

**DRAFT**

# **Gender Sensitive Consumer Protection Strategy**

June 2005, Islamabad

---

TABLE OF CONTENTS

---

Executive Summary.....	i
1. Introduction .....	1
1.1 Aims and Objectives of the Strategy .....	2
1.2 The Rationale.....	3
1.3 Scope and Organization of the Strategy .....	4
1.4 Engendering Consumer Concerns, and Mainstreaming Consumer Issues in Gender Discourse: Challenges and Opportunities.....	4
1.4.1. Women’s Role in Day-to-day Decision-making at Domestic Level is Prominent.....	5
1.4.2. Issues of Women as Consumers can become an Effective Tool for Mobilizing Women.....	5
1.4.3. Though Ineffective, Consumer Grievance Redress Mechanisms are in Place .....	6
1.4.4. Decentralization has Created Opportunities for Women Representation and Integrating Gender in Available Redress Mechanisms at Grass-root Level .....	6
1.4.5 Role of Key Actors: How Various Stakeholders would use this Strategy.....	7
Actor-Specific Broad Action Plan.....	9
2. The Proposal Strategy:.....	10
Goal: .....	10
Strategic Focus: .....	10
2.1 Health hazards and safety risks reduction program.....	10
Objectives:.....	10
Key Outputs:.....	10
Explanation of key Outputs: .....	11
Consumer Protection Training Sessions For Women.....	11
Information Material Preparation and Dissemination .....	12
Awareness Sessions with the Shopkeepers .....	12
Dialogue with traders , market committees, chemists and beauty parlors ....	12
Women lead groups meetings with sanitary workers.....	12
2.2 Sensitization of Institutions Regarding Rights of the Women as Consumer.....	13
Objective:.....	13
Key output: .....	13
Explaining the key outputs methodology: .....	13
Consumer Rights Sensitization.....	13
By-laws Development Exercise for Redress Forums .....	13

---

TABLE OF CONTENTS

---

Monitoring of Sessions.....	14
2.3 Linking women to economic, social and political activities and forums. .	14
Objectives;.....	14
Key outputs:.....	14
Explaining key output methodology.....	14
Collective Buying Exercises.....	14
Six WLG’s Meeting with non-Member Women.....	14
Linkage Development and Coordination.....	15
Women Lead Groups and their Sub-Committees.....	15
3. Implementation Methodology: .....	16
3.1 Formation of Women Lead Groups:.....	16
Formations of Women Lead Groups: .....	16
Using local and national media: .....	16
Key Steps in Consumer mobilization .....	19
Annexure I: .....	25
Details of available redress forums at local level: .....	25
(Taken from base line report) .....	25
1. Village and Neighborhood Councils .....	25
2. Citizen Community Boards (CCBs).....	25
3. Monitoring Committees.....	25
4. Insaf Committee .....	26
5. Complaint Cell.....	26
6. Zila Mohtasib.....	26
7. Musalihat Anjuman .....	27

## **Executive Summary**

In Pakistani society, women play an important role in domestic and public spheres, but this is hardly acknowledged by their male counterparts. Women in general are not empowered to exercise their rights and access justice in case of violation of their rights. Women confront a host of problems as citizens and consumers due to weak governance structures and unregulated market system. Being chiefly responsible for day-to-day shopping, and the prime consumers of goods and services, women are more vulnerable to safety risks and health hazards involved in purchase, use and disposal of various goods and services. Not only they are provided with low quality and inefficient goods and services, these may also prove unsafe and hazardous as well. In such cases, they have little recourse to grievance redress mechanisms.

CRCP Baseline Survey Report (2005) on women-related consumer concerns conducted in two Union Councils (UCs) of District Rawalpindi, viz. Lakhan and Dhok Hassu, reveals that 36 per cent of the women are not satisfied with quality of food they buy, 19 per cent with the quality of medicines, 15 per cent with the quality of cosmetics, and 13 per cent with the quality of washing powder they use. Hazardous goods and services may harm the health of women, and jeopardize their safety. For instance, low quality washing powder and sub-standard cosmetics can cause skin allergies and allergic reactions, inferior quality home appliances such as gas heaters and electric stoves, etc. can cause electric shock, asthma, choking, and may even lead to death.

Health risks and safety issues pertaining to women consumers can become even more challenging given the fact that there is less awareness regarding the rights of the women as consumers among them. Most of the women have never used any redress mechanism in case of any grievance. Keeping this view, the gender-related programs aiming at women's empowerment should take into account the concerns of the women as consumers, particularly those related to their safety and health. In fact, the concerns of women as consumers are part of mainstream gender debate, and deal with their real life and day-to-day issues. It can also open up a whole new area of work for gender groups to engage with the state and the market.

The present Gender Sensitive Consumer Protection (GSCP) Strategy is aimed at improvement in the well-being of women through their economic, legal and political empowerment in relation to the market and governance processes by reducing the health hazards and safety risks, which are connected with the purchase, use and disposal of different goods and services. It also aims at sensitizing the society at local, provincial and national levels to work for the reduction of health hazardous and safety issues of women consumers, and empowering the women by making them pro-actively assert their consumer identity, and get their consumer-related grievances redressed from the relevant redress forums. In terms of locale, the Strategy is focused on the province of the Punjab.

Presently, two distinct approaches can be discerned in the discourse and development activities directly or indirectly pertaining to women. Some of the civil society organizations (CSOs) and advocacy groups treat gender as a thematic

area of work, and use a rights-based approach in their struggle for women empowerment. Others tend to take gender as a cross-cutting theme in their various programmatic activities, and have thus integrated gender concerns in their activities. So there is a need to engender consumer concerns, and mainstream consumer issues in gender discourse.

The findings of the Baseline Survey Report reveal the following opportunities for women/civil rights and consumer groups: (i) women's role in day-to-day decision-making at domestic level is prominent; (ii) issues of women as consumers can become an effective tool for mobilizing women; (iii) though ineffective, consumer grievance redress mechanisms are in place; and (iv) decentralization has created opportunities for women representation and integrating gender in available redress mechanisms at grass-root level.

Keeping these in view, the GSCP Strategy suggests the following three program areas: (i) health hazards and safety risks reduction program; (ii) sensitization of institutions regarding the rights of women as consumers; and (iii) linking women to economic, social and political activities and forums. The Strategy chalks out agenda of action for each program area, and gives specific objectives, outputs and implementation strategies in each one of them. It also suggests an overall implementation methodology for operationalizing the Strategy. In addition, the Strategy envisages an actor-specific broad action plan. It identifies three key-actors, which can play a major role in the implementation of the strategy. These are CSOs and CBOs, parliamentarians/public representatives, and the government officials.

## 1. Introduction

In Pakistani society, women play an important role in domestic and public spheres, but this is hardly acknowledged by their male counterparts. Women do not enjoy a status similar to men. Their low presence on managerial and other professional positions is indicative of it. Their presence in bureaucracy, judiciary and business is minimal, and so does their influence in policy formulation and decision-making. Social prejudices and patriarchal structures place them far below men. This is reflected in the women's share in labor force, low literacy rate and weak health indicators. Even after decades of independence, we have not been able to develop national consensus over the role and place of women in Pakistani society. Still the society tends to treat women as inferior to men in many respects. Beside some minor successes, the status of women in Pakistan society has yet to take a significant boost. Society at large is not able to internalize the issue, and still consider gender debate as a problem of some westernized NGOs.

Today, women in Pakistan are confronted with some important challenges such as women empowerment, increasing literacy, gaining access to employment opportunities at all levels, promoting change in the perception of women's roles and status in the society, and gaining a public voice in the political process. Lately, there has been considerable improvement in giving voice and political space to women as at present there are 234 women in National and Provincial Assemblies, and 40,000 are in local bodies. 11 out of them hold portfolios of ministers and advisors while one is deputy speaker. But despite that, women in general are not empowered to exercise their rights and access justice in case of violation of their rights.

The gender discourse in Pakistan pertains to multi-dimensional issues and concerns related to women. Presently, two distinct approaches can be discerned in this regard: First, some of the civil society organizations (CSOs) and advocacy groups treat gender as a thematic area of work. Using a rights-based approach, they are engaged in the struggle for women rights. Their programs try to identify the causes of gender discrimination, and challenge the existing power relations as well as institutional structures and laws, which discriminate women on the basis of gender. Research, advocacy, awareness raising and lobbying are the major tools of such groups. Secondly, many CSOs and community-based organizations (CBOs) are mainstreaming gender in their varied sectoral programs, and tend to take gender as a cross-cutting theme in their various programmatic activities. These organizations have integrated gender concerns in their activities.

Nonetheless, despite all these efforts, the issues women confront as citizens due to weak governance structures and unregulated market system remain underemphasized and ignored. Women are the chief consumer of goods and services in many households in Pakistan. In addition to consuming services of various kinds, women are generally responsible for buying goods at market place, which they consume later on at home. Therefore, women are more vulnerable to safety risks and health hazards involved in purchase, use and disposal of various goods and services. Not only they are provided with low quality and inefficient goods and services, these may also prove unsafe and hazardous as well. In such cases, they have little recourse to grievance redress mechanisms.

CRCP Baseline Survey Report (2005) on women-related consumer concerns conducted in two Union Councils (UCs) of District Rawalpindi, viz. Lakhan and Dhok Hassu, representing rural and urban areas respectively, shows that over 75 per cent of women living in these UCs are not only responsible for household work, they are also greatly involved in shopping and purchasing goods and services. Women in Pakistan are victim of social prejudices and discrimination. The Baseline Survey Report also confirms that 23 per cent are not happy with the attitude of the shopkeepers. Over-pricing of goods and services is another concern of the women. According to the Baseline Survey Report, about 73 per cent of women are over-charged sellers/manufacturers/suppliers of goods and services.

As women are greatly involved in the purchase, use and disposal of varied goods and services, they are more prone to risks associated with them as well. It is women's health and security which is at stake, since women express a high rate of dissatisfaction with kind of goods and services they purchase and consume at home. For instance, according to the Baseline Survey Report, 36 per cent of the women are not satisfied with quality of food they buy, 19 per cent with the quality of medicines, 15 per cent with the quality of cosmetics, and 13 per cent with the quality of washing powder they use. All of these goods are commonly used and consumed by women, which put women at a high risk and makes them extremely unsafe. Hazardous goods and services may harm the health of women, and jeopardize their safety. For instance, low quality washing powder and sub-standard cosmetics can cause skin allergies and allergic reactions, inferior quality home appliances such as gas heaters and electric stoves, etc. can cause electric shock, asthma, choking, and may even lead to death.

Health risks and safety issues pertaining to women consumers can become even more challenging given the fact that there is less awareness regarding the rights of the women as consumers among them. Part of it is due to low female literacy rate, with equally poor awareness of consumer rights. Moreover, a majority of women have never used any redress mechanism in case of any grievance. The Baseline Survey Report shows that the number of women taking receipt from the shopkeepers, and reading labels of goods before purchasing them is relatively low. The accountability of traders, shopkeepers and service providers is greatly dependent on women's awareness of their rights and their capacity to use the available redress mechanisms for grievance redress.

Keeping this view, the gender-related programs aiming at women's empowerment should take into account the concerns of the women as consumers, particularly those related to their safety and health. In fact, the concerns of women as consumers are part of mainstream gender debate, and deal with their real life and day-to-day issues. It can also open up a whole new area of work for gender groups to engage with and make inroads in business sector whose activity and influence can help women win their rights and due place in society.

## **1.1 Aims and Objectives of the Strategy**

The following are the broad aims and objectives of the present Gender Sensitive Consumer Protection (GSCP) Strategy:

- To improve the overall well-being of women through their economic, legal and political empowerment in relation to the market and governance processes;
- To empower women, particularly the poor and disadvantaged, in relation to the market and line departments;
- To reduce the health hazards and safety risks, which are connected with the purchase, use and disposal of different goods and services by women consumers;
- To sensitize the society at local, provincial and national levels to work for the reduction of health hazardous and safety issues of women consumers; and
- To empower the women by making them pro-actively assert their consumer identity, and get their consumer-related grievances redressed from the relevant redress forums.

## 1.2 The Rationale

The issues confronting the women in general can be seen at three different levels, which are as follows: (i) issues and problems, which affect only women and are not faced by men *per se* (e.g. skin allergies due to the use of substandard detergents, fetching of drinking water from far flung areas in rural areas, lack of access to maternity centers in vicinity, etc.); (ii) issues and problems, which are faced by both men and women but exposure of women to such problems is higher (e.g. risks involved in use of stove, health risks involved in use of substandard cosmetics); and (iii) issues and problems, which are equally faced by women and men (e.g. food poisoning due to eating substandard food items, etc.)

Nonetheless, since the level of involvement in purchase, use and disposal of goods and services is higher among women as compared to men, women are more vulnerable to a variety of safety risks and health hazards. Women play a major role in Pakistani households in buying and consuming goods and services. They buy and use essential items and services, which may include substandard food items, low quality detergents and washing powders, gas and electric appliances such as substandard stoves and gas heaters, etc. This exposes them to a host of health hazards and safety risks arising out of unsafe, inefficient and hazardous goods and services. Major reasons for this state of affairs include uninterrupted availability of substandard goods and services, lack of necessary information about how to make informed choices in the market and elsewhere; lack of awareness among women about consumer rights, and lack of capacity and will to approach relevant forums for redress of grievances. Therefore, the present GSCP Strategy aims to focus on reducing the health hazards and safety risks, which are connected with the purchase, use and disposal of different goods and services by women consumers. In this regard, the category of consumer can be taken as a neutral entry point to question and address the broader gender-related issues and concerns.

### **1.3 Scope and Organization of the Strategy**

The strategic focus of the GSCP Strategy is on the health hazards and safety risks, which are connected with the purchase, use and disposal of different goods and services by women consumers. In terms of locale, it is focused on the province of the Punjab. In order to conceptualize and appreciate the concerns of women consumers from strategic and program implementation standpoint, this strategy presents gender specific consumer protection strategy. Primarily, it tries to raise and address the following key question points:

- The present situation with respect to gender specific consumer concerns
- Proposed program objectives of the strategy
- The Role of key stakeholders
- Implementation Methodology
- Monitoring through verifiable/measurable indicators

On the basis of the above, this document has been organized around the following concepts or themes: the state of women consumers with particular reference to their health and safety hazards, and the linkages of these issues with overall consumer protection and gender-related work are followed by the strategy, comprising three program areas. These program areas indicate the program objectives, key outputs and their explanation, and methodology. This is followed by an overall implementation methodology focusing on the approach to be adopted for undertaking various project activities. This document also highlights the role of important actors in this regard, and chalks out an actor-specific broad action plan as well. In the end, a log frame indicates the goal, purpose, key outputs/program, measurable indicators, means of verification and assumptions.

### **1.4 Engendering Consumer Concerns, and Mainstreaming Consumer Issues in Gender Discourse: Challenges and Opportunities**

Not only there is a need to focus on the concerns of women in overall consumer-related issues, the consumer issues too need to be highlighted in gender-related activities. The major challenges to it include the over-all gender insensitive environment in our society. Press and electronic media, lawyers, traders and trade unions, chambers and political parties have not yet adopted gender as their agenda of work. Unless women are not seen in greater numbers in courts, bar councils/associations, chambers and in trading, their concerns as consumers will fail to get attention from male-dominated decision making elite in almost all sectors.

Another major challenge to the activities aimed at empowerment of women (including 'women as consumer'-related work) is the issue pertaining to its ownership, which is generally with the donor-funded civil rights groups that limit and restrict the legitimacy and authenticity of the work in the society at a broader level. If these efforts and activities are not owned by the organizations and local communities at large, the legitimacy of these efforts will remain questionable. On the contrary, if these efforts are owned and shared by variety of organizations and

local communities, these very organizations and communities can prove an instrumental role in the efforts aiming at empowerment of women in general. Therefore, these challenges also provide opportunities to address gender concerns in a variety of ways.

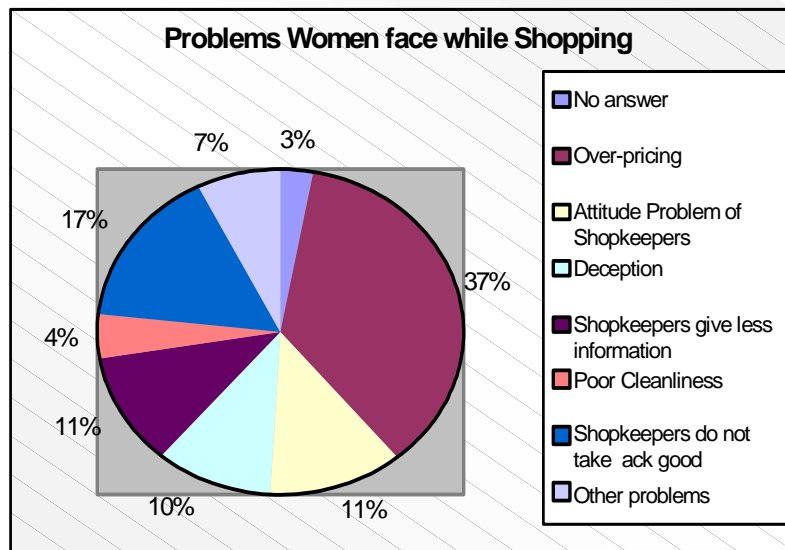
The findings of the CRCP's Baseline Survey Report, which directly informs the development of the present Gender Sensitive Consumer Protection Strategy, reveal the following opportunities for women/civil rights and consumer groups.

#### **1.4.1. Women's Role in Day-to-day Decision-making at Domestic Level is Prominent**

CRCP's Baseline Survey Report reveals that despite the male dominance in major decision-making at home, a majority of women are involved in day-to-day decisions at domestic level in the localities of Lakhan and Dhok Hassu. This can be taken as a great opportunity for women empowerment activities by engendering the consumer concerns, and mainstreaming consumer issues in gender-related work.

#### **1.4.2. Issues of Women as Consumers can become an Effective Tool for Mobilizing Women**

An overwhelming majority of women face a host of problems while purchasing or using various goods and services. The table below shows that the problem ranges from over-pricing to deception from the shopkeepers and vendors, which not only affect the women economically, but also make them feel further disadvantaged and marginalized in society.



Source: CRCP Baseline Survey Report, 2005.

Given the enormity and magnitude of the problems women face as consumers of goods and services, the issues of women as consumers can become an effective organizing tool for mobilizing women in order to address these issues. In this regard, women can be organized into women lead/consumer groups, which can pro-actively struggle to protect the rights of women as consumers. The poor

performance of redress forums is linked with women consumers' inability to assert their rights and work for the redress of their grievances. Once they are aware of their rights and organized, the state of consumer rights, with particular reference to women, will improve in the target area.

#### **1.4.3. Though Ineffective, Consumer Grievance Redress Mechanisms are in Place**

Another opportunity in this regard springs from the fact that a number of grievance redress mechanisms are in place. Most prominently, the Consumer Protection Act, 2005, in Punjab has created new opportunities for consumer protection in the province. However, people in general and women in particular, do not make use of these redress forums. An important reason for this is their ineffectiveness, and that is why people have lost trust in them. CRCP Baseline Survey Report also shows lack of knowledge and almost no utilization of the available redress forums at community level. The local communities in Dhok Hassu and Lakhan showed a weak response to registration of complaints with Local Market Committees, registration of complaint with any Local Government Authorities, knowledge about Local Government institutions and awareness about consumers' rights and the possible ways of their redress. Nonetheless, the availability of these forums can be taken as an opportunity whereby the women lead groups can enhance the effectiveness of these institutional frameworks, and thereby, get their grievances redressed by effectively engaging with the various government departments and agencies.

#### **1.4.4. Decentralization has Created Opportunities for Women Representation and Integrating Gender in Available Redress Mechanisms at Grass-root Level**

The Local Government Ordinance, 2002 has also opened a vast array of opportunities in the wake of decentralization of power plan in the country. Power has devolved in varied tiers of administration from national to district levels, and from district to union council levels. Women have now a greater chance to representation and role in various forums. Varied institutional frameworks are in place for redress of grievances, though some of them are either ineffective or yet to be made operational. The local bodies have opened up new opportunities for grievance redress at local/grass-root level.

However, this is not to deny that women have so far not given any significant representation in these forums. The formation criteria and issues related to representation are vaguely mentioned in the legislation. Similarly, most of the redress mechanisms have not been conceived to address the needs and concerns of women as consumers. Therefore, there is a need to make them sensitive to the gender needs, and integrate gender in their operation. Nevertheless, there can be a case for women's adequate representation and role in these forums as well as integration of gender sensitive consumers concerns in their annual planning programs. It can give a lot more room from monitoring standpoint for reviewing the implementation of laws.

### 1.4.5 Role of Key Actors: How Various Stakeholders would use this Strategy

The GSCP Strategy aims to empower the women consumers in relation to the market and the line departments by reducing the health hazardous and safety issues faced by the women consumers. The following framework identifies the role of the relevant actors in this regard, and indicates how they would use this strategy at various levels in their respective areas of work and constituencies:

Level	Key Actors	Key Mechanisms (Social, Legal, Political)	Action Steps
Local Level	Community	Women Lead Groups	Engagement with Union Councils and their subsidiary bodies including Village and Neighborhood Councils, Citizen Community Boards (CCBs), Monitoring Committees, and Insaaf Committees to ensure that gender sensitive consumer concerns related to health and safety are being observed by shopkeepers, manufacturers, traders, and suppliers of various goods and services.
		CBOs and Local Consumer Groups	<ol style="list-style-type: none"> <li>1. Mobilization and organization of women lead groups in their respective areas</li> <li>2. Dissemination of relevant awareness material</li> <li>3. Training and capacity-building of these groups to engage with market committees and officials of line departments for grievance redress</li> </ol>

Level	Key Actors	Key Mechanisms (Social, Legal, Political)	Action Steps
	<b>Union Council / District Government</b>	Various tiers of Local Administration including their redress forums	<ol style="list-style-type: none"> <li>1. Incorporate gender sensitive consumer concerns in their planning</li> <li>2. Ensure effective implementation of consumer related laws at local level</li> <li>3. Ensure efficient functioning of various redress forums and departments</li> </ol>
		Traders' Associations and Market Committees	<ol style="list-style-type: none"> <li>1. Ensure that the concerns of women consumers are taken into account</li> <li>2. Gender-sensitive and socially responsible business/corporate practices are prevalent</li> </ol>
Provincial and National levels	<b>CSOs</b>	Networking and Liaison with other CSOs/ groups working on gender and consumer issues	<ol style="list-style-type: none"> <li>1. Dissemination of relevant information among other CSOs/groups working on gender and consumer issues</li> <li>2. Advocacy of gender-sensitive consumer protection agenda by organizing seminars, conferences and talks on the issue</li> <li>3. Lobbying with the government to amend laws to make them more gender-sensitive</li> <li>4. Lobbying for effective implementation of Islamabad Consumer Protection Act, 1995, NWFP Consumer Protection Act, 1997, Baluchistan Consumer Protection Act, 2003, Sindh Consumer Protection Act, 2004, and Punjab Consumer Protection Act, 2005 keeping in view the gender related issues</li> </ol>

Level	Key Actors	Key Mechanisms (Social, Legal, Political)	Action Steps
	<b>Parliamentarians</b>	National and Provincial Assemblies, various committees of the government, and their respective political parties	<ol style="list-style-type: none"> <li>1. Incorporation of gender-sensitive consumer protection agenda in manifestos of their political parties</li> <li>2. Raising gender-sensitive consumer protection issues in Assemblies, and legislating gender-sensitive laws</li> <li>3. Lobbying with the members of Relevant Standing Committees to make them sensitive to women consumer issues</li> </ol>
	<b>Chambers</b>	Governing bodies of Chambers	<ol style="list-style-type: none"> <li>1. Establish consumer complaint cells and make them sensitive to gender issues</li> <li>2. Ensure socially responsible business/corporate practices sensitive to the issues of women consumers</li> </ol>

See Annexure I for further explanation of the redress forums at local level.

### Actor-Specific Broad Action Plan

There are three different but equally important key-actors, which can play a major role in the implementation of the strategy. First, there are CSOs and CBOs, including all rights-based groups, working on gender-related issues; second, there are parliamentarians; and third, the government officials. The latter should eventually be able to address gender and consumer concerns through legislation and their effective implementation. What follows is a broad action plan for various actors in the proposed strategy:

## **2. The Proposal Strategy:**

### **Goal:**

Improve the well being of women through their economic, legal and political empowerment in relation to market and governance processes.

### **Strategic Focus:**

Health hazards and safety risks related to purchase, use and disposal of different goods and items.

### **2.1 Health hazards and safety risks reduction program**

#### **Objectives:**

- Women in target group practices at least five prevention measures while using utilities and home appliances.
- Women of the program area keep emergency contact list at their homes to report in case of any emergencies arising from the use of utilities or home appliances.
- women in target communities know at least five potentially hazardous commodities/ brands and exercise their right to replace it.
- Shopkeepers in the program area have signed 'hazardous free food and other usable items declaration' which is properly displayed at their outlets.
- Pharmacies in the program area have Ministry of Health license to sell drugs and medicines and their commitment not to sell spurious drugs.
- Women beauty parlors in the area have signed declaration of using standard cosmetics items and this declaration is displayed at their parlors.
- All public water storage facilities are cleaned quarterly as per national water purification standards with cleaning schedule clearly inscribed on the water tanks.
- At least 50 percent members of WLGs conducting monthly joint meeting with sanitary workers and officials of the area for disposal management issues.

#### **Key Outputs:**

- Consumer protection training sessions for women
- Information material preparation and dissemination
- Awareness sessions with shopkeepers
- Dialogue with traders and market committees, chemists, beauty parlors
- Women lead groups meetings with sanitary workers

**Explanation of key Outputs:****Consumer Protection Training Sessions For Women**

These workshops will provide an opportunity to women to debate and discuss various issues related to purchase, use and disposal of various products and services and related health safety concerns. Special attention would be given to acquaint the women with the information, which they can practically use in market and relate it with their daily life. This may include, for instance, identification of PS mark on products, labeling standards, available forums for registration of market-related complaints and identification of persons/ agencies in case of emergency arise from the use of goods and services. These workshops would also focus on access to information and its significance for enabling women to make informed choices for in market. Resource persons will highlight the relevant legal and procedural issues and concerns, and how best women could use the available legal recourse redress of their market-related complaints.

As most of the indicators mentioned above are related with practicing and safeguarding consumer rights, these training sessions should entail awareness and advocacy components. Given below is a model training design that can be adopted after necessary alterations according to the needs and circumstances.

**One day Training workshop**

<b>Key Topic</b>	<b>Methodology</b>	<b>Time</b>
Session objectives	Brainstorming and facilitation	0900-0930
My consumer rights	Presentation based on baseline facts and reflections	0930-1030
Preventing yourself	Groups work and presentation  Some tips for shopping	1030-1230
Forums for Redress of complaints and ways to use them	Equip the participant with names of contact persons, their phone numbers and addresses for registering the complaints  Exercise on writing applications to specific redress forums	0130-0330
Lessons learnt	Preliminary	0330-0430

Key Topic	Methodology	Time
Individual action plan		0430-0530

### **Information Material Preparation and Dissemination**

Information materials will be prepared, both in Urdu and English, for the benefit of the women in program area. Information materials will be broadly based on, among others, the following themes: (a) rights of women ‘as consumers’ (b) health safety and home appliances, (c) quality and standards for products and services, (d) what is important for making informed choices in the market? (e) What are special consumer concerns of women? and (f) how information can be used to monitor and make accountable the public departments and market.

### **Awareness Sessions with the Shopkeepers**

Drawing shopkeepers into the project loop would be very important and challenging too. Subscribing to the project spirit mean that these shopkeepers are losing a part of their profit share as they are making a commitment not to deal in adulterated food. They would be reluctant in doing so and can only be subdued with the application of gentle social and moral pressure. Utmost care should be taken while interacting with the shopkeepers, otherwise such activity can backfire and mar the whole project.

### **Dialogue with traders , market committees, chemists and beauty parlors**

The dialogue should be based on consumer agenda with the aim to take them on board as an important stakeholder. Most of the program would require them to adopt responsible business practices. Their ownership or at least their awareness about the issue and cooperation can actually make very big impact in raising women status as consumer in the market. CRCP and WLG can initiate dialogues on issues of mutual interest while allowing the business leaders to socialize in awareness raising events. Once both the groups have developed trust, they can mutually work on preparation of code of conduct for consumer protection.

### **Women lead groups meetings with sanitary workers**

Sanitary workers and WLG interaction and institutional linkages will help meeting the dual goal of women empowerment and reduction of damages that arise from improper disposal of consumable items. The state of health, hygiene and cleanliness does not improve due to lack of coordination between women consumers and sanitary officials. The meetings outcome should come up with operational responsibilities and monitoring of the progress that has already been made.

## **2.2 Sensitization of Institutions Regarding Rights of the Women as Consumer**

### **Objective:**

- Village and Neighborhood Councils, Citizen Community Boards (CCBs), Monitoring Committees (MC) and Insaf Committee are formed and their names/membership is widely publicized to the women in general and WLGs in particular.
- To impart basic knowledge and sensitize the above mentioned forums regarding the consumer issues.
- to provide technical assistance to these forums so that they can develop by-laws and incorporate these by-laws in their future agenda
- To follow up and ensure that redress forums are submitting their quarterly performance reports to Union Council.

### **Key output:**

- Gender sensitization of institutions
  - By laws development exercises for committees
- Performance Monitoring sessions

### **Explaining the key outputs methodology:**

#### **Consumer Rights Sensitization**

Local Government Ordinance 2001 provides consumers an opportunity to participate and take benefit of different types of redress forums at the local level. This gender specific consumer strategy aims to take full utility of these functions.

The LGO provides variety of institutions for citizenry to redress their grievances. Unfortunately these institutions have not worked to their full potential in the first term. Many of them could not be operationlized. All efforts should be made by the project team to persuade the district and union administration to take steps for commissioning of these institutions. Once all these bodies are in place, their members can be sensitized regarding the consumer issues.

#### **By-laws Development Exercise for Redress Forums**

The grievance redress forums under devolution system lack technical capacity to develop by-laws for gender sensitive consumer protection agenda. These forums can be facilitated to develop such by-laws and code of conduct so that they can prioritize the gender sensitive consumer protection agenda.

### **Monitoring of Sessions**

After sensitization of Local Government institutions, the next logical step is to monitor the proceeding of these forums to gauge the degree of sensitization. If the relevant forums are alive to the concerns of women consumers, we can say that strategy is being implemented successfully. Otherwise, more concentrated efforts should be put in to sensitize these forums.

### **2.3 Linking women to economic, social and political activities and forums.**

#### **Objectives;**

- to increase the women percentage in economic activity
- At least 50% literate or illiterate women participated in at least one consumer protection related activity once a year.
- All women members of the lead groups have attained organizational development training at least once a year.
- At least 50 percent women living in program area know their lead group members, women councilors and at least three redress forums.

#### **Key outputs:**

- Collective Buying Exercises
- Linkages development and coordination services
- Six WLG's meeting with non member women
- Women Lead groups and their sub-committees

#### **Explaining key output methodology**

##### **Collective Buying Exercises**

The project team will work with the 2 WLGs to build their capacities for using the technique of collective buying. This would lead to saving in monthly expenditures of the women on one hand, and enhance their bargaining skills, on the other hand. This practice, if successfully implemented, would create a model with very strong prospects of replication elsewhere, and would be included in the GCPS for publicity. Related activities will include (a) four training sessions for the group members on how to use the technique of collective buying; (b) monitoring and documentation of the group activities; and (c) an impact assessment of the technique for household well-being against the baseline.

##### **Six WLG's Meeting with non-Member Women**

For the general well being of the whole community, it is imperative that knowledge and experience gained through the project activities should not remain

limited to the members of WLGs alone. A mechanism should be developed to disseminate the finding to the non-members women. To achieve this purpose, regular meeting of WLGs with non-member women is proposed. It is suggested that at least six meeting would be organized between WLG and non-member women.

### **Linkage Development and Coordination**

This strategy proposes a strong and sustainable linkage between WLGs and trading associations/ market committees. It also suggests creating an interface of women groups with line department. Such linkages will be instrumental for redress of grievances that women have as consumers. There are some market-based institutions, which respond to market-related problems of consumers. These may include local market committees, trade unions, chamber of commerce and industries etc. Some line departments, too, have mechanisms for redress of consumer complaints such as complaints cells. The project team would proactively work with local market and line departments to mobilize them on consumer needs and strengthen the linkages between these forums and women groups.

### **Women Lead Groups and their Sub-Committees**

Two Women Lead Groups (WLGs) would be formed, one in each of the 2 selected union councils. These groups would represent women from diverse backgrounds including schoolteachers, lady councilors, students, lawyers, illiterate housewives, etc. Each group would comprise of 20 members. These groups would be the focal point of awareness and mobilization activities to be undertaken under the project. These groups would meet every two months to discuss the problems, which women face as consumers of essential items and services. The discussions of these groups would be documented and fed into other project activities and the GCPS. Related activities include (a) sensitization of the group members on the GCSP, (b) quarterly meetings of the group members, (c) registration of complaints, if any, related to products and services to the available judicial and quasi-judicial forums, local market committees, or Consumer Complaints and Redress Forum, (d) and reach out to other women and male family members for dissemination of project activities and awareness material. These members of the WLGs can be divided into subcommittees. The formation of these sub-committees may be on sectoral basis, e.g., health committee, water committee etc. The subcommittees can also be established according to the available redress forums, e.g., a sub-committee formed to work with Insaf Committee. Another sub-committee of WLG can work with market committee. Each subcommittee will work on a subject as decided by the members of the WLGs among themselves.

### **3. Implementation Methodology:**

#### **3.1 Formation of Women Lead Groups:**

This section will first deal with the consumer mobilization and organization strategy for urban and rural union councils. The strategy can easily be implemented in program area, i.e., union council Dhok Hassu and Lakhan. It can also be replicated to other areas. .

##### **Formations of Women Lead Groups:**

Two different approaches can be employed to form women Lead Groups in program area.

The cluster approach suggests that formation of WLGs at UC level may widen the canvas of the groups beyond the manageable limits. To overcome this problem, it is more practicable to form women lead group at much lower level, say, a clusters of few streets or blocks. The performance of the individual members of a cluster and of the whole group is monitored closely and those performing exceptionally can be promoted to union council level. This is precisely called the cluster approach. Otherwise we can build on the devolution structure already in place thanks to the decentralization process. The social mobilization will start with interaction with UC Nazim and members. Their support will be sought for formation and organization of WLGs. In order to avoid over-influence of Nazim and his/her entourage a criteria for the selection of WLG would be developed and subsequent selection would be based on this criteria.

- The nominated women should come from all localities of the union council.
- They should belong to all sections of society (local clans and *biradeies*, professions, poverty levels, minorities and political affiliations.
- the nominated women should be able to spare suitable time for the activities. An above average literate woman can be an asset to the group, but at the same time an over-engaged professional woman can deliver little.

The second approach, despite of having some limitations, will enjoy more legitimacy and sustainability aspects. Union Nazims and its administration can be used as an entry point in forming WLGs.

##### **Using local and national media:**

Ideally, plans for dissemination of project results should be considered from the start of the project and built into the overall strategy and budget of the project, both in terms of expenses and workload. For example, projects with policy implications need to think about how to involve and interest policymakers in the

proposed activities and how to synthesize and present results in ways that will be useful to policymakers at various levels (e.g., village, province, and/or national).

In creating a dissemination plan, project team should consider several key questions:

- **Goal:** What are the goals and objectives of the dissemination effort? What effect is the dissemination plan aimed at producing?
- **Audience:** Who is affected most by this project? Who would be interested in learning about the study findings?
- **Medium:** What is the most effective way to reach each audience? Which resources does each group typically access?
- **Execution:** When should each aspect of the dissemination plan occur (e.g. at which points during the study and afterwards)? Who will be responsible for dissemination activities?

Even if dissemination was not considered from the start of the project, dissemination of project results should receive serious consideration as the project nears completion. Discussions should be initiated with the recipient to determine how the results might be used, who could make most effective use of the results, and how to best communicate the results to the most important audiences. Among the possible methods are:

- Articles in peer-reviewed journals;
- Notes in special-interest newsletters or magazines;
- Topics for discussions in on-line forums;
- Face to face meetings and conference presentations;
- Articles and features in local mass media (e.g., radio, television, and newspapers);
- Materials (print and audio-visual) that can be shared with extension services;
- Discussion groups within communities;
- Discussion papers or briefs for policymakers.

Press releases offer one of the most efficient and effective ways to disseminate information, particularly to the media and other organizations. The timing of press releases must be carefully orchestrated. Timely information about newsworthy material will enable press to disseminate the information more widely.

Creating flyers, posters, or brochures about projects and findings offers a visually-appealing way to disseminate information to broad audiences. It requires extensive simplification of information due to limited space; however, this format

may be easily applicable for particularly visual projects with photographs or graphical results.

Distributing a regular newsletter summarizing the project activities and findings is the ideal way to disseminate results to general public and participating agencies. Although admittedly such newsletters can involve a fair amount of work, the dissemination benefits are well worth the effort.

Hosting or attending a seminar is a common method of informing other about the project activities. Such seminars would be attended by important personalities and journalists would also be invited to participate in such programs for wider media coverage.

e-mails is most swift and cheap method to disseminate information. For this purpose, e-mail groups of civil Society Organizations and relevant persons would be created and they would be served regular e-mails regarding project activities. Besides, posting of information and relevant material on website can also be beneficial.

Beside public contacts and mass mobilizations through social mobilizations, media can play a role at local and national level to mobilize public opinion and create an enabling environment for policy advocacy. GSCS can bank on targeted and local level radio programming on radio or cable TV or it can address broader audience through television and national level public opinion to have a conducive environment for women at workplace, market and in public institutions. We are giving an exhaustive list of media related tools which can be used in variety of different scenarios according to the needs of target audience.

Audience	Strategy
National/ Provincial Policy makers	Newsletter Personal meetings Conferences/ seminar
Local policy makers	Local media Booklets/ brochures
Peers/ sister organization	Publications Conferences Networking Websites/ e-mail groups
General public	Press release National and local media (Radio and TV)

**Key Steps in Consumer mobilization****Stage 1: Lead groups Formation and Organization**

<b>Activity</b>	<b>Key Agenda</b>	<b>Expected Time Frame</b>
Individual Meeting with key notables	Establish Contact with notables in the union council that include Nazim, councilors, key social and political figures, local CBO representatives, teachers	One month with at least ten visits to the area
Small group meetings	Before holding a formal meeting to form WLG	Fifteen days
Lead group formation meeting	-Consultation with representatives of the area -Setting a criterion for WLGs' selection and finalizing the selection based on this criterion	Fifteen day and after two months of first contacts.
Development of Consumer protection action plan	-In first or second formal meeting the project team should facilitate the group to identify key consumer issues on the flip chart and who is affected by it. -Facilitator should enable participants to identify relevant redress forums. -Development of Consumer Protection Action Plan by WLG with the help of project team.	Fifteen days to one month

**Stage 2: Organizational Strengthening**

<b>Activity</b>	<b>Key Agenda</b>	<b>Expected Time Frame</b>
Formation of sub-committees of WLGs	Consumer protection action plan would require formation of sub-committees to work with various available redress forums. Either the committee can be formed on sectoral basis like health committee, Good committee, water committee or they can make with respect to available redress forums, i.e., a sub-committee to work with Insaf Committee ,Market Committee etc.	One month
Capacity building of Women lead groups on consumer rights issues	Training Workshop	Two-three days long

### Stage 3: Practicing Consumer Protection

This phase will start after six month of program initiation. The nature of activities does not require major funding.

Activity	Key Agenda
Implementing program activities:	Implementing Programs
	Reducing health hazard and safety risks reduction program Key Outputs: <ol style="list-style-type: none"> <li>1. Consumer protection training sessions for literate women</li> <li>2. Information material preparation and dissemination</li> <li>3. Public awareness sessions with shopkeepers</li> <li>4. Dialogue with traders and market committees, chemists, beauty parlors</li> <li>5. Women lead groups meetings with sanitary workers</li> </ol>
	Improving public redress program <ol style="list-style-type: none"> <li>1. Formation and sustainability of women lead groups.</li> <li>2. Organizational strengthening trainings</li> <li>3. Performance Monitoring sessions</li> <li>4. Gender sensitization trainings</li> <li>5. Consumer rights sensitization for Insaaf Committee, CCB, monitoring committees and village and neighborhood committees.</li> <li>6. By-laws development exercises for committees.</li> </ol>
	Women empowerment in economic , social and political fronts <ol style="list-style-type: none"> <li>1. Buying coalition exercises</li> <li>2. Linkages development and coordination services</li> <li>3. Six General body meeting with non member women</li> <li>4. Women Lead groups and their sub-committees</li> </ol>

### Actor Specific Broad Action Plan

Relevant Group	Issue	Action Steps	Key Results
CSOs and CBOs working on gender issues, and consumer protection organizations	Conceptual and functional gap between CSOs & CBOs working on gender, and consumer protection organizations	<ol style="list-style-type: none"> <li>1. Improved coordination and networking of CSOs &amp; CBOs working on gender, and consumer protection organizations</li> <li>2. Preparation of Gender Specific Consumer Protection Strategy document.</li> <li>3. Document sharing and dialogue so that all organizations and groups could own it</li> <li>4. Revision of Strategy and making of a joint strategy</li> </ol>	A working group consisting of gender groups and consumer organizations is formed ready to work together and facilitate each other in integrating consumer rights and gender issues in their respective ideologies, program areas, activities, working methodology, and public dialogue.
	Lack of social and political pressure for a more gender sensitive consumer centered agenda	<ol style="list-style-type: none"> <li>1. Coalition among CSOs, CBOs and consumer groups for a joint campaign against lack of legal and social parity for women</li> <li>2. Joint declaration of CSOs, CBOs and consumer groups to achieve a gender sensitive consumer centered agenda</li> </ol>	Increased political and social pressure for achieving a more gender sensitive consumer centered agenda
	Lack of awareness and sensitivity about important women-related consumer issues in society	Awareness-raising campaign in mass media influencing mainstream policy debate on state of human rights, governance and development.	<ol style="list-style-type: none"> <li>1. GSCP Strategy's key themes getting wide scale acceptance and legitimacy in mainstream public discourse.</li> <li>2. Increased awareness about women-related consumer concerns</li> </ol>
	Lack of relevance of provincial level consumer protection laws to gender issues	1. Identification of gender-related issues in provincial level consumer protection laws	More gender-sensitive consumer protection laws

		<ul style="list-style-type: none"> <li>2. Preparation of policy briefs on these issues</li> <li>2. Lobbying for amendments in and effective implementation of these laws</li> </ul>	
Government Officials	Government's lack of political will and capacity to proactively take up GSCP Strategy	<ul style="list-style-type: none"> <li>1. Identification of policy gaps in various consumer related government institutions</li> <li>2. Engagement with the government officials such as officials of line departments</li> <li>3. Letter-writing for sensitizing the government officials on gender-related consumer concerns</li> <li>4. Facilitating the Govt. departments in their program planning if they wish to integrate GSCP Strategy in their organizations future planning.</li> </ul>	<ul style="list-style-type: none"> <li>1. Government officials more proactively taking up the GSCP Strategy</li> <li>2. Institutionalization of GSCP agenda in the future planning of government departments.</li> </ul>
Local Market Committees & Trader Associations	Socially irresponsible business /corporate practices, showing little concern for women consumers	<ul style="list-style-type: none"> <li>1. Engagement with Local Market Committees and Trader's Associations</li> <li>2. Meetings of Women Lead Groups with the Local Market Committees and Trader's Associations</li> </ul>	<ul style="list-style-type: none"> <li>1. Local Market Committees respond to the specific needs of women consumers</li> <li>2. Socially more responsible business /corporate practices</li> </ul>
Parliamentarians/Public Representatives	Lack of sensitization on gender sensitive consumer protection agenda among Parliamentarians/ Public Representatives and	<ul style="list-style-type: none"> <li>1. Consistent dialogue and engagement with all major political parties and leadership</li> <li>2. Dissemination of information material including</li> </ul>	<ul style="list-style-type: none"> <li>1. Creating a consumer constituency in political parties and Parliamentarians' groups.</li> </ul>

	political parties	information manual on issues related to women consumers 3. Facilitating the Parliamentarians to ask women consumers related questions in Assemblies	
--	-------------------	--	--

## **Annexure I:**

### **Details of available redress forums at local level:**

#### **(Taken from base line report)**

In addition to the district, tehsil and union councils and officials, there are some structures envisaged in the Local Government, which can be engaged for the purpose of gender mainstreaming and consumer protection. A brief overview of the mandate of these structures is given below.

#### **1. Village and Neighborhood Councils**

Village and Neighborhood Councils are envisaged to be set up on village and urban areas respectively. Each council would comprise of five to eleven members (including one seat each for women, peasants or workers). The functions of the councils are very important from the perspective of consumer protection. These include:

- Develop and improve water supply sources, make arrangements for sanitation and solid waste management, mobilize voluntary resources including labor, property and cash contributions.
- Conduct surveys and collect socio-economic data, identify encroachments, select landfill sites, manage burial places and collect land revenue and other taxes.
- Develop and maintain through voluntary contributions or on self-help basis develop and maintain municipal and community welfare facilities and facilitate creation of Citizen Community Boards (CCBs).

#### **2. Citizen Community Boards (CCBs)**

The new Local Government System also provides for setting up of Citizen Community Boards (CCBs) in every local area by a group of non-elected citizens for energizing the community for development and improvement in service delivery through voluntary, proactive and self help initiatives and to take up the welfare of the handicapped, destitute, widows and families in extreme poverty. Under the Local Government Ordinance 2001, the district governments are bound to allocate 25% of their budget for CCBs. This amount is non-lapsable and can be carried over to next financial year. The CCBs are supposed to play central role in local development through development of schemes.

#### **3. Monitoring Committees**

Monitoring Committees have been envisaged to monitor the functions of the local governments at each level in order to evaluate performance of each office in relation to achievement of its targets, responsiveness to citizens' difficulties, efficiency in delivery of services and its transparent functioning. The Monitoring

Committee elected by the Zila Council will be responsible for monitoring the functions of the offices of the District Government and preparing quarterly reports while the Monitoring Committees of the Tehsil/Town Council will be responsible for monitoring the functioning of the offices of the Tehsil/Town Municipal Administration and preparing quarterly reports too.

Monitoring Committees for Union Council are responsible for monitoring functioning of all offices of the District Government, Tehsil/Town Municipal Administration and Union Administration for delivery of services within its area and preparing quarterly evaluation reports. A number of Monitoring Committees have been identified in the Ordinance, which are to be constituted by the concerned councils. Monitoring Committee members of the Councils will act as a bridge between the people, elected representatives and the administration.

#### **4. Insaf Committee**

Insaf (Justice) Committees have to be established at District, Tehsil and Union Council level. Their role is two fold: (1) facilitate out-of-court settlement of disputes through alternative dispute resolution system comprising Musalehat Anjumans, conciliation, mediation or arbitration and (2), channelizing citizens' grievances of delay in delivery of justice or inaction by the subordinate courts to the concerned members of the High Court Inspection Team.

#### **5. Complaint Cell**

The Punjab Local Government Ordinance 2001, provides a complaint cell in every District Government, Tehsil Municipal Administration (or a Town Municipal Administration) and Union Administration for redressal of grievances of common people and to get feed back from the citizens.

#### **6. Zila Mohtasib**

The Punjab Local Government Ordinance 2001 provides for the establishment of the Office of Zila Mohtasib under Section 131(6). The Ombudsman will be authorized to take action on complaint of an aggrieved person or on his own motion, undertake any investigation into any allegation of maladministration on the part of any office or local government or any of its officers or employees. The Ordinance sets out procedures and evidences as well as recommendations, and other provisions concerning punitive action on reference by mohtasib and other related powers.

Like the mohtasib on national level, the ordinance stipulates that within three months of conclusion of a calendar year, the mohtasib shall present an annual report to the Zila Council stating the objectives achieved during a year including the relief provided to complainants having grievance against maladministration by the district government, and to the tehsil/town council, in relation to redressal of grievances in respect of maladministration by tehsil/town or union municipal administration. Simultaneously, these reports shall be released for publication and these copies shall be provided to the public at reasonable cost.

## **7. Musalihat Anjuman**

The Punjab Local Government Ordinance 2001 has provisions for a Musalihat Anjuman in each union consisting of a panel of three Musaleheen (conciliators) from amongst the residents of the union who are publicly known to be persons of integrity, good judgment and command respect. The Anjuman will strive to achieve amicable settlement of disputes through mediation, conciliation and arbitration.