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CAG 40
YEARS OF ACTION

Citizen consumer and civic Action Group

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40TH ANNIVERSARY SOUVENIR

OCTOBER 7, 2025



CAG 40

40 YEARS OF ACTION

Citizen consumer and civic Action Group

ACKNOWLEDGEMENTS

This souvenir is being brought out to mark 40 years of CAG's work. Included in it are articles that highlight some of our key interventions over the years. This list is by no means exhaustive, as CAG's 30 years have covered several issues large and small, and is intended to give an idea of some of our major recent efforts. We thank all the advertisers for responding positively to our request for support to this souvenir and also all the unnamed donors for their generous contributions. We thank the team at Compuprint, Chennai for their professional work in bringing out this souvenir. There are several persons who have participated and helped us in our work over the years and we take this opportunity to acknowledge them. We owe a debt of gratitude to our past trustees whose guidance and advice has set the goals for us, to our army of committed friends and well wishers, to the several organizations who have been our partners in work and to our associate members, colleagues and volunteers. A very big thank you to each and every one of you.

CAG Team

Chennai

GOVERNING BODY

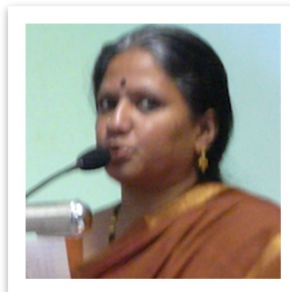
BOARD OF TRUSTEES



Mr. Sriram Panchu

Mr. Panchu, whose name is synonymous with CAG, is one of the organization's founding trustees. He is a Senior Advocate of the High Court and Supreme Court. Seeking legal redress for consumer and citizen problems through public interest litigations (PILs) were his brainchild. He is acknowledged as a pioneer of mediation in India and from the 1990s, has been mediating cases and creating awareness about the concept of mediation through his writings and speeches. He was instrumental in creating India's first court-annexed mediation centre at Chennai, a model replicated by other Courts in the country.

A prolific public speaker and writer, Mr. Panchu was a Trustee of CAG for the first 12 years and steered the direction of the group. He continued to being its advisor till he rejoined as trustee in January 2015.



Dr. Suchitra Ramakumar

Dr. Suchitra Ramkumar completed her degree in Medicine and worked in primary health care settings. She is also a trained counsellor and has worked with many groups of disadvantaged children, with child sexual abuse and in career guidance.

She has been a teacher for over 18 years, largely with the KFI (Krishnamurthi Foundation of India). She now works as a special educator and counsellor for children with dyslexia, supports various NGOs with their endeavours and also facilitates teacher training.



Dr. R. Hema

Dr. Hema holds a PhD in Econometrics from the University of Madras and did her post doctoral fellowship in University of California, Berkeley. She taught microeconomics at the Madras School of Economics (MSE), Chennai for more than a decade.

She has been involved in research in the area of energy, electricity and local infrastructure and is an expert on the subjects. She has numerous publications to her credit and has also authored a book, Topics in Applied Economics: Tools, Issues and Institutions, (co-editor with G. Mythili), Academic Foundation, New Delhi, Jan 2005.



Dr. George S. Thomas

A renowned orthopaedic surgeon, Dr. George Thomas has more than two decades of rich experience in the field. He is currently Adjunct Faculty at the Christian Medical College (CMC), Vellore having previously served as Head, Musculo-skeletal Trauma at CMC, Ranipet Campus. He was formerly editor of the Indian Journal of Medical Ethics and has written many articles on the topic of medical ethics.



Dr. C. Rammanohar Reddy

Dr. C. Rammanohar Reddy holds a PhD in Economics from the Centre for Development Studies, Thiruvananthapuram/JNU, New Delhi and a post-graduate diploma from IIM-C. He has been in journalism since 1988, first with the Deccan Herald in Bangalore and then with The Hindu in Chennai.

He was the Editor of the Economic and Political Weekly (EPW), and is now editor of 'The India Forum'.

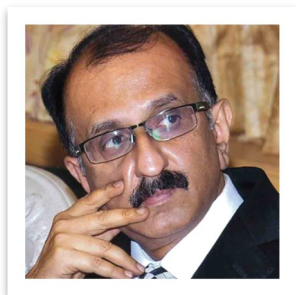


Dr. Sandeep Murali

Dr. Sandeep Murali is a distinguished surgeon with over two decades of experience in general and gastrointestinal surgery. He currently serves as Director and Consultant Surgeon at Seethapathy Clinic and Hospital, and as Consultant Surgeon at Voluntary Health Services Hospital, Chennai.

An Additional Professor of Surgery at Raga's Dental College, Dr. Murali is a recipient of numerous academic honors and has a special interest in surgical gastroenterology, minimal access surgery, oncology, and surgical education.

ADVISOR



Mr. N. L. Rajah

Mr. N. L. Rajah graduated in law from Madras Law College and is a Senior Advocate. He has taken initiative to bring several public issues for legal redress. He was president of the Madras Consumer Courts Bar Association and is co-author of the book "The Law of Consumer Protection".

Mr. Rajah was a Trustee at CAG for 12 years from 2002 till 2014. He continues to guide CAG as Advisor.

FORMER TRUSTEES

Over the years, CAG flourished under the guidance of its senior trustees who provided CAG its much needed credibility and the confidence it required to take on powerful adversaries. We acknowledge the guidance and support provided by them.

Ms. Tara Murali

Ms. Tara Murali was a long-term Trustee, Advisor, friend and mentor of CAG. For over 40 years, she was an Associate Architect in 'Bharath and Associates', a premier architect's firm in Chennai. She was the Secretary of Indian Institute of Architects, Tamil Nadu Chapter and Vice President of the Palani Hills Conservation Council. She was a member of the Governing Council of INTACH (Indian National Trust for Art & Cultural Heritage).

She was also a non-official member of the Madras High Court-appointed monitoring committee of CMDA (Chennai Metropolitan Development Authority).

Mr. K. Ashok Vardhan Shetty, I.A.S.

K. Ashok Vardhan Shetty is a retired IAS officer of the Tamil Nadu Cadre of the 1983 batch. Starting out as Sub Collector, Hosur in 1985, Mr. Shetty held a number of key assignments including Registrar of the University of Madras; Deputy Commissioner (Commercial Taxes), Madras North; District Collector, Villupuram; Director of Rural Development; Managing Director, TASMAG; Secretary, Chief Minister's Secretariat; Managing Director, SAGOSERVE, Salem; Principal Secretary, Rural Development and Panchayat Raj Department; Principal Secretary, Municipal Administration and Water Supply, among others.

Mr. Keshav Desiraju, I.A.S.

Mr. Keshav Desiraju held posts in the government such as Secretary, Department of Consumer Affairs and Secretary, Department of Health & Family Welfare. He spent many years working in the health and education sectors and subsequently remained engaged with several NGOs working in those areas.

Ms. Nithya V. Raman

Ms. Nithya Raman has a BA in political theory from Harvard University and a Masters in Urban Planning from MIT. She has published widely on urban planning and urban policies, especially on access to land tenure and services for the urban poor. She founded Transparent Chennai in 2009, a project that created maps and data about issues facing the urban poor.

Dr. Arjun Rajagopalan

Dr. Arjun Rajagopalan completed his bachelor's degree in Medicine from Madras Medical College, Chennai and his postgraduate training in surgery

from St. Francis Hospital and the Loyola University Medical Center, USA. He was Trustee and Medical Director & Head, Department of Surgery at Sundaram Medical Foundation, a multi-speciality hospital in Chennai. He is a lucid writer and speaker on health care issues and policies.

Dr. Saranya Nandakumar

Dr. Saranya Nandakumar retired as Director of Lister Laboratory. She also held the position of Director, Founder Trustee and head of the Department of Microbiology of Jeevan Blood Bank and Research Centre. For a brief period she was at Asia Cryo Cell Private Limited but later returned as Medical Director to Jeevan Stem Cell Bank.

Mr. A.K. Venkat Subramanian, I.A.S.

Mr. A.K. Venkat Subramanian, a retired civil servant, joined the Indian Administrative Service in 1964 after teaching in Loyola College for 4 years. Since 1974, he has held important offices in the state and central governments. He served as Collector of undivided Ramanathapuram in the year 1974, as Secretary, Planning and Development and then, Cooperation, Food and Consumer Protection (state government) and later, the Ministry of Consumer Affairs and Public Distribution.

Justice Prabha Sridevan

Justice Sridevan retired as judge of the Madras High Court. Before being called to the bench, Justice Sridevan practised as an advocate. Justice Sridevan wrote regularly in newspapers on issues concerning women, transgenders and the marginalised.

Dr. M. Anandakrishnan

Dr. M. Anandakrishnan completed his master's and doctorate in civil engineering from the University of Minnesota, USA. He then worked at the Central Road Research Institute, New Delhi, IIT-Kharagpur and at the embassy of India, Washington. He was also with the Advisory Committee on Science & Technology for Development at the United Nations before he returned to Chennai and took over the mantle as Vice-Chancellor of Anna University, Chennai. He was the Chairman of the Madras Institute of Developmental Studies and also advisor to the Chief Minister of Tamil Nadu on Information Technology and e-Governance.

Dr. S. Ambirajan

Dr. Ambirajan, an expert in the area of socio-economic studies, taught in institutions worldwide including University of Manchester, University of Queensland and IIT- Madras. As a trustee of CAG, Dr. Ambirajan brought an intellectual quality to the discussions, even while interspersing it with his wry humour. He was an academic, blunt speaker and enthusiastic activist – all rolled into one. He liked to travel by bus everywhere and visited less affluent neighbourhoods on foot saying these experiences gave him an insight into the life of the common man.

Mr. Lawrence Surendra

Mr. Lawrence Surendra is a chemical engineer and specialized in environmental and development economics. Mr. Surendra has been involved

with several academic institutions and environmental organisations around the world. Earlier, he worked with the UN-ESCAP Regional Office in Bangkok and taught at the Dag Hammarskjold Foundation, Uppsala, Sweden.

Mr. Rathindranath Roy

Mr. Roy an expert in fisheries, served as a consultant to the Food and Agriculture Organisation (FAO) in its Bay of Bengal Project.

Ms. Anuradha Rao

Ms. Rao was the first Executive Director of CAG and was instrumental in several of its initial initiatives. For many years, Ms. Rao single handedly guided CAG and made it a professional organization. She also helped in setting up CCC – a national coalition of consumer organisations – headquartered at Delhi.

Mr. C.V. Narasimhan, I.P.S.

Mr. C.V. Narasimhan joined the Indian Police Service in 1948. His service included senior posts in Tamil Nadu state police and later under the central government. It included the posts of Joint Secretary to the Government of India in the Ministry of Home Affairs, Director of the Central Bureau of Investigation, and Member Secretary of the National Police Commission. He retired in 1983 as Director General of Police, Tamil Nadu. His activities after retirement chiefly concerned educational programs for school children.

Mr. C. V. R. Panicker, I.A.S.

Mr. Panicker was a Former Chief Secretary, Government of Tamil Nadu. He also served as Chairman of TIDCO. He retired as the Chairman of the State Planning Commission.

Ms. Shyamala Nataraj

Ms. Nataraj was one of the first trustees of CAG. She has editorial and reporting experiences with Gemini News Service, International Press Service and the Indian Express group. Later, she worked as the Director, South India AIDS Action Programme.

Dr. S. L. Rao

Dr. Rao was one of the first trustees of CAG and has worked with a range of organisations since then. He served as the first Chairman of the Central Electricity Regulatory Commission and as the Director General of National Council of Applied Economic Research and also worked with the Institute of Social and Economic Change, Bangalore.

Mr. S. Guhan, I.A.S

Mr. S. Guhan was also one of the first trustees of CAG. He retired from the IAS after holding key positions in the State and in the Centre. He was a former Finance Secretary, Government of Tamil Nadu. With his knowledge of economics, experience in administration and understanding of the ways of the government, he was an invaluable member of the CAG Board of Trustees. He brought idealism, hope and capacity for action to the organisation, proving age only meant more experience and not a diminution of energy.

Mr. S. Govind Swaminadhan

Mr. Swaminadhan was a founder trustee of CAG, offering the much needed direction for CAG in its initial years. A barrister-at-law and a crown prosecutor, Mr. Swaminadhan was an outstanding lawyer with a capacity for fearless advocacy while respecting the judiciary. Having served as the Advocate General of Tamil Nadu, he knew all too well the nuances related to government functions and continuously came up with recommendations to improve them.

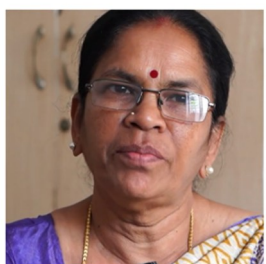
He was involved in the Boards of a number of educational institutions including the National Law School at Bangalore.

TEAM CAG



Ms. S. Saroja, Executive Director

Saroja oversees operations, guiding the organisation's growth to stay responsive to community needs. She leads Consumer Protection, conducting research, advising consumers, and engaging with agencies to improve policies. Known for her commentary on issues like telecommunications and e-commerce, she serves on multiple government committees and represented India on the Governing Council of Consumers International. A law graduate from Bangalore University, she fosters a positive work environment that empowers the CAG team.



Ms. Amudha Vijayakumar, Office Manager

Amudha is the longest serving member of Team CAG! She is Office Manager and manages all the human resources and administration at CAG. In addition, she provides support to the accounts team. She has been with CAG since 1987 and has seen the organization grow from strength to strength since its formative years. She also assists the consumer protection team on various projects.



Mr. K. Vishnu Mohan Rao, Programme Lead - Electricity Governance

Vishnu works on environment and energy issues, focusing on regulatory law, economics, and governance. He coordinates projects like Electricity Consumer Cells, Electricity Billing Governance, and Tamil Nadu's Electricity Supply Monitoring Initiative, and is a member of the State Advisory Committee of the TN Electricity Regulatory Commission. His work includes training, advocacy, and making complex systems more accessible. Before CAG, he held research and programme management roles in academia, consulting, and the non-profit sector in India and abroad. He holds a Master's in Public Management from Bocconi University and a Master's in Economics from Madras University.



Ms. Benedicta Isaac, Communications Manager

Benedicta's interest is in improving road safety in India by changing our on-road behaviours and attitudes to road safety. She is also motivated to protecting our environment and leaving a sustainable earth for our future generations. She is a speech therapist by profession with a master's degree in psychology. Benedicta also works towards a more inclusive society for those with disabilities.



Mr. Vamsi Sankar Kapilavai, Programme Lead - Environment and Climate Action

Vamsi Kapilavai leads projects in Urban Governance, Solid Waste Management, and Environment and Climate Action. His interests include technical R&D and research in policy-making. Prior to joining CAG, he worked as a research assistant and project scheduler in Germany and India for five years. He holds a Master's in Sustainable Power Engineering from BTU Cottbus-Senftenberg, Germany, and a Bachelor's in Mechanical Engineering from Osmania University.



Ms. Nina Subramani, Senior Researcher - Sustainable Mobility and Road Safety

Nina Subramani is a filmmaker and educator whose work focuses on environmental justice and human rights. She has directed award-winning documentaries, including *Kalpavriksha*, *Legacy of the Forests*, and notable films like *Miles to Go* and *In God's Own Country*. In 2020, she co-founded Warrior Moms, a nationwide network of women advocating for clean energy and fighting air pollution. Her education includes a degree in Zoology from MCC Chennai and a Master's in Mass Communication from Jamia.



Mr. Bharath Ram G. N., Senior Researcher - Electricity Governance

Bharath is a part of the Electricity Consumer Cells initiative, which aims to create awareness among consumers on their rights and educate them about the various aspects of the electricity sector through capacity building and outreach meetings. He served on TANGEDCO's Consumer Grievance Redressal Forum. He has a Master's Degree in Development Management from Madras School of Social Work, Chennai.



Mr. Afroz Khan, Researcher - Environment and Climate Action; and Solid Waste Management

Afroz creates audio-visual material on Solid Waste Management and Environment and Climate Action, addressing environmental, public health, and governance issues. He believes videos simplify complex messages, which fuels his passion for the medium. A journalist by training, he holds a Postgraduate Diploma in Convergent Journalism and a B.Com (CS) undergraduate degree. During his PG course, he interned with *The Nakkeeran*, a Tamil investigative magazine. His work bridges storytelling and education to engage and inform audiences effectively.



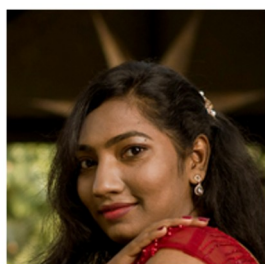
Ms. Shanthi, Housekeeper

Shanthi has been working with CAG for more than 10 years. She contributes to the upkeep of the office premises by cleaning the office, and washing the vessels. She ensures the office is well-maintained.



Ms. Mala Balaji, Researcher - Environment and Climate Action

Mala is a Researcher with CAG's Environment and Climate Action team, writing on environmental issues and climate action. She is currently developing a climate change curriculum for school students. Mala holds an MBA in Finance and secured All India 28th rank in Cost Accounting. Her past experience includes roles as a System Analyst in Canada and as an educator and administrator in Saudi Arabia.



Ms. Divya Arvind, Researcher - Sustainable Mobility and Road Safety

Divya Arvind is an architect and urban planner who works with the sustainable mobility team. Prior to this, she worked on a detailed research project on reducing automobile dependence and developing a 'car-free neighborhood' in Chennai with guidance from CEPT University and CEE. As an architect, she was involved in designing several sustainable buildings and restoration projects. Her interest lies in creating sustainable neighborhoods and compact cities.



Mr. Sriram Radhakrishnan, Office Assistant

Sriram works as an office assistant and helps with the day-to-day activities of CAG's operations. He holds a diploma degree in civil engineering. He is multi-talented with prior experience working as a site engineer and supervising the electrical department in constructions. In CAG, Sriram administers the front office tasks and takes care of housekeeping and maintenance. He also worked with the Urban Governance team, supporting them as a community organiser.



Ms. Sowmya Kannan, Researcher - Sustainable Mobility and Road Safety

Sowmya is an architect and a planner with specialization in Environmental Planning Management from School of Planning and Architecture, Vijayawada. She has interned with CMDA under the project 'Grid of Roads' which involved mapping, documenting, field visits and coordinating with stakeholders. She has also interned in Auroville where she was involved in sustainable building practices. She is passionate about contributing towards resilient and inclusive cities.



Ms. Meenakshi Sushma, Researcher - Consumer Protection

Meenakshi holds degrees in Food Science and Management and Development (Sustainability). She has over six years' experience spanning solid waste management, environment, food, health, nutrition, and biodiversity. Her career includes roles as Senior Project Manager – Communications at Hand in Hand and reporter at *Down to Earth*. She brings together research, reporting, and project management to drive impact.



Mr. Subramani Muthukumar, Researcher - Electricity Governance

Subramani holds a Bachelor's in Computer Science Engineering, a PG Diploma in Journalism, and is pursuing an MA in Sociology. Over six years, he has gained experience through media internships, content management, digital marketing for sports franchises, and as a communications associate at CAG. His multidisciplinary background helps bridge research, communication, and public engagement effectively.



Ms. Ashika Arunachalam, Communications Associate

Ashika previously worked in the field of Digital Marketing. She holds an MA in Communications and Media Studies. She is an enthusiastic individual with an entrepreneurial mindset, willing to create a positive impact in the world. She is also a passionate singer-songwriter. Her hobbies include playing the guitar, badminton and chess. She is inclined towards spirituality.



Mr. B. Kirubakaran, Researcher - Electricity Governance

Kirubakaran holds a Master's degree in Energy Engineering from the College of Engineering, Guindy campus and a Bachelor's degree in Mechanical Engineering from the University College of Engineering, Kanchipuram. He previously worked for six years as a Teaching Fellow in Anna University and other engineering colleges. He has also completed a six months Advanced Solar Professional Course in the National Institute for Solar Energy, Gurugram.



Mr. Manikandan M, Researcher - Electricity Governance

Manikandan graduated from Pondicherry University with an undergraduate degree in Mechanical Engineering and a postgraduate degree in Energy Technology. His prior experience include a teaching position as Assistant Professor in engineering in a college affiliated to Anna University; and then as Junior Research Fellow at the Institute for Energy Studies, Anna University, on the "Solar Desalination," project. He is currently pursuing a part-time Ph.D. program at Anna University. His passion lies in utilizing energy solutions to contribute towards the creation of a more sustainable society.



Mr. Ramalingam Karunanidhi, Researcher - Environment and Climate Action; and Solid Waste Management

Ramalingam holds a bachelor's degree in Mechanical Engineering. With seven years of professional experience, he has developed expertise across diverse fields, including Solid Waste Management, environmental sustainability, and the manufacturing and construction sectors. A spiritually inclined individual, in his leisure time he enjoys exploring cinema and reading books.

**Ms. Divya Kuselar, Accountant**

Divya Kuselar maintains CAG 's accounts and documents the organisation's financial records. She has 10-plus years work experience as a tele-marketer and accountant at private firms.

**Ms. Poornima Jayaraj, Senior Researcher - Environment and Climate Action**

Poornima Jayaraj holds a PhD in Environmental Planning from the School of Planning and Architecture, Bhopal, with a background in architecture. She has extensive industrial experience across India and later served as an Associate Professor at multiple architecture institutes. Her research focuses on wetland conservation, human-nature interactions, and both qualitative and quantitative methods. She has published in reputed journals, including Scopus-indexed ones.

**Ms. Meenakshi Chaturvedi, Researcher - Electricity Governance**

Meenakshi Chaturvedi, is a environmentalist and renewable energy engineer. She has over six years of experience in solar energy, energy storage, and green energy buildings. She earned her Master's in Solar Energy from Anna University and worked as a Junior Research Fellow on an MHRD-RUSA funded project. She has also worked with a Solar PV firm, interned at SunEdison, and published research articles, including a patent. Meenakshi is committed to advancing renewable energy for sustainable power generation and a greener planet.



CAG AT 40

Looking back. Looking ahead.

MR. SRIRAM PANCHU

I write under the shadow of the loss of Tara Murali. For years she held the baton, guided CAG's activity, and was the source of inspiration and strength to the organization, its full timers and Trustees. She is irreplaceable. All we can do is to carry on.

When we started 40 years ago, little did we know that we would last this long. We were just a group which wanted to protest, focus attention, do something. Challenging authority came naturally to us, I think, from our composition. Lawyers, ex bureaucrats, socially sensitive corporate head and journalist. So we had our tangles with government and Chief Ministers and the like, and we came off not too badly. At the least, we were reckoned as a force to be reckoned with.

Change comes and with it organisations change. CAG has reinvented itself. It is now a vehicle for concerted action in chosen areas – the main ones being electricity governance, environment protection, road safety, climate change, safe packaging. Its mode of functioning has also evolved into ways which are participatory, communicative, inviting others to work with it. Because of its history and bank of good work it has come to be respected across the board.

Both citizens and official bodies connect with it

and see it as a partner with resources of expertise and experience and commitment. What will the future be? I think that will be a combination of internal thought and reaction processes on the one hand and what the environment and happening events demand of us. It will also depend on those who run CAG, and that's not just the Trustees, not just the office holders, but all including the young who make it the large and vibrant group it is. So I wouldn't be surprised if the future sees more reinvention.

All I would want is that we continue our basic strengths of integrity, of solidity of work, of openness, of valuing all who work with us and keeping our basic goal of serving the common good.

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CAG'S JOURNEY OVER TIME

Four decades of impact

MS. S. SAROJA

Consumer Action Group (CAG) – as was the name at the time of its inception - was established in 1985 by a group of public-spirited professionals (Mr. Govind Swaminathan, Mr. Guhan, Ms. Shyamala, Mr. S.L. Rao, Mr. Sriram Panchu). In later years, it was renamed as Citizen consumer and civic Action Group to reflect the organisation's expanding scope of work. CAG's vision is that the voice of the common citizen be heard, enabling their active participation in decision making and governance. Issues affecting the common citizen, in areas of consumer rights, governance and the environment are priorities in the work undertaken by CAG, with a focus on enhancing participatory spaces for the public.

With its many decades of work on the ground, CAG recognises the critical importance of data-driven action. This means that everything CAG says or recommends is backed by evidence, not merely opinion. Hand in hand with this is a strong emphasis on education and awareness building exercises, as we recognise citizens' ability to participate in and influence policy. This naturally leads to advocacy and representation campaigns, where we take our research and public sentiment to government agencies.

The use of RTIs has been a key advocacy strategy which CAG has used over the years. This together with Public Interest Litigations (PIL's) seeking the intervention of the legal system to promote good governance has led to

several milestone victories for citizens, through CAG. Some of the PIL's include:

- 1) Ensuring the protection of public parks and water bodies by preventing construction and reclamation .
- 2) Successfully preventing regularisation of large commercial buildings that deviate from building development rules. This led to CAG being appointed to the Monitoring Committee of the CMDA to look at building deviations in the city.
- 3) Successful protection of Chennai's wetland spread over 358 acres to prevent it from being concretized. Later, CAG was Appointed Member of the Monitoring Committee by the High Court to monitor a Rs. 100 crore wetland restoration project initiated by the as a State.

In the area of governance, our activities have ranged from campaigning for greater access to information, monitoring the functioning of public utilities and advocating for greater transparency and accountability in governmental and private sector functioning, to decentralized and localized urban planning, and the protection of open spaces and our heritage buildings. Since 1985 CAG has kept pace with the new challenges arising for consumers – from basic problems relating to defective goods and services, to investor protection, telecom sector reforms, unethical promotional practices adopted by pharma companies that have a direct impact on drug costs, ill-effects of junk food, misleading advertisements, e-commerce and digital financial services, sustainable production and consumption practices, and so on. Since the past 39 years, CAG's helpdesk has been providing free legal guidance and support to the public.

CONSUMER PROTECTION CHALLENGES ARE EVOLVING

AND SO ARE CAG'S AREAS OF WORK

Our definition of consumers is expansive, drawing within it food safety and medical services. Several studies by CAG in this area have directly impacted public health. For example, a key study by CAG on the impact of unhealthy foods in schools led the Consumer Protection Department to issue a circular directing schools to stop selling junk food. Other examples include a study on the safety and hygiene maintained by street food vendors, accompanied by training in hygiene practices; initiatives to eliminate trans fats from the food supply chain; a survey capturing and amplifying patient voices on hypertension care in the State; and advocacy for clear warning labels on packaged foods highlighting high levels of salt, sugar, and fat on the front of the packaging.

Every single household in the State is a consumer of electricity. CAG has therefore long worked on electricity governance and consumer empowerment. Milestone victories here include being instrumental in establishing a fully functional Electricity Regulatory Commission in the State. Studies in this area have focussed on assessments of transparency, accountability, capacity, and participation within Tamil Nadu's electricity sector; electricity planning; utilizing electricity bills as tools to improve governance; and developing model bills. The Electricity Consumer Cells, run in seven districts of Tamil Nadu, assisted electricity consumers in getting their issues addressed - a sterling example of empowering stakeholders. In keeping with the holistic theme of environmental protection, CAG works to promote energy efficiency and renewable energy through multiple means - energy audits, workshops, and active engagement with various stakeholders, including prosumers.

As extreme weather events and climate

change concerns took centre-stage in the news, zero-waste, sustainability and climate action took centre stage in CAG's work. This has included a range of reports, resources, and activities with all of the previously mentioned targets intact - protecting citizens' rights, promoting good governance and participatory decision making. In this sphere, CAG worked with local communities to enhance their understanding of environmental laws, particularly the Environmental Impact Assessment process, to enable more effective participation. CAG prepared and piloted a climate change curriculum for students in Grades III to VIII, which was very well received by both the government and educational institutions. CAG conducted a study on climate literacy in Tamil Nadu for the Department of Environment and Climate Change and submitted its findings and recommendations. At the request of the Tamil Nadu Wetland Mission, CAG organised awareness programs on the importance of wetlands for communities and schools nearby. Currently, we are developing a communications toolkit for the Department of Environment and Climate Change. Since its inception five years ago, CAG's Climate Action Month—a unique month-long



Climate Action

CAG's work to mitigate climate action is diverse and multi-faceted. We reach audiences through traditional media, digital platforms, grassroots campaigns, and direct engagement with communities and policymakers.

engagement—aims to educate all sections of society about the impacts of climate change and the importance of adopting sustainable practices in daily life.

CAG also actively advocates for decentralised management of solid waste, with a focus on zero waste policies and practices and the inclusion of informal waste pickers in the process. CAG served as a knowledge partner to the Chennai City Corporation, helping to educate their officials and conservancy workers on waste segregation. CAG's continued advocacy played a key role in the government's ban on single use plastics.

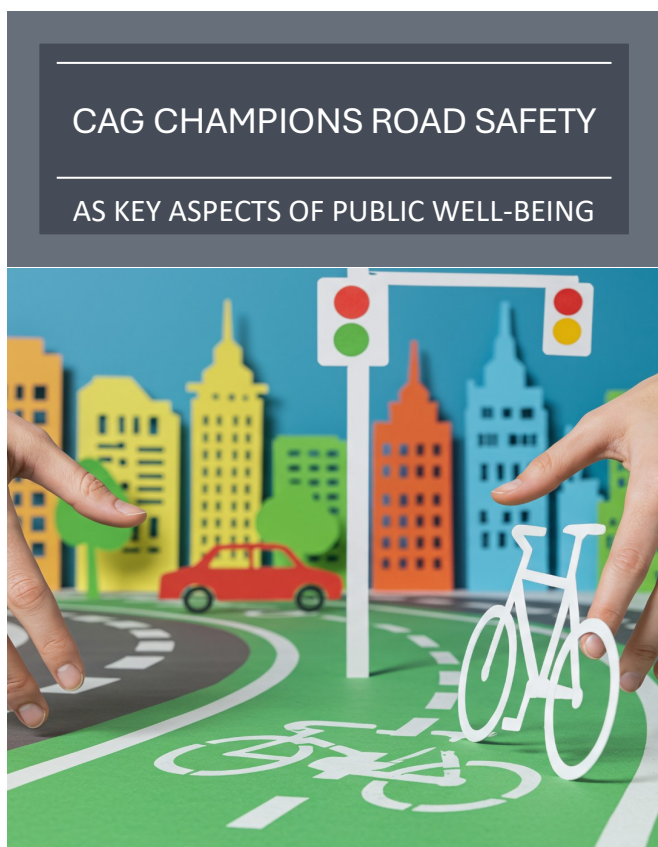
CAG also champions road safety and sustainable mobility as key aspects of public well-being. As a member of the Road Safety Network (RSN), a pan-India coalition dedicated to improving road safety, CAG successfully advocated for amendments to the Motor Vehicle Act to enhance road safety nationwide. Recognizing speeding as a major concern, CAG is currently pushing for an evidence-based guiding document on speed management for Tamil Nadu, along with a much-needed comprehensive Road Safety Action Plan for the State. Studies on helmet and seat belt

compliance across various Tamil Nadu districts revealed poor adherence, bringing this reality to the attention of the traffic police. CAG's work on sustainable mobility emphasizes the need for longer, continuous footpaths, dedicated cycle lanes, expanded public transport, and improved first- and last-mile connectivity. Additionally, CAG's study on the effectiveness of Tamil Nadu's free bus scheme highlighted how free, accessible public transport can transform lives and livelihoods.

Our public outreach over the years, has seen the creation of numerous, indispensable ready-reckoners, targeting various sections of the society, like young consumers, women self-help groups and other citizens, with information to help make informed choices; tips on energy conservation, energy efficiency and renewables; road safety and sustainable use of personal transport; demystifying the various laws and regulations for easy understanding and so on. Apart from this, CAG also experiments with more culturally traditional means like street-plays, puppet-shows and board games that would enable a wider reach of its messages.

CAG disseminates information on various topics through its quarterly e-newsletter the "Public Newsense"; "Consumer Update" a bi-monthly e-newsletter on consumer issues; "Current News" a monthly e-newsletter on electricity- and "Climate Connection" a bi-monthly e-newsletter on environment and climate change. CAG is active on social media and is present on all important social media handles. CAG collaborates and works closely with several like-minded organizations and individuals at the international, national, state and district levels.

With a revitalized and expanded team, strong and professional leadership within the organization, a powerful and committed Board of Trustees and Advisors, and support from philanthropic organizations, CAG is poised to build on the strengths and successes of the past towards a future of greater impact. CAG team wishes to thank each and every one of those who have been part of its successful journey thus far.





THE URBAN JUNGLE

Are our cities making us sick?

DR. SANDEEP MURALI

Welcome to the urban jungle, where the wild beasts that threaten us are no longer lions or tigers, but chronic health problems like diabetes, obesity, and cardiovascular disease. Our modern, sedentary lives have turned us into a species of professional sitters. We sit at our desks, we sit in our cars, we sit on our couches to binge-watch a show about people who, presumably, also sit a lot. We get our adrenaline surge from watching other people's sporting activity, while the maximum exercise we get is that of moving our vocal cords, strongly voicing what they could have done better! It's a vicious cycle of comfortable decline, where the only thing getting a workout is our thumb - from all that scrolling or pressing of the remote buttons. You don't need to be a medical professional to see firsthand how the rapid pace and design of our urban environments have turned convenience into a public health crisis.

The irony is, while we're more connected than ever, we're also more isolated from one another, and from physical activity. We've replaced the spear with the spoon and the gazelle with the takeaway menu, and social life with social media. As a result, we are witnessing an unprecedented rise in non-communicable diseases (NCDs), which are no longer just a concern for the wealthy but a pandemic affecting urban populations worldwide.

The Obesity Epidemic: A Weighty Consequence

The most visible sign of our sedentary urban lives is the ballooning rate of obesity. This isn't just about appearance; it's a medical diagnosis with severe consequences. Obesity is a major risk factor for a cascade of health issues. Urban living, with its high-calorie, low-nutrient food options and lack of physical activity, is a recipe for metabolic syndrome. This is a cluster of conditions—including high blood pressure, high blood sugar, and excess body fat—that together increase the risk of heart disease, stroke, and Type 2 diabetes. Some lesser-known but equally impactful consequences of our urban lifestyle include arthritis, sleep apnoea, impotence, and infertility. In some countries, studies have shown that the prevalence of obesity and diabetes is more than double in urban areas compared to rural ones. It's as if our bodies, built for hunting and gathering, are now being asked to navigate a world that requires little more than the dexterity to click a mouse or swipe a screen. The most strenuous part of a commute for many is moving the foot from the accelerator to the brake and turning the head to find a good parking spot.

The Polluted Lungs of the City

Our green cover is shrinking. Our air and water quality is making us sick. Pollution is not just an inconvenience; it is a direct attack on our bodies. Particulate Matter, those microscopic pollutants and toxins from vehicle exhaust, are bypassing our body's defenses and damaging our organs. The World Health Organization (WHO) estimates that

91% of the world's urban population breathes polluted air, leading to respiratory diseases like chronic obstructive pulmonary disease (COPD), asthma, and even cancers. The only thing more depressing than the traffic jam is the fact that you're inhaling it.

The Mind Under Siege: Urban Mental Health

The pressure of city life is not just physical; it's profoundly psychological. The constant stress, noise, and lack of green space take a toll on our mental well-being. Urban dwellers have a 20% higher risk of developing anxiety disorders and a 40% higher risk of mood disorders compared to their rural counterparts. The sense of social isolation, while living in crowded city, is a significant contributor to conditions like depression. Replacing meaningful personal interactions with mindless social media, and an obsession with other people's lives, no wonder leaves our minds so dissatisfied and exhausted. Studies have shown that the risk of psychosis and anxiety can be double in urban areas. While the reasons are complex, they are thought to be linked to social stress and environmental factors unique to city living.

The Prescription: A Dose of Humility, Interactions and a Dash of Action

So, what's the cure for this urban ailment? It's not a pill, and it won't be delivered by a drone. The solution is simple, and frankly, a bit humbling: respect nature, move your body and activate your mind

- **Walk More:** Ditch the car for short trips. Take the stairs instead of the elevator. Treat your city as a giant gym. After all, what's a few

flights of stairs when your alternative is a life of chronic illness? It's a small price to pay for a healthier heart.

- **Embrace the Un-choreographed Dance:** Find a physical activity you enjoy. It doesn't have to be a marathon. It could be dancing, cycling, or just a brisk walk in the park.

Anything that gets your heart rate up and your body moving is a step in the right direction. Pick a hobby, learn something new, a language, a skill, an instrument - don't let those grey cells atrophy.

WE INHALE

OUR TRAFFIC JAMS!



- **Redefine social interactions and entertainment -** Make them real rather than on screen and virtual. Reach out to your friends and relatives, meet them in person. Involve in group activities and contribute to a meaningful social cause. Get your dopamine high from people you like rather than "likes" from people!

The path to a healthier life in the city is not about rejecting urban living. It's about redefining it. It's about remembering that our bodies were built for motion, not for a life of inertia, for mobility and not for mobile phones! As a group, we can demand better urban planning that prioritizes green spaces, walking paths, and clean transport. We can advocate for policies that combat pollution. And at an individual level, we can take charge of our health by moving more, eating better, and finding ways to de-stress. The concrete jungle doesn't have to be a health trap; we can make it a place where we not only survive but thrive. So, let's stop being victims of our own convenience and start moving. **Our lives, and our cities, depend on it.**

START MOVING

OUR LIVES DEPEND ON IT!



ENVIRONMENTAL PRIORITIES

What kind of an environmental agenda can we have today?

DR. C. RAMMANOHAR REDDY

In the past few months, two important developments in the area of policy are illustrative of where India is heading in environment protection.

In July, a gazette notification was issued scrapping norms on sulphur emissions from coal plants that were issued in 2015. This effectively abandoned the decade-long attempt to get coal power plants to install flue-gas desulphurisation (FGD) systems so that the emission of noxious sulphur fumes would be controlled. Seventy-nine per cent of India's coal plants are now exempt from installing these systems, another 11% have to go through a case-by-case review, and only 10% of the plants – those very close to the cities – would have to set up the FGD systems. This marked a closure to repeated postponements of the implementation of norms drawn up in 2015. The justification given now is that Indian coal is low in sulphur content so our attention should lie elsewhere than in installing expensive FGD systems. There was no explanation for why the norms were drawn up in the first place by the same government that has since decided to scrap them.

In August, a 3-year long process to control global plastics production ran aground again when a satisfactory international agreement was not reached. During negotiations, India joined the petroleum producing/exporting countries (naphtha distillate from petroleum is the key ingredient for manufacture of plastics), in opposing control of plastics production. The

argument here was that the world would be better off focusing on recycling and waste management.

The underlying argument and rationale in both cases is a familiar one. India's priority cannot sacrifice development for environment protection and must instead balance environment protection with development. Except that increasingly, more at home than in international fora, the emphasis is not on balance. There is less talk by the government of environmental protection and more of economic growth (which is supposed to result in economic development). Even the argument of "poverty being the biggest polluter" is no longer put forward since we are believed to have more or less eradicated poverty in India.

On the face of it, there is a contradiction in government policy and actions. There is an aggressive push towards certain renewables like solar. On the other side there is an equally aggressive push towards taking on major infrastructure projects with potentially devastating implications for the environment, easing pollution norms, conducting Environment Impact Assessment studies/hearings as a formality and a strong state disapproval of NGO movements against environmental destruction and in favour of environment protection.

But there isn't a contradiction. We are at a moment when the winds on environment protection have changed direction. What matters most of all in the current thinking is investment in favour of economic growth. If there are directions where there are also benefits for the environment, so be it – as in the case of solar which is to contribute to power generation but

The global scenario is not looking positive for climate action. But the stakes are too high for us to turn despondent and turn away from action altogether.

is also now a good investment opportunity. There are many examples of how India now gives priority to economic growth above everything else, but none more extreme in its potential destructive impact and mammoth in size than the Rs 80,000 crore Great Nicobar Infrastructure Development project which visualizes a transshipment terminal, an airport, eco-tourism project and even new towns, in spite of fears about the impacts not just on the flora and fauna but also on the Shompen and Nicobarese indigenous tribes living in the islands. Yet, with limited public debate and scrutiny, the project has received environmental clearance.

In all this it would seem that decades of public discussions on how to balance economic development with environmental protection have come to naught. And that the idea that environmental protection is in fact good for economic growth has been discarded. The priority now is to facilitate faster economic growth, at all cost. Arguments highlighting the need for environmental protection are seen as “anti-development” and “negativist”.

This is not just a change in India. There has been a shift in the US, the biggest economy and the biggest polluter in the world. As we now know, even the lip service to the environment that we see in India is missing in official US government policy. International discussions and negotiations will go on, as on the United Nations Framework Convention on Climate Change, but without the involvement of the US. We should be prepared for a backsliding, only hoping that it does not end in irreparable damage before it can be reversed.

In India then, we must cope with a change globally and domestically. The irony is that at a time when the citizen is increasingly aware of and experiencing the damage being done to the air, land and water around them, official action is moving in the opposite direction.

What can people's groups aspire to in this situation? What can they do in an atmosphere hostile to environment protection and even to expression of concern for the environment as in India today? It looks bleak but precisely for that reason people's groups must harness the widespread concern citizens feel about environmental degradation to keep the message alive.

1. Highlight and campaign on issues that affect everyday life around us: air and water pollution, flooding, waste management and recycling, urban transport. The actions can take the form of lobbying, protesting and even simple things like creating material for awareness.

2. At the national level, even in the reduced space available, the focus could be on highlighting national and state issues in the media, preparing educational material and holding public meetings to press for action.

3. There are organisations in specific fields highlighting environment issues related to their sphere of activity. This is an opportunity for established people's groups working in the area of environment protection to join up with them. For instance, many sports bodies are signing on to climate action and sustainability, a recent example being the Paralympic Committee of India's decision ahead of the World Para Athletics Championships held in Delhi to be held in September-October 2025. People's organisations with experience in sustainability can share information and possible agendas for action with such organisations that are just beginning to work in the field.

The global scenario is not looking positive for climate action or for the larger protection of the environment. But the stakes are too high for us to turn despondent and turn away from action altogether.



SHOULD COST DECIDE CARE?

The real question is who pays?

DR. GEORGE THOMAS

The current reality in India is that cost does decide care. Available data show that around 3 percent of the population is hospitalised annually. Around two-thirds of these hospitalisations happen in private facilities. There is a wide variety of hospital facilities available in the private sector, ranging from small places with a few facilities, through middle-level hospitals which are fairly well-equipped, to the comprehensive facilities available in some corporate hospitals. Costs also vary from relatively moderate charges in the smaller hospitals to extremely high charges in corporate hospitals. As an aside, it may be noted that high costs are inevitable when deploying highly sophisticated equipment and skills. The question really only is “who pays?” In the welfare state model, medical costs are covered by taxes in some form or the other so that most patients do not pay directly at the point of service. On the other hand, in India, despite schemes like the Pradhan Mantri Jan Aarogya Yojana (PM-JAY) the reality is that over two thirds of medical care is delivered by the private sector.

For a simple illness, it really may make no clinical difference whether one is treated in a modest nursing home or in the most elaborately equipped and staffed corporate hospital. The difference really is in the quality of the facility, what one may call the hotel segment of the hospital, probably not in the quality of medical treatment. For more complicated diseases however, especially

where teams and sophisticated instrumentation is required, there certainly is a difference in the quality of medical treatment. Many interventions today, for example cancer care, require multiple specialists and expensive equipment to get the best possible results. For such treatments, ability to pay certainly determines the level of care that one can access.

The tremendous and unforeseen leaps made in medical technology has also made providing comprehensive care to every individual an expensive proposition. One of the best-known examples of comprehensive medical care, that is the National Health Service of the United Kingdom, faced with, on the one side an aging population with medical needs requiring expensive interventions, and on the other, a shortage of tax income, has taken several steps to curtail care available. Whatever is available however, is available to everyone. If a patient requires a procedure that is not an emergency (called “elective” in medical parlance), for example a knee replacement, the patient may need to wait a long time to get it. The wealthy may go to another country where private care is available. Therefore, one can argue that this is a form of rationing and costs do determine care even in countries which have socialized systems.

This is, however, a gentler form of rationing than exists in India. Here people may not be able to access dialysis for renal failure, or even a good combination of medicines required to control diabetes or hypertension. The brutal truth is that people die in India because they are too poor to pay

Universal health care, free at the point of service, is wonderful but expensive.

for medical care. A study published in *The Lancet*¹ estimated that 1.6 million people died due to poor quality care in India in 2016.

From the above we come to the impasse: Universal health care, free at the point of service is wonderful. Every patient getting the quality of hospital and medical care available in the NHS of the UK or better is certainly a great idea. The hitch is it costs a lot of money, and no government is willing to commit the resources required to achieve it. It is a sad fact that the Manmohan Singh government set up the High level Expert Group on Universal Healthcare under the Planning Commission in 2010 at which time Montek Singh Ahluwalia was the Deputy Chairperson, the de facto executive head. Having received the detailed recommendations² the government proceeded to completely ignore them. It is no wonder that people with no skin in the game, people who

will never use it, laud the Pradhan Mantri Jan Aarogya Yojana (PM-JAY) as a game-changer. This scheme offers a coverage of Rupees 5 lakhs *per family!* *Considering that a major illness to any member of the family will quickly wipe out this 5 lakhs, it can hardly be considered a game-changer. But that is what we have been reduced to, cheering for crumbs!*

What then should a consumer group do? I would argue that it should consistently advocate for the extreme position – universal health care for every citizen. What Montek Singh gets, Munusamy should get. We should only make available in the country that which is financially possible for all. No tiered system depending on how much you can pay.

It should also participate in, and if its resources permit, initiate, all endeavours to promote science in medical care. For example, it should push for only rational drugs to be manufactured. It should speak up against the promotion of so-called Indian systems of medicine which are not scientifically verified. Speak up for science and policies for the common people. So, to return to the question, should cost determine care? The answer is, no, it should not determine care. We will get there only if we persistently fight for it.

¹Margaret E. Kruk et al., "Mortality Due to Low-Quality Health Systems in the Universal Health Coverage Era: A Systematic Analysis of Amenable Deaths in 137 Countries," *The Lancet* 392, no. 10160 (2018): 2203–12, [https://doi.org/10.1016/S0140-6736\(18\)31668-4](https://doi.org/10.1016/S0140-6736(18)31668-4).

²High Level Expert Group, *High Level Expert Group Report on Universal Health Coverage for India*, instituted by the Planning Commission of India (New Delhi: Planning Commission, November 2011), PDF, 343 pages, https://nhm.gov.in/images/pdf/publication/Planning_Commission/rep_uhc0812.pdf



BEING A CITIZEN AND A CONSUMER

Can the two co-exist
to mutual benefit ?

DR. SUCHITRA RAMKUMAR

Being a consumer is based on choices and behaviors of individuals in a market that is competitive and embedded in administrative systems that foster and regulate it. Consumerism in India has grown from meeting basic survival needs to meeting aspirations.

Good citizenship entails an interest in, engagement with, and responsiveness to collective well-being.

Can the two co-exist to mutual benefit and if so, how?

- Civic action gives a voice to and empowers individuals to assert their rights in the market place and with administrative systems.
- A robust legal infrastructure can help to safeguard consumer rights and regulate the market.

For e.g., India has a three-tier consumer dispute redressal system—District, State, and National Commissions. The Consumer Protection Act, 2019, that replaced the 1986 Act with stronger provisions, established the Central Consumer Protection Authority (CCPA), introduced e-commerce regulations and product liability and provided for mediation and faster dispute resolution.

- Promoting values and ethics in consumer and market behaviour through educational endeavours is another

response that also helps build civic awareness. For example, consumer education in schools and colleges is a good tool to help students

enter the space of public discourse. When students learn to question misleading advertisements, report faulty products, or support ethical brands, they are learning about ethical accountability in buying and selling. Learning about sustainable consumption



TEACHING SAFE CHOICES TODAY

CREATES BETTER CITIZENS TOMORROW

builds an appreciation of the impact of production and consumption on society, the environment and on the economy. This awareness could translate into larger civic behaviours such as responsible voting, respecting public resources and advocating for policy changes. Partnering with consumer rights organizations like CAG, NGOs, and government bodies for campaigns is a useful methodology.

- However, unless there is a fundamental shift in our definition of what is 'economic', I wonder if there is any possibility of bridging being a consumer with being a responsible citizen.

E.F. Schumacher's *Small Is Beautiful*, influenced greatly by Gandhi, is a critique of conventional economic thinking and is as relevant in today's world of economic inequity and climate change as it was in 1973, when it was published. Schumacher broadens the

definition of what is 'economic' as activity that is rooted in the intentions of sustainability, dignity, and community well-being as much as it is with the profitability to the proponent of the activity. "Economics as if people mattered"—the subtitle of the book is a redefinition in itself. He draws from Buddhist Economics that emphasizes livelihood that is meaningful and non-exploitative for the individual, an economic system that ensures that basic needs are met for all rather than just satisfying the wants of a few, and that is harmonious with nature. As the title of his book suggests, Schumacher argues that "small" economic units—local businesses, community enterprises, and decentralized systems—are more resilient, humane, and responsive than huge corporations and centralized administrative systems.

Kudos to CAG in this 40th year landmark of its immense responsiveness to civic and consumer issues and good wishes for the journey ahead.



A BEACON OF HOPE TO CITIZENS

Small beginnings. Continued action.

MR. N.L RAJAH

I have been associated with CAG almost from its inception in 1985. Consumer Action Group (CAG), was founded on 7th October 1985, as a non-profit, non-political, non-religious, voluntary and professional citizen group based in Chennai. A group of eminent citizens interested in integrity of public issues and in protection of consumer rights started the organization. The group originally wanted to concentrate only on preservation and protection of consumer rights and creating awareness of consumer responsibilities and therefore it retained its name as “Consumer Action Group”. The main thrust of CAG’s work was consumer protection and it did an admirably good job in that direction in the initial years. The Union Government recognized the contributions of CAG to consumer protection and therefore in 1989 and in 1991 it received national awards.

A couple of decades later since it widely expanded the scope of its activities and interventions on matters involving the common man, it changed its name to “ Citizen Consumer and Civic Action Group” to reflect the breadth of its reach.

In the early days it functioned from a small office which was actually located in a car shed and was an adjunct to the office of Sriram Panchu, one of its founders a senior advocate who was the prime driving force behind the organization. In the initial years, it played a very adversarial role and thus took to court many public issues which were crying for attention. The CAG met with a fair degree of success in

these many litigations and thus its reputation grew and it came to be respected as an unbiased and dependable institution.

In its formative years, the CAG had the support of many public spirited zealous youngsters to support the organization. Issues for deliberation, awareness creation and action came from newspaper articles, letters written by concerned citizens to the group, communications from environmental activists and heritage enthusiasts and so on. These issues would be taken up for discussion and CAG would invariably reach out to authorities seeking intervention and remedial action. Only in cases where the authorities refused to offer redress, then the decision would be taken to escalate the complaint to an appropriate redressal forum. As days passed, many Government. organizations recognized that CAG was a bonafide group in representing public interest and was not a front for vested interest.

Even in the office of CAG, if there was even a slight degree of discomfort with the status of the complainant and if the organization suspected that other invisible forces were at work behind the ostensible complainant then CAG would refrain from initiating any action on the complaint. CAG was keen that it should never become an agency for vested interests to exploit.. It was this that contributed hugely to the image of the organization as one that would not unreasonably support a cause. The pre- operation deliberation helped to clear our minds about the direction of the action.

For law interns, to work at CAG was a remarkably enriching experience. It was then and it continues to be so today. The sheer range of activities and

CAG has been extremely lucky in having a group of people who have lent enormous amount of their time, energy and resources for the development of the organization.

concerns were an eye opener to the ways in which Government enterprises, companies, etc. functioned or rather failed to function.

The United Nations (UN GUIDELINES FOR CONSUMER PROTECTION) was adopted in 1985. Almost immediately thereafter CAG was founded in 1985 and almost contemporaneously the Consumer Protection Act 1986 came to be enacted. This act was the response to the call given by the UN in 1985 which served as a framework for the said Act.

The COPRA (as the Consumer Protection Act came to be referred to) aims to provide greater protection to consumers in India by declaring rights, creating a platform for dispute redressal and safeguarding consumers from unfair practices. The act formally recognized concepts such as consumer right, provided forums for consumer redressal: provided for protection from unfair practices: and in all was a progressive and landmark legislation in the area of consumer protection. Although this act came into effect in 1986, the forums that had to be established under the provisions of this act were not established till “Common Cause” a redoubtable and a very respected organization filed a PIL in the Supreme Court . It is on account of orders passed by the Supreme Court in the said litigation that ultimately an Act that was still born ultimately sprang to life.

Once these fora were established, CAG filed several petitions on behalf of aggrieved consumers before the fora. This supplemented the organizations efforts in finding relief to macro level problems before the traditional

courts by way of Public Interest Litigation. Courts consistently held that unless these were filed along with aggrieved consumers no remedy could be granted in such petitions. Therefore a conscious decision was taken by the organization not to file cases before Consumer fora but to continue PILs in High Courts. It is heartening to see the Consumer Protection Act, 1986 has now been the amended by the 2019 Act, which is broader and effective in providing relief to consumers.

Today, CAG has by and large shed its adversarial roles and but still it persists with its non-litigation advocacies and strategies. It is involved amongst others in preventing road accidents, frequently preparing energy audit reports and coordinating with authorities to bring about a more stable electricity regime, educating youngsters and creating awareness regarding various range of goods and services available in the market and so on. The advent of e-commerce has also made the organization tech savvy and it now strives to grapple with and seek solutions to the problems, the new ways of doing business changes.

It also brings out various publication like its very well received “The Public Newsense” as also its consumer updates, current news and stopwatch which are published in its websites.

CAG has been extremely lucky in having a group of people who have lent enormous amount of their time, energy and resources for the development of the organization. The contributions of Sriram Panchu, Senior advocate and co founder of CAG, The late much lamented Tara Murali, Barath Jayaraj, Anuradha Vasudev, Shobha Iyer, Anjana Iyer, and advocates T.Mohan, R. Venkata Krishanan and many others have been a very strong pillar of support for the organization. Of course, the staff of the institution Mrs. Amudha Vijayakumar(who has been with CAG for much of its 40 years of journey), Ms. S. Saroja, Mr.K.Vishnu Mohan Rao and many are the very pride of the institution and they lead a very enthusiastic, dedicated and committed bunch of youngsters who distinguish themselves by their hard work, zeal and commitment to the causes they work on.

We all do hope and pray that in time CAG, will celebrate its golden jubilee with recognition and glory it well deserves.



ELECTRICITY RIGHTS

Is the consumer aware that electricity is more than just a commodity?

MR. G.N. BHARATH RAM

Electricity is not just a commodity—it is a basic necessity that empowers communities, uplifts lives and fuels development. Electricity has increasingly been recognized as an essential service, and access to it is often linked to the constitutional Right to Life under Article 21 of the Indian constitution. Reliable and affordable power supply directly impacts education, healthcare, livelihood opportunities, and overall quality of life.

The Electricity Act, 2003 laid the foundation for defining consumer rights and ensuring accountability from distribution companies, significantly reforming the power sector with an emphasis on accessibility, affordability, and accountability. Consumers are entitled to reliable supply, accurate billing, transparent grievance redressal, and the right to choose renewable energy options such as rooftop solar. However, while millions of households have been connected to the grid, the question of consumer rights within the electricity sector and the level of awareness among the public regarding their own rights, remains debatable.

Every electricity consumer is entitled to certain basic rights:

- **Right to Reliable Supply** – Consumers are entitled to a continuous and stable power supply with minimal interruptions, except during scheduled maintenance or unavoidable breakdowns.

- **Right to Quality Service** – Standards of performance require utilities to maintain proper voltage levels, attend to complaints within stipulated timelines, and provide safe connections.
- **Right to Fair Billing and Tariffs** – Transparent billing, clarity in tariff categories, and protections against overcharging are mandated by regulators.
- **Right to Grievance Redressal** – Consumers have access to mechanisms such as Consumer Grievance Redressal Forums (CGRFs) and the Electricity Ombudsman for resolving disputes with distribution companies.

While these rights exist, the challenge lies in raising awareness amongst consumers and ensuring they demand them. Across India, particularly in rural and semi-urban areas, consumers are often unaware of the forums available to them or the procedures to resolve billing disputes and service issues. Many households still hesitate to approach grievance mechanisms, either due to a lack of knowledge or fear of unresponsive systems. This results in a wide gap between the rights guaranteed under

The Electricity Act, 2003 laid the foundation for defining consumer rights and ensuring accountability .

rules and regulations and the experience of consumers.

It is here that consumer awareness plays a vital role. An informed consumer can demand accountability, question unfair practices, and actively participate in shaping the future of energy. For example, consumers who are aware of their rights are more likely to report faulty meters, challenge inflated bills, or seek compensation for prolonged power outages. They are also more likely to take advantage of government schemes for rooftop solar or energy efficiency, directly contributing to India's clean energy transition.

While consumer awareness is nowhere near where it should be, non-profit organisations and civil society groups have been enabling households along this journey. By conducting awareness campaigns, publishing simplified guides on billing and grievance processes, holding community workshops, and advocating with regulators, they have helped consumers become more confident in exercising their rights. Such efforts have shown results—communities with stronger awareness report faster redressal of complaints.

A Field Perspective

In my field experience working with electricity consumers, I have seen firsthand how a lack of awareness affects everyday lives. In a village outreach meeting, community members have the opportunity to connect with the field-level employee of the electricity distribution company (DISCOM), known as the lineman, who is responsible for their village. For instance, if there are power outages or unexpected power shutdowns, the first person they approach is the lineman. However, villagers often assume that informing the lineman will register their complaint and lead to a resolution. Unfortunately, this is not the case. To formally register a complaint, residents must contact DISCOM through the toll-free number or directly reach out to the Assistant Engineer, either in writing or over the phone. Obtaining an acknowledgement of the complaint is crucial, as it serves as essential

evidence for escalating the issue if it is not resolved within the designated timeframe.

When explaining the grievance redressal mechanism available for affected consumers, many residents shared that they had never heard of the Consumer Grievance Redressal Forum (CGRF). For years, they had been living in a power-interrupted area, assuming it was “the system” they had to accept. When we explained that they had the right to file complaints and even seek corrections with compensation, there was both surprise and relief.

In urban areas, too, consumers often face challenges. I recall a complaint where a family in the city received an unusually high bill due to a faulty meter. They did not know they could request meter testing for free. With guidance, they were able to get the error corrected, saving a significant amount. Such stories illustrate the gap between rights on paper and awareness on the ground.

These interactions also highlight a positive side—once people become aware, they are quick to act. As India advances towards its ambitious goal of achieving a sustainable and equitable energy future, placing consumers at the heart of the electricity sector is essential. Rights are meaningful only when they are known, demanded, and enforced. A consumer who is aware is not merely a beneficiary of electricity but also a partner in building a cleaner, fairer, and more reliable power system for all.

In the years ahead, our priority should be to close the gap between policy and practice. It's essential that every citizen, no matter where they live or what their income is, knows their electricity rights and feels empowered to assert them. This is not merely about improving electricity services; it's fundamentally about bolstering democracy, promoting equity, and ensuring justice in our daily lives.

WE MUST CLOSE THE GAP
BETWEEN PRACTICE AND POLICY



WHOSE CITY IS IT?

Who is really safe on our roads?

MS.NINA SUBRAMANI, MS.SOWMYA
KANNAN, MS.DIVYA ARVIND

Who does our city belong to? Is it the pedestrians' - people on errands, senior citizens taking their evening walks, children walking to school? The lack of safe and continuous pavements in our city says a loud NO. Is it the bicyclists' - the school children, the daily workers, the recreational cyclists who all traverse this city on two wheels? The lack of cycle paths say a resounding NO. Is it for the buses - that take at least 40 people to work, to school and back home? The lack of a bus lane for its smooth and congestion free travel says an emphatic NO. Is it for the cars - the app rides, the taxis, the SUVs and sedans? The flyovers, the ever-widened roads, the lack of intersections, the foot over bridges that force pedestrians to climb up and down many steps just to cross the road echo YES.

With over 40 flyovers¹, Chennai's moniker as the City of Flyovers seems justified - but to what end? It is the fifth² most congested city in India, taking 30 minutes for a car to travel 10 kilometres. To put this in perspective, a runner³ at the beginners level should take about 1 hour 7 minutes to cover the same distance. There is also the ever prevalent myth of the flyover - that it decreases congestion - however the other side of this coin is that along with the number of flyovers, the number of cars in

Chennai are also rising steadily. In 2016, The Hindu⁴ pointed out that Chennai spent around Rs 1144 crores on 9 new flyovers to add a paltry 12.4 km of road capacity over the next ten years - and during this same time 60 lakh new vehicles joined Chennai's traffic. Little wonder that even with all these flyovers, we're still stuck in traffic on Chennai roads.

Who Really Uses Our Roads?

This situation is even more unfair when you consider⁵ that 26.5% of Chennai's residents walk or cycle to work and 23.8% use shared transport such as bus, rail or metro, while only 44.2% use a car. When over 50% of our population use sustainable transport options, the next step for Chennai is to expand safe and continuous footpaths and create dedicated cycle lanes. This is an important step when we consider the fact⁶ that Tamil Nadu tops the country in terms of pedestrian deaths.

Pedestrians: The Forgotten Majority

The issue of poor pedestrian infrastructure has been highlighted in the media for far too long, yet the situation continues to deteriorate in our cities. Take the Pondy Bazaar pedestrian plaza for example - it's a great idea but does not even extend to 1 kilometre. When we see the pedestrian infrastructure at a city level, its overall

¹ B Anbuselvan, "Chennai to Scale New Heights With 9 New Flyovers Worth Rs 2,000 Crores." The New Indian Express, April 18, 2022. <https://www.newindianexpress.com/cities/chennai/2022/Apr/18/chennai-to-scale-new-heights-with-9-new-flyovers-worth-rs-2000-crores-2443246.html>.

² Alex Roven, "The Average 10k Time by Age and From Beginner to Professional," WISDOM RUNNING, August 25, 2023, <https://wisdomrunning.com/average-10k-time/#:~:text=It%20takes%20from%201h%20to%201h%2020min.of%20finishers%20of%20a%20typical%20average-size%20running%20event.>

³ Ajai Sreevatsan, "The Case Against Flyovers," The Hindu, May 23, 2016, <https://www.thehindu.com/news/national/tamil-nadu/the-case-against-flyovers/article6473629.ece>.

⁴ Rohini Krishnamurthy, "How India Moves: Chennai's Plans to Tackle Urban Mobility & Air Pollution Challenges," Down to Earth, June 6, 2025, https://www.downtoearth.org.in/air/how-india-moves-chennais-plans-to-tackle-urban-mobility-air-pollution-challenges#google_vignette.

⁵ "Road Accidents: Tamil Nadu Tops in Pedestrian Deaths." The New Indian Express, November 4, 2023. <https://www.newindianexpress.com/states/tamil-nadu/2023/Nov/04/road-accidents-tamil-nadutops-in-pedestrian-deaths-2629911.html>.

impact is minimal. We've seen enough pilot projects, it's time to actually build safe footpaths across the city. The situation is so critical that the Supreme Court has taken notice⁷ and said that safe footpaths are a constitutional right.

In 2023, our state reported⁸ the highest number of road accidents in India and the second-highest number of fatalities. These numbers highlight the urgent need to improve road safety and bring down crashes and deaths. Interestingly, Tamil Nadu was actually the first state in the country to draft a Road Safety Policy back in 2007. This was an important first step. Now, updating it into a comprehensive and structured Road Safety Action Plan (RSAP) would help translate that intent into lasting impact. Speeding continues to be⁹ one of the major causes of crashes in the State, and unfortunately, it's often pedestrians and cyclists who suffer the most. That's why prioritising speed management is the most immediate and effective way for us to reduce road crashes and save lives.

If we're serious about safer streets, bold steps like this are the only way forward. The more we recognise the rights of pedestrians and bicyclists, the more equitable our city becomes. One such initiative to promote pedestrian-friendly infrastructure is the Greater Chennai Corporation's ₹200 crore project¹⁰ to lay 200km of new footpaths. However, these initiatives should not be limited to specific areas and continuous footpaths are essential to promote a truly walking-friendly city.

The Neglected Bicyclist

When it comes to bicycle infrastructure, the circumstances are just as challenging as for pedestrians. According to Chennai's Comprehensive Mobility Plan¹¹ 2019, there is a huge drop in the bicycle modal share from 6.0% to 2.9% (2008-2018), while two-wheelers climbed from 25% to 29.6% (2008-2018). At the same time, there has been a sharp increase in the modal share of private

automobiles. This shift means more pollution, more crashes, and more traffic jams for all of us.

Several factors have contributed to the decline in bicycle usage over the years, including inadequate bicycle infrastructure, poor road safety, and severe weather conditions. In a study¹² conducted by CAG on the experiences of livelihood cyclists, we found that bad road conditions, overtaking, speeding, and unruly behaviours of motorists are the common issues faced by cyclists on the road. On top of that, there are neither dedicated cycling lanes nor safe parking for cycles. Fixing this could actually benefit everyone. For example, cycling serves as an excellent alternative mode of commute, particularly for short distances, suitable for both children and adults. Yet, it is increasingly rare to see children cycling on our streets and roads, as fewer are cycling to school due to safety concerns. Safer cycling means cleaner air, better health, and a future where our kids can ride to school again and feel a part of the city they grow up in.

Buses: Progress and Gaps

Although the situation may seem dire at first glance, it's not all as bleak as it appears. Over the past few years, several positive steps have been taken by the government to improve public transport systems, particularly buses, which remain the backbone of Chennai's mobility network. Among these measures, one of the most notable initiatives has been the Tamil Nadu government's "free bus travel for women" scheme. A welcome policy that actually makes buses more accessible. Of course, not everyone was happy. While many welcomed the move, others argued that it was unfair for only women to benefit from free travel and expressed concerns about the financial strain it might place on the transport system.

To better understand the real impact of this scheme, we at CAG conducted a study across six cities in Tamil Nadu¹³. What we found was eye opening. Women, by and large, welcomed the scheme and expressed how significantly it improved their daily lives. On average, each woman saved around ₹800 every month, a

⁶ "SC Calls Proper Footpaths a Constitutional Right, Asks States, UTs to Frame Pedestrian-friendly Guidelines." The Economic Times, May 14, 2025. <https://economictimes.indiatimes.com/news/india/sc-calls-proper-footpaths-a-constitutional-right-asks-states-uts-to-frame-pedestrian-friendly-guidelines/articleshow/121169537.cms?from=mdr>.

⁷ "Road Accidents In India 2022." Ministry Of Road Transport And Highways. https://morth.nic.in/sites/default/files/RA_2022_30_Oct.pdf

⁸ "Road Accident Analysis In Tamilnadu During The Year 2023." Tamilnadu State Transport Authority. https://tnsta.gov.in/pdfpage/pdfpage_en_4LPhMMh_2024_05_29.pdf

⁹ "Comprehensive Mobility Plan for Chennai Metropolitan Area 2019." CMDA. <https://www.cmdachennai.gov.in/pdfs/ComprehensiveMobilityPlan-CMA.pdf>

¹⁰ "Pedal for Progress," 2024. Citizen consumer and civic Action Group. <https://www.cag.org.in/sites/default/files/database/Livelihood%20Cyclist%20Study.docx.pdf>.

¹¹ "Fair Fares: Towards Gender-Inclusive Public Transport." Citizen consumer and civic Action Group. <https://www.cag.org.in/database/fair-fares-towards-gender-inclusive-public-transport>.

meaningful sum, especially given their household incomes. Interestingly, most of the women shared that the savings were used for household necessities, food, and education. When women save, the whole family feels the difference. Children gain access to better nutrition and improved education, families experience less financial strain, and over time, these changes contribute to healthier citizens and stronger economic opportunities. It looks like just free bus rides, but it's actually a game-changer that benefits thousands of families.

Turning our focus to Chennai's Metropolitan Transport Corporation (MTC), there have been promising developments but also a few pressing concerns. Currently, MTC operates around 3,233 buses across the city. Recently, 625 new low-floor electric buses were added, raising the fleet to 3,858. A positive step, yes — but still far from enough. By the government's own standards, Chennai should ideally have 60 buses per lakh population. To meet this benchmark, MTC plans to expand its fleet to 7,000 buses by 2032. But if the city grows and the buses don't, we'll be right back where we started — stranded in stagnant traffic jams.

Adding to this challenge is the concerning reality that MTC's ridership has declined sharply over the years. Increasing the number of buses is a strong start, and pairing that with better connectivity and commuter-friendly features will help more people choose buses over private vehicles, thus reducing congestion and pollution. This is where first and last-mile connectivity becomes critical. People need safe and efficient ways to reach bus stops, whether through continuous, obstruction-free footpaths or dedicated cycle lanes. At the same time, the infrastructure around bus travel needs an upgrade. Bus stops should be designed to be safer and more comfortable, and commuters need real-time, accurate information about routes, timings, and live locations.

The most important factor is a dedicated bus lane - so that bus users are not stuck in traffic and delayed by congestion - public transport



TAMIL NADU'S FREE BUS SCHEME FOR WOMEN

IS A WELCOME POLICY

users need to be rewarded and prioritised over people traveling alone in giant SUVs. The way we design our roads tells us who we value. We cannot afford to not factor in air pollution and its effect on health when we design urban transport infrastructure. A car-centric city traps us in pollution, congestion, and stress, as well as creating heat islands. A city that invests in walking, cycling, and public transport, on the other hand, delivers cleaner air, healthier bodies, reduced inequality, and a fairer share of urban space.

THE DAY THAT CHENNAI

chooses people over cars is the day each one of us can finally say: *"This is MY city." This is the day that our road safety and sustainable mobility team at CAG is working towards.*

¹² G Jagannath, "Chennai: MTC's 1st batch of e-buses to roll out on June 30." DT Next, June 28, 2025. <https://www.dtnext.in/news/chennai/chennai-mtcs-1st-batch-of-e-buses-to-roll-out-on-june-30-838459>

¹³ Radhakrishnan, Shobana. "Road to Clean Air: How MTC Buses Can Tackle Chennai's Pollution Problems." *Citizen Matters*, January 29, 2025. <https://citizenmatters.in/mtc-buses-chennai-traffic-pollution-problems-no2-greenpeace-study/#:~:text=Graphic:%20Bhanu%20Sridharan..residents%20adequately%2C%E2%80%9D%20he%20adds.>



MAKING CLIMATE LOCAL & VOCAL

Design narratives in the built
environment

MS. POORNIMA JAYARAJ

For much of human history, the natural environment was an ever-present force shaping daily life. People lived in close connection with its rhythms and patterns, adapting to seasonal cycles and the landscapes around them. Over time, industrialisation and urbanisation transformed these organic systems into human-made environments, from compact villages to sprawling cities. Today, for many, nature is no longer experienced in its wild form but as curated fragments within the built environment. This constructed world has become our primary interface with the climate, shaping not only how we experience it but also how we alter it. The ways we build, inhabit, and consume have compounded over decades, intensifying climate change and transforming it from a scientific concern into a global and societal challenge.

Once discussed mainly within scientific circles, it now shapes headlines, policies, and public debate. Yet, for many, it remains distant and abstract, communicated largely through statistics, projections, and models that are difficult to relate.

In the current context, most people relate to climate through their built surroundings. This mediated setting not only shapes but also constrains our understanding of climate. The very activities that sustain urban life contribute to rising temperatures, sudden shifts in precipitation, and intensifying storm patterns that further influence how we perceive climate change. Because our experience is filtered

more through constructed spaces than through direct interaction with natural systems, our perceptions are often partial and limited. This distance underscores the importance of effective climate communication not only to translate scientific terms or data into relatable narratives but also to help people reconnect with the realities of a changing world.

It is in this space that the Citizen consumer and civic Action Group (CAG) positions its work. With a firmly people-centric approach, rooted in decades of advancing environmental justice and amplifying citizen voices in decision-making, CAG has expanded its focus to climate communication. Recognising that addressing climate change requires not only scientific accuracy but also public resonance, CAG seeks to bridge the divide between technical framings of climate risks and the everyday realities of communities.

To take this forward, CAG has initiated efforts to make climate communication more accessible and meaningful in everyday contexts. These include developing a Climate Change Communication Toolkit with the Government of Tamil Nadu to simplify complex concepts for decision-makers and communities; working with educators to integrate climate communication into school textbooks, fostering climate literacy

**The very activities that
sustain urban life contribute
to climate change.**

from an early age; and promoting decentralised renewable energy (DRE) solutions that highlight practical benefits for households, agriculture, and small industries. Together, these initiatives reflect a shift towards embedding climate awareness across governance, education, and community practices, supporting informed choices and sustainable futures.

This article builds on these efforts by exploring how climate communication can also be embedded within the built environment, using design narratives as powerful tools to make climate action tangible, local, and motivating for collective action.

The Need to Localise Climate Communication

Climate messages are often complex because they're technical, impersonal, and disconnected from people's daily lives. Terms like "net zero" feel intangible and confusing, making it hard for people to relate them to their everyday experiences. With limited funding, few large-scale campaigns, and minimal engagement, climate communication struggles to resonate. Making messages simple, relatable, and locally relevant is key to sparking understanding and action.

Scientific projections warn of various climate-related events, many of which are already changing how we live, work, and build. The built environment, including homes, infrastructure, public spaces, and cities, is both a major cause of and vulnerable to climate change. Problems like urban heat islands, poor drainage, and energy-heavy construction increase risks, especially for marginalised communities. At the same time, thoughtful design and management of these spaces offer powerful opportunities to cut emissions, adapt to new challenges, and strengthen resilience.

For this potential to be realised, climate communication must connect global science to local realities. People need to understand what climate change means for their streets, homes, and neighbourhoods, and what they can do in response. Limited access to timely, data-backed information often restricts alignment between policymakers and communities, underscoring the need for

CLIMATE COMMUNICATION MUST

**CONNECT GLOBAL SCIENCE TO
LOCAL REALITIES**

inclusive, locally grounded approaches. Communication that is culturally relevant and narrative-driven, drawing on local stories, traditional knowledge, and familiar examples, can make climate impacts more relatable and motivate meaningful action.

The Role of Narratives in Shaping Climate Communications

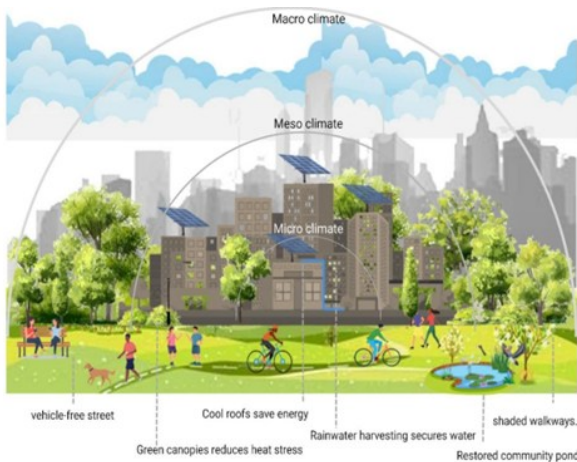
A narrative is more than a story; it is a way of connecting facts, context, values, and vision into a coherent whole. In climate communication, narratives help people not only grasp the challenge but also see their place in shaping solutions. By weaving together scientific evidence with lived experiences and collective aspirations, they make complex issues more immediate and actionable.

Strong narratives extend beyond environmental impacts to reflect everyday concerns such as health, safety, livelihoods, cultural identity, and community well-being. When grounded in local values and traditions, they resonate deeply. For example, in Kerala, local stories of shifting monsoon patterns help farmers understand how climate change affects crop cycles and guide adaptation strategies like adjusting planting schedules. In coastal fishing communities, traditional knowledge about tides and seasonal fishing patterns informs early warning and evacuation planning during cyclones. In urban areas, narratives around the cultural significance of trees and community gardens have been used to promote green spaces that cool neighbourhoods and improve health.

By grounding scientific facts in local context, effective narratives guide communities toward practical actions, build resilience, and encourage

cooperation between citizens, authorities, and institutions in addressing climate challenges.

Built Environment as a Medium for Narratives



Above: Narratives of Climate in the Built Environment | CAG

The built environment is both a cause of and vulnerable to climate change. It accounts for a significant share of global emissions, yet it is also where the impacts of heat, flooding, and resource stress are most directly felt. This makes it an ideal medium for climate communication. Figure 1 illustrates how climate communication can be grounded in design narratives that connect everyday urban experiences to broader climate systems. It shows the interplay of macro, meso, and micro climates, while highlighting tangible interventions like vehicle-free streets, shaded walkways, green canopies, cool roofs, rainwater harvesting, and restored ponds that people can easily relate to. By translating abstract climate concepts into visible and relatable design elements, the narrative makes the idea of resilience and adaptation more accessible, showing how collective choices in our surroundings directly shape comfort, sustainability, and responses to climate change.

Climate narratives in the built environment can operate at different scales:

1. Micro-climate (Building scale): Local conditions around a building such as temperature, humidity, and wind are shaped by design choices. Features like shaded courtyards, cool roofs, and green walls not only reduce heat but also serve

as visible examples of climate adaptation. With the help of signage or interactive displays, these elements can explain their benefits, turning everyday structures into ongoing lessons on sustainability.

A good example is the IIT Madras campus, where energy-efficient designs like ventilated roofs, shaded walkways, and natural landscaping help lower indoor temperatures and cut energy use. By incorporating these features into daily spaces such as classrooms, hostels, and pathways, the campus offers students and staff relatable, real-world demonstrations of climate-friendly practices. Informational boards and workshops further enhance understanding, making climate adaptation approachable and actionable. This way, the building itself becomes a tool for learning, showing how sustainable choices can seamlessly become part of everyday life.

2. Meso-climate (Neighbourhood scale):

Urban features like street orientation, green cover, water bodies, and open spaces influence how neighbourhoods experience climate. Tree-lined streets help reduce urban heat, while restored ponds and wetlands can prevent flooding during heavy rains. Community events, workshops, or public art installations that explain these benefits help residents connect everyday spaces with climate resilience.

For example, after the severe flooding in 2015, several residential areas in Chennai implemented rainwater harvesting, restored ponds, and promoted community-led waste management. Public campaigns and awareness drives clearly explained how simple actions like cleaning ponds or planting trees can reduce flood risks and lower heat stress. These communication efforts have made a tangible impact: more residents are actively participating in climate adaptation measures, local water bodies are being maintained, and community engagement has strengthened. By using relatable examples and encouraging collective action, effective climate communication is transforming how neighbourhoods respond to climate challenges, building resilience from the ground up.

3. Macro-climate (City scale): Cities operate at the regional scale and are shaped by broader climatic systems such as monsoons, seasonal winds, and drought patterns. At this scale, populations and communities are highly

diverse and heterogeneous, with varying beliefs, values, levels of trust, and information preferences. As cities grow and become more complex, climate communication strategies need to be tailored to resonate with this wide array of users. Research on audience behaviour can guide the design of messages to ensure they are clear, relevant, and actionable for different groups.

Coimbatore's city-level planning serves as an effective communication channel in this context. Initiatives such as expanding green cover, improving water management, developing sustainable mobility networks, and restoring lakes not only enhance urban resilience but also act as indirect, tangible demonstrations of climate action. Unlike direct communication methods—such as informational boards or pamphlets which may have limited reach or impact, these visible infrastructure changes communicate climate risks and solutions through lived experience, everyday observation, and community interaction. Public workshops, media campaigns, and interactive platforms further amplify this effect, co-creating understanding

among stakeholders and establishing shared norms. By linking observable urban changes to residents' daily lives, city-level planning becomes a dynamic medium for climate communication, engaging diverse audiences and motivating meaningful, collective action. By framing these scales through stories that people can see, feel, and participate in, climate communication moves from abstraction to lived experience.

Conclusion:

Facts alone rarely inspire change. Narratives rooted in local realities and embedded in the built environment can turn climate awareness into climate action. They give context to impacts, connect people emotionally to the challenge, and frame solutions in ways that are tangible and relevant.

As the saying goes, "People will forget what you said, but they will never forget how you made them feel." In climate communication, that feeling can be the spark that transforms passive awareness into active commitment. By weaving compelling narratives into the spaces where we live, work, and gather, climate change becomes not a distant concern but a shared responsibility and an opportunity to shape a resilient, equitable future.



THE NEXT FRONTIER IN ELECTRICITY GOVERNANCE

Protecting consumers amidst
technological innovation

MR. K. VISHNU MOHAN RAO

The future of electricity governance will be shaped by three distinct factors - increased pace of technological innovation, policy adaptation to innovation, and regulatory reforms. Rooftop solar, smart meters, time-of-day tariffs, energy storage, and electric vehicles are transforming the electricity sphere. This has led to consumers being no longer passive recipients of electricity but becoming active participants, empowering them to further improve their experience in the sector.

For decades now, CAG has been at the forefront of enabling consumers, particularly within the electricity sector through its pioneering initiatives such as Electricity Consumer Cells (ECCs) which functioned across 5 districts in Tamil Nadu. These efforts have helped resolve over 3000 consumer complaints on electricity issues, promoted renewable energy, conducted media workshops, and reached out to over one lakh electricity consumers. There is no doubt that the path ahead still needs the participation of organisations such as CAG - ensuring that consumers remain central to any transformation. Our work will seek to inform them of their rights, protect their interests, and amplify their voices in governance. As technology upends the world as we understand it, it becomes all the more important to ensure that the consumer is not the forgotten party, or consumer protection sacrificed at the altar of progress.

Prosumers: The recognition of prosumers under the Electricity (Rights of Consumers) Rules, 2020 is an important step in consumer empowerment. A solar prosumer is an individual or entity that both consumes and produces electricity, typically through rooftop solar panels. Apart from this, the subsequent Amendment to the Rules further simplified rooftop solar adoption, by waiving feasibility studies for systems up to 10 kW and setting strict timelines for approvals. This has reduced barriers for households wishing to generate their own electricity, thereby building the number of prosumers with stakes in electricity generation (not just consumption). CAG will continue to build awareness of prosumer rights by advocating for rightful compensation on surplus energy sent to the grid. Further, CAG will seek to support experiments such as microgrids, which show how decentralised energy can be managed fairly and effectively.

Smart Meters: India added around 35 million smart meters by mid - 2025 through the Revamped Distribution Sector Scheme (RDSS). Smart meters provide granular data, enable prepaid billing, and can reduce disputes. These devices eliminate manual meter readings and provide consumers with detailed information about usage and balances. Yet consumer experience varies as in some states meters deliver savings, while in others communication functions or prepaid modes are limited.

CAG will work to ensure that consumers are equipped to use smart meter platforms. This will be done by promoting “digital” literacy where

consumers are able to read and understand their smart meters. Further, CAG will build on our existing work of Electricity Consumer Cells to resolve consumer grievances and advocate for transparent billing.

Time-of-Day Tariffs: Time-of-Day (ToD) tariffs are being implemented in phases across consumer categories, except agriculture. ToD tariff works as follows: consumers are given cheaper rates during solar hours while being charged a higher tariff during evening when activity peaks. The purpose is two fold: a) to encourage uptake of energy battery usage and b) to push consumers to shift their electricity usage to a non-peak hour for better demand and grid management by the DISCOM. Evidence shows that consumers who shift their usage patterns are saving between 15 and 25 per cent on bills, while cities such as Delhi and Mumbai have recorded declines in peak-hour demand. CAG will seek to support consumers through this change by explaining tariff structures, helping households and small businesses adapt to the changes. Efforts will be made to advocate for equitable tariff so that it does not disadvantage smaller consumers.

Standards of Performance: The Consumer Service Rating of DISCOMs (CSR) for 2023–24 assessed 66 distribution companies and revealed major disparities in service quality. Only four achieved A+ ratings, while 23 were graded C or lower. Karnataka's 2025 tariff order, which mandates automatic compensation for service failures, demonstrates how regulatory innovation can drive accountability. Amendments to consumer rules have also reduced timelines for new connections and required mandatory check meters in the case of disputes.

CAG's role in this area is three fold a) as part of the regulatory processes we will recommend measures to further improve service standards and b) build awareness using people-friendly language and mediums, while building capacity among stakeholders to make these benchmarks accessible, and to keep consumers informed of their rights c) advocate for service performance-linked tariffs to be mandated.

Energy Storage: Very soon consumers will be allowed to own, lease, or operate Energy Storage Systems (ESS) as per the draft

amendments proposed in Rule 18 (i.e. Energy Storage System) of Electricity Rules 2005 as on June 2025. This enables households and organisations to reduce their dependence on DISCOMs. Further, they will be able to shift their consumption, and even provide services to the grid. Further, research suggests that large-scale storage adoption could deliver significant savings and support renewable integration.

CAG will inform and promote consumer focused action research on storage options while seeking to promote models that ensure benefits reach households and communities.

Electric Vehicles: The growth of electric vehicles (EVs) has brought transport within the ambit of the electricity sector. This has also spurred policy and regulatory interventions. For example, the Guidelines for Installation and Operation of Electric Vehicle Charging Infrastructure-2024 mandate fast connections, concessional tariffs during solar hours, and registration of public charging stations on a national portal. The amendments also guarantee the right to separate electricity connections for EV charging.

CAG is working to ensure that these policies are implemented fairly, that residential consumers have access to safe and transparent charging, and that tariffs balance consumer interests with national energy goals.

In conclusion, India's electricity sector is entering a new era in which consumers will play an important and decisive role. At the same time, the electricity sector is also going through a transformation phase with technological innovation using Artificial Intelligence (AI), blockchains etc. CAG's work will be to ensure that consumers remain at the centre of all changes, and are especially not affected adversely in the process.

OUR AIM IS TO

increase the number of active consumers in the electricity sector who are also equipped with the knowledge and confidence to contribute meaningfully to its governance.



TOWARDS ZERO WASTE

Re-thinking how we deal with waste

MR.RAMALINGAM KARUNANIDHI

Every morning, as we open our doors, we see the legacy of our consumption. Plastic bags flutter across streets, garbage bins overflow, and the smell of decaying organic waste lingers in the air. These visible signs of waste are only part of the story. The more invisible scars of dump yards, open dumps, and harmful emissions remind us that waste is everywhere. Yet, what if we could treat waste not as the final stop but as part of a cycle, a resource to be prevented, reused, and transformed? This is the vision of zero waste. It is not about achieving perfection but about shifting our mindset from “out of sight, out of mind” to “keep materials in use, reduce harm, and rebuild ecosystems.”

Over the past several years, the Citizen consumer and civic Action Group (CAG) has been at the forefront of promoting zero-waste practices across Chennai and beyond. Recognising that waste management is not just a technical challenge but also a social, behavioural, and policy issue, CAG has actively engaged communities, schools, colleges, local governments, and businesses to create awareness, encourage responsible consumption, and build sustainable waste management systems. CAG’s initiatives have empowered citizens, especially those from low-income communities, and educate young minds while collaborating with stakeholders to bring systemic change. Below, we explore both the broader challenges and opportunities in waste management, as well as CAG’s practical efforts that have been helping shape a zero-waste culture.

Understanding the Scale: How Much Waste Are We Generating?

To appreciate what a zero-waste future would entail, we first need to understand the current scale of waste generation in India. Today, India produces about 62 million¹ tonnes of municipal solid waste every year. Of this, only a portion is collected and treated properly. According to a recent report, approximately 160,000² tonnes of waste is generated daily, but only about half is treated. The rest often ends up dumped in open areas, burned in the open, or left unmanaged. Plastic waste is another severe issue. India is ranked among the top producers of plastic waste globally, with an estimated 9 to 10 million³ tonnes of plastic waste each year, contributing significantly to the worldwide plastic pollution problem. Additionally, the per capita generation of waste is on the rise. Urban waste per person per day is projected to increase, with some estimates suggesting it may reach 0.7 kg⁴ per person per day by 2025 in many cities. These numbers are deeply concerning. Producers must take the lead by designing durable, repairable, toxic-free and recyclable products, reducing excess packaging,

¹U.S. International Trade Administration, “India Solid Waste Management,” Trade.gov, April 27, 2023, https://www.trade.gov/market-intelligence/india-solid-waste-management?utm_

² Aakash Kale, Amit Upadhyay, and Ramesh Anbanandam, “A Hierarchical Facility Location-Allocation Model for Sustainable Municipal Solid Waste Management in Urban Cities,” Socio-Economic Planning Sciences, 2025, https://www.sciencedirect.com/science/article/abs/pii/S0038012125001089?utm_

³ Plastics for Change, “India Emerges as the World’s Largest Plastic Polluter: What Went Wrong and What’s Next,” Plastics for Change Blog, September 25, 2024, https://www.plasticsforchange.org/blog/india-emerges-as-the-worlds-largest-plastic-polluter-what-went-wrong-and-whats-next?utm_

⁴ Clean India Journal, “India to Generate 0.7 kg Waste per Person per Day by 2025: Report,” Clean India Journal, November 27, 2024, https://cleanindiajournal.com/india-to-generate-0-7kgwaste-per-person-per-day-by-2025-report/?utm_

⁵ Circularity Hub, “10 R’s of Circular Economy,” accessed September 26, 2025, <https://tinyurl.com/2s4bfvpz>

and embracing extended responsibility for waste. Without such changes, even shifts in consumer behaviour and disposal patterns will not be enough; waste will continue to overwhelm cities, strain resources, and worsen pollution.

Why Current Systems Fall Short

The way we currently manage waste is rooted in a conventional linear model where resources are extracted, goods are produced, consumed, and then discarded. This model has serious flaws. First, it leads to environmental degradation. Dump yards leak toxins into the ground and water bodies, while open burning releases harmful air pollutants. Plastics and microplastics harm aquatic ecosystems and wildlife. Second, it is resource inefficient. Valuable materials such as metal, glass, and certain plastics are discarded even though they could be recycled or reused. Third, it imposes social and health costs on communities, particularly those already marginalised. Uncollected or improperly managed waste spreads diseases, disrupts livelihoods, and pollutes water sources. Waste pickers, who play an essential role in collection and recycling, often work in unsafe and unhygienic conditions. Clearly, the current approach to waste management is neither environmentally sustainable nor socially just.

What Does Zero Waste Mean in Practice?

Zero waste is not about generating absolutely no waste but about rethinking how we use, handle, and repurpose materials. It calls for refusing what we do not need, such as single-use plastics and unnecessary packaging, reducing consumption patterns, and reusing goods instead of discarding them. Repairing items and extending their lifespan helps reduce waste at the source. Recycling and composting waste allows organic and recyclable materials to re-enter the system, benefiting industries and ecosystems alike. It also encourages redesigning products, packaging, and supply chains to prevent waste from being built into the system in the first place. Together, these principles shift the focus from merely managing waste to



10 R's | Source: Circularity Hub⁵

preventing it, reducing environmental harm, and promoting circular economies.

Case Studies from India: Where Zero Waste is Becoming Real

Real-world examples prove that zero waste is achievable. Vadakara Municipality in Kozhikode district became Kerala's first officially declared zero-waste local body. By implementing strict source segregation, promoting composting and recycling, and enforcing hygiene protocols, the municipality demonstrated how strong governance combined with citizen participation can lead to meaningful change.

Meenangadi Panchayat in Wayanad took a bold step in 2017 by declaring itself a plastic-free village. The community promoted natural and scientific waste management practices, encouraged the use of paper bags produced by local cottage industries, and engaged women's self-help groups. The initiative also addressed water and energy sustainability by promoting LED lighting and composting facilities. Similar efforts are visible beyond Kerala. In Arunachal Pradesh, the village of Siluk was declared a zero-waste village in 2021 by mobilising schools, self-help groups, and local institutions to promote recycling and composting practices. Though these communities differ in size and resources, they share common factors in their success, such as community involvement, governance support, clear norms, and a

⁶ Citizen Consumer and Civic Action Group (CAG), "Small Town, Big Impact: Japan's Kamikatsu Zero Waste Journey," CAG Blogs, April 16, 2025, <https://www.cag.org.in/blogs/small-town-big-impact-japans-kamikatsu-zero-waste-journey>

⁷ Citizen Consumer and Civic Action Group (CAG), Zero Waste Cities Project,

<https://www.cag.org.in/database/incentivising-zero-waste-low-income-community-chennai>

⁸ Citizen Consumer and Civic Action Group (CAG), "Is Chennai Ready for a Zero Waste Wedding?", <https://www.cag.org.in/database/chennai-ready-zero-waste-wedding>

combination of behavioural change and practical infrastructure.

Global Case Studies in Zero-Waste: Kamikatsu, Japan

Kamikatsu, a town of 1,500⁶ residents in Japan, has made this a reality. The community embraced a zero-waste lifestyle, proving that small towns can lead global sustainability efforts. The journey began decades ago when the town faced rising plastic waste after industrialisation. Residents adopted home composting, strict segregation, and reuse practices, gradually transforming their habits. In 2003, Kamikatsu became the first town in Japan to officially declare a zero-waste policy. Today, waste is sorted into 45 categories, with over 80% recycled, far above the national average. Initiatives like the “Kurukuru Shop” promote reuse, while the Zero Waste Centre “WHY” educates and engages the community. Though challenges remain, Kamikatsu’s efforts demonstrate how collective action and education can overcome resistance. India can learn from this model by encouraging community responsibility, decentralised composting, and reuse-focused solutions.

How CAG Has Been Leading the Way in Zero Waste Awareness and Action

CAG’s initiatives have complemented these broader waste management efforts by making zero waste accessible to communities of all economic backgrounds. Their interventions are practical, educational, and inclusive, aiming to inspire behavioural change and system-level action. Some of their key initiatives include:

Incentivising Zero Waste in Low-Income Communities

CAG’s Zero Waste Cities project⁷ in Greenways, Chennai, demonstrated that even low-income areas can achieve significant waste reduction. With support from Pennurimai lyakkam, this initiative utilised incentives, training, and local engagement to implement decentralised composting and source segregation. This approach empowered residents to actively participate in waste management while improving their living

conditions.

Making Events Like Weddings Sustainable

Through “Is Chennai Ready for a Zero Waste Wedding?”⁸, CAG explored how social events could become eco-friendly without compromising on experience. The research found that hotels and caterers were open to sustainable practices but needed clear directives and infrastructure support. This work highlighted the importance of regulating bulk waste producers and improving waste workers’ conditions to ensure effective waste management.

Providing Practical Tools with the Zero Waste City Manual

Recognising that municipalities need actionable guidance, CAG’s Zero Waste City Manual⁹ provided a structured approach to reducing waste movement by processing waste at the local level. It encouraged leveraging both formal and informal waste networks, allowing communities to take ownership of their waste systems. The toolkit offered practical steps for implementing waste segregation, composting, and recycling.

Making Zero Waste Accessible to Everyone

CAG’s “Zero Waste Made Simple”¹⁰ campaign broke down zero waste into actionable steps. Through a series of posters, this initiative guided families on how to reduce waste, reuse items, and compost effectively, making a sustainable living approachable for everyone.

Locate Nearby Plastic-Free Stores

With e-commerce becoming a significant contributor to plastic waste, CAG’s Zero Waste Online Stores¹¹ database helped consumers identify eco-friendly retailers. The database lists stores that already sell plastic packaging-free products, making it easier for consumers to find and support them. It also helps raise awareness about sustainable shopping options and encourages more people to choose plastic-free alternatives in their daily purchases.

Celebrating Sustainable Practices: Kuppai Thiruvizha (Zero Waste Carnival)

Kuppai Thiruvizha¹², first launched by CAG in 2018, is a yearly festival celebrating sustainable

⁹ Citizen Consumer and Civic Action Group (CAG), Zero Waste City Manual, July 3, 2020, <https://www.cag.org.in/database/zero-waste-city-manual-toolkit-establish-city-and-community-zero-waste-systems-0>

¹⁰ Citizen Consumer and Civic Action Group (CAG), “Zero Waste Made Simple,” <https://www.cag.org.in/database/zero-waste-made-simple>

¹¹ Citizen Consumer and Civic Action Group (CAG), Zero Waste Online Stores, <https://www.cag.org.in/submit-zero-waste-store>

¹² Citizen Consumer and Civic Action Group (CAG), “Kuppai Thiruvizha (Zero Waste Carnival),” <https://www.cag.org.in/database/kuppai-thiruvizha-zero-waste-carnival>

practices in Chennai. The festival brings together vendors, experts, students, and citizens to explore zero-waste solutions. Over a thousand people participated in each of the events, learning about waste alternatives, the dangers of plastic pollution, and the environmental impact of fast fashion. The events' discussions focus on reducing chemical and fabric waste, promoting composting, and providing affordable, practical solutions to everyday waste problems.

Challenges and Enablers: What Makes Zero Waste Work or Stop Working

Despite the progress, zero-waste initiatives still face significant challenges. People's reliance on convenience leads to behavioural inertia, while infrastructure gaps and financial constraints hinder implementation. Inconsistent policy enforcement and weak governance often stall progress. Furthermore, integrating informal waste pickers into formal systems without jeopardising their livelihoods remains a challenge. However, CAG's work highlights the factors that enable success: strong local governance, community engagement, economic incentives, decentralised solutions, and supportive policy frameworks. Their approach highlights the importance of empowering citizens, enhancing infrastructure, and promoting collaboration among government, businesses, and civil society.

Kerala's Unique Position and Lessons for India

Missions like Suchitwa Mission and Haritha Keralam Mission provide institutional support, while empowered local bodies drive action at the grassroots level. Lessons from Kerala's experience, such as starting small, adopting holistic waste strategies, ensuring social inclusion, and continuously monitoring progress, offer a roadmap for other states.

Imagining a Zero-Waste Future in India: Scenarios and Steps

By 2035, India could see widespread adoption of zero-waste principles. Municipalities could segregate waste at source, compost organic waste, ban harmful plastics, and support recycling markets. Waste pickers could be

formally recognised and protected, and industries could embrace circular economy models by designing products for reuse and repair.

To achieve this vision, policies need to be enforced with a strict monitoring and evaluation system, enforce producer responsibility, and expand regulations beyond the banned categories to include multi-layered plastics, snack covers, FMCG sachets and other single-use plastics. Investments in composting units, material recovery facilities, and wastewater treatment are critical. Incentives like grants and tax benefits would encourage participation, while educational programs and transparent data systems would empower communities to lead the change.

Where Things Could Go Wrong: Risks to Watch

Without systemic change, token initiatives, overreliance on technology, and inconsistent enforcement could derail progress. Market failures in recycled materials and a lack of community buy-in could stall efforts. CAG's experience shows that sustained engagement, trust-building, and inclusive policies are essential to ensuring long-term impact.

Conclusion: Why We Cannot Wait

Waste is not just an environmental issue; it intersects with climate change, health, economic sustainability, and social justice. As India's population grows and consumption patterns shift,

the time to act is now. CAG's initiatives have already demonstrated that zero waste is possible, practical, and beneficial for communities across the socio-economic spectrum. The path forward requires commitment from

governments, businesses, and individuals alike. Every small action, refusing unnecessary packaging, composting organic waste, repairing items, or supporting local recycling, contributes to a larger movement toward sustainability.

The question is no longer whether we can afford to aim for zero waste but whether we can afford not to. Through informed choices, inclusive policies, and collective action, we can transform waste from a burden into a resource. Together, we can create a healthier planet and a more equitable society, ensuring that the zero-waste vision becomes a reality for future generations.

The question is no longer whether we can afford to aim for zero waste but whether we can afford not to.



DATA, DECISIONS & DEMOCRACY

Civil society's role in advancing
climate justice in the age of AI

MR. VAMSI SANKAR KAPILAVAI

We're living in a time when two powerful forces are reshaping our world, climate change and rapid advances in technology. Faced with rising heat, floods, and extreme weather, governments and businesses are turning to data and artificial intelligence (AI) to find answers. But as these tools begin to shape major decisions, we have to ask: Whose data are we using? Whose voices are being left out? And who gets to decide what counts as a 'solution'? For organisations like CAG, which have spent decades championing environmental justice and citizen participation, this is both a challenge and an opportunity. It's a chance to rethink how evidence is used, not just to predict the future, but to shape it in ways that are fair, inclusive, and rooted in the needs of people and the planet.

The Power of Evidence in Policy Advocacy

Since its inception, CAG has grounded its advocacy in data and evidence. Whether showing how residents are adopting sustainable practices in energy, water, waste and transport, research into climate-induced migration patterns that reveal hidden social costs, or assessing climate literacy among school children and policy makers, CAG has used data to highlight invisible realities and demand action. These efforts show how evidence, when collected ethically and analysed thoughtfully, can bridge the gap between citizens and the state.

But data alone does not create change. It is the democratisation of data, ensuring that

communities participate in defining problems, generating evidence, and crafting solutions, that transforms information into action. CAG's work has consistently prioritised this people-centred approach, where data about communities is not extracted, but produced with them.

AI Enters the Equation: Promise and Democratic Dilemmas

The arrival of AI in public policy offers remarkable possibilities. From modelling flood risks and optimising renewable energy distribution to forecasting crop failures and managing transportation systems, AI has the potential to improve the precision and responsiveness of governance. In India, AI is already being integrated into early warning systems for floods, agricultural monitoring, and urban planning.

Yet, beneath this promise lies a set of democratic dilemmas. AI systems are only as fair as the data they are trained on, and that data often reflects the biases and blind spots of existing power structures. Marginalised communities, informal workers, and vulnerable groups are frequently absent from official datasets. When these blind spots become encoded into algorithms, the result can be unjust policies and invisible exclusions. As governance becomes more data-driven, there's a real risk that authority recentralises among technocrats and data scientists. Then comes the opacity problem. Many advanced AI systems, particularly those using deep learning, function as black boxes, offering little transparency into how decisions are made. This makes accountability harder to enforce and public trust more difficult to build.

Moreover, AI-driven decision-making can distance governance from the people it serves. When algorithms determine resource allocation or prioritise infrastructure investments without public deliberation, we risk losing the democratic muscle that keeps governance accountable and participatory. In addition to that, AI can amplify digital divides, as access to data, technical expertise, and digital infrastructure remains highly uneven.

Climate Justice in the Digital Era

Let's take the example of just transitions in an era pockmarked with extreme climate events. Climate change is not only a scientific issue, it is a justice issue. Its impacts are uneven, hitting the poorest and most vulnerable the hardest. As AI becomes embedded in climate-related decisions, from where to build flood defences to how to distribute renewable energy, it is essential to ask: who benefits, and who is left behind?

AI models that optimise electricity distribution in urban centres, while efficient on paper, may overlook the lived experiences of informal settlements, where energy access is precarious and irregular. Without grounding AI systems in local realities, we risk designing "smart" systems that fail to serve the people most in need.

The Role of Civil Society: Navigators, Bridge-Builders, and Champions of Justice

In a world where data and technology increasingly influence how policies are made, civil society must move beyond reacting, it must help shape the direction we take. Organisations like CAG have a vital role in:

- Promoting transparency and accountability in the use of AI and data, ensuring systems are designed and deployed responsibly.
- Championing inclusive data practices that reflect the full diversity of lived experiences, especially from communities that are often underrepresented.
- Strengthening digital capacity at the grassroots level, so that individuals and communities are equipped to understand, engage with, and question decisions that affect their lives.

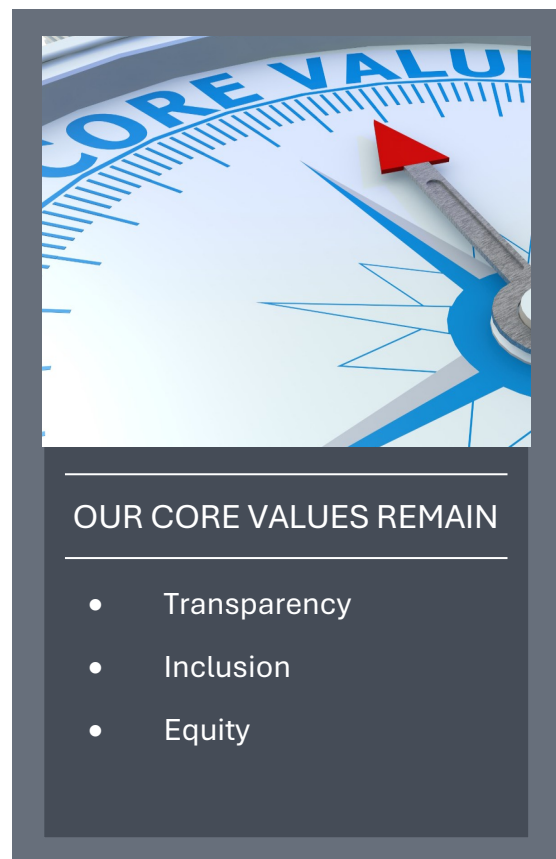
- Collaborating to create ethical standards for technology use, particularly in environmental governance, so that innovation serves the public good.

This moment isn't just about adapting to change, it's about actively shaping a digital future that respects human dignity, protects our environment, and deepens democratic participation. At its core, CAG works to ensure that technology supports, not replaces, community voices and democratic accountability.

Evidence with Empathy: CAG's Approach

At CAG, we continue to explore how technology can serve justice, not just efficiency. Our pilot projects on climate literacy in schools, for example, combine data collection with behavioural insights, helping us understand not just what children know about climate change, but how they feel about it, and what they are ready to act on.

Similarly, our research on distributed renewable energy and solid waste systems does not stop at policy recommendations. It examines how households, informal workers, and communities experience these systems on the ground. In an age where numbers dominate narratives, we strive to bring empathy into evidence.



As we cautiously explore the role of AI tools, whether for data visualisation, translation, or analysis, we remain anchored in our core values: transparency, inclusion, and equity.

Justice Needs More Than Code

For AI and data to truly serve climate justice, they must be governed by principles of democracy, not just algorithms. This means asking hard questions about ownership, consent, access, and accountability. It means ensuring that civil society has the resources, tools, and space to engage with these technologies critically and constructively.

We call on funders, governments, and technologists to back this mission, not just with rhetoric, but with real investments in digital readiness, ethical AI research, and

community engagement. Because building a just future cannot be outsourced to code.

In the end, data alone doesn't create justice. People do.



NOT JUST DATA



We need people to create justice.
For AI and data to truly serve climate justice, they must be governed by principles of democracy, not just algorithms.



GOING DIGITAL

A boon or bane for consumers?

MS. S.SAROJA

It is a well-known fact that a digital revolution is sweeping the world today, changing our way of life. High penetration of smartphones and affordable mobile data; growing internet population; rapid growth of e-commerce; the rise of super apps, quick commerce and social commerce; and a strong shift towards digital payments, are crucial drivers behind this change.

According to a recent McKinsey & Company report, around 25 per cent of India's 850 million internet users shop online and the number is expected to more than double by 2030. Similarly, India's digital transactions have experienced an exponential growth driven by Unified Payments Interface (UPI), which operates under the National Payments Corporation of India (NCPI) and is regulated by the Reserve Bank of India (RBI). As of June 2025, UPI system serves 491 million individuals, and is recognised as the world's leading real-time payment system. Over 65,000 crore digital transactions worth more than ₹12,000 lakh crore were recorded during Financial Years 2020-25. Digital platforms have also expanded access to financial services for underserved communities, small vendors and rural users, significantly increasing financial inclusion.

Amidst all this, the growing presence of artificial intelligence (AI) in consumers' lives cannot be overlooked. Advancing at great speed, data driven AI holds vast promise for consumer welfare by personalising products and services, optimising customer support, and addressing disputes online.

Advantages

In today's fast-paced world, where everyone leads a busy life, online shopping and digital transactions offer multiple advantages. Most importantly, they provide convenience by allowing consumers to shop or transact 24/7, 365 days a year, from anywhere with an internet connection.

Advantages of online shopping include access to thousands of online stores globally, without leaving the comfort of home, thus avoiding traffic, crowds and the time-consuming process of physically visiting the stores. Consumers can choose from a wide range of goods and services at competitive prices, easily compare deals, and take advantage of various schemes, offers, and discounts. It helps them make informed purchase decisions based on customer reviews and shoppers can avoid sales pressure often experienced in physical stores.

Likewise, digital transactions offer several advantages such as speedy processing and early confirmation of payments. They eliminate costs associated with traditional payment methods, provide digital proof of transactions that can be viewed or downloaded, and facilitate better financial management through automated payments for recurring bills and subscriptions. Additionally, digital payments reduce the need to carry cash, offering a safer alternative.

AI, when used ethically and properly, can greatly benefit consumers by personalizing product recommendations based on customer data and behaviour. AI systems can analyse past interactions to suggest customized solutions and provide proactive advice to help consumers avoid

potential problems. AI-powered chatbots and virtual assistants also offer round-the-clock customer support, enhancing the overall consumer experience.

Disadvantages

While online shopping and digital transactions have their advantages, there are some serious challenges too that one needs to be aware of. During online shopping, personal assistance will not be available and it is not possible to physically touch and examine the product. We may order for one and we may end up getting a product of a different colour, quality, etc. over which we will have very little control. There could be delays in delivery, and the returns and exchanges experiences could be time consuming and tiring, with little support from customer care. The complaints process could be tiring and unresponsive with very few to no platform providing an escalation matrix for complaints. Besides, there is the major risk of fraud with online payments.

Reviews posted about products and services online prove to be an important source of information for consumers to make their purchase decisions. However, today, fake reviews like a fabricated positive review to entice consumers into purchasing a product, suppression of a negative review, posting negative reviews on competitors' pages, taking money or benefits in kind and posting positive reviews dominate the e-commerce space, thus misleading consumers often.

Dark patterns are manipulative user interface practices that subtly push consumers toward unintended purchases or increased spending. Some examples of dark patterns include drip pricing, bait and switch, nagging, false urgency, basket sneaking and so on. These affect consumer autonomy, driving over consumption and increased spending. Digital transactions face threats from phishing, hacking, unauthorized transactions, malware, and

ransomware. These can lead to significant financial losses for consumers, with perpetrators often hard to track due to their remote locations.

Risks associated with artificial intelligence include lack of transparency, manipulative practices that could mislead consumers, threats to privacy and vulnerabilities in security systems.

Way forward

While it is an established fact that the digital world has become an integral part of our life, we, as consumers, need to understand the nuances better, be more alert and aware to benefit from it and stay protected at the same time.

The Consumer Protection Act, 2019, and the E-Commerce Rules, 2020, lay foundational legal frameworks to safeguard consumers from unfair trade practices online. On the issue of fake reviews, the Bureau of Indian Standards (BIS) has already published a voluntary standard - IS 29000:2022, for consumer online reviews. Presently, the Ministry of Consumer Affairs is considering issuing a Quality Control Order on fake reviews, based on the Indian Standard, which will make it mandatory for platforms to implement rules for reviewing and publishing reviews, to protect consumers' interests.

Similarly, The Central Consumer Protection Authority, set up under the aegis of the Consumer Protection Act, has issued Guidelines on Prevention and Regulation of Dark Patterns. The Reserve Bank of India also enforces measures to protect against unauthorised digital transactions and promotes resources like the SancharSaathi App for fraud assistance. Despite these frameworks, stronger enforcement and consumer vigilance remain vital. AI should be harnessed as a tool operating under human control, ensuring privacy and transparency.

Ultimately, responsible use of digital technology and awareness of potential risks will allow consumers to enjoy the benefits of the digital world safely and effectively.

FELICITATIONS

SATYABRATA SAHOO, I.A.S.,
Principal Secretary to Government



CO-OPERATION, FOOD &
CONSUMER PROTECTION DEPARTMENT
SECRETARIAT, CHENNAI - 600 009.
☎ : OFF : 044 - 2567 6910
E-Mail : tnfoodsecretary@gmail.com

Date: 29.09.2025

Message

Hearty congratulations to Citizen consumer and civic Action Group on completing 40 years of remarkable service in advancing the cause of consumer rights and good governance. This milestone is a tribute to your tireless effort in empowering citizens. Best wishes for your continued service and credible achievements in the years ahead.

Thiru. Satyabrata Sahoo, IAS,
Principal Secretary to Government
Co-operation, Food and Consumer
Protection Department.

Thiru. A.R. Rahul Nadh, I.A.S.,
Chief Mission Director,
Tamil Nadu Climate Change Mission



Tamil Nadu Climate Change Mission

(Adapt ● Mitigate ● Coexist)

Team CAG,

Congratulations to CAG on 40 years of unwavering public service!

CAG's decades of research, advocacy and action protecting consumer rights, strengthening governance and advancing environment and climate education initiatives have made a profound difference.

Appreciate your evidence-driven work and signature efforts that make climate and environmental issues accessible to citizens and policymakers.

Best wishes for your future endeavours!

Chief Mission Director,
Tamil Nadu Climate Change Mission / Director,
Department of Environment and
Climate Change.

Department of Environment and Climate Change,
9th Floor, Metros - CMRL Headquarters Limited, Anna Salai, Nandanam, Chennai 600 035
www.tnclimatechangemission.in



NATIONAL UNIVERSITY OF STUDY AND RESEARCH IN LAW, RANCHI

Prof. (Dr.) Ashok R. Patil
Vice Chancellor



Ref. : NUSRL/RNC/ 2025/VC/1964

Date : 15/09/2025

MESSAGE

I am pleased to hear that CAG is completing over 40 years of dedicated social service. Having known CAG as a committed consumer group, I deeply appreciate its continuous efforts in safeguarding consumer rights, improving civic amenities, and championing critical causes such as health and environmental sustainability. Over the decades, CAG has played a pivotal role in shaping policies that have significantly advanced consumer protection and public well-being. It is a privilege to witness and support CAG's impactful journey, and I extend my warmest wishes to the entire team for continued success and greater achievements in the years ahead.

Prof. (Dr.) Ashok R. Patil
Vice-Chancellor
NUSRL, Ranchi
Accredited Mediator
Asian Law Institute Fellow (Singapore)
Endeavour Leadership Fellow (UWA, Australia)
Legal Education Innovation Awardee (Milat-SILF)
Chief Editor, International Journal of Consumer Law & Practice (SCOPUS)

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MESSAGE

Congratulations to Citizen consumer and civic Action Group (CAG) on reaching an incredible milestone of 40 years! Your dedicated efforts in advocacy, research, and civic engagement have empowered countless citizens and consumers while strengthening consumer rights and shaping public policy with clarity and foresight.

It has been inspiring to witness CAG's significant growth both nationally and internationally over the past two decades and beyond. Your impactful legal initiatives promoting transparency, sustainability, and accountability have left a lasting mark on governance at multiple levels.

As you celebrate four decades of outstanding accomplishments, this moment not only calls for reflection and pride but also for renewed focus toward the Golden Jubilee in 2035. CAG's contribution on the global stage, particularly through its active engagement with Consumers International, has also been invaluable and appreciated. Wishing CAG continued resilience, creativity, and success in the many years to come!

Marimuthu Nadason

President, Consumers International



MESSAGE

It gives me great joy to join Citizen Consumer and Civic Action Group (CAG) in celebrating its 40th anniversary. For four decades, CAG has stood as a beacon of dedication, protecting citizens' rights, advancing environmental justice, and ensuring that consumer voices are heard in governance and decision-making.

As a valued member of Consumers International, CAG has played a vital role in shaping our global movement. Your tireless commitment to sustainability — especially in the fight against plastic pollution — has brought the perspective of consumers to the heart of international negotiations. In the Intergovernmental Negotiating Committee process towards a global plastics treaty, your leadership and advocacy have helped ensure that consumer needs and the planet's future remain central.

On this milestone occasion, we celebrate not only CAG's achievements, but also the passion, resilience, and vision of its people. Consumers International is proud to stand alongside you as we continue our shared mission to build a safer, fairer, and more sustainable marketplace for all.

Warmest congratulations on 40 years of impact — and best wishes for the many years of progress to come.

Helena Leurent

Director General, Consumers International



MESSAGE

It is a moment of great pride and joy to extend my heartfelt congratulations to Citizen consumer and civic Action Group (CAG) on the remarkable occasion of its 40th anniversary.

Having grown up and worked alongside CAG's founding colleagues, I hold deep admiration for the commitment, integrity, and perseverance that have defined CAG's journey over the decades. Together, we have witnessed—and contributed to—the evolution of the consumer movement in India, advocating for transparency, accountability, and citizens' rights with passion and purpose.

CAG's unwavering focus on consumer protection, environmental sustainability, and democratic governance continues to serve as an inspiration to many in the field. As CUTS and CAG have shared many parallel paths in advancing public interest, I am confident that our collective efforts will continue to shape an empowered and equitable society.

Wishing the CAG team continued strength and success in the years ahead.

With warm regards,

Pradeep S. Mehta

Founder and Secretary General
CUTS International, Jaipur



MUMBAI GRAHAK PANCHAYAT

Public Charitable Trust Regn. No. F-7000, Mumbai • Society Regn. No. 417/8/GBBSD



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Dr. Bal Phondke

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Anuradha Gore

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Adv. Shirish Deshpande

Vice Chairman
Prabhakar Gawane
Anuradha Deshpande

Secretary
Anita Khanolkar

Treasurer
Ravindra Sahasrabudhe

Ref/ **521** /MGP/25-26/SD

23rd September 2025

To,
Ms. S. Saroja,
Executive Director,
Citizen Consumer and Civic Action Group,
Chennai.



Dear Saroja,

Heartiest congratulations to Citizen Consumer and Civic Action Group (CAG) on Fantastic 40 Years!

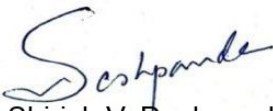
As you march past four decades of sincere advocacy, research and civic engagement, we in Mumbai Grahak Panchayat (MGP) compliment you for your commitment for empowering citizens & consumers, protecting consumer rights and contributing in public policy framing with deep insight and vision.

I was privileged to see remarkable growth of CAG under your able leadership at national and international level during last two decades or even more. CAG's legal interventions for championing transparency, sustainability and accountability, has made impressive contribution at state and national level.

On the occasion of CAG's 40th Anniversary it's, no doubt, time for celebrations for your remarkable achievements. Nonetheless, it's also time for you all to set your eyes on CAG's Golden Jubilee in 2035. In the next ten years, CAG should seriously consider building a grass root level membership organization like MGP which would make CAG financially self-supporting and independent consumer body.

I wish CAG continued strength, innovation and success in the years ahead!

With warm regards.


Shirish V. Deshpande
Chairman

Grahak Bhavan, Sant Dnyaneshwar Marg, Behind Cooper Hospital, Vile Parle (W.), Mumbai-400 056.

Tel.: 022-4750 8541 / 022-4750 8542 / 022-4605 7744

E-mail : mpanchayat@gmail.com • Website : <https://www.mymgp.org>



MESSAGE

I am happy to note that CAG is celebrating its fortieth year of service to consumer movement in India in general and Tamil Nadu in particular. What started off like a small consumer protection group has grown into a strong advocacy centre. Over the years CAG has silently promoted several consumer ambassadors of which I am the earliest. My association with CAG goes back to 1994 when it recognised me and nurtured me into a consumer activist. I remember it was Mrs. Anuradha Rao, one of the Trustees of CAG, who helped me in setting up Consumer Rights Education and Awareness Trust (CREAT) in Bengaluru. CAG has taught me the basics of consumer advocacy. Our collaboration continues to this day. I wish CAG more achievements and success in the future.

With regards,

Y. G. Muralidharan

Founder, Consumer Rights Education and Awareness Trust (CREAT),
Bengaluru



MESSAGE

The 40-year-old journey of CAG is marked by numerous milestones in diversified fields of consumer protection avenues. Advocacy in various fields by a remarkable team led by Saroja has pivoted many initiatives including CPA 2019. CAG's work in the fields of plastics, food safety, health, nutrition, digital advocacy and environment marks a journey where Indian consumers will surely remember the solutions for consumers' benefits.

Good wishes to the CAG Team for an equally interesting onward journey.

Ashim Sanyal

Trustee, Secretary and CEO, Consumer VOICE, New Delhi



CONSUMER EDUCATION AND RESEARCH CENTRE

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(079) 27489945 – 46, 2748 9947 cerc@cercindia.org www.cercindia.org

(Registered under Public Charitable Trust – No. E3320 – Ahmedabad. Non-Profit Organisation)

26 September 2025

To the Management and Team - CAG

We at CERC extend our heartfelt Congratulations on the monumental occasion of your 40th anniversary. It is a testament to your visionary leadership and unwavering commitment to Consumer Protection and Empowerment that you have reached this remarkable milestone.

It's inspiring to reflect on the hard work and dedication that has shaped your organization in various aspects to protect citizens rights, in civic and environmental issues, empowering electricity consumers, advancing climate mitigation, shaping policies through Research, Education and participatory action and much more!

Once again, we at CERC extend our warmest wishes for continued success and innovation in the years to come.

With Warm Regards,

Dr. Anindita Mehta

Anindita 

CEO-CERC

Board Trustee-Consumers International-UK

Grahak Suraksha Kendra
Toll Free Consumer Helpline: 1800 233 0332



ক্রেতাস্বার্থ সংরক্ষণ সমিতি

Consumers' Protection Association

(A Society Registered under Societies Registration Act 1860)



Message

CAG is known to me for more than two decades, ever since I started working in the consumer protection sector, since November 2003. I have observed CAG, from close quarters. My first association with CAG was in March 2004, during the event organized in Chennai to observe the World Consumer Rights Day (WCRD) on the theme 'Water', participating as a resource person. Smt Saroja Sundaram, present Executive Director is closely known to me, ever since she joined CAG in 2006.

Though the main thrust of CAG's work is consumer protection from its inception, later CAG diversified its work to other areas affecting common people. CAG's approach has always been very in-depth and focused work in Chennai/Tamil Nadu, with targeted interventions at the national level.

The programmatic areas, approach and strategy with the changing time, I feel, have made CAG relevant. and given the organisation, its credibility and reputation.

I think three key aspects make CAG different from other civil society or consumer organizations. A dedicated team of Board of Directors, an honest and committed leadership and team of staff, and that the organization strongly practices what it preaches.

The Board sets the direction of the organization, closely monitors the activities, reviews and guides the team. The team is fully committed to the ethos of the organization and fully dedicated to the cause. CAG work has included interventions on the plastics issue from grassroots to the international level, representing CI in the Intergovernmental Negotiating Committee (INC) to very strictly following guidelines with regards to usage of plastic in the office and its own activities - I found this an outstanding example of how CAG practices what it preaches.

As CAG celebrates its 40th Anniversary, I congratulate its Board, Executive Director and the entire staff team, and extend all good wishes for carrying on the dedicated work to change the lives of hundreds of common consumers and citizens, for many more years to come.

With warm regards,

George Cheriyan
Sept. 20, 2025

Working President, Consumers Protection Association (CPA)
Former Vice Chairman, Consumer Coordination Council (CCC) of India
Former Member of Council, Consumers International

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MESSAGE

In this day and age with space for civil society shrinking, even surviving 40 years is no ordinary task. I am glad that CAG has done more than just survive and it continues to move forward and create impact on ground. I wish CAG more power and courage to ask the right questions, to support those especially without voice receive the protection they need, and to help deliver positive impact that works for people and planet. My special gratitude to the Trustees and the team (several of whom I have worked with closely) for keeping the fire burning!

Best wishes,

Bharath Jairaj

Executive Director, Energy Program, WRI India



MESSAGE

Citizen consumer and civic Action Group (C A G), India's trailblazing voice for consumer rights, is proudly ringing in its 40th anniversary - four decades of bold advocacy, citizen empowerment, and visionary action. CAG has been more than just a watchdog - it's been a force. Born in Chennai in 1985, CAG has grown into a powerhouse, championing transparency, accountability, sustainability, and consumer welfare across the country.

From shaping electricity reforms and advocating for road safety to steering financial literacy, digital rights, and environmental protection, its initiatives have touched millions of lives and the resultant impact has been profound .

I understand that within its first few years of inception, CAG has won national recognition with the Govt of India's National Award for Consumer Protection (2nd Prize in 1989, the 1st Prize in 1991) and the 2nd prize the state in 2024.

CAG rightly deserves to celebrate this landmark occasion which is a tribute to CAG's legacy; happy 40th to CAG and let the fight continue!

I wish many more years of service of CAG to the society with the same vigour and achieve many more milestones

With regards,

Dr R Sethumadhavan

Prof of Mech Engg (Retd)

Past Director of Institute of Energy Studies, Anna University

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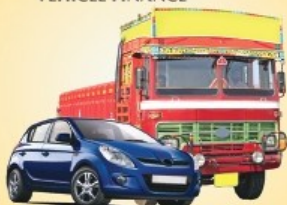
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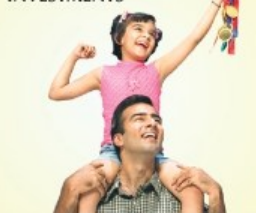
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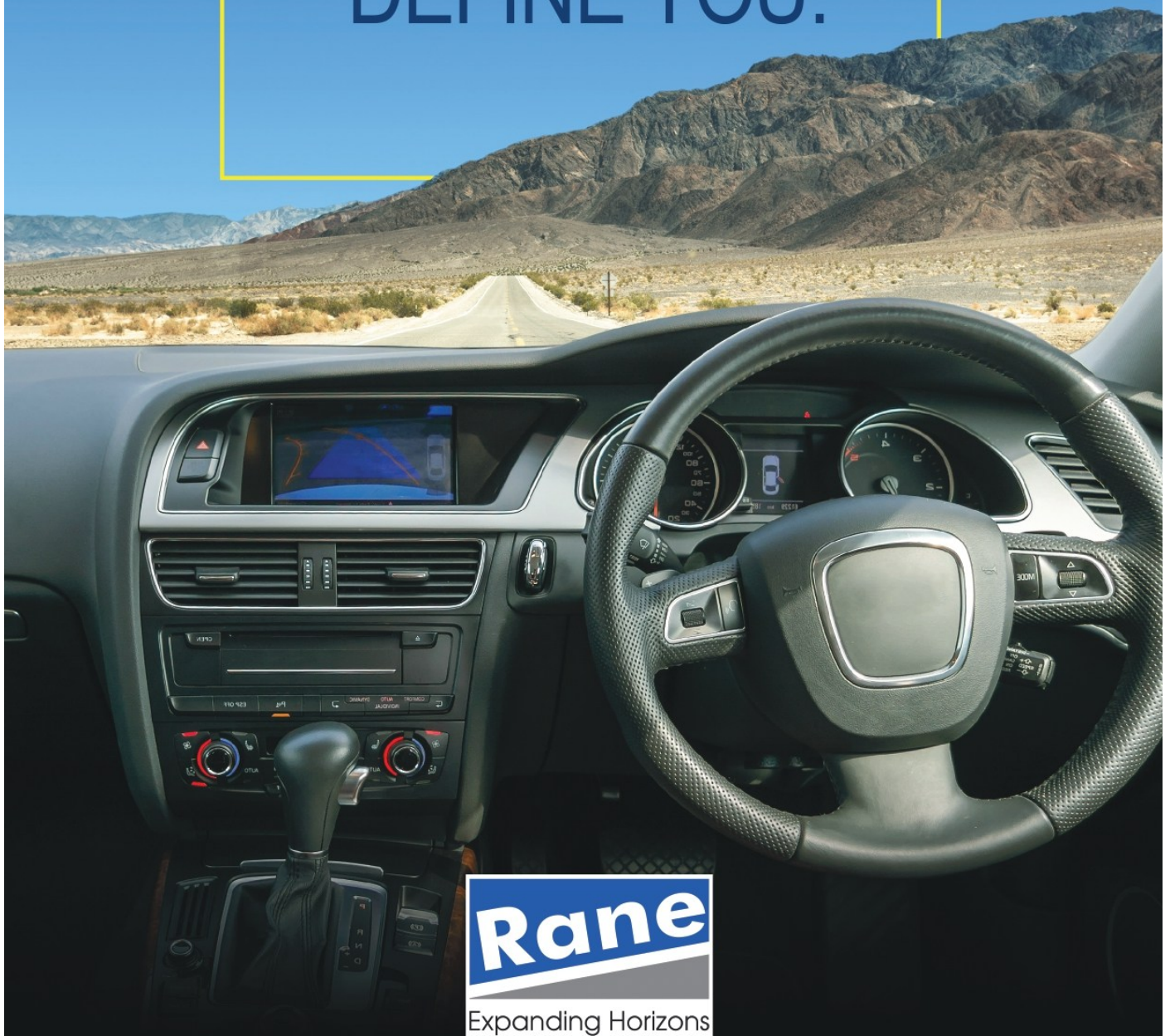
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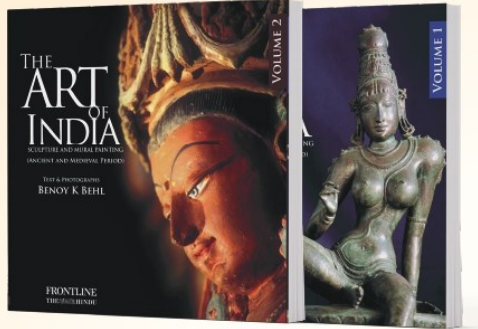
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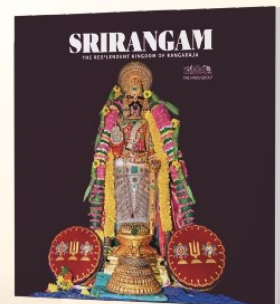
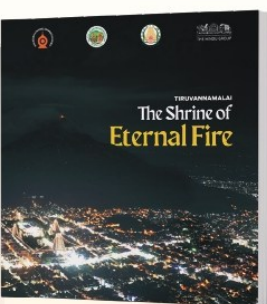
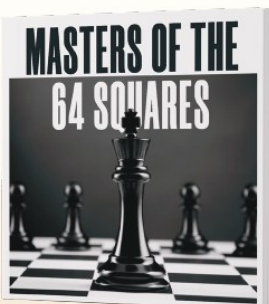
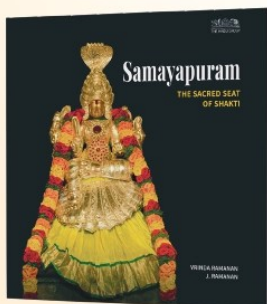
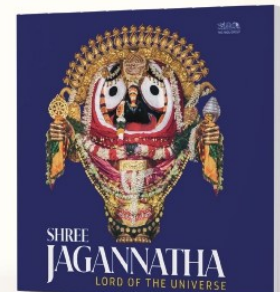
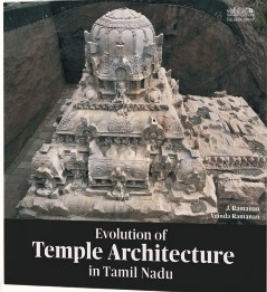
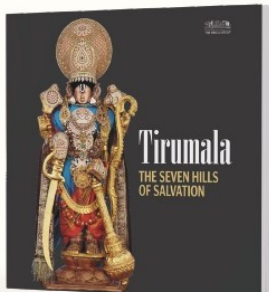
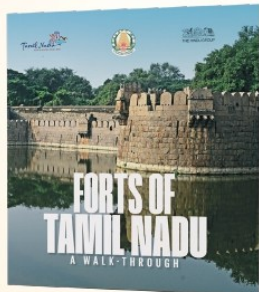
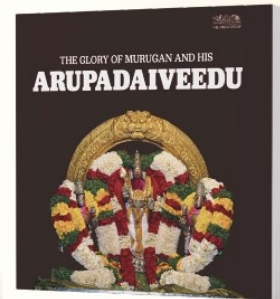
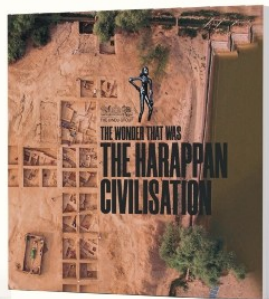
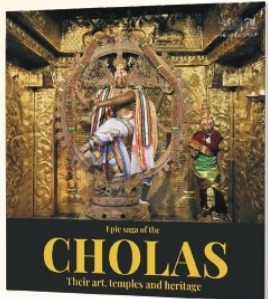
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