

World Consumer Rights Day

'State and Market:
Balancing
Consumer Rights
in a Digital Age'

Background Note



15th March, 2018

Marriott Hotel,
Islamabad

**National Conference
on**

‘State and Market: Balancing Consumer Rights in a Digital Age’

15th March, 2018

Venue: Marriott Hotel, Islamabad

In the 21st century, the role of state and the market is interwoven. Both of them play a crucial role in terms of providing goods and services to the general public. The state relies on the market to generate tax revenues. At the same time, the state is also responsible to regulate the market to better serve the citizens and protect them from any exploitation. In this equation of state and market, the concerns of consumers are often unheard and are ultimately missed out from the decision-making process.

Pakistan presents a challenging case for consumer rights in several aspects. Some of these challenges are attributed to the deficient legal and policy framework, weak enforcement of consumer laws and lack of awareness on the part of the consumers to effectively engage State and the Market actors. Due to the exclusion or partial accommodation of consumers in our legal framework, they are more vulnerable to exploitative forces because in the absence of comprehensive legal arrangement, they can't find any appropriate forum to get their consumer specific problems addressed. From the food we eat to the banking services we extensively rely on, the rights of consumers are often exploited, which calls for a need to strengthen the existing grievance redressal mechanism.

The issue of consumer rights becomes more complicated as an increasing number of people have started to rely on the internet. Currently, 35.1 million people in Pakistan use the internet on a daily basis and around 39 million people use 3G and 4G services on their cellphones (Source: Digital in 2017 Global Overview). Such an increase in outreach is credited to the cheap availability of cellphones and internet packages, allowing everyone to communicate, purchase and have access to any kind of information online. However, it raises questions regarding which online services consumers can trust and what happens to the data they share online.

In the context given above, CRCP is organizing a national conference on ‘State and Market: Balancing Consumer Rights in a Digital Age’ on Thursday, 15th March 2018, at Marriott Hotel. Annually, this day is celebrated as World Consumer Rights Day. The conference is divided into four sessions, touching upon several issues that are of prime importance to the consumer: Education, Financial Services, Food Quality, Water Supply, Right to Information, Energy Supply and Consumer Laws.

Objectives:

The conference aims to engage policymakers, industry experts and consumers to discuss the issues, challenges and the way forward for having a robust consumer protection regime in Pakistan.

Participants:

The participants of the conference include parliamentarians, consumers, regulators, representatives of industry, service providers and policy practitioners.