many unfair and unethical practices adopted by the industry and the business. We come across many problems related to defective goods, deficiency in service, food adulteration, spurious goods, hoarding, use of deceptive and fractional weights, late deliveries, variations in the contents of the pack, poor after sales service, misleading advertisements, hidden price components, price discrimination, ATM and credit card frauds, financial frauds, real estate problems and problems related to public utilities. As the sellers and traders do not act responsibly the Consumer Club tries to inculcate this habit of self-help amongst its members and educates them about their consumer rights and timely and effective redressal mechanism.



With the Indian economy and Indian industry growing leaps and bounds and with the changing market environment the Bureau of Indian Standards BIS Act, 2016 has been promulgated. BIS has also developed a consumer-friendly App called CARE, which can be used to access the information and lodge a complaint against an ISI marked product/ Hallmarked item. In order to protect the rights and interests of the consumers and promotion of uniformity and standardization of business practices and transactions in the real estate sector the Real Estate (Regulation and Development) Act, 2016 has been passed.

Further the government has launched INGRAM -Integrated Grievance Redressal Mechanism portal for bringing all stakeholders under a single platform. On one hand the National Consumer Helpline with its toll free number 1800-11-4000 or 14404

provides advice and guidance and empowers consumers. A smart consumer application has been launched to enable the consumer to scan bar codes and get all the details about the product. Keeping into account the growing digital market in India and the asymmetry of knowledge amongst the various customer segments in India a New Consumer Protection Act, 2016 is likely to be passed by the Parliament soon.

It is hoped that the new Consumer Protection Act would overcome the shortcomings of the existing law and it would give a big boost to the consumer movement.

“Building a Digital World Consumers Can Trust” is the theme adopted by Consumers International (CI) in 2017 to help make consumers aware about their rights and redressal mechanism when they do online shopping. While doing online shopping consumers should use strong passwords, take complete information about the e-portal, find out about the e-merchant’s privacy policy, keep personal information private, shop only with known e-merchants and review monthly bank and credit card details. In order to discuss all these issues with students the Club invited Prof Sri Ram Khanna, former Head and Dean Department of Commerce, Delhi School of Economics to speak on Digital Literacy.

The collaboration and cooperation of many excited hands and hearts worked relentlessly behind the scenes to bring out the Awaken magazine. I take this opportunity to thank our Principal, Dr. Kalpana Bhakuni for her constant support and encouragement. I am also thankful to the Consumer Club faculty members and students for their kind cooperation at every step.

Dr. Sheetal Kapoor
Convenor and Editor

PRESIDENT'S ADDRESS

I have been associated with the consumer club for the last two years of my college life. It has been a phenomenal experience: from being the General Secretary to the President of the club. Not only has this expanded my knowledge across different spheres of consumer related issues but also has made me a well-informed and an independent consumer. The club has been involved in numerous activities to educate fellow consumers about their rights and privileges. These include organizing seminars and workshops on consumer related issues like: food adulteration, digital literacy, internet banking fraud awareness, counterfeit money, etc. Apart from this, there has been active participation in the consumer fest every year. Moreover, through our street plays, we try to exhibit community engagement and sensitize consumers of latest consumer awareness practices. We endeavor to communicate enlightening social messages. It is extremely fulfilling and rejoicing to see the transformation our efforts bring out in the consumers. It is extremely pleasing to eradicate ignorance and help customers differentiate fake from authentic, adulterated from edible, etc.



I am delighted to be associated with this club.

Sonika Trehon
B. A. Programme
III Year

Consumidor-2017

After a series of back to back fests over the years, Kamala Nehru College, presented its Annual fest, "CONSUMIDOR' 17" in the month of March. Consumidor acted as a choir of various events like Ad-Mad show, Debate Competition and Street Play.



The topic of Street play was "Banking" and seven teams participated. Janaki Devi Memorial College secured the first position, Sri Aurobindo College came second and our very own Kamala Nehru College secured the third position.



In the Ad-Mad show, six teams participated where in there was a logo & tagline quiz round followed by another round in which the participants had to advertise useless products, highlighting their productive uses. It was great fun to see the enactment of the participants.

The last event was the debate competition where in the participants showed their debating skills.

The fest witnessed huge footfall from the students of different colleges and universities.

It was surely a day of high spirits and big smiles because along with laughter and money flowing around, there were many delicious food stalls to whet everyone's appetites.



Talk on Digital Literacy

Awaken-The Consumer Club of Kamala Nehru College organized a talk on "Digital Literacy and Consumer Protection" by Professor Sri Ram Khanna Former Head and Dean Department of Commerce, Delhi School of Economics. Presently Professor Khanna is the Trustee of the Consumer Voice. The talk was arranged in New Seminar Room of the college where more than 130 students attended the talk along with faculty members on 10th August, 2017 from 12:30pm to 2:00 pm.



Professor Sriram Khanna mentioned that "Digital Literacy is knowledge/ skills to utilize opportunities in knowledge society." According to him, "Digital Revolution helps us to grow, make money, empower, enhance our interaction and provide us entertainment too." He also explained about services of digital technology, i.e., e-commerce, QR code, digital medical card; Demat account and digital services etc. He said that knowledge of digital technology has a lot of advantages and benefits but we need to be very alert while using it. We should use our debit and credit cards very cautiously, always use the cards in front of our eyes. We should use strong passwords and we should also change them frequently.

He also discussed about the Grievance Redressal Mechanisms which are available like ombudsman in banks if any fraud or misfortune incident happens with anybody.



This was followed with a Q&A session where students asked about different aspects of digital technology and about GST. The Seminar concluded by vote of thanks by the Convenor, Dr. Sheetal Kapoor.





Students listening to Prof. Khanna with undivided attention



Prof. Khanna with the faculty members and student volunteers of the Consumer Club

Principal Kamala Nehru College interacting with Consumer club Faculty members



Consumer Conclave at TAPS Nov 2017

(Dr. Sheetal Kapoor invited for judging poster making competition)



GST talk at PGDAV College Sep 2017

(Lecture on “GST and its impact on Consumers”: by Dr. Sheetal Kapoor)

Dr. Sheetal Kapoor was invited at PGDAV College for delivering lecture on “GST impact on Consumers” on 8th September, 2017” Dr. Sheetal Kapoor lighting lamp at right and delivering lecture below.





Doordarshan Event

The Consumer Club of Kamala Nehru College, University of Delhi, participated in the show “*meri baat*”, a very well-known show telecasted every week on Doordarshan (DD) channel where an intriguing discussion took place about the Indian culture and tradition.

The basic purpose of the event was to make an attempt to understand the vision of the youth regarding the same. It also focused on understanding whether the modern and rational thinking of this generation has swept its belief and faith from the Indian heritage by the means of discussion.

The event saw the presence of four experts- Professor S.K Mishra, Mr. Rajinder Chaudhary, Mr. C.S Ashri and our convenor, Dr. Sheetal Kapoor; who made us look deeper into reality, enlightened us about our glorious pasts, tried to make us understand how and why our traditions must continue and also why we should hold to our roots in the era of modernism.



The lively discussion concluded with the justified fact that our culture is diverse and unique and should be sustained for the generations yet to come.

Know it all!

We live in a fast growing and an advanced society. As we move towards a brighter and a better future; our demand for the goods and services also increases. The increase in the industrialization and the globalization may be attributed as the main reason that has led to an increase in the standard of living and hence a huge increase in the demand of commodities. Although the market is flourishing tremendously, purchasers are still being harassed and cheated in the market.



We often hear cases of the consumer exploitation in our daily life and even face it. There are many ways through which consumers may be exploited. Like when they are demanded to pay higher prices than the original MRPs, when adulterants are mixed in the food materials, false information is given about any product, etc. The people easily get trapped in the huge web of exploitation if they are unaware of their rights as a Consumer.

The exploitation of consumers takes place with people living in both rural as well as urban areas although the percent of the rural people being exploited is much higher, which makes the living condition of the people more deplorable. The expansion of service sector like insurance, banking, electricity and medical have expanded in the rural areas without any checks and balances and the rural consumers hence, get exploited by the service providers. Also, India is a country where the illiteracy level is quite high, so the consumers turn out to be unaware and ignorant of their rights.

A huge amount of duplicate goods are available in the Indian market which in turn leads to an increase in the consumer exploitation. In India, even after 25 years, only 20 percent consumers know about the Consumer Protection Act (COPRA) and who has heard about consumer rights is just 42 percent.

The consumer exploitation will not end in a day or two; collective effort is required to do so. Awareness is the foremost thing that is required to reduce consumer exploitation.

Also, consumer must try to gather information about the various consumer rights. The redressal process should be made much more convenient so that it becomes easier for the consumers to approach it and get a solution for their grievance.



Nidhi Rani
B.A. Economics Hons
II Year

Wake up!



Wake up!

It's time to become aware of the consumer rights,
And to fight for what is right.

The consumer should never be kept in the dark,
And while buying goods should look for the ISI or
Agmark.

The consumer becomes an easy target,
To adulteration, hoarding and black-market.

Get a bill for every important purchase,
And don't buy goods in a haste.

Make a complaint on genuine grievances,
And be informed about the quality and quantity of goods
and services.



The consumer has the right to safety, to choose, to be heard,
And to seek redressal, to consumer education and to be informed.

Consumers must know how to exercise their rights,
And must not be fooled by corrupt minds.

Advertisements can be deceptive and misleading,
They are the reason for the wrong path we are treading.

Consumer awareness is the need of the hour,
This is the truth, whether sweet or sour.

So, let's be aware of our consumer rights,
And be aware of what is right.



Shreya Seth
B.A Programme
I year

Consumer Exploitation



With advertisement in production, consumption becomes more difficult. There is a growth in the number of options for goods and services. Outside pressures have become increasingly refined and harder to resist. It is necessary that the present generation keeps themselves well aware and active to be able to take the ultimate decision in the market. If this is not so then the consumer is often exploited or cheated by the seller or the producer. So it is important to be aware of how we can be cheated as consumers. The law provides us protection against exploitation and to make use of it, we must know our rights and duties as consumers.

There are many ways by which consumers can be exploited. They may be exploited by being provided with incomplete or wrong information. They may be exploited by sellers who may weigh less or measure the quantity of products incorrectly, intentionally. Sometimes a consumer may be given low quality goods. One very common and a serious way by which a consumer may be exploited and cheated by the shop-keeper is by being provided with impure or adulterated products with harmful substances. The unfortunate consumers of such products may suffer from diseases due to the same but some sellers only think about making money and not about the lives of people.

Sometimes consumers are exploited when they purchase electronic devices. Inadequate safety measures adopted in making such devices may harm consumers physically. An electric heater may give a shock or a generator may give a high voltage power harming the electric wiring or bulbs and tube-lights in the house. To be able to charge a high price, a supplier may store a commodity (hoard) and create an artificial scarcity. The consumer may panic and be forced to pay a much higher price for the product. Sometimes, some articles are copied and sold in its original brand name such as cosmetics, creams, soaps etc. The quality of such duplicate material has no guarantee; it might give serious problems to the skin.

Ever thought how the consumers are fooled? Illiteracy is one of the reasons. An illiterate consumer can be cheated easily as she can neither read the name of the product nor the instructions. Illiteracy also affects the level of consumer awareness. Lack of information is another cause. The seller may take advantage of the freedom of the market and keep important or correct information from the consumer. Price, composition, quantity, conditions of use, and terms of purchase all must be given to the consumer and the consumer, on her part must be cautious.



Sudarshana Roy
B.A. Sociology Hons
I Year



consumerism

Awaken...

Now, the world we live in,
Is no more than a dust bin.
For what sort of our lifestyle is,
Is no longer coy and bliss.

In the name of consumption, whatever we eat,
To our health, is a sheer deceit,
Or even whatever we drink,
Sinks in an eye's blink.



So how? How can we think of having quality consumption?
How? How can we do that, when,
Each day, we discover degradation in our own gumption.

Do you check the labels of the products before buying?
Do you ever find, the information on 'em, defying?
If yes, then why do you still opine-
"The product's good for our health and hygiene".



Several cases of malignity,
Of one or the other packed food,
Come into the limelight, almost when it's utility,
Have happened in amount, good.
One or the other day, some product's case pops,
It, that was once topping the charts, is now a super flop.

But why? Why does it happen?
Is it just the competitor's trick?
Or is there something more to it?

Well qualified and educated, we all claim to be,
But we close our eyes, when we actually need to see.
See how and why we must see the utility, pros and cons of the product,
Because in the end, the sufferers or the benefitted shall either be me or you.

Think, think if we're actually awakened?
Think if about our rights, we're mistaken.
My dear, There's certainly a consumer in me and you
So it's time, our consumer rights, well enough, we knew.



Though we're all blindly awake,
Maybe that's why we tend to put our money, health and more, on stake.
Awaken, awaken my dear consumers,
Let's not be the late bloomers.

If you find anything wrong,
Take a stand, strong.
There are consumer ministries and more,
To ascertain the rights and wrongs of everything, for consumers, they are there for.



So awaken, awaken dear consumers,
Let's not be late bloomers.
Let's not crib over pros and cons of products anymore,
Instead, let's stand up in unison and come to the fore.

Appreciate what you loved in a product,
For products that harm anything around or in you, it's better, them, you abduct.
Do not wait for the courts to pass laws and petitions,
You need yourself to be aware of consumption and its conditions.

So awaken, awaken my dear consumers,
Let's not be late bloomers.



Komal Adlakha
B.Com Programme
II year

Overpriced water



Water; one of the most important substances on earth, the one thing a human needs to stay alive.

Ever bought a water bottle at a railway station or even India gate? We are all habitual of giving extra money for water at railway stations or similar public places, but how many of us are aware of the fact that selling water and other commodities above MRP (maximum retail price) is against the law.

Yes, the Section 36 of Legal Metrology Act clearly states that anyone caught selling, distributing or delivering any pre-packaged commodity which does not conform to the declarations on the package shall be punished with fine of Rs 25,000 for the first offence. This law came into effect in 2009 but the consumers are not aware about it. We all know that as consumers it is our duty to get a receipt when we purchase anything but we don't bother to even ask for a receipt because it is just water.

Although everything isn't that opaque and there are companies which have been charged with fines for selling products above MRP but even our government isn't putting supreme efforts.

The consumer affairs' minister Mr. Ram Vilas Paswan tweeted in March this year too about the said law, but there can't be seen many developments if we look at it practically.



It has been seen time and again that sellers have been exploiting buyers in many ways but charging extra money for something as vital as water is a disgrace to humanity. The sellers should follow the laws formed by the government for everybody's welfare; and water, or any other commodity of necessity should not be misused to outsmart the consumers.

To the consumers, the next time you are enticed into buying any commodity above its MRP; just tweet to the consumer affairs minister and do your bit. Try to spread awareness about the same and don't let such sellers fool you.

Snigdha Chaturvedi
B.Com Hons
I year



Unaware King

King of market is unaware,
Exploitation is getting severe

Adulteration, hoarding and black marketing,
Immoral and unethical for any human being.

Consumer protection act will be of no use,
If we are ignorant and do not refuse.

Unorganised consumers are not using their rights,
Using harmful products and do not fight.

We the consumers are the heart of market,
No one can ignore us to achieve their target.



Let us be integrated and stand against it,
Using our rights and be accountable for it.

Government has given us many weapons,
So defeat the culprits and move on.

The day is not far when we'll get real freedom,
No one will cheat us with any of their opinion.

We are the consumers, the kings of market,
We will neither bear any exploitations nor become
the slaves of it.

Manya Chopra
B.com Programme
I year



Food Adulteration – the toxin we consume

Food adulteration is a menace that threatens us all; it has infested our entire food chain, right from the pesticides we use in the farms to the end products we consume; we are feasting on poison, literally. Food is often contaminated by microbiological and biological elements; it is mixed with extraneous substances that adversely affect its quality which leads to serious health problems.

Adulterants such as coloring agents, dyes and starch are used to bamboozle customers. Blending food products with these impurities is often detrimental to the consumer's health. Lax regulation and ineffective testing of food products result in rampant adulteration of most food products.



Newspaper, the police found that spices are mixed with noxious chemicals like glue, paint and varnish to make them look more appealing to the buyers. This is but one instance of unbridled food adulteration prevalent in India.



Instances of deaths due to adulterated liquor aka Moonshine are widespread among the poor; illicit liquor -known as hooch, which contains methyl alcohol (a poisonous substance) and used for industrial and automotive purposes, is mixed with liquor by bootleggers which often leads to mass deaths. Complications begin with nausea and vomiting before a victim succumbs. As there is a perpetual demand for cheap liquor among poor drunkards, who can't afford authentic liquor, such incidents are not uncommon.

Food adulteration has permeated most food products and is predominantly driven by the rapacity of sellers and gross negligence of food monitoring authorities. Food inspectors, whose job is to inspect the production and distribution, are regularly bought off and told to look the other way while the scoundrels engage in food adulteration with impunity.

We must strengthen our regulatory approach and enact legislations that severely penalize those who engage in food contamination. Public should be sensitized about the adverse health effects of contaminated food and the permanent damage it does to our bodies.

Manish Yadav
Content writer
Graduate, University of Delhi



Substandard Products in the Market



The influx of substandard goods, especially fast moving consumer goods (FMCG) in the market, has reached an alarming rate with authorities expressing worries and concerns that this may further erode the already battered economy. Counterfeit products are unauthorized imitations of branded goods intended to be passed off for an original with the purpose of defrauding or deceiving the consumer of the said product into believing that it is the original product.

In the opinions of experts, the incidence of substandard goods has outrun the economy of the country. The havoc they wreak on the nation's economy is unimaginable.



For people to live a quality life they need to have quality goods. Consumer vigilance is essentially required. Consumers should be more vigilant not to purchase substandard products. Quality standards should be checked by consumers before buying the products like Hallmark sign on jewelry, ISI mark on consumer goods etc. When a consumer is in doubt he/she is advised to meet the relevant agency or not purchase it as we consumers are the best protectors of ourselves. It is also important that consumers check the MRP as well as the expiry date before buying and take a receipt of the product they are buying. If the consumers find out that some product is below the standards (substandard) then they should not take it lying down and essentially raise a voice.

SAY NO TO FAKE PRODUCTS

JUMIA

ORIGINAL

FAKE



Medha Bathla (Vice President)
B.A Programme
III Year

Sanitary Design Principles to Ensure Safe Food Production

Commercial real estate strategies often play a critical role in the quality of food and the safety of food production. The key to making food production safer is by ensuring that strategies incorporate sanitary facility design principles. Whether building manufacturing facilities, expanding or upgrading existing plants, or maintaining operations, the implementation of sanitary design principles is essential to producing higher quality food products in a safe environment.

The preventive control rules for human and animal food are the central pillars of the Food Safety Modernization Act (FSMA). The key requirement of these rules is that covered facilities must establish and implement a food safety system that includes an analysis of hazards and risk-based preventive controls to ensure food safety. Although the preventive control provisions have a strong focus on preventing the presence of pathogens in food, the new regulations also include important food allergen controls. Part of implementing a FSMA-compliant food safety program is recognizing contaminants that can be controlled by an effective prevention based sanitation process. This means implementing sound commercial real estate strategies to help identify and minimize the risk of microbiological, physical, and chemical contaminants.



Keep It Dry

Microbiological contaminants can depend on the type of product and the processing steps. Pathogenic organisms, like Salmonella, E. coli, and Listeria, can result in sickness, hospitalization, and even death. For this reason, they are of great concern to consumers, the food industry, and regulatory agencies. Because microbiological organisms require water and food to live, one approach to minimize their hazard is to deny them these essentials. This leads to the facility design principle that, if a plant is normally dry, keep it dry, because removing water once it is present is difficult.

For plants that process liquids and are normally wet, design characteristics should ensure that water does not accumulate and that surface areas can be easily cleaned. In practice, this means designing and constructing floors, walls, ceiling, and supporting infrastructure that prevents the development and accumulation of water. Ensuring that HVAC and refrigeration systems maintain specific room temperatures to control air dew and prevent condensation can also help to control microbial growth. Further, control systems that include a purge cycle (heated air makeup and exhaust) to manage fog during sanitation, and to dry the room after sanitation, can reduce the likelihood of food borne pathogens.

Space Out

Finally, one of the most important principles of good sanitary plant design is to incorporate interior spatial design that enables ample space for inspection, cleaning, and maintenance. It is often difficult to justify additional space in the design phase because equipment dimensions are rarely well known, therefore initial layouts may seem sufficient, but frequently as details are filled in, space becomes tight. At the same time, costs almost always rise and the easy way to cut costs seems to be to reduce size. This is quite often a mistake. It is important to recognize that incorporating FSMA's rules is likely to require additional costs and could affect project management scheduling. In the long run, however, the up-front cost to ensure FSMA compliance will be less expensive than non-compliance.



Prachi Chanana (General Secretary)

B.com Hons

II year

Food Safety and Regulations: Combating Adulteration



The food that we consume should be safe for our consumption. Unsafe and adulterated food, can make us all fall ill and can cause different types of diseases, neurological and hormonal damage as well as cancer. From production to consumption, it is the responsibility of the government, food Industry and consumers themselves to ensure food is safe. Globally there has been a paramount change in the food needs of consumers and there is a change from 'procuring food' to 'safe to eat food'. Consumers expect that domestic and imported foods meet the basic quality and safety standards and requirements related to food hygiene, labeling and certification, use of food additives, limits for pesticide residues etc. Scientific developments have allowed a better understanding of the nutritional qualities of foods and their health implications. This has led consumers to become more discriminating in food matters and to demand protection from inferior quality and unsafe foods. Globally the quality criteria for food are becoming more stringent and quality parameters pertaining to safety of food, have taken the center stage especially by the countries of the developed world such as members of EU, USA, and Japan. All this has brought food safety as the major area of concern in the World. This year the theme adopted by Consumer's International for consumer protection is "Safe and Healthy Food: Combating Food Adulteration".

Evolutionary aspects – Food standards and regulations in different countries

In order to provide safe products to the consumers, the governments and the regulators of various countries have been promulgating and enforcing certain regulations and policies. Food safety regulations and standards evolved differently around the world, as countries responded in their own ways to food safety crisis and prepared themselves for perceived exposure to emerging food safety risks. Thus, the regulations and standards for quality of various products across the World have been shaped by:

- a) Experiences of countries with food safety.
- b) Inherent food safety risk level in the food supply of each country;
- c) Ability and willingness of the industries to allocate resources to control the risks in each country and;
- d) Differences in food safety perceptions of consumers & hence preferences for targeting risk reduction efforts.

The main aim of the regulators has always been to protect consumer's interests by setting the standards for all materials including the packaging and the labeling of ingredients of the processed foods. Food handling risks are also managed by food standards and food regulations.

Is there a difference in Food Standards of Developed and Developing

In the developed countries food laws and regulations and food standards are highly developed, more stringent, most of the time science-based involving various components of risk analysis and getting strengthened with timely introduction of new regulatory standards for previously unknown or



unregulated hazards. But in case of the underdeveloped countries they have not been able to pay much attention to food regulations and standards mainly due to food security or, the food regulations are not well defined or there is a lacunae in enforcement or implementation of these regulations. As a result, the differences in regulations and standards among the countries can have a major impact on the economy of the country and can lead to international trade conflicts.

European Union food regulation

The regulation establishes the rights of consumers to safe food and to provide accurate and honest information from which they can choose their diet. The food law both at the national and community level not only provides health protection but also protects consumer interests in relation to prevention of deceptive practices including adulteration of food and ensures accurate information being provided to the consumers. This regulation broadens the more specific provisions in commodity labeling and advertising legislation by providing an overall principle that consumers must not be misled. The European Union Food Regulations encompasses the following components:

- i) Scientific basis to food laws involving systems which are science-based and integrating science and risk analysis at all its levels.
- ii) The precautionary principle is relevant in those specific circumstances where risk managers have identified reasonable grounds for concern about existence of unacceptable level of risk to health but the supporting data or information is insufficient for a comprehensive risk assessment to be made.
- iii) Traceability of the origin of feed, food, ingredients and food sources to facilitate withdrawal of foods in case of any eventuality.
- iv) Roles and responsibilities of the numerous and diverse stakeholders in the food chain so as to enable building up participative, co-ordinate and cohesive framework for action for ensuring compliance with food laws.
- v) Food safety requirements which comprise two elements: a) food should not be injurious to health or b) unfit for human consumption. Only one of these elements has to be in place for the food to be considered as unsafe.
- vi) Principle of transparency to increase consumer confidence in food law.

US food safety regulations

The United States food safety system is based on strong, flexible and science-based federal and state laws and industry's legal responsibility to produce safe food.

The system is guided by the following principle:

1. Only safe and wholesome foods may be marketed;
2. Regulatory decision-making in food safety is science-based;
3. The government has enforcement responsibility;
4. Manufacturers, distributors, importers and others are expected to comply and are liable if they do not; and
5. The regulatory process is transparent and accessible to the public. As a result, the US system has high levels of public confidence.



Food Safety and standards
Authority of india

The agencies' well-qualified science and public health experts work cooperatively to ensure the safety of US food. Principal federal regulatory organizations responsible for providing consumer protection are the Department of Health and Human Services (DHHS); Food and Drug Administration (FDA); the US Department of Agriculture (USDA); Food Safety and Inspection Service (FSIS), and Animal and Plant Inspection Service (APHIS); and the Environmental Protection Agency (EPA). The Department of Treasury's Customs Service assists the regulatory authorities by checking and occasionally detaining imports based on guidance provided.

Food Regulations in India

Right to safety is the foremost right as proposed by the UN Guidelines in 1985 and as consumers it is our right that anything we buy from the market should be safe for consumption. Before 2006 there were a large number of laws and standards which regulated the food market. These were:

1. Prevention of Food Adulteration Act, 1954 (PFA) implemented by the Ministry of Health and Family Welfare
2. Fruit Products Order, 1955 (FPO)
3. The Essential Commodities Act, 1955
4. The Meat Food Products Order (MFPO) 1973
5. Milk and Milk Products Order, 1992
6. Infant Milk Substitutes, Feeding Bottles and Infant Foods (Regulation of Production, Supply and Distribution) Act, 1992
7. Vegetable Oil Products Order, 1947
8. The Edible Oils Packaging (Regulation) Order 1998
9. Solvent Extracted Oil, De- Oiled Meal and Edible Flour (Control) Order, 1967

All these multiple laws and regulations prescribed various standards regarding food additives, contaminants, food colors, and preservatives and labeling, thereby, leading to a system which was over regulated and under-administered. Therefore, in order to rationalize the multiplicity of food laws and bring out a single reference point in relation to regulation of food products, a group of ministries was set up to suggest legislative and other changes to formulate an integrated food law that could protect the consumers and provide a regulatory environment conducive to industry in general as well as consumers' protection. Based on the recommendations of the group of ministries, the ministry of food processing industries enacted The Food Safety and Standards Act (FSSA) 2006.

After commencement of the FSSA Act the above mentioned legislations have been repealed and this legislature has two main objectives:

- To introduce a single statutory body relating to food and
- To provide for a scientific development of the food processing industry by laying down science based standards for articles of food and to regulate their manufacture, storage, distribution, sale and import to ensure availability of safe and wholesome food for human consumption.

The Food Safety and Standards Act

The FSSA 2006 incorporates the salient provision of the Prevention of Food Adulteration Act, 1954,

and is based on the international legislation, imbibed in CODEX Alimentarius Commission. The principle of harmonization is also enshrined in the Food Safety and Standards Act. The Act clearly specifies that FSSAI will be aided by several scientific panels and a Central Advisory Committee to lay down standards for food safety.

These standards will include specifications for ingredients, contaminants, pesticide residues, biological hazards and labels. The law is enforced through State Commissioners of Food Safety and local level officials. In the Act there are strict penalties and even life imprisonment for the offenders who by adding any adulterant, or by selling sub-standard or contaminated food or by misbranding or through misleading advertisements try to cheat consumers and render the food items injurious to health.



The Act mandates the establishment of the Food Authority and the State Food Safety Authorities which are responsible for the enforcement of the Act. They lay down the Standards and guidelines in relation to articles of food and specify appropriate system of enforcing various standards. FSSAI provides scientific advice and technical support to Central Government and State Governments in the matters of framing the policy and rules in areas which have a direct or indirect bearing of food safety and nutrition. It collects and collates data regarding food consumption, incidence and prevalence of biological risk, contaminants in food, and residues of various contaminants in food products, identification of emerging risks and introduction of rapid alert system. Further it creates an information network across the country so that the public, consumers, Panchayats, etc receive rapid, reliable and objective information about food safety and issues of concern.

What Consumers Need to Learn

As consumers it is our prime right to get safe food. We should read the label of the product carefully and check the MRP, quantity, contents and ingredients, manufacturing date, expiry date and also standardization marks such as FSSAI, BIS, AGMARK on food packages. If we get a product which is substandard, adulterated or mis branded we should take action against the company/shopkeeper. If they do not listen, we can bring it to the notice of FSSAI or lodge a complaint in consumer forum. FSSAI has a toll free number 1800-11-2100 where consumers can call them for taking advice. Further the consumers can themselves get the adulterated sample checked from nearby food laboratories whose list is mentioned on the website www.fssai.gov.in and if the adulteration is found strict actions are taken against the shopkeeper or the manufacturer. Under Section 95 of the Food Safety and Standards Act any consumer who reports about any food adulteration or assists in the detection of the offence to the Food Commissioner would be suitably rewarded.

We can only curb food adulteration when we understand that consumer health and safety is paramount and strict actions are taken against those who violate it. Thus, what is required is strict implementation of laws and also vigilant and empowered consumers who are ready to fight for their rights.

Dr. Sheetal Kapoor (Convenor)

Associate Professor, Commerce Department

Go cashless

Our respected Prime Minister, Mr. Narendra Modi, announced on 8th November 2016 that 500 and 1000 rupee notes would cease to be a legal tender from the following day, and new notes of Rs. 500 and Rs. 2000 would be issued to replace them. People could exchange the currency notes from banks but only Rs. 2000 a day. Half of the public dealt with the news calmly but the other half had a lot going on in their minds. A big portion of people had black money accumulated; they were worried because in the process of exchanging notes, they may have been caught. There was another set of public which was worried about how it'll be able to carry on with its day to day mandatory purchases without enough cash in hand.



The main purpose of demonetization was to wipe out black money from our country but it also did a fabulous job in helping people go cashless. Carrying cash with you is not only unsafe but inconvenient too. Awful things can happen like you can lose the notes, your money can be stolen, the notes can tear, sometimes you don't have enough cash with you to get what you want and other times you do not have change. With demonetization, the government initiated spreading awareness about digital money and the ways of paying or transferring money digitally. Many people faced problems regarding the same during the time when they had a lack of paper money so they were encouraged to know how e-payment works.

Currently, there's again circulation of paper money, new 200, 100, 50 and 10 rupee notes have been issued as well, and the problems that people had been facing are now negligible but the change in situation doesn't change the fact that using digital money is a much better way of transacting. Hence, I present to you in brief some ways of going cashless.

- **E-Wallets**

They have become very famous nowadays. After demonetization, use of e-wallets has been implemented at a very large-scale. You might have seen those 'chai walas' and other road side vendors accepting Paytm. That is what exactly e wallets are. Paytm is an e-wallet and there are many others available like freecharge, payUmoney, mobikwik, ola money etc. These allow users to make payments using their mobile number or by scanning a QR code which takes place in a jiffy.



- **UPI**

Unified payments interface also called UPI is system of payments. Using UPI, people can transact using their smartphones and a linked bank account.

- **Plastic Money**

Debit and credit cards that are used at ATMs for cash withdrawal and POS machines while shopping are exactly what plastic money is. The risk of theft goes down to zero as it needs a PIN to carry out transactions. You don't need to carry cash with you, just swipe and go as these payments are made through bank account. The bank account gets debited while paying using debit card but in case of a credit card, it is a monthly postpaid bill payment system that takes place.



- **Net Banking**

It's another handy way to get cashless transactions done. All you need is a bank account with e-banking facility enabled on it. You can transfer funds to others account from anywhere and there is no need of going to your bank to get transfers done.

- **Aadhaar Card enabled payment system**

It allows you to pay using aadhaar card if it is linked to your bank account just by using your finger prints, Easy and safe.

- **IndiaQR**

It's is a QR code which stores the bank details of a merchant which can be scanned by a smartphone to transfer a certain amount to merchant's account. All this is done by a smartphone app developed for this purpose. This system replaces the need of having POS machines to accept payments by both cash and plastic money.

These methods are pretty easy to apply and better in every way. Consumers and even sellers should try to use cash only when absolutely necessary because "digital ho raha hai India!"



Isha Bharti (Editorial head)
B.com Programme
III Year



Mobile Transaction Security

Mobiles and Tablets now hold a major part of Market. Their technologies are getting more and more advanced continually providing more features for the users to use.



Technology has been making banking instant and convenient. To make it even more user-friendly, many banks have recently started offering fund transfers to customers' contacts in social media.

With technology come convenience and sadly the associated risks too. Such risks come in many forms, including malware, corrupted apps, flawed authentication, lost or stolen devices and more. Hence, it becomes highly important that we manage these risks wisely to make the benefits of technology weigh more than its repercussions. Though banks have multiple layers of security, like data encryption, in these processes, we also need to ensure certain basic safeguards from our end. Here are some tips to make mobile transactions a safer experience:

- **Remain Up-To-Date**

Always keep your mobile software and apps updated. It requires only a single click. All the new versions of operating system as well as apps are more secure. New, updated versions use fewer resources and are always having updates related to customer's security and privacy.

- **Install a Powerful Security App**

The basic operating system provided is not that much powerful in sense of protecting your device from viruses, malware, etc. So, install a popular Antivirus and Security App to make your device invulnerable.

- **Download Apps from Trustworthy Source Only**

Always prefer downloading app from a reputed, trustworthy sources like Android market, Apple iTunes stores etc. As, all the apps available are safe and secure. Downloading a third party app from a non-trusted source can be very risky. These apps might not have viruses which your Anti-Virus App can detect but the developer could have inserted some log program which is tracking your activity.

- **Shield Your Device with Strong Password**

Install a Password Manager so that you can put password on important documents, apps, settings of your Smartphone and mobiles. Create a strong password by considering long, small alphabets, numbers and symbols of at least 8 characters.

- **Prefer Using HTTPS Servers**

If you are doing confidential tasks like doing mobile transactions, managing bank account, access FTP Servers, cloud servers etc., then check if you are using HTTPS (secure servers) rather than the normal HTTP. HTTPS are SSL certified and your connection is encrypted. So, your information and activities remain always secure.

- **Important Security Habits**

Try to put less information on Smartphone; tablets etc. prefer cloud storage like Drop Box, SkyDrive etc. Don't share confidential data from Mobile, Tablets. Schedule Backups and Full System Scans for your device. Encrypt your Storage Cards.

Tips for online consumers using smartphones

In this digital era, most of us are now connected with internet at least through our smartphones. Smartphones currently play an important role, connecting specially most of the young generation with e-commerce industry via internet. Smartphones have a positive impact on E-Commerce and online transactions as well. But on the other hand smartphones have a negative face as well. Now consumers are exposed to online hackers and frauds as smartphones are often soft target for the hackers. A small mistake made by smartphone users for online shopping will enable hackers to drain your bank account.



Mistakes to avoid while using smartphone for online transactions

- DO NOT root/jailbreak your device it will be greatly increasing the risk since you are breaking the defense mechanisms of the Operating System of your device.
- DO NOT allow installation of applications from untrusted sources it will increase the risk as it may contain viruses, malware, key logger, spyware etc.
- DO NOT use any third party keyboard on your device (for ex. SwiftKey etc.), though they store your keystroke input for good purpose of prediction function but still your credentials can be stolen by hackers.
- DO NOT make any online transaction using untrusted internet connection or public WIFI.
- DO NOT store any bank password or debit/credit card details in your smartphone.
- DO NOT use any smartphone with custom ROM installed in it, for making online transactions.
- DO NOT FOLLOW LINKS: Always type in the web address (URL) to access your bank's website. Never click on the link from some random e-mail you get. That is how 'phishers' work, they re-direct you to malicious websites resembling your bank's portal and use the information provided by you to access your account.
- DO NOT use your name, simple word etc. in your password. Instead use a combination of random letters and numbers for your password because words, names and phrases can be easily hacked/cracked with cracking program.
- NEVER share any OTP or banking information with anyone, not even with any bank representative over phone or online
- Keep the Operating system of your device always updated
- Always protect your smartphone with password because in case of theft or lost, your data will remain protected.
- Always prefer to use smartphone application if it is provided by the banks instead of using website in your smartphone browser.

Mr. Rahul Chopal
Assistant Professor, Commerce Department



Reconsidering Digital Literacy through PMGDISHA

The Union Cabinet chaired by Prime Minister Mr. Narendra Modi approved a digital literacy programme called PMGDISHA (Pradhan Mantri Grahmin Digital Saksharta Abhiyan) under skill India mission in February 2017. This programme is just like any other literacy programme, however with a digital aspect. PMGDISHA is expected to be one of the largest digital literacy programmes in the world and aims to make 6 crore households in rural India digitally literate by March 2019, with an expected budget of INR 2351 crores.

This initiative is a great step towards consumer awareness and digital literacy. Under this program, in each gram panchayat a training centre will be established in about five kilometres away from villages successfully increasing availability of employment to many digitally literate people as well as provide digital literacy to villagers. Pre-existing private computer training institutes have been converted to these training centres. For providing 20 hour 'free' adhaar linked digital literacy certification course, centres are paid INR 300 against each registered candidate only after they successfully complete an hour long online objective test for certification. Each centre is expected to have a minimum of three computers with webcam, biometric finger print, scanner or iris scan, internet and power backup.

However, the initiative has faced criticisms. Students, who are unable to answer seven questions incorrectly, fail to pass the examination, as a result the centre is not provided with the latter's training money. For the certificate courses ranging between INR 3000 to INR 4000, the private computer training institutes taken under this programme are given INR 300 only which is non-profitable for them, hence these institutes lose interest. Though the programme is well-defined and designed there is no one to review and ensure proper implementation of these programmes. Some of the students, who were certified as digitally literate claim that they do not own any computer or laptop and with time, forget whatever is taught during the 10 days session (2 hours class each).



Those who have successfully completed the NDLM (National Digital Literacy Mission) find no use of it. They are digitally literate only by certificates. NDLM was launched to impart IT training to 52.5 lakhs people including Aganwadi workers and ration dealers. Because of unsuccessful implementation, the project is closed now.

Digital literacy is far more than what it seems to be. It is a complex programme and needs better implementation.

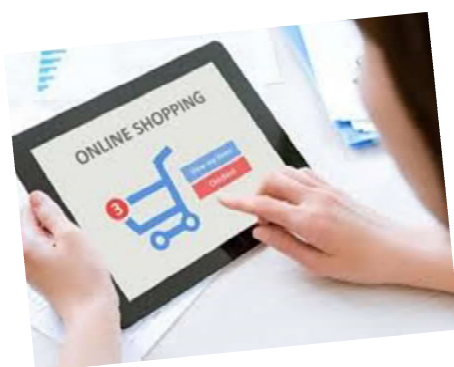
Rashmi Tiwari (Editorial sub-head)

B.A Economics Hons

II Year

Online Shopping - A new age of Consumer Rights

E-commerce in India brought a leading change in the life style of Indian consumer with the entry of online retailer Amazon and online auctioneer eBay in the late 1990s. Thereafter, innovative steps were initiated by the business groups to go further with their business promotion by making use of web for advertising their products. The scenario further changed with the use of social networking which brought a remarkable flow of online purchases after the year 2006. The picture as on date is that numerous modes are in operation for online purchases throughout the country.



With the widespread access to personal computers and the internet, e-commerce has been growing at a phenomenal pace. The advancement in technology and the missing links in the law relating to jurisdiction come to light only when consumers get raw deal. Global connectivity has made territorial boundaries porous, raising a concern whether jurisdiction should remain confined to the place of business of the merchant.

The Consumer Protection Act (CPA) is over 25 years old and is not geared towards protecting consumer rights in the digital era.

Since its objective is to empower and protect consumers, it must be followed through even in an online marketplace. The trend of judicial pronouncements is to construe the CPA in a broad manner that the purpose of its enactment is fulfilled. The interpretation of a statute must make allowances for change in social conditions and technology, adopting a rational approach without technicalities through an interpretation of the law it was decided that for online purchases, a consumer can file complaint at the place where he made the transaction.



Thus, in case of any complication in an online purchase, the jurisdiction would fall within the state where the purchase was made by the consumer. This has been done to empower the customer in the age of e-commerce.



Deeksha Aggarwal (Editorial Assistant)
B.A Philosophy Hons
I year

Accountability of E-Commerce Giants

E-commerce has made shopping simpler and better. With increased choice and reduced price, online markets are fast becoming an integral part of our lives. This raises questions about their product quality and accountability. So, does an e-commerce marketplace share responsibility along with manufacturer for a faulty product? This question of the consumer was addressed by the Chandigarh State Consumer Dispute Redressal Commission in a landmark verdict.



In the verdict, the CSCDC held Amazon liable for a faulty Xiaomi Redmi Note 3 mobile handset bought by Mr. Gopal Krishna. It turned out to be defective within two months from the date of buying. The handset was given to the customer care center but was not repaired on time. He then wrote to Amazon which demanded a "dead-on arrival" report from the customer care Executive, which the executive refused to provide. Failing to get the handset repaired, Krishna filed a complaint before the district forum on August 2016. In its judgment, Xiaomi and Amazon were ordered to refund the cost of the phone, pay compensation and the litigation expenses. Amazon's contention of being a mere facilitator was rejected.

The confidence of consumers should be given utmost importance. The E-commerce players should rather incentivize sellers who attach quality certification and warranty. They should conduct independent quality inspections at manufacturing units. This is essential to withhold the consumer confidence. Their contention of being a mere facilitator does not deprive them from responsibility of the products. If the above is not implemented, the consumer focus would shift back to offline markets, where the consumers can check quality and choose for themselves.

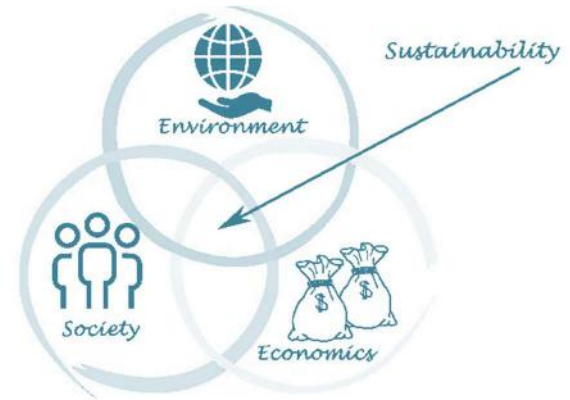


Gurleen Kaur
B.A Economics Hons
I Year



Business Sustainability

Somewhere in Egypt, many years ago, existed an interesting and peculiar prejudice. It is believed that actors or theatre artists were not allowed to appear in courts as witnesses or for such purposes since they were considered naturally skilled and capable of lying. Somewhere in the recesses of our minds, many years fast forward, we too, have similar notions when it comes to the corporate sector doing anything that is not about spinning money.



The roots of such bias can be dug deeper into many recurring mishaps and errant behaviours as well as in the quintessential philosophies of capitalism or mercenary DNAs.

Yet, it does not harm to take a look around and wonder whether it's time to put the anti-capitalist pride and prejudice to test again.

Beginning with, a sustainability report is a measure of and communication on an organization's performance on issues that impact its profitability. Sustainable business is a business that focuses on improving its bottom line results and at the same time does not harm the society or the environment in which it operates. Indian businesses are taking active steps to ensure sustainability at a company and country level.

In recent decades, organizations increasingly find that their profit and loss statements are influenced by parameters that do not feature on the balance sheet. These external parameters are “sustainability” issues that could be economic, environmental or social in nature.

Sustainability reporting gives organizations a framework to identify these sustainability issues, and to understand their impacts on its businesses. It helps an organization recognize the interdisciplinary aspects of the triple bottom line (economic, social and environmental) performance.

In defining sustainability reporting as “a process that assists organizations in setting goals, measuring performance and managing change towards a sustainable global economy” and “is the key platform for communicating the organization's economic, environmental, social and governance performance, reflecting positive and negative impacts,” the Global Reporting Initiative alludes to the dual purpose of a sustainability report – setting internal controls of sustainability in order within an organization and meeting the demands of the stakeholders through a balanced disclosure on performance.

Business and Industry are closely linked with environment and resource utilization. Production process and strategy for eco-friendly technologies throughout the product life cycle and minimization of waste play major role in protecting the environment and conservation of resources. Business, Industry and multinational corporations have to recognize environmental management as the priority area and a key determinant to sustainable development. Sound management of wastes is

among the major environmental issues for maintaining the quality of Earth's environment and achieving sustainable development.

There are many factors driving organizations to report on sustainability. In order to understand if sustainability reporting is a business case or a branding exercise, the drivers for reporting must be identified.



Pressures from various stakeholders are impelling businesses to take proactive steps to ensure sustainability in their operations. These pressures / incentives can be from the external environment or from within the business enterprise.

The key external environmental influencers are customers and social activist groups who are increasingly becoming anxious about the impact of businesses on the environment. To add to that, the government has also introduced several regulatory guidelines and policies which the businesses are obligated to follow.

Time and again, research has woken up the corporate to the possibility that the consumers are drawn to Cause-Related marketing (CRM) programmes. For instance, in one study in 2011, 37 percent of all people said that they purchased a product associated with a cause and 75 percent said that they purchased a brand because they supported a cause. In fact 61 percent will try a new brand if it is associated with a cause – especially one they care about.

Consumers and customers drive the sustainability performance of an organization through their preferences and purchasing patterns. As supply chains become increasingly global, business-to-business consumers are concerned about the reputation of those with whom they do business. For business-to-consumer companies, the focus in India has been on promoting responsible usage of products to limit the life cycle impact of the product. For example, Unilever's detergent Surf was designed to require less water, taking into account India-specific detergent usage practices.

The Indian industry has just woken up to the concept of business sustainability and its advantages. There are currently only a handful of businesses that are reporting sustainability information. However, the initiatives adopted by the industry organizations and the government are bound to provide an impetus to the trend of adopting business sustainability as a competitive advantage. It is quite evident, from the recent rapid growth in sustainability reporting, that this trend will continue to grow.



Ms. Parul Tomar (Faculty Editor)
Assistant Professor, Commerce Department

Fashion industry making us puppets of consumerism



I arrive at front gate in the morning. The route I take to the Hamilton depends on how I look that day. If it's a good day I'll barrel down past the Arts Building and the Berkeley. If I'm feeling worse about myself, I'm inclined to wind down by the GMB or the Museum Building.

This has less to do with what my hair or my makeup looks like on any given day, and more to do with what I'm wearing. When I walk around the city, I find myself looking at people's outfits before I look at their faces, and that scares me. Generally I like to maintain that

appearances are not something to value in any comparable way to the other aspects of a person. When did they become important to me?

Why do we feel compelled to buy new clothes when there is nothing wrong with what we have? This is actually not a difficult question to answer, although some might disagree with me. The answer is the fashion industry.

We're bombarded by marketing in almost every form of media, pushed to engage in faster and faster fashion. Seasons are no longer divided into the simplistic duality of fall/winter or spring/summer. There is an acceleration of trend turnover. Some estimates put the number of these new "micro-seasons" in a year at 52. Studies have shown that the average person is exposed to more than 5,000 advertisements a day. That figure is 10 years old, so it's most likely higher.

Through this exposure, we are made to feel that there is something missing from our lives – shampoo, a fancy car, a Rolex – and that if we could only procure that product, then we could achieve happiness. Insecurities are constantly forced upon us, and we are taught that the way to remove them is through consumption. So the more often advertisements, new trends, and insecurities compel us to feel unattractive and out-of-date, the more money these companies make.

Self-expression

To a certain extent I suppose we communicate who we are through what we wear. Whenever I enter a new space or community, I feel a tangible panic to define who I am as clearly as possible. Others might feel the same.

Perhaps when we are younger, too, we feel this desire to quickly sketch the outlines of our personalities, as if we are uncertain of them. Almost as if we're afraid they'll shift and shimmer away. As if when we find discover a new trait or passion within ourselves, we need to shout, "Look! Look what I've found here! Turns out I like Surrealism! Someone write that down!"

We express ourselves in any way we can – through song, and dance, and blogs, photography, poetry, art, sport, and inevitably through fashion.

I'm probably getting too abstract here, so I'll use an analogy. Many fish emit light from organs called photophores that appear as luminous spots on the body. Scientists now believe the blue-green luminescence is

used for inter-specific communication. So in the same way that one dragon fish might recognize another because of its flashy photophores, I might recognize someone who I could get along with because I like their Monet t-shirt.

Obviously the fashion industry has its benefits. However, it is also deeply flawed. I see it as one of the most ingenious scams ever pulled off. Of all the examples of built-in obsolescence in the 21st century – renewed software designed to render old phones useless, cars that won't sputter past 15 years on the road, college textbooks which publish a new edition every second year – fashion is the most obvious example.

It's also the example we would think of last, perhaps because we apply such cultural connotations to it. Yet clothing sold in high street stores is intentionally poorly made. If it falls apart, the consumer has another motivation to buy. Besides, nowadays, if you buy a shirt to be "on-trend", within two weeks that trend is over, the shirt will have fulfilled its purpose, and it is then useless.

Globalized production

It's not only the fact that we are commercially and socially conditioned to waste our money on the fashion industry that bothers me. Globalized production means that we can outsource the massive-scale production of our clothes to developing countries with low-cost economies. There, workers are paid disgraceful and inhumane wages for their labour and work in dangerous conditions.

Thereby fashion house giants can buy in bulk for cheap, and sell to us – still at a low price, but with a considerable mark-up from what they paid. We often forget that fashion houses are above all companies, and operate like any other industry: buy cheap, sell dear, and do this as much as possible.

As citizens of the Global North, we can afford to buy and discard oceans of fabric every year. Someone has to pay, and we all know who it is.

What happens if a company's employees in Bangladesh, Cambodia, or India rise up in protest of hours, for example? If they say there are no more margins to push, and that the product just cannot be made cheaper? Do you think Topshop care? Of course not. They pick up, leave, and settle on the chest of another impoverished community who has nowhere else to turn to. This is how it works. A handful of people profit from the violation of the humans rights of millions. It has been estimated that one in every six people in the world are employed in some part of the global fashion industry.

There is a feminist inequality underlying this industry also. The factory managers are middle-aged men, and the sewers are often young women. Displays of resistance are met with violence. The CEOs of Zara, Topshop, H&M, River Island, Next, and Gap are all male. The list goes on. Another example of a capitalist trading system in which those dominating the bottleneck of power are men, and those at the bottom are women and girls. And that isn't even starting on the modeling industry.

It's a very strange sensation – to be aware of the fact that you are being manipulated, but to feel a certain way regardless. It makes me fearful for the power that these near omnipotent companies have, and makes me reconsider the frailty of my own.



By Jessie Dolliver

Is consumerism killing creativity?

Have you ever fallen into a black hole of comparison shopping? You're looking for a new digital camera, for instance. You head over to Cnet.com and read some reviews of various cameras, watch the video demos, identify the model you want. Then perhaps you employ Google's shopping search to price out the options and find the best deal. All of the sudden, it's four hours later. You've found the perfect camera, but your purchasing triumph is tainted by a creeping feeling of, well, disgust. Couldn't that time have been used better?

I was thinking recently about what my biggest distractions were – the things keeping me from pushing my creative projects forward. As I scanned through my daily activities, I found that the most insidious distraction was, in fact, things. More specifically, the *wanting, hunting, and getting of things*- whether they be tangible (a new computer) or intangible (information).

We shop and shop and shop." We love our stuff. Yet more than the stuff itself, we love the act of finding it – the search, the anticipation. But why is consumerism – and particularly, an online hunt for the ideal purchase – so addictive? It turns out that our consumerist impulse stimulates the same part of the brain that fires when



we're on the trail of a great idea. As we go through the trial and error of executing an idea – What if I tried this? Ah! Now what about this? – we're using those same wanting, hunting, getting instincts but in a nobler pursuit. Neuroscientist Jaak Panksepp calls this highly addictive emotional state "seeking." The dopamine circuits 'promote states of eagerness and directed purpose,' Panksepp writes. It's a state humans love to be in. So good does it feel that we seek out activities, or substances, that keep this system aroused. The consumerist search capitalizes on the same "seeking" part of the brain that fuels the creative rush. Of course, while consumerism can serve as an addictive substitute for the stimulation of creative activity, it offers nowhere near the same reward in the long term. As creatives, we can often rationalize spending time on shopping by telling ourselves that we're investing our time, energy, and money in a

new tool – an item that's going to catapult our creativity to the next level. Maybe it's a new computer, maybe it's a musical instrument, maybe it's a studio of one's own. Once you get that new thing, you think, you'll have a superior means to complete your work. It's a false promise, of course. A means of procrastination baked into our consumerist culture. No external thing can prompt creativity, and there's no substitute for just getting down to doing the work. In fact, it's been proven that hardship – being deprived of things – stimulates creativity more than being well-off. Here's an article on the creativity crisis to further explain. When we have less to work with, we have to be more creative. Think about that the next time the consumerist impulse is threatening to encroach on your creativity.

By Jocelyn K. Gleib

CONSUMERism

QUIZ TIME

1. When was first World Consumer Rights Day Observed?

- (a) 1982
- (b) 1983
- (c) 1984
- (d) 1985

2. What is the significance of World Consumer Rights Day?

- (a) An opportunity to promote the basic rights of all consumers
- (b) Demand those rights that must be respected and protected and
- (c) For those protesting against the market abuses and social injustices
- (d) All of these

3. Who addressed first World Consumer Rights Day?

- (a) George Washington
- (b) John F Kennedy
- (c) Bill Clinton
- (d) George Bush

4. When World Consumer Rights Day is observed?

- (a) March 15
- (b) March 18
- (c) Feb 18
- (d) Feb 19

5. What is the certification maintained for standardization of jewelry?

- (a) Agmark
- (b) ISI mark
- (c) Hallmark
- (d) Silk mark



6. I had applied for an electricity connection. However, I was not provided power supply. In this situation,

- (a) I can approach consumer court to seek redressal.
- (b) I cannot approach consumer court to seek redressal.
- (c) I can file a civil suit in the court of law against Electricity Board.
- (d) (b) and (c) only

7. Which of the following does not fall under Consumer Rights?

- (a) Right to be informed
- (b) Right to choose
- (c) Right to seek govt. help
- (d) Right to represent the consumer court.

8. What is COPRA?

- (a) Consumer Operating Protection Regulation Authority
- (b) Consumer Protection Act
- (c) Consumer Protection Authority
- (d) All of the Above

9. I bought branded packaged milk of 500ml from a retailer. The packet actually had 400ml of milk. In this situation,

- (a) I can file criminal complaint against the company under Indian Penal Code.
- (b) I can approach the Consumer Court
- (c) Either (a) or (b)
- (d) Both (a) and (b)

10. What arose out of dissatisfaction of the consumers due to unfair practices done by the sellers?

- (a) Consumer Awareness
- (b) Consumer Movement

(c) Consumer Rights

(d) Consumer Duties

11. I am not getting regular water supply. What can I do against the concerned Govt. authority?

- (a) Approach Consumer Court
- (b) Approach Civil Court
- (c) Cannot approach any court
- (d) (a) and (b) only

12. Which of the following is not a scope of Consumer Protection Act?

- (a) Right against the marketing of goods and services which are hazardous to life and property;
- (b) Right to be informed about the quality, quantity, potency, purity, standard and price of goods or services
- (c) Right to consumer education
- (d) Right to full refund irrespective of quality, quantity, potency, purity, standard and price of goods or services

13. The Consumer protection act 1986 enacted in

- (a) 24 Oct 1986
- (b) 24 Oct 1987
- (c) 24 Aug 1986
- (d) 15 June 1986

14. Where did PM Narendra Modi inaugurate the Digital literacy Campaign?

- (a) Delhi
- (b) Patna
- (c) Gujarat
- (d) Bhopal

15. The Consumer protection act 1986 extends to

- (a) The whole India
- (b) The whole India except Jammu and Kashmir
- (c) The whole India except Nagaland tribal area
- (d) Both (b) & (c)

16. Digital signature service has been launched on Aadhaar platform. What is it called?

- (a) DigiSign Desk
- (b) eSign Desk
- (c) OnlineSign Desk
- (d) None of the above

17. Name the IIT-JEE topper nominated as the brand ambassador of Digital India project?

- (a) Ira Singhal
- (b) Kruti Tiwari
- (c) Renu Rao
- (d) Vandana Gupta

18. Approximately how many online services have been launched by various state governments and the centre during Digital India Week?

- (a) 200
- (b) 125
- (c) Less than 50
- (d) Over 250

19. Appeal against the order of National Commission can be preferred before

- (a) The President
- (b) The Supreme Court of India
- (c) The Ministry of Consumer Affairs
- (d) No such option is available

20. Who cannot be a complainant under the Consumer Protection Act 1986 in India?

- (a) Central/State Governments
- (b) Recognized Consumer Association
- (c) A retail dealer
- (d) One or more consumers where there are numerous consumers having the same interest

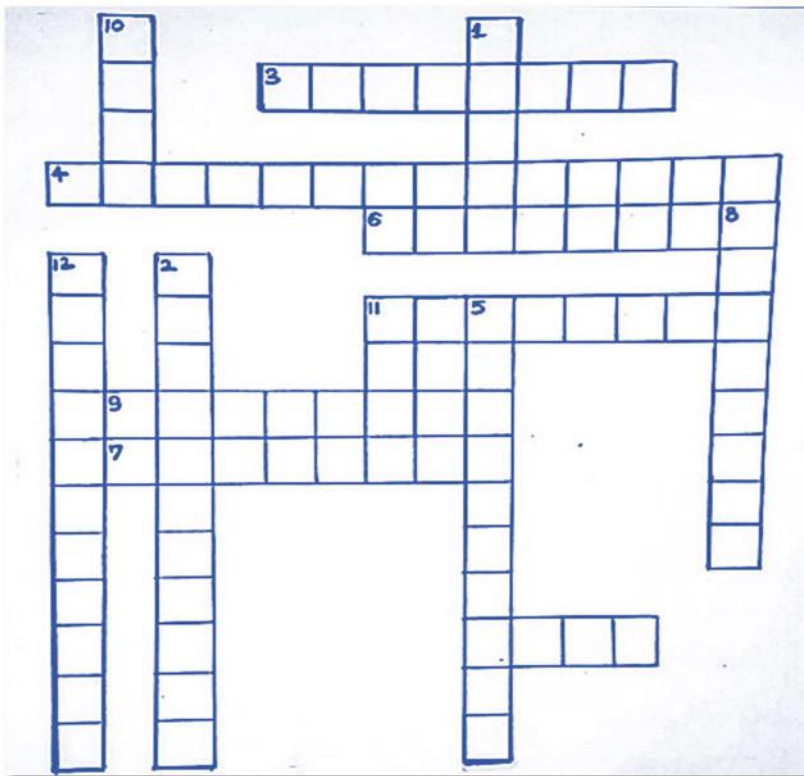
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1. Consumers dispute and grievances redressal forum (5)
2. Important part of purchase, trade (11)
5. Mascot of 'Jago Grahak Jago' campaign (10)
8. An area, buying and selling of goods, where the sellers and buyers come together (6)
10. Production in surplus, more than that of its demand in the market (4)
12. Means of communication, about goods or services, informative, promotional (11)

Across

3. Deduction in the usual price of product (8)
4. Digital asset, medium of exchange (14)
6. The process by which activists seek to influence the way in which goods or services are produced or delivered called consumer _____ (8)
7. A person utilizing information technology (IT) in order to engage in society, politics and government, type of citizenship called _____ citizenship (7)
9. A system of money in general use, medium of exchange (8)
11. Antonym of merchandiser (8)



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Kamala Nehru Consumer Club
Kamala Nehru College (University of Delhi)
August Kranti Marg, New Delhi-110049, Phone: 26494881
E-mail: sheetal_kpr@hotmail.com