A Two Day Workshop on “Consumer Protection and Empowerment of Panchayati Raj Institutions, Rural Development Officials and Service Providers” was organised by the Centre for Consumer Studies, the Indian Institute of Public Administration, New Delhi on October 03-04, 2016 in collaboration with Regional Training Centre, Ghaziabad (SIRD Lucknow), Uttar Pradesh. The programme was sponsored by the Department of Consumer Affairs, GoI. More than seventy participants attended the programme which included members of PRIs, service providers, teachers, members of self-help groups and Members of VCOs/ NGOs. The objective of the programme was to build capacity of the people working at grass root level about consumer rights and Consumer Protection Act. The aim was to generate pool of local experts who can spread awareness in rural areas and at grass root level and educate the rural consumers. A number of rural problems were also discussed and the action that needs to be taken by various stakeholders.
The Programme was inaugurated by Shri Kunal Silku, IAS, Chief Development Officer, Hapur. Inaugurating the training programme, he said that our society is very old. In olden days barter trade was prevalent where exchange of goods took place. Later on exchange for money started. With industrialization new goods and services were brought in the market and hence started the era of consumerism. Today the consumer can purchase any product manufactured anywhere in the world just by click of a mouse. There are various standards and certifications which ensure quality and safety of products. But consumers prefer to purchase substandard products to save some money. Hence they buy fake and spurious products and put their life in danger. This is more so in rural pockets where people lack awareness. The whole market works on trust. All this has become important in the world of competition.

Information is must to protect ourselves in the market. Thus consumer education is the need of the hour. We all have information but do not know how to use it. It is through consumer education that person gets the knowledge to process and use the information. But it is equally important that we pass on this information to others, we come in contact with. We all consumers should learn to raise our voice where something goes wrong and make complaint to appropriate authorities. He advised the participants not to put their lives in danger for small gain and encourage should take proper bill for the purchase. Consumer protection is very relevant in today’s globalized era and rural consumers need to be taken care of as exploitation is rampant in rural areas.

Prof. Suresh Misra, Chair Professor & Coordinator, Centre for Consumer Studies in his Keynote Address said that we all are consumers. We consume a number of goods and services daily and get cheated. But we all are silent sufferers. The topic of consumer protection and empowerment deals with the life of
the common man. Therefore, there is need to generate awareness among consumers as well as strengthen the system of justice under Consumer Protection Act to build consumer confidence in the system.

Globalization has both positive and negative impacts. But surely it has changed our lives, the way we live and think. Even in small rural haats you can find fast food being sold and people are going for it as it is cheap and is in fashion. Globalization has broken the barriers of time and space. Now better goods and services are available to consumers, which have improved the quality of life. But at the same time it has negative effects as well. Globalization has completely changed the retail scenario. Big malls have emerged not only in big cities but also in small towns. Person visiting the mall enters in without any intention to purchase, but comes out with many items which he had no plan of buying. It is the marketing and packaging of products which entices him to purchase so many things. As consumers we all are confused.

He said that Consumer Protection Act is a social welfare legislation meant to ameliorate the problems of the common consumers. Consumer Forum is only for the benefit of the public at large whether it is poor, rich, women and disadvantaged sections of the society. The forums try to give wide interpretation to the provisions of the Act to give benefit to the consumers. Forum is not a civil court and tries to interpret the law from a common man's perspective. This is the only law which provides for compensation. However, presently the quasi-judicial machinery is riddled with many problems and there is pendency and delay in disposal of complaints. The justice delayed is justice denied. There are numbers of problems of infrastructure, staff, computerization etc. All this is eroding consumer confidence in the system.

There is rural-urban divide and other disadvantaged sectors of society need to be taken care of. For this the government is also adopting multi-pronged approach and policy framework keeping in view the diversity in India. Further some of the changes are being introduced in the adjudicatory process by the new Bill. An
executive Authority is being set up to take care of the problems of the consumer. For quick redressal of grievances, out of court settlement by way of mediation is being introduced. The pecuniary jurisdiction of the District Forums is being increased as it is easier for consumers to approach district forums and most of the complaints can be resolved there. The circuit benches will also be provided for the district forums to take the justice to the doorstep of the consumers. The product liability chapter is being introduced which will take care of consumers in case injury, harm or death is caused because of goods or services. The new Act will also provide for online filing of complaints and provisions to deal with e-commerce.

We refer to the consumer as ‘King’ or ‘Sovereign’. But in reality he is a king without a kingdom, crown and powers. He is being exploited but he has become insensitive to it and is not protesting. He is a silent sufferer who is being cheated by the organized and powerful business. Thus there is need for consumers to unite and fight for their rights. As individual consumer the loss caused might have been less, small interest might have been affected but collectively seen it costs a lot. All of us continue to suffer in silence but do not want to complain. But it is always one enlightened consumer who takes the trouble and society at large is benefitted. Empowerment does not merely mean that one can enlist six consumer rights but must also know how to make these rights a reality. 70 percent of the people in India live in villages. With increase in per capita income, even rural people also want to enjoy all goods and services which were earlier only in the reach of urban populations. That’s why rural markets are focus of attraction for all MNCs and big traders. They want to capture rural markets. Therefore, there is need for awareness and education of rural people to prevent their exploitation. In this the members of panchayati raj institutions, teachers and members of VCOs working at grass root level can play an important role. The present workshop has been organized to create a pool of trainers who can take the message to rural masses.
The programme was divided into a number of thematic sessions wherein inputs on a number of subjects which are of relevance for common consumers was provided. In the introductory session on “Consumer Protection: An Overview” Prof. Suresh Misra illustrated the need and importance of Consumer Protection in the emerging world order. He focused on various problems being faced by the consumers and illustrated the lack of concern among the business towards consumer welfare. He also gave a comprehensive picture of the international dimension of Consumer Protection and traced the growth of consumer movement. He highlighted that it is in the interest of the business to provide quality products and services to the consumers. He through a number of examples illustrated how the misleading ads, counterfeit products and other unfair trade practices are cheating consumers. He illustrated a number of problems being faced by the rural consumers.

In the session on ‘Consumer Protection: Law & Policy’ Dr. Sapna Chadah analyzed the legal history of consumer protection in India and the rationale for enactment of the Consumer Protection Act in 1986. She gave a bird’s eye view of the CP Act and its various provisions. Illustrating her point with a number of examples and judgments of the National Commission and the Supreme Court, Dr. Sapna focused on the outcome in terms of relief to the consumers and the development of consumer case law. She briefly explained the simple procedure through which the consumer can himself approach the forum for relief and justice.
Shri Prabhat Kumar, Financial Sector Expert, National Consumer Helpline, IIPA speaking on “Banking & Consumer” explained the various services being provided by the banks and the kind of problems being faced by the consumers in availing those services. He also elaborated the internal grievance redressal mechanism of the banks and banking ombudsman scheme. He told the participants some of the cautions we as customer of the bank should take especially while using plastic money and ATM Cards. He also highlighted some of the Regulations by RBI for Consumers’ Protection. He give tips for rural consumers fo that they can be safe in the market.

The Second Day began with the presentation by Associate Fellow, Lokashraya Foundation, New Delhi. He said that basic purpose of advertisement is to inform the consumers about the quality of products. However, the present day advertising is misleading the consumers. It is giving wrong and misleading information to the consumers. This affects the Consumers’ right to safety and choice. These are forcing the consumers to buy products and services which they don’t need or which do not fulfil their requirements. He also told the participants about the provisions to deal with the misleading ads and where the consumer can lodge their complaints for the same. He gave an account as to how advertisements lure the poor rural consumers.
In the session on ‘Medical Negligence and Consumer’, Dr. Sapna Chadah elaborated the concept of negligence and the duties doctors have towards their patients. She also explained the law dealing with medical negligence with help of cases decided by the Supreme Court and NCDRC. She also narrated some of the things the rural consumers must keep in mind while availing the services of the doctor and hospital. Shri S.K. Virmani, Project Manager, SCHKRMP speaking on “Telecom and Consumer” highlighted the major problems being faced by the consumers in the sector. He provided an overview of the various regulations framed by TRAI in the sector.

Shri Manoj Tomar & Shri Ajay Kumar Jainab talked about the “Food Safety and Consumer”. They informed participants about various safety risks associated with various stages of food processing and what are the precautions to be taking while buying and cooking the food items. How the risk of food borne diseases can be avoided. The participants were also explained what to look for on the label before buying the packaged food items. The information regarding effects of junk food, GMOs etc. was also shared. The functioning of FSSAI was also explained. Shri Gopal Rai, Correspondent, Navbharat Times also discussed some of the issues consumers face daily and what are things they must keep in mind while making the purchase.

The programme was participatory in nature; the participants asked questions and interacted with all the faculty during the two days. The participants were given a questionnaire on the second day, having multiple choice questions on consumer issues to test the transfer of learning, which were attempted by the participants.
The programme ended with Valedictory Address by Shri S. K. Sharma advocate Supreme Court of India. He said this workshop on consumer issues for PRI officials and Service providers organized by Regional Training Centre, Ghaziabad and Centre for Consumer Studies, IIPA is a very good initiative. Consumer protection is very relevant topic in today’s globalised era. The present era is of mechanization of processes, everything is based on machines and there are always chances of failure. In such circumstance of failure, we must know where complaint can be made. We all must be aware about our rights as well as duties as consumers. The rural masses have become a major contributor to the economy through their consumption. However, they are unaware about their rights as consumers and thus suffer in silence. Therefore, there is need to generate awareness among rural consumers. Information must flow from one to another. If information is shared through chain reaction, the whole society will be aware about their rights and duties. For this panchayati raj institutions can be a good medium. He called upon the Panchayat members to share information on consumer protection and welfare in the meetings of the Gram Sabha.

(Sapna Chadah)                                        (Suresh Misra)

Workshop Coordinators