

CUTS IN ACTION

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CUTS
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Consumer Protection and Competition Policy



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Competition Policy Acting
in Consumers' Interest



The process of economic liberalisation started in several countries across the world during 1980s and 1990s. This was when most of the countries adopted policies of deregulation, privatisation and trade liberalisation. This was also the time when the General Agreement on Tariffs and Trade (GATT) and subsequently the World Trade Organisation (WTO) came into being. The WTO is a bundle of several agreements on goods and services, with various rules on how they are produced and traded, ensuring that there is healthy competition in the global market place. However, merely having a multilateral trading system as a means to promoting competitive processes in the market was seen not being enough, there was a strong demand for specific competition rules to be integrated into the international trading system.

In most countries that have adopted competition policy and law, the objectives of such policies and laws are aimed at consumer welfare.

A good competition policy lowers entry barriers in the market and makes the environment conducive to promoting entrepreneurship and growth of small and medium enterprises. Resultantly, small business and entrepreneurial activities thrive, generating employment growth.

Free and open competition results in, lower prices and new and better products, which in turn ensures consumer welfare. In a freely competitive market, competing businesses try to attract consumers by cutting its prices and increasing the quality of its products or services. Thus

competition stimulates businesses to find new, innovative and more efficient methods of production. Both price competition and non-price competition among enterprises directly benefits consumers.

There is a convergence between the objectives of consumer protection policy and competition policy. The main objective of competition policy and law is to preserve and promote competition as a means to ensuring efficient allocation of resources in an economy. This should eventually result in fair prices and adequate supplies for consumers and, it is hoped, faster growth and a more equitable distribution of income. Competition policy makes markets work and protect consumers from deception. These are also the two important goals of consumer protection. Thus, the end objectives of both the policies are essentially the same.

The interaction between competition policy and consumer protection policy presents a strong case for bringing competition policy and consumer protection policy under one integrated framework. This of course does not necessarily mean that these two issues have to be dealt with by a single agency but there has to be sufficient coordination and congruence.

Unfortunately, in most developing countries such an effort is missing. It should not be forgotten that competition policy or law would remain incomplete in its impact and outcomes if there is an absence of an effective consumer protection regime.

Pradeep S. Mehta

Pradeep S Mehta, Secretary General

INSIDE

| | |
|--|---|
| Consumer Protection Initiatives of CUTS | 2 |
| Why should consumers care about competition policy? | 4 |
| International Network of Civil Society Organisations on Competition (INCSOC) | 5 |
| Consumer Protection in India: CUTS Recommendation for the 11 th National Developmental Plan Document of India | 7 |

Consumer Protection Initiatives of CUTS

CUTS has been promoting consumer protection and safety as a fundamental right of the citizens by strengthening the grassroots consumer movement in rural Rajasthan since its inception in 1983-4. With the objective of sensitising awareness on consumer rights issues, CUTS helped strengthen the capacity of NGOs/consumers and created over 1500 grassroots groups. In order to create a global outreach, CUTS has been working in close association with Consumers International. At the same time, it is working closely with national level organisations across Asia and Africa in spreading and strengthening consumer movement.

Training: One very successful initiative that CUTS introduced in rural Rajasthan was the *Upbhokta Mitra Training* (UMT, Consumer Friends Training) programme to target youths, teachers, lawyers, elected representatives of the local self government and companies etc., so that they are in a better position to avail justice. With 30 training programmes held during 1990-2000, UMT proved to be a model approach in providing information on judgments of various courts on consumer issues, besides creating a culture for a healthy consumer movement. Also, the UMT programme has been very successful in creating a network of activists; many of them established smaller consumer groups and some are even working as barefoot lawyers in individual capacities in their respective areas.

Local taxes extra: CUTS' advocacy has prompted the government to either change the law or create a new one or helped consumers get compensation. For example, a survey by CUTS in 1985 on the cheating of consumers under the garb of "Local Taxes Extra" over the printed retail price of a packaged commodity was

highlighted in leading newspapers. As a result, the government changed the law, mandating manufacturers to print a maximum consumer price on packaged goods.

Highest lift accident compensation: A compensation of Rs 50,000 from Otis Elevator Co. for a lift accident victim without going to court in 1987 got recorded in the *Limca Book of Records* as the highest lift accident compensation ever paid in India.

Creating laws: However, a turning point heralded a radical change in India's history of consumer protection in 1986 when due to sustained effort by CUTS with others, the Government of India enacted a unique legislation in the Consumer Protection Act 1986 (COPRA) about which the then Food & Civil Supplies Minister H K L Bhagat said: "It is



Mother Teresa blessing a CUTS workshop on consumer rights

the *magna carta* of consumers". This law established forums to resolve consumer disputes in all 458 district of the country. It also established Consumer Protection Councils in all Indian states, with a central body at the national level. COPRA paved the way for the amendment of six other laws, including: Standards of Weights and Measures Act, 1976; Prevention of Food Adulteration Act, 1954; Bureau of Indian Standards Act, 1986; Agricultural Products (Grading and Marketing) Act, 1937; Monopolies & Restrictive Trade Practices (MRTP) Act, 1969; and Essential Commodities Act, 1955, empowering consumers to prosecute offenders.

Networking: CUTS has been instrumental in creating networks in states across India with the objective of intensifying the consumer movement. For its demonstrated work, CUTS was bestowed with an honour when it became the only organisation in the country to serve on the Central, Rajasthan and West Bengal State Consumer Protection Councils during 1987-90.

Road safety: In addition, CUTS was nominated to the National Road Safety Council twice and to its first high-level Ministerial Committee, which formulated the National Road Safety Policy in 1993.

Consumer safety: CUTS ensured the legal and human rights of nearly 800 poor victims of adulteration in edible oil in Kolkata in 1988-90, commonly referred to as the "Behala Oil Tragedy". What happened was that about 1500 people in Behala (a suburb of Kolkata) were paralysed after consuming adulterated rapeseed oil sold through a ration shop called *Gharib Bhandar* (the poor man's store). CUTS filed a case before the National Commission under COPRA and the victims got relief.

Another milestone was accomplished when CUTS succeeded in getting a toxic additive, Brominated Vegetable Oil (BVO), banned for use in soft drinks in 1990. The BVO episode triggered an amendment in the Consumer Protection Act in 1993 by expanding the powers of consumer fora to order removal of unsafe goods from the market and compensate victims.

Consumer Policy: In 1998, in its advocacy for a National Consumer Policy, CUTS prepared a draft through a consultative process and submitted it to the Government of India. As a result of rigorous advocacy and lobbying for seven years, the Department constituted a committee in the year 2005 to

Raising compensation forty times

Between 1986 and 1989, deaths and complications due to sterilisation operations under the National Family Planning Programme was a big issue in Rajasthan, as scores of sterilised women either died or became invalid. The issue echoed in the Rajasthan State Legislative Assembly in 1988 that witnessed pandemonium over 44 confirmed deaths, which was a very high figure compared to similar data from other countries. A meagre compensation of only Rs 10,000 (US\$253) was being offered against each such accident.

CUTS took the gauntlet by initiating sustained advocacy on the issue after a careful study of the problems related to sterilisation operations, which included: forced sterilisation, policy of pressure, unrealistic aims of the government, temptation of reward, lack of proper medical equipment and medical negligence. Moreover, there was gender discrimination. Women were forced to go for sterilisation though male sterilisation was safer. Males thought that sterilisation would weaken their

sexual and physical prowess, hence, the reluctance.

After a marathon advocacy and legal battle – from writing letters to the concerned government departments and filing Public Interest Litigation (PIL) based on concrete facts and figures in the Rajasthan High Court to Rajasthan State Consumer Commission and the National Commission to the Supreme Court of India – CUTS was able to secure justice for the victims in the year 2006 when Government of India provided the much needed relief to the people who underwent unsuccessful sterilisation operation or died due to it, by bringing them under the insurance cover and raised the compensation from Rs 10,000-20,000 (US\$253-507), to Rs 200,000 (US\$5,068). Doctors were also put under insurance cover.



formulate the policy and CUTS was made a member of the committee. The 1998 draft policy prepared by CUTS was taken as the basis for forming the National Consumer Policy.

Right to boycott: Taking a leaf out of India's freedom struggle, on January 26 (Republic Day) 1990, CUTS designed, adopted and declared two more rights of consumers, i.e. right to boycott and right to opportunities. The rationale behind right to opportunities was that without it the right to basic needs remained meaningless, while the right to boycott would recognise how consumers have to assert their rights when other remedies fail.

Status report: In 2001, CUTS brought out a comprehensive report 'State of the Indian Consumer' that examined the plight of Indian consumers in the light of the UN Guidelines on Consumer Protection. This pioneering work, which contains vital information on various rights of the consumers, i.e. right to basic needs, right to safety, right to choice, right to information, right to consumer education etc., was emulated in other developing countries including Pakistan. Due to its exemplary work in consumer affairs,

the Royal Government of Bhutan invited CUTS to draft a comprehensive law covering consumer protection, competition, and utility regulation for the country. CUTS drafted a comprehensive law covering consumer protection, competition and utility regulation for Bhutan and prescribed an institutional framework to implement this law. It is expected that the new consumer law of Bhutan (to be adopted soon) would draw inputs from this draft prepared by CUTS.

Power sector reforms: In the recent past, CUTS has started working on second-generation consumer issues such as power sector reforms in Rajasthan and developed a model for consumer involvement. This was documented by the World Bank as a successful intervention for a more inclusive reform process and this experience will be replicated to other states by scaling up the 'CUTS Model' in the power sector to the other identified states for making effective interventions in the process of electricity reform.

Welfare Fund: One of the major victories of consumer movement was the setting up of the Consumer Welfare Fund (CWF) through credit of excess recoveries. The CWF is being used to fund consumer protection activities.

Sustaining publications: CUTS publications like *Panchwan Stambh* (The Fifth Estate – a quarterly newsletter in Hindi) and *Gram Gadar* (Village Revolution – a monthly wall newspaper) have been able to generate awareness among the rural people of Rajasthan State, in particular, and other parts of the country, in general, and sensitise the stakeholders such as government officials, NGOs, social activists, organisations and individuals. In fact, *Gram Gadar* has been successful in providing an active forum for the oppressed class (including consumer) in Rajasthan to seek justice. (Rubens Ricupero, Former Secretary General of UNCTAD expressed, having been familiarised with the experience of *Gram Gadar* that, "...the impact and success of a relatively small publication like this one in enriching and changing the lives of many villagers gives us new impetus to try to improve the lives of the neediest in our daily work – however remote it may seem at the first sight").

In the prologue to the "State of the Indian Consumers" (2001), Pradeep S Mehta, Secretary General, CUTS pointed out, "let me remind people that what voters are to politics, consumers are to the economy. If the nation has to develop, consumers have to be satisfied, with the poor upfront".

Why should consumers care about competition policy?

Phil Evans*



To answer the question as to why consumers should care about competition policy we need to actually answer two questions – firstly, why should consumers care about competition and secondly,

why should they care about competition policy?

Competition is a process of rivalry between firms in a market triggered by the demands of consumers or customers. At the input stage this process forces firms to use their resources more efficiently and productively. In the development stage it prompts them to innovate to steal a march on rivals. At the output stage it forces them to offer better quality, more choice and lower prices to their customers and consumers. In the short run competition, when it works, delivers lower prices, more choice and greater quality. In the long run competition, when it works, delivers greater economic efficiency and more innovation. This allows economies to develop and living and environmental standards to improve.

Competition policy is a set of policies that are designed to ensure that the competitive process is protected from governmental and private attack. The core of competition policy is a series of policies designed firstly, to ensure firms in a powerful market position are not allowed to shut out rivals, or otherwise abuse their power; to secondly, stop firms merging to get or enhance their market power to the disadvantage of their rivals and consumers; and thirdly to stop firms getting together to rig markets, fix prices, or divide the market and stop competing.

The reason for competition policy is simple – efficient markets rely on consumers disciplining firms through their choices. However, consumers are many and poorly organised and informed while firms are few and relatively well informed. If firms choose to use that power together, or alone if they are big enough, the market, through consumer power, simply cannot work. Competition policy essentially acts as the consumer by making the market work properly. In some markets, such as former utility markets, the role of the consumer and of competition law, is taken by a sectoral regulator who acts to set prices and quality levels. They do this because it is unlikely that proper competition can work in the short or medium term and consumers have to be protected from the abuse of power by local monopolies.

Historically competition policies emerged in many countries from centuries of fair trading market

regulation rules. As we see in many countries today, modern competition law owes a good deal to the revolt of the poor and powerless against the powerful industrial conglomerates at the turn of the 19th century. The spread of competition law has essentially occurred in two waves. In the first wave developed market economies adopted rules to stop anti-competitive abuses. In the second wave developing countries started to adopt competition laws as a response to their increasing exposure to a globalising world economy.

The process of globalisation has had a number of impacts on the likelihood that countries will adopt competition laws. Greater openness has exposed many more economies to the pernicious activities of global cartels, estimated to have affected a minimum of US\$81bn worth of yearly trade in developing countries. That greater openness has, however, also challenged the power of local firms that has helped to expose their own restrictive practices and challenged existing cosy market structures. In both cases consumers have seen the promises of greater openness captured by local or international anti-competitive behaviour. Cartels are like well-dressed muggers reaching directly into the wallets of consumers.

As capital has become more mobile and markets have opened up, the impact of cross border mergers and acquisitions has also increased. A merger planned in the US or Europe might see a merged company enjoy a dominant position in South Africa. It is not unusual for a merger to now have to seek clearance in over twenty countries. A poorly planned or policed merger can see companies restricting choices for consumers in many countries, driving up prices or driving out rivals.

It is not just consumers that lose when competition is limited. It is depressingly common to find construction and engineering firms engaged in bid rigging for big government construction projects. This rips off taxpayers and diverts government spending from socially useful spending.

Consumers must care about competition because if they don't few others will. Consumers are the first to lose when markets fail and the last to know when they are rigged. Every cent stolen by market abuse is a cent less to spend feeding and clothing our kids or building hospitals. Competition policy can help us fight back – but needs our active support to make sure it is doing a good job and to make sure that those that abuse markets do not use their political friends and allies to stymie reform.

**Head of Consumer Policy, FIPRA, Belgium*

International Network of Civil Society Organisations on Competition (INCSOC)



Background

As an offshoot from one of CUTS' projects on competition research, advocacy and capacity building entitled, "Comparative assessment of the competition regimes in seven developing countries of the Commonwealth", (7Up project) – several CSOs across the globe, demanded for and envisioned a coalition to promote a healthy competition culture in the world.

Healthy competition principles are important in all aspects of regulatory reform, including privatisation and restructuring where the state reduces its direct involvement in the economy and performs the role of regulating the economy. Competition principles act as tools to enhance dynamic and competitive markets fostering growth and economic welfare.

The 7Up project revealed a dire need for building a network of stakeholders, especially civil society, so that the competition regimes at the national levels could be strengthened and developed.

Competition enforcement agencies of different countries of the world have formed the International Competition Network (ICN). Similarly, the Global Competition Forum (GCF) of competition lawyers has been created under the auspices of the International Bar Association. The Organisation for Economic Co-operation and Development (OECD) has floated a Global Forum on Competition, which organises annual meetings of competition authorities.

A platform for civil society to engage on global competition issues has been absent. Realising this, in February 2003 in Geneva, civil society representatives from various regions assembled at the behest of CUTS and launched the International Network of Civil Society Organisations on Competition (INCSOC), with the main objective to promote and maintain a healthy competition culture around the world by coalition building among civil society and other interested organisations/individuals. Since its inception, INCSOC has been working towards meeting its goal of building a network of stakeholders, especially civil society, so that the competition regimes at the national level could be strengthened, and developed where absent.

Mission

To promote and maintain a healthy competition culture around the world by coalition building among civil society and other interested organisations.

Objectives

- To build coalitions of civil society organisations interested in promoting a healthy competition culture;
- To build capacity of the civil society organisations on competition policy issues to enable them to engage in competition advocacy at different levels;



INCSOC Launch in Geneva, 2003

- To catalyse research and networking on competition issues and create better understanding on them; and
- To liaise with all relevant institutions for sharing of experiences and promoting mutual learning on competition issues.

Administration & General Meetings

INCSOC is a virtual network, which means that the work takes place through the mode of Internet. CUTS plays the role of the Secretariat for INCSOC. Activities of INCSOC are guided by the Co-Chairs Allan Asher of Energy Watch, UK and Pradeep S Mehta of CUTS, India. Besides, a Steering Committee comprising 24 members also provide their inputs on activities of this coalition.

Annual Conferences

a. First Annual Conference (and Launch)

The first general body meeting of the Network was held on February 20, 2003. Over 35 organisations that attended the meeting at Geneva, expressed a strong support for such a network. These organisations came from least developed, developing and developed countries across the world.

b. Second Annual Conference

The second general body meeting was once again convened in Geneva, with the title "Engaging Civil Society in Promoting a Healthy Competition Culture", on January 29, 2004. Over 50 people from all over the world participated and brainstormed on the future activities of this Network.

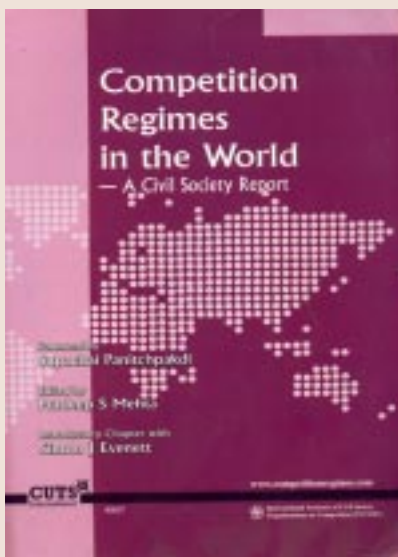
c. Third Annual Conference

The third annual conference of the Network was held in Bangkok, Thailand, from June 29 to July 01, 2006. This conference was attended mostly by the INCSOC members from Asia, though some others from Africa were also present. The objectives of the conference were: developing understanding of participants on ways to strengthen regulatory governance by operationalising competition regimes; providing the members a basic overview of the elements of competition policy and law; and discussing issues for the network to engage in the future.

Milestones

a. Competition Regimes in the World – A Civil Society Report

Though the number of countries that have embraced competition regimes has increased, there are many more which are struggling to design and implement their own competition legislations. This situation has further worsened due to the absence of an informed civil society network conversant with the nature of competition and types of anti-competitive practices, which adversely affect consumer welfare.



In this scenario, it was felt important to share experiences and information on competition policy and anti-competitive practices which prevail/exist in each country. Keeping this in view, competition authorities of the world came together to form the International Competition Network (ICN). To complement such efforts at the civil society level, INCSOC was formed.

In order to raise the profile of civil society on competition policy and law, research and advocacy, and to gather understanding on the prevailing competition scenario from across the world (especially from the third

world, where such information was absent) it was decided that INCSOC would initiate work on the volume entitled, “Competition Regimes in the World – A Civil Society Report” (referred to as CiRComp)

CUTS spearheaded and coordinated this mammoth endeavour of developing a global almanac on competition. It was decided that this report would comprise of brief country essays on the prevailing competition scenario. The report took over two years to prepare and covered 119 jurisdictions. A remarkable feature of this titanic assignment was that the INCSOC members and other associates of CUTS contributed the country essays voluntarily.

Most of the countries covered in this volume have competition legislation, while some are in the process of adopting one. The report also carries a brief description of the regulatory regime and the consumer protection framework of each country. Each of the chapters is illustrated with box stories on competition cases, which offer good insight. Overall, the country papers in the compilation provide a glimpse of the competition scenario in the select countries in simple language, and with well-exhibited information.

Already, this report has generated a lot of interest not only in the global competition fraternity, but also among others working on socio-economic and public policy issues.

Refer www.competitionregimes.com to view the outline of this report.

b. Consumer Regimes in the World

A project similar to the volume on competition regimes across the world has been planned as the next big endeavour under INCSOC. Work on this has already started, and a ‘Call for Papers’ has been issued as below.

Call for Papers: Strengthening the Consumer Protection Regime

CUTS International announces launch of the project, ‘Strengthening the Consumer Protection Regime’. The term Consumer Protection is a comprehensive term comprising not only a set of regulations and legal framework but also a commitment to protect consumers against deprivation from the basic needs of life, and ensuring a respectable living.

The United Nations Guidelines on Consumer Protection, 1985 stresses and urges the role of governments to develop and maintain a strong consumer protection policy. Each government should set its own priorities for the protection of consumers in accordance with the economic, social and environmental circumstances of the country and the needs of its population, bearing in mind the costs and benefits of proposed measures.

Governments all over the world have been trying to build a strong legal and regulatory framework to ensure consumer interests and welfare. While some countries already have a well developed consumer protection regime in place, there are many countries that are in process of evolving such regime.

The outcome of the project would be a report aiming to compile and conduct an analysis of The State of Consumers Around the World by collecting Country Chapters, a 10-12 pager essay on the Consumer Protection Regime.

We have prepared a template paper on India, which will serve as a guide for pattern and format for other papers to follow, which is available at <http://www.cuts-ccier.org/pdf/ConsumerProtectionRegime-India.pdf>.

Interested contributors are encouraged to write to CUTS at the following e-mails: cuts@cuts.org and c-cier@cuts.org.



Consumer Protection in India: CUTS Recommendation for the 11th National Developmental Plan Document of India

Introduction

The necessity of protecting and promoting the interest of consumers against fraudulent, unethical and unfair trade practices marked the origin of the consumer movement in India. Over time, the movement found expression in efforts to bring pressure on business firms as well as the government to correct unfair business conduct. Following the economic reforms in 1990s, radical changes in the field of manufactured goods has led to the influx of various consumer goods into the Indian market and a variety of services areas have expanded and made available to consumers. This change in the market needs an effective, efficient and fair consumer protection regime.

The Consumer Protection Act, 1986 (COPRA) has come as a panacea for Indian consumers. However, majority of Indian consumers are still not aware of the provisions in the COPRA, and other consumer protection legislations, such as the Competition Act or the Prevention of Food Adulteration Act (to be replaced by the Food Standards and Safety Act) or the Weights & Measures Act. Consumer protection is also a primary mandate of infrastructure regulatory regimes for which, regulators need to ensure effective consumer participation in the regulatory process.

Information, Awareness, and Education

Though India celebrates two annual consumer days, i.e. March 15 (the World Consumer Rights Day) and December 24 (the National Consumers Day), a great majority of consumers are unaware of their rights. According to the 2006 Report of the National Survey on COPRA commissioned by the Comptroller and Auditor General (CAG) of India, 82 percent of Indian consumers are not aware of the Consumer Protection Act and 66 percent those of consumer rights.

Acts like the COPRA; Competition Act 2002; the Standards of Weights and Measures Act, 1976; the Bureau of Indian Standards Act, 1986, the Right to Information (RTI) Act, 2005 are enacted for the benefit of consumers. Regulatory bodies like Ombudsmen in Insurance and Banking; Telephone and Electricity *Adalats* ('Courts'); Medical Council and Bar Council; Council for Fair Business Practices; the Advertising Standards Council of India (ASCI); Chamber Code of Ethics etc., provide some checks and balances, but many of them are not effective.

Consequent to a Chief Ministers' conference in May, 1997, the Government of India formulated more than 600 Citizens' Charters in most government departments and undertakings – at both central and state levels – to provide information to consumer/citizens (www.goicharters.nic.in). Unfortunately, most of the Charters run into pages and have not ever been assessed or reviewed. Despite various measures, reasons for lack of awareness among consumer are:

- Severe apathy on the part of consumers;
- Lack of faith in the system;
- Lack of awareness about consumer issues; and
- Illiteracy.

Protection and Redressal

The right to seek redress is set out in the Preamble to the Constitution of India. Under COPRA, three-tier, simple, quasi-judicial machinery at the national, state and district levels has been established. Disputes Redressal Forum known as District Forum, State Commission and the National Consumer Disputes Redressal Commission have been established. Besides, the Telecom Disputes and Appeals Tribunal also take up class action complaints of consumers in the matters relating to telecom and Cable TV. The Competition Act, 2002 is also empowered to take up complaints of a class of consumers.

In 1987, CUTS could get a compensation of Rs 50,000 for a lift accident victim from a lift manufacturing company in Calcutta, which was also charged with improper maintenance, without going to any court ('Taking on a titan', *India Today*, August 15, 1987). One mindset and paradigmatic issue relating to sale and warranty conditions is still a huge problem in India. The unilateral declaration on bills and cash memos: 'Goods once sold will not be taken back' has to be viewed in the light of the practice in developed countries where the seller declares, 'In case you are not fully satisfied with our product, you can bring the same to us within a month for either replacement or return of your money'.

Quality Infrastructure & Safety

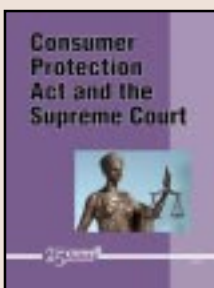
Recognising the shift of emphasis on quality, and providing the desired quality infrastructure, there is a need to tackle the three pillars of the quality cycle – standards development, standards information and conformity assessment. At present, Bureau of Indian Standards (BIS) formulates voluntary standards at the national level in India. For a healthy environment, Article 21 of the Constitution requires the state to protect life, which includes the right to a healthy and safe environment.

The Challenges

India faces the following challenges in ensuring better consumer protection: (i) Consumer Education; (ii) Consumer Safety; (iii) Grievances Redressal Mechanism; (iv) Investor Protection; (v) National Standardisation Policy; (vi) Enforcement of Standards; (vii) National Consumer Policy; (viii) Sustainable Consumer Funding Mechanism; (ix) National Consumer Protection Authority (NCPA); and (x) Consumer Impact Assessment (CIA)

CUTS Publications on Consumer Protection

Consumer Protection Act and the Supreme Court



'Consumer Protection Act and the Supreme Court' is specially written to act as a comprehensive and reliable manual of the consumer cases addressed by the apex court and its application in the interest of the consumer. It offers precise information on inter related topics under provisions relating to consumer protection

and application of the Act etc.

This compendium is a pioneering work and indispensable for day-to-day consultation providing the readers with comprehensive information on aspects concerning the topic of consumer protection and would be of much assistance in understanding as to when, where and what level redressal of grievance can be sought within the minimum time and without spending much in litigation. It also examines how the Supreme Court decisions have helped enhance Consumer Protection Act.

Pp 112, #0710, Rs 100/US\$15, ISBN: 978-81-8257-088-7

Is It Really Safe?



In an attempt to inform and educate the consumers about their safety related rights, over the last few years CUTS has written articles on different safety aspects of various issues, after conducting an information survey and some fieldwork. The book is a compendium of articles written from time to time, with the aim

of increasing consumers' awareness on safety aspects of various products and services. It also contains valuable comments and suggestions received from different consumer organisations. The book, written in a reader friendly style, also provides a synopsis of Indian rules and regulations on safety issues. The book is divided into five sections: product safety; services' safety; health care safety; food safety; and transport safety.

Pp 163, #0406; Rs.100/US\$15, ISBN: 81-8257-022-0



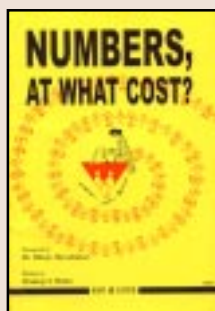
State of the Indian Consumer: Analyses of the Implementation of the UN Guidelines for Consumer Protection, 1985, in India

The UN Guidelines have outlined eight areas for consumer protection, which have been translated into eight consumer rights for our discussion in this

Study. This report/study is meant to highlight the present status with respect to the eight consumer rights in the Indian context. The main objective of this stocktaking exercise is to help in the drafting of a National Consumer Policy and to suggest measures to be undertaken in the future for the proper implementation of the same. The report is also expected to help other countries, particularly the developing ones, in protecting and promoting consumer rights.

Pp 218, #0103, Rs 200/US\$25, ISBN: 81-87222-21-2

Numbers At What Cost?

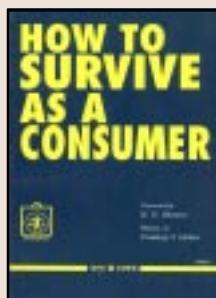


This publication of CUTS raises the issue of fatalities and morbidities in women as a consequence of the sterilisation operations performed during the family planning drive. This book is dedicated to those motherless children whose mothers were just numbers sacrificed at the altar of family planning; to those women

who were treated with scant respect and concern at the sterilisation camps; and to those mothers who were poised between life and death due to sterilisation mishaps. It reveals many untold stories of tragic happenings.

Pp 82, #9809, Rs 100/US\$30, ISBN: 81-87222-34-4

How to Survive as A Consumer?



This book is the first in the series of publications under the serial entitled, 'How to Survive as A Consumer'. It aims to serve many purposes: A to Z encyclopedia for consumer redressal; law for the layperson; invaluable reference for students, business, government, consumer courts, lawyers and consumers on Consumer Protection

Act (COPRA); and Training manual on COPRA.

English: Pp316, #9808, Rs 100/US\$12, ISBN: 81-87222-13-1

Hindi: #0104, ISBN: 81-87222-41-7

Consumer: What to do? How to do?

This manual of CUTS (or survival kit for consumers) has been written keeping this objective in mind so that those who would like to work in this field can be better informed about consumerism, consumer rights, consumer laws and formation of an organisation so that they are able to carry the consumer revolution to every nook and corner of our country. This guide is a self-teaching device for such people as well as those already in the field of consumerism. Pp 128, 1989 by CUTS