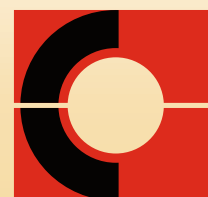
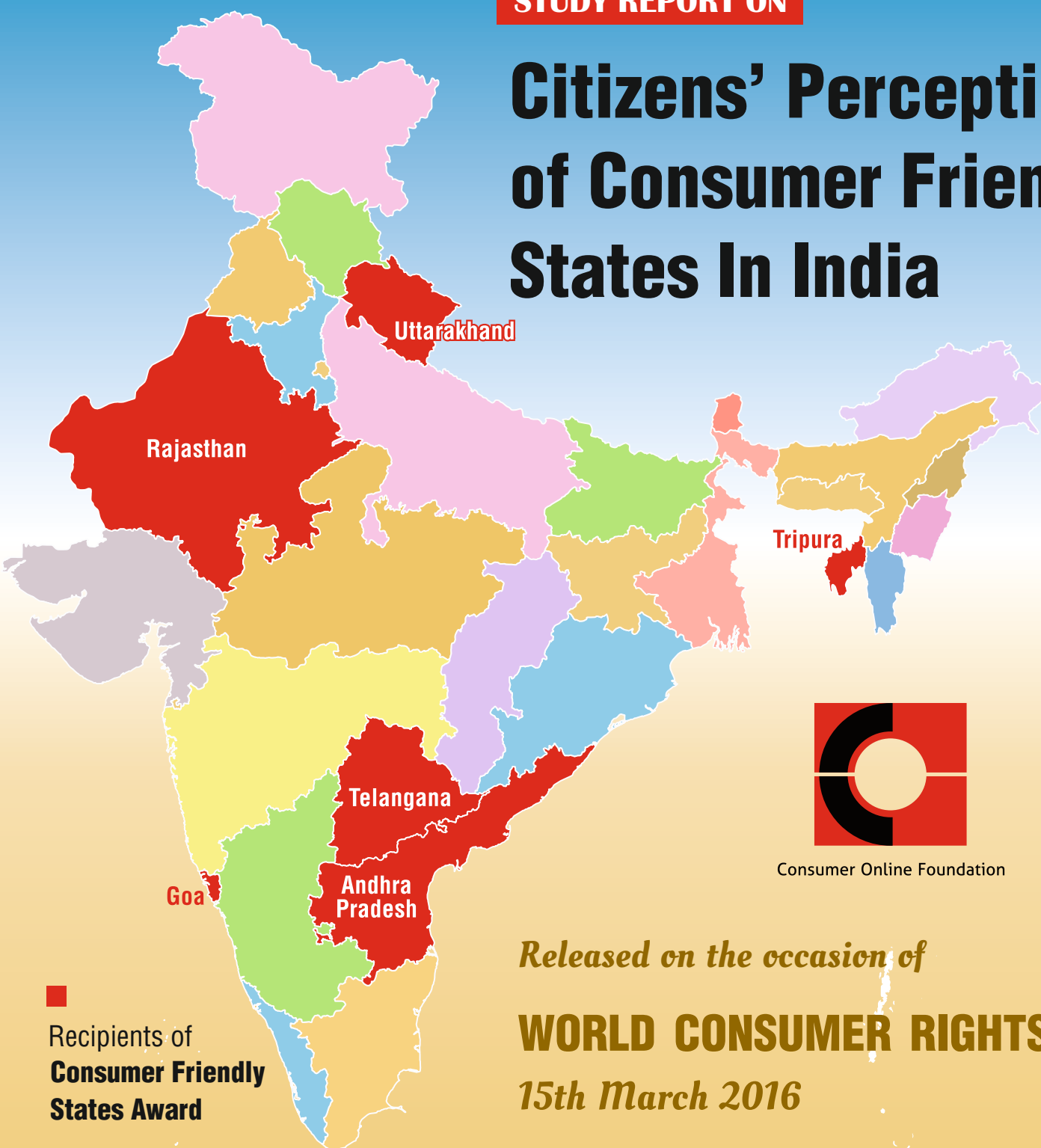


STUDY REPORT ON

Citizens' Perception of Consumer Friendly States In India



Consumer Online Foundation

Released on the occasion of

WORLD CONSUMER RIGHTS DAY
15th March 2016



3rd Regional Conference held in Srinagar, Jammu & Kashmir on 21st May 2015



Glimpses of SRINAGAR CONSULTATION

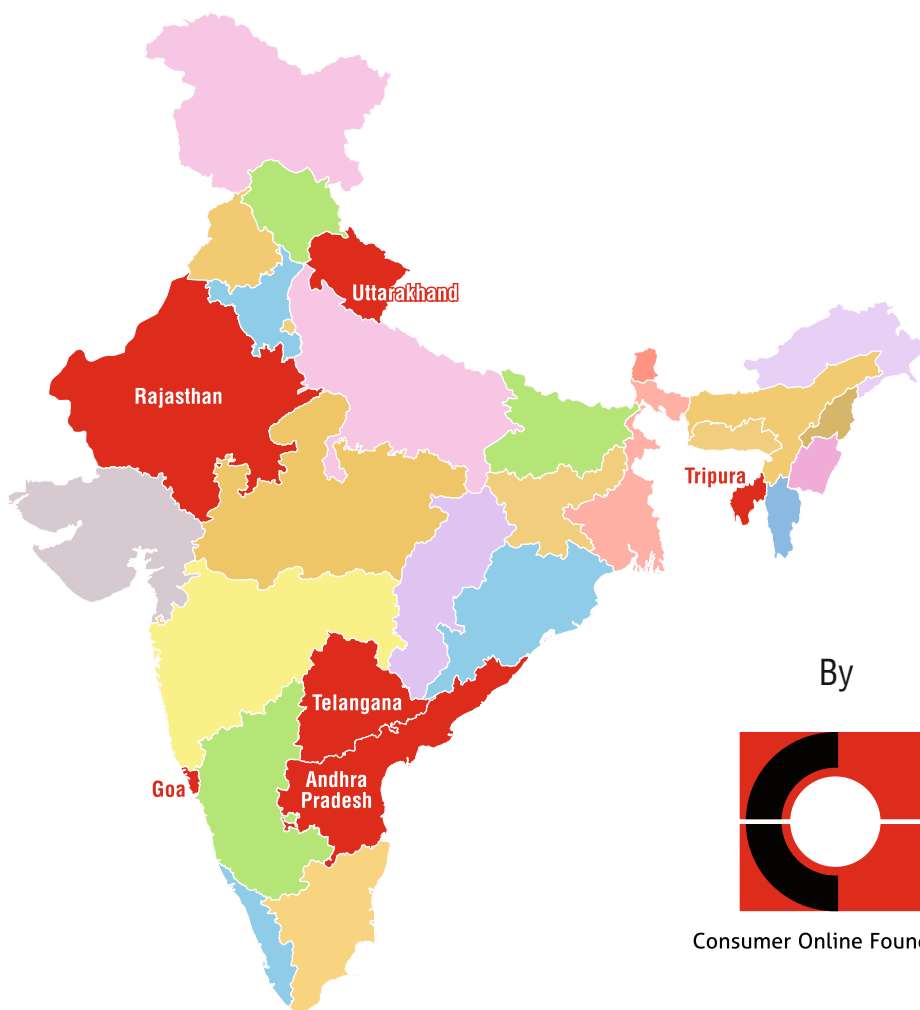


Stakeholders alongwith the organisers at the Regional Conference in the University of Kashmir, Srinagar



STUDY REPORT ON

Citizens' Perception of Consumer Friendly States In India



By



Consumer Online Foundation

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WORLD CONSUMER RIGHTS DAY

15th March 2016



S. Krishnan

IAAS (Retd.)

Board Member
CONSUMER ONLINE FOUNDATION
&
Chairman, Healthy You Foundation

FOREWORD

OURS IS A multilingual multicultural country, with a population of over 121 crores, as per the last Census, held in 2011, which is spread over 36 States and Union Territories. Everyone of them, men, women and children, young or old, rich or poor is a 'Consumer' The geographical area of the country is also so large that it is often called a sub-continent. We also have a Federal System of Government, where most matters of day to day concern of the citizens, come under the domain of the State Government machinery. In such a situation, it is difficult to believe, that a comparatively small non-governmental - organisation like Consumer Online Foundation, located at Delhi, with limited manpower and other resources, can undertake a pan-India study to identify the more Consumer Friendly States in the country. Yet as they say –the proof of the pudding is in the eating – and this Report, with all its short comings, will show that it has been conducted, if not with great success, at least with moderate success.

One could well ask what purpose such a study can serve. It is for the first time that a non government organisation has attempted to bring together comparable data on various parameters of Governance, to assess how effectively the various systems and procedures put in place by the State Governments are able to deliver

tangible benefits to the people, based on information provided by the State Government themselves, in response to well structured questionnaires on identifiable parameters of concern for citizens in their day to day life. Secondly gathering of such comparable data at one place serves as a reference point and bench mark for the State Governments, not only to monitor the various development schemes, but also provides for a gap analysis, for mid-term course correction, whenever and wherever required. Further, when such a comparative picture is available and the performance of some of the States is publicly acknowledged and recognised, it serves as an encouragement to the other States to do better in the future.

In the end, we thank the Government of India, Ministry of Agriculture and Public Distribution, Department of Consumer Affairs, for encouraging and supporting us in this study, as also the Chief Secretaries of the various States, to whom the questionnaires were addressed for the trouble they and their officers have taken to furnish the information asked for by us to the extent they could. With the experience gained from this first ever study of this kind, both we as an NGO and the State Governments, would I am sure be able to produce a more informative Report next year. ■

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JURY MEMBERS



Wajahat Habibullah



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P.C. Jha

1

CHAPTER 1

INTRODUCTION

EVERYONE IN the country, and for that matter everyone in the world, whether rich or poor, of whatever status, is a Consumer from birth to death. In fact we can go a step further and say - even before birth and after death – one is a consumer, considering that even a child in the womb of the mother is a consumer, since it runs the danger of being affected by atmospheric pollution and the hazards of unsafe drugs and pesticides as also chemicals and other residues in water and in food items; as for being a consumer even after death an immediate point is the problems faced in connection with Insurance Claims, investments etc. In this context the term 'Consumer' can therefore be considered as synonymous with "Citizens".

The Consumer Protection Act 1986, as amended from time to time no doubt provides a legislative framework for ensuring protection of certain basic Consumer Rights, but the Central and State Governments cannot rest on their oars and expect that such legislation alone can take care of the Citizens' welfare. More proactive efforts are required to ensure that all aspects of the basic rights provided under the Constitution of India and the Consumer Protection Act, as well as other legislations both at the Central and State levels, safeguard the

interest of the citizens and are enforced through effective Governance and efficient delivery mechanism.

Democracy is defined as 'Government of the People, by the People and for the People'. There can be no doubt that the definition 'of and by the people' is satisfied in our country, to a great extent, under our democratic system of elections, as evidenced by the vibrant electorate of the country, in the several smooth Elections conducted by an independent Election Commission, since attaining independence during the last over five decades. Besides this, Panchayati Raj established under the 74th amendment of our Constitution also ensures a democratic system at the grass root level. At the same time the Central and the State Governments are also implementing innumerable Development schemes for the people for ensuring that the citizens of the country are benefitted by such schemes. There is therefore no denying the fact that the Citizens concerned are the direct beneficiaries of the ongoing Development projects as the 'users' of the various Services and benefits provided by such Development Schemes. Therefore when it comes to the question of ascertaining how far democracy is 'for the people', its ultimate success can be said to depend largely on the

Connecting with Consumers: Consumer activists from across the country were in Delhi for two days (30 July–1 Aug., 2014) to brainstorm on developing the strategy for consumer empowerment.



extent to which the various developmental activities of the Government, have benefitted the people in a tangible manner, in relation to their daily life, by improving accessibility to all the essential goods and services, in an equitable manner, while safeguarding at the same time, their basic Constitutional Rights, as well as their Rights under the Consumer Protection Act. A measure of the success also depends on the extent to which the Citizens/ Consumers feel that their aspirations in this regard stand fulfilled.

From time to time efforts had been made by various Consumer Organizations and certain Civil Society groups, to interact with Government at various levels for

ensuring Citizen Friendly Governmental machinery, for better delivery of goods and services. Both the Central Government and many State Governments had responded by adopting Citizens' Charter as a tool for ensuring Transparency, Accountability, Availability of Information, Declaration of Standards of Service and an Effective Grievance Redressal Machinery. However though innumerable Charters have been notified by several service providers and various Government Departments and organizations, experience has shown that in the absence of any legal backing these have remained mostly on paper and do not seem to have made any significant dent in really ensuring

an overall Citizen friendly Governmental machinery at the cutting edge level of delivery of various services to the Citizens of the country. While the implementation of the Right to Information Act has helped to some extent in ensuring transparency and the system of Time Bound Delivery of services to the citizens in some of the States, much still remains to be done to ensure what could be called Citizen/Consumer Satisfaction.

Many Service Providers as well as both Central and State Governments have instituted a system of grievance redressal through specified Grievance Redressal designated officials, web sites and Toll Free Numbers, but

there is no clear and reliable evidence available regarding their efficient functioning.

The Department of Administrative Reforms, Government of India had also proposed at one time identifying and recognizing excellence in delivery of Services by various Ministries and Departments through what was called the “Sarvotham scheme”, based on feedback to be obtained from the users of the various services provided by them. However this scheme does not appear to have taken off as intended. There is however one recent encouraging scheme of the Prime Minister recognizing, excellence in Governance and awarding individuals and organizations which have performed well, which does provide an incentive for achieving excellence.

It is also encouraging to note that the Prime Minister had at the ninth interaction through PRAGATI, the ICT-based multi-modal platform for Pro-Active Governance and Timely Implementation, had as recently as on 27th January 2016, called for strict action against erring officials neglecting complaints and grievances of people, asking all secretaries of departments having extensive public dealing to set up system for top-level monitoring of

grievances immediately. Earlier also on 16.10.2015 in his inaugural address at the annual convention of Central Information Commission at Vigyan Bhawan Prime Minister expressed similar sentiments, when he asked officers handling RTI petitions to act on sentiments expressed in RTI petitions even after responding to queries as per RTI provisions. It is also hoped that by legislation of the long-pending 'Right-To-Service & Grievance Bill 2014', all these aspects can and will be practically implemented, thereby ensuring a better deal to the Citizens of the country.

Even now there are no doubt, portals for launching Public Grievances, such as www.pgportal.gov.in and www.helpline.rb.nic.in managed by Department of Administrative Reforms & Public Grievances and President's Secretariat respectively. Experience has shown that these Systems will need to be further stream lined and strengthened to ensure speedy and time bound redressal of grievances. These will also reduce to a great extent the burden of huge number of RTI petitions handled by public-authorities, and will also put less pressure on system to be implemented through new-to-be legislated 'Right-To-Service & Grievance Bill 2014'.

Further making it compulsory for

all responding officers of various public authorities to print their respective official e-mail IDs and websites in all their correspondences, advertisements and other publications will also be of great assistance to the citizens. All public-authorities should also be compulsorily made to provide details of personal official e-mail IDs of all their officers on government-websites. Printed directories, published by governments and public-authorities should also include such e-mail IDs and websites.

Several leading consumer organisations who met in Delhi on 30th July 2014 at the launch of the FIRST report “THE AWARE CONSUMER”, had decided to work together in the interest of the Indian Consumer in a professional and efficient manner. At the workshop organised from 30th July to 1st August 2014 in Dwarka, New Delhi, more than 50 leading consumer organisations agreed to build capacity within them to intervene effectively before the various regulatory authorities on issues concerning the rights of consumers and improve accessibility to quality/safe products and services. Many eminent speakers and faculty members attended the workshop to sensitise the consumer representatives with the existing laws and the need for

The Aware Consumer Quarterly Report being launched on July 30 by the panel including Keshav Desiraju, Secretary to the Government of India, Department of Consumer Affairs

Eminent consumer activists and participants



CHANGING PARADIGMS

Advocay bodies work on new national safety net for consumers.

After a long time, more than 50 leading consumer organisations from 20 states assembled in Delhi to work together on developing a national strategy to facilitate consumers in their respective states and protect them from unethical and unfair businesses. It was observed that the existing laws are not enabling and do not provide affected consumers prompt remedies. The consumers find it difficult to seek solution due to lack of knowledge and awareness regarding the existing protective mechanism. The two-day Capacity Building Workshop for the Voluntary Consumer Organisations (VCOs) was organised by Consumer Online Foundation, New Delhi in collaboration with Department of Consumer Affairs, Ministry of Consumer Affairs, Food and Public Distribution and Ministry of

Health and Family Welfare, Government of India (GoI), from July 30 to August 01, 2014.

The workshop was divided into four technical sessions with an introductory session and the final valedictory session. The introductory session was chaired by Chavi Hemanth, Secretary General, India Direct Selling Association (IDSA). She gave an overview on the history of direct selling in India and the manner in which IDSA members are guided by a Code of Business Ethics. IDSA was formed with five companies including current members Amway, Avon and Oriflame to protect the ideals and opportunities of what was then a sunrise industry. The Association was incorporated in Mumbai in 1996 and moved its registered office to New Delhi in 1998, from where it continues to operate. Today it has 18 members

and every year the direct selling business in India is growing. The other members of the panel were K Anbarasu, DDG (BIS), B N Dixit, Director (Legal Metrology), GoI and Bimal Kumar Dubey, Director of the Food Safety and Standards Authority of India. All the three government authorities explained the working of their respective organisation and how they wished to further strengthen their association with the various consumer organisations.

The highlight of the workshop was the fourth technical session conducted by Balwinder Singh, IPS (Retd), who narrated interesting anecdotes from his tenure as a police officer and an investigating officer about the financial irregularities by unethical business practitioners. On the second day, the participants were divided into four groups and made to work on a plan in the interest of consumers. Daniel R Pranjali, Chief Strategists, Strategy India, Mumbai, facilitated the group work and guided the participants on developing the strategy. All the groups made their presentations and the key elements that emerged were sharing of information amongst consumer organisations in a regular manner through publications/reports like *The Aware Consumer*. The workshop ended with a keynote address by P C Jha, Vice Chairman, Consumer Online Foundation and valedictory address by L Mansingh, Chairman, Consumer Online Foundation. ●

amending or introducing new laws to bring clarity on the various provisions of the laws in the interest of the citizen-consumer. It was observed by the participants that till date there are several laws in India, which have either out-lived their purpose or not relevant in the present context and needs to either get harmonised with other similar laws or become more modern in its outlook keeping in view with the rapid changes in the expectations of the Consumer, which will enable India to keep pace with the global development initiatives and facilitate in providing a competitive ecosystem based on ethical business practices and choice to the consumer.

As a follow-up to the recommendations emerging from

the National Workshop in Delhi, several consultations were held amongst the consumer organisations and the Government on how to move forward to empower the consumers to make an informed choice based on evidence and scientific credible information about the features of the products and services and ensure all public services are made more transparent and accountable towards the citizen-consumer based on global best practices on governance. A proposal was therefore submitted by Consumer Online Foundation, New Delhi to the Government of India, Department of Consumer Affairs, Ministry of Consumer Affairs, Food and Public Distribution to support an initiative a study to measure the

Most Consumer-Friendly State(s) in India starting from March 2015 and to recognise the States adopting best practices, every year on 15th March (World Consumer Rights Day) from 2016 onwards. The proposed study was intended to identify the strengths and weaknesses in various States in ensuring success of Developmental activities based on well-defined parameters for determining the extent of success achieved by the different States in India through various Development activities, Accordingly Consumer Online Foundation undertook such a Pan – India study covering the 36 States and Union Territories. This Report is intended to bring out the outcome of the study conducted in 2015-16.. ■



**Consumer Rights
Are Our
Fundamental Rights,
IT is our Duty to ensure
we are not shortchanged**



CONCEPT

Behind the Study

SINCE THE LAST 30+ years we have observed that Government of India has been trying to empower the consumers in India to the best of their ability by bringing modern regulations and policies in the interest of the consumers. Unfortunately the enforcement has been poor due to which there is a gap between the delivery mechanism and the consumer's expectation from the State Governments. The turning point was the enactment of the Consumer Protection Act 1986. Since then the States have been provided with certain amount of resources from time to time from the Central Government to strengthen the legal redressal mechanism as per the provisions of the law and also strengthen the infrastructure in terms of better amenities and facilities to seek prompt redressal against consumer complaints, improving testing facilities of products and measure the quality of services provided by the public and private enterprises conducting business in every State. However, we find even after such financial and technical support, several States have not done enough in the interest of consumers and their rights as enshrined legally in the provisions of the existing laws and its subsequent amendments. Even in the Union Budget announced for

2015-16 and the policy of the Central Government to empower the States with more financial capacity is the cornerstone of this project.

The voluntary consumer organisations (VCOs) are fragmented and lack the minimum resources required to consolidate themselves and work professionally in the interest of the consumers. VCOs are unable to put forth in a competent manner the viewpoints in the interest of the consumers intellectually before the various regulators and the Policy Makers while setting the standards and the regulations to fix the tariff/price of products and services to improve access to quality products and services. It is time for all the stakeholders to incentivise the States which are MOST Consumer-Friendly based on a transparent measuring index undertaken by all the stakeholders jointly as a partnership initiative to encourage all the 36 States of our country to become consumer-friendly in the next five years. This exercise will not only incentivise but also educate the various State Governments on some of the global best practices on how to become consumer-friendly and ensure efficiency and effectiveness on governance. This proposal is submitted to the Government of India and the State

CHAPTER 2

OBJECTIVES

- To engage with all the Stakeholders to develop a credible and transparent measuring instrument to identify the MOST Consumer-Friendly State(s)
- To mobilise all key stakeholders and commission a study by using the agreed instrument to collate the data emerging from the study and present before a JURY of experts to declare and make public the final outcomes emerging from the study.
- To award the State(s) and the Key stakeholders engaged in consumer welfare as Champions over an event every year under the JAGO GRAHAK JAGO Campaign on the occasion of the World Consumer Rights Day (15th March) starting from 2016.

Governments as key partners to frame the measuring matrix based on a consultative process by engaging with all the Stakeholders in at least six States of our country in the next three months covering all the regions of India in a representative manner. The MATRIX or the parameters emerging from the consultations will facilitate in designing the best measuring instrument, by seeking support from reputed consultancy organisations in the public or private sector, to be adopted for conducting the field/desk study to declare the MOST Consumer-friendly State(s) for the year 2015-16 starting from April 2015 and will be improved every year based on inputs from experts and the observations obtained from the inputs received from the proposed institutionalised study to be conducted every year.

METHODOLOGY

We shall conduct a consultative process in at least six States in the next three months to develop the MATRIX or the parameters for measuring the MOST Consumer-Friendly State(s) in India. We can use simple Existing Templates at the various consultations and keep the consultative process open and transparent to ensure that the tools and techniques used are scientific and credible in the context of India



and in the interest of the Indian Citizen and seek inputs from all stakeholders on the proposed study.

The Citizen-consumer satisfaction will be at the core of the measuring dimensions in terms of human experience, reflecting our liking of business activities irrespective of whether they are public or private enterprises. State Governments/Public Services are the service providers and the citizens are the consumers of the Public Services. We shall ensure that high levels of consumer satisfaction (with pleasurable experiences as case studies) are strong predictors of retention, loyalty, and repurchase or access, keeping in view of choice, competitiveness of State Driven Public Services. The MATRIX will indicate the Effective service qualities with focus on creating and reinforcing pleasurable experiences so that they might retain existing consumers and add new consumers. In case of Government

monopolies or non-competitive ecosystem, then the stress would be on internal consumer centric culture. Properly constructed consumer-friendly satisfaction survey designs will provide the insights into some of the most popular services that are the foundation to creating and reinforcing pleasurable consumer experiences in public and private enterprises working in the State to ensure that they efficiently use tax-payers money or out of pocket expenses incurred by the consumer, with focus on utilities and essential services.

The complete activity will stand on FOUR Pillars of Services and their respective delivery mechanism to the Citizen-consumer. The first pillar will be Consumer Education and Consumer redressal mechanism, the second pillar will be delivery of the health related services including safe food and access to quality healthcare, third pillar will be Ease to Conduct

Business in the State with focus on small and medium enterprises and the fourth pillar will be accessibility to Public Services and Governance. All the FOUR pillars will be evaluated based on the various dimensions of the services and accordingly the weightage of each of the dimensions will be finalised based on the inputs received from the six State Level Consultations with all the stakeholders. There shall be a jury of at least 6 prominent experts as members lead by Shri Wajahat Habibullah, IAS Retd, Former Chief Information Commissioner of India as the Chairman of the JURY. All the other members of the JURY will be identified jointly by the Government, industry and consumer organisations. The decision of the JURY will be FINAL based on the data collated from the instrument administered in all the

States as per the weightage and the calculations made in an unbiased manner from the field survey. All the calculations and the data from the State Governments will be made public after the announcement of the final results to ensure transparency in the process and accountability to the Citizen.

PROPOSED ACTIVITIES

THE FIRST ACTIVITY will be to formalise a CORE GROUP represented by various stakeholders in every State to commission and administer the measuring instrument finalised by the Central Team of Experts, emerging from the inputs collated from the consultations in six States covering the four regions of the country. The first State to form the CORE GROUP will be Tamil Nadu and the first consultation with all the Stakeholders will be held on 10th of

March 2015 at Anna Institute of Management, Greenways Road, Chennai 600028 on the eve of the World Consumer Rights Day. The Timeline for the First Activity will be 3 months starting from March 2015.

THE SECOND ACTIVITY will be to enable the CORE GROUP Members by imparting training on the application and handling of the instrument measuring the MOST Consumer-friendly satisfaction index developed to provide an understanding of consumer's expectations and satisfaction. The Instrument will typically require multiple questions that address different dimensions of the satisfaction concept. The MOST consumer-friendly measuring parameters will include various dimensions of Quality of Service (QoS) for measuring overall satisfaction on the services made accessible to the Citizen-consumer, quality dimensions, attributes and satisfaction with the benefits of purchase or access based on the FOUR PILLARS as explained in the methodology. The options for measuring the MOST consumer-friendly State(s) will also look at the functioning of the consumer complaints redressal mechanisms and the amount spent towards consumer education and awareness in the States by the State Budgetary allocations and use of the resources



provided by the Central Government towards consumer education and infrastructure like managing the State Helplines and prompt redressal of the complaints or information made available to the consumers/citizens under the RIGHT TO INFORMATION ACT and other statutory regulations and policies. The measuring instrument will also capture consumer satisfaction on issues like accessibility to food grains, medicines and other essential products and all such services provided by the State Government like Healthcare, Shelter, Transport, Drinking Water, Education, Electricity and others at the most affordable price, how many consumers are served, the longevity and frequency of consumer/ provider interactions, and what State does with the results and outcomes received from the end-user's feedback. This activity will be for Six Months covering at least 12 States and if time permits cover all the 36 States/UTs if found feasible after the 12 States are covered from the four regions of the country. This activity will be completed by 31st December 2015.

THE THIRD ACTIVITY will be to collate the data emerging from the various States and presenting the same to the 9 JURY MEMBERS to finalise the results and seal them in a cover to be opened only on the day of the MEGA EVENT on 15th March

2016 on the occasion of the World Consumer Rights Day. This activity will be organised every year on 15th March at various places of the country. It is proposed that the first such event will be in New Delhi on 15th March 2016 in partnership with a leading media brand and other sponsors from Public and Private enterprises. This activity will take 3 months after completion of the data emerging from the 12 States or if found feasible from all the 36 States/UTs, within the given timeline.

THE FINAL ACTIVITY of the proposed project will be to organise the MEGA EVENT in New Delhi on 15th March 2016 on the occasion of World Consumer Rights Day to REWARD & RECOGNISE the Consumer-Friendly State(s) in India and also some of the Champions who made it happen in India. The JURY will recognise the State(s) in the presence of prominent citizens and the event will be covered on TV and Radio Channels including leading Newspapers and Magazines under the JAGO GRAHAK JAGO Multi-media Campaign. This activity will also take 3 months starting from January 2016 and completing on 31st March 2016.

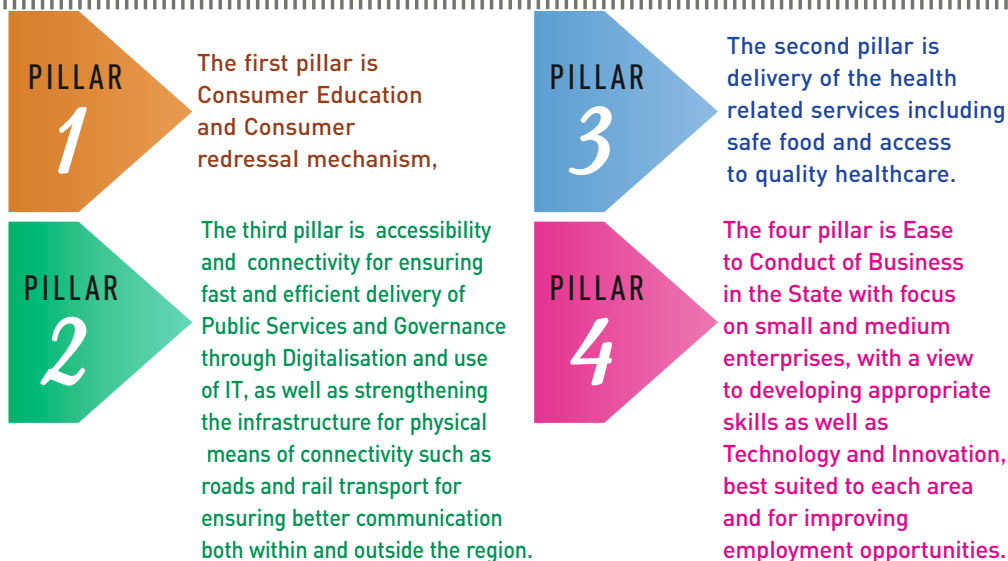
THE PERCEIVED BENEFITS FROM THE PROJECT

1. Encourage States to become Consumer-Friendly.

2. Utilise the resources provided by the tax payers to the States efficiently and promote consumer education and empowerment.
3. Further strengthen the Multi-Media JAGO GRAHAK JAGO Campaign.
4. Incentivise the Champions working in the interest of the Consumers and also to motivate other stakeholders to work in a partnership mode in the interest of the Indian consumer.
5. Prepare a resource document on video and hard-copy on the outcomes for the benefit of Government of India and State Governments and analyse the method adapted to reward and recognise the Champions, working in the interest of the citizen-consumer, as a resource for future policy initiatives and regulations.
6. Facilitate the stakeholders in identifying gaps in fulfilling the aspirations and expectation of the citizen-consumer from the Government, industry and the regulators by identifying the shortfalls in the delivery mechanism of the FOUR Pillars of the services provided to the citizens and taking remedial measures to improve the performance of the delivery mechanism in the future. ■

The Four Pillars –

We consider that the following **Four Pillars of Services** and their respective delivery mechanism as the key factors for determining the success of various Developmental Programmes from the point of view of the users:



CHAPTER 3

Scope of the Study and its expected outcome

Scope of the Study

- To engage with all the Stakeholders to develop a credible and transparent measuring instrument as also a suitable matrix based on well defined parameters, to identify the MOST Consumer-Friendly State(s)
- To mobilise all key stakeholders and commission a study by using the agreed instrument
- To collate the data emerging from the study and present before a JURY of experts to declare and make public the final outcomes emerging from the study.
- To educate the various State Governments on some of the global best practices on how to become consumer friendly and ensure efficiency and effectiveness on governance
- To incentivise all the 36 States of our country to become consumer-friendly in the next five years.
- To award the State(s) and the Key stakeholders engaged in consumer welfare as Champions over an event every year under the JAGO GRAHAK JAGO Campaign on the occasion of the World Consumer Rights Day (15th March) starting from 2016.

Perceived benefits from the project

- Encourage States to become MOST Consumer Friendly.
- Utilise the resources provided by the tax payers to the States efficiently and promote consumer education and empowerment.
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- Prepare a resource document on video and hardcopy on the outcomes for the benefit of Government of India and State Governments and analyse the methods adapted to reward and recognise the Champions, working in the interest of the citizen consumer, as a resource for future policy initiatives and regulations.
- Facilitate the stakeholders in identifying gaps in fulfilling the aspirations and expectation of the citizen-consumer from the Government, industry and the regulators by identifying the shortfalls in the delivery mechanism of the FOUR Pillars of the services provided to the citizens and taking remedial measures to improve the performance of the delivery mechanism.
- To encourage each State Government to prepare a Roadmap for not only sustaining the existing legislature and infrastructure, as well as the various Regulatory mechanisms, but also reviewing and improving the standards of delivery of goods and services and Citizen satisfaction through appropriately devised feedback system, to enable the State machinery to adopt itself to changing environment in the future.

Vertical

1

1. Amount Spent on Consumer Awareness, Education, Compalint redressel for the year 2014-15
2. Is the State Consumer Protection Council as provided under the provisions of the Consumer Protection Act 1986 existing, if yes: Names of Members of the State Council, No. of Meetings held in 2014-15 and date of the last meeting?
3. Is the District Consumer Protection Councils as provided under the provisions of the Consumer Protection Act 1986 existing, if yes: Names of Members of the District Council, No. of Meetings held in 2014-15 and date of the last meeting held District-wise?
4. Details of Names of President and members of the State Consumer Dispute Redressel Commission of your State and when were they constituted and notified?
5. Details of number of Districts and the District Consumer Dispute Redressel Forums in your State and the names of the President and members. Is it functional?
6. Procedure for Registering Consumer Organisations in your State, number of consumer organisations registered with their contact details?
7. Do you have a functioning Consumer Helpline in your state? If yes, details of the Helpline, last report generated of the Helpline and since when it is functioning.
8. Provide the Link of your Website dealing with information on Consumer Protection and Awareness of the State.
9. The details (name, designation, address, Telephone numbers, e-mail ids) of the designated exclusive official dealing with consumer protection and awareness.

Questionnaire



Vertical

2

1. Furnish the website having details of Names, Designation, Telephone numbers, e-mail ids of Government Departments in your State.
2. Provide information on the existing Grievance Redressel/ Customer Care Departments dealing with public services (Names, Designation, Telephone numbers, e-mail ids).
3. Information on the Link to Online Registration of Public Geivances (Telephone numbers, e-mail ids).
4. Implementation of e-governance/digitalisation in various Government Departments (link, name of designated officials of the State Government) dealing with public services.
5. Help line for reporting corruption/malpractices (Helpline No., last report generated of the Helpline).
6. Designated Vigilance officials (name, contact details to access information on their functioning and outcomes).
7. Details on the Helpline, contact address, designated official in your State on protection of women, children, child labour, violation of human rights.
8. Details of Special Needs of Senior Citizens, Differntly Abled Citizens to access information or complaints on public services.
9. Information regarding registering complaints on various public services provided to the citizens by the various departments of the State.

Vertical

3

1. Furnish details on the Budget allocation made towards Health and Food Safety for the year 2014-15 compared to the Total State Budget.
2. Details about distribution of free medicines and other health care schemes to the citizens provided in your State and the total amount spent towards such activities in the year 2014-15.
3. Number of Primary Health Centres functioning, Staff strength in each PHCs, Number of beds with basic facilities in PHCs, Name of the Doctors posted in the PHCs with contact details, if the sanctioned staff are not in position give reasons.
4. Details of scheme on free diagnostic facilities for the poor or BPL families with details of scuh facilities, the location of the facility and the name, designation with contact details of the official incharge of such facilities.
5. Details of free medical insurance schemes in the State for BPL families and others with the name, designation and contact details of the official incharge in the State for such activity.
6. Details of the activities conducted as of date by the State for ensuring accessibility to safe and quality medicines provided to the citizens by the Government and the private sectors.
7. Details of drawing of samples of medicines from the cutting edge point of patients, number of samples drawn, tested, failed as per provisions of standard and action taken on failed samples, Number of Convictions obtained for the year 2014-15
8. Details of the State Drug Controllers, State Food Safety & Standards Authority officials as per the sanctioned posts for these organisations, are they filled as per the sanctioned numbers, if not, reasons for the same.
9. Initiatives taken by the State Government to create awareness on accessibility to safe and quality health care and food. The total amount spent on publicity of such initiatives for the year 2014-15.



4

CHAPTER 4

REGIONAL CONSULTATIONS

THE CHENNAI REGIONAL CONFERENCE

Government of India and several State Governments agreed to support the initiative as they also felt that such initiatives are the need of the hour to generate consumer awareness under the JAGO GRAHAK JAGO multi-media Campaign and strengthen the voice of the Indian Consumer to demand safe and quality products and services. As part of the proposal the first Regional Stakeholders' Consultation was organised by Consumer Online Foundation, New Delhi (www.consumerconexion.org) on Tuesday 10th March 2015 at Anna Institute of Management, Chennai in collaboration with Government of India and Government of Tamil Nadu.

Mr. Bejon Kumar Misra the founder trustee of Consumer

Online Foundation initiated the Regional Conference in Chennai with the welcome address and introduced the chief guest and other dignitaries attending the conference. He stressed the need for measuring the consumer friendly state(s) and shared with the participants on the AGENDA and the objectives for fixing the criteria or a measuring matrix to determine the most consumer friendly state(s) in India in an open and consultative manner with all the stakeholders. He mentioned that the launch of the project and the first consultation was agreed to be organised in Chennai because of the pro-active engagement of the State Government with the Consumer Organisations in Tamilnadu and their keen interest demonstrated in



a tangible manner to support the initiative prior to the World Consumer Rights Day celebration on 15th March 2015. He also mentioned that such consultations will be organised in at least six States covering all the regions of the country in the next 3 months.

Mr. Wajahat Habibullah IAS retired, former Secretary to the Government of India and the former Chief Information Commissioner of India, as the Chairman of the Partnership for Safe Medicines (PSM) India, chaired the inaugural session. He introduced to the participants the aims and objectives of the regional conference and also sensitised the participants on the objectives of PSM India, which is functioning

since 2010 on issues concerning quality and safety of the medicines supplied to the consumers in India and how to further improve the existing regulatory mechanisms in the interest of the patients to ensure accessibility to quality healthcare to all. Further, he informed that the constitution of India has a framework to protect the consumer's/citizens of India. He appreciated the participation of distinguished personalities for these deliberations with purposeful objectives to strengthen democracy. According to him good governance could be achieved only if all people of the country participate. Elections alone does not bring good governance to the democratic structure but such initiatives by the

civil society and the consumer organisations will definitely strengthen the vision of the Modi Government to provide maximum governance with minimum government through public participation. He congratulated the consumer organisations and other stakeholders for organizing such events. He further gave the example of the interest of farmers. The farmers produce best quality of corn with the expectation that they would get remunerated with the best price from the consumers. Imagine, if they do not get their minimum return from the harvest then why they should grow corn. The consumers and the Government have to ensure that the farmers get the best return from the produce

Release of Report **THE AWARE CONSUMER III: Food Safety & Nutrition**





and they continue farming as the best option to their livelihood and consumers access the best quality of food at the most affordable price. The consumer organisations have to also look into the interest of the farmers, Government and the trade and industry to motivate the farmers and all the stakeholders linked with consumer protection. He mentioned the challenges in India and the large gap between access and quality for the citizen-consumer, especially the poor and most vulnerable community in health and food related matters. He appealed to the consumers in India, to be more proactive and face these challenges without any compromise. He appreciated the role of the Tamilnadu Government by supporting the initiative and hosting the first regional conference on the subject.

Mr. T.S. Krishnamurthy, IRS retired, Former Chief Election Commissioner of India was the chief guest of the deliberation who released the report THE AWARE CONSUMER III and lit the lamp, a

traditional procedure to start an auspicious event in India.

Mr. T.S. Krishnamurthy launched the initiative to promote a campaign to select a consumer friendly state in India. He said, India is an amazing democracy with the entire framework available to create a citizen friendly country, of course with several challenges to overcome the existing deficiencies on good governance. Voter as consumer first enable to exercise his/her rights. Every action as a voter should bring him 1. Food; 2. Education for children; 3. Healthcare facilities; 4. Minimum shelter; 5. Right to live; 6. equality etc. The present initiative by Consumer Organisations should consider the parameters as per its constitution and rank the consumer friendly states on such fundamental criteria. He stressed the need for empowering the consumers to assert their rights in a responsible manner and work with the stakeholders to reward and recognise the champions working tirelessly to uphold the basic principles of democracy to provide

the basic rights of the citizen-consumer.

The key note address was delivered by the noted scientist of our country, Dr. V. Prakash, Distinguished Scientist CSIR India. Dr. Prakash proudly said that the personalities add strength to the initiative. He humbly accepts that participation in such deliberations has given him an opportunity to learn from the participants on their present expectations from the Scientific Community. He said, some states are naturally rich, some other states due to some other geographical or sociological reasons, which leads to the perception of per capita income as very low or high, development also is measured on the basis of hunger (malnutrition or obesity) and population below the poverty line based on access to essential basic needs of the citizen-consumer also become a criteria for measuring consumer-friendly States in our country. How to balance the criteria and give weightage to the proposed study in measuring the MOST Consumer-Friendly State has to emerge in an unbiased manner but done scientifically and collated in an open manner to ensure transparency in the process. He further added that only a consumer friendly India should solve these issues and the objectives of this exercise. Education, food, health, insurance, shelter and safety for the

citizens are the requirements of the day. Dr. Prakash highlighted the three key issues of utilizing the three PPP i.e. 1. Product; 2. Profit; 3. Protecting the consumers. Active communications of the parameters of CSR (Corporate Social Responsibility) could bring a CONCERN SOCIAL RESPONSIBILITY. It is the need of the hour. Feeding every day meals to the millions of poor citizens necessitated the priority to agriculture; He highlighted the main recommendations emerging from THE AWARE CONSUMER III Report. The consumer should be made aware about the following four concepts:

1. Nature provides food
2. Never call urgent food(junk food) call it junk diet
3. Food evaluation-a firm regulation or regulatory system-is needed
4. Safe food psychological acceptance.

He further said that we are number one in milk production but also in poverty, child mortality, lack of medical care etc. The policy fails to bring elimination of all the existing challenges. We have to concentrate from product to productivity. The delivery of science based education and using the knowledge from all sources and traditional wisdom are needed. Transparency is much needed and

useful to consumer citizens. There are Laws in our country to prevent food adulteration. What about street food, packet food, hospital food? Do we have standards or are we ensuring quality and safety to the consumers? There is unnatural food. Consumer confidence is to be built. But what is the way forward? In the world one to three million tons of food is being wasted but instead if it is used for consumers to tackle hunger then the state can be called a consumer friendly state. We have to agitate our mind in and out. We could grow our own food for our sustainability but that is not the solution. We need policies and regulations to encourage use of safe food and adopt best practices in the interest of the consumer.

The other Key Note Speaker was Dr. Surinder Singh, Director of the National Institute of Biologicals (NIB) under the Ministry of Health and Family Welfare, Government of India. As the former Drug Controller General of India (DCGI), he touched on the pillar concerning Health and consumer relationship. He praised the Consumer Organisations lead by Consumer Online Foundation for launching the unique initiative for the first time in our country which he felt will bring positive results as outcomes from the study. He said, India is concerned with communicable and non-

communicable diseases. In both cases the patient's satisfaction is more important than the system and processes. Patient satisfaction is evaluated by the accessibility and availability of medical system. Dr. Singh further informed that Tamilnadu and Kerala states have their own health systems and other states have to go a long way in this regard. Tamilnadu's health expenditure is less but it provides more health services which is of high standards and an excellent model for other States to replicate. Availability of financial resources is not always the key factor to measure success, dedicated medical workforce with high class medical education and involvement of the state authority is the key parameters to measure quality and safe healthcare to the citizens. A long term policy will bring committed medical alternative. This initiative to identify the most consumer friendly state was planned in New Delhi and realized at Chennai, Tamilnadu. Government is committed to ensure quality and safety of medicines in the supply chain and in order to make that happen, a proper institutionalised mechanism must be put in place to regularly check the quality of the medicines prescribed to the patients. Tamilnadu Government regularly conducts such checks in the interest of the patients and has devised a



central procurement policy to ensure quality, safety and availability of medicines in the Government Hospitals.

On the role of the state government towards citizen friendly governance Mr. S. Gopalakrishnan, IAS, Commissioner of Civil Supplies and Consumer Protection, Government of Tamilnadu narrated his experiments in Tamilnadu. Mr. Bejon Misra introduced Mr. S. Gopalakrishnan, whose proactive role makes Tamilnadu one of the most consumer friendly States in the country from his personal perspective but it has to get perceived by the consumers of Tamilnadu to be declared THE BEST. Mr. Gopalakrishnan narrating the issues before 1991, listed some of the criteria to be included in the matrix to evaluate the consumer friendly state. He stressed about four pillars namely 1. Ease to do business 2. Consumer education and empowerment 3. Consumer Redressal machinery and 4. Performance of the Public

services. He said, the parameters must be uniform in selecting or ranking the Most Consumer Friendly State. Mr. Gopalakrishnan proudly said that Tamilnadu Government has been practicing and adopting several activities which has encouraged investments in the State and conduct business in a fair and ethical manner. Regarding consumer education, Tamilnadu is the pioneer state in opening Consumer Clubs in all schools. In Tamilnadu each and every district has the Consumer Disputes Redressal Forum. He insisted that the redressal machinery should be evaluated on the basis of data regarding the number of cases disposed every month, number of cases disposed without lawyers and with lawyers and the cases disposed within 90 days. Regarding public services Mr. Gopalakrishnan assured the Citizen's Charter have been released by all departments. But how far it is really followed is more important. Based on the number of

beneficiaries of government services, he suggested that we must consider such beneficiary data as a criterion to measure the Most Consumer-Friendly State in India. Utilizing funds allotted for the welfare of the people should be other criteria according to Mr. Gopalakrishnan. He informed that there are no restrictions in accessing funds in Tamilnadu for welfare related activities and the authorities are prompt to sanction projects in the interest of the citizens. Tamilnadu is taking special steps to create consumer awareness among the youth, women and students. He suggested regarding redressal machinery alternative solutions namely arbitration or alternative dispute redressal systems should also be practiced. The index for good governance is one which encourages receiving feedback from the consumers and ensures prompt action on all suggestions and complaints.

There was a short tea break at 12 noon prior to the first panel discussion on the subject of "Stakeholder's Perspectives on Consumer-Friendly Governance". The panel discussed was moderated by Mr. V.K. Somasekhar, Managing Trustee of Grahak Shakti from Bengaluru.

Late Mr. R. Desikan, Chairman, Consumer Association of India (CAI), opened the discussion by

inviting opinions on how to decide the criteria on measuring the MOST consumer friendly state. He focused the need for working together and expressed his opinion without fear or favour. But really what happened is we boldly shout our opinions in the sitting rooms in front of the TV and not ready to take the responsibility when invited to take up responsibilities to empower the millions of voiceless consumers of our country. He said, responsibility is more important than our rights. He opined some criteria to find consumer friendly governance by citing the following criteria: 1. providing safe drinking water. Water, if not pure, the main cause for mortality, it is the responsibility of the government to provide safe drinking water to all the citizens of our country in the most affordable manner. 2. Accessibility to Safe and Quality Health care. Tamilnadu government provides good health facilities to the citizens without any economic discrimination. In his view, all citizens should visit the government or public hospitals to seek medication or healthcare. According to Mr. Desikan, all public hospitals should follow the ISI or NABH Standards with access to safe/quality medicines, dedicated doctors and other facilities. 3.

Education for all. Every citizen has the right to access productive education at the most affordable cost, if not FREE and stressed the urgent need to develop uniform standards for schools and colleges in every State. 4. Electricity should be provided at reasonable cost for domestic and industrial purpose. He felt that supply of electricity



Late Mr. R. Desikan, Chairman, Consumer Association of India (CAI)

should be 24x7 and must encourage renewable energy. Mr. R. Desikan remarked that unfortunately water for drinking purpose is not included in the Food Safety and Standards Act 2006 and needs immediate amendment so that it is included as food.

Mr. S. V. Veeramani, President, Indian Drug Manufacturers' Association (IDMA) emphasized that availability and accessibility are the two pillars of health sector. Only

30% of the doctors are working in rural areas where as we have 70% of the citizens living in villages. Further the coverage of the medical insurance is less in India than other developing countries. He shared alarming information to the participants regarding the cumbersome process to set up new industries in Tamilnadu. He said, he had to obtain 29 approvals from various Government Bodies to start a pharmaceutical industry and he elaborated the issues and problems of pharmaceutical industry and its pricing problems. He assured that if these problems are once taken care by the Government, then the pharmaceutical industry can focus more on issues concerning quantity,

availability, affordability and other consumer friendly issues. He confessed that ease to do business will definitely bring focus on consumer education and awareness.

Mr. John Kiangte, Member of the FICCI Direct Selling Task Force, was proud to say that direct selling industry provides self-employment opportunities to the citizen-consumer and more than 10% of the self-employed consumers in the direct selling industry are women entrepreneurs. Direct selling organizations in India and globally

provide choice to the consumers and always ensures high quality and prompt complaint redressal. He said, there is an urgent need to bring clarity in the existing laws on direct selling and empower the consumers to distinguish between the genuine/ethical direct selling companies and the fly-by-night/unethical businesses, misleading the consumers in India as direct selling industry.

Ms. S. Saroja of Citizen Consumer Civic Action Group (CAG), Chennai, a law graduate from Seshadripuram Law College, Bangalore, who coordinates the legal wing looking into counselling of complaints from consumers on defective products and deficient services. She supports legal research and represents CAG at various policy level discussions and consultations. She presented her ideas on the subject of measuring the MOST Consumer-Friendly State in India in the following manner: 1. Ease to do business/which could be measured in terms of more openness, availability and accessibility of goods and services could be certain criteria to quantify consumer-friendliness in a tangible manner. As it is there is “no system” in the various organisations on complaint redressal and is only based on adhoc basis for influential individuals rather than a transparent and open system for all

the consumers. 2. Confidence should be created among the consumer citizens about health services. Most of the citizens prefer public hospitals than private hospitals but due to lack of facilities in the public hospitals, patients are forced to seek healthcare from private hospitals at a very high cost, which is most of the time out-of-pocket. 3. Repacked products have to affix proper 'labels'. But today no labels could be seen. There is legislation, but no action at all. This project should trigger effective implementation of the laws by the State Government. 4. The lawyers dominance in the consumer courts should not be encouraged and we should recognise those States, which encourages consumers to file their own complaints and discourages lawyers from appearing on behalf of opposite parties and the complainants. There is an urgent need to amend the existing Consumer Protection Act and also simplify the process so that the consumers receive prompt redressal to the complaints. 5. Public services-ACTS AND RULES are not known to consumers. We should measure the States in terms of their sensitivity towards the citizens like obtaining the PATTA or land particulars certificate easily and promptly. Citizens always look for simplified processes and systems to seek information and documents

regarding their property matters. Finally Ms. Saroja fixed the above criteria to evaluate the consumer friendly states in India.

The second session commenced with the remarks of the moderator Prof. P. Duraisingham, past chairman of CCC and FEDCOT and at present the chairman of CREATE Tamilnadu. He praised the role of Consumer Online Foundation to inject new blood to energize the consumer movement in the country by networking with the leading groups in the various States of the country. He mentioned that several Government Officials are not familiar with the various provisions of The Consumer Protection Act and Rules thereof, least to mention about the citizens. He said, there is a great need to build awareness amongst the Government Officials and the citizens on the rights of the consumers and the redressal mechanism available to the Government and the citizens to seek compensation towards loss or damage caused due to deficiency in service or unsafe/sub-standard products and services. He was happy that Tamilnadu Government supported such initiatives and congratulated the organisers for such an excellent event in the interest of the consumers. He then called upon the panel members to share their views on the subject of the discussion.

Mr. A.P. Reddy, President, Federation of Direct Sellers associations FDSA complimented that consumer organization's role must be praised for taking up such causes and empowering the consumers with credible information. One of the criteria should be to measure the speed with which Government clears proposals from the industry and consumer organisations on welfare or business projects.

The second panellist was Ms. Rehana Begam of All India Women's Conference (AIWC) of Puducherry. She explained the factors which are today exploiting the consumers, they are she said: 1. Illiteracy-as she felt illiterate consumer can be cheated easily. 2. Lack of information-the seller hides relevant information regarding the features of the products including the prices, methods of using the products etc, so that the consumers are not to pay more on after sales service and the product becoming non-functional much before its desired life span. She felt consumer awareness camps for women should be conducted in rural areas in collaboration with the state government and the NGOs to educate the consumers regarding the various information they should seek prior to the purchase of the product or service and assert their rights on accessing quality products

as per standards and features mentioned in the product manuals and literatures.³ Women's safety in public transport systems: There is an urgent need for the State Government to provide safety to the citizens, especially girls and women travelling in public transport. Even the Schools should ensure safety to the girl students and take all appropriate steps to protect the dignity and safety of the students in the schools. 4. Providing better drinking water facilities and drainage facilities could be another point to measure a state as consumer friendly or not. 5. Providing anti-rabies medicines and keeping stray dogs away from public contact by the public health department may be other criteria to measure the consumer-friendly aspect.

Mr. Peer Mohamed, Consumer Activist mentioned that the benefits of Consumer Protection Act of 1986 are not reaching the consumers during the recent years. The main reason is the indifferent attitudes among the state officials to enforce the CP Act. The District Consumer Disputes Fore has been organized by the state authorities but the members nominated to the fora are not aware of the real objectives of the CPA. Many complaints filed in consumer courts are taking long time in disposal of the cases and even the orders are found at times

not technically sound. Similarly the voluntary consumer organizations (VCOs) have lost the shine and the enthusiasm due to lack of resources and committed activists. Mr. Peer Mohamed listed few criterions for selecting the most Consumer Friendly States, as follows:¹ The state governments should evaluate the performance of the consumer redressal fora. A report should be obtained from the district every quarter and analysed to measure the functioning of the District Forum. The report should contain the following information:(a): how many cases filed and how many cases disposed. (b): number of cases settled without lawyers/with lawyers. (c):number of cases settled within 3months/6months/9months and beyond 9months. In case the complaints are not settled within 3months; the reasons for such delays.² Whether the members including the presidents have undergone any training or orientation on the Consumer Protection Act and Rules.³ Whether the government has conducted the district as well as state level consumer protection council meetings once in three months.⁴ Whether funds are allotted to VCO's of the state.⁵ wheather the state governments have any systems to monitor the working of the public services department like Electricity Boards, milk suppliers, telephone

departments, revenue department's public health, public transport municipal authorities, insurance sector, water and drainage department etc.6. The orders of the fora state and national commissions should be published in all the newspapers.

The validity session was addressed by Mr. V. K. Somasekhar from KARNATAKA on behalf of the Consumer Organisations from Southern India. He praised Mr. Bejon Misra of consumer Online Foundation for the conceptualize of the project and revitalizing the consumer movement in India with the help of a scientific study in the various States of our country and

make India a Consumer-Friendly country in the coming years. He was confident that the mobilisation of all the stakeholders will definitely trigger well-meaning consumer awareness under the multi-media campaign launched by Government of India under the JAGO GRAHAK JAGO Campaign. Dr. Surinder Singh gave the valedictory address and confessed that he gained good learning experience and took lot of ideas from all the deliberations made by the speakers and the participants. He promised to use four pillars to develop the concept of consumer friendly state and Consumer Movements itself. He said the deliberations provided 360

degree view of the whole deliberations and the contributions of the members present and the fulfilling needs of the consumer is a continuous process for which he would extend all help and cooperation to make the project successful. Finally Mr. Bejon Misra promised that the suggestions and the outcome of this events will be taken for further discussion in the other regions and thanked Government of India and Government of Tamilnadu for all the support. He also wrapped up the Conference by thanking all the participants and their respective organisations.



KOLKATA REGIONAL CONFERENCE ON 28TH APRIL 2015 WITH ALL STAKEHOLDERS ON THE CRITERIA



After the regional conference on “Measuring the most Consumer Friendly State(s) in India” held in Chennai on 10th March 2015, Consumer Online Foundation had decided to organize the conference in the eastern region of country. The second regional stakeholders consultation was organized by Consumer Online Foundation on Tuesday 28th April 2015 at Kreta Suraksha Bhawan, Kolkata in collaboration with the Government of India and Government of West Bengal.

As usual, the Regional Consultation in Kolkata was initiated by Mr. Bejon Kumar Misra. In his address, Mr. Misra stated the motives and objectives of the conference with its background. He thanked Government of India,

Ministry of Consumer Affairs for supporting their future initiatives and showed gratitude to Government of West Bengal, Department of Consumer Affairs to collaborate with them to hold the regional conference. Mr. Misra also congratulated the Government of West Bengal for creating a department of Consumer Affairs exclusively for Consumer protection. He thanked Mr. Satish Chandra Tewary, IAS, Additional Chief Secretary, Government of West Bengal for his presence and hoped to learn from him about the criteria for measuring the most consumer friendly state in the country and thanked Mr. P.C. Jha, retired Chief Commissioner, Government of India and Vice Chairperson, Consumer Online Foundation, New

Delhi for joining the conference and requested him to chair the inaugural session.

Mr. P.C. Jha, retired Chief Commissioner, Government of India, vice Chairperson of Consumer Online Foundation, New Delhi, chaired the inaugural session. He said that though it is a very difficult process, it will take another nine to ten months to conduct this unique project of 'Measuring MOST Consumer-Friendly State(s) in India' that they have taken up. He also pointed out the two main reasons to judge the most consumer friendly states are,

- I. to provide security,
- II. to carry the welfare,

He said that security and welfare are interrelated; if consumer welfare is not fulfilled up to expectation

level then the security of country will be questioned. He added that these two activities are mainly financed by the taxes paid by the citizens. People get delivery of the services that they legitimately paid. In his address, Mr. Jha also tried to make it clear that Consumer Online Foundation is not pointing out any faults, but through its activities trying to educate and consumers and build interest among them by providing incentives. He stressed that there is a wide gap between the legitimate expectations

At the event Mr. Sadhan Pande, Hon'ble Minister In charge of Consumer Affairs, Self-Help group and Self Employment, Government of West Bengal was honoured by Mr. P.C. Jha and he also released the report of the 1st Conference that was held in Chennai.

Mr. Sadhan Pande, Hon'ble Minister In charge of Consumer Affairs, Self-Help group and Self Employment, Government of West Bengal, in his speech mentioned that such programme is eye-opener

department independent of the food department. He appreciated Government of India for taking an initiative to find most consumer friendly state and also suggested that the action should be taken.

He highlighted the work done by his department by creating different forums, courts, consisting of retired judges, additional courts, state forums, additional state forums. He mentioned that the WB government has set up the consumer assistance bureau where people can file their



of people and the actual achievements. He welcomed NGOs, the volunteer organizations to help the government in this regard initiative. He said that he hope to get good advices and suggestions from the distinguished people at the conference on criteria or matrix to measure the most consumer friendly state.

to people. He suggested that evaluation should be made in an independent manner. He said that 99% of the population are unaware about their rights as consumers and the Government is also not building a strong consumer awareness campaign at the State level. He thanked Hon'ble Chief Minister of West Bengal to make consumer

complaints with the help of lawyer. He said that grievance cell works as local panchayat to help the consumers. He added that it is important to have enhanced infrastructure and continually update the system. He concluded his speech by saying that by helping consumers one can directly help the people.



Dr. A. Subbiah, IAS, Secretary to the Government of West Bengal, admitted that this kind of program is most beneficial for the state. He proudly said that West Bengal can be the strongest contender amongst all the states. He said that lots of initiatives are being taken to make West Bengal the most consumer friendly state. He mentioned the four pillars to aware the consumers

about their rights but also there is lacking in funding. He pointed out how the Government of India is neglecting the consumer awareness program. He said, annually west Bengal government organized 19000 consumer awareness programs. Their department also proposed to have one 'kretabandhu' at the block level to help consumers. He further added that

they conduct seminars, workshops to train the officers. They have 21 fully developed forums and with attractive remuneration. He mentioned that they have disposed 7000 cases in their district forum and 3000 cases in their state forum last year and it included filed-disposed- pending cases. He stressed on the need of an integrated building for 21 forums

because they don't have one now. He stated that the consumer assistance bureau they have developed in January 2014 to help consumers is working quite well in solving problems and grievances of the consumers.

Appreciating the excellent work done by the consumer department of West Bengal, Mr. Bejon Misra said that the inputs by Dr. Subbiah will be included in their final document and suggested that Government of West Bengal should also create a brand to promote consumer awareness. Mr. Sadhan Pande added that there is no contact number in the advertisement of Government of India. So he said, he will put his number in the advertisement.

The other key note speaker at the conference Dr. Surinder Singh, Director of the National Institute of Biologicals (NIB) under the Ministry of Health and Family Welfare, Government of India mentioned the four pillars of the activity and emphasized on the second pillar that is delivery of the health related services. He said, there are five R's to give proper healthcare service, i.e.

- I. Right services,**
- II. To the Right patient,**
- III. At the Right time,**
- IV. Using Right thing,**
- V. In a Right quantity.**

He further added extra three R's:

- I. Right Communication,**
- II. Right Reason,**
- III. Right Documentation.**

He stressed on the right communication because communication is the key and important tool to connect with the consumers. It will help keep the consumers informed and will get the proper feedback from them. To ensure quality healthcare he said that three things are important firstly, survey of consumer expenses, secondly third party assessment and key performance

indicator. He said that specific measurement elements should be used when we are deciding these factors. As per WHO there are three parameters to estimate healthcare, first is distribution of health and population, second is responsiveness of healthcare system and third is distribution of the clearly laid out objectives. He also mentioned different dimensions of accessibility, i.e. physical accessibility, economic accessibility and information accessibility. He emphasized on information and communication again and again



because it is the vital mode to reach the consumers. He added that the other four parameters to the healthcare, coverage, the timeliness of the services, quality of services and the workforce. He said, beside consumer satisfaction we need to measure consumer expectations also which will vary state to state.

Mr. Rajiv Gupta, Vice President, Federation of Direct Sellers Association (FDSA) initiated the panel discussion. He said, the numbers of consumers are growing but still there is a pressure upon them to ensure safety and quality. Consumers are bewildered by the advertisements and many times getting cheated. He pointed out that consumers are not always aware whom to choose. He appreciated Government of West Bengal for

having consumer assistance bureau and added that consumer protection cannot come by law only, awareness is needed. He also pointed out the threat of e-commerce. He concluded with the note that state should have legal services in reasonable cost to help consumers.

Mr. Sumant Kumar Tiwari, Deputy Director, Government of Jharkhand, Regional Licensing Authority, Food and Drug Administration mentioned that the role of consumer right in the medical sector is not well defined. Data are not provided to the patients and their families properly and there is lack of transparency which should be immediately addressed. He further added that there should be a standard guideline to protect the consumer

right in health sector. Lastly he said that an empowered consumer can make a powerful country.

Mr. G. S. Panda, Consumer Representative, Sonepur, Orissa, mentioned the consumer forum is the residual part of the government. He said that the state governments' initiatives are important and it is also essential for the central government to come forward in creating awareness on this subject. He felt state government policy should be transparent and credible in case of handling consumer grievances. He suggested that to keep transparency in the sector, no political agenda should be included in the forum. He also pointed out that budget analysis and distribution of resources are the key factors to fulfill consumer needs.





Mr. John Khiangte, Member of the FICCI Direct Selling Task Force, focused on three points, 1. Employment challenge, 2. Potential industry to solve unemployment, 3. Three P's, Product, Profit and Protection. He said that by 2025 India will be the country having major number of youngsters. There

will be more people and more investments and savings which will provide higher productivity and higher income. He further said, annually 12 million people joining the workforce, among them 65% are untrained and finding the right job for them is difficult. He also gave statistics that the Government of West Bengal is employing thirty lakhs people to its workforce annually, so involvement of private sector is very much needed to solve the problem of unemployment. He also focused on self-employment and entrepreneurship functions; that among sixty lakh people who are self-employed, the majority comprises of women. By 2025, 65000crores direct selling industry would grow and it will create 180 lakh people of India self-employed

where 100 lakh would be women. He suggested having inter-ministerial committee under the department of consumer affairs to develop the regulatory framework, where consumer will be protected.

Mr. Prashanta Kumar Panda, Governing Council Member, Consumer Coordination Council (CCC), New Delhi, said that consumer education should be taught from the school level. Government should not give the false promises to the consumers which they cannot keep. He mentioned that the helpline numbers provided by the Government are not available most of the times. People are paying taxes on road but they are not getting any roadside amenities. He further added that services should



Participants and resource persons
at the Kolkata Regional Consultation



be provided in time and penalties should be paid to the consumers.

Mr. Manoj Sinha, Secretary General, CCEA Society, Patna, Bihar, praised the initiative taken by the Government of west Bengal by separating consumer department from the food sector. He highlighted the criteria to be most consumer friendly state. He said, efforts should made by the government to create awareness in their state, plus how much effort taken to protect the rights of the consumers and how the forum is addressing the grievances of the consumers. He also stressed on media involvement as media plays vital role in informing people. Educational institutes should also come forward to spread awareness. He said, convergence of different departments, number of cases pending are also key factor to measure the criteria. He further added that fund utilization and the basic services like water, electricity, education for all, real estate, e-commerce should be measured.

Mr. Bejon Kumar Misra invited the participants to give suggestions on the criteria to be consumer

friendly state. Many participants raised questions and shared the ideas. Mr. Sarkar of Residential Consumer Association asked for the Consumer Assistance Bureau to train the members to educate consumers.

Mr. Dilip Tiwari from Jharkhand asked the assistance bureau to educate the people of remote area who do not have any idea about basic facts like what the toll free number is. A member of Federation of Consumer Association suggested that government services should have transparency and every chamber of commerce must have a redressal forum.

An officer from Consumer Department of West Bengal mentioned three points - West Bengal has mediation level forum to deal with the consumers before going to the department of consumer affairs. Secondly, consumer affairs department taking care of the issues with the help of panchayat and local municipality. West Bengal Government has training institute in Chinsurah, Netaji National Institute of Consumer Education, which

provides training to Government officials as well as volunteer organization members so that they can further educate common people.

The valedictory session was addressed by Mr. Satish Chandra Tewary, IAS, Additional Chief Secretary, Government of West Bengal. He said that this initiative will go a long way and it will take time to prepare reports to identify which state will be the most consumer friendly state. West Bengal will participate and compete in this and such initiative will be beneficial for the state. He mentioned that Government of West Bengal will take forward this awareness movement with this initiative as well as beyond it. He welcomed all the neighboring states who would collaborate with West Bengal and work on this this crucial issue. He added that it will improve the eco-system of the consumers. He wrapped up the conference by thanking the Consumer Online Foundation, all the participants and their organizations, Government of India from Government of West Bengal for this initiative.

SRINAGAR CONSULTATION



The 3rd Regional Conference was organised in Jammu & Kashmir in the city of Srinagar on 21st May 2015 in the conference room of Gandhi Bhavan, University of Kashmir. The main aim of the third day of the National Conference was to organise the 3rd Regional All Stakeholder's Consultation of North Indian States on "The Criteria for Measuring the Most Consumer-Friendly State(s) in India." The session began at 10:00 a.m. and was presided over by Dr. Abdul Gani, Head-Dean of School of Management Studies, Central University of Kashmir. While describing the objective of session to all the participants and simultaneously highlighting the work done by PSM India in this

regard, Mr. Bejon Kumar Misra maintained that protection of consumer rights had become one of the primary duty of modern state craft. Mr. Bejon Kumar Misra then explained the need for such initiatives in modern times and the four judgmental pillars for determining a consumer friendly state. The four criterions being:

- i) Efficiency of Government in terms of resolving consumer grievances
- ii) Access of citizen to quality medicines and health care
- iii) Ensuring Good Governance in Public Utility Services &
- iv) Ease to do business inspite of regulatory provisions ensuring protection to consumer rights.

The main focus of the session

was to evolve criteria within these four pillars for the state of Jammu & Kashmir in order to adjudge it as the Most Consumer Friendly State in the northern region of sub-continent, according to Mr. Bejon Kumar Misra. He then described the entire procedure of adjudication wherein he mentioned that after the criteria is set for the different states; a study will be conducted on national level to ascertain the factual positions of state according to the set criterion. The study will be impartial in nature and will involve young students from a state conducting study in another state. The findings of the study will then be presented to a 9 member jury, who has the privilege to ask for more supplicating data by or before



the month of February 2016. The award for Most Consumer Friendly State will be then given on 15th March 2016 (World Consumer Day) on a mega-event as was concluded by Mr. Bejon Kumar Misra.

The session was then taken over by Dr. Abdul Gani who expressed great level of excitement for such initiatives and assured all the support to the organization. He then welcomed all the guests/participants and accorded a formal welcome to Prof. Musadiq A Sahaf and his two colleagues Mr. Zia-ul- Haq & Dr. Mushtaq Ahmad Lone who were there to give power point presentations pertaining to the objective of the session.

Dr. Abdul Gani after formally introducing the resource persons cordially invited Prof. Musadiq A Sahaf from The Business School, University of Kashmir to deliver his

power point presentation regarding the issues and challenges faced by J&K state in achieving Most Consumer Friendly State status.

Prof. Musadiq A Sahaf, in his presentation, discussed the idea of consumer interests in regards to the system or institutions created for the delivery of such services & products to a citizen. He described that an ideal consumer-friendly system is a system which is in tune with the rights & expectations of a consumer & not the service provider or manufacturer. Prof. Sahaf maintained that there were certain pre-requisites to a consumer friendly state which were required to be fulfilled before opting for setting criteria for determining it. Such pre-requisites included Right of Consumer, Consumer Abilities & Expectations of a Consumer from the institution or service provider.

He then described what defines a consumer friendly state or how could a state become consumer friendly. According to Prof. Sahaf, a consumer friendly state was one that could understand and generate deep insight into the needs & drivers of its consumers and would simultaneously align their policies and strategies to deliver upon such needs & drivers. While continuing his presentation Prof. Sahaf then described the quantifiable methods to identify a consumer friendly state i.e what is to be measured and how is to be measured in order to identify a consumer friendly state. In the former section, Prof. Sahaf described such things that need to be measured which included

- i) Complaint Management
- ii) Consumer Oriented Culture
- iii) Policies & Strategies
- iv) Institutional System & Support &



v) Management & Bureaucracy

In the latter part, he described the indicators so as how these things could be measured and thus included

- i) Responsiveness
- ii) Reliability
- iii) Recoverability
- iv) Flexibility

Prof. Sahaf, while concluding his presentation, introduced a Self Audit Tool in order to assess the performance of a particular service provider over a period of time. The principle working feature of this Self Audit Tool was to maintain and simultaneously improve upon the results achieved in a particular period of time.

The presentation evoked a mixed response from the participants as some pressed for including certain points from the presentation

(redress mechanism) in Consumer Protection Act while others cited the example of e-commerce websites where redressal was prompt. Mrs. Reena George cited the example of CORE (Consumer Online Resource) which is an online redressal mechanism but needs to be publicized on a much bigger level so that citizens could benefit from it.

The next presentation was delivered by Dr. Mushtaq Ahmad Lone from Central University of Kashmir which was mainly focused on Patient Safety for setting criteria for measuring the Most Patient Friendly State. Dr. Mushtaq while highlighting the proposed dimensions of patient safety in an alphabetical manner laid down certain statistical data along with it. The presentation started with the statistics of availability of Hospitals, PHC's and other Patient oriented

services in the state and then described the adequacy of such infrastructure. According to the 2010 survey there are 69 doctors & 144 nurses for every 1 lakh patients which depicts the infrastructure as highly inadequate. The presentation then focused upon other factors such as awareness among doctors and related staff, their accountability, attitude, appreciation and administration. While concluding the presentation, Dr. Mushtaq stressed on the need of a patient safety movement in India as need of the hour.

The issues and solutions highlighted by presentation were highly acknowledged particularly the slide which described appreciation as an integral part of patient safety. Mr. Bejon Kumar Misra while adding to it suggested that not only appreciation but



misdeeds of doctors or related staff must be also highlighted as it is crucial for patient safety. He quoted an example of United States where a publication by the name of “Know Your Neighbourhood Doctor” highlights such things.

The last presentation was given by Dr. Zia-ul-Haq, Assistant Professor, Central University of Kashmir on the following subject; “E- Medical Services: An effective tool for measuring patient empowerment”. According to Dr. Zia-ul-Haq the main motive of the presentation was to aware the gathering about developing an online medical services model for the state of J&K. While substantiating the need for such a model Dr. Zia ulHaq forwarded some of the intriguing facts about the overall usage of Internet Services in the sub-continent. He described both patient's perspective and government's perspective in having E-Medical Services. As for patient is concerned it is quick, convenient, safe, inexpensive, flexible, hassle free in claim settlement and maintains a central

database. And for government it ensures accountability, checking of malpractices, maintaining doctor patient ratio, no tax evasion and thus protecting consumer rights.

Dr. Zia-ul-Haq then described a working model for the E-Medical Service where in a patient was provided with an appointment through an online portal after going through an online hunting & pooling process. The patient was then given the choice of either contacting the doctor online and acquire a prescription or either opt for making an offline face to face visit. The prescription in both the cases was to be sent to the nearest pharmacy through internet and patient was supposed to collect it by providing a special code only assigned to him/her which could curb the drug abuse as well. The presentation was concluded on the remark that Internet is an economically powerful tool and should be utilized for extracting the best services possible.

The presentation ensued a debate of arguments and counter arguments in its end, while some

cited the technical handicap of both patients and doctors as one of the major drawback for such system others pressed for inclusion of such services in such areas which could afford computer literacy for now.

The closing remarks for the 3rd day were delivered by Prof Neelofar Khan, Dean Students Welfare, Kashmir University in which she appreciated the approach of PSM India in highlighting such issue in a professional and beneficial manner She also assured all the future support in continuing such endeavours taken by the organization on both national and state level. Prof. Neelofar Khan also appreciated the hard efforts put in by Shahid Ali Khan Cultural Officer, University of Kashmir and also presented special thanks to all the students of Kashmir University who were associated with the conduct of this event. A formal vote of thanks to all the participants and university staff was presented by Dr. Roshan Ara, President, AIWC, Kashmir Branch. The event also witnessed the release of Kolkatta Report by Prof. Abdul Gani & Prof. Musadiq A Sahaf. ■



- **THE NUMBER OF** complaints that are registered annually before the Assam State Consumer Disputes Redressal Commission is an encouraging sign of consumers of the North-East being conscious of their rights.
- For every state, details of the complaints registered before their Consumer Dispute Redressal Mechanisms should be used to create a consumer data base. The consumer will be able to identify companies that are repeatedly censured by the District and State Consumer Dispute Redressal Fora and Commissions. This will throw a scare into manufacturers and give them the message that the consumer cannot be taken for granted.
- There is a shortage of consumer organisations to take up cases on behalf of consumers of the North-East. Such organisations are necessary to protect the interests of consumers of the region.
- There is a need for better utilisation of central government funds

allocated for the development of the North-East. The region, which accounts for 4% of the nation's population, was getting 10% of the development funds of the centre. Therefore, there was no real basis for the feeling of deprivation in the North-East states that some delegates to the consultation had referred to. Entrepreneurs of this region should be more proactive in using funds for various activities to increase the production of goods and services. The central government too should be proactive in ensuring funds utilisation. In this context, constructive activism and partnerships between the various stakeholders are called for, of the kind that we find in of government programmes like GIAN, UDAY and Jan Aushadi. More specifically, we need to look into whether Jan Aushadi can be linked up to the activities of DoNER (The Central Government's Department for the Development of the North-East Region).

Consultation on User's Perspective on Development in the North-Eastern Region organised by Consumer Online Foundation in Gauhati, Assam, in the Conference Hall of NEDFI House, G.S. Road, Dispur, Guwahati 781006.

- Tourism was identified as an untapped resource in the North-East, and infrastructure as a bottleneck. Unemployment is a major concern.
- Resources of the region which could be tapped for development include the high literacy rate among women and the large numbers of English-speakers. Handicrafts of the North-East region should be encouraged but there was no finance.
- There is a need for feedback on the implementation of government programmes.
- Innovative, out-of-the-box thinking was articulated over the course of the consultation. Transport of goods out of the North-East to markets elsewhere in India by roads was problematic, given that the region was plagued by road slides; however, cargo could be transported out by means of a Balloon Transport System, with support from the government. Secretary, DoNER was receptive to the idea, but noted that we need to look into the demand side as well; the private sector needs to ensure the generation of demand.
- The issue of leakage of funds meant for rural development was raised. A solution that was proposed was that of direct transfers to AADHAR-based accounts. In case there was no local bank through which funds could be transferred, the matter should be looked into.
- The issue of funds disbursement for



a consideration was also discussed. It was pointed out by a nodal representative of KVIC (Khadi and Village Industries Commission) that funds disbursement was based on a thorough scrutiny of proposals by applicants. Nobody had the powers to disburse funds arbitrarily. The selection process itself could be challenged as per due process. If still there was corruption, it was not the fault of the system; on the contrary, the system was being subverted. Individuals resorting to this sort of subversion had no fear; they did not fear the loss of their jobs and consequences for their dependents.

- Institutional mechanism to deal with complaints should be utilised; it should not simply be assumed that everyone in government is corrupt.
- Direct selling and the issues surrounding on-line purchases were discussed. A legal view was put forth on the terms and conditions that the consumer agrees to when he clicks the “I Agree” button. Those terms and conditions are not necessarily binding in case the contract is one sided; in that case, it becomes a

discriminatory agreement.

- Misleading advertisements and the efforts being made to counter this were noted.
- Cheap food flooding the market from across the border, from Bangladesh, Myanmar etc., were raising issues of quality. Since the goods influx from across the border was illegal, it was a matter of enforcing the nation's laws.
- Laboratories established in the North-East were helping to curb the menace of spurious drugs.

THE VARIOUS STATES of the country are the beneficiaries or the “users” of a variety of programmes of the central government, such as transport infrastructure to facilitate access to markets, incentives to promote tourism, laboratories to check for spurious drugs, and provision of healthcare and schooling—but to what extent have these programmes, of which there are many, actually reached the people in a measure commensurate with the needs of the people? This is the question that the consultation addressed itself to. It did so from a user's perspective, i.e., from the perspective of various users, or consumers, of services provided by

the central government. State government officials, as stakeholders who were responsible for disbursing funds received from the central government and ensuring their proper utilisation, were also present. They too were, in a sense, users or consumers of disbursements by the central government.

Since the consultation was meant to gauge the perspectives of consumers, it was fitting that a consumer organisation—Consumer Online Foundation, was its organiser and host. Mr Bejon Kumar Misra, international consumer-specialist and founder of Consumer Online Foundation, chaired the meet.

The central government too, as a provider, has a stake in ensuring that its policies are effectively implemented, more so in a democracy, where it is held accountable by the people. It was therefore in the fitness of things that the Chief Guest at the consultation was Mr. Naveen Verma, Secretary to the Government of India, DONER (Development of the North Eastern Region).

This Gauhati Consultation was the last in a series; it was preceded by five others held in different parts of the country. The first, on 10th March 2015, was held in Chennai (Tamil Nadu), to gauge user's perspectives for the southern states of India; the second, to take the measure of user's perspectives in the eastern region, was held in Kolkata on 28th April 2015; the third, on 21st May 2015, was held in Srinagar to take stock of users perspectives in J&K; 4th consultation was held in Varanasi on 10th August 2015 and the fourth was held in Jamshedpur, Jharkhand, on 5th December 2015.

PRE-LUNCH SESSION

While waiting for the Chief Guest to arrive, Mr. Bejon Misra made a few preliminary remarks. Noting that there were a large number of young people in the audience, he commented firstly, that it was an encouraging sign; it was heartening to know that the younger generation was taking an interest. Mr. Misra sought to enthuse the youngsters

who were present and instil in them purpose, direction, and a sense of mission. In his introductory remarks, he urged individuals in the audience to take the initiative in setting up consumer-interest cells in the North-East. To that end, he encouraged participants to get in touch with his organisation—Consumer Online Foundation—for help. The gist of Mr. Misra's address is as below:

The Stakes

There are two reasons why all of you in the audience have a reason to participate in this consultation. Firstly, we all are users or consumers of government. The government provides a vast number of services to its citizenry, for instance, health services through the Ministry of Health or consumer-satisfaction services through the Ministry of Consumer Affairs. Because we are all consumers, the question arises as to whether the product or services provided by our government are adequate, in terms





of both quantity as well as quality. As citizens, it is important for us to gauge that. But how do we do so? How do we measure value? According to a Japanese definition, we measure value in terms of satisfaction. The Japanese define “best quality product” in terms of “best consumer satisfaction”, and this is what matters most, not branding or an EU certificate.

This consultation is about measuring satisfaction of government services by the “users” or “consumers” of those services in the North-East; the people of the area in general, and students in particular, therefore have a stake in the consultation. They have a stake also namely, by virtue of being taxpayers. When we spend money to purchase a product, we pay a service or product tax, which is contained in the price of the item we have bought. In other words, the government is taking our money from us. So we have every right to ask what the government is doing with it, and whether it is giving us value for money.

Claiming Our Due

Every consumer is looking for satisfaction. But what if you don't get it? What if you buy a product or service and you are not satisfied with it? As per law, you may be entitled to get the product exchanged. But what if your complaint is not attended to? What if nobody listens? How do you, as a consumer, get relief?

To illustrate with an example: a Vodafone customer gets unsolicited and unwanted calls on his mobile. He registers with the service provider's DNC (Do Not Call) registry. But still the unsolicited calls keep coming. It is contrary to law, and it violates your rights as a consumer of telecom services. You may not have the time or the energy to follow up. You may be busy earning your daily bread. So what do you do? You nominate a representative to fight for your cause. You approach a consumer organisation – a registered body established under the Societies Act to work for the rights of citizens as consumers.

We have been trying to establish such consumer organisations in the

North-East states, but there is no active group in the region. We encourage you to come forward and set up such organisations, and we assure you of our help in your efforts.

There are multiple roles that these organisations need to concern themselves with. Firstly, they need to create awareness among consumers of their rights under law. In case consumers have been short changed, these organisations need to fight on their behalf so that they get their due. Such consumer organisations also have a special responsibility for ensuring that government programmes and plans are utilised for the benefit of consumers. For this, they need to build capacity among the various stakeholders for absorbing and effectively utilising government services. Finally, they need to ensure that relatively backward states are able to catch up, utilise government services to generate employment and output, and effectively compete in the markets for goods and services; through this process, the backward states too need to get drawn into the development mainstream.



Setting Up Consumer-Protection Organisations

One day you will retire, and you will discover that no one listens to you, even though you still have much to contribute. We have such retired government officials in our organisation. Some of them are former secretaries of the government. They do the same work they have been doing earlier, even though they are now not getting a salary anymore—only pension. They are happy to contribute their skills, knowledge and expertise for a worthy cause. So, to establish a credible consumer organisation, the first step is to invite credible retired government officials to be members.

Second, tap the energies of youngsters out of college who are looking for a job and who are keen to be apprentices. Youngsters have a lot of energy. They can learn on the job. They can be asked to carry out a survey or a study. They can be taught how to register an NGO or community organisation, and how to engage with the State and Central governments in working for the rights of consumers.

There is, of course, issue of funding. Put your own money into the organisation. If your parents give you pocket money, put a part of it into the organisation you have created. That will give you a sense of ownership and responsibility. You will be staking your money, and so you will be careful to ensure that it is properly spent. Then you will treat the money of others also with the same respect.

Next, convince potential beneficiaries of your consumer-interest activities to donate to the organisation. Have awareness programmes to sensitise them to their rights as consumers and to what your organisation proposes to do to fight for those rights.

At this point, Mr. Misra's address was interrupted by the arrival of the Chief Guest, Mr. Naveen Verma, Secretary to the Government of India, DONER (Development of the North-Eastern Region). Mr. Misra welcomed Mr. Verma who was requested to inaugurate the meet by lighting a lamp of knowledge. Mr. Misra then invited Ms. Veena Jain, former President AIWC, to deliver the welcoming address.

Welcome address - Ms. Bina Jain

Ms. Jain welcomed the Chief Guest and the others on the dais. She spoke of the neglect of the Seven Sisters, i.e., the states of the North-East. She identified tourism as an untapped resource and infrastructure as a bottleneck. She spoke of the scope for development of the traditional sector and the need for the North-East to have better access to markets elsewhere in the country. Resources of the region which could be tapped for development include the high literacy rate among women and the large numbers of English-speakers, Ms. Jain observed. Unemployment in the region was a matter of concern, she also noted. Ms. Jain pleaded for a plan to engage all stakeholders and get feedback on various development projects.

Mr. Bejon Misra thanked Ms. Jain for her welcoming address. He then introduced and welcomed each of the participants on the dais and also, a number of officials in the gathering who had come to attend the

consultation from different parts of the North-East. Mr. Misra then went on to complete his own address.

Setting the Tone - Bejon Misra

Reflecting on his involvement in the field of consumer rights, Mr. Misra said that it began as a hobby in Jamshedpur in 1983. He later moved to Delhi and started working full time as a consultant to the Government of India and agencies like UNICEF and UNDP. Mr. Misra said that for a country that aspired to be a developed country, a strong consumer voice was mandatory to ensure that citizens as consumers had credible information to make an informed choice. The Government of India, Mr. Misra said, was actively engaged in providing all manner of goods and services to citizens, for instance, medicines and food—but there is a need to have consumer organisations to look into how the system is working and ensure world best-standards. Therefore, Mr. Misra argued, not only was development linked to consumer protection, democracy was as well.

The consultation, Mr. Misra pointed out, was being held in collaboration with a department of the government that was working for the development of this region, i.e., DoNER (Development of the North-East Region). How to engage with DoNER to stimulate

employment-generation and through it, goods and services of a high quality was the objective, Mr. Misra said.

Mr. Misra spoke also of the supportive framework of rules and laws that were existing for the benefit of the consumers of the country. He spoke of the Consumer Protection Act of 1986, under which Consumer Protection Councils were set up at the level of the centre and the states, and Consumer Disputes Redressal Agencies that were in place at the district level. As per due process, consumer grievances are registered in the district forums and there are quasi-judicial mechanisms to resolve disputes. A senior representative of this administrative and judicial structure—Mr. Dilip Mahanta, Judicial Member of the Assam State Consumer Redressal Council, was present at the meet as a delegate, and Mr. Misra called upon to address the gathering.

Address by Mr. Dilip Mahanta

Mr. Mahanta began by clarifying that he was attending the meet as a representative of the President of the Assam State Consumer Redressal Council, who was not able to make

it. He spoke of a sense of deprivation in the North-Eastern region. It was felt that inferior quality goods were being sent here. He said there was a need for NGOs to take up the cause of consumer rights. Consumers here were not aware of their rights to the extent that they should be. He referred to cases of medical negligence and ATM fraud, which were a matter of concern.

Mr. Mahanta argued how aware consumers can help to stimulate the economy. When consumers are more discerning, quality of products will improve and this in turn will stimulate demand from abroad.

Mr. Misra thanked Mr. Mahanta for his remarks and then invited the Chief Guest, Mr. Naveen Verma, to address the audience.

Address by Mr. Naveen Verma

Mr. Verma spoke of how the effort of the government had been to set a framework by which consumers can get their due. It was not about consumer activism, per se; rather, it was about consumer rights, through institutional processes, and the engagement of citizens with the



legal and procedural support structures that had been created for their benefit.

Mr. Verma referred to the feeling of deprivation of people in the North East, and questioned to what extent it actually reflected the ground reality. If a product was perceived to be substandard, why should anyone buy it, Mr. Verma queried. In this context, he raised the questions that will confront any consumer: Who should I complain to? What redressal mechanisms can I activate?

The Secretary went on to speak of how patients have a tendency to go to far-away Delhi for medical treatment and queried why that should be so. He recalled that he had lived in Hull, U.K., but nobody went from Hull to London for medical treatment; the medical treatment in Hull was the same as the medical treatment in London. As in the case of health, so also in the case of education, there is Delhi-bound traffic, he observed.

He spoke of how school teachers in government schools get double

what their counterparts in non-government schools get; yet, there are no takers. The Secretary was arguing the case for strengthening consumer awareness, and preparing the ground so that consumers can demand and receive the quality that they are entitled to. He asked whether we could rank the states of India in terms of consumer friendliness. The states of India have been ranked in terms of ease of doing business, but can we rank them in terms of which are more consumer friendly and which are less so? Then we will know where we need to focus our attention.

The key is to expand consumer choices, so that the consumer can have a choice of a quality product in their region without having to go elsewhere to seek it. In this context, Mr. Verma spoke of Amartya Sen's conceptualisation of development as choice; development is about having more choices.

Also, to protect the interest of the consumer, we should ensure that he gets the right of informed choice. In

this context, Mr. Verma referred to a book he was reading, where the issue of informed choice had presented itself to him quite forcefully. An operation is necessary to save a patient's life, but there is a risk that he will become a vegetable if he is operated upon. If the operation is not carried out, he may have a normal life for a couple of years before he dies. Should the choice not be explained to him? It is not a choice for the medical practitioner to make; it is the choice of the patient, as a consumer of medical care, firstly, to be aware of the options and secondly, to choose.

The Secretary pointed out that government funds for development which were not being utilised, which meant that the system has not been able to reach the people. He was underscoring the need for more awareness among potential consumers of those funds.

While arguing for more consumer awareness, Mr. Verma also made out a case for innovative and out of the box thinking by



government. He spoke of the need for constructive activism and partnerships, and in this context, referred to a government programme called GIAN (Global Initiative of Academic Networks) by which scientists and entrepreneurs from across the world share their knowledge with institutions of higher education in India, and thus help us to rise up to global standards of excellence. He also referred to a programme called UDAY, by which the government comes to the rescue of power distribution companies facing bankruptcy, and thus makes it possible for them to continue providing electricity to consumers. Having made these introductory remarks, Mr. Verma sought questions from the audience.

Query / Intervention: Mr. Haq raised the issue of leakage of funds. He spoke of how, in rural areas, there are fake beneficiaries who are siphoning off funds meant for development. He asked how this could be prevented.

Responding to the question, the Secretary spoke of a way out, namely, by means of direct transfers to AADHAR-based accounts. In case there was no local bank through which funds could be transferred, it could be a problem. In this context, he referred to the rural banking system and the need to take stock of it.

The broader issue was that of ensuring a pool of domain-specific



knowledge and linking it up to eligibility-criteria for receiving funds, the Secretary also pointed out. In this context, he spoke of the government initiative called Jan Aushadi. India has a strong capability to manufacture generic medicines which gives hope to those who are too poor to buy the branded ones. Infrastructure is being augmented to ensure that these medicines are more readily available; the government has a scheme to expand the reach of Jan Aushadi by inducting entrepreneurs who have a pharmacy degree, along with access to premises and so on. Retail outlets set up by such entrepreneurs could not only help the people, but also provide employment to entrepreneurs who avail of government programmes to set up such Jan Aushadi outlets.

In the context of the Jan Aushadi programme, Mr. Verma spoke of how an investigation revealed that the medicines that were being sold under the aegis of Jan Aushadi at AIIMS were priced at 48% below the MRP. Did that mean that those medicines were sub-standard, he queried. The Secretary went on to add that it was a myth

that generic medicines were substandard; that myth may be a canard spread by pharmaceutical companies who feel their businesses are being threatened.

The Secretary referred to the various provisions that were meant to encourage entrepreneurs to go for the Jan Aushadi scheme, and then posed the question of whether Jan Aushadi can be linked up to the initiatives of DoNER.

Query / Intervention: Mr. A.K. Singh said spoke of scholarship that benefitted 10,000 students, and asked if there was any provision to increase that number.

Mr. Verma said that scholarships should be linked to employment. In this context, he made a mention of the DoNER initiative in collaboration with ITDC of providing a free training course in Hospitality & Tourism Management. The criteria for selection were completely impartial; block level school toppers were selected for the course.

Query / Intervention: Ms. Veena Jain intervened to say that handicrafts in the North-East region should be encouraged but there was no finance for it.



Another participant raised the question of cheap food flooding the market from across the border, from Bangladesh, Myanmar etc.

Questions arise as to the quality of these products, and this raises the issue of consumer awareness. Mr. Bejon Misra queried: 'If a product was of dubious quality, why should anyone buy it?' He went on to speak of the need for incorporating consumer awareness in school curricula. Mr. Naveen Verma pointed out that it was a question of enforcing the nation's laws. If the items coming in were illegal, then the laws against smuggling would apply, and the home ministry / commerce ministry should be apprised of the matter.

The Commissioner and Secretary, IT, Nagaland, who was in the audience, raised a query. He said was that organic produce grown in the North-East states were getting wasted because of a lack of infrastructure to transport it to markets where it could be sold. Investing in roads had proved to be a problem due to coarse soil and landslides in the region. This peculiarity of North-East region—its

proneness to landslides, was also coming in the way of connectivity with the rest of India via the national optic fibre network, he added. One solution to the problem posed by the regions proneness to landslides was to transport produce out of the North-East not by road, but by means of a Balloon Transport System. Half the capacity could be filled with cargo and half with passengers. For this, government supported was needed. Mr. Verma said he would look into the matter. He said a proposal had, in fact, come to him to cart cargo out of the North-East by planes; he had responded saying he could build airfields but he had to be certain the planes were coming. The balloon idea could have potential, he said. At the same time, we need to look into not only the supply side but the demand side as well; the private sector needs to ensure the generation of demand.

At this point, the Secretary took leave; he had to rush off to attend another event—the PM's interactive address to students of IIT Gauhati.

The next speaker was an industry representative, Mr. John .

Address by Mr. John

Mr. John spoke of how technology was advancing by leaps and bounds. A phone you bought last year becomes obsolete this year. Technology helps to reduce costs and provide the same or better quality product at the same cost.

Citing an instance of how technology was progressing, he gave the example of a 'smart fridge' which has the technology to scan the items that are in use in the fridge and to detect an item that is in short supply. Let us say that your milk supply needs to be replenished. The smart fridge will not only detect this, but also place an order through internet connectivity. The milk will then be delivered at your doorstep.

Mr. John spoke also another manifestation of technological advance—direct selling.

Another point he made was about misleading advertisements, and the efforts being made to counter this.

Query / Intervention: On the issue of direct online selling, Mr. Bejon Misra made an additional point. He said that the consumer has to agree to the terms and conditions of the service provider. He has to click on the "I Accept" button to signify that he agrees to these. However, those terms and conditions are not necessarily binding in case the contract is one sided; in that case, it becomes a discriminatory agreement.

On the completion of the address by Mr. John, Mr. Misra called on the next speaker, Dr Gogoi, Regional Director, Health, to make his address .

Address by Dr. Gogoi

Dr. Gogoi began his address by remarking on the wide scope of the term “consumer interest”. From the time we wake up in the morning and brush our teeth, we are a consumer of something or the other.

He spoke of the problem of spurious drugs and how laboratories established in the North-East were helping to curb the menace.

Query / Intervention: Mr. Bejon Misra was full of praise for Dr. Gogoi's work to ensure that the consumer in the North-East gets quality medicines. He spoke of the feeling of discrimination in the North-East that was reported earlier by a participant, and said that Dr. Gogoi's labs demonstrated that technology can provide an answer.

Mr. Bejon Misra then called on Mr. Paul, Director?, NEDFI (North Eastern Development Finance Corporation Ltd) to deliver his address.

Address by Mr. Paul

Mr. Paul raised the issue of funds utilisation in the NE states. He said that while the central government ministries and departments have been allocating at least 10% of the

annual budget for the development of the states of the North-East (not counting the budgetary allocation for certain categories like externally-aided schemes , many ministries / departments had been spending less than the stipulated amounts. The unspent allocations do not lapse; they are given to DoNER. The point that Mr. Paul was making is that the North-East, which accounts for 4% of the nation's population was getting 10% of the development funds of the centre. Therefore, there was no real basis for the feeling of deprivation that some delegates to the consultation had referred to. Mr. Paul underscored the need for a development rethink. What do people want? How can they use this money for the North-East? These are issues to which serious thought needs to be given, he said.

Query / Intervention: Mr. Bejon Misra thanked Mr. Paul for his address. He said that Mr. Paul had made a very important point, and that there was a need for entrepreneurs here to have a good understanding of the procedures by which they could access the funds that have been allocated for the development of their region. Mr. Misra then invited all the delegates to lunch.



POST-LUNCH SESSION

The post-lunch session was meant to engage the various stakeholders who had not got an opportunity to participate in the morning session. Participants included NGOREpresentatives working in the North-East, representatives of the Assam State CDRC (Consumer Disputes Redressal Commission), representatives of KVIC (Khadi and Village Industries Commission) responsible for the region, and a few students.

It was a far smaller group than the one that assembled in the morning, and it was possible to have a much closer interaction between members in a more informal manner.

Mr. Bejon Misra, who chaired the session, initiated it by raising the question of how consumer awareness is to be created.

A representative of the Assam State CDRC said that consumers are quite pro-active in the state, judging by the large number of cases that were filed in the district courts. The CDRC was assisting consumers in filing cases, and staff had been deputed for that purpose, she went on to add.

Mr. Bejon Misra said that the records of the cases that were filed before the district courts could provide a very useful database for consumers. When consumers have information about which companies had cases against their products, they would get alerted to the quality of products being provided by these companies. Sellers of products bring out advertisements in the print and electronic media, where claims are made by them about their products. These claims are made by the sellers themselves, which raises obvious questions about objectivity. Thus, there is a need for impartial, independent data on these products, and the records from the cases before the CDRCs could be a source of such data.

Mr. Misra said that every State CDRC should have an NGO which keep tabs of the cases before it and provides the information regarding these cases to consumers. This will throw a scare into manufacturers. It will drive home a message: don't take consumers for granted. For example, let us say a consumer wants to buy a fridge manufactured by Company X.

From the database, he will get an idea of how many times that company got penalised in the consumer court. This will make him wary of that Company X, and he may prefer another company. The consumer will have objective criteria to go by, as opposed to endorsements made on TV for that fridge by a celebrity film star who has been commissioned by the manufacturer to sing his praises.

Such a database will serve the purpose of helping the consumer to have informed choice.

Another issue that came up is that entrepreneurs of the North East were not coming forward to avail of government funds that were available for the development of the region. There are procedures for applying for these funds and consumers should be aware of both funds availability and how to go about applying for it.

One participant spoke of the issue of corruption in accessing government funds. There was a good amount of discussion around this point. A nodal representative of KVIC (Khadi and Village Industries

Commission) spoke of the many procedures that were in place. Funds disbursement was based on a thorough scrutiny of proposals by applicants. Nobody had the powers to disburse funds arbitrarily. The selection process itself could be challenged as per due process. If still there was corruption, it was not a fault of the system; on the contrary, the system was being subverted. Individuals resorting to this sort of subversion had no fear; they did not fear the loss of their jobs and the consequences of that for their dependents.

Mr. Bejon Misra raised the point that under law, both the bribe giver and the bribe taker were guilty of a crime. Thus, bribe givers too were guilty of subverting the system.

The participant from the Assam State CDRC said that sweeping generalisations should not be made. It should not simply be assumed that everyone in government is corrupt. Instead, the institutional mechanism to deal with complaints should be utilised.

The KVIC representative spoke of how his organisation was providing assistance to entrepreneurs in the form of provision of working-capital, marketing support, training and capacity building. However, funds were lying unutilised. He underscored a need for more awareness among entrepreneurs, who needed to come forwards in larger numbers. This was important for the development of the region, he argued. ■



CHAPTER 6

METHODOLOGY

of the Study And Challenges faced in implementing the Methodology

NINE CAREFULLY considered Questionnaires were framed under each of the Verticals mentioned above except Ease of Doing Business. (These Questionnaires are placed at Chapter 3). It was decided that information required in respect of these questions may be called for through e-mail addressed to the Chief Secretaries of all the States in India including Union Territories starting from November 2015.

As some of the emails could not be delivered to the recipients and the response was not encouraging, it was decided to follow up the e-mails by sending the questionnaire by FAX and surface mail to the Chief Secretaries or the concerned information officers of the State dealing on the subject.

Regrettably the information in regarding the e-mail ids and Fax Nos. which were obtained from various sources, such as the State websites, Central Ministries and the Resident Commissioners concerned, often proved to be incorrect or not up to date, which resulted in mails getting bounced and Faxes not functioning due to which Questionnaires took

time in certain cases to trigger response and in several cases we could not track receipt of our communication sent to the States.

In the case of Ease of doing business it was decided to adopt the results of the Study already conducted in this regard by The World Bank, which was available in the Public Domain.

Ease of doing business was included as one of the parameters of the Study, in view of the importance of the “Make in India” policy promoted recently by Government of India, which was expected to not only bring foreign investment for boosting the economy, but was also intended to generate employment opportunity and promote skill development. It was observed in this connection that with a view to enhance the country's image as a friendly investment destination, Government along with World Bank had conducted a study and produced a report on the ease of doing business and ranked ten States in the country based on their fulfilment of certain criteria. Therefore while

Questionnaires were sent to elicit information on 3 out of the 4 Verticals, in so far as the Vertical relating to Ease of doing Business is concerned it was decided to adopt the following findings of the Study already conducted by World Bank on this subject, based on an assessment of the overall implementation of key initiatives by the States which could provide the necessary environment for ease of conducting business in those States:

1. Gujarat	71.4%
2. Andhra Pradesh	70.12%
3. Jharkhand	63.09%
4. Chhattisgarh	62.45%
5. Madhya Pradesh	62.00%
6. Rajasthan	61.04%
7. Odisha	52.12%
8. Maharashtra	49.43%
9. Karnataka	48.50%
10. Uttar Pradesh	47.37%
Source: World Bank Report	

ANALYSIS OF DATA

CHAPTER 7

THE PURPOSE OF the study and administering the Questionnaires on the 3 Verticals was intended to ascertain the extent to which the State Governments had put in place systems and mechanisms for ensuring Citizen/Consumer satisfaction and to bring on record at one place the status in this regard as reported, as bench mark or point of reference for the benefit of the State Governments. This would enable them to identify areas that needed improvement and to serve as gap analysis for well directed efforts in the future. The idea was not to make any comparative judgement but it was felt that the process of recognising such efforts on the part of some of the States, may serve as an encouragement to the other States also to perform better.

Before proceeding to analyse the data as received, it may be useful to first give an overall view of the extent of information asked for from the States and the response received from the States to the various questions addressed to them on the 3 Verticals. An idea in this regard can be had from the following data:

- Verticals on which questionnaires were sent: 3
- Number of Questionnaires under each Vertical: 9
- Number of States and U.T's to whom questionnaires were addressed: 36
- Total number of questions addressed to the 36 States and Union Territories on the 3 Verticals: $36 \times 9 \times 3 = 972$
- States who provided partial information and covered all the 3 Verticals: 5
- States who provided partial information and covered 2 Verticals- 6
- States who provided partial information and covered 1 Vertical- 15
- Total responses Received 127 out of 972 (13.07%).

The following States did not respond to any of the Questionnaires: 1.Arunachal Pradesh, 2. Bihar, 3. Chandigarh, 4.Chattisgarh, 5. Jammu and Kashmir, 6. Mizoram and 7.Tamil Nadu. However we would like to add that non receipt of information or partial receipt of information from these States does not necessarily imply that no action has been taken by the States concerned in respect of the various questions posed to them on the 3 Verticals. Perhaps they did not have the information readily and could not therefore furnish it.

The paragraphs that follow provide a State-wise and Vertical-wise over view and record of information that has been received from them. It may be added that wherever States have provided voluminous or detailed information on some of the questions relating to the Verticals, while the essential information as furnished have been included in the Report, the other details and subsidiary data have been kept separately on record for reference when required.

**State-wise and Vertical-wise breakup of the information received
is given in the following Table**

S.No.	Name of State/Union Territory	Number of Questions answered out of 9 under each Vertical, V1,V2,V3			
		V1 (9)	V2 (9)	V3 (9)	Total out of 27
1.	Andhra Pradesh & Telengana	5	3	2	10
2	Goa	3	2	6	11
3	Rajasthan	4	2	1	7
4	Tripura	3	1	5	9
5	Uttarakahand	3	1	4	8
6	Madhya Pradesh	3			3
7	Maharashtra	4	2		6
8	West Bengal	2		2	4
9	NCT Delhi			3	3
10	Diu, Daman & Nagar Haveli			7	7
11	Gujarat	2			2
12	Haryana			3	3
13	Jharkhand			4	4
14	Karnataka			2	2
15	Kerala			4	4
16	Meghalaya		2	6	8
17	Nagaland			5	5
18	Punjab			3	3
19	Puducherry	1	2		3
20	Sikkim			2	2
21	Manipur		2		2
22	Andaman & Nicobar Islands		1	6	7
23	Uttar Pradesh	1			1
24	Lakshadweep	6			6
25	Himachal Pradesh	1		5	6
26	Assam	1			1
Total		39	18	70	127

Andaman & Nicobar Islands:

In respect Vertical 1, Number of Grievances dealt with by the State Consumer Disputes Redressal Commission and the District Consumer Disputes Redressal Forum is 865 and 707 respectively during 2014-15.

Regarding Vertical 3 relating to Public Health the following information has been furnished:

- Budget allocation during 2014-15: Rs.95,00,000/- for plan and Rs.1,01,32,000/- for non plan
- Mention has been made about supply of Free medicines for BPL Families without any further details. However no free diagnostic Facility is said to be available for them. In addition details have also been furnished about Primary Health Centres and CHC's with number of beds available and contact details of doctors, etc
- An Insurance scheme is said to be available under the ANDAMAN AND NICOBAR ISLANDS SCHEME FOR HEALTH INSURANCE" (ANISHI) and the phone no of nodal office is stated to be 232428
- Quality and safety of medicine is said to be ensured through suitable Test Reports.
- Dr. Shipra Paul, State Food Commissioner, Directorate of Health Services, Andaman & Nicobar Islands, Port Blair is said to be the State Drug Controller and Food Safety authority.

Andhra Pradesh (and Telengana):

I. The following information has been received in respect of Verticals 1, 2 and 3 from Government of Andhra Pradesh:

Vertical 1 – Consumer Awareness and Education

- Amount spent during 2014-15 – Rs.2870223/-
- Last meeting of SCPC said to have been held on 12-10-2012. No fresh SCPC is said to have been constituted. No DCPC has also been constituted.
- The date from which Consumer Help line/ Toll Free Number is Functioning and details of complaints handled has been given

Vertical 2 – Public Grievances:

There is a Consumer Help line Viz.1800-425-0082 functioning from March 2009. Designated official is said to be available. Help line No. 1967 is also said to be functioning from 2013.

Vertical 3 – Health and Food Safety:

A budget of Rs.43969444000 has been provided for plan and non plan during 2014-15 under this head. It has also been

added that a sum of Rs.2368938000/- has been spent towards supply of free medicines.

II. The following information has been received in respect of Verticals 1 and 2 from Government of Telengana:

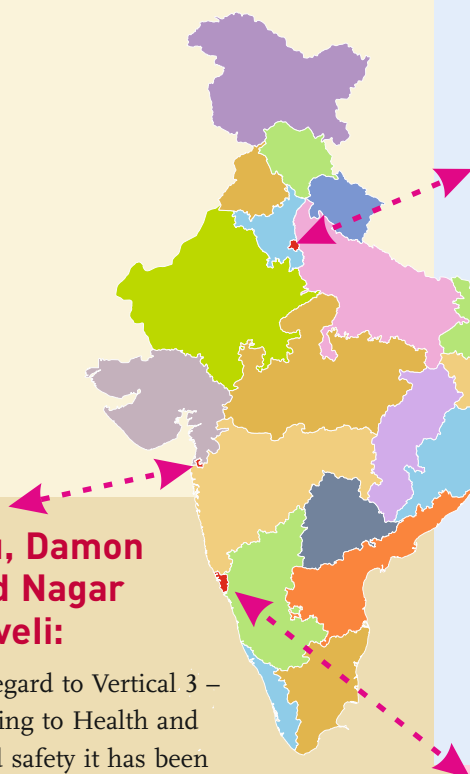
Vertical 1 – Consumer Awareness and Education:

An amount of Rs.2492032 is said to have been spent on Consumer Awareness. Setting up of SCPC and DCPC is said to be under process.

There is also a system of registering consumer organisations and a list of such registered organisations is said to be available. Toll Free No. is 1800-425-00333 and is functioning from 28th September 2015; analysis of toll free calls has also been furnished.

Vertical 2 – Public Grievances:

Web site and the name, designation and contact details of CVO is available.



Delhi NCT:

In respect of Vertical 3 – relating to Health and Food safety

- a) It has been stated that Rs.8.91 Crores for plan and Rs.6.20 Crores for non plans have been provided under this head. It has also been added that a total of 615 free critical and non critical beds including free diagnostic facilities are available for EWS categories in 43 private hospitals with district wise details along with the names, e- mail ids, and telephone numbers of the concerned nodal officers.
- b) As regards food safety it has been mentioned that several programmes for creating awareness on safety and quality health care are undertaken as follows:
 - i. Putting up stalls for creating awareness and distributing free literature is undertaken at public gatherings like melas, utsavs.
 - ii. 350 hoardings all over Delhi and several advertisements are also said to be released for creating awareness in print media as also jingles in FM radio.
 - iii. The Deputy Commissioner food safety is the appeal officer in respect of food and health safety issues.

Diu, Damon and Nagar Haveli:

In regard to Vertical 3 – relating to Health and Food safety it has been stated as follows:

- i. A sum of Rs.400000/- has been spent by way of free medicines in OPD during 2014-15.
- ii. Details regarding primary health centres available.
- iii. Basic facilities with free diagnostics to OPD/IPD are said to be available at Govt. Hospitals for EWS. The phone no. of Govt. Hospital is given as 02875-252480.
- iv. Five random samples are said to have been taken for testing. However no further information has been given.
- v. As regards staff recruitment action is said to be on hand for vacant posts.
- vi. An amount of Rs.59000/- and Rs.79610/- is said to have been spent on 2 publicity schemes (MMSSYASSY & ASHS) for creating awareness on Health and Food safety during 2014-15.

Goa:

Vertical 1- Consumer Awareness and Education: The following information has been received:

- i. A sum of Rs.261100/- has been spent on consumer awareness and education during 2014-15.
- ii. CCPC and DCPC have been duly constituted. Number of meetings held – 2 each.
- iii. Registration of Consumer Voluntary Organisations is in progress.

Vertical 2 – Public Grievances

Website: grievancies.goa.gov.in; also names and designation and address of officials is available.

Vertical 3- Health and Food Safety:

- i. A sum of Rs.450000/- and Rs.270000/- under MMU said to have been provided under this head.
- ii. Amount spent on free diagnostics- Rs.100000/-
- iii. Primary Health centres-7 and Primary Health secondary centres- 48.
- iv. Safety and quality medicines assured under Drugs and Cosmetics Act 1940.
- v. Number of samples drawn-25; tested-25; failed& conviction- NIL.
- vi. Awareness programmes relating to accessibility to safe medicines and quality health care is 137 programmes; amount spent Rs.241600/-
- vii. Under National programme for prevention and control of cancer, diabetics, cardiovascular disease and stroke (NPCDCS) amount spent on free medicines Rs.200000/- (14-15).

Gujarat:

Vertical 1- Consumer Education and Awareness:

- Information regarding number of disputes before the SCDRC and DCDRF is available.
- Consumer Toll Free Help line No. 1800-233-0222 is said to be available from 24th Dec.2008. Calls received during 2014-15 – 1402; no complaint is pending. The amount spent on maintenance of Toll free Help line is Rs.110670/- per month.

Verticals 2 and 3 – No information has been received.

Himachal Pradesh:

Vertical 3 – Health and Food Safety : The following information has been received.

- A Sum of Rs.8644000/- is said to have been allocated under food safety.
- Details of PHC's along with information on doctors available.
- Basic medical facilities available
- Details of samples drawn etc., available.
- Information regarding drug controller available .

Karnataka:

Vertical 3- Health and food safety:

The following details are available:
A budget allocation of Rs.130000000/- has been provided under this head during 2014-15. The only other information made available is that all relevant posts stand filled up.

Jharkahand :

Vertical 3- Health and food safety: The following details are available:

- A sum of Rs.60,30,50,000/- has been provided for Health and Food safety *
- Details regarding free distribution of medicines available*
- Details of PHC's along with contact details of doctors/staff details available*
- Details of free treatment made available*

Kerala:

Vertical 3- Health and food safety: The following details are available:

- A sum of Rs.246.62 crores is said to have been spent on free medicines.
- Number of PHC's-852; No. of beds in PHC's – 5423
- Free diagnostics service is provided through Kerala Medical Services Corpn. Ltd.
- Quality and safety assurance of medicines provided through Kerala Medical Services Corpn. Ltd., set up in 2007 and operational from April 2008.

Maharashtra:

Vertical 1- Consumer Awareness and Education:

The following information is available

- i. A sum of Rs. 27.25 lacs is said to have been spent under this head.
- ii. SCPC/DCPC set up- details available.
No. of Meetings SCPC-1 held on 17-06-2015; DCPC-5 last meeting held on 15-12-2015`
- iii. Consumer Help line through NGO
- iv. Vertical 2- Public Grievance
 - i. Link provided for details of officials- www.home.maharashtra.gov.in
 - ii. For e-governance web site is in process.

Lakshadweep:

Vertical 1- Consumer Awareness and Education:

The following details are available:

- i. A sum of Rs.1 lac has been spent under this head during 2014-15.
- ii. SCPC/DCPC tenure expired in Mar.15, new council is under process; hence no meeting.
- iii. SCDRC president Justice P.Q. Berkath Ali; Members – Dr.Mariamamma A.K.
- iv. DCDRF – President- Advocate Abdul Jaleel Onath; Member – Vacant.
- v. Names of registered CVO's- Lakshadweep Consumer Protection Society, Kavaratti and Kavaratti Island Consumer Protection Society, Kavaratti.
- vi. Consumer Help Line is under renewal.
- vii. Website: www.lakshadweep.nic.in
- viii. Director Food and Civil Supplies is in charge of all consumer related matters.xii) Madhya Pradesh:

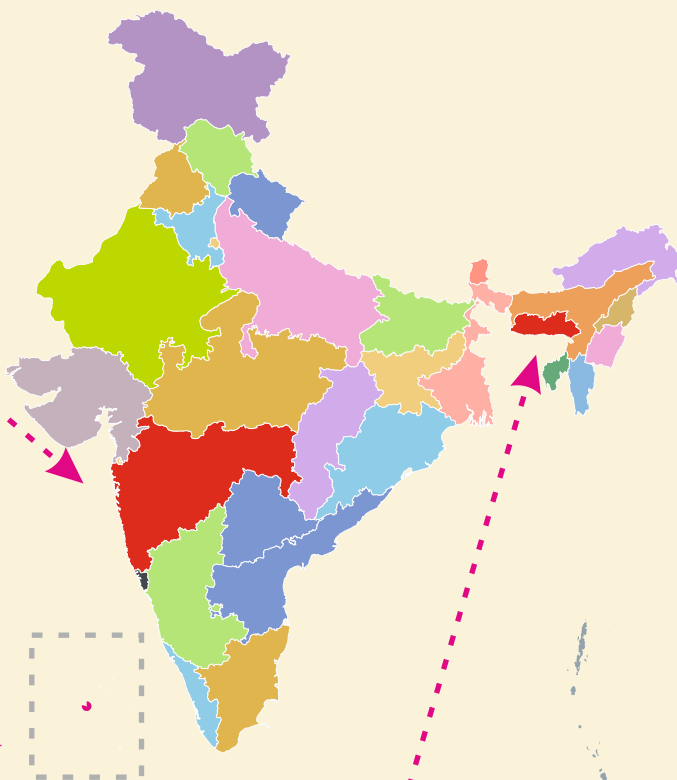
Vertical 1- Consumer Awareness and Education- 2 meetings of the SCPC/DCPC was held and list of registered CVO's is available.

Meghalaya:

Vertical 2- Public Grievance- Online registration of grievances Tel. No. 8575037577; www.rsby.gov.in

Vertical 3- Health and Food Safety: The following information has been made available:

- i. Free Medicines to all govt. run medical institutions and Hospitals for both OPD/IPD Amount spent Rs.132143223/- (Plan) and Rs.45082327/-(Non plan)
- ii. PHC- 2210 with Block-wise details, staff details, No. of Beds-10,
- iii. District-wise doctors details are available. 3 HE posts are vacant in 3PHC's
- iv. Free diagnostic facilities to Poor/BPL thru MEGHA HEALTH INSURANCE., details available on www.meghealth.gov.in; Tura Civil Hospoital-03651-233084 thru Megha Health Insurance scheme to all sections of people except state/Central govt. employees, under Rashtriya Bima Yojana (RSBY).The details of the same is available. Safety and quality of medicines controlled thru' govt. laid out proceduresvi. Total samples drawn 8; tested 6; failed 1(substandard)



Punjab

Vertical 3- Health and Food Safety- A general statement has been made that free medicines are made available, quality of medicines is assured and that random testing of samples is conducted by Govt. Analyst.

Nagaland

Vertical 3- Health and Food Safety:

- i. Out of a total budget of Rs.30419.89 lacs, a sum of Rs.2.00 lacs has been allocated for food safety.
- ii. Out of the total of 126 PHC's, 113 are functioning; details of beds and staff are available .
- v. Out of 20 samples drawn 15 were tested. There was one failure.
- vi. Out of the 14 posts meant drug control and food safety 1 post is said to be vacant.

Rajasthan:

Verticals 1- Consumer Awareness and Education: The following information has been received.

- i. An amount of Rs.15,88,000/- has been spent under this head.
- ii. Both SCPC & DCPC are said to have been set up on 01-01-2014. Details of members of both SCPC and DCPC has also been furnished. Number of meetings held SCPC-1; for DCPC details of meetings have been furnished.
- iii. Toll free help line is available but number not mentioned; a sum of Rs.1,30,000/- per month is said to have been spent on it.

Vertical 2- Public Grievances:

- i Website-consumeraffairs.raj.nic.in
- ii Total no. of complaints received -188; solved-150; pending-38

Vertical 3 – Health and Food Safety:

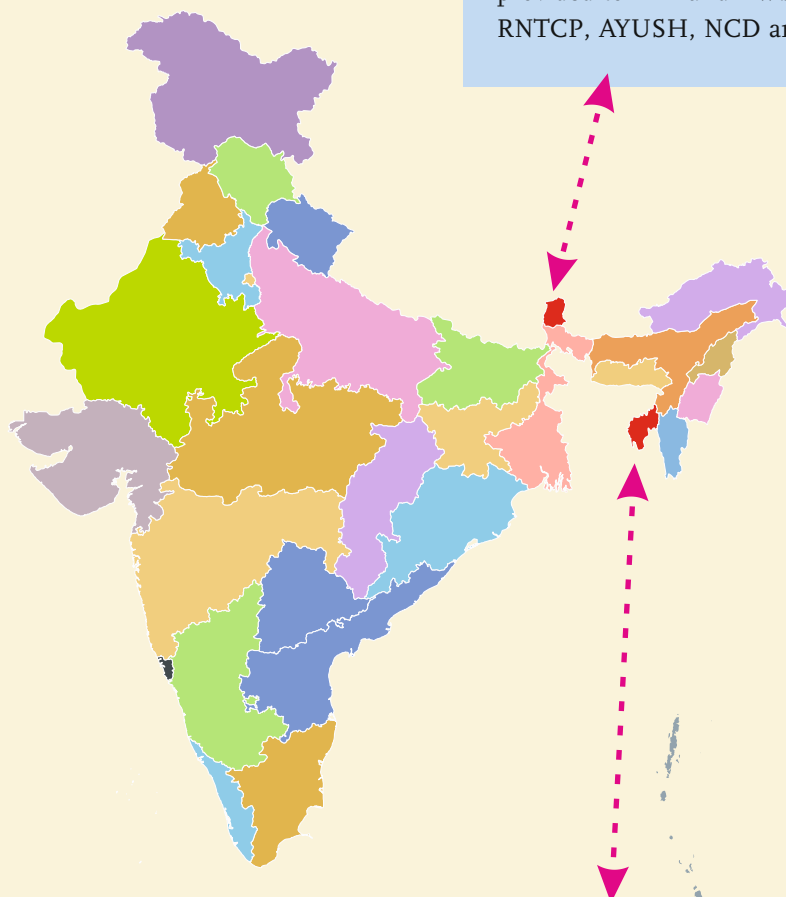
Though PHC's are stated to be working details have not been provided

Pudhucherry:

Vertical 1- Consumer Awareness and Education- Total amount of Rs.332263/- spent during 2014-15 under this head.

Vertical 2- Public Grievances:

- i. Website-
www.dcsca.puducherry.gov.in
- ii. For information on women and child protection a gazette publication booklet has been provided.



Sikkim:

Vertical 3- Health and Food Safety- The only information furnished is that free diagnostic facility and medicines are provided to BPL and EWS families under SSK, NLEP, RNTCP, AYUSH, NCD and MMU schemes.

Tripura:

Vertical 1- Consumer Awareness and Education: SCPC was constituted on 20th Nov.2014 and that 1 meeting was held. DCPC has not been constituted. An expenditure of Rs.2028500/- is said to have been incurred on DCDRF. (Details to be seen and inserted)

Vertical 2- Public Grievances: Help line - 1800-345-3665 is stated to have been set up on 1st Oct.2015. Total amount spent is Rs.45,000/- per month. Total calls received -7

Vertical-3-Health and Food Safety: the following information has been received:

- i. A sum of Rs. 3,49,55,000 is said to have been provided under this head
- ii. Free medicines and diagnostic facilities are provided under JSSK for which an amount of Rs16927419/- for women and Rs.1510076/- for children has been spent during 2014-15. In addition free diagnostic facility and support for pregnant women and infant upto 1 year covering transportation, diagnostics and free medicines is said to be provided under 'JANANI SHISHU SURAKSHA KARYAKRAM' (JSSK).
- iii. An expenditure of Rs.6207000/- is said to have been incurred during 2014-15 for distribution of free medicines to BPL families.

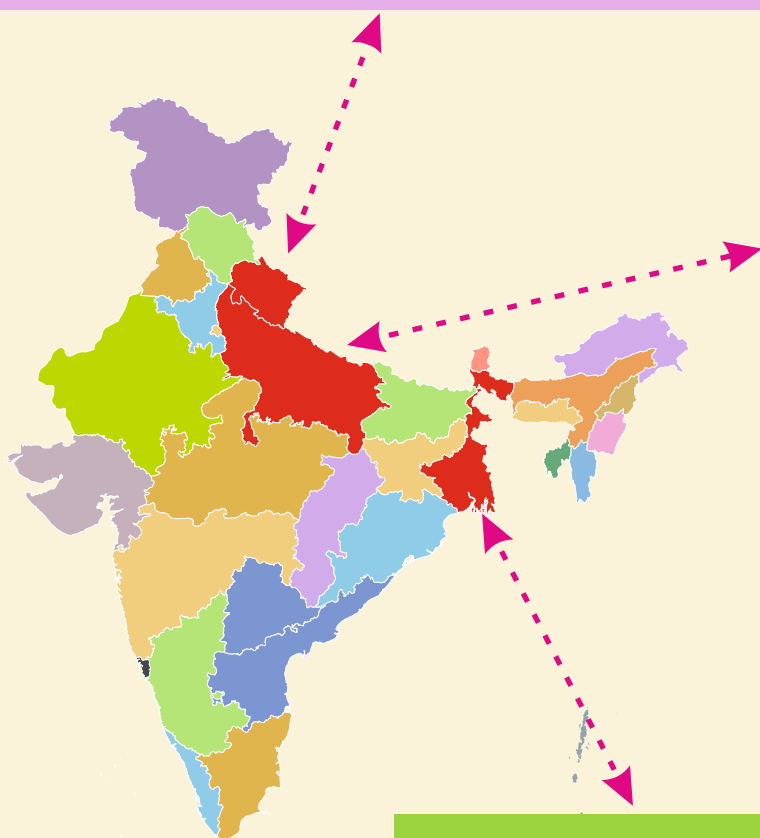
Uttarakhand:

Vertical 1- Consumer Awareness and Education-SCPC and DCPC have been set up. It has also been added that some of the posts DCDRF are vacant. Details regarding disputes has also been provided.

Vertical 2- Public Grievances- Website is stated to be available.

Vertical 3- Health and Food Safety: The following information has been provided:

- i. Amount spent on distribution of free medicines during 2014-15 is Rs.60194576/-
- ii. Details of PHC's along with number of beds, doctors and staff as also other facilities provided.
- iii. Free medical diagnostic facilities is said to be available for BPL families.
- iv. Some shortage of staff is reported in Food safety and Drug controller organisation.



Uttar Pradesh:

Vertical 1- Consumer Awareness and Education-Membership of DCDRF and no. of complaints handled has been provided

Vertical 3- Health and Food Safety-Number of PHC's -7. Details of beds, doctors and staff available

West Bengal:

Vertical 1- Consumer Awareness and Education- The amount spent under this head is Rs.10,81,39,070/- during 2014-15. It has also been added that there is a toll free no. has been established since 21st Dec.2014 and that 36649 calls have been received up to 30th Nov.2015. Amount spent is stated to be Rs.1,13,347/- per month.

Vertical 3- Health and Food Safety – The budget allocation under this head during 2014-15 is said to be Rs.47,59,254.

CHAPTER 8

THE MAIN OBJECTIVE of the pan-India Study undertaken by Consumer Online Foundation was to ascertain to what extent the various States and Union Territories in the country have put in place appropriate systems and procedures for ensuring Citizen-Consumer satisfaction. Therefore after a series of consultations held with a variety of stakeholders in different parts of the country, it was agreed that the action taken by the States on the four “Pillars” as indicated earlier, could be taken as the basis for determining the extent to which Consumer-Citizen friendly initiatives have been taken by the State Governments.

While the questionnaires were framed with a view to elicit tangible information on each of the “Pillars”, not only did some of the States not respond to the questionnaire but the information provided by the States were in some cases vague and did not provide specific information as required. In many other cases the information as provided was sketchy and partial. This left an impression that

CONCLUSION



quantifiable information may not perhaps have been readily available at one place within various Departments, at the apex level. It also appeared that there may not be any feedback mechanism available for collecting relevant data for maintaining centralised information in regard to various welfare schemes under implementation. In this age of fast electronic communication, better attention paid to availability of real time information can go a long way not only for monitoring progress of the implementation of the schemes but also for timely course correction wherever and whenever required.

Another aspect which came to light during the Study was that the State websites are not updated in most cases and therefore often communications addressed to various officials do not reach them in a time bound manner, either due to change of incumbency or due to non-availability of correct email IDs and Fax numbers. In fact in many

cases the email IDs of the officials had not been provided in the websites. Even the email IDs of Resident Commissioners of various State Governments at Delhi obtained from various sources was found to be wrong in many cases and attempts to contact them for follow up action did not succeed.

However coming now to the main objective of the study of recognising the States which can be said to be comparatively more Consumer Friendly, a Jury consisting of the Board Members of Consumer Online Foundation (List placed at Annexure...) considered the information furnished by the States and came to the conclusion that the following 6 States may be formally recognised at the event being organised on World Consumer Rights Day on 15th March 2016, for their efforts towards establishing a Consumer Friendly State: 1. Goa 2. Andhra Pradesh and Telengana (combined) 3. Tripura 4. Rajasthan and 5. Uttarakhand. ■

RECOMMENDATIONS

and the way forward

CHAPTER 9

1. It is suggested that such a study may be made an annual feature so that, States may be encouraged not only to furnish information as required, but also ensure that action is taken to show positive achievements in respect of each Vertical and thus make information public and transparent.
2. Some methodology may be developed to identify Departments and Officials who achieve significant success in reaching prefixed targets in respect of each of the Verticals to also recognise individuals or teams, who were responsible to bring change in the delivery system of public services.
3. It is suggested that a suitable mechanism for obtaining regular feedback from the field offices is developed so that information as required from time to time may be readily made available at the Headquarters to the staff, officials and the citizens based on frequently asked questions (FAQs) by various stakeholders.
4. On occasions like the present study, where information is to be gathered from various sources and agencies, a suitable nodal officer may be specifically designated for coordination and furnishing of reliable information promptly, which will build trust and credibility on the Government services and enable citizens to seek speedy redressal on several important issues without being pushed from one desk to the other.
5. There is urgent need for updating of Websites of the States as in many cases the incumbents had changed; most websites of the State Governments do not provide email IDs and in some cases the emails sent from email IDs obtained from elsewhere, were also found to be incorrect. In many cases Faxes could not be sent on the numbers provided by the concerned departments. There is therefore an urgent need for the State Governments, to not only review their websites, but also update them periodically by making the nodal officers responsible and accountable towards the citizens in sharing updated information which is relevant and useful.
6. All State Governments must share the success stories emerging from innovative and creative projects, which are extremely citizen-consumer centric to enable other States to replicate success models and exchange ideas to bring efficient governance within the States.



Special Focus on the EIGHT NORTH EAST Regional States

