

WHY CONSUMER EDUCATION?

“Consumer’ business is everybody’s business”

The Jamaican market-place has changed markedly in recent times; the world market-place has also changed dramatically and there is every reason to believe that the dynamic situation which we are witnessing will continue.

We in Jamaica are now committed to a market-driven economy with Government playing the role of facilitator rather than being an active player in Business and Commerce.

Those prices which were set by Government are now more and more being set by the sellers of goods and services. Trade barriers which were in place not too long ago have substantially been dismantled.

As a result, the Jamaican consumer now sees a wider array of goods from which he can choose. No longer is he seeing only the brands to which he was accustomed but also brands and sometimes goods unfamiliar to him.

New ways of doing business are emerging on the Jamaican scene - electronic banking, credit cards, messages by facsimile etc.

The changes in the marketplace within and outside of Jamaica, along with the openness of the Jamaican economy, all together result in posing real challenges for the Jamaican consumer. **Consumer education** has always been important, but now more than ever it becomes a critical factor for consumer survival.

The Jamaican consumer of the 21st Century, if he is to function effectively must be: -

- aware of his rights and responsibilities
- knowledgeable about the products and services available
- able to make informed decisions which reflect his values, goals and priorities and
- able to actively participate as a consumer citizen and influence the shape of the marketplace

The **Consumer Affairs Commission** provides the information and advice critical for the survival of the Jamaican consumer of the 21st century.

The Commission joins other Consumer Organizations around the world in upholding the Rights of the Consumer.

Jamaica is a signatory to, and therefore accepts the **United Nations Guidelines on Consumer Protection**. The Guidelines are essentially a restatement of these basic rights. The details of these are given in the article which follows.

The Consumer Affairs Commission sees as one of its challenges, the execution of a successful education programme directed at the various publics

With the Consumer Rights come Consumer Responsibilities and as we develop into **conscious consumers**, the need to discharge consumer responsibilities becomes evident.

The Consumer Affairs Commission sees as one of its challenges, the execution of a successful education programme directed at the various groups within the Jamaican population including - **the school-age population, young working adults, the elderly, the urban population, the rural population** and so on.

The Commission feels that Consumer's business is everybody's business and will work with all individuals and groups with a view to heightening Consumer consciousness and improving the skills of the Consumer to deal with the complexities of the marketplace.

This includes dealing with **individual Consumer** complaints.

Consumer Rights



Consumer Education

WHAT ARE THE CONSUMER RIGHTS AND RESPONSIBILITIES OF WHICH WE SPEAK?

Consumer Rights

The Right To Safety

and protection from hazardous goods or services.

The Right To be Informed

and protected against fraudulent, deceitful or misleading information and to have access to accurate information and facts needed to make informed choices and decisions.

The Right To Choose

and have access to a variety of products and services at fair and competitive prices.

The Right To be Heard

and to express and represent consumer interests in the making of economic and political decisions.

The Right To Redress

and to be compensated for misrepresentation, shoddy goods and unsatisfactory services.

The Right To Consumer Education

and to become a skilled and informed consumer capable of functioning effectively in the marketplace.

The Right To a Healthy Environment

that will enhance the quality of life and its protection for present and future generations.

Consumer Responsibilities**The Responsibility To Beware**

and alert to the quality and safety of goods and services before we buy them.

The Responsibility To Be Aware

and to gather all the information and facts available about a product or service as well as to keep abreast of changes and innovations in the marketplace.

The Responsibility of Thinking Independently

and making decisions about well considered needs and wants.

The Responsibility To Speak Out

to inform manufacturers and governments of our needs and expectations.

The Responsibility To Complain

and to inform businesses and other consumers in a fair and honest manner of our dissatisfaction and satisfaction with a product or service.

The Responsibility To Be An Ethical Consumer

and to be fair by not engaging in dishonest practices which cost all consumers money.

The Responsibility To Respect The Environment

and avoid waste, littering and contributing to pollution.

DOES JAMAICA HAVE A FRAMEWORK FOR CONSUMER PROTECTION?

The answer is **YES**.

Using the United Nations Guidelines for Consumer Protection, to which Jamaica is a signatory, we see that there are many Laws and institutions and mechanisms which between them, afford some measure of Consumer Protection.

Some are seen to be deficient, and it is one of the responsibilities of the modern, conscious consumer to use the channels open to him to make his views and opinions on the deficiencies known, so that change can be effected.

The Consumer Affairs Commission, which is one such channel, urges the consumer to **use rational and peaceful means, to make his voice heard**.

What are the Laws and Institutions which fall under the heading of **Consumer Protection**?

A short list of those which fit squarely are:

A. PHYSICAL SAFETY

- ♦ The Food and Drugs Act
- ♦ The Food Storage and Prevention of Infestation Act
- ♦ The Standards Act
- ♦ The Public Health Act
- ♦ The Processed Food Act

B. PROMOTION AND PROTECTION OF CONSUMERS' ECONOMIC INTERESTS

- ♦ The Sale of Goods Act
- ♦ The Hire Purchase Act
- ♦ The Trade Act

- ♦ The Fair Trading Act

C. STANDARDS FOR SAFETY AND QUALITY OF CONSUMER GOODS AND SERVICES

- ♦ The Weights and Measures Act
- ♦ The Standards Act
- ♦ The Processed Food Act

D. DISTRIBUTION FACILITIES FOR ESSENTIAL GOODS AND SERVICES

- ♦ The Trade Act

E. MEASURES ENABLING CONSUMERS TO OBTAIN REDRESS

- ♦ The Ombudsman Act
- ♦ The Trade Act
- ♦ The Hire Purchase Act
- ♦ The Standards Act
- ♦ The Rent Restriction Act
- ♦ The Fair Trading Act

F. EDUCATION AND INFORMATION PROGRAMMES

- ♦ The Consumer Affairs Commission
- ♦ The National Consumers' League
- ♦ The Fair Trading Commission
- ♦ Individual Ministries, Statutory Bodies and Government Departments

G. MEASURES RELATING TO SPECIFIC AREAS

- ♦ The Pharmacy Act
- ♦ The Underground Water Control Act
- ♦ The National Water Commission Act
- ♦ The Parishes Water Supply Act
- ♦ The Natural Resources Conservation Act

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