# Indian Consumer in the New Age:

'A Forward Looking Agenda to Address the Concerns of the Common People'

(ConsumersUp Project)

# **Knowledge Enhancement Workshop**

March 20-21, 2012, Jamshedpur (Jharkhand)







Organised by:
CUTS International in collaboration with The Janaki Foundation

Supported by:

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

Hotel Madhuban, Adityapur, Jamshedpur, Jharkhand

March 20 - 21, 2012

# "Indian Consumers in New Age: A forward looking agenda to address the concerns of the common people" (ConsumersUp)

#### Minutes of the Meeting

**Dates**: March 20 - 21, 2012

Venue: Hotel Madhuban, Adityapur, Jamshedpur, Jharkhand.

### Key Speakers and discussion points

- Mr. Ramanuj Narain, Ex. District Judge and President, District Consumer Forum on overview of Consumer Awareness and Protection.
- Mr. Abhimanyu Singh, from CUTS shared about ConsumersUp project, the objectives and the
  various activities/components earmarked under the project like Research including Input
  paper, Knowledge Enhancement Workshops, Regional workshop and National Conclave, etc
  with the participants.
- Shri. Hari Ballabh Singh "Arshi", Founder of Consumer Forum in Jamshedpur and Currently Secretary to Sri Krishna Public School introduced the participants the various Laws / regulations related to consumer protection.
- Mr. Ashish Kumar from The Janaki Foundation, shared avenues for consumer participation in policy making/ regulatory process and tools.
- Mr. K. P Singh from Food Department, Government of Jharkhand presented Government insights and importance of evidences in policy making and Food Adulteration Act in India. Mr. Singh provided an overview to the participants as to how a complaint should be drafted and the right mechanisms for pursuance.
- Mr. Vinod Nidhi from District Consumer Forum informed the participants on the various avenues available to the consumer for Grievance Redressal and how consumer issues and awareness can be taken in the rural areas as 70 percent of the Indian population resides in village.
- Mr. Prashant Kumar from CUTS took the participants through the processes related to Complaint Handling and Advisory Services and the know how related to RTI for consumer protection.
- Mr. Lakshmi Nidhi, Sr. Advocate, Jamshedpur and Consumer Rights on critical issues related to consumer rights and awareness and feasible practical steps in regards grievances.
- Mr. Ashish Kumar took the session on Basic Research and Documentation Skills on behalf of Mr.
  V.N.Pandey from Tata Management Development Center, Jamshedpur. He explained about
  research, types of research, formulation of the problem, methods of data collection and how to
  write case studies.
- Mr. Murli Dhar Kedia, Advocate and President, Rajasthan Sewa Sadan on Communication Skills and discussed about basic rules of communication.
- Mr. Om Prakash, Advocate, Consumer Forum interacted with the participants and discussed about various laws and Acts in connection to COPRA and also spoke on the basics of Resource Mobilization, raising funds and writing proposals.

• Mr. Prashant from CUTS presented on Advocacy skills wherein he focussed on the characteristics and principles of advocacy.

# **Overview and Background**

Lack of consumer's access to adequate information, improper understanding about the redressal mechanisms/proceedure as well as other socio – economic vulnerabilities of individuals and households are the reasons of the under-priviledged classes not getting justice.

To address the problem, CUTS is partnering with the Department of consumer affairs, Ministry of consumer affairs, Food and Public Distribution, Govt. of India under the consumer welfare fund to implement a one year project involving the indian consumer organizations to address these new challenges and opportunities.

Consumer movement in India originated with the necessity of protecting and promoting the interests of the consumers' against fraudulent, unethical and unfair trade practices. While the ushering of economic liberalization in early 90's resulted in many positive developments, vis-à-vis the enhancement of consumer interests, it has also thrown significant challenges which are to be addressed as concerns of common man as well as new generation consumer issues including those which are emerging from an evolving mosaic of utility regulations in India.

The Janaki Foundation partnered with CUTS to give shape to this initiative in the state of Jharkhand through the first Knowledge Enhancement Workshop in Jamshedpur on the central theme: "Indian Consumers in New Age: A forward looking agenda to address the concerns of the common people (ConsumersUp)" from March 20 through March 21, 2012 at Hotel Madhuban in Adityapur, Jamshedpur. Jharkhand.

## **Introductory Remarks**



President, District Consumer Forum and Ex. District Judge, Mr. Ramanuj Narain, while presenting an overview of Consumer Awareness and Protection said that the consumer movement in India traces in antecedents to the independence movement when the consumer organizations got

themselves registered in chennai in 1930s. However, it was the enactment of the consumer protection act in 1986 that brought within its ambit of protection a whole class of consumers previously not recognized by other consumer protection statutes. It therefore explicitly called for protection of not only those who could afford to purchase goods and services in the market place but also consumers from rural India who earn a meagre living out of engaging in small trading activities. They currently constitute to 92% of the country's workforce.

Liberalization is paving way for a market driven economy, where the manufacturers seek to maximize profits. manufacturers are not often concerned about the quality of goods and services and their impact on the health of the people and the environment. Instead of consumer guiding the

producer about what should be produced, it is the producer who decides what the consumer should want. The plight of the consumer is further worsened by the use of advertising techniques. Consumers are saddled with the problems of choosing between too many products with too less information. With the concentration of market in the hands of a few large corporations, it becomes important that the consumers are aware of their rights in order to ensure proper standards for the goods and services for which they make payment.

Shri. Hari Ballabh Singh "Arshi", Founder of Consumer Forum in Jamshedpur and Currently Secretary to Sri Krishna Public School introduced the participants the various Laws / regulations related to consumer protection. In his address, he explained the meaning of the term "Consumer". According to him, the term "Consumer" indicates a person who pays money for getting services or purchase of commodities. Giving example of Telecom service, which is now regulated as per the norms of Consumer Protection Act, he focused on the increased power and the role of consumers in the open market during the last few years.



He further stated that organizations working on building consumer awareness and consumer protection are not only functioning as a 'watchdog' but also as a 'biting dog'. He highlighted the statutory rights of consumers such as:

- 1. Right to choose;
- 2. Right to be informed;
- 3. Right to safety; and
- 4. Right to complain.



The session was highly interactive as the participants raised many practical concerns and issues related to consumer complaints and redressal in the fields of telecom, consumer durables, Insurance sector and banking. Arshi ji answered to the queries of the participants in a professional manner and further committed that his office along with that of The Janaki Foundation from now onwards can be the secretariat to take up these issues related to consumer awareness and redressal in a better manner.

Mr. K. P Singh from Food Department, Government of Jharkhand presented Government insights and importance of evidences in policy making and Food Adulteration Act in India. Mr. Singh provided an overview to the participants as to how a complaint should be drafted and the right mechanisms for pursuance. He in his speech, highlighted that there are many goods which are sold in the market without much information about their quality, quantity and purity. In case of goods



meant for mass consumption like food, milk products, edible oil etc., the ingredients are not known. Manufacturers or producers seldom follow the safety regulations in the products like lamps, batteries, footwear, electricals, wires, cement, LPG cylinders, Pulgs, Sockets etc. leading to many fatal accidents. Adulteration of food is another problem. Therefore the battle for consumer protection has to be dealth with many agencies.

Steps have been taken by government of India by way of enactment of various acts and other measures to help consumers. IPC, Standards of weights and measures Act, Motor Vehicle Act are some of the acts to protect the customers. However, the fact remains that very little have been achieved in the field of consumer protection.



Mr. Vinod Nidhi from District Consumer Forum informed the participants on the various avenues available to the consumer for Grievance Redressal and how consumer issues and awareness can be taken in the rural areas as 70 percent of the Indian population resides in village. He informed that 'for weak projection and implementation of consumer awareness & protection' Government organisations, Departments and their employees alone were not at fault. In his view, 'negligence on the part of consumers' was equally responsible for the current condition. He felt that consumers in rural areas were the primary victims of mal-trade practices. Sharing his personal experiences, he felt that there was a difference between the awareness of people in developed countries and countries in the third world.

**Mr.** Lakshmi Nidhi, *Sr.* Advocate, *Jamshedpur and Consumer Rights Activist* working on critical issues related to consumer rights and awareness and feasible practical steps in regards grievances. He addressed the following issues in his presentation.



- the need to pay special attention to the rural population;
- problems in reaching rural consumers, like, difficult access to adequate print media and Internet;
- illiteracy;
- low degree of consumer organization in the countryside and absence of trained multiplicators for consumer information;
- objectives of consumer information and education in the countryside;
- activities needed in consumer information.

Each session was followed by questions and answers round so that participants can be made more aware and their queries can be clarified.



advocacy skills that should be garnered to take up consumer protection issues. During his speech, he focussed on the characteristics and principles of advocacy. Participants raised in queries as how people centered advocacy could be fruitful in taking up the cause and what are the processes that one should follow to present a sound case. Mr. Prashant also made the group do a small group exercise on how to build up a case

Prashant from CUTS, Jaipur shared his insights on the key

around a thematic cause.









The session by Mr. Om Prakash, Advocate Consumer Forum was interactive and focussed on various laws and acts in connection to COPRA. In the process he also oriented the participants on the basics of resource mobilization, raising funds and writing proposals. Thematics included a discussion on creating awareness on consumer protection through constant dialogue, representation of cases and issues and continued involvement of the mass media among the participants. He informed that the Consumer Protection Act 1986 is a social welfare legislation which was enacted as a result

of widespread consumer protection movement. The main object of the legislature in the enactment of this act is to provide for the better protection of the interests of the consumer and to make provisions for establishment of consumer councils and other authorities for settlement of consumer disputes and matter therewith connected. In order to promote and protect the rights and interests of consumers, quasi judicial machinery is sought to be set up at district, state and central levels. These quasi judicial bodies have to observe the principles of natural justice and have been empowered to give reliefs, of specific nature and also to impose penalties for non compliance of the orders given by such bodies.

The main object of these bodies is to provide speedy and simple redressal to consumer disputes. It is one of the benevolent pieces of legislation intended to protect the consumers at large from exploitation.

The act was passed in Lok Sabha on 9th December, 1986 and Rajya Sabha on 10th December, 1986 and assented by the President of India on 24th December, 1986 and was published in the Gazette of India on 26th December, 1986. The aim was to provide for better protection of the interests of consumers and for that purpose to make provision for the establishment of consumer councils and other authorities for the settlement of consumer disputes and for matters connected therewith.

For the interests of the participants he informed that the Section 2 of the Act lays down the various definitions under the act out of which certain important definitions are as under:

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Section 2 sub section 1 subclause (b): "Complainant"

Section 2 sub section 1 subclause (c): "Complaint"

Section 2 sub section 1 subclause (d): "Consumer"

Section 2 sub section 1 subclause (g): "deficiency"

Section 2 sub section 1 subclause (i): "goods"

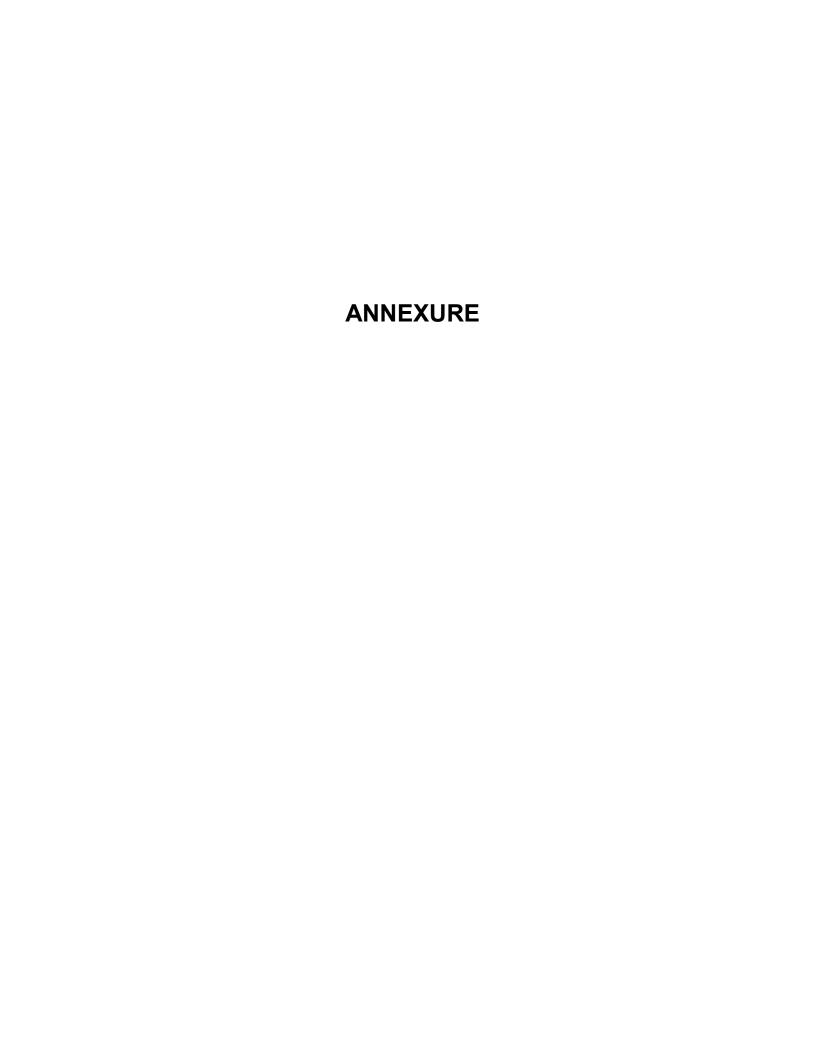
Section 2 sub section 1 subclause (nnn): "Restrictive trade practice"

Section 2 sub section 1 subclause (o): "service"

Section 2 sub section 1 subclause (r): "unfair trade pratice"
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The group identified the following points as suggestive recommendations on issues related to consumer awareness and protection in the state of Jharkhand:

- Establishment and strengthening of a State Consumer Welfare Fund;
- Establishment of a clear structure of responsibilities on consumer policy at State level;
- Formation of various committees dealing with consumer issues, such as the State Council, the Telecom Committee the Banking Committee, the Airlines Operators Committee, committees dealing with insurance companies and with tour operators etc;
- Effective support for formation and strengthening of Consumer Clubs;
- The website of the Department of Consumer Affairs, Govt. of Jharkhand should be developed;
- Establishments of norms for the work of lawyers and doctors; and Consumer awareness programmes on TV and radio.
- More initiatives shall be taken at the village level.
- Better access of the rural population to complaint resolution at the pre-litigation stage should be guaranteed by using the PRI;
- Personal consumer advice should be established not only for legal problems, but also for every day consumer problems (e.g. hallmarking of gold). Consumer advice centre could be revived;
- The Legal Aid Councils should be extended to rural communities and promoted;
- consumer issues in the strict sense were seen in close relationship with problems that rural
  people had in their quality as agricultural producers; like commercialisation of substandard
  seeds, better advice in production techniques, animal insurance etc. Their needs should be
  addressed.



# **List of Annexure:**

- 1. Agenda
- 2. Press Clippings
- 3. List of Participants
- 4. Presentations
- a) Avenues for Consumer Involvement
- b) Basic Advocacy and Communication Skills
- c) Research and Documentation Skills
- d) Resource Mobilization Skills

# "Indian Consumers in the New Age: A Forward Looking Agenda to Address the Concerns of the Common Man" (ConsumersUp)

# Agenda for Knowledge Enhancing Workshop (KEW)

S. N.	Time	Subject of the Session	Facilitator			
		DAY-1 (March 20, 2012 - Tuesday)				
1	9.00- 9.30	Registration and Introduction of participants and sharing of agenda	The Janaki Foundation			
2	9.30 - 10.00	Inauguration and overview of consumer awareness and protection	Mr. Ramanuj Narain, President, District Consumer Forum			
2	10.00-10.30	Brief Presentation about ConsumersUp project objective/need of the workshop	Project team			
3	10.30-11.30 Introduction to various laws/regulations for Consumer Protection  30 Minutes for presentation and 30 minutes for questions  Tea Break		Hari Ballabh Singh "Arshi" Secretary, Sri Krishna Public School and Founder of Consumer Forum in Jamshedpur.			
11.30-11.45		Tea Break				
4 11.30 – 12.30		Avenues for consumer participation in policy making/regulatory process and tools	Vishnu Deo Tiwari, Consultant Sales Tax			
5	12.30-13.30 Simulation Exercise:  • Drafting of notice and consumer complaint  • Role play of proceeding in consumer forum		Deepak Purendre, Ex- President, Chamber of Commerce assisted by Project team			
13.30-14.30		Lunch Break				
6	14.30- 15. 30	Various avenues (formal / informal) available to Consumer for Grievance Redressal Mechanism  30 Minutes for presentation and 30 minutes for questions	Mr. Vinod Nidhi (Advocate, Consumer Forum) assisted by Project team			
15.00-	16.15	Tea Break				
7	16.15-17.45	<ul> <li>How to run Complaint Handling Information and Advisory Service (CHIAS)</li> <li>Use of Right to Information for consumer protection</li> </ul>	The Janaki Foundation			
8	17.45-18.00	Feedback of day's proceeding and next day planning	Participants			

		DAY -2 (March 21, 2012 – Wednesday)	
9	9.00- 9.30	Recap of the previous day	Participants
10	9.30- 11.00	<ul> <li>Basic Research and Documentation Skills</li> <li>Basic research tools &amp; techniques</li> <li>Data collection and analysis</li> <li>How to write case studies</li> </ul>	The Janaki Foundation
	11.00-11.15	Tea Break	
11	11.15- 13.00	<ul> <li>Basic Advocacy and Communication Skills</li> <li>Session Objectives:</li> <li>Relevance of advocacy in the ConsumersUp project</li> <li>Advocacy tools and types</li> <li>Basic rules of communication and importance/use for advocacy</li> </ul>	Mr. Murli Dhar Kedia, Advocate and President, Rajasthan Sewa Sadan.
13.00- 14.00		Lunch Break	
12	14.00- 15.00	<ul> <li>Resource Mobilisation Skills</li> <li>Basics of resource mobilisation</li> <li>Tools &amp; Techniques</li> <li>How to write a proposal</li> <li>Main sources for resource mobilisation</li> </ul>	Mr. Manish Pandey, Ambuja Group
13	15.00- 16.00	Simulation exercise on writing a proposal and making presentation for resource mobilisation for consumer issues	
14	16.00-16.30	Preparing an action plan to take up consumer issues by participants	Lakshmi Nidhi, Advocate, Consumers Forum
14	16.00-16.30		Advocate, Consumers



#### आवित्यपुर अपहेट

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अपन प्रमा कर्त है। हिए जोल इसे छिट्डिकेटीयों जीते, जे के सामां की जीते जे जो सिंद होंग्यों स्थानों कामते हैं। उहींग्या है। को कारता होने बालक विभीत क्या सेमार्ड जेन

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विकास वर्ष ३७ १३ - १३ के विन्ते हुन्। बाउनों से प्राचन शुरूक स्थानी लेकेनी अस्तरात्र सूचना

तम् प्रापः क्षत्रेष्ठात्र सम्बन्धि स्थानं प्रमुक्त है कि हात्यक्षण पुत्रः सुनि विकास करित पूर्ण के नार्वेष स्थ १९६१ सभी विश्वेष १४,००, २०१३ के हात्र मेरा स्थानंत्र के अनुस्तास में विश्वेष सम्बन्धि १९१० स्थानं १०१० - १० में समार हुएत स्मृत्ये समेरी के पुत्र के विश्वेष सम्बन्ध स्थानंत्र सम्बन्धिय सभी मेरी विश्व प्राप्त है, स्थानंत्र समार में अध्यासका (१०१०) है एक्स के सम्बन्धि मार्च स्थानंत्र स्थानंत्र स्थानंत्र मेरी स्थानंत्र मेरी सम्बन्धिय स्थानंत्र मेरी स्थानंत्र स्थानं

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मामला दर्ज

महीनाः स्वतेषु में हमेगातीयः एक्की ने अस्तर के हिल्लाः अतिवृद्धः ध्वा में दिख्यों का सकत्त प्रतिकाराहें क्षा असे जाते सम्बद्धीयों अस्तिकी

# आविश्यपुर अपडेट

द्यवर मामले पर बार्ता विपल



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अज्ञात आमीणी के खिलाफ एफआइआर अधिकात । अन्य विविद्धा तो में पात है एके देखा एको पार्टिक माहे है एक मिना को के अलग स्वीति के हिताब कर्नीया कर है उसते हैं अने के हिन्दी का माल क्षेत्रिया कर है, जब है द क्यांक्रिय के हैं है जिसके के से क्षांक्रिया हुए सामा को कार्य के अस्ति के अस्ति हैं जब हिन्दी के अधिकारियों के हुए सामा को कार्य के असे एकारा है

#### विक्रकों को मिली फर्ट एड की जानकरी



अधिकार के अपना कर कर के अधिकार के स्थापित क

# उपमोक्ता संरक्षण पर संजीध्वी



#### मनरेगाकृतियों ने विका योगवान



का, हाझा भी जीवर में अविकार का नांच भी तीवर के कार, हाझा के ती हैं। विकास होते जब हैं नांचे के कि 34 जीवें उत्तरहाता होते जी तह हुत ना में का पत्र, में कार पहले हुई बार्च में बार ने अंग का निर्माणकार में तह है

# कार्यास्त्रत्, तगर पर्वव, आवित्यपुर

आवितापुर नमर वर्षय में आवित्वद (वस्तुविक) के जिन्हेंच्या हेतु आरोजन आजंत्रण की सुपना

र तिकास विचार, इसरवस्य सरकार के वार्तर संकर 2004 वितांक १४.८३.३६ १३ के बालीक में नहीं हरूप नात पर्वद होंच रे पान गावा निर्वात से संबंधित सामों की सीकृति उन इतकित विशेषन के इत्यूष्ण काविदेशक (काबृतित) कामा या अवती संस्था के विशेषन हेतु सामित्र आयोक विषय पाता है. निरंपन **के सिरिय जना कार्यालय से बार्यालय अंगीर में** जनन क्य जा सम्पन्न है

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**Eminent Speakers. Encouraging Debate** 





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# भारत का सबसे बड़ा समाचार पञ्च समूह

बुधवार

जमशेदपुर, २१ मार्च, २०१२ चैत्र कृष्ण पक्ष १४, २०६४

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गुणवत्ता जांचकर ही ग्राहक करें खरीदारी



अधिकार। फूड संफ्टी एंड स्टैंडर्ड की जानकारी लेना ग्राहकों का अधिकार है। इसलिए ग्राहक अपने अधिकार का प्रयोग करें और फूड की गुणवत्ता और स्वास्थ्य संबंधित जानकारी के बाद ही खरीदारी करें। यह बातें जमशेदपुर के फूड संफ्टी अधिकारी कृष्णा प्रसाद ने कही। वे मंगलवार को जानकी फाउंडेशन की ओर से मोटल मधुवन में आयोजित कार्यशाला में बोल रहे थे।उन्होंने विभिन्न संस्थानों के प्रतिनिधियों को फूड सेफ्टी एंड स्टैंडर्स 2006 के रूल रेगुलेशन की जानकारी दी।किसी तरह की कमी पाए जाने पर फूड निमाता व्यक्ति या फैक्ट्री के खिलाफ कानूनी कार्रवाई की जा सकती है। इस मौके पर जमशेदपुर कज्यूमर फोरम के अध्यक्ष हरि बल्लभ आरसी, जानकी फाउंडेशन के सीईओ अरुण तिवारी, लघु उद्योग भारती के पंकज कुमार और लक्ष्मण राय आदि मौजूद थे।

• जमरोदपुर•बुधवार •२१ मार्च २०१२

हिन्दुस्तान

# उपभोक्ताओं को बताये अधिकार

# आदित्यपुर | हिन्दुस्तान प्रतिनिधि

जानकी फाउंडेशन की ओर से मंगलवार को स्थानीय होटल में ग्राहक जागरुकता पर दो दिवसीय कार्यशाला का आयोजन किया गया। इसका उद्घाटन जिला कंज्यूमर फोरम के अध्यक्ष रामानुज नारायण ने किया। इसमें जिला खाद्य सुरक्षा अधिकारी कृष्ण प्रसाद सिंह ने खाद्य सुरक्षा के बारे में विस्तार से जानकारी दी।

रामानुज ने कहा कि लोग सामान खरीदने के दो वर्ष बाद तक गड़बड़ी की शिकायत कर सकते हैं। उन्होंने बताया कि 60 प्रतिशत लोग अपने अधिकार को नहीं जानते हैं। समय और स्थान का ध्यान उन्हें देना होगा। लोग खरीदे गये भ्रान के खराब होने पर शिकायत



मंगलवार को आयोजित कार्यशाला में उपस्थित फाउंडेशन के अधिकारी व सदस्य।

अवश्य करें। खाद्य सुरक्षा अधिकारी ने बताया कि सड़कों के किनारे बिकने वाले सामान यदि बढ़िया और साफ-सुथरा नहीं है तो लोग उसके खिलाफ शिकायत कर सकते हैं। सभी मीट व मछली बेचने वालों के लिए लाइसेंस लेना जरूरी है। जानकी फाउंडेशन के अरुण तिवारी, लघु उद्योग भारती के पंकज कुमार, लक्ष्मण राव, भगवान सिंह, श्रीकृष्ण सिन्हा संस्थान के कंज्यूमर फोरम के हरिबल्लभ सिंह आरसी, रघुवंश शर्मा मुख्यरूप से उपस्थित थे।





'Indian Consumer in the New Age: 'A Forward Looking Agenda to Address the Concerns of the Common People' ConsumersUp

Knowledge Enhancement Workshop

March 20-21, 2012, Jamshedpur (Jharkhand)

Organised by: CUTS International in collaboration with The Janaki Foundation

Supported by: Department of Consumer Affairs, Ministry of Consumer Affairs, Food & Public Distribution, Government of India

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# **Knowledge Enhancement Workshop 20 - 21 March 2012, Jamshedpur**

Avenues for consumer participation in policy making/regulatory process and tools

Ashish Kumar The Janaki Foundation

# **Consumer Protection**

- -- A Socio-economic right recognized by modern states that helps bring justice and welfare
- -- Historic Foundation of Consumer Protection Acts
- -- Globalisation and increased international trade
- --Consumers rights stipulated by Consumers International

# **UN Guidelines for Consumer Protection**

- Adopted by the UN General Assembly in 1985 and amended in 1999
- Contains the essential elements of comprehensive consumer protection
- Provides an international policy framework for governments to to use and strengthen consumer protection policy and legislation aimed at promoting consumer welfare

#### **Objective**

Assist countries in the protection for their population as consumers by improving production and distribution patterns; encouraging ethical conduct by traders; and curbing abusive business practices

# **UN Guidelines for Consumer Protection contd..**

# Legitimate needs covered by the Guidelines:

- Protection of consumers from hazards to their health and safety-*right to safety*
- Promotion & protection of the economic interests of consumers- *right to basic needs*
- Consumers access to adequate information to make informed choices-right to information
- Consumer education- right to consumer education

#### **UN Guidelines for Consumer Protection contd...**

- Availability of effective consumer redress for loss caused by wrongful acts of traders - right to red
- Freedom to form consumer and other relevant organizations and to be able to present views in processes affecting consumers - right to be heard
- Promotion of sustainable consumption patternsright to healthy environment

# Essential components of a consumer protection

- -- A designated consumer protection agency
   Government Agencies with consumer protection policy and enforcement

  - Summary of state/provincial bodies if relevant
- -- Framework consumer law
  - Consumer Protection Act
- -- Sector specific laws and their enforcement - Ministries such as health, food, housing, transport, etc
  -- System for monitoring and surveillance
- - For goods & services in the market place (consumer protection law)
  - For conduct of producers and suppliers
- -- Compliance mechanisms
  - Enforcement in consumer affairs

# Essential components of a consumer protection framework contd..

- -- Codes of conduct for producers and suppliers
- -- Consumer redress mechanisms for consumers
- -- Consumer participation in policy making
- -- Key legal provisions
  - Prohibition on misleading advertising
  - Warranties for faulty products/services
- -- Consumer education and information
- -- International co-operation

# CONSUMER LAW MATRIX THE RIGHT TO SAFETY establishing a general duty of safety upon suppliers banning the supply of unsafe goods; prescribing safety and information 3 standards with which goods or services must comply;

# THE RIGHT TO BE INFORMED YES NO

- requiring appropriate statements and warnings to accompany toxic products;
- regulating the supply of therapeutic goods 2 and toxic products to ensure information is disclosed in a manner consistent with international best practice;
- 3 establishing procedures to monitor national and international developments relating to therapeutic goods and toxic products; and

# C THE RIGHT TO CHOOSE

YES NO

establishing procedures for community

1 and consumer education about products.

Protect consumers from anti-competitive conduct and exploitation, by:

- ensuring manufacturers and suppliers do not abuse their powers; and
- giving consumers rights to obtain redress for goods which are unsafe, unsuitable, defective or of poor quality.

# D THE RIGHT TO BE HEARD YES NO

- requiring administrative and political bodies responsible for matters affecting consumers to include members representing consumers;
- requiring laws and policies which affect
  consumers to be publicised before they are introduced to allow consumers to comment on them; and
- establishing procedures to channel any comments or complaints made by consumers to appropriate authorities, and to monitor the response to those comments or complaints.

# THE RIGHT TO REDRESS 1 establishing a court or tribunal, with a simple procedure, to hear consumer complaints; prescribing procedures to ensure consumers know their rights and how to enforce them, particularly in relation to disadvantaged groups ensuring that consumers are allowed to play an equal role in the resolution of their disputes; and

THE RIGHT TO CONSUMER EDUCATION

Consumer law should be written in

language which can be easily understood

prescribing mechanisms to monitor consumer awareness and use of their rights; and

3 introducing laws to protect particular groups with special needs as required G THE RIGHT TO A HEALTHY ENVIRONMENT YES

1 promoting the use of products which are environmentally friendly;

2 encouraging recycling of consumer goods; and

requiring environmentally dangerous
products to carry appropriate warnings and instructions for the safe use and disposal of the product

THE RIGHT TO THE SATISFACTION OF BASIC NEEDS

YES

1 requiring therapeutic goods to carry information about safety, efficacy, and side effects; and

requiring any products containing hazardous
substances to clearly list all its ingredients and to display appropriate warnings.

protect consumers from unethical, unconscionable, and illegal practices especially in the supply or provision of:

3 health care; housing and accommodation; education; water, energy; financial services; employment; retirement services; children's services; insurance; investment services; and food.

#### Progressive features of new genre of statutes

- Covers the delivery of both consumer goods and services including professional services (doctors, dentists, engineers, architects, etc)
- Special tribunals with simplified rules of procedure and evidence to hear consumer complaints
- Provisions for individual consumers to seek redress with exceptions for consumer organisations to represent consumers
- Includes a range of remedies covering damage, injunctive and declaratory relief
- -- Establishes consumer protection funds to support consumer education programmes

# CI's work on Consumer Protection in Asia Pacific

- Development of structures for consumer protection
- Strengthen capacities to implement and monitor the law
- Consumer law advisory services
- Capacity Building/Training
- Database on national consumer laws in the Asia Pacific

# Bangladesh (2006 to 2011)

- Provided advisory services and assisted the Bangladesh Tariff Commission to draft the Consumer Protection Act of Bangladesh
- Lobbied for the enactment of Consumer Rights Protection Act on 6 April 2009 (Under the EU-NORAD funded program by UNIDO)
- Provide training services to strengthen Consumers Association of Bangladesh (CAB)
- Developed IEC materials on the Consumer Rights Protection Act
- Conducted a review of Consumer Rights Protection Act with UN Guidelines on Consumer Protection

# ASEAN Countries (2010-2011)

Under the ASEAN-Australia Development Cooperation Program II (AADCP II) CIKL conducted Roadmapping capacity Building Needs in Consumer Protection in the 10 ASEAN Member States (AMSs) to:

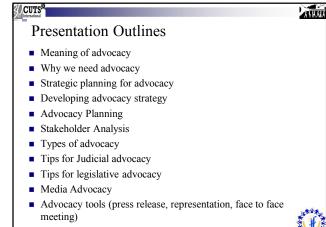
- Develop a capacity building roadmap for consumer protection involving core consumer areas – product safety and labelling, consumer credit and banking, phone & internet services and E-Commerce, environment, health care services and professional services.
- Propose an implementation plan and assessment option for the capacity building roadmap that is applicable nationally and regionally.

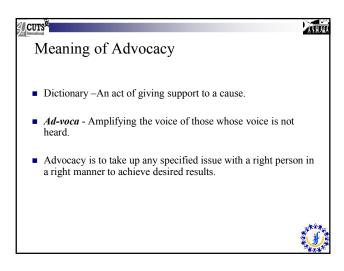
# Nepal (2009 to 2011)

- CI carried out an assessment of Consumer Movement in Nepal in 2009 with the support of UNIDO.
- Submitted Proposal for piloting the work of strengthening Department of Commerce (DOC) and the Consumer organisations

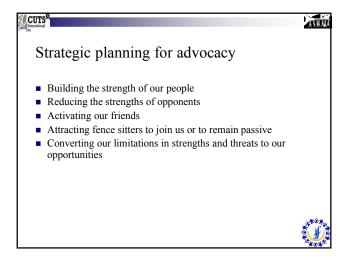


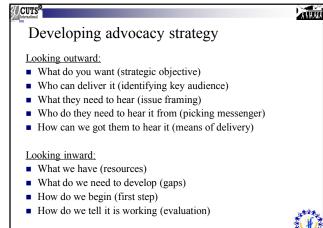


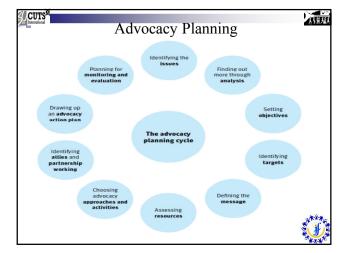


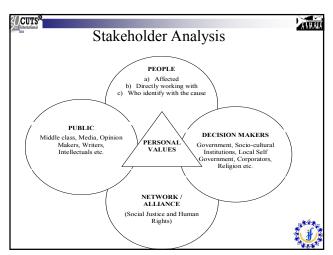


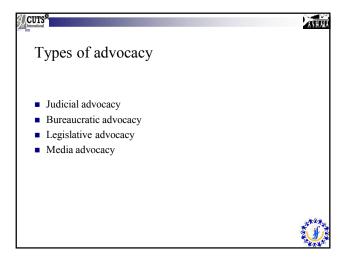


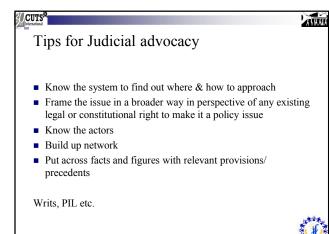


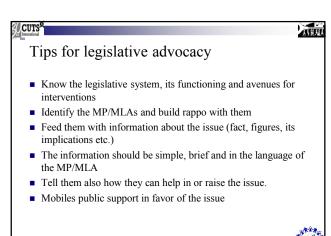


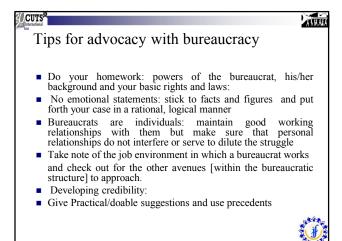


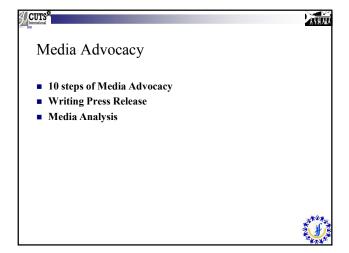


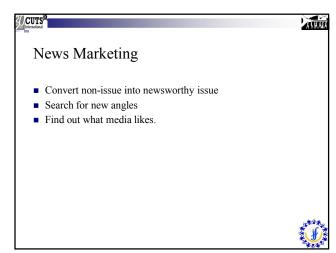


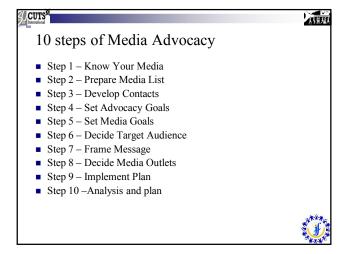


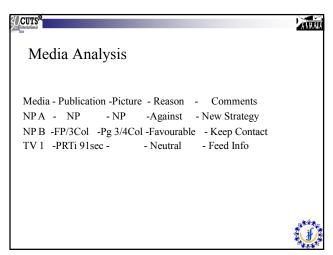


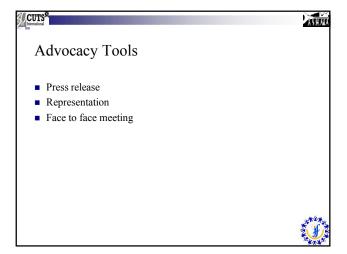


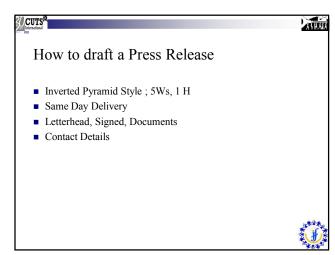


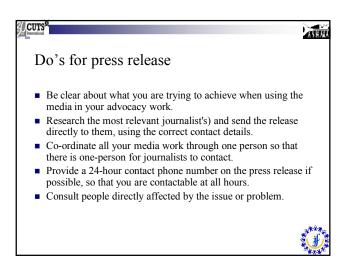


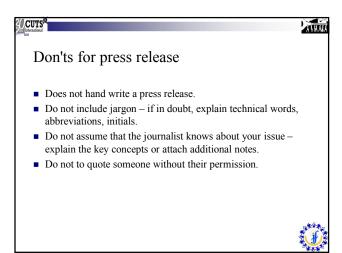


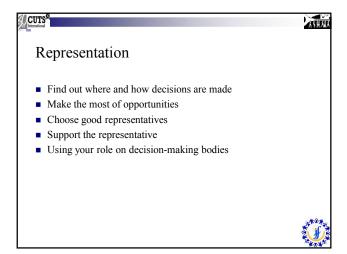


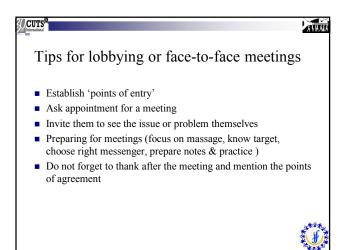


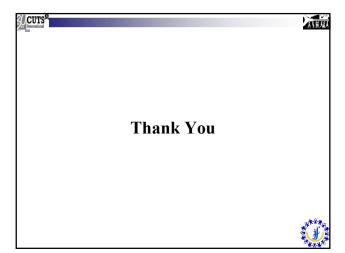




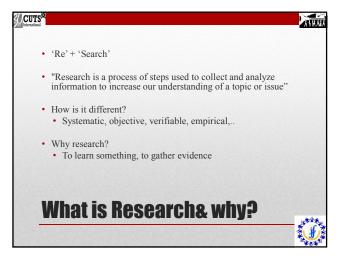


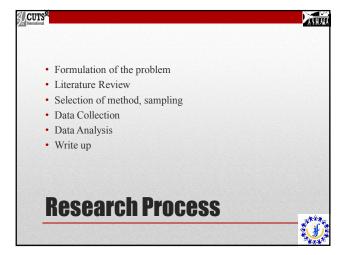


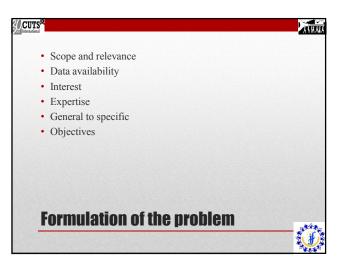




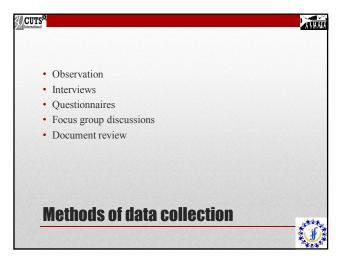




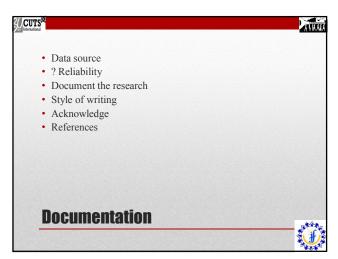


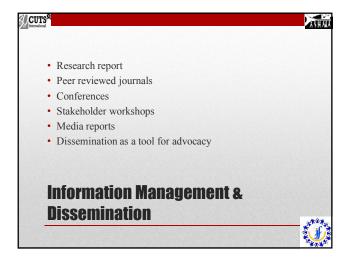




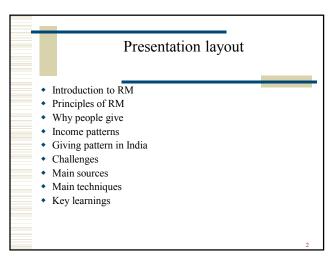


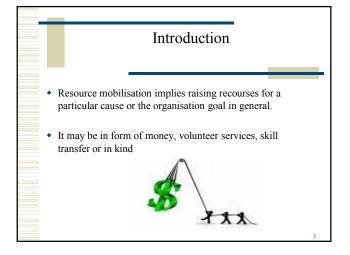


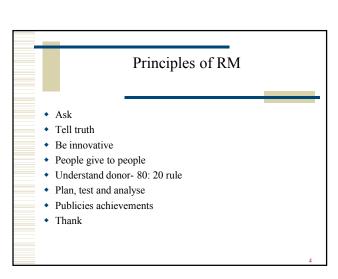


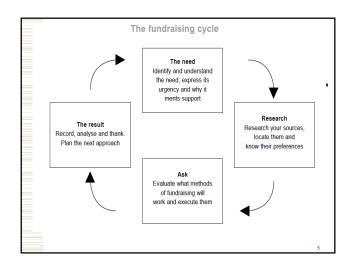


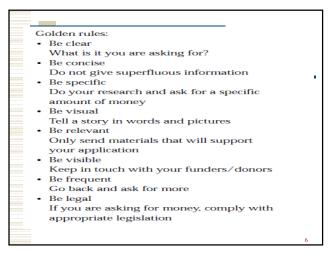




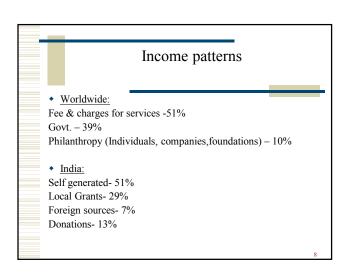




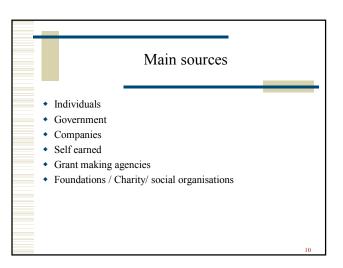


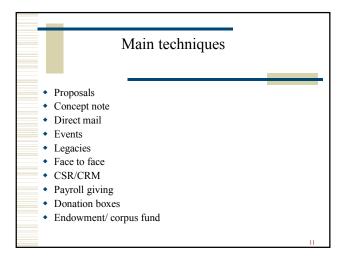


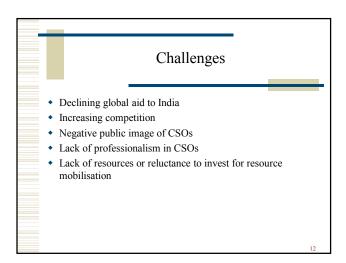




# Giving pattern in India • Distress relief- 21% • Social service- 18% • Victim of war/terrorism- 18% • Culture and arts- 8% • Education & research - 7% • Health - 5% • Environment - 1.2 % • Others- 21.8 %







# **Key Points**

- The income base should be broad based with more focus on self earned income
- Build brand value and reinforce it through communication materials, website and working, organizational logo, colour scheme etc
- Do SLOT analysis in relation to fund raising, donor relation audit, PEST analysis before finalizing the business plan for future.

# **Key Points**

- Most of the people do not give simply because they were not asked so ask and make it convenient to give
- Resource mobilisation should be a continuous process and it requires specific expertise, so it is better to have a dedicated team for it.
- The achievements/ success stories should have human touch to be more appealing rather than only highlighting statistics and activities.

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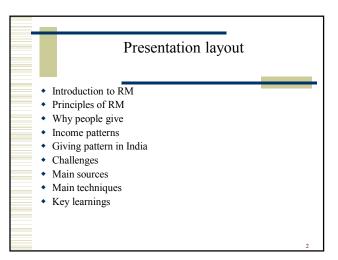
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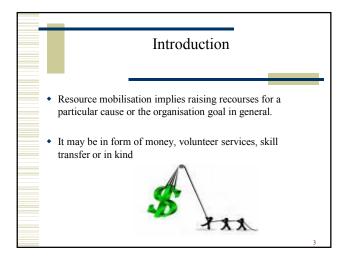
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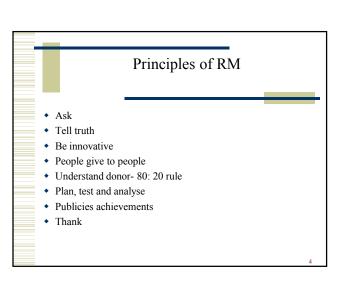
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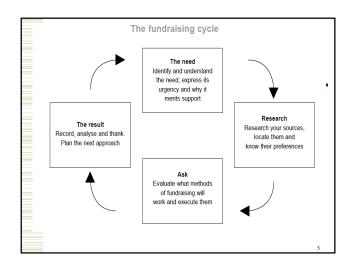
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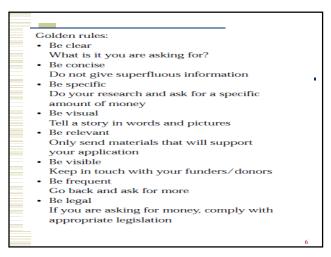


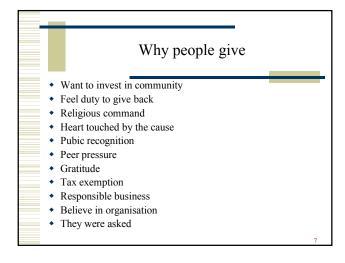


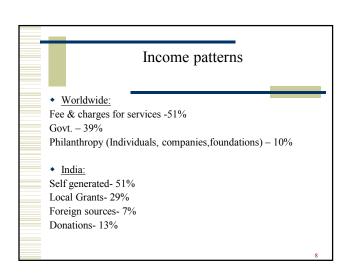


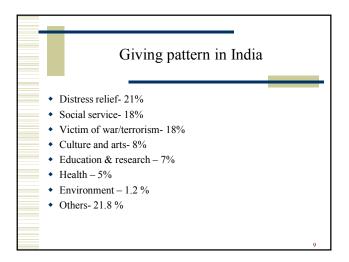


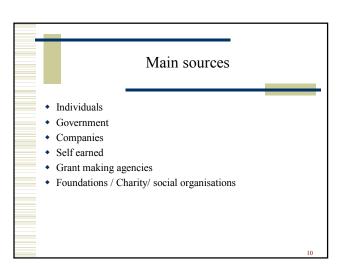


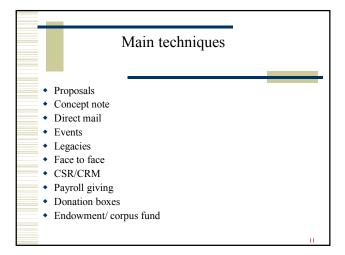














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