Voluntary Consumer Organisations (VCOs) have an important role to play in protecting the interest of consumers and in promoting their welfare. Especially in the market-oriented, liberalised and private dominating economy VCOs have an extra responsibility in safeguarding the interest of consumers. Even in a democratic system it has not become possible for governments to 'completely' protect the interest of consumers. Peter Drucker writes, ‘I know that if one waits for the politician to find a solution, it is always the wrong one because politicians, by definition, react to the headlines’. In this scenario consumers and their organisations have to fight on ‘their own’ to protect their interest. Even if government comes out with more and more regulations, it may not serve the purpose as has been the case in India in the past. ‘If the 21st century has to avoid the folly of the reassertion of the state in response to the excesses of the market, the strength of the civil society institutions needs to be built up as a balancing force between the state and market institutions’.1

In India in a federal structure, where there are twenty-eight states, each state has a different socio-economic background. In the same way there are different levels of growth of voluntarism in consumer movement in different states. In many states, state level VCOs have not made any impact. The VCOs in states like Gujarat, Maharashtra, Delhi, Rajasthan, Karnataka and Tamil Nadu have made an impact not only in their respective states but also at the national level. There are other VCOs in many states which have limited their
activities either to the state, regional or local level. In view of the above, the role of VCOs in consumer protection and welfare in Karnataka is diagnostically studied. This study is also oriented towards analysing the potential strength of VCOs and to suggest measures to make VCOs more effective and useful in making 'consumerism' stronger.

VCOs WHICH DROVE CONSUMER MOVEMENT IN INDIA FROM 1950 TO 2000

Today there are around 1000 VCOs in India. 'Following the CPA, there has been a spurt in the number of VCOs in India which were around 180 prior to the Act but are now over 900', writes Vasanth Kumar Parigi, a consumer activist. But the majority of VCOs are existing only on paper and only a few are working.

Voluntarism in the consumer movement of India may be classified into three phases. First, Decade of experiments (1951-60); Second, Three Decades of VCOs (1961-1990) and third, 1990's-Decade of federations. Even before 1950 the spirit of consumer movement manifested itself in different forms. For example, 'Passengers and Traffic Relief Association' (PATRA) was started in Mumbai in 1915 to ameliorate the hardship and trouble faced by passengers travelling by railway and steamer. In the same year 'Women Graduates Union' (WGU) was also started in Mumbai. Even today WGU is active (For instance it is in the advisory committee of CFBP). The Consumer and Civic Affairs Committee of WGU works for consumer protection by fighting against adulteration, misleading advertisement and complaints handling. Before 1950, it was not only VCOs but individuals also who contributed to the growth of consumer movement. For example, Mrinal Gore of Bombay (Presently Mumbai) believed in direct action such as processions,
demonstrations and picketing. She is remembered as “Paniwali Bai”. Like this there were other activists like R.R.Dalavai and R.Desikan. R.R.Dalavai, a Gandhian, started a number of associations such as the Madras Provincial Consumers Association (in 1949), the Madras Bus Passengers Association and Janata Railway Passenger Association at Madras (Presently Chennai). R.R.Desikan through his writings made an impact on consumer movement. In spite of these actions, nothing came out in the form of VCOs prior to 1950. It was only in the fifties that the real experiment in VCOs started in India.

DECADE OF EXPERIMENTS (1950-1959)

<table>
<thead>
<tr>
<th>No.</th>
<th>Name of the Association</th>
<th>Place</th>
<th>Year</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Indian Association of Consumer (IAC)</td>
<td>Delhi</td>
<td>1956</td>
<td>This all India Association started with government support and financial backing by Planning Commission. Even though stalwarts like Gulzarilal Nanda (former acting Prime Minister of India) were involved, it failed to make any headway.</td>
</tr>
<tr>
<td>2.</td>
<td>Consumer Protection Council</td>
<td>Chennai</td>
<td>1956</td>
<td>It started under the guidance of C.Rajagopalachari, a freedom fighter and National leader. It also failed to make any headway. In a way this is the first experiment in voluntarism for consumer protection without any financial backing by government.</td>
</tr>
</tbody>
</table>

This decade (1950-59) may be called ‘the decade of experiments’ in the history of consumer movement in India. Because after independence these efforts were made to overcome the problems of consumers. The above two experiments had been made under the leadership of freedom fighters and
national leaders. They failed to make any headway. May be because the ‘ground’ was not prepared for voluntarism to take off in consumer protection. Even though not much has been achieved in this period in consumer protection, the experimental results have shown the way for future development of VCOs in the country.

THREE DECADES OF VCOs (1960-1989)

In these three decades of VCOs, in the first decade and a half premier VCOs like CGSI, Mumbai, KCSS, Bangalore, and ABGP, Pune were started. The next decade and a half saw professionalisation and institutionalization of VCOs in India. CERC, Ahmedabad, CUTS, Jaipur, MGP, Mumbai, VOICE, New Delhi were started during this period. Even those VCOs which were started in the first period started institutionalizing and professionalising their activities. For example, KCSS started in Bangalore in 1970 transformed itself into Indian Institute of Consumer Studies in 1987, with an ambitious project of ‘Institutionalizing’ the consumer protection activities.

Important VCOs established during 1960 to 1989

<table>
<thead>
<tr>
<th>No.</th>
<th>Name of VCO</th>
<th>City</th>
<th>Year</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Consumer Guidance Society of India, (CGSI)</td>
<td>Mumbai</td>
<td>1966</td>
<td>First VCO to start working with clear vision of consumer problems. Even today one of the leading VCOs in India.</td>
</tr>
<tr>
<td>2.</td>
<td>The Consumer Council of India</td>
<td>Delhi</td>
<td>1967</td>
<td>Sponsored by planning commission. It published the bulletin ‘Indian Consumer’ for safeguarding consumer interest.</td>
</tr>
</tbody>
</table>
3. **All India Bank Depositors Association of India (AIBDA)**
   - **Mumbai**
   - **1968**
   - To fight against laxity in the attitude of bank employees as well as some of the banking practices and norms not really helpful nor favourable to the consumer. Even today it is leading with its mission under the stewardship of activists like M.R.Pai.

4. **Karnataka Consumer Services Society (KCSS)**
   - **Bangalore**
   - **1970**
   - Started by activists like Jajie Mandanna. It worked for consumer protection and organised national and international conferences, instrumental in starting consumer protection board in Karnataka.

5. **Visaka Consumer Council**
   - **Vishakapatnam**
   - **1973**
   - It is one of the first VCO to take up the problems of rural and poor consumers. Under the guidance of activists like Vasanth Kumar Parigi, it did impressive work in the field.

6. **Akhil Bharatiya Grahak Panchayat (ABGP)**
   - **Pune**
   - **1974**
   - Started to fight against exploitation by the traders. It started 'Grahak Sanghas'. The purpose of 'Grahak Sangh' is to distribute essential commodities at reasonable prices. It is an innovative scheme of ABGP. It claims to have network in 200 cities and 50 villages in the country.
<table>
<thead>
<tr>
<th>No.</th>
<th>Organisation Name</th>
<th>Location</th>
<th>Year</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>7.</td>
<td>Consumer Education and Research Centre (CERC)</td>
<td>Ahemadabad</td>
<td>1978</td>
<td>The leading VCO in the country. It is the first to institutionalize and professionalise consumer activities in India.</td>
</tr>
<tr>
<td>8.</td>
<td>Mumbai Grahak Panchayath (MGP)</td>
<td>Mumbai</td>
<td>1981</td>
<td>The largest VCO with more than 17000 members. Its scheme of distributing essential commodities to members is worth emulating by other VCOs.</td>
</tr>
<tr>
<td>9.</td>
<td>Consumers Forum</td>
<td>Udupi</td>
<td>1980</td>
<td>One of the leading VCO in the country to inspire many activists to promote VCOs. Its grass root approach is noteworthy.</td>
</tr>
<tr>
<td>10.</td>
<td>Voluntary Organisation in the Interest of Consumer Education (VOICE)</td>
<td>New Delhi</td>
<td>1983</td>
<td>An organisation which gave an academic touch to consumer protection in the country. For example, it has expertised in codex.</td>
</tr>
<tr>
<td>11.</td>
<td>Consumer Unity and Trust Society (CUTS)</td>
<td>Jaipur</td>
<td>1984</td>
<td>VCO to fight for consumer cause from local level to global level. Oriented more towards environmental protection issues.</td>
</tr>
<tr>
<td>13.</td>
<td>Common Cause</td>
<td>New Delhi</td>
<td>1985</td>
<td>Working under the stewardship of H.D. Shourie and mainly works in the field of pressurising government to pass consumer-oriented laws, amendments and filing cases.</td>
</tr>
<tr>
<td>14.</td>
<td>Consumer Education and Research Society (CERS)</td>
<td>Ahemadabad</td>
<td>1986</td>
<td>Started by CERC to facilitate the work of consumer product testing laboratory, publishing consumer magazine 'INSIGHT' etc.</td>
</tr>
</tbody>
</table>
1990s DECADE OF FEDERATIONS

A large number of VCOs came into existence after the enactment of CPA, 1986. Government's financial assistance also attracted many to start VCOs. But a majority of them failed to make any impact. During 1990s more stress was given in the voluntary sector to form federations at the national and the state levels. Important federations which came into existence at the national level are Confederation of Indian Consumer Organisations (CICO), (1991) and Consumer Coordination Council (CCC), (1993). At the state level, Federation of Consumer Organisations of Tamil Nadu (FEDCOT) (1990), Gujarat State Federation of Consumer Organizations, Gujarat (GUSFECO) (1992), Consumer Coordinating Committee of Kerala (CONCORD) (1986), and Federation of Consumer Organisations of West Bengal (FACWB) (1994), have done considerable work. Of all these federations only CONCORD was established in 1986, the remaining in the 1990s. No noteworthy VCO came into existence during 1990s. Hence, 90's can be rightly observed as the Decade of 'Federations'.

A movement in its ambience involves a number of individuals and institutions. It is difficult to give a clear-cut list of contributors. Even the spirit of each individual consumer counts in Consumer movement. For example, people like Mahatma Gandhi contributed to a great extent to the consumer movement. It is reported that none other than Ralph Nader described Gandhi, as the 'world's greatest consumer activist'. Even 'Trusteeship' concept of Mahatma Gandhi in ownership of industry and business is the guiding principle among those businessmen who have concern for 'social responsibility' and 'ethics' in business in India. In 1934, Mahatma Gandhi highlighting the importance of consumers in business said: 'The customer is the most important visitor on our premises. He is not
dependent on us, we are dependent on him. He is not an interruption on our work. He is the purpose of it. He is not an outsider on our business, he is the part of it. We are not doing him a favour by serving him, he is doing us a favour by giving us an opportunity to do so'. Even the movement launched by Sri. Jayaprakash Narayan after the 'emergency' imposed in the country in 1975, had an element of consumer protection. The movement was against unscrupulous industry and trade and an indifferent government. The movement underscored consumer protection and consumer solidarity.

IMPORTANT VCOs IN INDIA

In a country like India, the functioning of VCOs of one state influences the scenario of consumer protection in other states also. For example, VCOs like CERC/CERS, Ahmedabad, CGSI, Mumbai, MGP, Mumbai, CUTS, Jaipur, Common Cause and VOICE from New Delhi have directly and indirectly influenced consumer protection movement in Karnataka.

A brief description of the above VCOs:

**Consumer Education and Research Centre (CERC), Consumer Education and Research Society (CERS), Ahmedabad.** CERC was started in August 1978 as a Public Charitable Trust. And it promoted CERS, in 1986 as a registered society. CERS has 5030 members. Out of this 3913 are in just eight cities. The centre started with a corpus of Rs.250 in 1978, now spends over Rs.1 crore per year for the consumer cause (Annual Report 1999-2000).

These two have established a consumer product testing laboratory to conduct comparative testing, ranking and evaluation of food, domestic electric appliances, and pharmaceutical products. This is the only such laboratory in the country. They publish a bi-monthly consumer magazine- INSIGHT. The magazine carries results of products tested in the in-house laboratory.
It recommends brands based on comparative testing, evaluation and ranking of products. They run a library the only one of its kind in the country. It has around 11,500 documents. It gets 116 journals from all over the world.

**Consumer Guidance Society of India (CGSI), Mumbai.** CGSI is the first institutionalised VCO to be set up in India, established in 1966 in Mumbai. It publishes KEEMAT – a monthly consumer magazine. The magazine is now in its 29th year of its publication. CGSI is instrumental in introducing consumer education at school level in Maharashtra state.

**Mumbai Grahak Panchayath (MGP), Mumbai.** MGP branched off from ABGP in 1979. Membership wise MGP, with more than 17700 members, is the largest consumer organisation in India. An independent entity, Janata Madhyavartti Grahak Sahakari Sangha, under MGP, distributes household items for its members. It is based on the principle of 'collective buying on no profit no loss. It has 1100 buying groups comprising 17700 families. This model protects the members from deceitful practices with respect to price, quality and weights and measures. It publishes the monthly magazine ‘Grahak’ in English and Marathi languages.

**Consumer Unity and Trust Society (CUTS), Jaipur.** The CUTS was established in Jaipur, Rajasthan, in 1984. It operates from Jaipur, Kolkata (West Bengal), Chittogarh (Rajasthan), and Vijayawada (Andhra Pradesh). CUTS works in the field of Health and Safety, Environment and Development, Trade, Economics and Environment, Empowerment and Communication. CUTS is a pioneer VCO in the country in taking consumer movement to pockets of rural areas and a model in environment related issues of consumer protection. It is instrumental in popularising the consumer's 'right to boycott' in India.
Consumer Cause, New Delhi. H.D. Shourie's Common Cause is a registered society with membership of above 5000 and operating an all India basis was established in 1985. It is set up for ventilating common problems of the people. It's major emphasis is on taking up common and collective problems of the people to court. Common Cause is instrumental in issuing the orders by Supreme Court for starting district fora in all districts of the country. At the instance of Common Cause the Supreme Court issued an order to streamline the working of around 1000 blood banks in the country. National Commission, in response to the complaint lodged by Common Cause, issued strict instructions to the salt producing companies for ensuring proper iodisation of salt. For the case filed by Common Cause with the Supreme court pertaining to lawyers going on strike, a decision was delivered that Bar Associations have no rights to preventing lawyers from attending the courts. It facilitated to a great extent in reducing the problems of clients and in clearing pending cases. On the complaint of Common Cause relating to Indian photographic company Ltd. (supplying Kodak films without price being printed) the Supreme Court has made it mandatory for the distributors of foreign goods in India to put price tag on retail sale of the imported items.

Voluntary Organisation in the Interest of Consumer Education (VOICE), New Delhi. VOICE was established in 1983. It claims that 'it is against consumer exploitation and for fair eco-friendly markets' (VOICE Pamplet). It publishes a bi-monthly journal – Consumer VOICE, covers issues like consumer law, consumer related cases in courts, environment, development, sustainability, health and gender issues. VOICE has an intense comparative product testing programme covering various consumer products. VOICE has made remarkable progress in the codex (International Food Standards for Protecting Indian Consumer Interests). VOICE is also
associated with Ministry of Health and Ministry of Food Processing Industries in analysing the impact of Codex on consumers.

FEDERATION

At the international level, Consumer International (CI), London (Erstwhile International Organisation of Consumers Unions) was established for co-operation among VCOs at the international level. The three broad areas of work with which CI concerns itself are: (a) promoting co-operation amongst members through the exchange of information, experiences and joint activities; (b) expanding the consumer movement and nurturing young consumer organisations, and (c) representing the consumer interest at international forums such as United Nations.

CI was started in 1960 by the five funding groups (U.S., Britain, Australia, Holland and Belgium). It has now grown into 215 groups scattered through 90 countries. CI has regional offices – one for Asia and Pacific at Penang, Malaysia and the other for Latin America and the Caribbean at Montevideo, Uruguay. The office at the Hague, the Netherlands serves Europe, North America and Africa.

CI is an independent, non-profit-making, non-political and non-government foundation involved in promoting and protecting basic consumer rights. It organizes information networks, international seminars, workshops and the triennial world congress on varied topics relating to consumer protection. It also initiates research and action on global issues, and represents consumer interests before international policy-making bodies. Promoting the growth of a strong consumer movement, and increased protection for people in their role as consumers are the central aims of CI’s work. CI links and supports well established VCOs, while assisting younger
groups in countries where the consumer movement is weak. 'Consumer Interpol', for instance, supplies consumer and environmental activists with timely information on emerging hazards to consumer health and safety, as well as engaging in product safety campaigns, research and training. The Consumers Educators Network (CEN) promotes the introduction of consumer education into classrooms while the Consumer Protection Advisory Services (CPAS) links lawyers world-wide with information on consumer laws. CI is also a founding member of the Pesticide Action Network (PAN), Health Action International (HAI), the International Baby Food Action Network (IBFAN) and Action Groups to Halt Advertising and Sponsorship of Tobacco (AGHAST). CI has consultative status with several UN agencies, such as, ECOSOC, FAO, WHO, UNIDO, UNICEF, and UNESCO. CI has also played an important role in implementing the UN guidelines on consumer protection. Recently CI has formulated citizens charter for protecting the interest of consumers world-wide – by MNCs – “Consumer Charter for Global Business”.

APEX BODY OF VCOs IN INDIA

VCOs in India have realised the importance of ‘unity’ among themselves. An apex body of VCOs not only strengthens individual VCOs and also brings more ‘strength’ to the movement due to ‘synergical’ effect. Way back in 1974 itself, efforts were made by some VCOs to form a ‘Central Agency’ at the national level. At the Second All India Consumer Conference organised by VCOs (Convened at Bangalore) a resolution stated that “a time has come for the consumer organisations in India, not only to work in small groups, but to work with the help and guidance of a ‘Central Agency’(Jajie Mandanna in an interview with Researcher). Even an ad hoc committee was formed for the formation of a central agency. However, the ‘Central Agency’
could not take off because they did not have even the minimum 7 organisations needed to sign as founder members. Only four established VCOs attended the conference. The need, however, was being continuously felt. In 1989 H.D. Shourie and some other consumer activists once again tried to form a ‘Central organisation’. But once again it failed to materialize in spite of the number of VCOs increasing day by day.

1990’s – ‘Era of Federations’ in India:

Even though efforts for a central agency (apex body) at national level and at state levels were started in the 70’s, it came through only in the 90’s both at the national level and in some states. The Confederation of Indian Consumer Organisations (CICO) in 1991 and Consumer Co-ordination Council (CCC) in 1993 at the national level and state level federations in West Bengal, (1994), Tamil Nadu (1990), Gujarath (1992), started functioning only in 1990’s.

The Confederation of Indian Consumer Organisations (CICO):

The CICO was formed in February 1991 in the National Convention of Consumer Activists held in Delhi. The primary objective of CICO was to make the consumer movement a popular grass root movement. There were 135 founder members of CICO. [One each from Jammu and Kashmir, Punjab, Haryana, Tripura, Two from Mahdya Pradesh, Three from West Bengal, Five each from Delhi, and Rajasthan, Six each from Uttara Pradesh and Tamil Nadu, Nine from Orissa, Ten from Karnataka, twenty eight from Kerala and forty three from Andhra Pradesh).

In the initial years of its formation, CICO ‘took up’ the task of bringing all scattered VCOs under one umbrella. CICO organised Fourth National Convention of Consumer Activists in New Delhi in 1993. In spite of its best
intentions it could not maintain steam for long. Hence, it could not do much. It was only in 1993 when Consumer Coordination Council (CCC) came into existence, the real ‘existence’ of a Central Agency was felt by Government, Media, VCOs, Business and Consumer activists at the grass root level.

CONSUMER COORDINATION COUNCIL (CCC), NEW DELHI

All efforts to form a ‘Federation’ of VCOs in India did not ‘take off’ until the formation of CCC in March 1993. Friedrich Naumann stiftung (FNSt) (a German foundation) initiated and was actively involved in the formation of CCC. Many prominent consumer activists like H.D.Shourie (Common Cause, New Delhi), Manubhai Shah (CERC, Ahmedabad), Shivaraj Bahadur (CGSI, Mumbai), Ram Khanna (VOICE, New Delhi) were instrumental in the formation of CCC.

The main objectives of CCC:

• To provide a common platform to consumer organisations for highlighting common consumer problems to the people of the country,
• To facilitate, organise and enable activities of the nature of seminars, conferences and lecture meetings for discussing such common problems and
• To sponsor and undertake research in fields of consumer education, programmes on advocacy and campaigns relating to problems of consumers and to set up study circles and groups in such fields; and to bring out publications and books for dissemination of information and to build consumer awareness.
In order to meet these objectives, CCC is presently engaged in the following activities:

a) Training and organising seminars for spreading awareness and knowledge on various aspects of consumer protection (CCC organised All India Consumers convention on Nov. 1 and 2, 1999 at New Delhi),
b) Launching and activating campaigns on specific issues, (launched a National Campaign on Citizens Charter),
c) Information collection and dissemination to the members and other VCOs,
d) Advocacy and lobbying for creating of awareness among elected representatives and others and thereby effecting policy changes in the overall interest of consumers and
e) Striving for inclusion of consumer education in schools, colleges, open universities, and other institutions of higher learning.

The clientele group for the above programmes is drawn from the VCOs who are likely to be most involved in spreading consumer awareness to different target groups.

Consumers convention: In order to assess the work of the consumer movement and prepare an agenda for the third millennium, CCC organised a consumers convention on November 1 and 2, 1999 at New Delhi. Close to 1200 delegates participated in the convention from all over the country. At the end of two days of deliberations the convention resolved on four major subjects: Economic Liberalization and its Impact on Consumers; Good Governance and Citizen Charter; Consumer Policy, Consumer Laws and Redressal Mechanisms and Social and Political Changes.

CCC publishes a quarterly news magazine – the ‘Consumer Network’. Each issue concentrates on one important topic like Public Distribution System, New Telephone tariff regime, Electricity Sector and the like.
VCOs IN KARNATAKA:

VCOs in Karnataka are known by different names - Consumers Forum (Balakedarara Vedike), Citizen’s Forum, Grahak Panchayaths, Consumer Education and Research Forum, Grahak Jagruthi, and the like. Nominally there are 125 VCOs in Karnataka (addresses are given in Appendix III). Of over 125, a majority of VCOs exist only on papers. Some have disappeared. Some are stopped working for years. For example, the researcher found that now (in the year 2000) there are no VCOs in Dharwad, Kollegal, Hunsur and Dandeli (the addresses of these appeared in the National Directory of VCOs published by CERS, Ahmedabad). These VCOs are not working for the last five years at least. Again when CICO was formed in February 1991, in New Delhi, there were 135 founder members from all over India. Of these, 10 were from Karnataka. Of these 10, four VCOs Consumer Association Gouribidanur, Consumer Welfare Council Kollegal, Consumers Forum, Surathkal, Consumer Service Society, Hunsur are not working at least for the last five years (from 1996 January). Some of these have disappeared even before that.

Of the 125 plus VCOs very few organisations are able to maintain steam for more than 2-3 years after establishment. Therefore 16 VCOs are analysed which have made ‘impact’ on the consumer protection movement in the state. Even though these 16 VCOs offer different ‘brands’ of consumerism and follow different methodology and vary in performance, their objectives are more or less same (See Table No.2.1).
### Table No.2.1
**Important VCOs in Karnataka**

<table>
<thead>
<tr>
<th>No.</th>
<th>VCO Name</th>
<th>Year of Establishment</th>
<th>Place</th>
<th>District</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Karnataka Consumer Services Society (KCSS)</td>
<td>1970</td>
<td>Bangalore</td>
<td>Bangalore (Urban)</td>
</tr>
<tr>
<td>2.</td>
<td>The Citizen Forum, Hubli</td>
<td>1979</td>
<td>Hubli</td>
<td>Dharwad</td>
</tr>
<tr>
<td>3.</td>
<td>Consumers Forum, Udupi</td>
<td>1980</td>
<td>Udupi</td>
<td>Udupi</td>
</tr>
<tr>
<td>5.</td>
<td>Ballary Nagarikara Vedike</td>
<td>1985</td>
<td>Ballary</td>
<td>Ballary</td>
</tr>
<tr>
<td>6.</td>
<td>Akhila Bharatiya Grahak Panchayath (ABGP)</td>
<td>1986</td>
<td>Mysore</td>
<td>Mysore</td>
</tr>
<tr>
<td>7.</td>
<td>Consumer Protection and Research Foundation (CPRF)</td>
<td>1986</td>
<td>Hubli</td>
<td>Dharwad</td>
</tr>
<tr>
<td>8.</td>
<td>Indian Institute of Consumer Studies (IICS)</td>
<td>1987</td>
<td>Bangalore</td>
<td>Bangalore (Urban)</td>
</tr>
<tr>
<td>9.</td>
<td>Akhila Bharatiya Grahak Panchayath (ABGP)</td>
<td>1987</td>
<td>Bangalore</td>
<td>Bangalore (Urban)</td>
</tr>
<tr>
<td>10.</td>
<td>Consumer Forum, Sagar</td>
<td>1989</td>
<td>Sagar</td>
<td>Shimoga</td>
</tr>
<tr>
<td>11.</td>
<td>Mysore Grahakara Parishath (MGP)</td>
<td>1989</td>
<td>Mysore</td>
<td>Mysore</td>
</tr>
<tr>
<td>12.</td>
<td>Consumers Forum, Shimoga</td>
<td>1990</td>
<td>Shimoga</td>
<td>Shimoga</td>
</tr>
<tr>
<td>13.</td>
<td>Karnataka State Federation of Consumer Organisations (KSFCO)</td>
<td>1991</td>
<td>Mysore</td>
<td>Mysore</td>
</tr>
<tr>
<td>15.</td>
<td>Consumer Rights, Education and Awareness Trust. (CREAT)</td>
<td>1993</td>
<td>Bangalore</td>
<td>Bangalore (Urban)</td>
</tr>
<tr>
<td>16.</td>
<td>Consumer Education Centre (CEC)</td>
<td>1994</td>
<td>Bangalore (shifted from Hyderabad)</td>
<td>Bangalore (Urban)</td>
</tr>
</tbody>
</table>

**Note:** KCSS promoted IICS in Bangalore and later merged with it. Citizens Forum, Hubli promoted CPRF, Hubli.
Establishment of Important VCOs in Karnataka
(Decade-Wise)

Comparison of Establishment of Important VCOs in All India Level and Establishment of Important State Level VCOs in Karnataka
KARNATAKA CONSUMER SERVICES SOCIETY (KCSS) AND INDIAN INSTITUTE OF CONSUMER STUDIES (IICS), BANGALORE

KCSS was formed in 1970 and promoted IICS in 1987. The main strength of both KCSS and IICS is Jaje Mandanna, who spread the word of consumer movement throughout the country, especially in government circles at a time when the word ‘consumer’ was not very familiar to many in India. KCSS was one of the earliest VCOs to be started in India. ‘It is the second Consumer Organisation (next to CGSI) which made quite an impact in making the cause of the consumers known throughout the country’.4 It organised national and regional seminars and conferences such as the second All India Consumer Conference (1974) and Asian Seminar on Consumer Education in Schools (1982). Mandanna was nominated to the Karnataka Legislative Council in 1976. This gave more coverage to KCSS to be able to influence the Karnataka Government to constitute a Karnataka Consumer Protection Board in 1980. This board did very good work in the initial years of its formation and even drafted Karnataka State Consumer Protection Bill in 1985. Chairman of that board was Jaje Mandanna. The bill did not see the light of day as the Government of India passed CPA in 1986. As a result, the bill was not placed before the Karnataka State Assembly. But it had its effort indirectly. ‘She (Mandanna) sent copies of the bill to all the Food Ministers and Secretaries of the country. This must have been a quite a significant input to the Central Government to introduce the bill on the national level’.5

During the latter half of the ‘three decades of VCOs (1975-1989) Indian VCOs turned towards Professionalisation and Institutionalization. Keeping up with the spirit of the time KCSS facilitated the formation of IICS in Bangalore in 1987. A.V. Hailgol writes, ‘Smt. Jaje Mandanna is the first consumer activist in Karnataka to institutionalize the consumer activities’.6
The main objectives of IICS are to provide education, training and research facilities in all aspects of consumer related activities. Training is envisaged for dealing with a wide range of topics such as consumer education, standards and testing methods, campaigning of issues, legal aspects of consumer interest and research by using the modern information technology.

IICS is an outcome of Asian conference on consumer education in schools hosted by KCSS in 1982. In that conference it was decided to establish a professional college to empower the consumers in India and Bangalore was chosen as the venue. KCSS was given the responsibility of this new organization's establishment. The result is IICS. The land has already been acquired and the building is planned to be a ten storied structure. Once the building is ready, IICS will become a landmark institution in consumer movement in India. And it intends to educate and empower target groups. The target groups of IICS are oriented to interact with all the forces that matters to the consumers empowerment.


As early as 1975, KCSS, made a comprehensive proposal to the Karnataka Government to set up a Karnataka consumer protection council for the benefit and protection of citizens against adulteration and sub-standard
products and services. But under CPA, 1986 the Central Government issued a directive to all states and union territories to form consumer protection councils. As a result, Karnataka State Consumer Protection Council became a reality almost a decade after the idea was first mooted by KCSS.

Jajie Mandanna, Executive trustee to the IICS, finds that, financial limitations and lack of public support are the two important problematic aspects in the effective working of the organisation. She opines that the working of District Fora, State Commissions and National Commission established under CPA, are not satisfactory. She recommends for inclusion of consumerism in the curriculum at school and college level syllabi. Mandanna has authored three books, two in English and one in Kannada, namely _The Indian Consumer in Cross Roads_ and _Detection of Adulteration in Food Stuffs_, in English and _Bharathada Balakedara_, (Indian Consumer) in Kannada.

IICS has worked for improving the services provided to consumers by Karnataka State Road Transport Corporation, Karnataka Electricity Board, Food and Civil Supplies Department and Federation of Karnataka Chambers of Commerce and Industry. IICS believes that consumer movement as a whole acts as a force in improving the quality of the life of citizens.

**CONSUMER'S FORUM, UDUPI:**

This is one of the premier consumer's forums in Karnataka, established in the year 1980 as a society. Simultaneously a Trust was also registered by the same activists (Consumer Education and Protection Trust, Udupi). Educating consumers, organising awareness programmes, helping consumers through legislations, working for the improved public utility services, environmental protection, publishing books and publishing news letters are
the main objectives of this organisation. Even though, the organisation used
to take up in the beginning cases pertaining only to Udupi Taluk, now there is
no such restriction. Even cases from other parts of Karnataka like Hassan,
Shiralkoppa are handled by the forum.

In order to know the work done by this forum, one has to dig out the
history of this forum for two decades. In Karnataka, Udupi forum is the first
one to define the word ‘consumer’ in its broadest scope. According to this
forum all users of goods and services, including services from the government
departments (like police, revenue, transport etc) come under the definition of
consumer. Now all consumer organisations (except the one in Bangalore) in
Karnataka more or less define the word consumer in this way.

This forum handles 300-400 complaints every year. The forum has
taken up different types of action plans to ‘empower’ consumers.
‘Mukhamukhi’ an interaction programme with electricity board, telephones
and other civic amenity suppliers are very effective. Now there is increased
total awareness of consumer protection concept both among the suppliers and
consumers of Udupi region. The main spirit behind this awareness is
consumers forum, Udupi. In the last twenty years it has organised a number
of educational programmes. For instance in one academic year 1998-99 alone
it has conducted elocution competition in more than 25 colleges on different
topics of consumer interest like consumer movement, population explosion
and environment to bring more awareness among youth. The coastal news
paper ‘Udayavani’ has extended its helping hand, as it has done in many other
activities of the forum.

The forum brings out a fortnightly ‘News Letter’ in Kannada –
‘Balakedarara Vedike’. It is used as a weapon to create public opinion and to
K.Damodar Aithal, convenor of the forum and editor of this fortnightly claims that the complaint by the consumers and details about the cases are published in their News Letter. This itself acts as a means for solving more than 70-80% of the complaints, which the forum receives every year. The News Letter has circulation of 1500 copies per issue.

Aithal and A.P.Kodancha of the forum feel that financial limitations and the poor response from the consumers to fight against injustice are the two important areas of concern. They feel that to improve the awareness level among the younger generation, consumerism is to be included in the curriculum at school and college level syllabi.

Aithal insists on bringing modifications in CPA, 1986 to make it more effective in protecting the interest of consumers. He argues that government departments are to be brought under the Act. For example if a policeman commits some injustice in serving ‘citizen - consumers’, the consumer should have the right to question him under CPA. Another change that Udupi consumer forum, rightfully demands is that of the right to get information. Consumer activists should be provided with all information including unclassified (secrets act should be used very sparingly, only in cases like defence, National security and the like). (It is good that the Karnataka Government has come out with a unique information bill in November 2000). Out of hundreds of successful cases, one case is given here to highlight the work of the consumer forum, Udupi, and to know its methodology.

**Watchdog Committee – A successful experiment in Udupi:**

Consumer forum, Udupi with the co-operation of consumer forum, Basrur, during April and May 1998 created history in Udupi by forming a watchdog committee to oversee the road laying work by Udupi municipality.
Elected bodies at different level are the creation of civilized society. But the Government which is formed for people and government employees, who are expected to be ‘people’s servants’ go anti-people and when the whole government machinery fails to deliver the goods, the only solution is – people’s participation.

This is an interesting experiment where people’s watchdog committee has successfully participated in the road laying work and taught lessons as how effective the projects can be when people participate. Road are one of the important infrastructures. The condition of many roads in India is bad. One of the main reasons for poor condition of roads is lack of accountability. Corruption and profiteering are the hidden reasons. Lack of proper planning and farsightedness and lack of involvement in the work by government employees are some other important causes for the low quality of roads and lanes.

Consumers fora in Udupi and Basrur had received a number of complaints from citizens on the bad condition of roads and sanitation work in the previous years (example; complaint on condition of road from Kalsanka to City Bus Stand, Udupi, complaint by Bannanje residents of polluted water in the wells due to poor sanitation work). In principle, past experience had made office bearers of Udupi and Basrur consumer fora to constitute a watchdog committee for the road-laying work.

In April 1998, Udupi Municipality took up the 650 meter concrete road laying work. Now the ‘watchdog committee’ work starts.

To start with, the officials of Udupi Municipality were not agreeing to the concept of watchdog committee to oversee the work of road laying. They found it unwanted. Unlawful! Commissioner of Udupi Municipality went to
the extent of claiming that, 'he is not accountable to any one except his higher authority, District Commissioner'.

The intention of watchdog committee, under the leadership of Ravindranath Shanbhag (convenor, consumer’s forum Basrur) and K.Damodar Aithal (convenor, consumer’s forum Udupi) is to make the best use of money which is going to be spent on road-laying and to create an awareness about the rights of people to participate in such activities.

The watchdog committee insisted on the following issues:

i) Every citizen has the right to participate in the activities of the Government and its agencies like Municipalities. The Municipality (Udupi) work should be transparent. The consumers/citizens have the right to know. They insisted that the watchdog committee has the right to know how the work is executed.

ii) Digging of roads by electricity supplier, water supply works and telephone department is a common scene. The watchdog committee insisted that, proper provisions should be made for the water pipes and telephone cables, to avoid digging of road by these departments. Surprisingly there was no provision for these utilities in the work plan approved by the Municipality.

iii) The watchdog committee wanted to know the ratio in which sand, cement, and gravel are used by the contractor in the concrete. It is astonishing that in the work plan approved by the municipality there was no specification in this regard. Is this a small omission? This speaks of the 'nexus' between the contractor and the municipality officials.

iv) The work will be inspected by an expert team of watchdog committee, by taking random samples.
v) The quality of materials used in the work, for example, cement and steel are to be tested in the laboratory by experts in the field.

vi) All the other departments concerned with the work like, water, telecommunication and electricity suppliers were to be consulted, before the final ‘work plan’ was prepared.

Due to pressure brought by the watchdog committee and media through creating public opinion, the Udupi Municipality and contractor agreed to all the above conditions of watchdog committee in road laying work. In this way a new chapter is written in the history of citizens/consumer movement in Udupi district.

Shanbhag in his regular weekly column in Udayavani (a Kannada local daily) ‘Bahujana Hithaya – Bahujana Sukhaya’ wrote an article (what is this consumer watchdog committee), ‘Edanidu Balakedarara Kavalu Samithi’. This has helped in creating public opinion for the work of the watchdog committee. This is a lesson to the media about how they can co-operate in people’s participation as watchdogs in addition to the media being itself a watchdog. Educational, research and such other organisations can also contribute to this cause. In this case, Professors (Prof.U.D.Kamath and his team) from MIT, Manipal worked with the watchdog committee in analysing the quality of goods used in road laying and in testing the quality of road work by taking random samples. The watchdog committee’s work resulted in laying an excellent road (650 meter). Proper provision has also been made for water pipes and telephone cables, which avoids intermittent digging of road.

The main spirit behind the establishment of local bodies and Gram Panchayaths is to allow people to participate from grass root level. The consumers forums in Udupi and Basrur have created awareness among
citizens by constituting watchdog committee. Whereas in India so far crores of rupees gone down the drain in the name of public works like, sanitary works, road building, water supply and the like.

The United Nations Development Programme (UNDP) in its Human Development Report 1993, has commented, “Peoples' participation is becoming the central issue of our times”. Gandhiji was for peoples' participation. Plato says, ‘People ought to be their own watch dogs’. But it seems, our government officials and politicians do not have this basic knowledge. Instead of involving citizens in public works, when the people come forward to participate in places like Udupi, they oppose it. It is the might of people, which won the ‘war’ in Udupi. Hats off to them. Even though there are many stray instances like this, let Udupi experiment be an eye opener.8

CONSUMER'S FORUM, BASRUR

This forum was started in 1981. It is registered as a trust. This is one of the leading VCO in Karnataka. It has dedicated activists like Ravindranath Shanbhag (Managing Trustee) and Krishna Balegar (Editor of the News letter published by the forum). Shanbhag has inspired many youths to start VCOs. One such case is found with Jayaswamy of consumer forum, Shiralkoppa in Shimoga District.

This forum has taken consumer issues pertaining to various fields like Revenue, Transport, Electricity, Public Distribution etc. It has also conducted ‘Adalath’ programmes (Contact Programmes) to solve the consumer problems in Telephone and Revenue departments.

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According to B.Krishna Balegar, the true success of the forum lies with its volunteers' voluntarism. In twenty years of its existence, it has handled over 8700 cases, of these just 24 cases were taken to court. All other complaints were resolved without taking them to court. He says “it depends on the way in which we deal with the suppliers and way of writing and follow-up of letters, which matter more.” Their news letter ‘Balakedara Shikshana’ also supplements the work of the forum. It helps to create ‘Public Opinion’ and to educate consumers.

Even when there are organisations to support consumers, consumers just tolerate injustice done to them and do not come forward to contact VCOs. Basrur forum analysed the reasons and found some ways to overcome this problem. Important reasons are:

i) Not knowing that they have problems.

ii) Some time consumers become helpless as they do not have the knowledge about the existence of consumer organisations.

iii) Lack of faith in organisations.

iv) Passiveness

v) Hidden fear

vi) Unclear and defective working methods of VCOs.

In order to overcome the above problems, the forum has taken up to educating and informing the consumers. News-letter, meetings and handbills have been made use of. In order to bring confidence among the consumers about the organisation, the activities and functions were organised systematically and in public interest. The organisation is free from politics.
Methodology adopted in the forum for Redressing Consumers' Grievances
To Know Whether It is

- A consumer problem
  - Injustice to consumer
    - Deciding as who is the supplier
      - To know what consumer has done
        - Not done anything to redress the problem
          - Guiding him to act on the problem
            - Problem not redressed
              - Writing letter(s) to the concerned official or supplier by forum
                - Problem redressed
                  - Creating public opinion
                    - Problem redressed
                    - Problem not redressed
                      - Taking issue to Court
                        - Problem redressed
                          - Problem not redressed
                            - 'Sathyagraha'
      - Done something to redress the problem
        - Giving further support
          - Problem redressed

- Not a consumer problem
Basrur consumer forum believes that ‘simple and straight forward’ letter to demand justice is the foundation to fight for justice. Letters not properly drafted may change the whole direction of the movement.

Important tips for writing letters according to consumer forum, Basrur are:
a) Individuals and issues are to be separated. Issue is important not the individual.
b) Imbalanced reaction should be avoided. Letters should be balanced and polite.
c) Exaggeration should be avoided.
d) Letters should not address the suppliers/officials lightly.
e) All activities of the organisation should be transparent.

The consumer forum, Basrur has taken recourse to the following methods for educating consumers and consumer activists:
1. Educating teachers in Primary, Secondary and High Schools.
2. Training consumers.
3. Educating High school and College students on different aspects of consumer movement.
4. The forum has organised a State level seminar (Jan 10, 1998), where 150 delegates participated from different districts of the State.
5. State level workshops were organised in 1992 and 1994. This resulted in many VCOs cropping up in different parts of the state.
6. This forum conducts ‘legal update’ programmes every three months. In this programme judgements pronounced at various commissions, supreme court, high courts related to consumer disputes and public interest are discussed (This researcher has attended one such two-day legal update
programme organised in Kandapur (Near Basrur) on 13\textsuperscript{th} and 14\textsuperscript{th} June 1998). Ravindranath Shanbhag and B. Krishna Balagar of this forum have conducted a number of courses in different parts of the State to train the 'Trainers' (Shanbhag was one of the resource person in a national level seminar conducted by the Commerce Department, Karnataka University in March 1998 for which this researcher was organizing secretary). The speciality of this forum was that they decided to close down the forum, since they found that a sufficient number of consumers could fight for their rights on their own'. This looks very ideal and not near reality.

THE CITIZENS' FORUM, HUBLI AND THE CONSUMER PROTECTION AND RESEARCH FOUNDATION (CPRF), HUBLI.

The citizens' forum and CPRF were established in the year 1979 and 1986 respectively. The moving spirit behind both the organisations was A.V. Huilgol. The main objective of both the organisations is the same – protecting the interest of consumers and establishing a healthy society, where there would not be any exploitation. The functions and activities of one organisation supplements those of the other.

The citizens forum and CPRF at Hubli are concentrating not only on the problems of Hubli city but also making efforts to spread the consumer movement to other parts of North Karnataka. Consumers fora at Shinggavi, Gajendragad, Ranebennur, Haveri, Bailahongal, Navalgunda, Savanur were initiated by the citizens forum and CPRF of Hubli. Indeed spreading the consumer movement to rural areas is one of the objectives of these organisations.

Huilgol is very ambitious. He would like to run a district consumer information centre for the benefit of all consumers in the district. (Recently
the Central Government has sanctioned a consumer Information centre, for which Rs.4 lakhs would be released). Even his “Adarsha Grama Yojana” for which he got inspiration from Anna Hazara of Maharashtra is a step in the same direction of empowering the villagers to get all the benefits for which they are entitled in this civilized society.

The Citizens forum, Hubli brings out a monthly News letter ‘JAGRUT NAGARIKA’ (Edited by A.V. Huilogol). The news letter is educative and informative. This news letter carries the working of these two and other like-minded organisations.

In order to strengthen the consumer movement the citizens forum and CPRF organised two conferences (in 1993 and 1994), exhibitions and many workshops. One conference was organised on privatization of electricity supply in Karnataka. One special workshop was organised in 1990 to Commemorate Decennial celebrations of the citizens forum. Huilogol has authored many articles, poems and two books to educate and motivate people in consumer movement. His spirited poems have come out both in the form of a booklet and an audio cassette. His books ‘Balakedarane Bhimanagali’ and ‘Grahak Kaivari’ (in kannada)are very informative. ‘Balakedarnae Rajanagali’ is the new version of his two old books ‘Balakedarane Bhimanagali’ and ‘Grahak Kaivari’. In all his works, he concentrated on one thing: Empowering the Consumer.

CONSUMERS EDUCATION TRUST, MANGALORE

This organisation has been nurtured by consumer activists like Narendra Nayak. The activists of this organisation got inspiration from K.P.S Kamath and P. Narayana Rao of Udupi consumer forum and Ravindranth Shanbhag of Basrur consumers forum. Indeed, Narendra Nayak dedicates his book ‘Balakedarare Yechettukolli’ in Kannada to these three icons of
consumer movement in Udupi and Dakshina Kannada districts. The VCO has organised a number of programmes. For instance, under the leadership of Nayak, the trust has organised a meet of suppliers and consumers of LPG cylinders. After the concerted action the supply position of LPG cylinder improved to a great extent in Mangalore city. The suppliers also stopped insisting upon consumers buying an LPG stove while getting new connections. The trust has fought against the city corporation's (Mangalore) bad roads, problems of town hall (Purabhavana), water supply, public distribution system etc. Amongst all, the most successful is the competition organised by trust to find the biggest pot hole in Mangalore corporation roads. This awakened the corporation and repaired roads. After Nayak left Mangalore, the consumer movement lost its tempo in Mangalore city.

AKHILA BHARATHIYA GRAHAH PANCHAYAT [ABGP], MYSORE.

ABGP was established in Mysore in 1986. This is affiliated to ABGP, Nagpur. It was registered as a society. ABGP Mysore intends to spread its activities in other parts of Karnataka by establishing branches. Upto December 1999 the ABGP has organised consumer education lectures in 40 schools and colleges to create awareness among the youth about consumerism. The ABGP has fought cases for consumers and supports consumers in getting their problems redressed. The important cases, where at the instance of the ABGP, the consumer problems were redressed are: 13 persons got refund of advance amount of Rs.5000 plus Rs.300 towards expenditure from Andhra Pradesh Scooter Company, and 600 consumers got back their deposit with interest form L.M. Co, Ltd, Kanpur. Seven consumers secured their debenture certificates from Usha Rectifier, New Delhi. The excess bill collected by Karnataka Electricity Board was either refunded or adjusted in the subsequent bills.
CREAT was established in 1993. CREAT has arranged seminars, lectures and workshops on various subjects of consumer interest. From its inception it has conducted 5 training programmes in which 50 consumers were trained in the area of consumer protection. A two-day Karnataka State Level workshop on consumer awareness was held with the help of Consumer Coordination Council, New Delhi. During August 1994, a workshop on Health, Drugs and Consumer was held with the assistance of Consumers International of Malaysia. During Dec. 1994, a programme was organised to discuss the implications of the new drug policy. In 1999 in association with CUTS, Jaipur, this VCO, has organised one day workshop on “Ecofrig and Sustainability” in Bangalore. In order to provide information to the needy consumer, CREAT has launched the consumer awareness series under which booklets and leaflets are being published.

CREAT publishes a quarterly newspaper ‘Consumer Update’ in English which is being circulated only among members. On 5th November 1995 CREAT had organised a meeting of consumer activists of Karnataka State at Bangalore. CREAT conducted a programme for high school teachers to start consumer clubs in educational institutions in August 1996. A second such meeting was held during October 1997, with the assistance of NCERT, Bangalore. It has also organised an Inter-collegiate debate competition on consumer rights in December 1996. In addition, an essay competition for High School students was held on the subject of uses and abuses of advertisement.

Y.G. Muralidharan, the Managing Trustee of this Trust is also a columnist. He writes in the leading dailies, Kannada Prabha (Kannada),
CONSUMERS FORUM, SHIRALKOPPA

This forum was started in 1993. This is one of the few active consumer fora in the Karnataka State which functions from a small town, where the population is just around 30,000.

The forum has fought a number of cases to safeguard the interest of consumers. This forum has filed six cases in Consumer Dispute Redressal Forum (CDRF) of Dharwad, Shimoga and at State Commission in Bangalore. This forum has helped many farmers in getting speedy justice in many cases like supply of duplicate seeds, delayed service by banks, bad road maintenance and the like. Even cases like selling tillers with manufacturing defects have been taken up by this forum.

The role of this forum in getting justice to a farmer from the supplier of duplicate seeds is a landmark achievement. One seed seller at Haveri sold seeds to one farmer, K.Gangadarappa of Koratagere. The seeds were duplicate. With the support of this forum, the farmer took the case to Dharward CDRF. The court awarded a compensation of Rs.16,000 for the economic and physical loss and to the mental tension caused to the farmer. It has organised number of other programmes, for instance, in May 2000 it organised consumer awareness programme in association with other NGOs of the Taluk (Shikaripura). In association with district administration, forest department and many other NGOs in the taluk, the VCO has organised programmes on Environment Protection in August 2000.
This forum intends to establish a permanent training institute to educate the rural consumers. It also intends to organise seminars and legal up-date programmes for the benefit of consumer activists. This VCO is a prominent member of the Association of Shimoga District VCOs. This is an ideal VCO for youths in villages to emulate as this is in a village and is organised by the educated youths of the village. (The president of this forum is an agriculturist and a post-graduate).

**MYSORE GRAHAKARA PARISHATH [MGP], MYSORE**

MGP was registered as a society in 1999. It has filed several public interest litigations to protect the environment in Mysore. The MGP has won a case against Vikrant Tyres company, which was polluting the environment. The Kukkanahalli lake was protected from pollution by fighting against Mysore city corporation. At the instance of MGP, a coupon system was introduced for the first time in Karnataka for kerosene distribution in Public Distribution System. This has helped to minimize the misappropriation in kerosene distribution. Now the coupon system has been introduced throughout the state. The MGP fought for rationalization of property tax and water tariffs levied by the Mysore city corporation. In order to keep Mysore city clean, self-help groups were formed at the initiative of the MGP. Now, there are 8 self-help groups in different locations of Mysore city. These self-help groups collect residential garbage and turn it into compost. The MGP intends to continue the activities with greater intensity in the coming days.

Bhamy V. Shenoy of MGP has authored many books both in Kannada and English. He also extensively writes in their own monthly news letter and in other leading news papers like 'The Hindu'. Shenoy’s important books are *Has the Environment Bomb Exploded, Decline and Fall of Mysore city*, and
Consumer Movement and Energy Crisis in India. Shenoy considers issues like ‘poverty’ and ‘low productivity’ as core issues of consumerism. He opines that to give purchasing power to consumer we have to uplift people from poverty and productivity is to be increased.

MGP has organised 5 seminars, 2 conferences and 15 workshops to give boost to the consumer movement. MGP publishes a monthly news letter ‘Graahak Pathrike’.

MGP feels that lack of voluntarism, poor response from consumer and unsatisfactory working of judiciary (including the mechanism under CPA) are the problematic areas in the effective working of the organization. MGP wants government to fill up vacancies in consumer courts promptly. The government has to set up public utility commissions to monitor supply of electricity, water etc.

BALLARY NAGARIKARA VEDIKE, BALLARY

This forum was established in the year 1985. The forum has fought number of cases for consumers in different courts. It had filed a case against Electricity Board in Ballary district CDRF against wrong billing. The forum won the case filed in high court against high tariff for water supply charged by the Municipality. In addition to these the forum has filed complaints against Karnataka Housing Board, Karnataka State Road Transport Corporation, Urban Development Authority and against Ballary Town Municipality in consumer interest. This organization intends to bring more awareness among consumers and to educate consumers to correspond with suppliers. It intends to train consumers how to file cases. The philosophy of this organisation is to fight for justice with the complainant and not for the complainant. The organisation intends to have its own building, library and
laboratory for testing goods. But in recent years the forum has failed to maintain the tempo.

CONSUMER'S FORUM, SAGAR, CONSUMER EDUCATION AND PROTECTION TRUST (CEPT), SAGAR

Both Consumer's Forum and CEPT, Sagar work under the same banner with the same objectives but formed separately with different intentions. Consumers Forum is registered as a society, whereas CEPT was registered as a Trust in 1989.

Consumers Forum's activities are complaints redressal, checking food adulteration, and litigation. CEPT activities are education through workshops, lectures, seminars, publishing books (So far the Trust has published more than 15 books on various aspects of consumer protection). The forum publishes a monthly news letter 'Balake Thiluvalike'. The Forum/Trust has been very active even being in a small town like Sagar (with less than 75,000 population). The forum has conducted consumer awareness programmes for students and others. The forum has also organised redressal programmes with LPG suppliers, water suppliers, electricity suppliers etc. On 5th and 6th February 2000, under the banner of Shimoga district, Consumer Organisations Association, Consumer Forum, Sagar, hosted 'State level consumer organisations conference and training programme'. [The researcher was invited to talk on this occasion on 'Consumer Movement in Karnataka'.]

The forum feels that financial limitations, lack of support from the government and its employees and unsatisfactory working of judiciary (including redressal agencies under CPA, 1986) are the main problematic aspects coming in the way of effective working of the organisation.
This forum is one of the active members of Shimoga District Consumer Organisations Association, the only such organisation in the whole of Karnataka state. This forum is also trying to form a ‘VCOs Association’ at the state level.

CONSUMERS FORUM, SHIMOGA

In Karnataka, Shimoga district has been the breeding ground for many movements like socialism under Gopala Gowda and ryot movement. The district has also produced many thinkers and literary giants. Consumer Forum in Shimoga was started in 1990. The initiation was taken by K.M.S. Chendrashekariah, a retired government employee. The forum since its inception is housed in a government building (free of rent). The forum is registered as a society. There are 436 members in the forum (as on 25-07-1999). This forum also houses the office of Shimoga District Consumer Organisations Association. Chendrashekariah is the president of the District Association.

The Forum publishes a news-letter ‘Shimoga Balakedara’ – a quarterly. The news-letter has a circulation of 250. It deals with various issues pertaining to consumer protection. In addition to editorial on consumer problems, articles, the judgements of district fora, state commissions and national commission, which are educative to the consumers are included in the news-letter.

The forum takes up both individual complaints and common complaints. On an average the forum helps in redressing 120-150 grievances per year. During the year 1998-99, the forum has received 143 complaints, out of which 121 are cleared. In the days to come the forum intends to take the ‘movement’ to rural areas.
Chendrashekariah feels that the lack of government support, lack of volunteers, and financial limitations are the main stumbling blocks for the movement to take off in the district.

**CONSUMER EDUCATION CENTRE (CEC), BANGALORE**

Vasanth Kumar Parigi is the main force behind the activities of CEC, which he started first in Hyderabad in Dec 1982 and shifted to Bangalore in July 1994 (Before starting CEC Parigi was instrumental in the success of Visaka Consumers Council in Vishakapatnam, Andra Pradesh). The mission of CEC is promotion and protection of the rights and interests of consumers through consumer education, information and advocacy. Since its inception CEC is actively engaged with consumer issues at the local and national levels. Those include: consumer safety, training programmes on better buying skills, environmental pollution, awareness programmes in educational institutions and women’s organisations, consumer campaigns and training of consumer activists, publication of books, advice regarding redressal of consumer complaints and workshops on various consumer issues.

CEC is a member of CCC. It is actively involved in popularizing and making effective the 'Citizens Charter' in the country. Being one of the leading members of CCC, CEC has worked on the review of service to customers in Canara bank during 1999. CEC has organised a workshop on 'Citizens charter' at Bangalore on 5th August, 2000 in collaboration with CCC, New Delhi.
AKHILA BHARATIYA GRAHAK PANCHAYAT (ABGP), BANGALORE

ABGP Bangalore, was started in 1987, has been successful in redressing consumer grievances with LIC, Hindustan Petroleum’s LPG agent, and water supply in Kengeri satellite town, where the organisation is situated. ABGP has organised two seminars (on 24-10-1995 and on 10-06-1997). It intends to conduct awareness camps to consumers and plans to distribute literature on consumer movement to educate the consumers.

ABGP claims that financial problems, lack of public support, poor response from consumers are important problems in the effective working of the organisation.

KARNATAKA STATE FEDERATION OF CONSUMER ORGANISATIONS (KSFCO), MYSORE

KSFCO, was established in 1991, has conducted programmes to create awareness among consumers. It has organised consumer education stall at Mysore dasara exhibition, Grahak Hitharakshana Jathas (consumer interest processions) and phone – in programme in All India Radio, Mysore to educate consumers. In March 1996, the organisation conducted educational programmes and demonstrations on adulteration, weights and measures, LPG and Drugs. In March 1999, ‘Janavani Programme’ (a programme to air the problems of consumers) was organised on civic amenities. The organisation finds that financial problem, lack of volunteers, lack of public support, poor response from consumers and lack of support from government are the problematic areas in the effective working of the organisation. Even though it claims itself as State Federation of Consumer Organisations, it failed to muster the support of leading VCOs in the State. In reality it is no more a federation of VCOs in the state.
## Performance Index of VCOs in Karnataka

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Name of the Organisation</th>
<th>Existing Cases</th>
<th>Published Cases</th>
<th>Workshops Organised</th>
<th>Seminars Conducted</th>
<th>Conferences Organised</th>
<th>Influence of other VCOs and Govt.</th>
<th>Complaints Resolved</th>
<th>Representing Govt.</th>
<th>Total</th>
<th>Performance Index</th>
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<td>25</td>
<td>20</td>
<td>10</td>
<td>10</td>
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<td>07</td>
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<td>The Citizen Forum, Hubli</td>
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<td>07</td>
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<td>100</td>
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<tr>
<td>13</td>
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<td>00</td>
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<td>00</td>
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<td>14</td>
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<td>00</td>
<td>00</td>
<td>0</td>
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</table>
Even though the PAC never claims itself as a VCO the work done by it are greatly ‘Consumer oriented’. By whatever name we call it, the work done by it has also contributed to the ‘Consumer movement’ in Karnataka. It is a brain child of Samuel Paul.

The PAC, established in 1994, was registered as a non-profit society in June 1994. It is dedicated to improving governance in India by strengthening civil society institutions in their interaction with the state. The centre’s mission is to identify and promote initiatives that facilitate a pro-active role by citizens to enhance the level of public accountability and performance. To this end the centre is involved in:

- Research on public policy, programmes and services,
- Supporting and networking with citizen initiatives,
- Providing advisory services to state agencies,
- Addressing themes of wider national concern and
- Sharing information with and building capacity in citizens groups.

Report cards of PAC provide ratings for major service providers on different dimensions of service quality and highlight critical areas of concern.

These report cards are based on citizens’ feedback. ‘Report Cards’ of PAC were widely acclaimed by the media. PAC initiated report cards on urban public services were carried out in Bangalore (Table No. 2.2), Ahmedabad, Calcutta, Chennai, Delhi, Mumbai, and Pune. This scheme of PAC has become highly successful, e.g. initial Report Card on Bangalore’s Public Services (in 1994) stimulated in several of the public service agencies in the city to review and improve their performance and attitude towards
consumers. Again after five years in 1999, a report card was prepared on public service agencies in Bangalore.

Satisfaction with the quality of services of public service and extent of corruption:

**Table No : 2.2**


<table>
<thead>
<tr>
<th>Service</th>
<th>Satisfied 1999</th>
<th>Per cent who paid bribe 1994</th>
<th>Per cent who paid bribe 1999</th>
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<td>12</td>
<td>11</td>
</tr>
<tr>
<td>KEB</td>
<td>06</td>
<td>11</td>
<td>09</td>
</tr>
<tr>
<td>BCC</td>
<td>05</td>
<td>21</td>
<td>52</td>
</tr>
<tr>
<td>BT</td>
<td>09</td>
<td>04</td>
<td>26</td>
</tr>
<tr>
<td>RTO</td>
<td>14</td>
<td>33</td>
<td>57</td>
</tr>
<tr>
<td>PH</td>
<td>25</td>
<td>17</td>
<td>24</td>
</tr>
<tr>
<td>BDA</td>
<td>01</td>
<td>33</td>
<td>35</td>
</tr>
</tbody>
</table>

BWSSB : Bangalore Water Supply and Sewage Board.
KEB : Karnataka Electricity Board
BCC : Bangalore City Corporation
BT : Bangalore Telephones
RTO : Road Transport Office
PH : Public Health
BDA : Bangalore Development Authority

(Source : *Public eye*, Vol-4, No.3; July-Sept 1999, p.4)

PAC also provides support to citizen action groups and partner organisations. It has worked with the ‘Swabhimana’ movement in Bangalore, Rationing Kruti Samiti, a federation of 40 NGOs, Mumbai, Capacity building support to FEDCOT, Tamil Nadu and the like.
PAC has also done good work in dissemination of information. In this direction PAC has organised:

- National and Regional Workshops for Capacity building,
- Open Houses and Seminars,
- Media partnerships for wider dissemination,
- Video documentation for strengthening advocacy components and
- ‘Public eye’, a quarterly publication with information, analysis and perspectives on issues of public concern, and
- Working papers, research publications and monographs.

PAC took up corruption, a contemporary issue of national relevance in a project to develop a “National Agenda to Combat Corruption” which culminated in the publication Corruption in India: Agenda for Action (vision books, 1997). PAC has also produced a video documentation entitled Whose vote it is any way? (English, Colour, 16 minutes). The film narrates an interesting and educative experiment on bringing transparency in the electrol process through civil society initiatives.

[Other notable VCOs in Karnataka are Environmental and Consumer Protection Society, Haveri (under Madhuri Devdhar), Grahak Shakthi, Malleshwaram, Bangalore (under Somashekar), Banashankari Consumer Protection Society, Banashankari, Bangalore (under Ashwathnarayan), Consumer Organisation for Protection and Education (COPE), Belgaum (under S.G.Kulkarni), Karnataka Forum for Promotion of Consumer Action, Jayanagar, Bangalore (under Prabhumurthy), Citizen Consumer Forum, Kottur, Ballary (under Papanna), Consumers Forum, Mangalore, (Under Addoor Krishna Rao)].
APEX BODY OF VCOs IN STATES

In a federal structure like ours, the apex body of VCOs in states play an important role in protection of consumer interests. A united fight sends the right signal to Government, media and business. ‘Even in the National convention of Consumer activists held in New Delhi (in 1991), it was felt that the Confederation of Indian Consumer Organisations should felicitate the formation of state level federations of consumer organisations’.

Even though an effort has been made in many states to form a ‘state level body’ it has succeeded to some extent only in a few states like Tamil Nadu, Gujarat, West Bengal and Kerala. It did not succeed in states like Karnataka.

Federation of Consumer Organisations (FEDCOT), Tamil Nadu, was established in 1990. The basic objective of this is to bring together consumer groups in Tamil Nadu under one umbrella. Their specific programmes include holding seminars, conducting workshops and training programmes.

Gujarat State Federation of Consumer Organisations (GUSFECO), Gujarat, was formed in 1992 with 24 life members. The basic objective of GUSFECO was to provide a common platform to help consumer groups to ensure a healthy growth, to sort out their problems and to strengthen VCOs and the movement, by discussing their experiences and interacting on various issues.

Consumers Coordinating Committee (CONCORD), Kerala, was established in 1986. This is a state level federation of district associations. At district level there are apex bodies in 14 districts of the state. There are also Panchayat level consumer protection associations in the state. CONCORD has divided its functions into four cells viz., the consumers'
complaints cell, consumer education cell, consumer services cell and consumers' vigilance cell. The organisation publishes two magazines – *Niyamalokam* and *consumer protection*.

The efforts to form federations in states picked up in the 90’s. In West Bengal and Orissa also state level federations have come into existence. Federation of Consumer Associations (West Bengal) (FACWB), Kolkata, has been one of the federations which was active in the late 1990s. FACWB has also contributed greatly to the formation and successful working of CCC, New Delhi.

**STATE LEVEL FEDERATION OF CONSUMER ORGANISATIONS IN KARNATAKA**

The majority of consumer activists of different VCOs in Karnataka are unanimous on very few issues. One of the issues is, all of them want one or the other type of ‘Federation’ of VCOs in the state. But the fact is that even in December 2000 there was no Federation of VCOs in the State. Even if some organisation claims to be a federation, it does not have the support of even 1/4th of the important VCOs in the state. It is not that the effort has not been made. A number of efforts have been made but none has yielded the expected results. Out of important 16 VCOs at least 5-6 VCOs want to run the ‘Federation’ according to their ‘wishes’. (Source : Interviews on the Necessity of Federation and why It Has Failed. This is more by reading the minds of activists and actions, even though none of them directly claimed to become the ‘leader’ of federation). Even some VCOs went to the extent of creating dummy VCOs to claim that they have the support of more VCOs and others have to support them.
Way back in 1987 itself a serious effort was made to form a federation. 'In order to redress the common consumer grievances at the state level, like increase in electricity charges, milk rate, bus fare and the like, a federation of different VCOs spread over the state was thought of in the preliminary meeting held in Hubli (on 31-05-1987) under the ageis of Citizens Forum, Hubli. The first meeting of the 'Federation' was held in Mysore (on 16-08-1987), and the federation was constituted (with 'office' at Mysore) and a working committee with 12 members and a president, was constituted. Out of 14-15 actively working VCOs, 12 took the membership of the state level Federation. In the formation itself there were differences about place of the working of the federation, and office bearers. This federation at Mysore failed to make any impressive work. 'When the question was put why the federation failed, Hubli activists blamed Mysore activists, Mysore activists blamed Bangalore and Hubli activists, Bangalore activists blamed Mysore activists and the Udupi activists said, 'We knew this would happen' like this'. Somehow the federation failed.

Another Effort in February 2000:

In Sagar (Shimoga district) on 5th and 6th February 2000 a conference of VCOs of Karnataka state was organised under the aegis of Shimoga District Consumer Organisations Association. The conference was hosted by the Consumers Forum, Sagar. Along with hosts two important activists who attended were Y.G.Muralidharan (CREAT, Bangalore), and Damodar Aithal (Consumers Forum, Udupi). The important activists who had not attended were Jajie Mandanna (IICS, Bangalore), Ravindranath Shanbhag (Consumer Forum, Basrur), A.V. Huilgol (Citizens Forum, Hubli) and not even one important forum from Mysore sent its representatives.
In the resolutions adopted at the conference of consumer organisations, the very first one was to form a federation at state level. But no progress was made in the formation of a Federation.

A counter to Sagar effort: Sathyanarayana of Karnataka State Federation of Consumer Organisations writes in Kannada Prabha (a Kannada daily) on 23-02-2000: ‘Why another federation as decided in Sagar? Why not those consumer organisations (who want a federation) join the federation already existing in Mysore’.11

During Assembly and Parliamentary elections in 1999 a press statement was released from Bangalore, reading “Co-ordination of consumer organisations of Karnataka an umbrella organisation which includes 18 voluntary organisations from various parts of the state under it, has prepared a consumer agenda to be presented to all political parties.”12 (This is initiated by CREAT, Bangalore). This instantaneous effort at forming a federation also did not succeed. It ended with that press statement.

In some states ‘milestone during the early nineties was the development of synergy by and among the VCOs by the formation of state level federations. It began with Tamil Nadu in 1990 and was followed by states like Gujarat, West Bengal and Orissa’.13

Suggestions for making Federation a reality and effective in Karnataka:

- To overcome the ‘problem’ of leadership, the chairmanship of the federation can be made rotational.
- Many VCOs fear that they may lose freedom if they become members of a federation. The federation should assure its members complete freedom in their work.

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A 'respectable' senior citizen can be invited as a patron. This avoids the 'ego' problem of different consumer activists to 'work under' or 'with' other activists.

Organizing district level associations. This gives strength to state level federation. In Karnataka there are no district level associations except the one in Shimoga. In Shimoga all the active VCOs are members of the federation. This model can be introduced in other districts.

To start with it may not be possible to make all VCOs members of a federation. Hence, work should be started by as many VCOs as possible in the beginning. Once the 'federation' proves its existence, it becomes easy to make other non-members join the federation.

By recognizing the 'Potentiality', first regional level federations can be formed. For example, Bangalore, Mysore, Coastal, North Karnataka regional, organisations can be formed to avoid 'mess' on the state level. These regional representatives can form the core of state federation.

COMPARATIVE STUDY OF VCOs IN KARNATAKA

A comparative study of VCOs has been done on the basis of the following parameters: Year of establishment, Location, District wise distribution of VCOs, Types of VCOs, Accommodation of VCOs, Annual budget, Employees in VCOs, Educational qualification of office bearers, Gender ratio of office bearers, Measures for Persuading the consumers for filing complaints, Nature of cases undertaken, Method adopted for complaints settlement, VCOs on working with government, Information about VCOs to consumers, and News letters of VCOs and consumers.

Year of establishment: In Karnataka out of 16 important VCOs, five VCOs were established before 1986. The remaining eleven VCOs were established
after the enactment of CPA, 1986 (Table 2.3). (Even among those VCOs (Appendix- III) which were not analysed here, a majority were established after 1986). Hence, it may be observed that the passing of CPA, 1986 has encouraged people to start VCOs.

### Table No: 2.3
**Establishment of VCOs**

<table>
<thead>
<tr>
<th>Sl.No</th>
<th>Establishment</th>
<th>No.</th>
<th>Percentage</th>
</tr>
</thead>
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<tr>
<td>1.</td>
<td>Number of VCOs established before 1986</td>
<td>05</td>
<td>31.25</td>
</tr>
<tr>
<td>2.</td>
<td>Number of VCOs established after 1986</td>
<td>11</td>
<td>68.75</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>16</td>
<td>100.00</td>
</tr>
</tbody>
</table>

*Source:* Field survey

Even though a number of factors influence the establishment of VCOs like impact of political scenario, international implications, policies of the government, the sudden spurt in VCOs after 1986 can be clearly attributed to the enactment of CPA, 1986. Other factors like government approach might have also influenced the phase. For instance 'There was a complete reversal in 1977, when the first Janata Government came to power after Indira Gandhi's defeat. Voluntary action was elevated to a high pedestal and many national programmes designed on the inspiration of voluntary work. There followed, inevitable, a downturn when Indira Gandhi was re-elected in 1980. The government further tightened the Foreign Exchange Regulation Act, based on vague charges of foreign funds being misused for fermenting disruption. Separately the left launched an aggressive campaign against NGOs accusing them of being 'imperialist lackeys'. At the next turn of the historical cycle, when Rajiv Gandhi became Prime Minister in late 1984, he
decided to give a larger role to NGOs, in implementing development programmes'. In the same spirit Rajiv Gandhi enacted CPA, 1986. Hence it can be said that the very spirit of CPA, 1986 is empowering consumers. This has also resulted a spurt of VCOs in the country including Karnataka.

Location: For administrative reasons Karnataka has been divided into four revenue divisions with divisional head quarters at Bangalore, Belgaum, Gulbarga and Mysore.

Table No: 2.4

<table>
<thead>
<tr>
<th>Sl.No.</th>
<th>Division</th>
<th>Population of the division</th>
<th>% to State's Population</th>
<th>No. of VCOs</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Mysore</td>
<td>10579078</td>
<td>23.52</td>
<td>05</td>
<td>31.25</td>
</tr>
<tr>
<td>2.</td>
<td>Belgaum</td>
<td>11235006</td>
<td>24.98</td>
<td>02</td>
<td>12.50</td>
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<tr>
<td>3.</td>
<td>Gulbarga</td>
<td>7803854</td>
<td>17.35</td>
<td>01</td>
<td>06.25</td>
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<tr>
<td>4.</td>
<td>Bangalore</td>
<td>15359262</td>
<td>34.15</td>
<td>08</td>
<td>50.00</td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>44977200</td>
<td>100.00</td>
<td>16*</td>
<td>100.00</td>
</tr>
</tbody>
</table>

* Out of 16 VCOs, one each in Bangalore and Belgaum division are under their parent VCOs. Otherwise there are only 14 VCOs in Karnataka State.

Source: Field survey

Bangalore division which accounts for 34.15 per cent of the State's population has 50 per cent of VCOs in the state. Mysore division accounts for 31.25 per cent of VCOs with 23.52 per cent of the State's population. On the other hand, Gulbarga division with just one VCO accounts to 6.25 per cent of VCOs whereas it represents 17.35 percent of the State's population. In the same way Belgaum division which represents 24.98 per cent of the states population has just 2 VCOs which comes to 12.5 per cent of VCOs in
DIVISIONAL-WISE DISTRIBUTION OF VCOs IN KARNATAKA
Karnataka. Incidentally both Belgaum and Gulbarga divisions are in the northern part of the State. That too the only VCO in Gulbarga division has not been active in the recent years. Again the two VCOs in Belgaum division are under one umbrella and patronage. Comparatively Bangalore and Mysore divisions are doing well. Gulbarga and Belgaum divisions are lagging behind.

Location and Population of the Place: Of the 14 VCOs, four are working from Bangalore city where the population is above 40 lakhs, another three are working from Mysore where the population is above 6 lakhs.

Table No. 2.5
VCOs and Population of the Place of working

<table>
<thead>
<tr>
<th>SNo</th>
<th>Name of the Place</th>
<th>No. of VCOs</th>
<th>Population (1991 census) in lakhs</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Bangalore</td>
<td>4</td>
<td>40.87</td>
</tr>
<tr>
<td>2</td>
<td>Mysore</td>
<td>3</td>
<td>6.52</td>
</tr>
<tr>
<td>3</td>
<td>Hubli (Hubli-Dharwad)</td>
<td>1</td>
<td>6.48</td>
</tr>
<tr>
<td>4</td>
<td>Ballary</td>
<td>1</td>
<td>2.46</td>
</tr>
<tr>
<td>5</td>
<td>Shimoga</td>
<td>1</td>
<td>1.93</td>
</tr>
<tr>
<td>6</td>
<td>Udupi</td>
<td>1</td>
<td>1.18</td>
</tr>
<tr>
<td>7</td>
<td>Sagar</td>
<td>1</td>
<td>0.72</td>
</tr>
<tr>
<td>8</td>
<td>Shiralkoppa</td>
<td>1</td>
<td>0.30</td>
</tr>
<tr>
<td>9</td>
<td>Basrur</td>
<td>1</td>
<td>0.05</td>
</tr>
</tbody>
</table>

Source: Field Survey.

It is clear (Table No. 2.5) that but for three VCOs all other are working in big cities where the population is more than one lakh. And all these 11 VCOs are in Divisional (Bangalore is Capital City and a Divisional Headquarter and Mysore is Divisional Head Quarter) Head quarter or in district head quarter. Among those three which are operating from small cities and towns Sagar Consumer Forum (Shimoga District), Consumers
Forum in Shiralkoppa (Shimoga district) and Basrur Consumers Forum (in the newly carved Udupi district) are noteworthy. (In Basrur Forum Managing Trustee resides in Udupi, where the population is more than one lakh). On the whole, in Karnataka voluntarism in consumer movement is mainly limited (11 of 14 VCOs) to big cities and towns.

District-Wise Distribution of VCOs:

Including the seven newly carved districts there are 27 districts in Karnataka. There are 12 districts in the Northern part (Gulbarga and Belgaum divisions) and 15 districts in the Southern part (Bangalore and Mysore divisions) of the state. The 14 VCOs in the state are working from 6 districts (Bangalore (urban) – four, Mysore – three, Shimoga – three, Udupi – two Dharwad-one, and Bellary-one). Among these, 12 VCOs are in four of 15 Southern districts. Only 2 VCOs are in 2 of (Dharwad and Bellary) 12 northern districts. In this background it can be again concluded that voluntary consumer movement is not strong in northern part of the state when compared to its southern part. It can be further added that 21 districts in the state (out of 27 districts) do not have any effective VCO. Even in southern part it is concentrated in only 4 districts.

Types of VCOs:

Table no.2.6
Registration of VCOs

<table>
<thead>
<tr>
<th>Sl. No</th>
<th>Type</th>
<th>No. of VCOs</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Company</td>
<td>00</td>
</tr>
<tr>
<td>2.</td>
<td>Society</td>
<td>11</td>
</tr>
<tr>
<td>3.</td>
<td>Trust</td>
<td>05+3</td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>19</td>
</tr>
</tbody>
</table>

Source: Field Survey.
There are two registered bodies in each of three VCOs in the state. These are Consumer Forum, Udupi, Consumer Forum, Sagar and Citizens Forum, Hubli, which have both society and trust registered and working in the same office. The idea is to keep money in the Trust (where there is no democratization of management) and activities to be carried out in the society (where public are allowed to become members). As no consumer organisation in Karnataka succeeded in pooling huge financial resources, the purpose has not served as expected. But this is not a healthy trend. Even in those VCOs which are registered as societies (Table No. 2.6), VCOs are networks of people of ‘the same interest’. A majority VCOs do not elect the office bearers. VCOs in Karnataka are guided by one or two individuals who lead them.

Accommodation of VCOs:

Table No. 2.7
Nature of Accommodation

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Mode of accommodation</th>
<th>No. of VCOs</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Organizations own accommodation</td>
<td>0</td>
<td>00</td>
</tr>
<tr>
<td>2.</td>
<td>Hired accommodation</td>
<td>01</td>
<td>7.14</td>
</tr>
<tr>
<td>3.</td>
<td>Donated accommodation</td>
<td>04</td>
<td>28.57</td>
</tr>
<tr>
<td>4.</td>
<td>Residential accommodation of some organizational members</td>
<td>09</td>
<td>64.29</td>
</tr>
<tr>
<td></td>
<td></td>
<td>14</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: Field Survey.

None of the VCO in Karnataka have their own building or accommodation. IICS, Bangalore has acquired (4 ½ acres) land on lease basis to build its own building. It is planning to start construction by 2001. Now all the 14 VCOs work either from hired accommodation, donated
accommodation or residential accommodation of some organizational members. One VCO in Shimoga functions from an accommodation made available free of rent by the district administration. One VCO in Udupi functions from free accommodation given by a ‘business house’ of the district free of rent.

Annual budget:

Of 14 VCOs, one did not provide information on its annual budget. When compared with other VCOs (in terms of its activities) its annual budget must be around Rs.70,000 to 90,000 per annum. In case of these VCOs where there is one society and one trust under the same banner, the budget is inclusive of both the set-ups.

Table No. 2.8

Annual budget of VCOs (In 13 organisations)

<table>
<thead>
<tr>
<th>Srl. No.</th>
<th>Annual Budget</th>
<th>No.</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Below Rs.25,000</td>
<td>3</td>
<td>23.08</td>
</tr>
<tr>
<td>2</td>
<td>Rs.25,000 to Rs.50,000</td>
<td>3</td>
<td>23.08</td>
</tr>
<tr>
<td>3</td>
<td>Rs.50,000 to Rs.100,000</td>
<td>5</td>
<td>38.46</td>
</tr>
<tr>
<td>4</td>
<td>Above Rs.100,000</td>
<td>2</td>
<td>15.38</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>13</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: Field Survey.

The annual budget of three VCOs is below Rs.25,000. Of these three, the annual budget of two VCOs is less than Rs.8000 each annum. Their expenditure is mainly on postage, stationery and travelling. Six VCOs in Karnataka publish their Newsletters (three VCOs fortnightly, two VCOs monthly and one VCO quarterly). A major share of those VCOs whose budget is Rs.50,000 to Rs.100,000 is expended in publishing news letters.
Where the budget is above Rs. 100,000, one VCO spends the major share on publishing its newsletter and on office expenditure. The other VCO, the budget of which is above Rs. 100,000, does not publish any newsletter. It spends on office expenses (including salary of two staff members) and on travelling.

But for three, (two in Bangalore and one in Hubli), all other VCOs depend mainly on subscription of members and donations from those who support the cause. Two VCOs in Bangalore depend mainly on financial support from government agencies. Hubli organisation banks both on subscription and donations on the one hand and financial assistance from government agencies on the other. The CPRF, Hubli and CREAT, Bangalore have been recently considered by Govt. of India for starting consumer information centres (where central government gives grant of Rs. 4 lakhs per centre). IICS, Bangalore is going in a big way to construct an institute on its 4 ½ acres of land and to run consumer education programmes for the targeted groups. All VCOs have expressed financial limitation as one of their main handicaps but for one VCO from Basrur. Basrur consumer forum claimed ‘even though we have not approached any government agency so far (for financial assistance) we have not stopped any programme for want of funds’. Basrur forum publishes a fortnightly news letter and conducts legal update programmes and programmes for consumer activists. (It conducts 5-6 programmes every year where participants are provided with free boarding and lodging).
Employees in VCOs:

Table No.2.9

<table>
<thead>
<tr>
<th>S.No</th>
<th>No. of Employees</th>
<th>No. of VCOs</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Nil</td>
<td>07</td>
<td>50</td>
</tr>
<tr>
<td>2</td>
<td>1-2 (part timers)</td>
<td>04</td>
<td>28.57</td>
</tr>
<tr>
<td>3</td>
<td>1-2 (full timers)</td>
<td>03</td>
<td>21.43</td>
</tr>
<tr>
<td>4</td>
<td>3 and above (full timers)</td>
<td>nil</td>
<td>0.00</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>14</td>
<td>100.00</td>
</tr>
</tbody>
</table>

Source: Field Survey.

In 50 per cent of VCOs (7 out of 14) volunteers alone do all the work. In 28.57 percent of VCOs (Four out of 14) 1 or 2 part timers are appointed. Only 3 VCOs (21.43 per cent of VCOs) have appointed 1-2 employees. For appointing employees financial constraint is the main limitation for a majority of VCOs. Hence they depend mainly on volunteers and on part-timers. No VCO in Karnataka has appointed more than 2 full-time employees. This also indicates the magnitude of the work done by VCOs in Karnataka.

Educational Qualification and Voluntarism:

Table No.2.10

Educational Qualification of Office Bearers in VCOs

<table>
<thead>
<tr>
<th>S.No</th>
<th>Education Level</th>
<th>No. of Office Bearers</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Illiterates</td>
<td>00</td>
<td>00</td>
</tr>
<tr>
<td>2</td>
<td>Below 10th standard</td>
<td>00</td>
<td>00</td>
</tr>
<tr>
<td>3</td>
<td>Above 10th std upto PUC.</td>
<td>09</td>
<td>10.11</td>
</tr>
<tr>
<td>4</td>
<td>Above PUC upto Degree/Professional qualification</td>
<td>59</td>
<td>66.29</td>
</tr>
<tr>
<td>5</td>
<td>Post Graduates and above</td>
<td>21</td>
<td>23.60</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>89</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: Field Survey.
Of 89 office-bearers in 14 VCOs, none of them is qualified below 10\textsuperscript{th} standard. Only nine (10.11 per cent of office bearers) have qualification upto PUC. 66.29 per cent of office bearers are (59 out of total 89) either degree holders or holders of professional qualifications. 23.60% of the office bearers, that is 21 out of 89 are post-graduates. This shows that, at the present condition, it is only the college educated who have interest and resource to involve in the working of VCOs. In Karnataka State more than 44 per cent of the population are illiterate. Among the educated a vast majority are educated upto 10\textsuperscript{th} standard. Their representation in management of VCOs is nil.

**Occupational background and Voluntarism:**

**Table No.2.11**

**Occupational Background of the Office Bearers**

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Occupational Background of Office Bearers</th>
<th>No. of Office Bearers</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Retired officials</td>
<td>19</td>
<td>21.35</td>
</tr>
<tr>
<td>2.</td>
<td>Professionals</td>
<td>26</td>
<td>29.21</td>
</tr>
<tr>
<td>3.</td>
<td>Businessmen</td>
<td>10</td>
<td>11.24</td>
</tr>
<tr>
<td>4.</td>
<td>Social workers</td>
<td>13</td>
<td>14.61</td>
</tr>
<tr>
<td>5.</td>
<td>Agriculturists</td>
<td>06</td>
<td>6.74</td>
</tr>
<tr>
<td>6.</td>
<td>Service (employees)</td>
<td>15</td>
<td>16.85</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>89</td>
<td>100.00</td>
</tr>
</tbody>
</table>

*Source*: Field Survey.

Retired officials and professionals (doctors, journalists, consultants etc) constitute more than 50 per cent of the office-bearers in VCOs. Employees (lecturers from private collages, bank employees, factory employees etc) account for 16.85 per cent (15 out of 89 office bearers) of the office bearers. It is interesting to note that 11.24 per cent of the office-bearers (10 out of 89)
are businessmen. Social workers account for 14.61 per cent (13 out of 89). Agriculturists just account for 6.74 per cent (06 out of 89) of VCOs office bearers. These (agriculturists) office-bearers are from two VCOs, one from Shiralkoppa and the other from Sagar, both in Simoga district.

State and central government employees are not involved in VCOs. Agricultural labourers, industrial labourers and workers in the unorganized sector are almost totally outside this field.

Women in Consumer Organisations:

Table No.2.12
Gender ratio of office bearers

<table>
<thead>
<tr>
<th>Sl.No</th>
<th>Gender</th>
<th>No. of Office Bearers</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Male</td>
<td>81</td>
<td>91.01</td>
</tr>
<tr>
<td>2.</td>
<td>Female</td>
<td>08</td>
<td>8.99</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>89</td>
<td>100.00</td>
</tr>
</tbody>
</table>

Source: Field Survey.

Only about 9 per cent (8 out of 89) of the office-bearers are women. Only in one VCO, a woman is the ‘deciding’ office-bearer. In all other VCOs women are not playing an important role in decision making. 91.01 per cent of office bearers (81 out of 89) are male. This clearly shows that the involvement of women in the consumer movement is little though they can play a great role.

Measures for persuading the consumers for filing complaints:

Consumers Forum, Udupi, Consumers Forum, Basrur, Consumers Forum, Shiralkoppa, Mysore Grahakara Parishath. Mysore are the leading VCOs in Karnataka state which encourage the general public to file
complaints. For example Consumers Forum, Basrur has helped more than 8700 (as on Dec. 2000) consumers to redress their grievances in different ways (since its establishment in 1981). All these three VCOs (except Consumer Forum, Shiralkoppa) use their news letters to update the general public about the development in their respective consumer complaint cells. Office-bearers in addition to their ‘News letters’ use their personal contacts to persuade the consumers to file complaints. Consumer Forum in Shiralkoppa is an ideal VCO in Karnataka, where the grievances of ‘farmers’ are taken up. Two important reasons for this are: it is in a village and is organised by youths with a rural background. The first person (President) himself is an agriculturist. The forum is so popular that the consumers come on their own with complaints to the forum. The personal contact of office bearers with local rural consumers is a plus point. In the present day Karnataka scenario there is necessity of more of such VCOs in all villages of the state.

VCOs in Bangalore city have not done much in solving the individual complaints of consumers. The office bearers of VCOs in Bangalore city have taken up some common problems of consumers like LPG cylinders distribution, representing in state and central consumer councils, writing in newspapers and magazines and organizing workshops and seminars. None of the VCOs in Bangalore city have made serious effort to help solve the problems of individual consumers.

Citizens forum, Hubli (and CPRF, Hubli), Consumers Forum Sagar, Consumers Forum, Shimoga, Akhila Bharathiya Grahak Panchayaths, in Bangalore and Mysore are taking up consumer issues of general interest. They also guide those consumers who go to them. Ballary Nagarikara Vedike, in Ballary has done good work in persuading consumers in the initial years of its existence. The Consumer Education Centre, which was shifted recently from

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Hyderabad to Bangalore (1994) has to establish itself to come into contact with consumers and general public.

**Nature of Cases:**

<table>
<thead>
<tr>
<th>No.</th>
<th>Cases</th>
<th>No. of VCOs</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Individual</td>
<td>02</td>
<td>14.28</td>
</tr>
<tr>
<td>2.</td>
<td>Common</td>
<td>04</td>
<td>28.57</td>
</tr>
<tr>
<td>3.</td>
<td>Both</td>
<td>06</td>
<td>42.87</td>
</tr>
<tr>
<td>4.</td>
<td>Not entertained any type of cases</td>
<td>02</td>
<td>14.28</td>
</tr>
<tr>
<td></td>
<td><strong>Total</strong></td>
<td><strong>12</strong></td>
<td><strong>100.00</strong></td>
</tr>
</tbody>
</table>

Two VCOs do not have any track record of taking up cases, individual, common or both pertaining to consumers. (Even though they claim one of their objectives is to redress the grievances of consumers). These two VCOs function from Bangalore. Six VCOs take up both common and individual cases of consumers. Generally VCOs fight on their own when they find that the problem is common and within the reach of their capacity to fight it. Four VCOs do not encourage consumers to visit their organization. They take up common problems (sometimes popular issues like water problem, electricity and other civic problems). Two VCOs so far have not taken up any common cases. They have assisted individual consumers in fighting their cases for redressal of their problems.
Method adopted for complaints settlement:

Four VCOs in Karnataka-Consumers Forum, Udupi, Consumers Forum, 
Basrur, Consumers Forum, Shiralkoppa and Mysore Grahakara Parishath, 
Mysore are unique in the state as far as helping consumers in redressing their 
individual complaints. The method adopted by all these VCOs is almost the 
same. (The first three VCOs are being influenced and influences each other 
and co-operates with one another in their work). First they ask the 
complainant as to what he/she has done to redress his/her grievance. If he/she 
has not done anything they will ask the consumer to write a letter (preferably 
letter, to build up evidence in writing) to the supplier. The consumer will be 
asked to send a copy of the letter to the forum, to bring to the notice of the 
supplier that the complainant is backed by a forum. As Damoodar Aithal 
(convenor of Consumers Forum, Udupi) puts it, ‘Many complaints get solved 
at this stage itself’. If the supplier fails to redress the consumer grievance then 
VCOs takes up the issue. VCO writes a polite but ‘firm’ letter to the supplier 
asking him as to why he has not settled the grievance of the consumer. Many 
suppliers redress the consumers grievances at this stage. If they fail, the VCO 
makes use of its ‘News letter’ (Udupi and Basrur Forums) and other media to 
highlight the ‘injustice’ done to the consumer by the supplier. Again a 
second ‘strong’ reminder is sent to the supplier. ‘At least now’ majority of 
suppliers fearing legal hassels and due to fear of ‘bad image’ settle the 
consumer dispute. Inspite of this, if the supplier fails to redress the grievance 
of consumer, the forums ask consumer to file a complaint. Baligar, the editor 
of news letter published by consumer forum, Basrur says out of more than 
8700 complaints received by the forum (since inception in 1981) only 27 are 
taken to consumer courts. If the issue is of interest of general public, 
sometimes VCOs file a case on their own in consumer courts and with other 
dispute redressal mechanisms.
VCOs on working with government and other local self government institutions: (Panchayaths/ Municipalities/ Corporations)

Table No. 2.14

VCOs opinion on working with Government

| No. of VCOs | 2 | 4 | 4 | 4 | 14 |

Source: Field Survey.

Out of 14 VCOs, at least 2 opine that government (and its agencies like Transport services, Electricity supply and other Public utilities) is their number one enemy (Mysore Grahakara Parishath, Mysore and Consumers Forum, Basrur). Therefore these VCOs neither have shown any interest in working with Government (and its agencies) nor have taken any help from any government or local self-government institutions. Four VCOs opine that if they associate with government the very purpose of VCO will be defeated. They opine that government means corruption, favouritism and inefficiency. Therefore they are not for, working with government institutions. The other four VCOs are interested in working with government and other institutions of government if that can help the consumer both in the short and long run. In one or the other way the four VCOs (IICS, Bangalore; CREAT, Bangalore, Citizens Forum, Hubli and CEC, Bangalore) are involved with government. For example IICS, Bangalore, has taken land from Karnataka State Government for building its institute in Bangalore (on lease basis). CREAT, Bangalore and Citizens Forum, Hubli have taken funds from the Central Government for establishing Consumer Information Centre.
Those VCOs which oppose taking any financial help from government argues that, if they depend on government for carrying out their activities, then they have to compromise on many issues. It may become difficult to fight against the very government from which the financial assistance has been taken.

Information about VCOs to consumers:

Out of 675 consumers surveyed only 36 (5.33 percent) consumers have heard of or know about VCOs. This number is microscopic. This shows that VCOs effort to reach consumers has not succeeded.

Table No.2.15
Income level of consumers and their degree of awareness (first source) about VCOs.

<table>
<thead>
<tr>
<th>Source of Information</th>
<th>Upto Rs.25,000</th>
<th>Rs.25,001 to 50,000</th>
<th>Rs.50,001 to 75,000</th>
<th>Rs.75,001 to 1,00,000</th>
<th>Rs.1,00,001 &amp; above</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Radio</td>
<td>0</td>
<td>6</td>
<td>10</td>
<td>16</td>
<td>4</td>
<td>36</td>
</tr>
<tr>
<td>Newspaper and Magazine</td>
<td>-</td>
<td>1</td>
<td>2</td>
<td>1</td>
<td>2</td>
<td>6</td>
</tr>
<tr>
<td>Handouts/Pamphlets and Posters</td>
<td>-</td>
<td>-</td>
<td>3</td>
<td>8</td>
<td>2</td>
<td>12</td>
</tr>
<tr>
<td>Neighbours &amp; Friends</td>
<td>-</td>
<td>4</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>2</td>
</tr>
<tr>
<td>Other</td>
<td>-</td>
<td>-</td>
<td>2</td>
<td>-</td>
<td>-</td>
<td>9</td>
</tr>
</tbody>
</table>

Source: Field Survey.

It is intended to analyse the relationship between income level and degree of awareness among consumers about VCOs (Table No.2.15). Among 675 consumers surveyed in the state with different income levels 6 have information about VCOs in the income category of Rs.25,001 to Rs.50,000.
p.a. 10 consumers have information about VCOs in the income category of Rs.50,001 to Rs.75,000. The maximum number of 16 consumers in the income range of Rs.50,001 to Rs.1,00,000 p.a. have information about VCOs. In Rs.1,00,001 and above category of income, 4 consumers have information about VCOs. It is clear that newspapers and magazines are more influential to consumers in the income category of Rs.50,001 and above (per annum) in bringing awareness among consumers about VCOs. Among those who have heard /know about VCOs majority of them have read in newspapers and magazines about VCOs (12 out of 36). Nine consumers have come to know through their neighbours and friends. Six have information through their colleagues. Only two consumers have come to know about VCOs through Handouts, Posters and Pamphlets. This shows that media should be used to familiarise VCOs. Once it becomes popular then, it spreads from mouth to mouth through colleagues, friends, neighbours etc. Out of 36 only 4 consumers have come to know about VCOs through T.V. and Radio. This also shows that media’s effort to reach consumer has not succeeded.

Table No.2.16

Educational level of consumers and their awareness level about (First source) VCOs.

<table>
<thead>
<tr>
<th>Educational Level</th>
<th>Handouts, Posters &amp; Pamphlets</th>
<th>Neighbours &amp; Friends</th>
<th>Colleagues</th>
<th>Others</th>
</tr>
</thead>
<tbody>
<tr>
<td>Illiterate</td>
<td>1</td>
<td>-</td>
<td>1</td>
<td>-</td>
</tr>
<tr>
<td>Upto 10th standard</td>
<td>2</td>
<td>2</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Above 10th std. upto graduation</td>
<td>25</td>
<td>1</td>
<td>7</td>
<td>2</td>
</tr>
<tr>
<td>Above graduation</td>
<td>8</td>
<td>1</td>
<td>5</td>
<td>-</td>
</tr>
<tr>
<td>Total</td>
<td>36</td>
<td>4</td>
<td>12</td>
<td>2</td>
</tr>
</tbody>
</table>

Source: Field Survey.

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The education level of consumers and their awareness level of VCOs (first source) are analysed based on the data made available in Table No.2.16. of 36 consumers who are aware of VCOs, 25 are educated above the 10th standard and upto graduation and eight are educated above graduation level. Only two consumers who have been educated upto 10th standard have come to know about VCOs through T.V. and Radio. Surprisingly one illiterate consumer has information about VCOs through neighbours and friends. It is clear from the above table that educated consumers have better awareness about VCOs.

News-letters of VCOs and consumers:

News-letters are mouthpiece of VCOs. Six VCOs in Karnataka State publish news-letters. Out of 675 consumers surveyed only 36 have information (heard or known) about VCOs. Among them only 14 consumers have awareness about the news letters published by VCOs.

Table No.2.17
Level of awareness about VCOs News Letters among those who have information about VCOs.

<table>
<thead>
<tr>
<th>Level of awareness</th>
<th>Not heard or know about VCOs News letters</th>
<th>Just heard about News letters</th>
<th>Gone through News letters at least once</th>
<th>Reads regularly</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td>1</td>
<td>17</td>
<td>3</td>
<td>21</td>
</tr>
<tr>
<td>1. Not heard or know about VCOs News letters</td>
<td>1</td>
<td>17</td>
<td>3</td>
<td>21</td>
</tr>
<tr>
<td>2. Just heard about News letters</td>
<td>1</td>
<td>7</td>
<td>5</td>
<td>13</td>
</tr>
<tr>
<td>3. Gone through News letters at least once</td>
<td>-</td>
<td>1</td>
<td>-</td>
<td>01</td>
</tr>
<tr>
<td>4. Reads regularly</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>00</td>
</tr>
<tr>
<td>Total</td>
<td>2</td>
<td>25</td>
<td>08</td>
<td>35</td>
</tr>
</tbody>
</table>

Source : Field Survey.

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Out of 36 consumers who have information about VCOs one is illiterate. Of the remaining 35 consumers 21 (60 per cent) have not heard or known about VCOs newsletters. 13 consumers (37.14 per cent) have just heard about newsletters. Only one consumer (2.86%) has gone through a newsletter at least once. None of the consumers interviewed, reads the newsletter regularly. This clearly indicates that newsletters have failed to reach consumers.

SUGGESTIONS

On the basis of the results of the study, the following suggestions are recommended to make VCOs in Karnataka useful, active, powerful and enable them to contribute effectively to consumer protection in particular and consumer movement in general.

VCOs have failed to reach consumers. Only 5.33 per cent of consumers (36 consumers out of 675) have just heard or known about VCOs. The newsletters published by VCOs have also not made any impact on consumers in general. Among those consumers who have information about VCOs (36 out of 675) only 14 have heard about newsletters of VCOs (Table no.2.17). Only one has gone through the newsletter. Hence, the VCOs have to ‘market’ themselves to reach out to consumers. The VCOs have to build up proper infrastructure to expand their activities. Newsletters have to be ‘marketed’ by making them a ‘Consumer magazine’. This gives strength to the consumer movement and helps to take consumer movement to the concerned.

Now a majority of the VCOs (Table No.2.5) are situated in big cities and towns. Out of 14 VCOs in Karnataka 11 are in big cities and towns with a population of more than 1 lakh. More VCOs have to come up in small
towns and villages. Consumer activists of Consumer Forum, Basrur, Citizens Forum, Hubli, Akhila Bharatiya Grahaka Panchayath, Mysore, CREAT, Bangalore have tried in this direction. A lot more effort is to be made to take consumer movement to the grass roots. The good trend is that the three VCOs presently working from villages and small towns (Shiralkoppa, Basrur and Sagar) are doing well and are working with the true spirit of 'voluntarism' unlike many VCOs based in big cities. There are 175 taluks and more than 25,000 villages in Karnataka. There is vast potential to take the movement to each taluk and each village. There is not even one effectively working VCO in 21 of the 27 districts in the state.

For VCOs as with many other NGOs 'Financial resource' is a major constraint. Only two VCOs in Karnataka have touched Rs.1,00,000 mark as for as the annual budget (Table No.2.8). All other VCOs have budgets less than this. Two VCOs work with an annual budget of just Rs.8000 per annum. [On the other hand in states like Gujarat, a VCOs like CERC works with an annual budget of more than Rs.1 crore (Annual Report of CERC, 1999-2000)]. As a result in a majority of VCOs in Karnataka are reduced to fighting local issues. For example, none of the VCOs in Karnataka has established a product testing centre, none of them publishes a 'Consumer Magazine'. None of them employs more than 2 employees (only 3 VCOs employ 1-2 employees) all others work with part time employees or with assistance from volunteers (Table No.2.9). None of VCOs in Karnataka has its own accommodation. (Table No.2.7)

Hence VCOs have to spread their network to reach more funding agencies. As a first step in this direction VCOs have to be 'institutionalized'.
At present a majority of VCOs in Karnataka depend on one or two activists. Professionalism in management also helps VCOs to mobilize resource.

In view of this, the following suggestions are given:

i) The VCOs have to ‘market’ membership of their society. Annual membership fees would be a good source of income and bring commitment among members towards the VCO. If the VCO is a Trust, subscription to ‘News-letter’ should be ‘marketed’. At present on an average the (subscription renewed) circulation of news-letters is not more than 250 per VCO (six VCOs publish news letters).

ii) None of the News-letters published in Karnataka contains any advertisement. Advertisements with ‘Self imposed regulations’ can be published (especially on environment, anti drug campaigns, water management, co-operatives, education etc) in the news letter of VCOs. At present more than 80% of total budget of VCOs which publish news-letters is eaten up by News-letters.

iii) The VCOs in Karnataka can make concerted effort to mobilize financial assistance from state government as done in states like Gujarat (CERC Annual Report 1998-99, Ahmedabad). In Gujarat state Government provides annual financial assistance upto Rs. one lakh for a VCO. The financing method should be transparent, so that there should be no scope for favouritism or for harassment. As some VCOs opine, just because the financial grant is taken from government, VCOs need not lose their right to fight against wrong policies or programmes of government. (None of 24 NGOs which have applied for assistance from Consumer Welfare Fund of central government are VCOs in the true spirit, in Karnataka during the
iv) The VCOs have to evolve proper programmes. Many Foreign and Indian funding agencies assist ‘good programmes’. CERC in Ahmedabad has its own land, building, laboratory, library, computers and has been recognized as a Research Institute in the country. Their annual budget is more than one crore per year. This is possible for CERC because of its good work, institutionalization, professionalism in management and leadership of Manubhai Shah. If properly ‘Managed’ funding agencies can be attracted. To generate confidence among funding organisations and agencies the accounts of VCOs are to be properly audited, funds should not be misutilised, the voluntary activists should not promote directly or indirectly commercial business interest or political interest of its office bearers or their relatives, and the office bearers should show dedication and commitment to the consumer cause. VCOs should not work as ‘self-employment ventures.’

The notion of the VCOs is that they are not accountable either to the beneficiaries, or to the society. They are of the opinion that as long as they do not take any financial assistance from Government or any funding agency, they are not accountable to anyone. This has resulted in starting VCOs whenever some want and closing the show when they don’t want it or when they cannot run the show. There are more than 125 addresses of VCOs in Karnataka (Appendix-III). This tendency should be stopped. VCOs lose their credibility if the same trend is continued. As part of the society VCOs are accountable to society. This helps to increase the credibility of VCOs in society.
Women constitute nearly 50 per cent of the total population (931 women for every 1000 men). Again women being in ‘charge of the house’ are more exposed to consumption activities. As on today more than 90% (Table No.2.12) of consumer activists are men. Only 8.99 percent (8 out of 89 office bearers of VCOs) are women. This is one of the main reasons for consumer movement not ‘taking off’ in Karnataka. Hence more women activists are to be brought in consumer movement. Women activists in related fields can be made to work in consumer protection movement. For example, Madhuri Devdhar (Haveri) of Environment Protection Movement has been brought to consumer movement during the last three years. This has to be done in large scale. (The National Women award for Consumer Protection and such other schemes are to be popularized).

Unity among VCOs brings strength to the consumer movement. So far all efforts to form a federation have failed. Even one federation existing in Mysore does not represent even one-fourth of the important VCOs. In the present scenario a respected and widely accepted person is to be brought to head the federation as done at the national level (H.D. Shourie has been persuaded to form CCC and to become first chairman and patron). This would help to form a federation on the one hand and also helps to improve integrity and credibility of the consumer movement. Among the existing 14 important VCOs ‘First persons’ of at least 5-6 VCOs are not ready to work under any one of them. This ‘problem’ is to be addressed effectively.

Taking the stand that all businessmen, all government officials and all government, agencies and local self-government bodies as anti consumer is wrong. At least two VCOs in Karnataka consider ‘Government’ as their
'number one enemy'. At least 6 VCOs are not interested in associating with government or its agencies (Table No.2.14). Office bearers of majority of VCOs are from a group, which is not associated with local politics/local self government institutions. To overcome this drawback VCOs should associate and involve government and local self government institutions.

VCOs have to act as a collaborator of the government, NGOs, and Private sector, in activities (ex. Environment Protection, Water management, Self-help-groups etc.) where community participation is necessary.

VCOs can act as a 'Public service contractor', directly or indirectly. Under this scheme VCOs can supplement consumer co-operatives to provide goods and services to the consumers.

The VCOs in Karnataka can organize 'buying groups' to avoid the middlemen in business. 'Buying Groups' organised by Mumbai Grahak Panchayath, Mumbai have become successful. Under this scheme consumers get goods at lesser rate and goods of their 'choice' & 'quality'.

VCOs can act as social innovator when there are problems due to shortage or unavailability or danger from some goods or services. Alternatives can be developed and popularized. [For example, popularization of solar power as a substitute to non-renewable energy or popularization of natural farming to overcome the problems of pesticide residue in food products and environment pollution].

The consumer movement in the state can be strengthened by opening consumer cells in Trade Unions. In many countries VCOs took birth
Consumer clubs have to be started in schools and colleges to create awareness about consumerism among students. Already some schools in Bangalore (Kendriya Vidyalaya, Malleshwaram, under Kamal Peter and St.Lourdes High School, Bangalore under Balan are working. These clubs are formed due to efforts of respective teachers) have started consumer clubs.\(^{15}\) This type of Clubs are to be promoted in other schools and colleges.

But for one VCO in Karnataka (Consumers Forum, Udupi) in all other VCOs founders are even today at the helm of affairs. There is necessity of creating a second line of leadership who can wear the mantle, when the present office bearers fail to discharge. This is an urgent need in VCOs working with activists who are aged. For example, Citizen Forum, Hubli (and Consumer Protection and Research Foundation) is completely depending on A.V. Hailgol (who is now 74 years old). The forum has failed to groom second order leaders. In addition to this, young blood in consumer movement brings ‘dynamism’ to the consumerism. Drucker writes ‘If one does not begin to volunteer before one is 40 or so, one will not begin to volunteer once past 60’.\(^{16}\) Hence to give fillip to the movement ‘young blood’ is to be infused in the movement. (The National Youth award scheme for consumer protection has to be made popular).

Youths, particularly the rural youths are to be trained in ‘Consumer movement’. This has to be done even to those who are already in the VCOs. There is necessity of professionalising the management of VCOs.
'The nature of the problems that social work (including consumer protection and welfare) is concerned with is something at which everyone works for example, human relations and communication. There is a perception that social work knowledge is common sense knowledge, which every human being has. Though some aspects are common sense knowledge which everybody has, it is not always a 'Common sense knowledge'. That too in this technological world where the economy is opened, VCOs ought to be professionalised. VCOs independently or through a network have to take up projects to train youths in consumer movement and to manage VCOs. In addition to this professionals can be employed to fight effectively for consumer cause in different fora. [Inspite of the complaint that employing professionals (who work for a fee or salary) increases the distance between professionals and the masses'). The benefits of professionalising are more in this world of 'research based marketing' to fight for consumers effectively. For example very few VCOs today bother about cost-benefit ratio. NGOs involved in lobbying must acquire knowledge and skills to deal with government, bureaucratic institutions, business, and industry. They have to recruit 'Qualified' – 'Capable' people, retain and retrain them].

The VCOs in Karnataka in addition to formulating actions for consumer problems which suits the local needs, can implement plans and actions successfully implemented by pioneering VCOs at the National level, as discussed in the beginning of this chapter.

Out of the four administrative divisions in Karnataka two are in North and two are in South Karnataka. Two divisions of North Karnataka which accounts for 42.33 per cent of the state’s population have just 18.75 per cent of VCOs in Karnataka (Table No.2.4). This disparity has to be
overcome. More effort is to be made by activists to popularize consumer movement in North Karnataka divisions.

Boycott squads and picketing squads should be set up by VCOs to make consumer protest visible and effective. Observances like 'buy nothing day' 'watch no TV week' can help in strengthening the movement against irresponsible advertising that leads to unsustainable consumption. This also helps to increase consumer awareness.

Considering the magnitude of consumer issues the work done by VCOs in Karnataka is negligible. Except for the four districts – Dakshina Kannada, Udupi, Shimoga and Mysore citizens elsewhere have not even felt so far the existence of VCOs. None of the VCOs in Karnataka has infrastructure, manpower or financial resources to match the magnitude of the work to be done. Consumer movement has largely been confined to a small group of urban dwellers, who are striving to make a niche in society for themselves and for their VCOs. 93.26 per cent of office bearers in VCOs are city-based. Among them 78.65 are from the middle class (Retired officials 21.35%, Businessmen 11.24%, Employees 16.85% and Professionals 29.21%). Urban based social workers constitute 14.61 per cent of office bearers. Only 6.74% of office bearers of VCOs are agriculturists (Table No.2.11). In addition to agriculturists not being properly represented, agricultural labourers, industrial workers and consumers in the unorganized sector are not at all represented. None of the office bearers in VCOs is an illiterate. In Karnataka more than 44% of population is illiterate. All the office bearers in VCOs are educated over and above the 10th standard. This also shows that vast illiterate customers are also not represented in VCOs management. There is every need to take consumer movement to all these sections which are outside the movement, then only the movement will succeed. In our country consumers
are to be made to realise the strength of their unity. To serve this, there is an urgent need to develop more consumer activists who can bring unity of thought among consumers. Through education VCOs can imbibe the spirit of questioning and confidence to fight against injustice to consumers.

Consumer protection is not only good for consumers, it also leads to a good social system. Exploitation of any one at any place will have its negative effects on our system in one place or the other at one time or the other. Consumerism is not against suppliers or government. It is for justice and for improvement of quality of life. It is for the good of all. Modern marketing principle has rightly conceived that 'what is good to the consumer is good for business also in the long run'. Hence, consumer protection should become the 'mantra' of all and it has to become a movement through the efforts of VCOs.

The VCOs have made some impact in some pockets of Karnataka state. One good example is Udupi district. K.Damodar Aithal, Convenor of Consumers Forum, says, 'In the initial years after its commencement in 1980, when the forum used to question the offending parties (Government employees, Businessmen, Public utilities and other suppliers of goods and services) they used to reply, "Who are you and what right do you have to question us?". Now he says in the past almost one and a half decade no one asked who we are and what right we have to question them?, (Interview with K.Damodar Aithal). This change in the attitude of the suppliers itself is a good achievement. Still 'lot more' is to be done. And this 'lot more' has to be done in all parts of the state.

Even though the work done without expecting anything (material return, in return which is the hallmark of voluntarism, is very much found in
many consumer activists in Karnataka, their number is very negligible. Their activities are limited to local level and not professionalised. More activists should come forward to take the lead of VCOs. In our society, where half of the population are illiterate and poor VCOs have more responsibility to work for consumerism. Institutionalization and professionalising the management of VCOs and taking the movement to all sections of consumers is need of the hour in Karnataka.

REFERENCES


15. Times of India (Bangalore), 23rd August 2000, p.2.

