



**Dr Khalique:** There is presently no regulatory authority which controls pricing of products and services, which has resulted in the open looting of consumers

World Consumer Rights Day

# Consumers have rights, or so goes the theory

## Civil society members, activists demand formation of protection council

OUR CORRESPONDENT  
ISLAMABAD

There was a time when people had nowhere to go to complain about inferior products or services. Then came the Islamabad Consumer Protection Act 1995, which guaranteed the formation of a body to redress such grievances.

Almost 17 years on, the promised consumer council is yet to be formed. But what makes matters worse is that many people do not even know about their rights.

Harneeda Bibi, a resident of

C-10/4, said, "Every month, I buy household items at different prices - when I complain, shopkeepers put it down to inflation."

The answer is good enough for her and for many others. To change this attitude of consumers in this city, civil society members and activists gathered outside the National Press Club on Thursday to promote and inform consumers of their basic rights.

Organised by The Network for Consumer Protection (TNCP) on World Consumer Rights Day, the walk's theme

was "Our money, our rights: campaigning for real choice in financial services".

Participants expressed their concern about financial institutions working to target additional consumers as opposed to facilitating and satisfying their existing consumers.

### Call for protection of consumers

In separate interviews and statements on Wednesday and Thursday, civil society members and human rights activists urged the administration to make the consumer council

functional immediately, expressing their concerns over the lack of awareness of consumer protection.

TNCP Executive Coordinator Nadeem Iqbal said that consumer education is an important part of protecting consumers, but is ignored in light of the non-implementation of consumer laws. He said that consumer councils are mandated to educate consumers to increase awareness of their rights under consumer protection laws, but no such initiative has been taken to educate them here.

"[World Consumers Day] is an opportunity to promote the basic rights of all consumers and demand that these rights be respected and protected, while protesting the market and social injustices undermining them," Iqbal said.

Advocate Maasroor Shah said that he was concerned that the "residents of Islamabad, of which a majority are educated, are unaware of their basic rights". He added that an independent consumer court should be fully functional in the Islamabad Capital Territory (ICT). These

matters should make their ways to the already-burdened existing courts, he added.

Writer and human rights activist Harris Khalique said that there is presently no regulation authority which controls the pricing of products and services, which has resulted in the open looting of consumers.

Islamabad Deputy Commissioner Amir Ali Ahmed was not immediately available for a comment. It is the ICT administration's responsibility to form the council.

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#### WORLD CONSUMER RIGHTS DAY

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ISLAMABAD: Financial institutions in Pakistan are working with a target-oriented approach for getting more clients rather than facilitating consumers and satisfying them with better services, said ThetNetwork for Consumer Protection in a statement on Wednesday.

On the occasion of World Consumer Rights Day on Thursday (today), ThetNetwork for Consumer Protection joins the world community in calling upon the governments to provide consumers good quality comparable information that they can make informed choices in choosing financial service. Such information will also help to combat 'glitsticks' that encourage consumers to switch to services that are not a good deal.

This year's World Consumer Rights Day is being celebrated with the theme Our money, Our rights: Campaigning for real choice in financial services. Consumers around the world are facing troubles while dealing with financial services.

During the past decade, financial and banking sector in Pakistan have seen a rapid and mushroom growth with profits going up in billions of rupees. Consumer financing played a substantial role and impacted consumers' life. But has it really comforted the consumers?

ThetNetwork for Consumer Protection organised an interactive session with consumers to discuss the undersiding of financial services. The findings of the session disclose that financial institutions in Pakistan instead of facilitating consumers are focusing with target-oriented approach. Consumers face lengthy and complex procedures in banks, which add on the agony of consumer.

According to consumers, deduction of unexplained and hidden charges is a common practice by banks and other financial institutions in Pakistan. It is not only difficult but impossible for a common consumer to understand the formalities and ineffective conditions of banks while availing leasing, mortgages and loans. Service providers use unethical marketing practices to trap customers and lack of information leaves consumers hapless.

Despite the fact that Consumer Protection Department at State Bank of Pakistan (SBP) and Banking Mohtasib (Ombudsman) entertain complaints from consumers, but grievance redressal is not satisfactory. According to available data, Banking Mohtasib in Pakistan received 1,047 complaints during year 2010. However, more than 34 percent complaints were rejected with a major objection that there were not according to the mandatory legal procedures of ombudsman. Out of the total complaints, 29 percent were related to consumer products and 10 percent about service inefficiency/delays. Banking Mohtasib resolved the grievances of only 362 complaints.

This shows that this complaint redress mechanism has a very limited impact in resolving overall issues faced by consumers. This is despite the fact that SBP's "10 years Strategy Paper for Banking Sector Reforms" provides for "strengthening consumer protection through new legislation, codes of conduct and new institutional arrangements and improve financial education through educational outreach programmes".

Had there been consumers education the flow of complaints would have been much higher as in many countries a very high number of complaints are registered against banks and many financial service providers.

For instance in the UK, the Financial Services Authority received over 1.7 million consumer complaints in the second half of 2010. In India, the Office of the Banking Ombudsman received 79,266 complaints about banking services during 2009-2010.

There is a need to strengthen mechanisms available with the SBP and banking ombudsman and Competition Commission of Pakistan by keeping strict check over services delivery by financial institutions in country especially in rural areas.

ThetNetwork for Consumer Protection joins the world consumer movement from Consumer International (CI) forum to highlight the lack of competition in financial services and the impact it is having on consumers. CI wants all consumers to have access to safe, fair and competitive markets in financial services. Competition is a key part of this, and is a mechanism for enabling consumers to choose and hold providers to account for their products, services and conduct.

Together with ThetNetwork members around the world it is calling on governments to investigate markets where there are concerns about lack of competition; ensure that their actions in relation to state intervention or prudential stability contribute to the promotion of competition in the public interest.

This day also reminds the moment when former president John F Kennedy 50 years ago first outlined the historic definition of consumer rights in 1962 that "Consumers by definition, include us all". ThetNetwork is a member of CI, which is bringing to these battles the combined force of more than 220 organisations in over 115 countries. The collective voice, the consumer movements share is growing stronger, clearer, and more powerful - with benefits in Pakistan and other regions, and benefits for consumers throughout the world.

Tags : World, Consumer Rights Day



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Source: SINA

Thursday 15th March, 2012

The Network for Consumer Protection demands the administration authorities of Capital Territory Islamabad to immediately activate consumer council and make Islamabad Consumer Protection Law 1995 functional.

The Network Executive Coordinator Nadeem Iqbal said in a statement issued to share the celebrations of upcoming World Consumer Rights Day on M... ..

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## World Consumer Rights Day today

3/15/2012 11:03:17 AM

ISLAMABAD: The World Consumers Day is being observed across Pakistan on March 15, like other parts of the globe, to highlight the importance of the day.

The theme for World Consumer Rights Day (WCRD) 2012 is "Our Money, Our Rights: Campaigning for Real Choice in Financial Services."

Various civil societies and consumers rights organization would arrange programmes seminars, and talk shows highlighting the importance of the day.

The global consumer movement will unite on March 15, to demand a real choice for consumers.

In the lead up to the big day, Consumers International (CI) will be working with its members to take action on the issue, and highlight activity around the world.

Consumers around the world are getting a bad deal from financial services. But a lack of effective competition in the market makes it difficult, if not impossible, for them to shop around.

For example, consumers often have trouble understanding different financial products, either due to a lack of information or because the products themselves are too complex, or both.

Furthermore, changing to a different provider can be challenging, either because the switching process is prohibitively complicated, or simply because there are not enough financial institutions in the market competing to provide better deals.

As it stands, banks and other service providers do not have a strong incentive to offer more choice and improved services, and consumers are trapped in bad deals.

This is true for all sorts of financial services - from bank accounts and loans to global money transfers.

The CI members around the world are busy preparing a variety of activities to highlight this year's theme.

The CI is mapping member activity for WCRD 2012 in different countries as it unfolds.

The Network for the Protection of Consumers in Pakistan in collaboration with the international groups is working for the protection of consumers rights in Pakistan in various fields.

"The Network", was founded in 1992 as a non-governmental organization with focus on medicines and public health, later expanded its attention to consumer protection in general, governance and citizens' access to justice.

Over the years, the organization has emerged as an effective advocacy group, working at the local, national and international levels.

The Network activities include public policy advocacy, building of informed opinion, action-oriented research, publications and educating consumers about their rights and responsibilities. A Consumer Complaint Cell in the organization is dedicated to addressing people's complaints again. It public and private bodies/services including necessary legal guidance and support.

In Pakistan, there is a sound regulatory mechanism of international standards including "The Competition Commission of Pakistan (CCP)" which is effectively working for the protection of consumers right, and promoting fair business practices and healthy competatations among the market players.

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## World Consumer Rights Day observed

March 16, 2012

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The World Consumer Rights Day was observed across the country to highlight the importance of the day.

The theme for World Consumer Rights Day (WCRD) 2012 was "Our Money, Our Rights: Campaigning for Real Choice in Financial Services."

In Pakistan, there is a sound regulatory mechanism of international standards including "The Competition Commission of Pakistan (CCP)" which is effectively working for the protection of consumers rights, and promoting fair business practices and healthy competitions among the market players.

Various civil societies and consumers rights organisation arranged programmes seminars, and talk shows highlighting the importance of the day.

The Consumer Rights Day was first observed in 1983 which aimed at creating awareness about the rights of the consumers amongst the masses.

Experts said that the rights of the consumers present in our society and the relating courts are also present but the need of the day is that the consumers should be aware of these rights.

The Consumer International (CI) network for the Protection of Consumers in Pakistan in collaboration with the international groups is working for the protection of consumers rights in Pakistan in various fields.

"The Network", was founded in 1992 as a non-governmental organisation with focus on medicines and public health, later expanded its attention to consumer protection in general, governance and citizens' access to justice.

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Campaign to mark World Consumer Rights Day

Staff Report

ISLAMABAD: The Network for Consumer Protection (TN) – an NGO working to protyect the interests of Pakistani consumers – has joined the world consumer groups in celebrating fifty years of John F Kennedy's historic March 15, 1962 Declaration of Consumer Rights.

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World Consumer Rights Day is an opportunity to promote the basic rights of all consumers, for demanding that those rights are respected and protected, and for protesting the market abuses and social injustices which undermine them.

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On this special occasion, The Network will be calling up consumers to advance the eight consumer rights, with unrelenting determination with a fierce commitment to fighting as hard and as long as it takes to secure basic consumer protections for individuals and families everywhere.

The declaration was the first time that the US president acknowledged the importance of consumers having basic rights and a true voice in the marketplace. The original four rights, and four more that were added by Consumers International, have been a cornerstone for consumer activists ever since.

The Network has kicked off a weeklong campaign to commemorate the event. This year's theme is 'Our Money Our Rights: Campaigning for real choice in financial services'.

The Network is organising a focal group discussion with a selected group of consumers to gather their experiences of availing different banking services. The result to this discussion will be shared with the media on March 15 when the consumers will gather outside National Press Club in Islamabad to launch key messages with media.

The Network is a member of Consumer International, which is bringing to these battles the combined force of more than 220 organisations in over 115 countries.

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Thursday

March 15, 2012

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## CONSUMER RIGHTS DAY TODAY

# People not satisfied with financial services

Our correspondent

Islamabad

Financial institutions in Pakistan are working with a target-oriented approach of getting more clients rather than facilitating consumers and satisfying them with better services, informs a press release issued by TheNetwork for Consumer Protection on the occasion of World Consumer Rights Day,

which is being observed worldwide today (Thursday).

This year's World Consumer Rights Day is being celebrated with the theme 'Our money, Our rights: Campaigning for real choice in financial services.' Consumers around the world are facing troubles dealing with financial services. The day calls upon governments to provide consumers with good quality comparable information so that

they can make informed choices in choosing financial service. Such information will also help to combat 'gimmicks' that encourage consumers to switch to services that are not a good deal.

During the past decade, the financial and banking sectors in Pakistan have seen rapid and mushroom growth, with profits going up in billions of rupees. Consumer financing

significantly impacted consumers' lives but did it really comfort them too? TheNetwork for Consumer Protection organised an interactive session with consumers to get to the bottom of the problem. According to findings of the session, financial institutions in Pakistan, instead of facilitating consumers, are focusing on a target-oriented approach. Consumers face lengthy and com-

plex procedures in banks, which add on their agony. According to consumers, deduction of unexplained and hidden charges is a common practice by banks and other financial institutions in Pakistan. It is not only difficult, but impossible for a common consumer to understand the formalities and inflexible conditions of banks while availing leasing, mortgages and loans. Service providers use unethical marketing practices to trap customers and lack of information leaves consumers hapless. "On this day, we are calling on governments to investigate markets where there are concerns about lack of competition, and to ensure that their actions in relation to state intervention or prudential stability contribute to the promotion of competition in the public interest," the press release states.

## World consumer rights day

ISLAMABAD, March 14: Financial institutions in Pakistan are working with target-oriented approach of getting more clients rather than facilitating consumers and satisfying them with better services, said a press release issued by The Network for Consumer Protection.

On the occasion of World Consumer Rights Day on Thursday (today), the network claimed to join the world community in calling upon the governments to provide consumers good quality comparable information so that they can make informed choices in choosing financial service.

Such information will also help to combat "gimmicks" that encourage consumers to switch to services that are not a good deal, it said.

This year's World Consumer Rights Day is being celebrated with the theme: "Our money, Our rights: Campaigning for real choice in financial services." Consumers around the world are facing troubles while dealing with financial services. During the past decade, financial and banking sector in Pakistan have seen a rapid and mushroom growth with profits going up in billions of rupees. Consumer financing played a substantial role and impacted consumers' lives but it failed to comfort them in reality, the PR said.— **A Reporter**

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# Dateline Islamabad

THE CAPITAL'S DAILY

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March 15, 2012  
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## City's consumer protection laws still on paper

■ DATELINE REPORT

ISLAMABAD — As the world marks Consumer Rights Day today, consumer rights groups demand of the city administration to immediately activate the dormant consumer council and make Islamabad Consumer Protection Law 1995 functional.

Punjab, Khyber Pakhtunkhwa, Balochistan and the federal capital have their own consumer protection laws. The most unfortunate however is the Sindh Consumer Protection Ordinance which was revised three times by Governor Sindh but never presented in the provincial assembly and finally lapsed in 2007.

Karachi, where corporate sector is

more powerful, still lacks legislation for consumers' protection.

Financial institutions in Pakistan are working with target-oriented approach of getting more clients rather than facilitating consumers and satisfying them with better services, says a press release issued by the TheNetwork for Consumer Protection Wednesday.

"On the occasion of the World Consumer Rights Day, TheNetwork joins the world community in calling upon the governments to provide consumers good quality comparable information that they can make informed choices in choosing financial service," says the statement. This year's theme is "Our money, Our rights: Campaigning for real choice in financial services".

TheNetwork organised an interactive session with consumers to discuss the undergoing of financial services. The findings of the session disclose that financial institutions in Pakistan

**The Islamabad Consumers Protection (Amendment) Bill, 2011, envisages establishing summary trial with special magistrates**

instead of facilitating consumers have a target oriented approach.

Consumers face lengthy and complex procedures in banks.

According to consumers, deduction

of unexplained and hidden charges is a common practice by banks and other financial institutions in Pakistan.

Though Consumer Protection Department at State Bank of Pakistan and Banking Mohtasibs (ombudsmen) entertain customer complaints, grievance redressal mechanism is not satisfactory.

According official stats, banking mohtasibs in Pakistan received 1,047 complaints during 2010. Over 54 per cent were rejected with an objection that they were not according to the mandatory legal procedures. Ombudsmen could resolve 362 complaints only.

This is despite the fact that State Bank of Pakistan's "10 years Strategy Paper for Banking Sector Reforms" provides for, "Strengthening consumer

protection through new legislation, codes of conduct and new institutional arrangements and improve financial education through educational outreach programs."

Consumers have a right to access safe, fair and competitive markets in financial services. Competition is a key part of this. It enables consumers to choose and holds providers to account for their products, services and conduct.

Eight basic consumer rights are: the right to satisfaction of basic needs, to safety, to be informed, to choose, to be heard, to redress, to consumer education, and the right to a healthy environment.

under section 14A of Code of Criminal Procedure, 1898.



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Weather report see Page 13

# The Nation

Rabi-us-Sa'ani 21, 1433, Thursday, March 15, 2012

## 'Quality info on financial services right of consumers'

OUR STAFF REPORTER

PESHAWAR - Financial institutions in Pakistan are working with a target-oriented approach of getting more clients rather than facilitating consumers and satisfying them with better services, said an official of organization, working for consumers rights.

According a press release issued by TheNetwork for Consumer Protection on the occasion of World Consumer Rights Day (March 15), he said that the government should provide consumers good quality comparable information that they can make informed choices in choosing financial service.

Such information will also help in combating 'gimmicks' that encourage consumers to switch to services that are not a good deal. This year's World Consumer Rights Day is being marked with

the theme 'Our money, our rights: Campaigning for real choice in Financial services'. Consumers around the world are facing troubles while dealing with financial services.

During the past decade, the financial and banking sector in Pakistan have seen a rapid and mushroom growth with profits going up in billions of rupees. Consumer financing played a substantial role and impacted in consumers' life, but if it has really comforted the consumers?

TheNetwork for Consumer Protection organized an interactive session with consumers to discuss the underling of financial services. The findings of the session disclosed that financial institutions in Pakistan instead of facilitating consumers are focusing with target-oriented approach. Consumers face lengthy and complex procedures in banks, which add on the agony of con-

sumers.

According to consumers, deduction of unexplained and hidden charges is a common practice by banks and other financial institutions in Pakistan. It is not only difficult but also impossible for a common consumer to understand the formalities and inflexible conditions of banks while availing leasing, mortgages and loans. Service providers use unethical marketing practices to trap customers and lack of information leaves consumers hapless.

According to available data, the Banking Mohtasib in Pakistan received 1,047 complaints during the year 2010. However, more than 34 per cent complaints were rejected with a major objection that these were not according to the mandatory legal procedures of Ombudsman. Out of the total complaints, 29 per cent were related to consumer prod-

ucts and 10 per cent about service inefficiency/delays. Banking Mohtasib resolved the grievances of only 362 complaints.

This shows that this complainant redress mechanism has a very limited impact in resolving overall issues faced by consumers. This is despite the fact that State Bank of Pakistan's '10-year Strategy Paper for Banking Sector Reforms' provides for, "Strengthening consumer protection through new legislation, codes of conduct and new institutional arrangements and improve financial education through educational outreach programs."

There is a need to strengthen mechanisms available with the State Bank and banking ombudsman and Competition Commission of Pakistan by keeping a strict check over services delivery by financial institutions in the country especially in rural areas.



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Your Right to Know

Islamabad | Rabi-ul-Sani 21, 1433 Thursday, March 15, 2012

## World Consumer Rights Day

### Consumers not satisfied with financial services

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during year 2010. However, more than 34 percent complaints were rejected with a major objection that these were not according to the mandatory legal procedures of ombudsman. Out of the total complaints, 29 percent were related to consumer products and 10 percent about service inefficiency/delays. Banking Mohtasib resolved the grievances of only 362 complaints.

This shows that this complainant redress mechanism has a very limited impact in resolving overall issues faced by consumers. This is despite the fact

that SBP's '10 years Strategy Paper for Banking Sector Reform' provides for 'strengthening consumer protection through new legislation, codes of conduct and new institutional arrangements and improve financial education through educational outreach programmes'.

Had there been consumers education the flow of complaints would have been much higher as in many countries a very high number of complaints are registered against banks and many financial service providers.

For instance in the UK, the Financial Services Authority received over 1.7 million consumer complaints in the second half of 2010. In India, the Office of the Banking Ombudsman received 79,266 complaints about banking services during 2009-2010.

There is a need to strengthen mechanisms available with the SBP and banking ombudsman and Competition Commission of Pakistan by keeping strict check over services delivery by financial institutions in country especially in rural areas.

TheNetwork for Consumer Protection joins the world consumer movement from Consumer International (CI) forum to highlight the lack of competition in financial

services and the impact it is having on consumers. CI wants all consumers to have access to safe, fair and competitive markets in financial services. Competition is a key part of this, and is a mechanism for enabling consumers to choose and hold providers to account for their products, services and conduct.

Together with TheNetwork members around the world it is calling on governments to investigate markets where there are concerns about lack of competition; ensure that their actions in relation to state intervention or prudential stability contribute to the promotion of competition in the public interest.

This day also reminds the moment when former president John F. Kennedy 50 years ago first outlined the historic definition of consumer rights in 1962 that 'Consumers by definition, include us all'. TheNetwork is a member of CI, which is bringing to these battles the combined force of more than 220 organisations in over 115 countries. The collective voice, the consumer movements share is growing stronger, clearer and more powerful - with benefits in Pakistan and other regions, and benefits for consumers throughout the world. STAFF REPORT

Thursday  
March 15, 2012

TRUTH *The* MATTERS  
**Statesman**

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Page 12

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## Call for activation of consumer protection laws

### Statesman Report

PESHAWAR: The Network for Consumer Protection demanded the activation of the consumer protection laws in Khyber Pakhtunkhwa and other parts of the country to keep check on prices and quality of essential goods, said a press release issued here Tuesday in connections with World Consumer Rights Day on March 15.

It said that Khyber Pakhtunkhwa has notified the constitution of consumer councils and courts in 10 districts but so far they are functional in only 6 districts and deem inefficient to provide protection to consumers.

Similarly, Balochistan has also enacted Consumer Protection Act however the provincial government is still dragging its feet to establish consumer courts and councils.

In Pakistan, Punjab, Khyber Pakhtunkhwa, Balochistan and federal capital have their own consumer protection laws. The most unfortunate however is the Sindh Consumer Protection Ordinance, which was revised three times

by Governor but, never presented in provincial assembly and finally lapsed in 2007. Karachi, the capital of Sindh and economic hub of Pakistan, where corporate sector is more powerful, still lacks the basic legislation for consumers' protection.

The Network for Consumer Protection joins the world consumer groups in celebrating fifty years of John F. Kennedy's historic Declaration of Consumer Rights, on 15 March 1962.

It was the first time that a serving world leader, the United States President, acknowledged the importance of consumers having basic rights and a true voice in the marketplace. The original four rights, and four more that were added by Consumers International, have been a cornerstone for consumer activists ever since.

The Executive Coordinator, The Network, Nadeem Iqbal has also demanded of the administration of Capital Territory Islamabad to immediately activate Consumer Council and make Islamabad Consumer Protection Law 1995 functional.

While pointing out the lacunas in system, Nadeem Iqbal said, Punjab has a better system to protect the consumers with consumer councils and courts functional in 11 districts of province.

He said that consumer protection mechanism, despite several lacunas is a positive initiative to address consumer grievances however the capacity of district consumer councils and courts need to be enhanced.

Consumer education, he said is an important component of protecting consumers but remains ignored in consumer laws' implementation. Consumer councils are mandated to educate consumers to make them aware of their rights under consumer laws however no such initiative has been taken to educate consumers of Pakistan.

World Consumer Rights Day is an opportunity to promote the basic rights of all consumers, for demanding that those rights are respected and protected, and for protesting the market abuses and social injustices which undermine them.



5-8°C  
partly sunny temperature  
the weather will remain partly cloudy  
with the sun 40 percent in the sky

# Dateline Islamabad

THE CAPITAL'S DAILY

Thursday  
March 10, 2011  
Price: Rs 10  
Vol II, Issue 107  
www.dateline.com.pk

## Call for effective consumers protection laws

■ ALMAS HAIDER NAQVI

ISLAMABAD— Members of civil society Thursday staged protest demonstration and urged the government to activate Consumer Council and make Islamabad Consumer Protection Law 1995 functional.

The rally was organised by 'The Network for Consumer Protection' a civil society organisation outside the National Press Club to commemorate 'World Consumer Rights Day'.

Protesters were holding banners and placards inscribed with demands to make effective Consumers protection laws and chanted slogans against ignorant behaviour of the government in this regard.

Talking to *Dateline*, Executive Coordinator Nadeem Iqbal said although the capital city had a consumer protection law but it's not effective thus consumer rights are not protected.

He said Punjab, Khyber Pakhtunkhwa, Balochistan and federal capital have their own consumer protection laws.

The most unfortunate however is the Sindh Consumer Protection Ordinance, which was revised three times by Governor Sindh but never, presented in provincial assembly and finally lapsed in 2007.

Karachi the economic hub of Pakistan, where corporate sector is more powerful, still lacks the basic legislation for consumers' protection, he said.

While pointing out the lacunas in the system Nadeem Iqbal said Punjab has a better system to protect the consumers with consumer's councils and courts functional in 11 districts of province. Similarly, Khyber Pakhtunkhwa has notified consumer councils and courts in 10 districts but so far functional in six districts the system deemed inefficient to provide protection to consumers.

**Wednesday**  
April 14, 2012

also see News 20, 1402 A, 31

INTERNATIONAL  
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### **ICT administration asked to activate consumer council**

ISLAMABAD: The Network for Consumer Protection demands the administration of Islamabad Capital Territory (ICT) to immediately activate Consumer Council and make Islamabad Consumer Protection Law 1995 functional. Nadeem Iqbal, Executive Coordinator TheNetwork, said this in a statement issued in connection with upcoming World Consumer Rights Day on March 15, says a press release.

In Pakistan, Punjab, Khyber-Pakhtunkhwa, Balochistan and federal capital have their own consumer protection laws. The most unfortunate, however, is the Sindh Consumer Protection Ordinance, which was revised three times by Governor Sindh but never presented in provincial assembly and finally lapsed in 2007. Karachi, the capital of Sindh and economic hub of Pakistan, where corporate sector is more powerful, still lacks the basic legislation for consumers' protection.

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While pointing out the lacunas in system, Nadeem Iqbal said Punjab has a better system to protect the consumers with consumer councils and courts functional in 11 districts of province. Similarly, Khyber-Pakhtunkhwa has also notified consumer councils and courts in 10 districts but so far functional in 6 districts, however, the system deem inefficient to provide protection to consumers.



**Life imprisonment!**  
Myanmar court jails rebel  
leader for high treason  
Peace process stalled | A5



**Violence to end?**  
Israel, Gaza militants  
agree on truce: official  
Stop assassinations! | A9

**No other option**  
Deal with Taliban  
is only way out  
Talk it out! | A8



# Daily Times

Rs 15.00 Vol IX, No 66 30 Pages Islamabad | Postwar Edition

Your Right to Know

Islamabad | Rahi-e-Sud 30, 1633 Wednesday, March 14, 2012

## Activation of 'consumer protection laws' demanded

Staff Report

**ISLAMABAD:** The Network for Consumer Protection demands the administration authorities of Capital Territory Islamabad to immediately activate consumer council and make Islamabad Consumer Protection Law 1995 functional.

The Network Executive Coordinator Nadeem Iqbal said in a statement issued to share the celebrations of upcoming World Consumer Rights Day on March 15, 2012 (Thursday). In Pakistan, Punjab, Khyber Pakhtunkhwa, Balochistan and federal capital have their own consumer protection laws. The most unfortunate however is the Sindh Consumer Protection Ordinance, which was revised three times by the Sindh governor but never presented

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While pointing out the lacunas in the system, Iqbal said, Punjab has a

**"Punjab has a better system to protect the consumers with consumer councils and courts functional in 11 districts of the province"**

**Nadeem Iqbal**  
Network Executive Coordinator

better system to protect the consumers with consumer councils and courts functional in 11 districts of the province. Similarly, Khyber Pakhtunkhwa has also notified consumer councils and courts in 10 districts but so far functional in six districts however the system deemed inefficient to provide protection to consumers. Balochistan has also enacted Consumer Protection Act

however the provincial government is still dragging its feet to establish consumer courts and councils.

Consumer protection mechanism, despite several lacunas is a positive initiative to address consumer grievances however the capacity of district consumer councils and courts needs to be enhanced.

Consumer education is an important component of protecting consumers but remains ignored in consumer laws' implementation. Consumer councils are mandated to educate consumers to make them aware of their rights under consumer laws however no such initiative has been taken to educate consumers of Pakistan.

World Consumer Rights Day is an opportunity to promote the basic rights of all consumers, for demanding that those rights are respected and

protected, and for protesting the market abuses and social injustices which undermine them.

On this special occasion The Network is calling up consumers to advance the eight consumer rights, with unrelenting determination with a fierce commitment to fighting as hard and as long as it takes to secure basic consumer protections for individuals and families everywhere.

The Network is a member of Consumer International, which is bringing to these battles the combined force of more than 220 organisations in over 115 countries. The collective voice, the consumer movements share is growing stronger, clearer, and more powerful - with benefits in Pakistan and other regions, and benefits for consumers throughout the world.



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Research  
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know about  
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you Allergy See 39

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manipulation  
of Memogate See 34

ISLAMABAD

Vol. XXIII, No. 131 Regd. No. 111

March 14, 2012

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## Call for activation of consumer protection laws

STAFF REPORTER

**PESHAWAR**—The Network for Consumer Protection demanded the activation of the consumer protection laws in Khyber Pakhtunkhwa and other parts of the country to keep check on prices and quality of essential goods, said a press release issued here Tuesday in connection with World Consumer Rights Day on March 15. It said that Khyber Pakhtunkhwa has

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# TwinCities

Wednesday, March 14, 2012

Pakistan  
OBSERVER

## Call for activation of Consumer Protection Laws

STAFF REPORTER

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Wednesday  
March 14, 2012

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## Call for activation of consumer protection laws

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5-8°C  
partly minimum temperatures

weather will remain partly cloudy  
with the sun in hours in the city

# Dateline Islamabad

THE CAPITAL'S DAILY

Thursday  
March 18, 2010  
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www.dateline.com.pk

## DATELINER

### Prayer timings

	Starting time
Fajr	5:20am
Sunrise	6:54am
Zuhr	1:30pm
Asr	4:45pm
Maghrib	6:15pm
Isha	7:45pm



### Today

#### ■ Discussion

Focal group discussion and gathering by TheNetwork outside the National Press Club, 3pm.



#### ■ Launch

Report launch on engaging religious scholars for promotion of peace and religious harmony in society by Pak Institute for Peace Studies at Margalla Hotel, 3pm.

#### ■ Workshop

Modern form of calligraphy workshop at Kuch Khaas 5:30pm. Will continue until April 6.

**KUCH KHAAS**  
THE CENTRE FOR ARTS, CULTURE AND DESIGN

Wed, March 14, 2012

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## Pakistan: Activation of 'consumer protection laws' demanded

2012-03-14 07:51:58 GMT 2012-03-14 15:51:58(Beijing Time) SINA.com

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Russian presidential election 2012



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# Daily Times

Rs 15.00 Vol IX No 65 28 Pages Islamabad | Postwar Edition

Your Right to Know

Islamabad | Rahi-un-Sul 19, 1403 Tuesday, March 13, 2012

## Campaign to mark World Consumer Rights Day

Staff Report

**ISLAMABAD:** The Network for Consumer Protection (TN) – an NGO working to protect the interests of Pakistani consumers – has joined the world consumer groups in celebrating fifty years of John F Kennedy's historic March 15, 1962 Declaration of Consumer Rights.

World Consumer Rights Day is an opportunity to promote the basic rights of all consumers, for demanding that those rights are respected and protected, and for protesting the market abuses and social injustices which undermine them.

On this special occasion, The Network will be calling up consumers to advance the right consumer rights, with unrelenting determination with a fierce commitment to fighting as hard and as long as it takes to secure basic consumer protections for individuals and families everywhere.

The declaration was the first time that the US president acknowledged the importance of consumers having basic rights and a true voice in the marketplace. The original four rights, and four more that were added by Consumers International, have been a cornerstone for consumer activists ever since.

The Network has kicked off a weeklong campaign to commemorate the event. This year's theme is 'Our Money Our Rights: Campaigning for real choice in financial services'.

The Network is organising a focal group discussion with a selected group of consumers to gather their experiences of availing different banking services. The result to this discussion will be shared with the media on March 15 when the consumers will gather outside National Press Club in Islamabad to launch key messages with media.

The Network is a member of Consumer International, which is bringing to these battles the combined force of more than 220 organisations in over 115 countries.