CHAPTER FOUR

ROLE OF VOLUNTARY CONSUMER ORGANISATIONS:

A CASE STUDY

4.1 Introductory

Consumers are the largest group in our country, however, they are not well organised and have to suffer because of the lack of awareness and also because of delay in the disposal of their complaints by the Consumer Disputes Redressal Forums. It is, therefore, necessary that awareness should be generated among the consumers about their rights, and particularly among those consumers who are living in the semi-urban and in the rural areas. This is because consumers cannot look after themselves in regard to the exercise and enforcement of their legal rights in the courts due to their ignorance and poverty. Consumer illiteracy further adds to their miseries especially when a law which is enacted for protecting their interests remains almost unknown to them. It is very much true that we are lacking behind as far as the consumer awareness is concerned. A vigilant consumer is an asset to the nation but it is very sad that consumer movement is very weak in our country which should be activated and should become a people’s movement. The money lending law, debt relief laws, the Consumer Protection Act, 1986 enacted for consumers are some of the illustrative examples of which the illiterate consumers have a little ideas or no awareness. Consumer protection is a movement which commits to the welfare of the society by raising awareness about consumer issues. There are a very large number of bodies concerned with consumer protection matters and they can be divided into government departments, government sponsored bodies, local authorities and voluntary bodies.¹

Govt. has been taking various measures to bring consumer awareness in the country in the era of

globalization, but the rural consumers are still ignorant. It is in this context that the role of voluntary consumer organisations becomes vital as they can go even to the grass root level to raise awareness about consumer rights, advocating on behalf of the consumers.

Governments are slow to steer consumer affairs in a direction which can ensure consumers a fair deal. Yet there is hope as consumer organisations throughout the world have become more active and alert. Consumer awareness is a distant goal to be achieved. The ignorance of the Indian consumer of their rights and remedies available in the single major obstacle in the growth of consumer movement. Mass education of the consumer is very much necessary to make them conscious of their rights. NGOs help may be sought for consumer movement.

In this regard, voluntary organisations have a major part to play, to take up the cause of consumerism most effectively. It is fact that trading community is well organised while consumers are still unorganised, ignorant consequently their exploitation continues unchecked. The Consumer Protection Act, 1986 also stressed the role of voluntary organisations to educate the consumer to protect their rights and privileges. The wide spread exploitation of the consumer has led to the formation and establishment of voluntary organisations. Many consumer organisations have sprung up in the country to help the state in its action for promoting their welfare or to pull up the state for its inaction on the front of consumer protection. Save a few, and most of them are run by the sundry advocates; individuals who have had successful stints in the law courts to be precise. A majority of these outfits are “one-man shows” where these advocates double up in several other roles besides extending legal service.

Laws of the land are meant to help consumers to ensure that they get value for money. However, these laws do not operate on their own, but have to be invoked by the aggrieved consumers. At times, when a large number of consumers are affected, it is possible for a consumer organisation to collectively use the power of the law to solve problems faced by all consumers.

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3 The Economic Times, 16 March 1996.
7 “Consumer Movement Still in Nascent Stage.” The Indian Express, 23 March 96.
Government also funds consumer education programmes undertaken by the various state consumer groups, and organisations out of the Consumer Welfare Fund. Many NGOs and voluntary organisations are doing pioneer work, increasing consumer awareness through seminars, workshops, issuing press releases and publishing research publications. They also train and educate young volunteers from urban as well as rural areas. No doubt these organizations are doing commendable job in this regard.  

The increasing role of the voluntary associations in the field of consumer law and various other social spheres relevant to the law makes it desirable that there should be a detailed analysis of various facts of this role from the legal angle. With the vast potentialities of the role of voluntary organisations, it is desirable that these organisations themselves should be well equipped for efficiently discharging this role. The legal cell of a well equipped voluntary organisation can render advice more efficiently and quickly than an ordinary legal protection that might have to consult a number of special acts before he can competently give advice. It is, therefore, obvious that the knowledge and experience which voluntary organisations would gather in the course of activities of various natures in the field of consumer law would enable them to bring to the notice of the authorities defects in the existing law and thus promote the cause of law reform.

In the last chapter, I have discussed about the role of consumer organisations in theory or what has been written about their role until now. In the present chapter, I have made an attempt to make an empirical study of the activities and the performance of the voluntary consumer organisations in India. The information reported here is based on the field study done by the present researcher in the ten leading voluntary consumer organizations in India which are purposively sampled and may not be representative of all consumer organizations in the country.

As mentioned in chapter one, the present study did have some limitations due to the paucity of time and resources. Moreover, it is physically not possible to visit all consumer organizations as they are spread all over India (as mentioned earlier also that the number of consumer organizations have mushroomed in India these days and some of them are only paper

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organizations but do not work practically). However, it includes most important organisations of India as being member of Consumers International. Even Ministry of Consumer Affairs and Public distribution has put following as major consumer organisations in India

(i) CERC; (ii) CCC; (iii) CUTS; (iv) CAG; and (v) CGSI.

The principle criteria used by the researcher for investigating the working of these prominent ten organisations, has been by personally visiting these consumer organizations. The researcher has collected the first hand information from these organisations. All these aspects have been discussed and analysed at appropriate places in the present chapter. The information of these organisations has been gathered by interviewing following leading consumer activists: (i) Manu Bhai Shah, patron CERC Ahmedabad; (ii) Ms. Preetie Shah, Senior Director, CERC Ahmedabad; (iii) Ms. Swaran Kohli, Chairman Project Consumerism of Women Graduate Union, Mumbai and the President CERS, Ahmedabad; (iv) Mr. S.S. Sharma, Director CCC, Noida; (v) Mr. S. Krishnan, Former Director, CCC, Noida; (vi) Mr. R.D. Saxena, President, Consumer’s Forum Delhi; (vii) Mr. S. Divakara, Director General, Forum of Free Enterprises, Mumbai; (viii) Mr. M.S. Kamat, Honorary Secretary, CGSI, Mumbai; (ix) Mr. A.R. Shenoy, Former Chairman, CGSI, Mumbai; (x) Mr. George Cheriyan, Head, CUTS, Centre for Consumer Action, Research and Training), Jaipur; (xi) Mr. Anant Sharma, President, CANS, Jaipur; (xii) Mr. Surinder Verma, President, Citizen’s Awareness Group Chandigarh; (xiii) Mr. R.K. Kaplash, Vice-Chairman, Consumer’s Forum Chandigarh; and (xiv) Mr. Arun Kumar Misra, President, INCF, Lucknow.

Similarly the list of the office bearers of the various voluntary consumer organisations- whom the researcher interviewed in their respective offices is as follows: (i) Mr. V.M. Kamat, Administration Manager, CGSI, Mumbai; (ii) Mr. Nishikant Gurjar, Treasurer, MGP Mumbai; (iii) Mr. P.K. Maindelkar, Administration Director, CERC, Ahmedabad; (iv) Ms Shweta Mahajan, Manager Electrical Product Testing Laboratory, CERC, (v) Mr. Kalyan Bose, Former Hon. Director-Administration, CERC, Ahmedabad; (vi) Mr. Abishek Shrivastava, Secretary, INCF, Lucknow; Mr. H. Wadhwa, Head Product Testing and Deputy CEO, VOICE; and (vii) Mr. H.K. Awasthi, Head-Legal Matters, VOICE, New Delhi.

10 For more details see: http://fcamin.nic.in/Events/EventDetails.asp?EventId=1473&Section=Consumer Information&ParentID=0&Parent=1&check=0 visited on 15/2/12
Before discussing anything substantial about the working of the voluntary consumer organisations in India, let us have a look at international level. Consumers International, a leading international consumer association is playing very important role in consumer awareness at international level.

Consumers International (CI) is the world federation of consumer groups which serves as the only independent and authoritative global voice for consumers\textsuperscript{11} working in partnership with its members. With over 220 member organisations in 115 countries, CI is building a powerful international movement to help protect and empower consumers everywhere. Founded in 1960, (as International Organization of Consumers Unions (IOCU), the CI is fighting for a fair, safe and sustainable future for all consumers in a global marketplace increasingly dominated by international corporations. CI works with global vision where everyone has access to safe and sustainable goods and services, and where the strength of collective power is used for the good of consumers throughout the world. There are eight basic consumer rights which define and determine CI’s principles: The right to satisfaction of basic needs; the right to safety; the right to be informed; the right to choose; the right to be heard; the right to redress; the right to consumer education; and the right to a healthy environment.

Consumers International celebrated 50 years in 2010.\textsuperscript{12} CI has its global office in London with three other offices for different regions of world: Office for Latin America and the Caribbean - Santiago, Chile; Office for Africa - Pretoria South Africa; Office for Asia Pacific and the Middle East - Kuala Lumpur Malaysia.

4.2 Case Study of Ten Leading Voluntary Consumer Organisations

As mentioned earlier, the researcher identified ten leading voluntary consumer organizations from across the nations for the purposes of her case study. The results of the case study have indeed been reflected and highlighted at different places in different context and shape within the body of the present thesis. Nevertheless, in the following paragraphs, I have documented every major and minor detail about the information that I received and gathered by way of visiting each one of these below referred voluntary consumer organizations.

\textsuperscript{11} For more details see: http://www.consumersinternational.org/who-we-are/about-us visited on 15/2/12.

\textsuperscript{12} For more details see: http://www.consumersinternational.org/who-we-are/we-are-50 visited on 15/2/12.
4.3.1 Consumers Action and Network Society (CANS) Jaipur

**Basic Information About the Organization:** CANS is a state level organization working at grass root level in the city of Jaipur in the state of Rajasthan. CANS got from the State of Rajasthan funding for a helpline for consumers. Earlier CANS was running this as the self funded thing. On 15 March 2011, that is on the World Consumer Day, the state government announced the funding for the CANS. CANS is run by Anant Sharma who is its patron. The researcher visited the CANS twice during her field study. However, the researcher could meet Anant Sharma only during her first visit. Although Durgesh Mathur in the office administration, provided the relevant published material to the researcher. The researcher interviewed Anant Sharma, who gave the following information about the CANS: CANS have man power resources: Volunteers - 500 members Paid-None (ii) CANS is an NGO and that elections are held every two years. When the researcher asked Sharma as to what the organisation was actually doing, he replied that CANS was a self-funding organisation. It did not take any sort of funds from government or private bodies. The sponsorship was wholly covered by the membership fees. Although the organisation did not have its own publication, Consumers World is a monthly magazine published by Anant Sharma writes articles to raise consumer awareness. CANS is a self-funded magazine in Hindi. This magazine publishes all the activities of organisation. Sharma further told that various working areas of organisation were: (i) Litigation - Free legal assistance is provided to the consumers and that more than one thousand cases till now had been solved by organisation. (ii) Awareness - Different programs are conducted for consumer awareness - like exhibitions, meetings, and workshops. (iii) Training Programmes are organised for consumer organisations and consumer activists who want to go in this field. (iv) Testing Campaigns are conducted in association with concerned Govt. Departments by borrowing the testing machinery from them like milk testing was done in the whole of the state of Rajasthan where more than 8000 samples were taken, amongst which 6000 samples had actually failed. (v) Public agitation / campaign like lobbying and even sitting on dharnas on various consumer related issues (vi) Policy making: To give reports to the state government by submitting various reports of seminar to Govt. (vii) Consumer advocacy at the state level. For the last fifteen years, all Consumer Day Functions and other related functions were organised by the state government in collaboration with the CANS. According to Sharma, CANS was a leading consumer organisation in the entire state of Rajasthan. All CANS programs were self-funded. According to him, not even a penny
had been taken from the Government Welfare Fund of Rajasthan till today.\textsuperscript{13} This organisation was started by eight people in the year 1991 and since then, there has never been any looking back, whatsoever. Although CANS was conducting consumer awareness programmes on regular intervals but just recently CANS had organized Consumer Awareness Program at Masuda Ajmer on 2 March 2 2013 in partnership with the Bureau of Indian Standards, Delhi and the AJGUS, Ajmer.

\textit{Observations by the Researcher:} The organization, that is, CANS has its office in residence of its patron. The researcher herself did not actually see any complainant there so cannot comment on its working. However, as per the information given to the researcher on sight and information put on facebook, it seems that CANS is doing satisfactory work at grassroots level.

4.3.2 Consumer Association, Chandigarh

\textit{Basic Information About the Organization:} Consumers Association Chandigarh has played a very significant role in creating awareness in Chandigarh, besides organising regular fair price sales of the essential commodities and consumer goods in different parts of the city. It is because of the work of the dedicated organisations like the Consumers Association Chandigarh that various legislative measures have been taken in the past to protect and safeguard the interest of consumers. CAC has been playing a vital role in spreading awareness amongst the masses about various consumers related issues. The programmes undertaken by CAC have benefited the common man. Inspite of the best efforts of organizations, good manufacturers and service providers still often take consumer for a ride. CAC is working tirelessly for the redressal of complaints of the consumers, who approach them after having failed in their efforts.\textsuperscript{14} The Chandigarh Administration was approached by the CAC to allow the farmers to sell their produce of vegetables and fruits directly to the consumers and this is how the concept of \textit{Apni Mandi} took the desired shape. Since then it is being held in different sectors of the Chandigarh city on the set days which is eagerly awaited by the housewives. After putting this idea into a practical shape for two to three years, \textit{Apni Mandi} was passed on to the Punjab Mandikaran Board and its function is being looked after by one of the CAC conveners regularly. After 1986, when the \textit{Consumer Protection Act} was enacted by the Government of India, another method for

\textsuperscript{13} As told by Mr Anant Sharma to the researcher.

spreading the awareness on consumerism was adopted by holding Awareness-cum-Sale Mela for 4-5 days during the celebrations of the World Consumers Day which falls on 15th March every year. CAC’s present membership exceeds nine thousand which is indeed very heartening. Further, one more event, namely, the Khula Manch is arranged in the afternoons of all the days where the complainants get the opportunity of face to face interaction with the Heads of Departments of Telephone, LPG, Electricity, Water, Sanitation and Public Health etc. etc. Large number of their problems are solved on the spot and the rest are taken up for solution in the shortest possible time after the Mela. The organizations helps consumers and complainants in their free redressal of complaints. The method of negotiated settlement adopted to settle the complaints out of court settlement is becoming quite popular. About 60 to 65% complaints are settled by this method. As per the experience of the CAC that by right method of counseling and persuasion and also by highlighting the disadvantages of litigation, most of the parties agree to settle the cases amicably by this method. CAC has been able to solve 9400 cases by this method so far. Needless to say that all this service to the consumers is absolutely free of cost. 

The researcher learnt that the CAC was member of the following organisations: (i) Central Consumer Protection Council, New Delhi; (ii) Consumer Coordination Council, New Delhi; (iii) Consumer Education and Research Centre, Ahmedabad; (iv) Public Distribution Committee, U.T. Chandigarh; (v) Local Advisory Committee, Chandigarh Administration; (vi) Animal Husbandry Management Council; (vii) Police Advisory Committee Chandigarh; (viii) Traffic Warden cell of Chandigarh Traffic Police CAC is a registered society, registered under the Societies Registration Act XXI of 1860 at Chandigarh, under Registration No. 684 dated 25th June, 1981. CaC has been recognised as a "REGISTERED CONSUMERS ASSOCIATION" under Rule 3 of MRTP (Recognition of Consumer Association) Rule, 1967, under Govt, of India, Ministry of industry, Department of Company Affairs, Shastri Bhawan No. 31/8/87-M-III dated 27-1-1988 Reg. No. 05/88. Free redressal of the complaints by the CAC method of negotiated settlement also started attracting more and more people for getting their complaints settled out of court. After the CAC became member of the CCC, its sphere of activities began to become large. The Forum could take part in workshops, seminars, programmes related to consumerism which were organized / arranged by CCC at out stations.

Observations by the Researcher: During her first visit to the institution, the researcher was invited at the residence of Kaplash, where he gave information and publications of the CAC. However, when contacted for the second time and later also so many times, the researcher did
not get supportive response. Email was sent but no reply was received from the organisation. Appointments made through phone were also not committed. Then the researcher was sent to another office bearer and even he did not meet the researcher. The researcher went to the office and got the Annual Reports of the institution for the last four years. It is just one room organisation with just one office bearer and one helping hand. The institution has displayed big photos of the individual members. However, it is nothing to do with consumer movement or consumers.

4.3.3 Citizens Awareness Group (CAG) Chandigarh

**Basic Information About the Organization:** The Citizens Awareness Group is a voluntary organization comprising a few dedicated and concerned citizens, was established and registered under the Societies Act, 1860 on 28th December 1994 with a view to creating awareness about health, sanitation, environment and consumer problems and also to work for national integration by organizing public meetings, nukkad programmes (street shows), declamation contests, paper reading contests, poster painting competitions and by distribution of Literature.\(^\text{15}\) CAG has been admitted as member of Consumer Coordination Council (CCC) New Delhi. CAG is recognized as the member by the Investor Association by Securities Exchange Board of India (SEBI) Mumbai w.e.f. 5th June, 2007 and Consumer Advocacy group by Telecom regulatory Authority of India (TRAI) New Delhi w.e.f. 30th July, 2007. Citizens Awareness Group has been marching ahead with speed and has never looked back. CAG has been able to create awareness about AIDS, Leprosy, Iodine deficiency disorder, pulse polio, blindness control, sanitation, anti-smoking and drug de-addiction etc. by different means among the residents of Chandigarh. In an interview with Surinder Verma, the Chairman of the CAG, he told about CAGs unique feature, that is, was an organisation run by the current or retired government officers who were not influenced by any political ideology and who just worked for the public welfare. Secondly the CAG was the only organisation that works in field of finance as well with for investors. He further discussed that the CAG had never applied for funding from government as there were so many ifs and buts with the government funding. They worked closely with the companies providing products or services to the consumers and also organise seminars in partnership with them. CAG has done seminars and awareness camps with Vodafone and Docomo in recent past. He further talked about working of CAG that the group was very active in consumer advocacy

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\(^{15}\) For more details, see: [http://www.cagchandigarh.in/affiliation.html](http://www.cagchandigarh.in/affiliation.html). Visited on 2/2/12.
and acted as a watch dog for consumer protection. CAG did 60 programs in year 2011. Verma said that CAG was a national organisation and had been the convener in other states, too. If anyone showed interest in working with the CAG from other state, he is made convener of that state. At the moment, CAG has membership of 200 people all over India. Verma had also attended the meetings of the Consumers International in India. In the field of consumer protection, the CAG had organised several Workshops for Consumer Advocacy and had helped the consumers with their complaints with regard to deficiency in services and defect in goods. The group also represents consumers before the Consumer Disputes Redressal Forums. The services of the CAG were available even to the non-members as well. Thus, according to Verma, there was no pressure of any type, whatsoever, on the complainants to become members first in order to get the legal advice or the representation as is done by many consumer organizations in the country, including some prominent ones also. To see the list of some of the major activities carried out by the CAG, please see Annexure 1.

Observations by the Researcher: The researcher has been to the CAG office twice during all these years and met Surinder Verma in the office. The organisation is run in a small office with another office bearer. Although the organisations, as claimed by its office bearer, was doing great work in the field of consumer awareness, however, the researcher could not see consumers coming to the office for seeking help for the redressal of their complaints. So many activities are being carried out by the organisation, Consumer Protection is one part. To be fair, there was not at all a welcoming atmosphere for the consumers with grievances. Nothing was displayed, telling about consumers rights and the institution did not seem to be the user friendly.

4.3.4 Consumer Coordination Council (CCC) Noida

Basic Information About the Organization: The CCC was established in March 1993 as a ‘Society’ registered under the Societies Registration Act of 1860. Before taking the present shape, a group of consumer activists representing various Consumer Organisations gathered in April 1992 to work as one body, to raise one voice on issues related to consumer interests and various government policies and programmes affecting the interest of the consumers. CCC has been actively involved in various consumer-related projects and programmes funded by the UNICEF, the UNDP, the Ford Foundation, the Consumer Welfare Fund and the other funding agencies as also grants from the various ministries of the Government of India for certain specific projects. The Consumer Coordination Council (CCC) is an issue based National
Coalition of Consumer Organisations in the country.\textsuperscript{16} A group of consumer activists, representing various organisations decided to work as one body and to raise one voice on issues related to the consumer and joined hands to form a national coalition at the invitation of the Friedrich Nauman-Stiftung on April 1, 1992 in Delhi. The CCC presently has a membership reach of over 77 leading consumer organisations, spread over different parts of the country, which are, or have been members of the Central Consumer Protection Council (CCPC) set up under the \textit{Consumer Protection Act}, 1986. Its Governing Council of 12 Members consists of well-known consumer activists belonging to the established consumer organisations of long standing. One of the major concerns of the CCC has been ‘Good Governance’. The CCC had accordingly launched a National Campaign on Citizens’ Charter in July 1996 for implementing the principles of transparency, accountability, standards of service, availability of information and an effective grievance redressal system in public service and has been continuing its pioneering work in this direction. The CCC has now set up with assistance from the Ministry of Consumer Affairs, Food and Public Distribution, Department of Consumer Affairs, Government of India, a "Consumer Online Resource and Empowerment (CORE) Centre, as an institutional framework, with an appropriate infrastructure, systems and methodologies for studies on various aspects of consumer issues in India, which is accessible to all. The significant aims of the CORE Centre are as follows: (i) Creation of a National Resource Centre; (ii) Creation of an Online Database / Portal; and (iii) Newsletter Service. The fundamental principle on which the project is founded is based on the premise that Information and Communication Technologies (ICTs) can be effectively used for: (i) Generating Awareness; (ii) Development of Consumer Rights, (iii) Focusing Corporate Attention on Consumer Needs, Preferences and Problems; (iv) Orienting Government Functioning vis-à-vis Citizens; and (vi) Seeking Enforcement of the Citizen Charters. The rationale behind use of the Information and Communication Tools (ICT) at the CORE Centre are manifold. The background of the effective use of the ICTs in the Core Centre is as follows: Giving information about 'Rights of Consumers' to the community and the target beneficiary groups, Developing a complaint registration system and catalyzing the target beneficiary groups to register complaint through the ICT model, Exploring the possibility of using the tool to analyse the complaints and draw attention of the manufacturers / service providers, facilitate any early resolution of the problem, Given these specific desired outputs through the implementation of the ICT model, the project also recognized that the ICTs would not have served any purpose by merely generating demands for the services. The present

proposal recognized the appropriate use of Information and Communication Technologies. The Information and Communication Tools (ICTs) are proposed to be used towards this end as follows: (i) Networking: The ICTs would facilitate easy contact and networking capacity between the DCICs, the VCOs, the NGOs and the Government Bodies; (ii) Technical and Research Support: Provide broad technical support to the DCICs, VCOs, NGOs, and Government Bodies to update their knowledge banks; (iii) Infrastructure to facilitate the exchange of information. To provide an infrastructure which would enable the wider exchange of information and increase awareness amongst the DCICs, VCOs, NGOs, Government bodies, and legal professionals to effectively reach out to the consumers; (iv) The Information Access: To provide the consumer with access to information most critical to his need; (v) The Complaint Mechanism: To provide an online complaint mechanism and facility to database the computer complaint on the basis of territory, product, service, vendor, manufacturer, service provider, etc.

As indicated before, the significant benefit of the CORE Centre is that one single Centre would through use of ICT tools be able to address the needs of the target group most efficiently. The CORE Centre is also envisaged to function as the core of the Consumer movement in India. CCC planned to deepen the involvement of consumer groups following the principle of specialisation and division of labour. The coordinating body deployed its member organisations as lead partners to carry forward the dialogue with the service providers. The voluntary consumer organisations have on their hand an urgency to lobby harder with the parliamentarians, political parties, judiciary and bureaucracy. Equally essential for them is to seek out the like-minded, other non-government organisations, activists and donor organisations to reach the consumer agenda far and wide. It is the demand of the movement that is surging ahead into the new millennium. The Consumer Coordination Council could elicit constructive response from the core service sectors like the railways, electricity, telecommunication, health, public distribution system, banking, Life Insurance Corporation of India and petroleum. These all are actively working with the CCC to arrive at their respective workable Citizen’s Charters. The consumer is supreme, is now the buzzword in the increasingly welcoming corridors of the public service institutions. Deliberating the culture of good governance. The Programme Coordinator at CCC, Ms. Sunita Roy aptly describes how scepticism gave way to cooperation: Initially, it was tough to seek even an appointment with an officer of a government service provider as the refrain was that voluntary consumer organisations were out to create problems in the name of
consumer cause; but slowly they realized that Citizen’s Charter was their own programme and before the consumer could benefit their own organisation would gain by way of having a better administration and a motivated manpower. Service providers are now CCC’s partners in holding forth a significant part of the consumer movement.\textsuperscript{17} The Researcher visited the CCC two times during her field study, once in the year 2006 and then in the year 2011. The researcher got the chance to meet S.S. Sharma, Director of the CCC, and Giriraj Singh, the Chief Manager Complaints, C.C.C. Sharma told the researcher that the CCC had 77 organisational members and it was like a Confederation. The main project of the CCC was the CORE Consumer Online Renouncement and Empowerment. According to him, CCC had 5 aims: (i) Create Resource Centre; (ii) E-Newsletter; (iii) Publish Quarterly Magazine; (iv) Upload Laws and the Acts Related to Consumers which contains more than 1 lack pages; and (v) To Redress the Consumer Complaints Through Mediation, that is, by the Non Judicial Ways. Giriraj added that the CORE gets 2000 complaints in a month, and 60-70% of them settled through mediation. The CORE has recently started toll free number to get complaints. Earlier it was hard copy or online system. The National Consumer Helpline (NCH) started in March 2005, the call centre, then located in a small room in the Delhi University campus, got about 1,200 alls in the first month. Nearly six years later, it has grown over five times with nearly 6,000 consumers from Patna to Port Blair dialing 800-11-4000 every month. In December 2010 alone, 5,167 people ailed in with their complaints. In all, 6,393 harassed consumers sought Redressal in 2010.\textsuperscript{18} (Consumer courts-still time consuming). The CORE also organises seminars. The CORE has a very useful method of deterring the brands to be friendly with consumers. There are two lists put on website-friendly and unfriendly. Unfriendly are these-who after being approached do not resolve the matters. When their names are there on website-consumers (whoever goes on website-comes to know that these are brands to be avoided. Sometimes who are once on unfriendly list-approach CORE to put their name on friendly list. One brand-Airtel on friendly list-now Vodafone approaching them-to add their name on list as well-This will improve consumer services. Giriraj told that CORE has 12 staff members. Publication of CCC has circulation of roughly 1000 quarterly. Sharma also talked about future plans of CCC as 1. With help of G.O.I. (Government of India) and consumers-make current working more sustainable. Trying to set up-procedure to get

\textsuperscript{17} A historic movement, Milestone 2000: Consumer Movement: Towards the new Millennium, CCC, New Delhi.

complaints on mobile more user-friendly these days. Then consumers can check status if the resolution procedure through sms. Expansion of working in rural areas: The project has already been submitted with Govt. to set up Complaint centre & Advice centre in rural areas. CORE wants to do this in partnership with its members. This centre would mean-someone sitting in office of centre during office hours-if any consumer comes with complaints-explain him the procedure & helping him to do online application with CORE. One to one service provides better view of procedure rather than reading flyer or brochure.

**Observation by the Researcher:** The researcher visited the CCC two times during her field study, once in 2006 and then in 2011. In 2006, the researcher met S. Krishnan, the Former Director, CCC and Roopam Saxena, the Former Programme Coordinator, CCC. The first visit gave the impression of very welcoming atmosphere to the researcher. All the office bearers were highly supportive and cooperative to give information to the researcher. Then in the year 2011, the researcher got the chance to meet S.S. Sharma, Director, CCC and Giriraj Singh, the Chief Manager Complaints, C.C.C. This time, the Administrative Staff was very welcoming. They took the researches to the director. The director was welcoming initially. Giriraj Singh-Chief manager Complaints joined and gave good information verbally to the researcher. Giriraj was more resourceful. However, the researcher was not provided the old magazines with the standard excuse that they had already distributed all copies in trade fair, which was a doubtful statement, according to the researcher. Further, the researcher was also not given copies of the annual reports with a strange excuse that the annual reports did contain the financial details and the same could not accordingly be shared. Surprisingly, the Director was using abusive language in front of the researcher, talking about partying, alcohol etc. etc. that according to the researcher, showed unprofessional behaviour.

### 4.3.5 Consumer Education and Research Centre (CERC), Ahmedabad

**Basic Information About the Organization:** The CERC came into being in the year 1978 as an organisation that primarily looked into the complaints related to adulteration of food. The recent spurt in the CERC’s activities has given it importance. Among the various consumer associations functioning in different parts of the country the achievements made by the CERC requires special note. It took four men and 250 rupees to drive a non-existent consumer

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movement into a totally different league. In the year 1978, when the Gujarat State Transport Corporation decided to raise bus fares, four men - Ramesh Bhatt, Manubhai Shah, K.G. Munshi and AC Brahmbhatt - challenged the hike and then started the consumer protection movement in the State of Gujarat. With the consumer as its reason for existence, the CERC began handling complaints of the ordinary consumers who could not take on the might of the business. It started giving legal help. It moved on to fighting for a safe and strong financial market and clean environment. It built an in-house laboratory to test the products used by consumers in their day-to-day life, products that are bought by people without knowing how good or bad they are. Other than in Japan, the CERC’s in-house lab is the only one of its kind in Asia. The CERC organises many workshops and seminars on critical issues as part of its education drive and publishes the proceedings. Nominees from abroad also have been sponsored by consumer organisations and/or funding agencies. India’s first Consumer Product Testing Laboratory has been set up by the CERC in Ahmadabad for comparative testing, ranking and evaluation of products, food, pharmaceuticals and domestic electrical appliances. The laboratory began its historic operation with the testing of products in three categories, viz., food, pharmaceuticals and domestic electrical appliances. There is an additional laboratory to test the energy efficiency of electrical appliances. The test reports published and publicized so far are still sending ripples far and wide, leaving their greatest impact on the media, which in turn have disseminated the information and sensitized consumers. Industry’s initial response, however, was lukewarm, almost skeptical and even challenging in some cases. For detailed information on product testing carried out and then published in different issues of INSIGHT please see Annexure 5. Launched in 1998 as a priced bimonthly consumer publication, INSIGHT is a treasure trove of rare information on consumer news and views. INSIGHT publishes articles about the products and services consumers use day in, day out. The CERC’s Environment Division focuses on the essential areas of public safety with regard to industrial and environmental hazards. Its initial priorities are air, water and noise pollution, effluent treatment, disposal of the hazardous waste processes. The Environment Division organises conferences, conducts research, disseminates the findings, proceedings, recommendations, etc., makes representation to the authorities. Protection of investors, both small and big, who are consumers of financial services, forms a major area of the CERC activities. A majority of the complaints received by the Complaints Cell are related to investment. The Securities and Exchange Board of India (SEBI) has recognised the CERC as an

Investor Protection Organisation. Eight years after CERC came to existence the Centre was recognised by the International Organisation of Consumers Unions, The Hague, The Netherlands, as a corresponding member. It became a full member with voting rights. The IOCU is now known as Consumer International, and is based in London. Set up in 1980, the exclusive consumer and public interest library of the CERC is the only one of its kind in India. It has 15500 volumes and 85 periodicals from all over the globe. Books, magazines, encyclopaedias, yearbooks, dictionaries and directories of NGOs and government organisations in India and abroad, journals, court judgments, standards and Bare Acts, newspaper clippings, audio-visuals you name it, the library has it. It covers various subjects related to consumer protection, promotion and research; environment; social audit; insurance; transport; pollution hazards; safety; drugs; health; housing; human rights; etc. The library is open to all, free of charges.

CERC projects/plans for the future which are under consideration include testing of aids and appliances for the handicapped, toy safety, Testing of building material for consumer housing, testing of adulteration of petroleum products, Comparative testing of pesticide sprayers, Testing of energy meters, CERC to function as a node in western India for sustainable development network programme, Environment-friendly character of consumer products, May help small and medium enterprise to improve safety and quality of their products.

Observation by the Researcher: The researcher has visited the CERC two times. Once in 2006 and then in 2011. During first visit researcher spent 10 days in CERC library and observing working of CERC. Researcher met Mr. Kalyan Bose, Former Director, Administration, CERC, Ahmedabad, who helped her to get requisite information about CERC. At that time the researcher got golden opportunity of meeting Manu Bhai Shah, former director of the CERC, who is called as Ralph Nader of India. He also told the researcher as to how to conduct research for voluntary consumer organisations. Manu Bhai Shah told the researcher which organisations, are doing commendable work on consumer interests after the CERC. These, according to him are: (i) The Calcutta-Coalition of Consumer Groups headed by Mrs. Mala Banerjee; (ii) The South India Chennai - CONCERT, headed by R. Desican; (iii) Tamilnadu - Dorai Sangem’s Association of all groups of T.N. able to activate consumer groups actress T.N. (iv) A.P.-SEBI-whole 8-10 organisations as investor’s association. Investors are also consumers; (v) Orissa - Federation of Consumer Organisation of Tamil Nadu working for young man; (vi) Pune - Akhil Bhartiya Grahak Panchayet-headed by Mr. Bindu Madhav Joshi. Doing work through processions, boycotting, picketing and demonstration. When the researcher met Preetie Shah in
2006, she mentioned that now CERC had started publishing the Insight Magazine. Earlier it was known by the name Consumer Confrontation. It was more like News letter of CERC, which was circulated free of cost to its members. The CERC then launched INSIGHT in the year 1998 which is a complete Journal with lot of research work published in it. The CERC work so much for it. The CERC has to do a lot of home work for it. It does not just publish anything. It has to go to deep roots of matter. That is why the CERC get favourable results in all the court. Then Insight also did product testing of mineral water for the ISI mark on its bottle. The CERC tested 13 Brands, but only 3 met with standards required. The CERC recommended to government to add water in arena of protection of food adulteration. However, some said that water do not contains calories in it, so it cannot be added. But now it has been finally added. Then the CERC did testing of thermometers. However, it is quite shocking that all failed for required standards. Thus the Insight has played a role for the revolution of consumerism. Then media has played role in the CERC working, both print as well as electronic media. They have given regular coverage to its program. And moreover, the CERC has never made any press conferences, or lunches. Even Doordarshan did coverage for its programmes. As regards, the consumer research, not many organisations are doing this. However, the CERC does. In the CERC tested the quality of houses built by the Housing Board. There were regular complaints coming against the poor quality of Housing Board’s services. And moreover there was no guarantee given for houses. If we purchase a T.V. or Fridge, for few thousand rupees, we are given guarantee for it for 2/4/5 years. But when we purchase a house for lakhs of rupees, why guarantee is not given to the consumer. The CERC did comparative testing of houses built by the Gujarat Housing Board, Private Builders and Government Institute buildings. Then the CERC has also gone through foreign contracts. A lot of home work was done for it. The CERC found that in Australia, 10 year guarantee is given for houses. Then in other states also. And then the CERC gave recommendation and published in detail, which was presented to the Government of Gujarat and they asked us to draft a Bill of Housing Board. Then similarly the CERC did for Hospitals. So, it makes campaign for its findings and get the results. Like Manu Bhai Shah in his speech given at Consumer Rights Day Celebration on 20 March 2006, which was also attended by the researcher said that redressal to consumers was most important. So, we can say that education, research, law and media are the CERC’s effective tools. NGOs from Pakistan, Bangladesh, Africa also send their representatives to the CERC, it has become like a mother institution for them. The researcher spent three days during her second visit to get the updated material from the Library of the CERC and upto date information about the CERC’s working. When the researcher visited
the organisation for the second time and reached its reception, they respectfully took the researcher to P.N. Maindalkar, Administration Director, CERC, who, after welcoming the researcher directed his office staff for the material requested by the researcher, that is, publications, annual reports etc. Then the researcher was introduced to the librarian Vandana. The researcher then spent a few days in the library and also had number of walking rounds of the laboratories to observe the product testing process. Shweta Mahajan, Manager Electrical Product Testing Laboratory, CERC helped the researcher a lot and explained the procedure and method used in the product testing labs. The researcher met Preetie Shah, Senior Director, during her second visit who is also the editor for the magazine INSIGHT published by the CERC. Preetie told that the CERC had the manpower resources, both paid as well as the volunteer. As regards their publications the Insight Circulation was 10-15,000 and the periodicity is Once in two months. The CERC covers area all over India. Insight publishes all consumer issues. As regards the size of the institution, majority are the individual members. The CERC represented in all national as well as International level. She further said that the CERC according to her was an organisation which helped people to get justice, empowered them with information, and also made them aware of their rights and responsibilities. Regarding the multifarious activities of the CERC, she said that CERC was active in the following activities: (i) Complaint Handling; (ii) Organising Legal Seminars; (iii) Research and Education; (iv) Organising Training Programmes for the Government Officials from Different Departments; (v) Publishing Magazines and Preparing the Compact Discs for Distribution; (vi) Consumer Advocacy; (vii) Investors Issues; (viii) Looking After the Utility Based Energy Cells in Gujarat and Maharashtra; (ix) Lobbying With the Government; (x) Product Testing; and (xi) Media Help. The researcher was informed that the CERC had a very important feature which other organisations did not have, that is, transparency within the office. The researcher was informed that any letter / e-mail received by the CERC was opened at the reception. A Folder was made and was circulated amongst all staff members to read. No private communication was allowed. Everyone knew everything. Same was with the outgoing mails. Another new concept was added by the new chairman. The budget inflow for different departments was planned and then approved by the Board. First of all, the budget was sanctioned and then activities were carried out. The researcher was told that the CERC also planned to step in the rural areas. It had got the plan of adopting 3 villages with 10,000 populations or above and setting up cadre of experts almost 600 activists were ready to work with them. The CERC has picked up various rural issues related to the farmers, seeds pesticides, etc., and also mobile phones.
4.3.6 Consumer Guidance Society of India (CGSI), Mumbai

Basic Information About the Organization: The CGSI, established in 1966 with the aims and objectives of protecting consumers and representing them for the security of their due rights. Its magazine Keemat contains informative and educative articles on the rights of the consumers and other research findings. It also arranges exhibitions, surveys, talks, seminars for the achievement of its objectives. It also compliments the state agencies in bridging cases of adulteration, role of hazardous drugs and other malpractices etc.etc. To provide consumer education for low income groups, the project launched by the society has been very successful. The landmarks achieved by CGSI are as follows. The CGSI is the earliest consumer organization in India, founded in 1966. The CGSI was the first to demand the Consumer Courts. This became a reality in 1986. To date, 70% out of the thousands of complaints referred to CGSI have been redressed. The CGSI established the formal Product Testing in India. The CGSI was the first to publish a monthly magazine “KEEMAT” carrying information of importance to consumers. The CGSI promotes consumer education; initiates training projects in rural areas; promotes publicity drives; represents consumer interests with government and other bodies. The CGSI received the National Award for Consumer Protection in 1991. The CGSI is the only Indian consumer organization to be a council member of the Consumers International for the last twenty five years. It is also a member of the Maharashtra State Consumer Protection Council. The organisation participates in a large number of technical committees and government decision-making bodies. It was the first consumer organization to demand special Consumer Courts for redressal of consumers’ complaints. The CGSI handles consumer complaints and offers legal guidance to those wishing to file suits in the Consumer Courts. Many thousands of grievances have been handled over the years, with 70% success in favour of the complainant. As regards the product testing, early as 1977, the CGSI established the facility of product testing. Many products were tested and reports published in the Society’s monthly journal, “KEEMAT”. It has now been decided to take another step of imparting consumer education to the school children by involving them in various consumer welfare and consumer protection activities by setting up various Consumer Clubs. Consumer Guidance Society of India came up with a programme of educating the students of numerous rural schools. The CGSI started a rural project in the villages of Thane and Raigad districts in Maharashtra in 1997. The Publications Committee launched the

bi-monthly magazine Keemat which was another millstone in the history of CGSI.\textsuperscript{22} “Keemat” is now in its 35th year of publication, the first consumer magazine in India to be published regularly every month. CGSI has also produced Consumer Guides on subjects like Electrical Appliances, Edible Oils, Pesticides, Food Adulteration, Safety At Home, Safe Blood, etc. The CGSI has been publishing material in Hindi as well as English. It published ‘Safety at Home’ in 1997. The book deals with how to choose right quality of electrical appliances, instal them. The CGSI also published a booklet “Electrical Appliances”. It also published Buying Guide in March 1992. Similarly another Booklet “Edible Oils: CGSI: Buying Guide was published in March 1992. This booklet was a second in the CGSI series of Buying Goods for Consumers. The CGSI was awarded a Best NGO\textsuperscript{23} award “Salaam Bombay” for the good work done in 2008.\textsuperscript{24} The organisation celebrated its 40th Anniversary 2006.

\textit{Observation by the Researcher:} The researcher has been to the CGSI two times as well, once in the beginning of her research work in 2006 and then in the year 2011 to update the data. In the year 2006, the researcher visited the office of the CGSI and spent one week in the CGSI library as well observing the working of the organisation. During that visit, the researcher got chance to meet different office bearers as well as the volunteers. The researcher actually saw how efficiently the organization was working. The researcher interviewed A.R. Shenoy, Former Chairman of the organisation. V.M. Kamat, the Administration Manager, CGSI was also very supportive during both visits. The researcher was informed about the project \textit{Mahila Mandal} that targeted on women. Women were explained about misuse of label by fraud manufactures to mislead consumers. The CGSI also raised awareness about financial literacy, especially about raising schemes like ‘\textit{Mahila Bachat Ghar}’. The researcher when visited CGSI, was given a copy “Memorandum of Associations, Rules, Regulations and Elections by Laws” alongwith other publications. During her second visit, M.S. Kamat, Honrary Secretary, who was the main functionary at that moment, met researcher at the temporary office of the CGSI as the actual office was undergoing renovation. The new chairman, N.M. Rajadhyaksha, Principal New College was not available. Kamat was very co-operative and gave very practical information about the CGSI as well on consumer movement. He told that the CGSI has

\textsuperscript{22} \textit{Keemat}, January 1973, p. 8.

\textsuperscript{23} \textit{Keemat}, March 2008, p.3.

\textsuperscript{24} \textit{Keemat}, May 2009, p. 5.
manpower of paid three full time staff members and ten volunteers. Sitaram Dikshit, the Joint
Secretary, who was a technocrat and handled the adulteration related issues. Volunteers handle
customer complaints. The CGSI spread awareness of consumer rights and holds seminars on
investment awareness, telecom, fuel efficiency etc. In all these efforts, they get good
response from the students. The CGSI is also involved in product testing especially of milk
with outbound laboratory co-ordination. Recently the CGSI got consumer Helpline by State
govt. The CGSI was in process of setting it up. That is why this renovation work was going
on. The Annual Budget of CGSI is Rs. 30 lacs. The Research Work done by the CGSI is that
the organization conducts surveys. It had a project in the past, different surveys like ‘Good
Product’ and ‘Good Services’, ‘Worst Product’ and ‘Worst Services’ e.g., for fuel efficiency
e etc. Circulation of Keemat is 2500 which is published once in 2 months all over India
connecting Mumbai and surrounding villages. Membership of the CGSI has 2600 (life
members) and 200 – ordinary members (yearly). The membership support is very low as
compared to the western countries. People do not respond very well. They do not come back
and tell what’s happening. The CGSI is not member of the Consumer International now. It has
dissociated itself from CI recently. It does not have intention to be member again at the
moment. Of course, it is a member of the CCC Delhi. The CGSI is also not the member of the
CCPC, but its name has been recommended by the State Govt which is an achievement for the
organization. M.S. Kamat said for him CGSI was an organisation to empower consumers to
fight their own battle for their rights. When asked that how he felt working at this position, he
said that “for us, it is a commitment for life, it is a commitment towards consumerism, fighting
for wrong, if it is not right, just fight for it. I follow one principle told by my father. If you are
clean, at least there is one less in the society. I have been following this and at least try to do
my part. Moreover by setting examples, we can change at least little bit. If you think it is not
right, take it as moral responsibility to fight for it”. Regarding planning for coming five to ten
years, he said “ I see CGSI nowhere now. Just play ball by ball, play every ball. Do not get into
big dreams which are not practical. Take baby steps to make big things happening. For
example, Anna Hazare wants to remove corruption from India. Similarly some day, someone
until stand up to fight against consumer exploitation.” V.M. Kamat, the Admin Manager told
the researcher that the CGSI was working in networking with the VOICE Delhi, but not with
other organisations at the moment which was not very good. The researcher observed that the
CGSI being the oldest organisation, had done wonderful job in the past and was still continuing
doing the same. The work done by the CGSI was visible when the researcher visited the
organisation. The library of the CGSI was very useful to the researcher as it gave access to national as well as international resources. The researcher got the opportunity to meet consumers who were affected by unscrupulous trade practices.

4.3.7 Consumer Unity and Trust Society (CUTS), Jaipur

**Basic Information About the Organization:** In the year 1983, the Consumer Unity and Trust Society began out of a rural development communication initiative; a wall newspaper entitled *Gram Gadar* (Revolution in Villages). Even today it regularly reaches the far-flung and remote villages of the State of Rajasthan in India and has been instrumental in providing a forum for the vulnerable communities and under-privileged classes to get justice. The society holds seminars and conferences for educating public about their rights and protection and also fights cases in courts and Consumer Disputes Redressal Agencies on behalf of exploited consumers.²⁵ A Consumer Information Centre sponsored by the Department of Consumer Affairs, Govt. of India, New Delhi and set up by the CUTS Jaipur, was inaugurate by K. Shrinivaran, Secretary, Department of Consumer Affairs, New Delhi on 14th March 1999.²⁶ To carry forward the agenda of CUTS, Consumer Protection and Education, CUTS Centre for Consumer Action, Research and Training (CUTS CART) was established as the First Programme Centre of CUTS in 1996. The centre focuses on research, advocacy and networking for creating a more responsible society and encouraging changes at the policy level, by advocating with the government machinery and sensitising it to the issues of concern to the common man. It has spearheaded several campaigns and pioneered consumer empowerment. To see milestones covered by CUTS, please see Annexure 6. The chief objectives of the CUTS are: Create and empower networks of people and rural social action groups; Interact with government, polity, media and the judiciary in order to help people achieve their rights; Empower women and other marginalised sections and sensitise the society on gender issues; Enhance the capacity of stakeholder groups; and Conduct study/research to gather first hand information about the realities at the grassroots. The Programme Areas of CUTS includes Consumer Education and Protection, Investors Education and Protection, Good Governance with focus on accountability and access to information, Utility Reforms, Sustainable Mobility which includes road safety, Women and Child Rights, Sustainable Development which includes MDGs, environment,

livelihoods etc. Various Activities of CUTS are: Policy Research, Advocacy, Campaign and Networking, Training and Capacity Building, Publication and Information Dissemination. CUTS Resources include fourteen professional staff, affiliated to important national committees and international organizations, A Ten-Member Advisory Board, Working in conjunction with all centers of the CUTS located in India and abroad, Possessing vast networking in Rajasthan with over 100 voluntary organisations and grass root groups. CUTS has been actively involved in engaging, mobilising and empowering the consumers. It has been creating awareness among consumers in the rural Rajasthan through the Upbhokta Mitra (friends of consumers) initiative to suitably empower them to seek justice, CUTS facilitated consumer awakening at the grassroots by strengthening the capacity of networkers in 20 selected blocks in Rajasthan to lay the basis for a strong consumer movement; and brought out a path-breaking book entitled Rajasthan Mein Upbhoktaon ki Stithi (State of the Consumers in Rajasthan). It continues to make small investors aware of their rights and available redressal mechanisms, besides suitably educating them to protect their rights and empowering them to become effective investors, Focuses on two aspects of good governance at the grassroots: access to information and promotion of accountability, Assists consumers in seeking transparency and accountability at the grassroots through awareness generation and by empowering them to use the Right to Information Act, 2005, has been facilitating active involvement of consumers in power sector reforms, Implemented road safety programmes in Jaipur to create awareness among citizens (consumers), has been working for the cause of women and children by upholding their rights, taking up protection issues and providing policy inputs, has been actively involved in interventions related to Tobacco Control, have enhanced the capacity of rural artisans working in the handicrafts sector, have contributed to strengthening the Panchayati Raj Institutions (local self governance) and grassroots organisations in Rajasthan, Initiated a forum at the state level in Rajasthan called Vidhayak Samvaad (a non-partisan forum of state legislators) to discuss issues related to infrastructure, state of the economy and centre-state relations. Consumer Safety is a Priority for the CUTS. The organization has been working on consumer safety issues, that is, protection of citizen’s rights against unsafe goods, services and technologies. The CUTS brought out a publication entitled ‘Is it Really Safe?’ to look at consumer safety issues which was preceded by ‘How to Survive as a Consumer?’ which dealt with consumer protection issues, Continues to work on health issues through its focus on medically inappropriate and economically inefficient use of medicines, a common problem among consumers, Has been making consumers aware of their rights and responsibilities in regard to the rational use of drugs. CUTS has been involved in Capacity
Building of Consumer Organisations. CUTS has undertaken capacity building of consumer organisations on electricity reforms and the regulatory process; enhanced capacities of civil society organisations to participate in regulatory processes; evolved a channel of communication between consumers and policy makers / regulators on electricity reforms; and educated the consumers about their rights and responsibilities in regard to the curbing of electricity theft, conservation of electricity, etc. etc. It has been engaging in identifying the linkages between power and other sectors, for instance, the impact of rural electrification on the social, environmental and economic fabric of villages; linkages of agriculture to water, irrigation and energy issues etc. The publications of the CUTS includes: Catalyst (Quarterly e-Newsletter), Gram Gadar (Village Revolution), State of Consumers in Rajasthan (in Hindi), Panchva Stambh (Quarterly Newsletter in Hindi), the Consumer Protection Act and the Supreme Court, Using Consumer Law to Improve Governance, City Matters (Bi-monthly Newsletter), Several occasional and bi-lingual (Hindi and English) subject specific newsletters, publications, guides, books and training manuals for grassroot groups. Researcher was given copies of all these publications. CUTS has established networks and consumer groups in a total of 238 blocks in 33 districts in Rajasthan, who have actively been involved in consumer awareness programme at the grassroots level. In pursuit of this, CUTS Centre for Consumer Action, Research and Training (CUTS-CART) with the support of State Consumer Welfare Fund under the Department of Consumer Affairs, Govt. of Rajasthan undertook Consumer Awareness Programme to raise consumer awareness among the consumers towards their rights and responsibilities. The duration of the project was of one year. Activities undertaken under this project involved skill training programmes, consumer friends training, awareness campaigns on issues related to consumer protection and awareness rallies. CUTS, in partnership with Sightsavers, has initiated a project, entitled ‘Mainstreaming Disability in Rajasthan’. CUTS intended to sensitise and build the capacity to develop human capital for promoting inclusion of disabled people in the policy planning and decision making process; and enabling them to access their rights and entitlements to a life of dignity. In 1983, CUTS was a small voluntary group of concerned citizens operating out of a garage on a zero budget. Today, it operate out of five programme centres and an advocacy centre in India, two resource centres in Africa, and one resource centre in the UK, with a staff strength of over 100 persons. CUTS work is divided into five programme areas: (i) Consumer Protection; (ii) International Trade and Development; (iii) Competition, Investment Economic Regulation; (iv) Human Development; and (v) Consumer Safety. The researcher interviewed George Cheriyan, Head, CUTS Centre for Consumer Action, Research and
When asked about his experience about working with CUTS, he said that when he joined CUTS, consumer sector was new for him. It was a big learning process for him. He felt that a lot of scope was there in this sector. And at least he could do something for the cause of society. He further informed the researcher that the CUTS filed the first complaint in regard to unfair trade practices before the Monopolies and Restrictive Trade Practices Commission in August 1984 to successfully stop the misleading sales practices of a hosiery dealer. Based on a successful intervention made through the project entitled, ‘Grassroots Reachout and Networking in India on Trade and Economics’, National Bank for Agricultural and Rural Development (NABARD) has expressed its willingness to collaborate with CUTS for uplifting the weaver community engaged in producing Kota Doria sarees (a particular variety of women’s textile) in the Kota district of Rajasthan. He mentioned that individually Mr Cheriyan enjoyed working for consumer movement.

Observations by the Researcher: India needs more groups such as the CUTS and that is the challenge for CUTS to replicate and multiply all over the country. CUTS is a professionally managed and a well organised group and government can usefully utilise their talents and skills in the cause of the consumer. It was very hard for researcher to summarise working of the CUTS. CUTS is an international consumer organisation established in 1983 and presently working in more than 30 countries.

4.3.8 Indian National Consumers Federation (INCF), Lucknow

Basic Information About the Organization: The Indian National Consumers Federation (INCF) was founded on 1.1.86 with the concept of protecting the consumers’ rights and welfare of consumers and since then it is devoted to its cause. The INCF has been registered under the Societies Registration Act 1860 with registration no is 5677/86. INCF has strength of 2100 members, which consist of 627 women / girls and 1473 men / young men / students. INCF is a well organised voluntary organisation and its founding member Arun Kumar Misra is its president, who is dedicated to the cause of consumer protection. INCF is working with a mission of “Promotion and Protecting the Rights and interest of consumers”. The objectives of the INCF includes: (i) To inform itself about consumer’s problem; (ii) To channelize consumer’s grievances to officials; (iii) To educate the consumers of their rights and help them to exercise
them; and (iv) To protect consumer’s interest in general. The annual budget of the INCF is around Rs. 3.5-4.5 lakh which is generated by membership fee, donations and contributions, support from other major NGOs and Government departments. The INCF has a governing body of eleven elected members called as Body of Trustees. INCF is run by two paid workers and 15 volunteers. The INCF is well represented by becoming the member of different organisations and it has represented various advisory committees of different ministries of Union Govt. and different department of State Govt like: Member Central Consumer Protection Council (Ministry of Consumer Affairs, Food and Public Distribution) Govt. of India, New Delhi (1993-2003), Member, Consumer Coordination Council (CCC) (An apex coalition of consumer groups in the country) New Delhi, Affiliated with consumer International and Govt. of India, Member, State Level Committee for Standardization and quality system (Bureau of Indian Standards) Govt. of India, Lucknow, Member, State Consumer Protection Council (Department of Consumer Affairs, food and Civil supplies) Govt. of U.P., Lucknow. The main areas of work of the INCF: Consumer Education by organising camps, surveys, public meetings at block level especially rural areas; protection and empowerment through legal counselling and guidance etc; awareness programmes in educational institutions; Consumer awareness and publicity campaigns in media; free advice regarding redressal of consumer complaints and helping the consumers with lodging complaints and further litigation; National and State Convention and Seminars on consumer rights; Study on Rational Use of Drugs and Collaboration with W.H.O. The Federation has established a centre for legal advice and help on its own, since 31.5.95, which is imparting help and assistance to poor, oppressed and helpless people free of cost. The District Forums and State Commission have their hands full of pending complaints. INCF tries to settle the complaints by mediation and bringing the two parties across the table for the speedy settlement/disposal of the complaints and has achieved great success and popularity in the state. The INCF has been instrumental in the disposal of 4997 complaints through mediation and 1706 complaints through consultation and help rendered to the consumers. INCF has been able to work strongly on matters relating to protection and empowerment through legal counselling and guidance etc. INCF has been very active in advocacy. INCF has its own newsletter which is published quarterly which has coverage of around 874 members in Uttar Pradesh which covers the issues on awareness relating to consumer protection. In an interview with its president Mr. Arun Misra, he shared how he got involved in the consumer movement. He was interested in social work and one of his friends who was a Law Publisher told him about new legislation on consumer protection and its scope. Misra was really impressed by this new legislation and hence joined an
organisation working in this field. But slowly he felt the need for INCF with its current vision and mission. When finally act came into force, there was pressure on U.P. govt for setting up the machinery for Consumer Council and Consumer Forums. Mr. Misra started helping consumers to guide and lodge complaints. When favourable results came out, he started working towards awareness of consumers as well.

Observations by the Researcher: The researcher has been in touch with Arun Misra all these years. The researcher could not, however, see actuality of the working of the INCF as she was taken to the residence of Arun Misra from where he is partially running the INCF. Arun Misra has been sending updated information about the INCF to the researcher through emails and facebook updates, which shows that the INCF is doing job in consumer awareness campaigns.

4.3.9 Mumbai Grahak Panchayat (MGP), Mumbai

Basic Information About the Organization: MGP promotes consumerism by bringing the consumer to the forefront of the logistics and supply chain of consumer goods as decision makers, executors and monitors. MGP's primary objectives include organizing the consumers for common causes, educating them and protecting consumer interest through legal and other means. MGP is the largest voluntary consumer organisation in Asia. MGP was formed on the auspicious day of Gudhi Padwa (Hindu New Year), the 12th April, 1975 and registered in 1981 under the Public Charitable Trust Act. MGP is a member of the Consumers International, but it is entirely a home grown institution not depending on anything overseas. It is spearheading consumer movement for the last 35 years with a large membership of 28,000 families spread across Mumbai. Broad vision of MGP is to bring together consumers for a common cause and fight against injustice in order to protect the interest of consumer. MGP has been working to enrich the quality of life through sustainable consumption, to educate consumers, to create awareness and thus to empower them to fight against injustice. This is clear from its mission statement ‘Grahak Hitay, Grahak Sukhay’. Nishikant Gurjar told the researcher that all these people are volunteers. Everyone does everything and no status is attached to any of these designations. General body of MGP has entered 36th year of its inception. MGP has been

27 For more details see: http://mgpanchayat.co.in/ visited on 14/2/12.
28 Researcher has interviewed Mr Nishikant Gurjar Vice Chairman (Administration) twice during this research work.
awarded the following awards for its achievements: National Award for Consumer Protection - 1990; *Vrittapatriya Grahak Prabhodhan Puraskar* - 2005 (For writing articles in different newspapers to create awareness among consumers); Jamnalal Bajaj Excellency Certificate - 2009 (For adopting fair practices in the working). Activities carried out by MGP are: MGP has following departments working for achieving its goals:(i) Joint Distribution System (*Vitaran*); (ii) Panchayat Peth; (iii) Regional Panchayat Peth; (iv) Organization Wing; (v) Education Wing; and (vi) Research and Protection Wing. A brief discussion on each of the aforementioned points is as follows: (i) **Joint Distribution System (*Vitaran*)**: Monthly distribution of grocery on no profit, no loss basis is MGP’s distinguishing activity. MGP offers a very unique and innovative model of consumer organisation, perhaps unparallel in the history of consumer movement and surely worth emulating. It has developed an interesting model of distribution model of distribution of grocery to its members, based on principle of ‘collective buying’ and ‘no loss - no profit’. According to Nishikant Gurjar, this is the main attraction of working of the MGP. Even workers from Zimbabwe and Harare visited MGP to learn about joint distribution system so that they can adapt it in their countries. Gurjar explained the researcher how this system works. He told that for this purpose, 28000 families have been divided into groups (Sangha). Each buying group has a minimum of 11 families as members. One or more of them volunteers to interact with the MGP. Indents (order list) are filled and sent out to MGP which consolidates all indents and gets the best prices. The buying group leaders are then billed and by the time their payments come in, so have the ordered goods from suppliers. They are paid promptly. JMGSS staffers process some of the commodities and then repack individual family's requirements. On a pre-arranged date convenient to group leaders, family packs arrive in a van. Families collect them from the leaders' houses. By the time a month's delivery cycle has ended, at least 3500 volunteers at various levels would have participated in delivering an average of 85-90 items (like grains, pulses, cereals, edible oils, soaps & detergents, cosmetics, dry fruits, stationery, hosiery etc.) to more than 28,000 families spread all over greater Mumbai. Researcher found that as the indent (order list) has price of item on it, members can compare the cost and choose to buy the item or not. They are not bound to buy all the items from the list. Indent also have list of items which are going to be introduced in future. There is a central Purchase Committee with 13 women volunteers who co-ordinate with a professional Purchase Manager. As generally women are responsible for cooking at home so she is very well aware about the quality of product to buy

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29 Researcher has interviewed Mr Nishikant Gurjar Vice Chairman (Administration) twice during this research work.
Specialty of distribution system is: (i) Good quality, proper weight, fair prices; (ii) Demand first, then payment, then supply; (iii) Consumer has to pay mark-up of as low as 8.5% on purchase cost; (iv) Savings of 10 to 15% in cost / bill; (v) Purchases of only indented goods; (vi) Elimination of middlemen; and (vii) No profit no loss principle. The product distribution system not only provides commodities to members, but it also promotes consumer awareness. MGP trains its Sangh Pramukhs (group leaders) as peer leaders, who are trained to promote organisational protection, consumer education, study and research by market surveys and product testing on relevant issues. Moreover it is one of the activity carried by MGP and not the only activity of it. Regional Panchayat Peth are organised on the eve of school/colleges reopening, especially for students to meet the needs (note books, stationery etc.) of school going children at reasonable prices. Organization Wing of MGP make special efforts to encourage the citizens to form Grahak Sangh (buying groups) in different localities. It also helps to form new groups, arrange lectures, seminars, workshops and distribution of seasonal goods. Education Wing organizes the Road Shows to create awareness among consumers, Consumer Club - Seminars in schools to help students in becoming competent prospective consumers, Programmes on radio and television, Articles in newspapers. The Research and Protection Wing of the MGP provides protection and educational activities for the consumers. Study and research wing undertakes study of various topics of consumer interests, analyses the same and uses it to make representation to Govt or for launching campaigns or for filing P.I.L. MGP is represented in the Food Safety and Standards Authority of India, Maharashtra Electricity Regulatory Authority, Advertisements Standards Council of India, National Consumer Protection Wing, Central Electricity Regulatory Commission. MGP also has Consumer Grievances Cells to guide aggrieved consumers and help them in redressing their complaints free of cost. Activities carried out by MGP in Consumer Protection Wing indicate that the Mumbai Grahak Panchayat has become a powerful advocate of consumer issues in last 35 years. MGP is a replicable model of consumer activism. The Panchayat carries out following activities for consumer protection: (a) Complaint Guidance Cells: MGP believes in protecting the consumer and also provides them with all the necessary guidance and help in fighting for their rights and for justice. MGP has a number of Complaint Guidance Centres all over Mumbai which give free guidance to consumers having complaints. During interview with Mr Gurjar, researcher was told that MGP works as semi judicial body and acts as pressure group to resolve the complaints and MGP is getting 60-70 complaints daily. Nishikant Gurjar\textsuperscript{30} informed the

\textsuperscript{30} Former Treasurer of MGP and currently vice chairman (Administration).
researcher that the MGP promotes consumer education through schools by distributing published material in Marathi. MGP has adopted around 50 schools from a wide area covering Bandra to Jogeshwari, and then visited these schools every week. 20-30 students from each school were trained as peer leaders. Educational tours were organised for them. They were given information about consumer awareness: like how to read expiry date, labels etc. This was a big success as they educated other children as well as their parents on consumer issues. These students also helped in spreading awareness by conducting surveys to look and count for stalls/shops selling Gutka / Paan. After these surveys, these students went to these stalls/shops and stopped these vendors sell these items close to vicinity of their school. The researcher also got to know that street plays are conducted by MGP’s lady activists to highlight various consumer problems. Along with this, MGP also conducts short courses for creating awareness among students, house wives and others. MGP has following publications: Takarar Nivaran (Marathi), Grahak Hitachi Gurukilli (This is a monthly magazine published in marathi which is distributed to its members free of cost. It covers all aspects of consumerism and important decisions of various courts. Members are encouraged actively to change their consuming habits through articles. Approximately 30,000 copies are published), Consumer Complaints Guide (English), Medical Negligence and Consumer Protection Act (English), Landmark Victory (English), Grahak CPA Sq. Issue. These books are published for Public Education and not for sale for profit. So they are available on very nominal prices.

**Observations by the Researcher:** When the researcher visited the MGP (two times during the research work), she observed that the MGP has very welcoming and professional atmosphere. The officials and other workers were very supportive. Researcher got chance to visit the distribution godown in the building, where the commodities were being sent to other areas. Researcher also got a copy of the INDENT (list of commodities available for distribution) for August 2010. Researcher also got copies of GRAHAK HITAY (in-house magazine of MGP) along with other publications relating to banking, Wills and testaments 31(in marathi), Consumer Protection Act 1986: Key to consumer rights (in hindi)32, Consumer complaint guide and Be like a butterfly booklet (in English) and its flyers and brochures which are distributed to consumers for their awareness. During an interview with Gurjar, he told researcher that: (i) MGP has largest number of women activists among all the consumer organisations in India; (ii) MGP is actively

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31 Published in September 2009.
32 Published on 26th December 1998.
promoting consumer awareness with the help of media. It is publishing weekly columns on consumer issues in leading newspapers reaching 20,00,000 readers. MGP also promotes consumer awareness by participating in regular programs on local radio and TV; (iii) MGP promotes consumer awareness among school children by holding drawing competitions, posters contests and essay competitions. Ad watch clubs monitors objectionable, offending and obscene advertisements by conducting ‘Good Ad-Bad Ad’ contest for school children; (iv) MGP is independent from govt. and owns its building (Grahak Bhanw), unlike most of the organisations. Rather this is first consumer organisation in India to have its own building for office; (v) MGP keeps on updating its constitution according to need of the hour in order to adapt in new circumstances; (vi) MGP promotes sustainable consumption and sustainable lifestyle; (vii) MGP is the largest consumer organisation in India; (viii) It has largest number of renewal of membership in India; (x) It has largest number of voluntary activists; (xi) It has largest circulated in-house magazine in Asia; and (xii) It has longest sustained consumer column in Marathi newspaper ‘Lok Satta’.

4.3.10 Voluntary Organisation in Interest of Consumer Education (VOICE) New Delhi

Basic Information About the Organization: Voluntary Organisation in Interest of Consumer Education (VOICE) is a consumer protection group set up by teachers and students of Delhi University in 1983. In 1986 it was registered as a Trust with the first donation by the late Justice V.M. Tarkunde, a noted civil rights activist and P.K.Ghosh, former Vice-Chancellor of the North Bengal University and Sri Ram Khanna. Delhi School of Economics, Delhi University. When the activities of VOICE increased manifold and became multi dimensional, the VOICE Society was registered in the year 1999 under Societies Registration Act of 1860. The objective of the VOICE Society has been to promote and strengthen consumer education and awareness in India: To build consumer awareness based on scientific evidence and full information to strengthen the rights of consumers, specially the Right to Informed Choice; To adopt managerial practices for institutionalizing consumer movement and make itself self sustainable; To further enhance the technical competence within the policy makers and consumer organizations; To develop the market place in the best interest of the consumers and their right to be heard; To stick to our code of ethics of not accepting commercial donations and advertisements; To spread Consumer awareness based on scientific studies of various consumer products to make rational choices; To sensitize national standards bodies, policy makers on up gradation of national
standards / policy changes; Opportunity for manufacturers to improve upon their products in the competitive markets especially on quality, performance, safety and energy efficiency based on our scientific studies. VOICE is supported following departments of Govt of India: Department of Consumer Affairs, Ministry of Health & Family Welfare, Ministry of Environment and Forests, Department of Science & Technology Ministry of Food Processing Industries, Ministry of Corporate Affairs. Areas of work for VOICE are: (a) Technical and Legal; (b) Food Safety and Health; and (iii) Publishing of periodicals. The Education Programme has been conceptualized, designed, developed and implemented by VOICE. VOICE has explored the formal and informal modes of education This strategy has been employed with the view of strengthening traditional knowledge base of learners more specifically rural women and infusing confidence in them about their cultural heritage. For school students there has been special focus on developing a green profile and identity for them. The idea has been to integrate consumer and environment education and make it a practical activity and not just confine it to theoretical knowledge. Publications of VOICE includes: Monthly English Magazine Consumer Voice that covers topics like Comparative test f products, Legal issues health, education .focus on young consumers, price surveys sustainability and food safety issues; Monthly Hindi magazine, Ankit Vani for grassroots women. The magazine focuses on issues of health of women and children, self-empowerment, economic independence, legal rights of women and environment; Two versions of consumer awareness manual for CBSE teachers.; Course material and curriculum for under graduate students with IGNOU; Published magazine Sarthak Vani in Hindi for Rural women; Published booklets in series in Hindi for empowerment of women. Investor Education: VOICE is registered as an Investor association under IEPF Regulation of Ministry of Corporate Affairs, Govt of India. Consumer Complaints and Counseling: As a part of regular activity VOICE have been handling approx 4000 consumer complaints every year. These complaints relates to different sectors such as defective products, telecom, insurance, education, real estate, investors , banks, courier and post office, NBFC, transport, railways and airways and others. Online Complaints: In order to address the complaints of consumers promptly .The Society has introduced the system of receiving online complaints through its website www.consumer-voice.org. These complaints are replied within 24 hours. It is expected that the complainants will subscribe to the Consumer Voice magazine for their benefits. VOICE is into Comparative Product Testing as well. It has working experience over 25 yrs (10 years of continuous testing) and it is involved since 1991 in Comparative Testing of product and services. VOICE pioneered independent comparative testing of consumer products to protect consumer's health and safety in
India in 1991. The results are given wide publicity through magazines published by us as well as in the print media, radio, TV Jago Grahak Jago advertisement of the Govt of India. Ministry of Consumer Affairs. Consumer Advocacy: VOICE takes an active interest in advocating consumer rights before government, regulatory bodies, standards bodies as representatives of consumers and safeguard interests, esp. of poor consumers. This is in regards to rules and regulations affecting consumers, product standards, service standards, and safety and health standards. VOICE staffs are represented on the various committees if Consultative bodies, Committees and relevant Ministries and authorities. This activity does not earn any income and incomes from other sources defray the costs of such activities. As a member of different committees and other organizations VOICE have been projecting the issues which are vitally concerned with the consumer interest. Voice is member of following Committees: Central Consumer Protection Council (CCPC), Consumer International (CI), Central Committee for Food Standards (CCFS), Codex Alimentarious Commission (Known as Codex), Telecom Regulatory Authority of India (TRAI), The Ministry of Corporate Affairs has registered VOICE under the Investor Education and Protection Fund.

Observations by the Researcher: The researcher has been there twice. During first visit, researcher met Technical Head Harbans Wadhwa, (Head Product Testing and Deputy C.E.O.) Who gave sufficient support to her. Second time researcher reached there early morning. The receptionist was not very welcoming-bit rude. But admin person took the researcher to H.K. Awasthi who looks after legal matters. Mr. Awasthi gave sufficient time and information to the researcher. He was very supportive. During interview he gave following information about VOICE. That VOICE publications have 20,000 circulation throughout India. Consumer Voice is a bi-monthly consumer awareness magazine, published by VOICE. It is contains a wealth of information useful for every member of family. Every issue of consumer voice is the carrier of sections like Buying Guides, Legal file, Health, Price Surveys, Focus, Readers page, Tobacco file etc. Voice is actively involved in consumer awareness through comparative product testing. VOICE has been carrying out product testing for consumer Education and empowerment. Identified products covering popular brands are tested every year at different recognised, competent, independent laboratories based at various locations in India which are fully equipped with requisite testing facilities and expertise.33

3.13 Other Organisations:

Apart from organisations discussed in this chapter in detail, researcher has also visited following organisations. Visit to these organisations has helped the researcher to get more information about consumerism, VCO’s and NGOs.

4.3.11.1 Consumers Forum New Delhi

Consumers Forum has been in operation for the last 32 years reaching out even to the remotest part of the country, now with a member’s bank of 13,600 and growing on regular basis. It has been handling all kinds of consumer’s related concerns involving multinational companies, malls, banks, utility services and so on to ensure that the consumer gets its right with dignity and respect. Researcher Interviewed Mr. R.D. Saxena, President Consumers’ Forum New Delhi. When asked what their organisation is actually doing? When was it started? What are its various activities? He replied that Consumer Forum founded and registered in 1980. Basic aim of their organisation is voluntary effort, just to help the society. On informal basis, it initially organised some poster competition at school levels, amongst which 10 were selected by the ministry, and then again it returned to Consumer Forum and gave to all consumer organisations. Wife of Mr. President, Mrs. Pandit, was Vice President. Initially, Executive members used to give funds. Then 3-4 well wishers benefactors used to sponsor the newsletter. In times of Mrs. Pandit–Website of the organisation was started. Consumers Forum do not deal with written complaints, because no government funds are available. Earlier, it used to acknowledge it, but now it is not possible. Whenever Projects and funds are given to us, we undertake them. Essays, debate-competitions are organised. Consumers Forum is member of Consumers’ International. CI gave big amount to them for pesticide in women. It conducted 3 day workshop in Delhi, in which eminent people were invited, they also published 2-3 booklets and pamphlets. Then another grant Consumers Forum got, with which it organised 7 days. Trainers Training Programme at Bangalore on Sustainable Agriculture. It took help from Government organisations.

4.3.11.2 The Entrepreneurship Development Institute of India (EDI) Ahmedabad

EDI is an Acknowledged National Resource Institute Engaged in the Entrepreneurship Education, Research and Training. The Entrepreneurship Development Institute of India (EDI), an autonomous body and not-for-profit institution, set up in 1983, is
sponsored by apex financial institutions, namely the IDBI Bank Ltd, IFCI Ltd, ICICI Ltd and State Bank of India (SBI). The Institute is registered under the Societies Registration Act 1860 and the Public Trust Act 1950. Researcher met Colonel Suresh Kumar (C.A.O.) Entrepreneurship Development Institute of India) Ahmedabad, who gave a very helping hand to researcher to access library and the other faculties. Library of EDI has vast collection on NGOs, which helped the researcher to prepare Chapter 2 on NGOs.

4.3.11.3 *Forum of Free Enterprise, Mumbai*

The Forum of Free Enterprise is a non-political organization, established to educate public opinion in India on free enterprise and democratic way of life. The Forum publishes booklets and leaflets, organises meetings and essay competitions to further its objects. It was founded in 1956 by A.D. Shroff and has its office in Mumbai. Researcher met Mr. Surya Narayan Rao, Divakar (Director General) Forum of Free Enterprises, Mumbai. Mr. Divakar told about works done by Mr. M. R. Pai and Palkiwala - explained the working of forum. Mr. Krishna (Office assistant) gave literature relevant research work on Consumerism.

4.3.11.4 *Women's Graduate Union (WGU) Mumbai*

The Women Graduates Union (WGU), a non governmental organization, is an association of educated, forward looking women that works towards the betterment of women and the upliftment of the society as a whole. It brings to fore the educated women’s perspective to social, educational, cultural and civic issues. It offers redress to many unique issues that impact women and their families. It has Consumer and Civic Affairs Committee and Mrs Kashmira Meher-Homji is its chairperson. This cell promotes a host of progressive social and civic causes that are relevant to the times. Additionally, the cell works actively with environmental or eco-friendly issues. The cell also conduct workshops and seminars on citizens’ rights and responsibilities so as to increase public awareness.\(^{34}\) The researcher interviewed a noted consumer activist and a trustee of CERC, Swarn Kohli twice during the research work\(^ {35}\), who was a Chairperson of the Development Committee of the International Organisation of Consumers Union (IOCU). She was a Chairman Project Consumerism of Women’s Graduate Union and President CERS (Society) Ahmedabad. She is also a member of Business of Fair

\(^{34}\) For more details see http://www.womwngraduatesunion.org visited on 21/5/13.

\(^{35}\) Once in 2006 and then in 2011.
Practices. She was a member of the Committee which drafted initial Consumer Protection Bill, which later turned into COPRA. She began by tracing the origins and growth of the consumer movement in the USA, England, Australia, China, Japan etc. and spoke at length about the latest trends and developments in consumer protection in these countries. Highlighting the achievements and functioning of consumer organisations all over the world, she also gave an idea about the objectives and functioning of international consumer organisations like the International Organisation of Consumer Unions (IOCU), the United Nations Organisation (UNO), etc. She explained the consumer’s rights and responsibilities, and gave an insight into the role played by the consumer groups and the governments across the world to implement these rights, and said that the concern for protecting the consumer has given impetus to the movement in countries like America, Europe, Asia, Africa, Australia and communist countries like Russia, China and Poland. She stressed on the need for consumer groups to be well informed of the strategies, tools and techniques used by other countries to fight mal-practices, and exhorted consumers of all sections of society to join hands, and act globally. When asked about her experience working for this movement for so long, she said she feels very good and she wish consumer movement should – lot more spread out. Every city has a CO’s. She gave more information about WGU to the researcher. WGU is a Graduate Women’s Organisation. Only Graduate women can join it. It was founded in 1915, i.e., in pre-independence period. It is affiliated to Indian Federation of University Women. It was their members in pre-partition period who got appointed as Food Inspectors, Teachers, also member of legislature etc. Organisation is doing activities in every field where the women have interest like, civil household, employment etc. etc. Organisation is having different parts headed by different ladies who undertake different projects concerned with their part. Indian Federation of University Women in over all body which co-ordinates all chapters (organisations). There are total 13 chapters all over in the country. And Head quarter is made among 13 chapters for 3 years with rotation. Quarterly meetings are held for various activities. Earlier, it had Legislative Committee, but is no more, but wants to revive it. She further told that there is another organisation, SARRC-4-on the same guidelines with Indian Federation of University women. Then there is Asian Federation of University Women, which conducts Conference once every 3 years. Then there is International federation with Headquarter at Geneva. It also holds Conference once in 3 years. Approximately, 75 countries are its members. When asked about what actually WGU is doing for consumerism she told that WGU recently held seminar on Mediclaim. WGU take up complaints not only on consumer issues, but other civil issues e.g., plastic bags, garbage etc. For students,
consumer clubs are made for schools. WGU has applied for Govt. grant, but grant has yet not been received from them. WGU have conducted 3 workshops for teachers of various schools (English medium). Now it is going to start for vernacular schools also. WGU creates awareness among students by conducting Essay competition for students on various topics like advertisement, consumerism etc. We also hold debates on consumer subject. W.G.U. had a project for Food awareness, in which they explained children about the quality of food, consumers purchase from hawkers/stalls etc. W.G.U. held one exhibition on projects, surveys made by students after getting the guidance on consumerism.

4.4 Conclusion

This chapter identified two important roles for voluntary organizations. The first and the crucial role which only voluntary agencies can play is that of a catalyst in the empowerment of the poor consumers. This calls for mobilization and organization of the poor consumers and other vulnerable section of the society such as women, this should be preceded by education, awareness building with a view to empowering them; breaking the culture of silence and dependence and to put the deprived sections on a foundation of individual and collective self-reliance with the purpose transforming them from recipients of doles to active participants in the process of the development. With growing disparities and increasing helpless of the poor consumer, the second role visualized in no less important. This is the role of supplementing the government effort in the delivery of different services to the people. This amounts to voluntary consumer organizations taking up development projects and schemes themselves by mobilizing funds both from government external sources and alls funds from government ministries and other public agencies. In a country of our size and complexities, there is always a big gap between the demand and supply of services in the spheres health, education, and extension, input supply, marketing, credit, legal aid etc. As mentioned earlier consumerism is one such area. The consumers in rural areas often suffer from a problem of a lack of access which compounds the problem arising from insufficient ownership of physical and human assets. Besides, their lack of access to inputs and information on technology, marketing etc further reduces their income earning capacity from their weak asset endowment. They also lack access to credit which is a key requirement for upgrading the income potential. All these factors offer a vast scope to voluntary consumer organizations to extend their helping hand by augmenting the delivery of developmental
services and targeting them on the needy. There is, however, one factor which limits the scope of delivery of goods and services by voluntary consumer organizations- a majority of them lack competence and capability in terms of both human and material resources to match the need for delivery of the services. However, this limitation can be partly made up by reinforcing the sincerity and commitment inputs and by adopting a direct approach typical of the voluntary organizations. Self-reliance with the purpose of transferring them from passive recipients of doles to active participants in the process of development. The researcher found that almost all consumer organisations are doing good work. But bigger organisations have done remarkable job in the past and they are continuing the same trends. Smaller organisations or state level organisations are doing good work at grassroot level. But they are not able to use their capacity to full extent due paucity of resources. Bigger organisations also have problem of ongoing funding but still they are in a better position as compared to their counterparts. It has also been observed that some organisations are not doing the work they should be doing but if we look at the nature of work- social welfare sector they are not that bad as compared to other NGOs working in other fields.

The role of voluntary consumer organizations should be to enable the consumers to take rational decisions. They cannot help people by doing things for them. By doing so voluntary consumer organization will be committing the same mistake for which government agencies are blamed today. By aligning themselves with the existing local institutions the voluntary consumer organization will not only correct and strengthen local institutions but also prevent the spread of inadequate resources thinly and avoid duplication of work. three

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