

## Report of Representation

### Various meetings at USA

Washington DC & Portland (Oregon), April 07-14, 2013

*George Cheriyan attended various meetings with officials at the World Bank, including the Vice President & Head, WBI, and also to make a presentation in a BBL event at the World Bank on 'Building the Case for Social Accountability: Lessons from ANSA-South Asia' on April 09, 2013.*

*He attended the Annual Conference of American Council of Consumer Interests (ACCI) on invitation from ACCI Portland, Oregon during April 11-13. He also delivered a presentation in a concurrent session on 'Financial Inclusion: A key driver for Inclusive Growth' and the Karpatkin International Lecture 2013 on Consumer Protection Regimes Around the World with Special Reference to the State of the Indian Consumer.*

#### **BBL on 'Building the Case for Social Accountability: Lessons from ANSA-South Asia'**

Jeff Thindwa (JT), Manager, WBISG Chaired the BBL. Naimur Rehman (COO, ANSA SAR) made an introductory remark through an audio link introducing ANSA SAR and its work in South Asia. Janmejaya Singh (Sr. Social Development Specialist, Social Development Department) was the discussant in the BBL.



Cheriyan made a presentation on 'Social Accountability' in a BBL event in which he spoke about the history and relevance of governance work in South Asia, objectives, activities, definition and key characteristics of CoP, challenges and the way forward. The presentation was well appreciated by the participants. Participants raised several questions, such as strategies for cultivating CoPSA, developing a culture of knowledge sharing, challenges in institutionalising SAC

approaches and tools etc. Cheriyan responded to the queries by the participants. The BBL concluded with a vote of thanks by the Chair. In addition to the Bank staff, some SAC consults from WDC, representatives from Help age etc. attended the BBL. The full video recording of the BBL can be seen at:

<https://worldbankva.adobeconnect.com/a833642795/p67csakcn1f/?launcher=false&fcsContent=true&pbMode=normal>

#### **Meetings in Washington DC**

At the World Bank George Cheriyan met with Karen Sirker, Social Development Specialist; Mariana T Felicio, Social Development Specialist, MENA Region; Sanjay Agarwal, Senior Social Development Specialist; Ariel Fiszbein, Chief Economist, Human Development Network; Jeff Thindwa, Manager, WBISG; Marcos Mendiburu & Seema Thomas, Global



Partnership for Social Accountability; Sanjay Pradhan, Vice President, World Bank Institute; Helene Grandvoinet, Cluster Leader, Social Accountability Team; Marcela Roza, Team Leader, Open Government Programme; Luiza Nora (LN), Social Development Specialist; Stefano Paternostro (Sector Manager, Social Protection, West & Central Africa); Sheila Jagannathan (Program Manager, E-Institute for Development) and Manoj Pant, IAS, Sr. Advisor to Executive Director for Bangladesh, Bhutan, India and Sri Lanka in the Board of Governors of the World Bank.

In addition George also met with Vinay Bhargava, Partnership for Transparency Fund; Govind Mohan, Minister (Economic), Embassy of India and Bruce Stokes, National Journal of USA & Director of PEW Research Centre, USA.

### ACCI Annual Conference 2013

American Council on Consumer Interests (ACCI) established in 1953 is a leading membership organisation for academicians and other professionals involved in consumer and family



economics. The mission of ACCI is to enhance consumer and family economic well-being by promoting excellence in research and educational programmes. The annual conference of ACCI 2013 was held in Portland, Oregon on April 11-12 ([www.consumerinterests.org](http://www.consumerinterests.org)). About 130 delegates from all over the US and from ten other countries, Australia, Belgium, Canada, China, Germany, India, Italy, Japan, Republic of Korea, and UK attended the conference.

The proceedings started with a welcome by Deborah Haynes, President ACCI and Associate Professor at Montana University. It was followed by Colston Warne Lecture which was delivered by David C. Vladeck, a Georgetown Professor of Law.

### Presentation in Concurrent Session on 'Financial Inclusion'

Various concurrent sessions followed, where the researchers made presentations based on their research work. Cheriyan made a presentation on 'Financial Inclusion: A Key Driver for Inclusive Growth' in the concurrent session entitled '*Keeping Up with the Times: The Impact of Emerging Trends on Personal Finance*'. The questions, such as initiatives by CUTS at national and international level for financial consumer protection, mechanism for issuing Unique Identification Number etc. were raised by participants, which were suitably responded by Cheriyan.



## Rhoda Karpatkin Consumer Fellow Programme and International Lecture



Rhoda Karpatkin Consumer International Award and Consumer Fellow Programme was established in 2005 to honour the pioneering work of Rhoda Karpatkin to enhance the welfare of consumers throughout the world. The recipient will have made significant contributions to the welfare of consumers on the international stage, is recognised as a leader in the consumer field, and be a member of ACCI or Consumers International. Cheriyan was recognised as the Rhoda Karpatkin International Consumer Fellow for 2013.

Cheriyan delivered a lecture on the topic '*Consumer Protection Regimes around the World with Special Reference to the State of the Indian Consumer*'. In his address, he stated that consumers are '*raison d'être*' of all economic activities. About 78 percent countries are having consumer protection laws. However, only 17 percent countries are having a strategic plan/mechanism to protect consumers. Mere existence of a law does not guarantee protection to consumers, there has to be commitment on the part of governments. The United Nations Guidelines on Consumer Protection need to be further strengthened to spell out what governments need to do for protection of consumers. Cheriyan referred to various studies done by CUTS and Consumers International. He concluded by stressing on the need for more concerted, intensive and aggressive efforts at national and international levels to deal with emerging challenges. Comments appreciating the lecture and questions were raised by the delegates.



## Future Collaboration with ACCI



George met with Sharon L. Nelson (Chief of the Consumer Protection Division of the Washington State Attorney General's Office and Chair of the Board of Directors of Consumers Union), Robert R Kerton (University of Waterloo, Canada) Robert N. Mayer, University of Utah etc. and discussed emerging challenges in the sector.

CUTS has already been given one-year complementary membership in ACCI, which will allow access to ACCI library and other online resource materials. In addition, many members of ACCI, directly and through e-mail, expressed interest to partner with CUTS in doing research work. ACCI is also interested in exchange programmes and also to send interns to India to work on consumer and economic well-being related issues.