

**INDIAN CONSUMERS IN THE NEW AGE:
A FORWARD LOOKING
AGENDA TO ADDRESS THE CONCERNS OF THE
COMMON PEOPLE
(ConsumersUp Project)**

Report of the Knowledge Enhancement Workshop

Chandigarh, Haryana, April 06-07, 2012



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1. About CUTS & CUTS CART

Established in 1983 as a small voluntary group of concerned citizens, Consumer Unity & Trust Society (CUTS) expanded its activities and CUTS CART was set up in 1996 as a programme centre to pursue the cause of common consumers, initially being undertaken by CUTS as the mandate. The programme of the centre are primarily aimed at generating awareness, creating a more responsible society and encouraging changes at the policy level by advocating with the government machinery and sensitising it to the issues of concern of the common man. The Centre has spearheaded several campaigns and pioneered consumer empowerment.

For more information please visit: www.cuts-international.org/CART/index.htm

2. About the Project

India has been pioneer in consumer protection having Consumer Protection Act (COPRA), 1986 to provide not only easy and quick redressal of consumers' grievances but also a mechanism to promote and protect their interests. Now, as this Act has attained its Silver Jubilee in 2011, there is need of compressive and forward looking Consumer Protection Policy to address emerging consumer issues.

To address the gap, Memorandum of Understanding was signed between Department of Consumer Affairs, Ministry of Consumer Affairs, Food and Public Distribution, Government of India and Consumer Unity & Trust Society (CUTS International) on November 04, 2011 to implement a one-year project, i.e. from November 04, 2011-November 03, 2012 to take the Indian consumer movement forward with an objective to create an enabling environment for protection and promotion of consumer interest contributing towards the national interest.

The long-term objective of the project is to create an enabling environment for protection and promotion of consumer interest contributing towards the national interest.

The project is implemented in mainly four states; namely Haryana, Jharkhand, Karnataka and Tripura. But for the research purpose, 15 additional states and three union territories have been included namely Andhra Pradesh, Bihar, Chhattisgarh, Goa, Gujarat, Kerala, Madhya Pradesh, Maharashtra, Orissa, Punjab, Rajasthan, Tamil Nadu, Uttar Pradesh, Uttarakhand and West Bengal. The union territories are Chandigarh, Delhi and Pondicherry.

For more information please visit: www.cuts-international.org/CART/consumersup

2.1 In Partnership with

The project is supported by Department of Consumer Affairs, Ministry of Consumer Affairs, Food and Public Distribution, Government of India under Consumer Welfare Fund.

2.2 About Knowledge Enhancement Workshop

The objective of workshop is to equip the consumer organisations working in the project state, with knowledge and skills on relevant and new generation consumer issues to ensure improvement in service delivery and act as 'watchdogs' in their respective states.

CUTS International in collaboration with the state partner Citizen Awareness Group organised a Knowledge Enhancement Workshop (KEW) at Chandigarh on April 06 & 07, 2012.

2.3 Key Speakers and Resource Persons

To equip the consumer organisations working in the area of consumer with different knowledge and skills, resource persons having the profession of consumer related issues were selected to impart their practical knowledge in the workshop. The prominent key speakers invited were Madhu P Singh, President of Faridkot Consumer Redressal Forum; Charanjit Singh, Managing Director, Core Communications; Praveen Kumar, Scientist, Bureau of Indian Standards (BIS); Parkash Kaur, Scientist, International Testing Centre, Chandigarh; Ashwani Kumar, Department of Civil Supplies and Consumer Affairs; Dinesh Singh Rawat, Citizen Research Foundation; T R Jain, Officer Incharge, UGCE Institute of Insurance, Education and Training; and Akshat Mehta, Assistant Professor, Centre for Police Administration, University Institute of Emerging Areas in Social Sciences (UIEASS), Punjab University, Chandigarh. On behalf of CUTS George Cheriyan, Director, Arjun Kant Jha, Project Officer and Abhimanyu Singh, Project officer were speakers and Surinder Verma, President, Citizens Awareness Group (CAG) shared his valuable inputs in the workshop.

2.4 Participants

Over 46 representatives of civil society organisations (CSOs) from Haryana, Punjab and Chandigarh representing different districts of respective states participated in the workshop. *(Please refer Annexure 1 for list of participants)*

3. Proceedings of the Workshop

Please refer Annexure 2 for the agenda of the workshop.

First Day: April 06, 2012

3.1 Welcome

Surinder Verma, President, CAG welcomed all the participants and shared the proceedings of the workshop. In his address, he admired CUTS for collaborating with CAG in the project to implement the project activities in Haryana. He stated that nationally and internationally CUTS is an established name and need not any recommendation for its benchmark works done in the field of consumer protection, good governance, international trade policy regulations and many other policy and legislative level changes. Addressing the participants, he told that publications produced by CUTS are rich source of information and guidance for organisations and people working on consumer protection issues.

He threw light on the plight of consumer protection regime in Haryana and Punjab, whether the common consumer of rural or urban area, people working in government office or in agriculture farm and educated or uneducated people, all are facing severe problems as consumer. Multinational companies, traders and retailers have hypothesised



the consumer and are free from fear of law because of lack of knowledge of consumers and absence of unity among consumer organisations. At the same time, institutions framed to safeguard consumers are unable to adequately respond to queries due to certain constraints, which also include infrastructure and manpower. He requested participants to be vocal and active in debating on issues emerging in the workshop.

3.2 Presentation about the Project: Arjun Kant Jha, Project Officer, CUTS

Beginning the presentation, Arjun Kant Jha again welcomed the participants and stated the story of CUTS genesis. He narrated the matchbox incident, which became the turning point and now CUTS is the only Indian born international organisation. Through his presentation, he provided a brief overview of the project interventions, activities and expected outcomes. He shared the long-term as well as immediate objectives to be achieved through research, advocacy, networking and KEWs. He also informed that though the focus states in the project are Haryana, Jharkhand, Tripura and Karnataka but survey will cover other 15 states and three union territories apart from focused states.

He told the participants that another KEW is planned to be conducted soon in the region so they may remain in touch with Surinder Verma and inform other CSOs too.

3.3 Salient Features & Implications of Consumer Protection Act 1986: Madhu P. Singh, President, Faridkot Consumer Redressal Forum



Madhu P Singh thanked CUTS & CAG for organising the event in Chandigarh. She told, she has never witnessed any such event organised in nearby states of Chandigarh for the benefit of consumers. She told consumer organisations to provide meaningful suggestions so that better consumer laws can be enacted. Therefore, she mentioned that she is not elaborating the Consumer Protection Act

(COPRA) but will only focus on procedures adopted and/or points considered by consumer forums while making the judgement. She stated about the various consumer laws governing consumer issues. She also said that consumer awareness can only be strengthened with effective and enhanced participation of NGOs. She told participants that a notification is available in public domain for comments and suggestions and urged the participants to give suggestions to improve the COPRA, 1986.

Citing the example from her judgement made on November 29, 2011 regarding LPG expiry date, that complainant filed the complaint under Section 12 of the COPRA, 1986 against the opposite party for giving expire and less weight of gas cylinder and not giving proper service in regard to Gas connection No. 1686 of the complainant. The gas agency was asked to pay Rs 50,000 to the complainant on account of harassment and put his life in danger and Rs 10,000 as litigation expenses. The complainant himself claims to be a social worker, Vice-President of *Grahak Bharti*, Jaitu NGO dealing with the gas related complaints of consumers, and he has been taking action against the gas agency for redressal of consumer complaints. It will be better

if the District Food and Civil Supplies Controller under whose control the supply of cooking gas falls takes necessary steps to educate and aware such NGOs in the District about local procedure and process of complaints redressal mechanism by holding awareness camps, seminars, workshops for gas agencies, house wives, consumers and NGOs.

Further, an exciting session of responses were given by her against the queries raised by the participants, which were mostly related to defunct district consumer protection council, non-availability of receipts from vendors, how to counter food adulteration and vacancy of members in forums.

3.4 BIS and its Implication on Consumer Protection: Praveen Kumar, Scientist, BIS

Praveen Kumar thanked CUTS & CAG for providing an opportunity to share activities conducted by BIS. Today, ISI is a well-established mark in India whereas BIS is still not much familiar with people across India. He stated the objectives of the organisation, harmonious development of standardisation, marking and quality certification, providing new thrust to standardisation and quality control and evolving a national strategy for recognition to standards and integrating them with growth and development of production and exports. At the same time he informed that the nearest and biggest testing centre is Central Laboratory at Sahibabad (near Delhi). He said that standardisation could help providing quality goods and services to consumers. In his speech, he mentioned that standardisation is an aspect, which insured flawless delivery of services and good to consumers.



3.5 Role of Media in Advocacy: Sardar Charanjeet Singh, Managing Director, Core Communications



Sardar Charanjeet Singh discussed the role of media in spreading awareness related to consumers. In his presentation he said that media is an elevator pitch in advocacy. Defining the meaning of advocacy, he said that it is a tool to promote issues in order to influence policy makers and encourage social change. He also shared the importance of media in advocacy and highlighted functions of various newspapers and

publications in spreading awareness about consumer rights.

3.6 Component of Consumer Safety & Grievance Redressal Mechanism in Insurance: T R Jain, Officer In charge, UGCE Institute of Insurance, Education and Training

T R Jain took over a session on financial inclusion and briefed the participants about the role of insurance agent while doing insurance. He asked participants to go through each and every document thoroughly before signing and also to be cautious before and after obtaining loan from the bank or any other financial sector.



3.7 Research, Data Collection, Documentation and Information Management: Dinesh Singh Rawat, Citizen Research Foundation

In brief presentation Dinesh Singh Rawat highlighted the process and procedures for conducting scientific research, data collection tools and emphasised on doing the data analysis. He explained research methods such as quantitative, qualitative and sampling techniques with special reference to consumer organisations. He stated that until and unless civil society groups do scientific research and collect data, they cannot advocate effectively and research is an effective tool for advocacy. He explained methods of data collection and writing case studies.

4. Feedback on Day's Proceedings

Each session was followed by questions and answers so that participants can be made more aware and their queries can be clarified. First day of the KEW concluded after summarisation of the day's proceedings and the participants were asked to be present for the next day.

5. Second Day: April 07, 2012



5.1 Recapitulation of the Previous Day's Proceedings

Surinder Verma once again welcomed all participants. He presented a bouquet to George Cheriyan and introduced him to other participants. Arjun Kant Jha of CUTS briefed about the proceeding of the previous day before formally starting the next session.

5.2 Realising Consumer Rights as per UN Guidelines on Consumer Protection: Possibilities and Challenges: George Cheriyan, Director, CUTS

George Cheriyan made a presentation on Realising Consumer Rights as per the UN Guidelines on Consumer Protection: Its Possibilities and Challenges. He mentioned the origin of CUTS from grassroots to international level working in



more than 20 countries. He also said that this year the Indian COPRA has completed 25 years and this is also the 50th year of John F. Kennedy's, historical speech to American Congress on March 15, 1962 in which he upheld four basic rights to consumers.

In his presentation, he briefly described each right as per the UN guidelines, its possibilities and challenges. He gave a brief description of all the eight rights.

5.3 Food Adulterations - Means of Testing and Precautions: Prakash Kaur, International Testing Centre



She made a brief presentation on how food is being adulterated and means of testing adulterated items. She mentioned about the Food Adulteration Act and said that the objectives of this Act are to protect the public from poisonous and harmful foods, prevent the sale of substandard foods and protect the interests of consumers by eliminating fraudulent practices.

Defining the meaning of food she said any article used as food or drink for human consumption other than drugs and water and includes any article which ordinarily enters into or is used in the composition or preparation of human food, any flavouring matter or condiments and any other article which the Central government may having regard to

its use, nature, substance or quality, declare, by notification in the official gazette as food for the purpose of this Act.

She also spoke about food adulteration and how consumer interests can be safeguarded. She told about various laws governing food and how adulterators can be nabbed.

5.4 Telecom Consumer Protection Paradigm under Telecom Regulatory Authority of India (TRAI): Akshat Mehta (Assistant Professor, Centre for Police Administration, University Institute of Emerging Areas in Social Sciences (UIEASS), Punjab University, Chandigarh

Akshat Mehta in his speech thanked CUTS for giving an opportunity to be there in front of people from Punjab and Haryana. In his presentation, he mentioned that TRAI was set up in 1997 to regulate the telecom sector. In 2000, the regulatory authority was reconstituted and in addition to TRAI, the Telecom Disputes Settlement and Appellate Tribunal (TDSAT) was created to adjudicate disputes and dispose of appeals.



He also said that TRAI has laid down the Quality of Service standards for basic, cellular mobile, Internet and Broadband Service. TRAI has also issued the Quality of Service (Code of Practice for Metering and Billing Accuracy) Regulation providing for independent audit of the metering and billing system.

He also discussed in brief about the Complaint Redressal Mechanism under Telecom Consumers Protection and Redressal of Grievances Regulation.

5.5 Simulation Exercise on Writing Press Clippings: Abhimanyu Singh, Project Officer, CUTS

In this session, participants were asked to divide into groups. Five groups were formed and did group exercises by selecting different issues, which they found occurring in today's life related to consumers and made them write a press release, which was later judged by media. This session was very interesting for participants. Different issues were discussed during the session.

5.6 Complaint Handling, Information and Advisory Services (CHIAS): Arjun Kant Jha, Project Officer, CUTS

Arjun Kant Jha provided a brief presentation on Complaint Handling Information and Advisory Services (CHIAS). He explained that how CUTS is providing relief to consumers by being a mediator between service providers and consumers. He further stated that there is a system of CHIAS at CART where people can register their complaints online. Proper care and efforts are made to provide relief to consumers.

5.7 Concluding Remarks and Vote of Thanks: Surinder Verma, President, CAG

Proceedings concluded after the participants were asked to fill the feedback forms. Surinder Vema gave closing remarks and vote of thanks. He narrated all sessions in brief and expressed his gratitude to resource persons and representatives of CUTS. He also said that similar workshops help raising awareness among the people and a good platform to bring the people working on similar issues on one platform and fighting for a common cause.



Annexure 1: List of Participants

INDIAN CONSUMERS IN THE NEW AGE: A FORWARD LOOKING AGENDA TO ADDRESS THE CONCERNS OF THE COMMON PEOPLE (ConsumersUp Project)

Knowledge Enhancement Workshop

April 06-07, 2012, Chandigarh

S.No.	Name	Name & Address of the Organisation	Mob./ Ph.	Email
1	Devendra Das Chopra	Voluntary Consumer Associal, Gurgaon	9810338049	ddchop47@gmail.com
2	Ashwani Kumar	Dy. Supdt., o/o- Director General, Food & Supplies, Hr.	9417199595	ashu9450@gmail.com
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6	Pritam Singh	Ludhiana Food Supplies Welfare Asso., Ludhiana	9892033309	-
7	Jagannath Bansal	Ludhiana Food Supplies Welfare Asso., Ludhiana	9316831221	
8	Capt. G.S. Ghuman	Consumer Awareness & Protection society of India	9876610690	ghuman6908chd@yahoo.com
9	Paramjeet Kaur	ICCW UT	7508660900	
10	Col. Ahgaetrya	Consumer Protection & Awareness, SAS Nagar		anggad.singh@gmail.com
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12	S.K. Nayar, President	Citizens Welfare Assn. Panchkula	9417367598	nayarswadesh@yahoo.com
13	Satish Madhok	869/40- A, Chandigarh	9878627949	-
14	B.B. Goyal	Barnala Consumer Council, Barnala	9814574565	goyalbb@yahoo.com
15	P.S. Viridi, President	Consumer Protection Foundation, SAS Nagar	9815281560	psv.278@yahoo.com
16	Sushil Gupta	Council for Human Rights	9316117502	
17	Pushpa Gupta	Council for Human Rights	9876671071	-

S.No.	Name	Name & Address of the Organisation	Mob./ Ph.	E mail
18	Madhu P. Singh	President, Consumer Forum, Faridkot	9814436639	madhupsingh@rediff.com
19	Yash Pd. Bhagat	ICCW UT	9915173685	
20	S.K. Verma	Sec. 38	9915746992	-
21	Dr. Jas phool singh	HN YKS Tshnar Sadan, Meham, Rohtak	9896250683, 9315595155	jasphool@gmail.com
22	C.J. Singh	Core PR	9316133924	-
23	M.S. Rawat	Core PR	9316133924	-
24	Sanjay Malhotra	PTC	9780004015	-
25	Jyoti	Prathana Foundation Trust	8699157667	-
26	T.R. Jain	UNC IIET, HG, CHD	9501156571	
27	Ashok Kumar	213, Sec. 26, CHD	9888922302	-
28	I.S. Dhillon	140, S/70, Mohali	9316113419	-
29	Dr. Parkash Kaur	399, Phase XI, Mohali	9888009955	-
30	S.K. Malik	399, Phase XI, Mohali	9888009955	
31	George Cheriyan	CUTS International, Jaipur	9829285930	gc@cuts.org
32	Dr. Akshat Mehta	Asst. Prof., Centre for Police Admn., Punjab University, Chandigarh	9417189331	ashok_humane@pu.ac.in
33	Harjinder Singh	2894, Ph I Dugei Road, AB GFP LDH	9876192513	-
34	Poonam Shani	NFCR	988051851	-
35	N.S. Girish	Consumer Protection Assn. Mohali	2270831	
36	Dr. S.S. Sidhu	State Consumer Proteciton Corporation	9417273564	
37	Gurdip Singh	Consumer Protection, Mohali	9872298749	-
38	Mahesh Kumar	Secy., Citizen Welfare Asso., Pkl.	9417380038	mkkleo@gmail.com
39	Raj Pal Panchal	Secy., Indian Resource and Development Asso., KKR, Haryana	9466290732	rajpalpanchal@gmail.com
40	Seema Goyal	Barnala Consumer Council, Barnala	9876853420	
41	Pawan Kr. Choudhary	Consumer Protection Forum, Phase Ist, Mohali	9417186358	

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42	Praven Kumar, BIS	Bureau of Indian Standards, SCO-335, Sec. 34-A, Chandigarh	9855999935	praveenkumar.bis@nic.in
43	M.S. Chawk, Gen. Sec.	Consumer Protection Federation, Mohali	9815119486	
44	RattanSingh Dewan	Vice President, Consumer Protection, SAS Nagar	9914450401	
45	Heena Sharma	Prathana Foundation	9317723049	
46	Surinder Verma	CAG	9822616420	
47	Arvind Jain	Mahavir Trust, ZIRA		
48	Rakshit	Prathana Foundation	9781330737	
49	Mohinder Singh	Patiala Consumer Forum	9814341030	
50	H.D. Aggarwal	Patiala Consumer Forum		
51	Mrs. B. Madhok	869/210-A, Chandigarh	9878627949	
52	Manoj	Sirshind Consumer Protection Forum, Sirhind	9815483019	
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54	Hariwik Singh		9417728183	
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56	Arjun kant Jha	CUTS International, Jaipur		akj@cuts.org

Annexure 2: Agenda

INDIAN CONSUMERS IN THE NEW AGE: A FORWARD LOOKING AGENDA TO ADDRESS THE CONCERNS OF THE COMMON PEOPLE

(ConsumersUp Project)
Knowledge Enhancement Workshop
April 06-07, 2012, Chandigarh
Day 1

Sl No.	Time	Subject of the Session	Facilitator
1	10.00-10.30	Registration of Participants	
2	10.30-10.45	Self Introduction	
3	10.45-11.00	Welcome Remarks	Surinder Verma, President, CAG
4	10.45-11.30	Presentation about ConsumersUp Project	Arjun Kant Jha, Project Officer, CUTS
5	11.30-12.30	Salient Features & Implications of Consumer Protection Act 1986	Madhu P. Singh, President, Faridkot Consumer Redressal Forum
12.30-12.45 Tea Break			
6	12.45-13.45	BIS and its Implication on Consumer Protection	Praveen Kumar, Scientist, BIS
13.45-14.45 Lunch Break			
7	14.45-15.45	Role of Media in Advocacy	Sardar Charanjeet Singh, Managing Director, Core Communications
15.45-16.00 Tea Break			
8	16.00-17.00	Component of Consumer Safety & Grievance Redressal Mechanism in Insurance	T R Jain, Officer In charge, UGCE Institute of Insurance, Education and Training
9	17.00-18.00	Research, Data Collection, Documentation and Information Management	Dinesh Singh Rawat, Citizen Research Foundation
10	18.00-18.15	Feedback on day's proceedings	Participants

Day2

Sl No.	Time	Subject of the Session	Facilitator
1	10.30-11.00	Recap of the previous day	Participants
2	11.00-12.15	Realising Consumer Rights as per UN Guidelines on Consumer Protection: Possibilities and Challenges	George Cheriyan, Director, CUTS
12.15-12.30 Tea Break			
3	12.30-13.30	Food Adulterations - Means of Testing and Precautions	Prakash Kaur, International Testing Centre

13.30-14.30 Lunch Break			
4	14.30-15.30	Telecom Consumer Protection Paradigm under Telecom Regulatory Authority of India (TRAI)	Dr. Akshat Mehta (Assistant Professor, Centre for Police Administration, University Institute of Emerging Areas in Social Sciences (UIEASS), Punjab University, Chandigarh)
15.30-15.45 Tea Break			
5	15.45-16.15	Simulation exercise on writing Press Clippings	Abhimanyu Singh, Project Officer, CUTS
6	16.15-16.45	Complaint Handling, Information and Advisory Services (CHIAS)	Arjun Kant Jha, Project Officer, CUTS
7	16.45-17.00	Concluding Remarks and Vote of Thanks	Surinder Verma, President, CAG

Annexure 3: Media Coverage

Consumers rights discussed at seminar

CHANDIGARH: "Consumer protection organisations must make suggestions to improve Consumer Protection Act, 1986," said Madhu P Singh, judge at Consumer Protection Forum, Faridkot, on Friday.

The workshop on 'Indian Consumer in the New Age' has been organised by Consumer Unity and Trust Society (CUTS) and Citizen Awareness Group in collaboration with ministry of consumer affairs.

Singh was addressing office bearers of more than 40 NGOs working in the field of consumer awareness during a two-day workshop, which began on Friday. She said the bill with proposed amendments was already available on the website of department of consumer affairs, and everybody had the right to suggest amendments.

"Consumer awareness can only be strengthened with effective and enhanced participation of NGOs and merely enacting law will not empower consumers," Singh said.

Consumer awareness can be strengthened only with effective and enhanced participation of NGOs; merely enacting law will not empower consumers

MADHU P SINGH
Consumer Forum judge

Charanjit Singh, managing director of Core Communications, spoke on the role of media in spreading awareness about issues related to consumers. He also highlighted the functions of various newspapers and publications in spreading awareness about consumer rights. Pravin Kumar of Bureau of Indian Standards said standardisation was an aspect, which insured flawless delivery of services and goods to consumers.

George Cherian, director CUTS, will conduct a session on Saturday.

HTC

WORKSHOP CONCLUDES

CHANDIGARH: A two-day 'Knowledge Enhancement Workshop' organized by CUTS International and Citizens Awareness Group at Hotel Beckons concluded on Saturday.

George Cherian, director, CUTS (Consumer Unity and Trust Society) International, a consumer organisation working in more than 20 countries, said, "There is good news for consumers of banking services in India. They will soon be able to change their service provider without sacrificing an account number."

Addressing the heads of various NGOs from Punjab, Haryana and Chandigarh working in the field of consumer awareness, he said the ministry of finance had already taken a decision in this regard and banks would soon allot the same account number to customers that they had with the previous service provider.

"The only glitch is regarding the technical feasibility as all banks have to adopt a uniform software to implement these provisions," Cherian added.

HTC