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GREATER VOICE FOR LOW-INCOME CONSUMERS: A CONSUMER-CENTRIC MODEL FOR SUSTAINABLE PRODUCTS

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EXECUTIVE SUMMARY

The challenges faced by low-income consumers accessing sustainable products are often greater than those experienced by the rest of the population. This is not only due to their financial position, but also because of a lack of information, a lack of access to appropriate products and an aversion to risk. Overcoming these barriers is essential as we seek a just transition to a more circular economy and to honour the commitment made in the Sustainable Development Goals (SDGs) to *'leave no one behind.'* It is important from both an environmental perspective, as without a change in consumption patterns, rising incomes will create an increasingly unmanageable burden on the planet's resources, and also from a justice perspective, as excluding low-income consumers from the health, environmental and financial benefits of more sustainable products will only exacerbate existing inequalities.

This report describes a unique consumer-focused model, based on a three-year pilot project called, 'Giving the Poorest Consumers Greater Voice' that was conducted with six low-income communities in India. Encouragingly, the results from the project indicate that it is possible for awareness and behaviour in relation to sustainability and sustainable products to change in low-income settings through interventions which are effective, efficient, sustainable and scalable. With a focus on the purchase of energy-efficient light bulbs as well as other household products, the interventions successfully increased purchases. This is despite the initial price being higher than alternative, less sustainable products and despite initial low interest and preference for sustainable products and sustainability.

Commitment to empowering consumers and supporting them to become more informed and active players in the marketplace was critical to success. Interventions increased the communities' awareness of consumer rights, built local groups that gave support to individual consumers and created collective influence to address and collaborate with market actors and decision-makers. Supply-side issues such as the accessibility and affordability of sustainable products were equally essential to change the system. By working with retailers and local government bodies the project successfully made energy-efficient light bulbs available to the communities and reduced prices.

CIRCLES: A CONSUMER-CENTRIC MODEL FOR SUSTAINABLE PRODUCTS

The CIRCLES model is a key outcome of the 'Giving the Poorest Consumers Greater Voice' project. It sets out the need for a comprehensive, multi-stakeholder approach that bases interventions on a deep understanding of the system, including the following dimensions:

- **Consumer-centred.** The model starts from an understanding of the consumer as an actor in a complex marketplace system with multiple interlinked relationships. Traditional exploration of attitudes and perceptions towards affordability, awareness, availability and acceptance of products is key. In addition, this project examined factors such as the impact of energy outages on daily life, views on child health and education, relationships within the community, such as with local retailers and officials, and with health workers and schools, as well as perspectives on perceived power dynamics and to what extent change even feels within reach.
- **Interventions.** A consumer-centred analysis enables more effective system interventions. More traditional actions such as awareness campaigns benefit: for example, out of ten awareness interventions tested, a puppet show with fun, easily understandable information targeting women and children showed the highest levels of recall on key messages. A system approach highlights opportunities with local retail and

government, such as new partnerships that supported product demonstrations in the community and created shorter supply chains to improve access and affordability.

- **Rights-based.** Consumer rights formed a strong and shared basis for action and empowerment. This “people” rather than “issue-centric” starting point, with a focus on fair and safe marketplaces, is effective to rally support across all communities and between multiple different stakeholder types. Officially recognised at international and most national levels, and in the context of a newly updated legal framework in India, consumer rights became an accepted framework for informing both the project analysis and the interventions.
- **Collaboration.** The project encouraged collaboration as a way for consumers to access the collective strength of working together and with diverse stakeholders. Collective approaches create greater voice for consumers with business and government, and can also enable innovative partnerships. Consumer Protection Groups that were established in each of the communities became a key pillar in supporting the sustainability of the project. The groups brought together stakeholders in the local community to support ongoing awareness campaigns, complaints handling and advocacy. The groups have already begun to form and act on their own agendas.
- **Leadership.** System change is often highly depending on individuals who are willing to step out of their normal habits and work with others to innovate for a shared purpose. This type of leadership can be encouraged by bringing people together, supporting risk-taking and celebrating success. Many of the most innovative project interventions came about through individuals stepping beyond their traditional role and boundaries in unexpected ways. From the Education Department leaders that started School Consumer Clubs in elementary schools, to the woman who convinced her husband they should buy the new energy-efficient light bulbs and became an advocate in the community.
- **Evaluation.** Monitoring and evaluation allowed project partners to learn from their actions and adapt their approaches. Communities were closely involved in the design and execution of each of the evaluations at the start, midpoint, and end of the project. The project has also driven a process of self-reflection for the project partners and others on the role of consumer advocacy in supporting low-income consumers.
- **Scalability.** ‘Giving The Poorest Consumers Greater Voice’ achieved first steps of developing and testing effective interventions, based on recognised rights. We have identified options for scaling through institutionalisation and replication and are encouraged by the early interest we have already seen from members and partners.

The project suggests that interventions to increase low-income consumers access to, and awareness, preference and purchase of sustainable products, can be efficient and scalable. In the immediate term, Consumers International will share materials and training tools developed in this project across its membership base of consumer advocacy groups in 100 countries and will create a basic training pack for use by any consumer advocacy group wishing to take a leadership role in their community.

We have also proposed recommendations for consumer advocacy groups, the Government of India and other national policy-makers, business and donor agencies. All can help protect and empower consumers to drive the future sustainable marketplace we need. In particular:

- **Policy-makers** can explore how to address sustainable consumption and the circular economy in consumer policy, using policy levers to promote and support the supply of, and demand for, more sustainable products and services. They can support and foster

consumer engagement in national and international processes and enable greater cooperation between countries.

- **Consumer advocacy groups** can better incorporate sustainable consumption into their programmes. They can actively explore how to work effectively with manufacturers, distributors and retailers to increase low-income consumers' access to safe and sustainable products, addressing barriers such as appropriate design, last mile distribution and affordability.
- **Businesses** must produce safe and sustainable products that are accessible, affordable and acceptable for low-income consumers. This may include basic 'no frills' products that are more affordable or the design of products that meet the specific needs of low-income consumers given the context in which they will be used. Integrating circular economy approaches into the design both of products and business models will support the sustainable use and reuse, or recycling, of products as the easy option for all consumers.
- **Donor agencies** can assist with better understanding of some of the core concepts explored in this pilot, where there appears to be insufficient research and attention, including the power of collective action to drive change on market place issues, consumer rights as a driver for sustainable consumption, initiatives to support consumer rights for women, the role of new technology in empowering low-income consumers, and how to champion the potential and passion for sustainability of the next generation of consumers.

ABOUT “GIVING THE POOREST CONSUMERS GREATER VOICE”

In 2017 Consumers International launched a new project in India. With the title of ‘Giving the Poorest Consumers Greater Voice’, the project was part of the IKEA Foundation’s Innovations for Safer Homes programme and sought to address key aspects of the SDGs by exploring a new scalable model to increase low-income consumers access to safe and sustainable products.

The project was delivered by Consumers International working closely with four project partners, who are all Consumer International member organisations in India: Consumer Association of India (CAI), Consumer Education and Research Centre (CERC), Consumer Unity and Trust Society (CUTS), Citizen Consumer and Civic Action Group (CAG). These partners, who are all established consumer organisations with experience and expertise in consumer advocacy, played a critical role in designing and delivering the project with six communities across three states.

Project activities focused on first, switching purchase patterns to more sustainable products such as gas cooker pipes, detergent and energy-efficient light bulbs and second, increasing awareness and use of consumer rights to continue and amplify change. Project partners developed and delivered a range of awareness-raising activities but also broader system interventions over two years with multiple partners. Interventions are described in this report in more detail, under each pillar of the CIRCLES model.

By the end of the project:

- The consumption of safer and more sustainable products has increased. For example, the average number of households using LED light bulbs across the six communities increased from 22% to 68%.
- Awareness and preference for safe and sustainable products increased. Awareness of the terms “sustainable products” increased from 41% to 76% and stated preference for products made sustainably increased from 35% to 60% across all respondents.
- The supply, availability and affordability of safe and sustainable products was strengthened. Average price for LED light bulbs decreased by between 33% to 42%. Local supply points in the target communities provided all five sustainable products that were addressed in the project.
- There were significant increases in the communities’ awareness of consumer rights and consumer protection tools, which will increase the longevity of interventions. For example, in 2019, 71% of respondents had awareness of consumer rights compared to 44% during the project’s Baseline Evaluation in 2017.¹
- Consumer awareness of safety and quality marks increased from 18% to 61%. Awareness of health and economic benefits of products that are safe and environmentally sound increased substantively. There is some evidence that trust in local retail has increased.

This report describes the approach, interventions and results of ‘Giving the Poorest Consumers Greater Voice’ using the framework of CIRCLES to highlight key elements which we believe lead to success. The report first sets the scene with background material on low-income consumers, the importance of safe and sustainable products, and specifics about LED energy-efficient light bulbs as this product type became a core focus. We then look at each part of the CIRCLES model in turn to understand why it is important and what we learned

¹ Based on recall and understanding of the eight consumer rights, Endline Evaluation, 2019

during the project. Additional materials are available from Consumers International to provide more detailed information about the project activities, outputs and impacts, as well as a global survey of consumer advocacy action in low-income settings.

PROJECT BACKGROUND

LOW-INCOME CONSUMERS

Nearly half of the world's population – 3.4 billion people – live on less than 5.50 US dollars (USD) per day and could be identified as poor, struggling to meet their daily basic needs² and vulnerable to economic shocks that can push them into absolute poverty. Low-income consumers face multiple additional barriers in the marketplace, such as:

- **Inadequate links to markets.** The buying patterns of low-income consumers tend to be confined to stores and shops in immediate proximity to where they live. This can be due to consumer preference, such as familiarity and trust of local storekeepers, and the easier availability of informal credit, or due to restrictive factors such as the cost of travel³.
- **Weak bargaining power.** Although low-income consumers have the same rights to consumer protection, their ability to access these rights can be compromised by a lack of awareness of these rights and the absence of accessible avenues to pursue these rights or seek redress.⁴
- **Information asymmetries.** Lack of information and education are critical issues in making purchasing decisions. Low-income consumers are often subject to a lack of information as a result of lower education and literacy levels that makes comprehension of technical product information more challenging.
- **Weak and collapsed markets.** Political or economic dysfunctionality results in the collapse of markets, standards and regulatory oversight. In these cases, consumers may be focused on accessing their most basic needs, and activity is constantly undermined by instability or corruption.

Structural factors maintain patterns of production and distribution that reduce low-income consumers' access, including access to skills and capacity, whether through formal education or training, business models and production processes that produce goods for higher-income consumers and markets, or finance instruments that support higher-income markets and policy environments that may be dominated by higher-income groups who are unaware of the needs of low-income consumers.

² Income less than 5.5 USD has been defined as poverty line for upper-middle income countries, while 3.2 USD and 1.9 USD for lower-middle income countries and extreme-poverty category respectively. World Bank, www.worldbank.org/en/news/press-release/2018/10/17/nearly-half-the-world-lives-on-less-than-550-a-day

³ Foster, J., Oikawa, T., Spanjaard, J., Huet, E., Kimani, M. and Niavas, S., 'African Consumer Sentiment in 2016: The promise of new markets', The Boston Consulting Group, 2016

⁴ Alwitt, L.F. & Donley, T., 'The low-income consumer: adjusting the balance of exchange', Sage Publications, 2016

Low-income consumers in the Indian context

Most recent figures from the World Bank indicate that as many as 1 in 5 people in India live on less than 1.90 USD a day, however economic progress has been contributing to rapid declines in poverty with extreme poverty dropping from 46% to an estimated 13% over the two decades before 2015.⁵

A more multi-dimensional picture of poverty can be seen in consumers' access to nutrition, health, education and other essential services. Many of these aspects of poverty are monitored at a state level by Niti Ayog, the Indian national planning ministry.⁶ Analysis shows a slight improvement overall between 2018 and 2019 with all but five states registering improvements.

Consumers International worked closely with our project partners to identify local communities with a high proportion of people living in relative poverty such as landless labourers (rural and urban), Scheduled Castes, and religious minority communities with an emphasis on working with women living within these communities. Across six communities identified in Tamil Nadu, Rajasthan and Gujarat, 76% of the community were from the Scheduled Castes, Scheduled Tribes and Other Backward Classes and half of the adults were illiterate.

We expected to reach 44,000 people (target population) within the six low-income project communities (target communities). Over two years, the project reached over 80,000 people through a range of activities.

Table 1: Households and population in target communities

State	District	Project location	Community Characteristics	Number of households	Population
Tamil Nadu	Chennai	Model Lane	Urban slum / Daily wage labourers	940	4,230
	Chengalpattu	Tiruvadisoolum	Rural / Farming community	1,520	6,840
Rajasthan	Chittorgarh	Eral	Rural / Farming community	240	1,320
		Netawalgarh	Rural / Farming community	460	2,260
Gujarat	Ahmadabad	Juhapura	Urban slum	75,000	360,000
		Behrampura	Urban slum	55,000	235,000
TOTAL				133,160	609,650

Source: Population Census 2017

⁵ India's Poverty Profile, World Bank, 2016

⁶ SDG India Index and Dashboard 2019-2020, Niti Ayog - The National Institution for Transforming India

THE IMPORTANCE OF SAFE AND SUSTAINABLE PRODUCTS

Product safety is a central concern for consumers and policy-makers. The United Nations Guidelines for Consumer Protection specifically refers to “*the protection of consumers from hazards to their health and safety*” as a General Principle and a legitimate consumer need. The Guidelines go on to encourage Member States to adopt a range of appropriate measures related to physical product safety.

Environmental sustainability has been a more recent addition to consumer issues, but it is now well established as an integral concern in most international guidance. For example, in 1999, amendments were made to the United Nations Guidelines for Consumer Protection to address growing awareness of the need for more sustainable production and consumption. Goal 12 of the SDGs⁷ also makes a valuable contribution to this issue, in supporting “*responsible consumption and production*” through, amongst other things, “*promoting resource and energy efficiency...and a better quality of life*”. The Goal can be seen to imply consideration of product safety as encompassed within the notion of sustainability. Consumers and producers are encouraged to develop an “*understanding of environmental and social impacts of products and services..., both of product life cycles and how these are affected by use within lifestyles*”. Consumers are also urged to be more thoughtful about what to buy, to make informed purchases and to choose a sustainable option whenever possible.

UNITED NATIONS GUIDELINES FOR CONSUMER PROTECTION

Eight rights have become the foundation for consumer advocacy around the world, informing the development of General Principles in the United Nations Guidelines for Consumer Protection adopted by the United Nations General Assembly in 1983. The eight consumer rights are:

- **Right to satisfaction of basic needs:** to have access to basic, essential goods and services: adequate food, clothing, shelter, health care, education, public utilities, water and sanitation.
- **Right to safety:** to be protected against products, production processes and services that are hazardous to health or life.
- **Right to information:** to be given the facts needed to make an informed choice, and to be protected against dishonest or misleading advertising and labelling.
- **Right to choose:** to be able to select from a range of products and services, offered at competitive prices with an assurance of satisfactory quality.
- **Right to representation:** to have consumer interests represented in the making and execution of government policy, and in the development of products and services.
- **Right to redress:** to receive a fair settlement of just claims, including compensation for misrepresentation, shoddy goods or unsatisfactory services.
- **Right to consumer education:** to acquire knowledge and skills needed to make informed, confident choices about goods and services, while being aware of basic consumer rights and responsibilities and how to act on them.
- **Right to healthy environment:** to live and work in an environment that is non-threatening to the wellbeing of present and future generations.

⁷ UN SDGs, www.un.org/sustainabledevelopment/sustainable-consumption-production/

These international agreements point towards a broader understanding of sustainability embodied in the SDGs and used within the consumer movement. It implies a convergence such that the definition of a safe and sustainable product inherently and explicitly means that products should not be regarded as sustainable if they harm either the immediate requirements of consumers and the earth, or the long-term interests, and hence the needs of future generations.

However, despite the inclusion of sustainable consumption in the United Nations Guidelines for Consumer Protection, the issues of consumer protection and sustainability have continued to be dealt with separately in most countries' regulations and institutions.⁸ In some cases sustainable consumption is not addressed at all⁹.

From a consumer perspective, the consumption and production of unsafe and unsustainable household products has multiple negative impacts, including threatening the health and safety of consumers, trapping families in poverty and causing environmental harm. Globally, consumer products and their value chains are responsible for over 30% of material extraction and 30% of greenhouse gas emissions.¹⁰ Latest global figures estimate that 12.6 million deaths are attributable to the environment, with non-communicable diseases from chemicals exposure, poor air quality and unhealthy lifestyles now more prevalent than infectious, parasitic and nutritional diseases. The highest proportion of these deaths occur in low-income countries¹¹. These base estimates do not account for the broader effects of climate change.

To fully address the sustainability of a product it is important to understand the complete lifecycle. Consumers can influence each point of a product's lifecycle through their choice of product, how they use the product and how they reuse, recycle or dispose of it. The aim should be to move towards a zero-energy circular economy where a product has a neutral impact on resource use. This can be achieved through use of renewable energy, extending product lifetime, use of recycled materials and the reuse or recycling of products that are no longer needed. As governments respond to the impact that traditional patterns of consumption are having on the environment, integrating the concept of the circular economy into consumer protection frameworks will provide a more holistic understanding of the impact that products have on consumers.

For the purposes of this research, safe and sustainable products are defined as those that:

- Do not pose a risk of potential harm to people or the environment, or at least do so to a lesser extent
- Comply with generally accepted minimum standards - even if these are not officially defined within regulatory frameworks.

⁸ For example, this is the case in the United Nations Guidelines for Consumer Protection. However, this may be as a result of the incremental amendments to the Guidelines over a number of years, rather than a policy intention.

⁹ Best, L. A, *'Framework to Incorporate Sustainability into South African Consumer Protection Policy'*, Doctoral research thesis, Nelson Mandela University, 2017

¹⁰ 'Leading the way to a global circular economy: state of play and outlook', Commission Staff Working Document, European Commission, 2020

¹¹ *'Empowering People to Protect the Environment'*, UN Environment Annual Report, 2016

Safe and sustainable products in the Indian context

Despite a rapid increase in the choice of consumer products and services in India in recent years, our project partners note that markets for low-income consumers still contain many unsafe and unsustainable products, with the rise of counterfeited products an added problem. For low-income consumers, easy access to poor quality, unsafe and less sustainable products is exacerbated by a lack of information to make informed choices and an inability to access or afford safer or more sustainable alternatives. Though India has a well-developed consumer protection framework, with a new Consumer Protection Act passed in 2019 which provides consumers with additional protection against unsafe products, implementation faces significant challenges.

Consumer protection in India

The new Indian Consumer Protection Act passed in 2019 aims to safeguard the modern consumer across all models of retail trade. Key changes include statutory recognition of product liability claims, and action against the sale of fake products, unfair contracts and misleading advertising. Under the aegis of the 2019 Act, a consumer is now entitled to claim compensation for any damage arising from a defective product, challenge unfair contracts and file a complaint from their place of residence. The previous law only allowed a complaint to be filed in the state where the goods were purchased. The 2019 Act also prosecutes manufacturers for the sale, storage, distribution or importation of fake goods and advertisements that conceal or falsify important information.

The Central and State governments are also mandated to carry out consumer awareness programmes. The Union Government, for instance, is responsible for a National Action Plan for Consumer Awareness, and at the State level, the Civil Supplies and Consumer Protection Departments also play a role in spreading consumer awareness. State bodies are also involved in the supply of quality products at affordable prices and facilitating redressal of grievances.

In relation to environmental issues, the Indian Constitution provides the foundation for all environmental laws in the country. The fundamental right to life enshrined in Article 21 of the Constitution has been expanded by judicial interpretation to include the right to a clean, healthy and pollution free environment.¹² Several acts support this overall policy aim including rules relating to e-waste, water, air and environmental protection. All these Acts contain penalty provisions for violation or non-adherence of procedures by the manufacturers, such as fines and imprisonment. In addition, India ratified the United Nations Framework on Climate Change (UNFCCC) in 1993 and the Kyoto Protocol in 2002. India has been the leading host country of the Clean Development Mechanism (CDM) investments, enabling Annex-1 countries to invest in emission-reducing products in developing countries.

Switching to LED energy-efficient light bulbs

Project partners reviewed the products and services used in community households and found that even basic services such as water and energy were often low quality. Several household products were also identified where safer and more sustainable alternatives were available. The products identified included incandescent light bulbs, mosquito coils, chemical based detergent powder, LPG gas stove connectors and the traditional choola cooking stove.

¹² *India Environment and Climate Change Law*, ICLG.com

Based on the evaluation results and an assessment of the different products, a decision was made to focus project activities on increasing the purchase and use of energy-efficient light bulbs in the communities. Activities to increase access to other sustainable products continued, but the campaign to switch to energy-efficient light bulbs was common across all locations and is therefore the main focus of this report.

Multiple benefits can be realised from using energy-efficient light bulbs:

- The power consumption of an incandescent light bulb is 60 watts while the power consumption of an LED energy-efficient light bulb is 12 watts. The power consumption cost of an incandescent light bulb over 10 years is 3,285 Indian Rupee (INR) while for an LED energy-efficient light bulb it is 657 INR i.e., 20% of the cost of the incandescent light bulb. LED energy-efficient light bulbs last up to 40 times longer than a typical incandescent light bulb.
- Over ten years, the cost saving for an LED energy-efficient light bulb over an incandescent light bulb is 2,785 INR per LED light bulb. For a low-income family, where lighting accounts for almost 20% of the monthly electricity bill, that can be a significant saving.
- Only 5% of the electricity used is converted into light in incandescent light bulbs and 95% is lost through heat. Most homes in urban slums and rural homes are poorly ventilated which means the heat generated causes families to easily fall ill due to respiratory problems. Poor lighting can impact eyesight. These health problems affect attendance at work and school.
- Energy-efficient appliances can reduce the burden on local and national power supplies. All the communities in this project experience power outages. Growing demand for energy in emerging economies is straining power generation at a time when all countries are under pressure to transition to renewable and carbon free forms of energy. Improving access to energy-efficient light bulbs can be an example of how countries can transition to lower energy use.

While multiple products were explored during the project, project partners assessed that energy-efficient light bulbs were a critical product for focus, not only because of the likely reduction in energy use and financial saving but also given likely spill over effects, consumer acceptance potential and high measurability.

CIRCLES: A CONSUMER-CENTRED MODEL FOR SYSTEM CHANGE

The CIRCLES model takes a consumer advocacy approach to sustainability, with a central role for consumer needs and consumer rights and principles. The model sets out seven core areas that we believe may help in any effort to explore sustainability and behaviour change efforts in low-income settings.

The model puts consumer needs and consumer agency at the centre of change, as the informed and organised involvement of consumers is critical to understanding their needs and context, and to delivering change that can be sustained with their active engagement and support. Our recommendation is to start with the consumer, and to work from that point through the various dimensions of the model. The process is unlikely to be linear and will involve revisiting and adjusting previous decisions and assumptions throughout the lifetime of any effort.

We explore the model and its seven core areas in the rest of the report with key insights from 'Giving the Poorest Consumers Greater Voice' and leveraging results achieved in relation to LED energy-efficient light bulbs.

CIRCLES: A CONSUMER-CENTRIC MODEL FOR SUSTAINABLE PRODUCTS



- C CONSUMER-CENTRED** Start with the consumer i.e. the individual as an actor in the marketplace, and understand their behaviour and situation in the context of understanding the full system of actors and relationships.
- I INTERVENTIONS** Identify the most effective and meaningful intervention points in the system.
- R RIGHTS-BASED** Base actions around a principled and deep understanding of consumer rights.
- C COLLABORATION** Create the framework and environment for people to collaborate, organise and work together in a new way towards goals.
- L LEADERSHIP** Recognise, support and celebrate leadership for change.
- E EVALUATION** Continuously monitor, evaluate and refine actions and approach.
- S SCALABILITY** Look for opportunities to scale and design actions to ensure the sustainability of the model.

EXPLORING THE CIRCLES MODEL

CONSUMER-CENTRED – START WITH THE CONSUMER, UNDERSTAND THEIR BEHAVIOUR IN THE CONTEXT OF UNDERSTANDING THEIR SYSTEM AND MARKETPLACE

Why it's Important

The CIRCLES model puts the consumer at the centre and seeks to understand their behaviours, as well as the behaviours of other actors that create the system in which consumers operate. Consumers have the capacity to influence both demand and supply of goods and services, but many factors impact their ability to make optimal choices, such as income, availability of products, and the availability of information and advice. By taking a systemic and behavioural approach, the model creates a fuller picture of the factors that influence consumer choices.

What we learned

Across the six communities, women are often responsible for day-to-day consumption decisions, purchasing daily-use goods locally from a range of shopkeepers, traders and village entrepreneurs depending on the products being bought and the specific community. Many of the products that were bought were locally made, supplied or sourced.

Price was the most important factor driving purchasing decisions. In evaluations at the start of the project, price was ranked the most important factor for purchase (40% respondents), followed by safety (28%), as compared with 2% of respondents who would pick 'good for the environment' as the prime reason to purchase products. Higher prices were a major barrier to consumers choosing more sustainable products even if they lasted longer or had lower costs involved in using the product. The higher initial cost was not only a barrier in itself, but it also represented a risk, requiring greater assurance that the product would perform in the way that was described prior to purchase. Consumers were generally skeptical about new ideas that called for changes in the purchase of products preferring 'tried and tested' products. In addition, communities in rural and urban slum areas also have little or no access to flexible finance options.

Knowledge about and preference for sustainability and sustainable products was generally low. However, there were higher levels of awareness in one community, Tiruvadisoolam, due to activities by a local environmental non-profit organisation. Amongst consumers who were aware of sustainable products, there was a higher preference for sustainable products, suggesting purchases could be increased if other barriers were removed.

At home, lighting was recognised as an important issue with a clear link in people's perceptions between lighting, the ability of children to do school homework and educational achievement. Consumers had high rates of connection to the electricity grid but with regular outages during which households relied on kerosene. Some households did have energy-efficient light bulbs but they tended to be in small numbers and consumers were typically unaware of the improved energy-efficiency that LED energy-efficient light bulbs offer. National subsidy schemes for energy-efficient LED light bulbs were not reaching rural communities or urban slums that were isolated from the main commercial centres. Although most people in

the communities reported that the lighting in their house was sufficient for their children, many children had watering eyes in the evening.

Consumers were influenced primarily by their spouse and parents, though mass media was also influential in some of the urban communities. Low-income consumers often do not have access to information from traditional sources. For example, product packaging and labelling is often removed when traders re-package goods into smaller quantities to offer more affordable purchasing options.

Locally sourced products tended not to meet quality and safety standards. Discussions with local retailers suggested that they believed these products were more affordable for consumers and there was steady and reliable demand which gave the retailers an assured revenue. The retailers had limited awareness of alternative products such as energy saving devices which would benefit consumers or the environment. Local shopkeepers were also initially resistant to the project partners proposals for meeting low-income consumers' needs for safer and more sustainable alternatives. However, it appeared that retailers would be receptive to change if a clear, alternative sustainable model is available.

Finally, consumer rights awareness was low across all areas of consumer protection. Only 9% respondents said they would complain to a local retailer if they received an unsafe product and only 5% would approach the authorities with a complaint.

INTERVENTIONS – IDENTIFY POTENTIAL INTERVENTION POINTS IN THE SYSTEM

Why it's important

Understanding the consumer, their behaviour and situation in the context of the whole system aids the identification of optimal intervention points to bring about change. Actively engaging communities in the design of interventions ensures that the project is using the knowledge and experience of local people which will increase the relevance and effectiveness of each action.

Any change in behaviour is often a process and requires intervention programmes to be sustained over time and create multiple paths to success. Therefore, building a combination of interventions that complement each other to create a comprehensive approach is more likely to have impact, which will in turn inspire future co-operation and collaboration amongst the groups involved in a change initiative. There is no 'one size fits all' approach, as factors such as timing, an individual's physiological state, including emotional, social and environmental factors, will all influence responses.

What we learned

Project partners used insights about consumers and their system to provide a range of relevant information to increase awareness and acceptance of safe and sustainability products, and to address issues related to availability and affordability.

Image-based flipbooks helped to communicate issues related to unsafe and unsustainable products in the household and also describe consumer rights and responsibilities.

Interventions also included street plays, quiz competitions, student rallies, games such as snakes and ladders, wall paintings and calendars. A focus on folk media made information more accessible and appealing to a larger population, including women and children, than originally anticipated. Product testing results from a credible and nationally accredited laboratory were shared with consumers to show how the bulbs use less energy and are cheaper in the long-term. Project partners showed through amp meters the electricity consumption difference between an incandescent light bulb and LED light bulb which helped to convince the community that the amount of energy consumed by incandescent light bulbs was much higher than LED light bulbs. Product demonstrations, organised by manufacturers of the LED light bulbs, were also held in local schools, religious halls, community halls and open spaces within the community.

Project interventions in the supply chain were crucial and depended on understanding the concerns of local retail. Project partners undertook awareness-raising activities amongst local retailers and manufacturers to explain the benefits of products such as LED light bulbs. Retailers were encouraged to play a more facilitative role in persuading consumers to change their habits and purchase LED light bulbs. Negotiations with local retailers to reduce prices were successful on the understanding that project partners were promoting sustainable product in the local communities, which would in turn generate demand. Working with District Electricity Boards, the project was also successful in increasing the supply of subsidised LED energy-efficient light bulbs to many local retailers. Finally, new manufacturers, retailers, social entrepreneurs or distributors, were identified who could take on the challenge to source and sell energy saving products in the community. Two Consumer Protection Groups assigned members of their communities as local distributors of subsidised LED energy-efficient light bulbs. While not a goal set at the start of this project, it is important to note that interventions around recycling were introduced and would be an essential area for further exploration.

Community Insights

One example of how price reductions were achieved comes from the Model Lane community:

After hearing a presentation on the ill efforts of sub-standard LPG stove connector hose pipe, all the households wanted to replace their old pipe with ISI certified pipes. But the ISI certified pipe, Suraksha cable, was not available in local shops. Through the efforts of the Consumer Protection Group and the project partner, they organised a local vendor to stock the ISI certified Suraksha cable and sell it at the subsidised government price, which is 40% lower than the private shop's price. Within a month, about 120 households purchased the ISI certified gas connector pipes.

Model Lane Community case study.

"I have switched to LED light bulbs after listening to people nearby. Now the electricity bill comes reasonably low. All the lights in my home are LED only. After getting benefits myself I have asked 5-6 people to go to Torrent Power and get LED light bulb at subsidised rate. We don't have to pay the amount at once. They add it to electricity bill as EMI (equated monthly instalment)".

Consumer, Behrampura Ahmedabad

RIGHTS-BASED – BASE ACTIONS AROUND A PRINCIPLED AND DEEP UNDERSTANDING OF CONSUMER RIGHTS

Why it's important

This dimension of the model grounds all activity in a framework of rights. Just as human rights set standards that all people are entitled to, consumer rights set standards for how people are treated in the marketplace. As with all rights they are universally applied regardless of market or type of consumer and have clear responsibilities, purposes, and application frameworks for different stakeholders. Consumer rights processes are well recognised and long-standing, and can be repurposed to meet the new challenge of safe and sustainable products for low-income consumers. Consumer rights also have strong links into other globally recognised rights and development frameworks including the United Nations Human Rights Declaration and the SDGs. In the context of the consumer rights, the consumer is a human being in a marketplace and therefore integral to sustainability.

Consumer rights are not just limited to transactions and purchases. They are about people's ability to consume, the consumption choices that are available and whether they are treated fairly. These factors fundamentally affect the quality of their lives and the lives of those around them. Understanding consumer rights, protection and empowerment approaches reveals the valuable contribution consumer protection can make to increasing people's wellbeing. Consumer rights also encompass a consumer's right to have a voice in consumption issues and their consumption of non-monetised resources such as a healthy environment and consumer responsibility for the environmental and social consequences of consumption choices.

What we learned

Consumer rights provide a principled framework of access, choice, information and representation that is linked to human rights, United Nations agreements and the SDGs, with relevance to all consumers and markets. Consumer rights reinforce consumer centrality throughout the entire lifecycle of a project. Raising awareness of consumer rights builds capacity in the community and is a major contribution to the sustainability of the project.

At the start of the project, awareness of the eight consumer rights varied widely. Awareness was higher in relation to the right to choose, the right to safety and the right to information, and lowest in relation to the right to consumer education (21% respondents aware) and the right to a healthy environment (18%). Awareness of basic terms like guarantee and warranty was low.

Low-income consumers often do not have access to information as a basis for exercising their rights. For example, as traders re-package goods into smaller quantities to offer more affordable purchasing options, labelling information is lost. Low-income consumers are less likely to complain, often because shopkeepers are part of their community and status is felt necessary to approach authorities. While the primary-decision makers on daily products, and disproportionately impacted by safety and sustainability of products in the home, women often have to defer to others for significant changes in purchase decisions and are less likely to be aware of or take advantage of their rights.

Awareness-raising activities on sustainable products were accompanied by discussions and structured training on consumer rights. The Consumer Protection Groups are perhaps the clearest indication of how the project supported the consumer right to representation by creating community groups that could reflect local priorities and form a collective voice with businesses and government. School Consumer Clubs contributed directly to the right of young people to consumer education, equipping them to be the empowered consumers of the

future. In addition, project partners shared information with local retailers about consumer rights to create acceptance.

By the end of the project there was a clear shift in awareness of consumer rights and willingness to use rights in the marketplace amongst both consumers and retailers:

- 89% awareness amongst respondents of the concept of the 'Right to Information', compared to 57% in the Baseline Evaluation.
- 85% awareness of the 'Right to Complain/Compensation', compared to 41% in the Baseline Evaluation.
- 61% were aware of warranty/guarantee and various safety/ quality assurance marks (such as the ISI mark from the Indian Standards Institute) compared to 18% in the Baseline Evaluation 55% were aware of the health and economic benefits of using alternate products that are safe and environmentally sound compared to 6% in the Baseline Evaluation.
- 69% were able to correctly, or somewhat correctly, name a government authority or consumer body where they could register a complaint compared to 27% in the Baseline Evaluation.
- 17% of respondents said they had approached a government body or consumer body to register a complaint when asked in the Endline Evaluation, compared to 2% in the Baseline Evaluation.

One of the outcomes of introducing rights can be a greater sense of trust between stakeholders. While none of the evaluation questions directly asked the community members about their perception of how local businesses had changed their practices, there was an increase from 45% in 2017 to 52% in 2019 of survey respondents who thought that manufacturers and sellers would stick to their promise of a warranty or guarantee, which may suggest an increase in trust.¹³ 15 local retailers were interviewed as part of the Endline Evaluation, of which 12 reported a change in their knowledge and business practice such as giving bills to clients and checking the expiry date of products.

Community Insights

"I never used to look at the expiry date on the label as I used to blindly trust. Due to the project, several customers started checking for the expiry date and MRP. People also started checking ISI certificates and stopped purchasing unpacked products. They returned products that cross the expiry dates. Due to these changes in the customers, I also started insisting on all these when I procure goods from wholesales".
Mr. Mukesh, Shop/Store Owner, Netawalgarh.

"When I gave katcha bill (just written in plain white paper), women in this village started demanding a proper bill. If I don't give such bill, they go to other shops where they get proper bills. So, I started printing and keeping pucca bill. Also, I started insisting on a proper receipt from my wholesalers as well. Initially I used to feel unhappy about all these changes, but later I felt that it is good practice since my customers are also my fellow members in my village".
Mr. Shambu Das, Shop/Store Owner, Eral

¹³ 'In your view, do you think manufacturers/ sellers stick to their promise of warranty or guarantee?', Question asked in Baseline and Endline Evaluation.

COLLABORATION – CREATE GROUPS WITH SHARED AIMS AND OBJECTIVES THAT CAN EMPOWER INDIVIDUAL CONSUMERS AND REALISE THEIR COLLECTIVE STRENGTH

Why it's important

Although consumers make up the largest proportion of the economy, they are a dispersed group of individuals and families without organised representation. As a result, their voice is not consistently heard, and they do not always have the ability to influence the system at the level required to bring about change.

Working in collaboration with others can support and enhance the power of individuals. As well as achieving collective goals, collaboration can also be empowering for individual consumers by providing practical assistance or building confidence and skills. As a larger group, consumers may have greater weight with other stakeholders in the system such as business and government and may also be able to drive innovative partnerships to solve problems.

The ideal model for change is one which brings different actors together, as collaboration with other stakeholders creates the opportunity for the community to benefit from the insight, experience, influence and resources of different actors to deliver the greatest impact. However, members of the community must align on purpose and approach so that the group meets the needs of consumers and is not captured by the interests of one group or sector.

What we learned

Across the six communities, two approaches to creating collective and collaborative groups were notable for their success – Consumer Protection Groups and School Consumer Clubs.

In each community Consumer Protection Groups brought together a range of stakeholders including health workers, teachers, local shopkeepers and community-based organisations. Each group was active in delivering awareness-raising activities and advocacy interventions and even complaints-handling. Consumer Protection Groups became instrumental in increasing the demand, purchase and use of LED energy-efficient light bulbs. For example, in Tamil Nadu, the local Consumer Protection Group created a list of households that wanted to purchase LED energy-efficient light bulbs and organised bulk delivery to reduce the cost and inconvenience for each individual household. In Rajasthan, Consumer Protection Groups worked with their District Electricity Board to identify members of their communities that would become distributors of government-subsidised energy-efficient light bulbs.

Gender participation in the Consumer Protection Groups was an important issue. In Rajasthan the communities requested separate men's and women's groups. After discussion with the community the project partners agreed, but with a commitment to monitor and review the decision with the community. In other communities, partners observed a lack of commitment to consumer protection by one gender if groups were predominantly made up of the other gender. Groups were encouraged to achieve a gender balance across the group membership and roles.

Since their formation, the Consumer Protection Groups have started to identify their own communities' priorities and take action to address them. For example, one of the communities in Chennai was regularly experiencing power cuts due to tour buses visiting a well-known local temple disconnecting a low hanging power cable that brought electricity to the community. The Consumer Protection Group was able to contact the electricity board and request that the cable was relocated. In another example the Consumer Protection Group members addressed issues with waste disposal in the community:

As the project ends, Consumer Protection Group members have started negotiating with local governance for official recognition as village-level bodies connected with district level groups such as Consumer Protection Councils.

At the same time, School Consumer Clubs created awareness amongst young consumers and have an indirect influence on families and the community. Project partners sought permission and support from the District Education Department. Each school received a manual with activities that the clubs could follow throughout the year. About 50 children were enrolled in each club.

The clubs received enthusiastic support from school management and teachers. Many SCC members said they discussed their activities with friends and family, and said they would insist their parents adhere to some of the consumer rights and responsibilities they had learnt such as a requesting refund or exchange if a product is defective. Project partners also recorded specific examples of children requesting a receipt for purchases and checking expiry dates on products. The success of the clubs has already led to requests from other schools in the area.

Community Insights

“One of our community members transferred 5000 INR over the phone (PhonePe) by mistake to a wrong bank account. He is illiterate and didn’t know what to do. He approached us and we, Consumer Protection Group members intervened and got him back his money”.

Consumer Protection Group Member, Behrampura, Ahmadabad

“We attended two workshops on pollution control organised by CERC. Since then we advised our community on the importance of using the compost bins provided by CERC. We also lodged a complaint to a Corporation on the improper garbage disposal in our area which is a cause for mosquito breeding and bad smell. They immediately took action and cleared the garbage dumped in a public place”.

Consumer Protection Group Member, Behrampura, Ahmadabad

“Every day in our morning prayer meetings, we keep explaining the importance of knowing consumer rights. This is very useful for our students who in turn go and explain to their parents. In this way, we are able to reach the parents of our children. We plan to continue the puppet show on consumer rights every year in our school at our own cost”.

Principal, Corporation High School, Behrampura, Ahmadabad

LEADERSHIP - CREATE THE FRAMEWORK AND ENVIRONMENT FOR PEOPLE TO WORK TOGETHER

Why it's important

Challenges faced by low-income consumers are multifaceted and deep rooted, requiring new and innovative approaches. This is a challenge for consumer groups as for others, and people from a range of stakeholder groups will be needed to lead and enable change to take place. Very often it will be a willingness to reach beyond boundaries created by different sectors and usual practice that will create change in the system.

Creating the conditions where leaders can contribute to change is important. Bringing different groups together often sparks ideas which can be the catalyst for leadership. And being open to test new ideas, some of which will fail, is a necessary step to finding the successful approach that unlocks the problem. Recognising and celebrating the leadership role of others in the system and creating a space where others can learn and be inspired by their example can have a strong multiplying effect, contributing to the scaling up of the project.

What we learned

The scale of the challenges facing low-income consumers requires individuals and organisations to step up and lead in proposing and delivering new transformational approaches, technologies and partnerships. Leadership for change in the local community can come from individuals, or organisations such as local vendors, suppliers and manufacturers, local governance and service delivery structures, regulatory and policy-making bodies.

Leadership played a critical part in this project and was responsible for some of the most interesting and innovative developments. For example, in one area, the project partners and the District Education Department piloted new consumer clubs at the elementary level even though these clubs are usually only available for older students. The clubs proved to be a real success and neighbouring schools have requested to establish their own clubs. Community members explored new delivery mechanisms linked to energy providers. For example, in Rajasthan, members of the community became local distributors for the District Electricity Board of government-subsidised energy-efficient light bulbs.

Small and individual acts set an example that others can follow, and contribute to a wider process of change. Indeed, without them the project would not have achieved the same level of impact. Examples of this sort of leadership include the community members that first purchased LED energy-efficient light bulbs (sometimes in the face of opposition from others in the family), or those that asked for a receipt for the first time, or questioned why a product that was beyond its expiry date was still for sale. Local retailers were often the first to change their practices, possibly because they had the opportunity to attend the project awareness-raising activities and demonstrations and would have been aware that their customers were also in attendance. Yet, testimonials from the shopkeepers and the communities suggest that it often took one shopkeeper to take a lead in adopting new practices (such as giving receipts or providing information about products) before others would follow.

Leadership cannot be planned, but an enabling environment for innovation and change can be created through collaboration across silos, embracing risk and celebrating success. Media coverage, events, and awards helped recognise and encourage those who stepped outside the norm. For example, an event was organised in Tiruvadisoolam where the District Collector (an officer in charge of revenue collection and administration in the district) recognised the contribution made by groups including the Electricity Board and the Education Department.

Once a month, at a community level, households that changed their purchasing behaviours were recognised with Healthy Homes Awards.

Community Insights:

Ms. Rosalin is a mother of 3 children living in Model Lane in Chennai. She works as a housemaid in nearby houses. She was using six incandescent light bulbs in her house and was spending about 1,800 INR for electricity charges every two months. Initially, she strongly argued that buying LED light bulbs was a waste of money and not worth it. However, after learning about the cost and energy saving that was possible through using LED light bulb, she spent about 410 INR to replace all six incandescent light bulbs with LED light bulbs. She used her own money to buy the bulbs as her husband did not agree and refused to contribute. Within two months, her electricity bill was reduced to 1,150 INR, enabling her to recover the price of the LED light bulbs and make an additional saving of 240 INR, which she used for buying story books for her children. Ms Rosalin is very happy with the new bulbs and had become a strong advocate of using LED light bulbs in her community. With her support, about 62 households in her community shifted to LED light bulbs.

Consumer Protection Group member, Model Lane

EVALUATION – CONTINUOUSLY MONITOR, EVALUATE AND REFINE ACTIONS

Why it's important

Monitoring and evaluation is critical within any project for good decision-making. This is especially important when addressing an issue that has not received significant attention, where approaches are relatively new and untested and where trust must be built over time, as in this case. The use of established frameworks can assist the structuring of an evaluation and the appropriate methodology for measurement.

Evaluation in the CIRCLES model adds two elements which from a consumer perspective are essential. First, it recognises the centrality of consumers and their rights and empowerment in the evaluation and invites and respects their perspectives. Second, we recognise that effective evaluation demands self-awareness and self-questioning: the act of engaging with a system such as consumer access to safe and sustainable products will not only change the system but will also change the organisations engaging in the intervention.

What we learned

Extensive evaluations were conducted at the beginning, midpoint and end of the project, including traditional quantitative and qualitative surveys with all stakeholders as well as in depth interviews. Reflecting the consumer-centred nature of the project, project partners and members of the community including teachers, health workers and elected members were closely involved in the design and delivery of evaluations and interventions. The project evaluations demonstrated success against original goals, increasing the purchase, awareness and stated preference for sustainable products and awareness of consumer rights. The average number of households using LED light bulbs across the six communities increased from 22% to 68%. In all six communities, respondents demonstrated increased awareness of consumer rights and also use of consumer protection tools.

At the same time, significant changes were made during the project to align activities with objectives. This included development of local Consumer Protection Groups to address lack of consumer power through collaboration. The original suite of awareness-raising tools was adapted in three ways. More materials were oriented towards games and entertainment to attract larger and family-based audiences. Second, the suite of materials was strengthened with information on cost-effectiveness of safe and sustainable products over time. And third, awareness-campaigns were repeated more frequently than originally planned.

In particular, efforts to focus on price became higher priority. The price of key sustainable alternatives was reduced through negotiation with local retail and ensuring application of government subsidies which had not reached poor and rural communities. Price reductions of more than 33% for LED light bulb tubes, and 43% for LED light bulbs, were achieved. Though price typically remained above the price of traditional products, combined with awareness-raising, the trade-offs appear to have been enough to persuade consumers to make the investment.

Gender was a relevant factor in receptivity to messages and location to levels of awareness about sustainability and willingness to switch to more sustainable products. For example, while change in awareness and perception of sustainable products changed for both women and men, the change in perception among women was particularly noticeable. However, women were less likely to lodge a complaint and seek redress in the event of a grievance without support from their husbands or male members of the community.

Consumer Insights

“After listening to Consumer Protection Group members, I switched to LED light bulbs. Earlier I used the yellow bulb. Now the bill is less but gives more light. It costs 70 INR but gives more light and hence mosquitoes are also less”.

Consumer, Juhapura Ahmedabad

A teenage girl from a Muslim minority community in Juhapura, Ahmadabad, refused to buy a medicine strip because it was passed the expiry date, and went to another shop to find an in-date product. She also recorded a complaint against the shop with the expired products to CERC, the local consumer organisation.

Consumer Protection Group report

SCALABILITY – LOOK FOR OPPORTUNITIES TO SCALE AND ACTIONS TO ENSURE THE SUSTAINABILITY OF THE MODEL

Why it's important

The SDGs will only be achieved for all consumers through substantive change. There is an imperative for approaches where the core principles and practices are highly effective, efficient and inclusive at local level, but also work at scale to address poverty and sustainability.

Scalability may be achieved through institutionalisation, embedding innovations by means of legislation, standards, formalised bodies, or processes. Scalability can also work through replication in other locations or populations.

However, scaling must always be built on a firm and principled foundation of equity and fairness for the individual. This returns our exploration of the seven areas of our model back to the needs of the consumer.

What we learned

Project interventions were not only flexible for adaptation to other contexts but could also be efficient and lend themselves to scalability. Costs are approximate and there were differences according to location. Costs were also kept down by leveraging the local expertise of project partners. Establishing a Consumer Protection Groups cost on average 102,000 INR / 1,250 USD, and a suite of awareness-raising materials used over six months, 300,000 INR / 4,000 USD.

Table 2: Estimated costs for key interventions

Intervention	Description	Estimated Cost
Consumer Protection Groups	Used by the partners in all six communities: <ul style="list-style-type: none"> • Formation of the group, consisting of 12-15 key influential members of each community. • Purchase of a tablet and one-year contract to support complaint handling, awareness activities and communication with the local consumer group. • One day training for group members using the operational manual. • One day exposure visit to the local consumer organisation's office, Consumer Court, the department of consumer affairs. • Direct support for the first four monthly meetings of the group. 	102,000 INR / 1,250 USD
Sustainability and Rights awareness-raising activities	Core messages and designs for consumer awareness materials were developed by the project and used by all the partners to deliver awareness campaigns in the communities over a period of 18 months. A six month package of activities included community snake and ladder games, quiz competitions, two puppet shows, a street play, the printing of flip books for use in the community, door to door visits for 100 households, monthly meetings to demonstrate sustainable alternatives and a monthly Healthy Homes Award.	300,000 INR / 4,000 USD

Source: Project Endline Evaluation

There is potential to scale the CIRCLES model through institutionalising aspects of the model into systems and structures. Aligning the model with internationally recognised rights and principles – in this case consumer rights – helps with both acceptance and a legal framework at multiple leverage points. For example, community members already read labels for basic information on price, weight and expiry date and were trained on what aspects of labels and standards to review prior to purchase. Effective and simple standards and certification schemes can help signal products which are safer and more sustainable.

Replication of ideas and activities described in this report is possible in multiple settings. Community-based organisations who have worked with our project partners in the six communities (including SAARTH, SAMARTH, Arunodhaya Centre for Street and Working Children) hope to replicate collaboration with manufacturers including product demonstrations and actions to improve the supply of safe and sustainable products in previously isolated markets. Consumers International member organisations acting as project partners are also eager to take forward the learnings from this project in other communities. Finally, there is significant potential to scale the CIRCLES model through Consumers International's membership of more than 200 consumer organisations in 100 countries. Our aim is to use this report to stimulate a discussion within the consumer movement about effective approaches to working with low-income consumers and inspire new initiatives in countries around the world.

Building flexibility into the model supports adaptation for local context. For example, adopting a systems approach results in greater understanding of the context and more appropriate interventions. A collaborative approach results in the multiple formal and informal partnerships and engagements needed to address both the supply and demand side of safe and sustainable products. This project identified and brought together unusual actors in pursuit of a shared goal which led to new structures, motivated local partners rooted in communities, and, perhaps the greatest source of scalability, new ideas for community entrepreneurship.

RECOMMENDATIONS

The CIRCLES model is built on the insight that Consumers International gained through working with low-income consumers as part of the 'Giving the Poorest Consumers Greater Voice' project in India. The project addressed critical issues related to low-income consumers and promoted more sustainable patterns of consumption that will support individual welfare and the environment. These are issues that have global relevance and will involve the active engagement of civil society, business and government if we are to find effective practical solutions.

There are also significant opportunities to scale this work through replication by other groups and through integration into national or international structures and systems. As this project was a pilot, the main focus was on the development of an effective and scalable model. The next challenge is to test the findings in different contexts and scale the model to achieve greater impact.

ALL STAKEHOLDERS

The premise of the CIRCLES model is that improving low-income consumers' access to safe and sustainable products requires the engagement of all actors in the system. We therefore recommend that all organisations:

- **Actively contribute to building a circular economy with a central role for the consumer voice.**
- **Explore each of the dimensions in the CIRCLES model, assessing how they can be applied in their context, and where possible, testing the model in discussion with stakeholders.**
- **Collaborate with unexpected individuals and organisations to create new relationships and partnerships to unlock barriers to sustainable consumption for low-income consumers through co-ordinated action to increase access, affordability, acceptability and awareness of sustainable products.**

DONOR ORGANISATIONS

- Facilitate round-table discussions between consumer groups, NGOs, donors and other actors to discuss the risks, challenges and opportunities of different approaches that have been used in a variety of contexts in order to **develop improved models for supporting consumer rights**. Areas with considerable potential for learning, include:
 - The **potential of community groups to empower** individual consumers.
 - Actions to **increase awareness of consumer rights in business and government**.
 - Initiatives to **support women's consumer rights**.
 - **The role of new technology** in empowering low-income consumers.
 - How to tap into the **innovation potential of young consumers** to design new approaches.
- Test initiatives and support research with consumer groups, NGOs, businesses and government and donors to supplement the findings from this project and promote **a just transition to a circular economy in low-income settings**. More research is needed to understand:
 - **Lessons that can be drawn from the international consumer movement** and NGOs active in this area.
 - The **perspectives of small, medium and large companies** and the contributions they can make to implementation of consumer rights.

- The **perspectives of government agencies** and how to incorporate consumer rights approaches across a range of relevant departments.
 - Appropriate **metrics for measuring the success** of such programmes.
 - **Reporting frameworks for countries to map progress** on achieving more sustainable patterns of consumption amongst low-income consumers.
- **Support consumer engagement in international processes** (such as the SDGs) through the development of outreach programmes that identify consumer representatives from low-income country governments and civil society and support their participation in these processes. This will help increase their voice in international fora, build advocacy experience and enable greater cooperation between countries. The outreach programmes could include support for in-country consultation and research, and attendance at international meetings.

GOVERNMENTS

Work with consumer groups and others to:

- **Integrate a consumer approach into national sustainability plans** by recognising the impact that consumers can have in supporting many of the SDGs.
- **Review how sustainable consumption and the circular economy can be explicitly supported in consumer policy**, using consumer policy levers to promote and support the supply of, and demand for, more sustainable products and services.
- **Establish effective consumer awareness programmes** that are accessed by low-income consumers that include practical and relevant advice on how consumers can act on their rights. Regularly evaluate these programmes to ensure they are meeting objectives and make the results publicly available.
- Develop and deliver programmes that work with low-income consumers to **improve access and affordability of safe and sustainable products**. This could include measures to ensure distribution reaches isolated communities, shorten supply chains and ensure low-income consumers are aware of and have access to subsidy programmes.

Government of India

- The Indian Consumer Protection Act 2019 significantly updated and improved the rights of consumers in India. A significant finding from the 'Giving the Poorest Consumers Greater Voice' project was the important role that community groups can play in helping women and low-income consumers access government agencies and realise their rights as consumers. Based on this finding we recommend the Government of India:
 - Investigate the potential of community groups to support women, low-income consumers and other vulnerable groups to access their rights under the Consumer Protection Act 2019.
 - Implement existing regulations that allow for district level consumer groups to be formed and investigate how they can be made as accessible as possible to vulnerable groups.

BUSINESSES

Work with consumer groups and others to:

- **Produce safe and sustainable products** that are accessible, affordable and acceptable for low-income consumers. This may include basic 'no frills' products that are more

affordable, or the design of products that meet the specific needs of low-income consumers given the context in which they will be used.

- **Integrate circular economy approaches into your business** and the design of products so that the sustainable use and reuse or recycling of the product is the easy option for consumers.
- **Address the distribution and retail challenges that prevent low-income consumers' accessing products.** This may include innovative approaches that support local consumer groups becoming the local supplier of some products.
- **Address affordability challenges** ensuring low-income consumers have access to subsidy schemes and investigating responsible financing options that reduce the initial price of some sustainable products.
- **Explore the potential to raise awareness** about sustainability by sharing accurate and relevant information through your communications with consumers.

CONSUMER GROUPS

Work with partners to:

- **Develop consumer approaches to the circular economy** so that consumer behaviour in relation to the use, reuse and recycling of products is fully integrated into actions to promote sustainability.
- **Work with manufacturers, distributors and retailers to increase low-income consumers access to safe and sustainable products,** addressing barriers such as appropriate design, last mile distribution and affordability.
- **Integrate gender analysis into your programmes** to effectively support women in realising their consumer rights.
- **Explore the role that local Consumer Protection Groups can play** in empowering individual consumers and providing services, from awareness-raising to becoming the local retailer for products that are otherwise difficult to access.
- **Integrate a consideration of scalability into the design of every intervention** to understand how more consumers could be reached by institutionalising or expanding the action and collaborations to achieve this.

BACKGROUND DATA

The tables included in this section provide insight into changes in consumer sentiment and behaviour as a result of specific interventions from this project. Further information and data on the activities of this project is available from Consumers International.

Table 3: Households using LED lightbulbs across all target communities, 2017-2019

Target Community	Percentage of households using LED light bulbs	
	Dec 2017	Dec 2019
Model Lane	23%	70%
Tiruvadisoalam	22%	69%
Eral	17%	61%
Netawalgarh	19%	59%
Juhapura	29%	81%
Behrampura	22%	67%
Total	22%	68%

Source: Baseline Evaluation (Dec 2017) sample size 2,680. Endline Evaluation (Jan 2020) sample size 1,545.

Table 4: Price of household products before and after project interventions

Type of product	Price in 2017	Reduced price after project's direct intervention with supply chain	% cost reduction achieved	Alternative quality, less sustainable product	Market price for alternative quality, less sustainable product
LED light bulb (normal)	120 INR (1.67 USD)	70 INR (0.98 USD) ¹⁴	42%	Incandescent light bulb	10-15 INR
LED light bulb (tube)	400 INR (5.57 USD)	270 INR (3.76 USD)	33%		
Detergent powder (per kg)	80 INR (1.11 USD)	40 INR (0.56 USD)	50%	Ghadi/Wheel Brand	80 INR
Improved cook stove (Model: EnviroFit)	2,600 INR (36.22 USD)	1,850 INR (25.77 USD)	29%	Traditional Cook Stove	0-1,200 INR
Herbal mosquito prevention liquid (100 ml)	199 INR (2.77 USD)	150 INR (2.09 USD)	25%	Lazor/Good night mosquito coil	84-99 INR per month

Source: Prices collected by project partners from retail shops in target communities

¹⁴ The government provides a subsidy for energy-efficient light bulbs that reduces the price to 70 INR however prior to the project's intervention these bulbs were only available in District Electricity Board outlets in city and town centres.

Table 5: Question from Baseline and Endline evaluations – ‘Do you really care whether the products/ brands you consume/ buy/ use are made in a sustainable manner?’

	Baseline		Endline	
	Yes (%)	No (%)	Yes (%)	No (%)
Overall	32	68	62	38
Gender				
Male	40	60	65	35
Female	26	74	60	40
Location				
Model Lane	42	58	74	26
Chengalpet /Thiruvadisuv*	75	25	58	42
Netwalgarh	8	92	80	20
Eral	9	91	48	52
Behrampura	30	70	54	46
Juhapura	40	60	66	34

Source: Baseline and Endline Evaluations

Table 6: Question from Baseline and Endline evaluations – Are you aware of the term ‘sustainable products’? (**Source:** Baseline and Endline Evaluations)

	Baseline			Endline		
	Yes (%)	No (%)	Not sure (%)	Yes (%)	No (%)	Not Sure (%)
Overall	41	32	27	76	7	17
Gender						
Male	49	29	22	82	4	14
Female	35	34	31	72	8	20
Location						
Model Lane	68	8	24	71	11	18
Chengalpet /Thiruvadisuv*	84	3	13	75	3	21
Netwalgarh	9	45	46	53	14	33
Eral	10	76	14	79	9	12
Behrampura	43	33	24	75	2	23
Juhapura	45	21	34	98	0	2

*Note: sample size changed between Baseline and Endline Evaluation, therefore the data is not strictly comparable.



CONSUMERS INTERNATIONAL

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FOR CHANGE

Consumers International is the membership organisation for consumer groups around the world.

We believe in a world where everyone has access to safe and sustainable products and services. We bring together over 200 member organisations in more than 100 countries to empower and champion the rights of consumers everywhere.

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