

# **A Consumer Protection Initiative for Islamabad**

Maha Malik, SDPI

Policy Paper Series # 22  
1994

**All rights reserved. No part of this paper may be reproduced or transmitted in any form or by any means, electronic or mechanical, including photocopying, recording or information storage and retrieval system, without prior written permission of the publisher.**

**A publication of the Sustainable Development Policy Institute (SDPI).**

**The opinions expressed in the papers are solely those of the authors, and publishing them does not in any way constitute an endorsement of the opinion by the SDPI.**

**Sustainable Development Policy Institute is an independent, non-profit research institute on sustainable development.**



PP- 022- 002- 065- 1994- 022

**© 1994 by the Sustainable Development Policy Institute**

**Mailing Address: PO Box 2342, Islamabad, Pakistan.  
Telephone ++ (92-51) 2278134, 2278136, 2277146, 2270674-76  
Fax ++(92-51) 2278135, URL:[www.sdpi.org](http://www.sdpi.org)**

## **Table of Contents**

<b>Introduction .....</b>	<b>1</b>
<b>Need .....</b>	<b>1</b>
<b>Islamabad Consumer Protection Bill, 1994.....</b>	<b>3</b>
<b>Critique .....</b>	<b>3</b>
<b>Identity Shopping .....</b>	<b>6</b>
<b>Organisational Structure .....</b>	<b>9</b>
<b>Recommendation .....</b>	<b>11</b>
<b>Conclusion .....</b>	<b>12</b>
<b>List of Interviews .....</b>	<b>12</b>
<b>References.....</b>	<b>14</b>



The Sustainable Development Policy Institute is an independent, non-profit, non-government policy research institute, meant to provide expert advice to the government (at all levels), political organizations, and the mass media. It is a service agency, providing free advice, and administered by an independent Board of Governors.

### **Board of Governors:**

**Mr V. A. Jafarey**

*Chairman of the Board*

**Syed Babar Ali**

Advisor, Packages Ltd.

**Dr Tariq Banuri**

Executive Director, SDPI

**Mr Hameed Haroon**

Pakistan Herald Publications (Pvt) Ltd.

**Mr Javed Jabbar**

President Baanhn Beli

**Ms Asma Jahnagir**

Chairperson Human Rights Commission of Pakistan

**Aban Marker Kabraji**

Country Representative, IUCN-Pakistan

**Dr G. M. Khattak**

Co-ordinator, Sarhad Provincial Conservation Strategy

**Abdul Rahim Mahsud**

Regional Representative for West Asia, Nippon Gieken Associates

**Dr Amir Mohammad**

President ASIANICS

**Imtiaz Ahmed Sahibzada**

Secretary, Environment and Urban Affairs Division

**Dr Arshad Zaman**

Former Chief Economist to the Government of Pakistan

In the Policy Paper series, the SDPI publishes unsolicited policy advice on practical policy issues in the sphere of development. The papers are written by SDPI's regular or affiliated staff and are meant to provide clear-cut policy outlines which would promote just and sustainable development.



# A Consumer Protection Initiative for Islamabad

## Maha Malik

### Introduction

In collaboration with IOCU, Dr Zafar Mirza of Network organised a workshop on consumer protection in March this year. The objective of the workshop was to identify consumer concerns and to help initiate consumer action in Pakistan. Three groups, basing themselves in Karachi, Lahore and Islamabad were formed in order to pursue the findings of the workshop.

Problem areas determined by the Islamabad group were water safety, food safety, pharmaceuticals, misleading advertisements, consumer protection laws and education. After some debate however, the group decided to initially conduct small-scale surveys on atta and refrigerator usage. It felt that the experience accrued from this trial phase could be critical to the development of an effective long-term strategy for consumer protection.

Meanwhile, the participants' views on formal organisational roles and structures, selection of issues, audiences and approaches varied significantly. This paper supplements the ongoing work of the group, and attempts to organise their views within a basic framework, so as to develop a plausible map for further action in the Islamabad/Rawalpindi area.

The paper is divided into four sections. The first section examines the need for consumer protection in Pakistan. The second identifies potential audiences, issues and roles for an organisation of this orientation. The third section examines possible organisational cultures. And the last section offers recommendations for moving the emergent organisation beyond its 'framework' and into an operational phase.

In the absence of localised empirical data, reliance has been placed on interviews with those individuals who were involved either directly or indirectly with the March workshop; and upon literature made available by the Network, IOCU, the American Centre and Mr M S Khan (director, Monopoly Control Authority). A bibliography and list of interviewees is attached.

### Need

#### *Background - "We are all consumers"*

The consumer movement in the West gained unprecedented momentum during the 1950s. This growth occurred for two reasons - first, because of the unrelenting efforts of consumer protection advocates, and second, because by this time "mass production and greater affluence had created a consumer society that was hungry for useful, objective information."<sup>1</sup> In view of this, comparative-testing became central to the movement as a means of providing information that would enable consumers to critically select from a given range of commodities.

Consumer protection movements in developing countries however have modified such an approach in order to respond to their particular requirements and capacities. For instance, in many countries where the state has failed to secure basic rights of individuals as citizens, these

---

1 Kim, Foo Gaik. IOCU On Record ( IOCU, 1991), 9

rights have been demanded from a consumer-oriented platform.<sup>2</sup> Such an approach expands the purview of consumer protection. It assumes that every citizen is a consumer in that every citizen is an active agent in the market place ( the central site of interaction) because s/he has bartering power. The Consumer Unity & Trust Society, one of India's most significant consumer action organisations exemplifies this strategy by promoting itself as a "national social action group pursuing people's sovereignty through advocacy, communications and organising in the field of consumerism, health, environment, rights and trade... with a focus on the poor, disadvantaged and women."<sup>3</sup> Thus, within this framework consumer protection becomes synonymous with development.

A consumer culture based on the underpinnings of mass production and mass consumption does not exist in Pakistan. Nor is some vibrant consumer movement waging wars so as to achieve 'social justice and economic equity.'<sup>3</sup> What Pakistan can claim however is the need for consumer action. The country is sated with corrupted products and inadequate services; it lacks effective systems of accountability and it lacks equitable systems of information flow. The government is inefficient; formal industries have little local competition; multinationals assert their own rules; and an unwieldy informal sector is becoming increasingly difficult to monitor. The situation is further exacerbated by the amorphous nature of Pakistan's citizenry - lack of knowledge and the absence of consumer awareness and organisation amongst individuals negates their ability to protect their rights.

On the other hand, with a growing middle and lower middle class, and with a gradual increase in the variety of commodities available in the market, consumer consciousness and consumer action can be critical with regard to fundamental issues of access, price and quality of goods and services. Given this context, consumer organisations in Pakistan can serve an instrumental role in awareness-raising and mobilising collective action aimed at invigorating channels of redress.

### ***The Government's Role as Protector***

In a recent interview, the director of the Monopoly Control Authority, Mr M S Khan identified the government's role in consumer protection as one of forming and implementing effective protection policies. He further stated that the government did not have adequate resources in terms of finances, time and manpower, to promote and protect consumer rights in the country. He added that it was not "appropriate channels of redress" that were lacking but it was the absence of "appropriate pressure from consumers" that permitted these channels to lie fallow. It was thus the responsibility of independent, non-governmental organisations to ensure public awareness, and to mobilise public opinion to pressure concerned agencies to perform accountably. Meanwhile, the government would come around to fulfil its own obligations.

Multi-sector partnership is indeed necessary for negotiating seemingly intractable problems. But setting aside its failure to effectively form and implement policies, the above conception relieves the government of its responsibilities as the largest service-provider in the nation. And although a redress system exists in the form of ombudsmen (Islamabad and Karachi), by no means does it respond to the number and scale of existing consumer concerns.

As for policy-making, the government in office in 1982 enacted laws on unfair trade practices and antitrust activities. The first consumer bill was tabled in 1988, but with the dissolution of the government, it was abandoned. In August 1994, the federal cabinet revived that bill and it is

---

2 According to the IOCU charter these include: the right to safety, to information, to be heard, to redress, to consumer education, to a healthy environment and to the satisfactory access to goods and services.

3 A Decade of CUTS - Newsletter (Calcutta, 1993), 2

currently being reviewed by the Senate. Briefly, it proposes the following provisions for consumer protection.

### Islamabad Consumer Protection Bill, 1994

- a. The purview of the Bill has been limited to the Islamabad Capital Territory. This is because the subject of setting up consumer associations is not included in any of the legislative lists of the constitution and therefore falls into the field of provincial authority.
- b. The broad objective of the Bill is to set up a Consumers Protection Council that will take policy decisions on matters of consumer interest, including protection against the marketing of hazardous goods; access to information about the quality, quantity, potency, purity, standard and price of goods and services; access to a variety of goods at competitive prices; redress against unfair trade practices or unscrupulous exploitation of consumers; and facilitation of consumer education. The Council will also serve as a coordinating body between the government, producers, suppliers and consumers.
- c. The Council will be chaired by the federal minister for food and agriculture, and will include secretaries from the ministries of law and parliamentary affairs, finance, production, and women's affairs, the chairpersons of the Central Board of Revenue and the Capital Development Authority, one senator and one member of the national assembly from Islamabad, to be nominated by the federal government.
- d. The Federal government shall appoint a Commissioner, a District Judge by profession, who shall implement policies made by the Council. The police, Capital Development Authorities and other administration will support the Commissioner in her/his efforts to respond to complaints filed by the consumer.
- e. If any right of the consumer has been violated, the violator shall be punished with upto two years imprisonment and/or with a supplementary fine.
- f. Appeals against the decision of the Commissioner will lie with the High Court. The specifications of the High Court have not been mentioned.

### Critique

The government must be commended for bringing consumer protection into legislative limelight. However, the manner in which it has been done, and the text that has subsequently been produced merits substantive criticism. First, it is vague. In the absence of comprehensive background research, the bill's objectives are lost to jargonistic articulations of generalised consumer concerns. Instead of developing a framework that is founded on abstract ideals, the federal government could have examined existing legislation in various sectors that directly and indirectly impacts consumers--and by identifying trouble-spots related to the laws themselves (/or their absence), or with regard to their implementation, it could then have strategised more concrete steps. Such measures would have ensured that the proposed council does not become yet another commission whose romance with lofty ambitions performs as a front for deferred commitment and decisive action.

Nevertheless, the bill has been presented in the Senate. In its existing form, it is a watered down version of the Indian Consumer Protection Act, 1986. The Indian Act provides for a three-tiered system whereby councils are set up at the national, state and district levels. These councils serve the same functions as should their counterpart in Islamabad. However their composition is distinctly different. That is, both government officials and relevant non-government professionals have been included in the membership so as to enhance the Councils' effectiveness and legitimacy as the "promoter and protector of the rights of the consumer."

Second, the Indian Act provides for the formation of dispute redressal commissions, once again at the district, state and national levels. And again, authority is not vested in a single person but in a

small team--a District Judge (for the district level, and so on), one or two professionals from the field of education, trade or commerce, and a woman social worker. There are two advantages to such a composition. First, it serves as an empowering tactic in cases that require confrontation of powerful lobbies. And second, it facilitates expedient redress. That is, an independent system administers all cases and their appeals (passed from district to state to national level) within a specified time limit. According to the Islamabad Bill however, all appeals against the District Judge's decisions are dealt with in the High Court. And because no time limit is accorded to the adjudication of cases at this level, seeking redress as a consumer could turn into an unnecessarily tedious process.

Finally, efficient testing labs are imperative for the kind of channels of redress that are described in the Islamabad Bill. The National Institute of Health and the Chemical Examination Laboratory are examples of two government testing agencies in the area, but their procedures are not compatible with consumer needs. The bill's tabulators do not include any provision that commits funds for capacity-building of existing labs or even for setting up new ones. Nor is there a specific mention of government support for independent initiatives such as capacity-building of consumer organisations.

The federal government has recently sent directives for provincial ministries to draft a similar bill for their respective jurisdictions, though no deadline has been given for the enactment of these bills as law. Thus, it remains to be seen whether the stirrings of the federal and provincial governments will simply calcify as a legislative 'event', or whether their efforts will actually translate into the comprehensive support needed for the rights of consumers to be protected in Pakistan.

### *Independent Consumer Initiatives*

As gauged from Mr M S Khan's interview, the government needs to collaborate with independent organisations in order to catalyse a consumer movement. Currently, a variety of such initiatives are underway. At the most basic level, informal sarifeen<sup>4</sup> groups emerge and disappear in response to unfair increases in commodity prices. The scope of their activities, and their sphere of influence is however limited by their temporary nature and localised focus. At a more formal level, the recent presence of organisations such as Network, the loosely structured Consumer Watch, and the arbitrarily comatose Sarif Mahaaz seem to provide evidence for growing public concern with consumer issues. The workshop organised by IOCU and Network on consumer protection earlier this year might also be added to this list despite the gradual break-up of its Karachi and Lahore committees. A brief review of the structure, objectives and achievements of these ventures however will demonstrate that there is external as well as internal, institutional resistance to consumer protection. And for the Islamabad initiative to attain any measure of success, these levels of resistance must be cautiously negotiated.

*a* **Network-** Association for the Rational Use of Medicine is a national-level non-profit organisation, formed in response to the needs of consumers with regard to the pharmaceutical sector. Funded by OXFAM, UNICEF, IOCU, HAI and WHO, it is made up of a board of directors (health professionals and concerned citizens), and five full-time employees. It is currently entering its fourth year of operation.

---

4 word for 'consumer' in Urdu

Network has three broad objectives - first, at a policy level, to lobby for the induction and implementation of laws that promote the rational use of medicine; second to increase public awareness of the rational use of medicine; and third, to serve as a resource centre for independent drug information. In order to establish credibility, and because direct access to consumers has been problematic, it has initially targeted its rational-use campaign at policy-makers and medical health professionals.

As for achievements, Network has developed a comprehensive resource library, and regularly disseminates information through the English print media, as well as through workshops and displays at conferences. It has an integral research component and is networked with almost all important national and international groups that are working on the rational use of medicine. And its quarterly newsletter (currently free of cost) has a subscription of 10,000 health professionals. Further, it is part of a national consultative committee on drugs set up by the federal ministry of health. And finally, it has a supportership of 1700, representing all walks of life.

Projects such as the establishment of a consumer drug information and complaint centre, patient rights advocacy, and alteration of medical school curricula etc are part of its vision to promote the critical use of drugs by consumers. With its current capacity and crammed agenda however, it is debatable as to whether Network will be able to directly and comprehensively address the varying needs of consumers of drugs in the near future.

*b. Consumer Watch* - Based in Lahore, Consumer Watch has been in operation for about two years. It is composed of a 13-member executive committee and a general secretariat. The organisation is financially supported by private donations and has free access to a testing laboratory and limited litigation services.

The objectives of Consumer Watch are as follows:

- The formation of a legal expert cell that will study existing laws that directly or indirectly impact consumers. If the laws are inadequate, new ones will be drafted and the government will be persuaded to enact the new drafts as laws.
- The formation of a cell that will screen all advertisements with regard to the substance and promotion of commodities. This will be a collaborative venture with the government.
- Establishment of testing facilities, in order to test medicines, edibles and other items of daily consumption.
- Development of a nation-wide lawyers' network in order to monitor consumer violations and provide litigation services at a nominal fee.
- Mediation between the government and various trade unions and trade associations that control the production, distribution and sale of consumer items.
- Development a core of volunteers

Apart from its ambitions, till now Consumer Watch has taken up issues concerning increases in the price of aerated bottles, unsubstantiated price increases in the cement industry, and fuse defects in Phillips bulbs. As for outreach, it has organised talks on consumer action with schools, shopkeepers and women from low-income areas. This is not part of a regular outreach schedule however. Further, no documentation of these interactions exists - a process that is useful for impact assessment and for the development of informed strategies for future interventions.

*c Sarif Mahaaz* - This organisation was established two years ago by Mr Abdul Basit, a lawyer by profession. He invested a substantial sum of money in an office structure and a six-person secretariat, with the objective of raising consumer-awareness and facilitating collective bargaining on behalf of a wide range of consumers. According to him, the areas needing urgent attention are exploitative drug management practices, and the price and quality control of food items and utilities. The first case he took up concerned

the hazardous manufacture of the drug, percentine. Before he could begin litigation however, he was personally threatened by the multinational pharmaceutical firm that marketed this drug in Pakistan. His private practice was also threatened by potential stigmatisation from other multinational clients whom he represented as a lawyer. Weighing his odds, he decided to withdraw as director of Saarif Mahaaz. At present the office remains functional, even though Mr Basit has not found anyone to replace him and begin work where he left off.

- d The Lahore and Karachi Group (IOCU workshop)* - The Karachi group has not met since their first post-workshop meeting. The Lahore group on the other hand, meets on an ad hoc basis. That is, Ms Shireen Pasha (Film Makers - a communications development organisation), Dr Yasmin Rashid (president, Pakistan Medical Association, Lahore ), and Mr Salim Kabir (lawyer and general secretary of Consumer Watch) have decided that where it is possible, they will integrate consumer perspectives with their existing work as they do not have the time nor the resources to form an independent consumer action organisation. Subsequently, Dr Yasmin Rashid held a seminar on consumers and health care in April this year. However, since then no further activities have been initiated.

Several considerations become evident from this review of initiatives, as well as from the interviews. First, instrumental consumer action has been constrained by the limited allocation of resources such as time, money and personnel; or on the other hand, by too many unconsidered ambitions in contrast to the nature of resources and problems at hand. Both suggest that consumer protection may not be perceived as feasible or as a top-priority concern as yet. Second, informal planning may not be sufficient even as a preliminary response to the vast range of consumer concerns and the kinds of apathy that prevail.

The formalisation of institutional structures and practices is especially critical in the absence of a popular indigenous tradition of consumer protection, and with regard to fragmented experiences with and perceptions of collective cultures per se. However a single organisation cannot be a miracle-worker - it cannot substitute for government accountability or for ultimate consumer responsibility. Finally, at an external level, the resistance posed by multinationals and local monopolies, as well as a deeply rooted system of institutional exploitation necessitate independent consumer action with the above organisational pitfalls kept in view.

The next section will explore specific issues related to the determination of role, audiences and issues relevant to a consumer organisation based in the Islamabad/Rawalpindi area.

## Identity Shopping Location

Islamabad is often described as being miles away from the rest of Pakistan in terms of privileges. Therefore it may not be justifiable to commit even more resources to consumer activism here. On the other hand, Islamabad is one of the most expensive cities in Pakistan. It also possesses features that are conducive to the success of consumer initiatives - that is, its size is manageable; it has a high literacy rate; and because it 'hosts' the Federal Government, a consumer organisation could better influence national policy from Islamabad than from other parts of the country. Finally, because this specific group of concerned citizens resides in Islamabad, it would appear logical to begin from here, and then expand activities to Rawalpindi and/or other parts of the country as it gains in membership and momentum.

## Role

*"...Set it up, monitor data on consumer violations, increase people's awareness, do comparative testing, make policy recommendations, undertake litigation, develop a lobbying group, train journalists, supplement school curriculums--create a whole new country!.."*

(Ali Tauqeer Sheikh - on a consumer organisation's possible roles)

The variety of spheres in which a consumer protection organisation can operate are limitless.

Nevertheless, for an organisation to be successful, its objectives need to be responsive to the terrain within which it is working. As mentioned earlier, consumer protection is relatively new to Pakistan. Alongside tangible issues regarding price, quality and access, there are other problem areas - for instance, multiple levels of apathy and an absence of comprehensive public information and traditions of collective action. These factors signal the need for several simultaneous interventions so that underlying material concerns can be negotiated. Within this context, an incipient consumer organisation can serve three interrelated purposes:

*Information collection and dissemination service* - It can help raise public awareness regarding generic consumer rights as well as specific consumer issues. The dissemination process can be facilitated through the publication of newsletters, pamphlets, leaflets and news articles; through electronic media; and through workshops with collections of 'consumer units' (eg families, schools, hospitals, teachers, lawyers, journalists, informal sarifeen groups etc).

*Networking* - Networking with other organisations is critical, not simply as another way of disseminating information, but also as a means of sharing responsibility and facilitating the fusion of consumer concerns with the specific perspectives and privileges of those organisations. For instance, networking with Aurat Foundation, or Behbud, might give voice to concerns of particular communities of women as consumers. And these in turn can be addressed independently or in collaboration with the consumer protection organisation itself. Thus, effective networking helps expand the range of issues raised, and it both widens the scope of conflict as well as possible responses to it.

*Mobilisation of volunteers* - This endeavour is important for two reasons. First, it will assist expedient and effective dispensation of the organisation's work. Without elaborate resources for instance, information about hospital services can be widely disseminated at the given site with the help of students or informed patients themselves. Second, commitment to consumer protection can only be strengthened through the exercise of that commitment. Thus the participatory experience of students or housewives or retired bureaucrats for instance, substantiates their own roles as consumers, and is crucial to the development of community and community bargaining power.

Other aspects of consumer protection such as advocacy, litigation and the establishment of a complaint cell can be phased in later when the organisation's capacity can accommodate such initiatives.

## Audience

In keeping with given resources, the determination of a potential audience can help define work agendas, as well as strategies for effective dissemination and in turn absorption of information. Because of the economic implications of consumer transactions, income level has been used here as a general selection criterion.

**Low Income Groups:** These groups of individuals have the poorest access to affordably priced, quality goods and services and they have minimum purchasing power. Further, they are more affected by the failure of government services than they are by manufacturing industries, because of which they remain excluded from the western, commodity-oriented version of consumer protection. Their disadvantaged position is further exacerbated by the needs and assumptions of conventional forms of consumer protection, such as the need for supportership funds for organisation sustainability; purchasing power of consumers for effective lobbying; greater input of human resources for effective information dissemination to areas with low literacy-levels; and insufficient precedents of organisations working with urban-based low income groups. These reasons suggest that unless innovative alternative strategies are devised, consumer protection with regard to low income groups is not viable for an organisation entering its initial phase.

**Middle Income Groups:** Consumer protection interventions have been traditionally initiated in response to middle class concerns, in both developed and developing countries. This is because these groups have greater purchasing power and have access to a broader range of commodities than do low income groups. And because their resources are not commensurate with their needs, they are critically concerned as buyers. Further, these consumers need information so as to make 'best-buy' decisions, as well as to organise against price hikes and adulterated or hazardous commodities for instance. Because leaflets, publications and the print media are expedient ways of reaching the widest possible audience, a higher literacy level facilitates an organisation's dissemination efforts. Finally, once the organisation proves its credibility, middle income groups also have the capacity to financially assist publications etc, thus enabling it to gain some measure of self-sufficiency. Because a substantial proportion of Islamabad's population falls into this income bracket, it might be a useful starting point, with a broader perspective incorporated as the organisation's resource base increases with time.

**All Income Groups:** The assumption underlying the inclusion of all income groups into a work agenda is that they share certain common concerns and therefore greater emphasis should be laid on critical issues than on particular audiences. So keeping in view the differences in exposure and use of particular products by various economic groups, a multi-directional consumer awareness-raising and lobbying campaign can be launched. This approach might help dismantle differential supply-and-demand circuits that maintain inequalities of price, quality and/or access between various economic groups. Islamabad's water crisis this summer exemplifies this problem. Alongside the spread of Hepatitis in various sectors specifically, everyone was affected by the scarcity of water. However while certain areas were bereft of water for days at a time, other more privileged locations sported people still watering their lawns because of continued water supplies, privileged access to CDA water tanks, facilities such as high-pressure water pumps, larger storage capacities and newly-sunk tubewells that in fact lowered Islamabad's water-table.

Addressing the many dimensions of the water crisis, or any single issue, requires greater organisation and resources of time, personnel and finances than does a more focused intervention. This may not be feasible for a consumer protection initiative that is just entering its initial phase, unless extension networks are strategically involved. As a middle-term objective however, this framework is both achievable and imperative.

## **Issues**

The determination of issues for a consumer action work agenda is directly related to the above discussion on potential audiences. Several alternate sets of criteria can be deployed in order to maximise the utility of the organisation, but they need to share certain basic assumptions. That is, issues should be manageable with reference to the capacity of the organisation; to avoid

reinventing the wheel each time, they should be issues that existing organisations cannot otherwise resolve; they must be understood and have emotive resonance for the public; and if achieved, they should result in a real improvement in people's lives.

As part of a broader framework though, issues can be selected in accordance with whatever concerns appear topical for the specific audience(s) being addressed. Within this conception, the agenda can be revised on a regular basis, through organisation brainstorming, and/or through preliminary test surveys of the issue's viability. Compared to work within a restrictive predetermined area, this approach is flexible and allows for vital consumer input in agenda-making. However, it can also diffuse the organisation's momentum and credibility, by allowing the organisation to meander through numerous disparate causes in a culture that is unfamiliar with consumer activism, one that might therefore require a more internally cohesive framework for sufficient impact to be made.

A second option potentially transgresses the limitations of either too open or too closed an agenda. It involves the selection of a specific area that is both broad enough for interventions to be varied and topical, and yet focused enough to give system to an unwieldy range of issues. Consumer health is an example of this kind of field because it includes concerns that range from water and food safety to utilities that are health hazards (gas stoves for instance), to fraudulent medicines, to poor housing, to the implications of illegal abortions etc. Further, because the concerns of such an option would cohere around related needs regarding personal health, it is perhaps a faster and less costly way to accrue organisational expertise.

The adoption of consumer health specifically would also compliment the work that Network is currently doing within its 'first phase', that is, policy and professional level advocacy for the rational use of medicine in Pakistan. Consumer-related awareness-raising and organising regarding medicinal issues is a full-time task and is part of the overarching category of consumer health. The alliance between a policy-oriented body and a consumer activist organisation could be useful to both. And as a model this alliance could be replicated by other specialising consumer forums such that a variety of consumer groups could develop, thus supporting a strategised 'movement' approach. The utility of an umbrella organisation that responds to heterogeneous needs might be more pertinent at that later stage.

On a different tack, issues can fall under two categories, consumer durables and public and private services. Concerns that possess emotive appeal for consumers are usually related to the public sector, for example health, housing, water and electricity services etc. Nevertheless, the criterion of achievability is important for the credibility of a start-up organisation. Working on short-term consumer durable concerns for instance can help it accumulate some success, so that the organisation can then address larger tasks that require greater lobbying power. However, consumer durables may not in themselves sustain people's interests. In this regard, a two-track approach is most viable in that both short-term and longer-term initiatives might be undertaken.

## **Organisational Structure**

Three possible alternatives of organisational structure have emerged from the interviews. All three highlight the need for information collection and dissemination, and community participation. But each model varies in terms of emphasis and sequencing of these processes. Their gist along with their advantages and limitations, are as follows:

### ***Informal Model***

**Description:** The current Islamabad-based consumer protection initiative consists of surveys undertaken by a small group of people with the idea of eliciting information about atta and refrigerators. The population samples have been selected randomly, though the analysed information will be returned to these populations as a first step in consumer education. Based on such small-scale interactions, the informal model implies an organisational structure that at least initially (2-3 years) continues in its existing form. That is, the present group (with informal additions) will conduct research according to an agenda set by the specific communities themselves. One full-time person will be hired however, to coordinate the group's activities, commitments of time, and dissemination strategies. The aim is to strengthen ties at the grassroots level with the communities that are already being worked with--and that the organisation's capacity will be built through a process of incremental participation. Personal donations should satisfy the funding requirements of this organisation.

**Advantages:** This formulation implies self-sufficiency in that it requires minimum financial support, it is participatory in approach, and it facilitates agenda and resource development at a pace that is manageable by the organisation. Further, both IOCU and SDPI have offered initial assistance so that work can begin without any lapse between the group's current project and the one taken up next.

**Disadvantages:** Most of the members of the Islamabad group have worked on atta and refrigerators as a supplement to their on-going jobs. Because of subsequent constraints, they have not been able to produce the necessary reports within the allocated time. Such a situation can occur with any kind of work, but it seems critical in the case of an informal organisational structure that demands a high level of discipline and commitment of time in order to keep consumer protection ventures successfully afloat. Specifically, because of its internal fluidity, this initiative might subside at any given point. Further, by focusing on a small community of people, such a structure also limits the potential impact of consumer action with regard to the scale of issues addressed.

### ***Network Model***

**Description:** In this model, networking is the key tool for consumer action. That is, the potential organisation will assume a catalytic role, in that it will bring individuals together to work on common consumer concerns. The organisation will provide these citizens' groups information on the general significance of consumer protection, and it will also facilitate access to other institutional constituencies or commodity-testing centres for instance. One full-time coordinator and a small support staff will be needed to gradually build the organisation's research capacity, which would in turn supplement the ongoing work. Funding will be solicited from individual donations and institutional grants.

**Advantages:** Because responsibility is delegated to different groups of people through this model, multiple channels of redress can be opened up simultaneously, and the range of issues addressed can be maximised. Along the same lines, costs might be minimised because the organisation itself will be interfacing between groups and institutions in contrast to taking the entire onus of consumer protection onto itself.

**Disadvantages:** The network model is based on the assumption that once the idea of consumer protection is explained to various 'consumer units', the individuals constituting those units will be compelled to act. In the absence of any kind of public culture and traditions of community activism however, this sequence of events seems unlikely. Further, because consumer protection is an unfamiliar concept to begin with, its virtues will have to be demonstrated clearly

before effective outreach and mobilisation can take place. This means that the organisation will have to establish its credibility in terms of research and results, consumer training packages, effective dissemination etc - involving work at an autonomous level, and work that might incur costs unaccounted for in the model's original design.

### **Conventional Model**

**Description:** The formalisation of all inputs (including infrastructure and financial resources) is critical to this approach. First, unlike the network model, it views the research component as an *a priori* requirement before impact both on prospective audiences and on target manufacturers can occur. In this regard, most interviewees have generated a lot ideas and enthusiasm, but due to various constraints, they have been unable to commit a substantial number of hours a month to this potential organisation. Their contributions might therefore be more suited to the responsibilities of an advisory board. A full-time coordinator, researcher, and support staff can be employed on a contractual basis in order to conduct specific research, and to disseminate the information gauged through various established extension networks and through broad-based media campaigns to the widest possible audience.

Second, because of its centralised nature, external funding might be needed to meet overhead costs, administrative expenditures and costs of research projects and media campaigns. Though once the organisation establishes credibility in terms of the usefulness of its services, membership can be developed such that with membership fee, publication returns, independent donations and/or the development of an endowment fund, external funding can be tapered off.

**Advantages:** Because of its formal nature, an organisation based upon this model is not subject to inconsistencies with regard to individual time commitment and resource flow. Subsequently, it also has the potential to address broad issues, such as those of large manufacturing concerns, legislation and implementation of policies, and consumer conflicts within a more global context.

**Disadvantages:** There are two main drawbacks to this model. First, it requires greater economic resources and may be subject to the contingencies of its specific donor, given of course that a donor will find consumer protection a cause worthy of investment. And second, the model is based on a notion of capacity-building that can get caught up in bureaucratic malingering and international image-making without addressing problems on the ground. It does not possess the advantages of the more participatory informal model. Nevertheless the crucial responsibility lies with those involved with consumer action. That is, depending on their own agendas, they can use the core structure to work within a wider, more organised and eventually participatory realm of consumer concerns.

### **Recommendations**

Given that very little work has been done in the area, any formulation of consumer protection with its specific features in tow might work. And by the same logic, it might fail. Further, in the absence of comprehensive data on consumer behaviour it is difficult to predict which of the above three models might in the end be the 'right one.' Nevertheless, several assertions can be made on the basis of this speculative analysis and in terms of resources available at present. First, assuming that finances will be limited until some level of credibility is established, the informal model, with its emphasis on participation rather than policy-oriented interventions or overambitious networking, appears to be the most viable option. Certain modifications however need to be made.

That is, the formalisation of this group through registration, and through the employment of a full-time coordinator is imperative for its sustainability. Second, a specific population/geographic location needs to be selected on the basis of some prioritising methodology. Third, a sample survey of consumer behaviour can be conducted in order to solicit information on the nature of products available, basis of purchase decisions of consumers, priority of concerns, role of a consumer organisation as perceived by these consumers, and so on. If they are not familiar with the concept of consumer protection, this exercise will indirectly introduce them to it, and the process will also provide the group members with valuable information on the basis of which they can set their agenda as well as plan strategies for effective dissemination of consumer protection material.

If however, such a survey appears to be far too elaborate at this stage, it would be useful for the organisation to at least test the 'appeal' of issues being considered, with a limited sample.

Financial support can be dredged up from IOCU's offer of limited assistance and in the form of donations initially, and from membership and publication fee later on. Further, SDPI has offered the temporary use of its office space and facilities. As the organisation gains one community's trust it can then expand its mandate to other areas and populations - using the consolidated support to mobilise lobbying power and to address a wider spectrum and larger scale of concerns. But beginning humbly, this organisation has the capacity to begin work immediately.

### ***Proposed Plan of Action***

- 1) Submission of report, October 30, 1994
- 2) Inhouse workshop: presentation and discussion of report (subject to availability of participants);

### **Conclusion**

- 3) Documentation and dissemination of atta and refrigerator survey; assessment of work
- 4) Budgeting and funding
- 5) Recruitment of personnel and registration of organisation
- 6) Consumer behaviour survey and agenda formation
- 7) National-level workshop in collaboration with IOCU/ Launching of organisation, Spring 1995

### **List of Interviews**

Abbas, M  
Office Manager  
OXFAM  
Islamabad  
tel #: 851026; 256544

Abbas, Nuzhat  
Project Manager  
OXFAM  
Islamabad  
tel #: 851026; 256544

Ahmed, Shahnaz  
Coordinator  
Aurat Foundation  
Islamabad

tel #: 815414

Banuri, Tariq  
Sustainable Development Policy Institute  
Islamabad  
tel #: 211097

Bari, Sawar  
National Coordinator  
PATTAN: working with riverine communities  
Islamabad  
tel #: 291547

Basit, A  
Sarif Mahaaz  
Lahore  
tel #: 851855; 7238031

Jilani, Anis  
SPARC - Society for the Protection of the Rights of the Child  
Islamabad  
tel #: 815587

Haq, Inam-ul  
pharmacist; former director drug control  
Islamabad  
tel # 250162

Kabir, Saleem  
Consumer Watch  
Lahore  
tel #: 6367025

Khan, Mohammad Kamran Naqi  
National Fertiliser Limited  
tel#: 845971;413646

Khan, M S  
Director, Monopoly Control Authority  
Islamabad  
tel #: 813267

Lashari, M S  
Trust of Voluntary Organizations  
Islamabad  
tel #: 814040

Mirza, Sameena  
Housewife  
Islamabad  
tel #: 281755

Mirza, Zafar  
Coordinator

NETWORK - Institute for the Regional Use of Medicine  
Islamabad  
tel #: 281755

Pasha, Shireen  
The Film Makers  
Lahore  
tel #: 6302420

Semple, Michael  
OXFAM  
Islamabad  
tel #: 2565544; 851026

Shah, Jamal  
Director  
HUNERKADA  
tel #: 215432

Sheikh, Ali Tauqeer  
Islamabad  
tel #: 857984

Sheikh, SUleiman  
Director  
Strenthening Participatory Organizations  
Islamabad  
tel #: 212978

## References

- A Resource for Consumer Organising*. 1991. India: Consumer Guidance Society of India.
- Consumer Participation in Food Control*. 1993. Rome: FAO.
- Curtis, Donald. 1991. *Beyond Government- Organizations for Common Benefit*. Hong Kong: Macmillan.
- Development of a Medium term Strategic Plan of Action for the Network, 1994.
- Ideas for Consumer Action - consumercraft II*. 1981. Penang: IOCU.
- IOCU three- year Strategy (1995-1997)*. 1994. Hong Knog: IOCU.
- Islamabad Consumer Protection Bill, 1994.
- Kabir, Saleem. 1994. *Consumer Protection in Pakistan*.
- Kim, Foo Gaik. 1991. *IOCU on Record*. Penang: IOCU.
- Kim, Foo Gaik. 1991. *Consumer Power in the Nineties*. Hong Kong: IOCU.
- Kim, Foo Gaik. 1987. *Till They Have Faces - Women as Consumers*. Penang: IOCU.
- Mehta, S Pradeep. 1993. *A Decade of CUTS*. Calcutta: CUTS.
- Mirza, Zafar. 1994. *Medicines in Pakistan - A Situation Analysis*.-----???????
- Nadel, Mark V. 1971. *The Polictics of Consumer Protection*. Indianapolis: Bobbs- Merrill Educational Publishing.
- People's Republic of China. *Law on the Protection of Consumer Rights and Interests, 1993*.
- Sri Lankan Fair Trading Commission Act, 1987.
- World Consumer Rights Day Manual*. 1993-1994. Penang: IOCU.