

Grassroots Reachout and Networking  
in Rajasthan through Consumer Action  
(GRANIRCA)

# Annual Progress Report

April 2011- March 2012



Supported by



Ministry of Consumer Affairs,  
Food & Public Distribution  
Government of India

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## About CUTS International

Established in 1983-84 as a rural development communications initiative, Consumer Unity & Trust Society (CUTS) is now at the cutting edge of the consumer movement in India as well as across the globe and has expanded into trade and development, competition, investment and economic regulation and human development. Today, CUTS International, with a staff of over 100, operates out of:

- Three programme centres in Jaipur (CUTS Centre for International Trade, Economics & Environment, CUTS Centre for Consumer Action, Research & Training and CUTS Centre for Competition, Investment & Economic Regulation), one in Chittorgarh (CUTS Centre for Human Development);
- An advocacy centre in New Delhi, and a Centre in Calcutta (focusing on Consumer Safety and Grassroots Economic Development), India; and
- Four resource centres in Lusaka, Zambia; Nairobi, Kenya; Hanoi, Vietnam, and Geneva, Switzerland.

The organisation elects its Board/Executive Committee every fourth year, while the Secretary General heads the Secretariat. Over 1200 individuals and 300 organisations are its members. The organisation is accredited to the United Nations Conference on Trade and Development (UNCTAD) and the United Nations Commissions for Sustainable Development (UNCSD).

CUTS works with several other regional, national and international organisations, such as: Consumers International (CI); International Centre for Trade and Sustainable Development (ICTSD); South Asia Watch on Trade, Economics & Environment (SAWTEE); World Trade Organisation (WTO); the World Bank; International Finance Corporation (IFC); Organisation for Economic Cooperation and Development (OECD); the Commonwealth Secretariat, East Africa Community Secretariat; various development cooperation and trade ministries all over the world and, in India, various federal and state ministries and departments, National Bank for Agricultural and Rural Development (NABARD), the Consumer Coordination Council of India, etc. It also serves on several policy-making bodies of the Government of India.

CUTS International's vision is '*consumer sovereignty*' and mission is '*consumer sovereignty in the framework of social justice and economic equality, within and across borders*'. In all its work, it follows the method of research-based advocacy and connects the grassroots with the international policy making processes.

## CUTS CART

CUTS Centre for Consumer Action, Research & Training (CUTS CART) is a Programme Centre of CUTS established in 1996. This programme centre was created as a result of the diversification of CUTS in order to move ahead with its inherited agenda of consumer protection and education and to create a more responsible society. In order to contribute to CUTS' vision, CART endeavours through the mission '*To enable consumers, particularly the poor and the marginalised to achieve their right to basic needs, sustainable development and good governance through strong consumer movement*'. Continuous pioneering work in the area of consumer protection found CART at the forefront of the consumer movement in India and beyond.

*For more information please visit: [www.cuts-international.org/CART/index.htm](http://www.cuts-international.org/CART/index.htm)*

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## **ANNUAL PROGRESS REPORT** **April 2011-March 2012**



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Rajasthan through Consumer Action (GRANIRCA)  
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(March 2011-April 2012)**

*Published by*



Consumer Unity & Trust Society (CUTS)  
D-217, Bhaskar Marg, Bani Park, Jaipur-302016, India  
Ph: +91.141.5133259, 2282821, Fx: +91.141.4015395  
E-mail: [cart@cuts.org](mailto:cart@cuts.org); [granirca@cuts.org](mailto:granirca@cuts.org)  
Web: [www.cuts-international.org/cart/GRANIRCA](http://www.cuts-international.org/cart/GRANIRCA)

Implementing Organisation  
CUTS International

With the support from:



Consumer Welfare Fund (CWF)  
Department of Consumer Affairs,  
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Sanction No. : O-11011/23/2007-CWF dated: 06/01/2010

Project Period: January 2010-December 2012

Reporting Period: April 2011-March 2012

Project Area: 12 Districts of Rajasthan: Alwar, Banswara, Bundi, Chittorgarh,  
Churu, Dausa, Dholpur, Jalore, Jodhpur, Kota, Tonk and Sikar

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*Printed by:* M.S. Printer, Jaipur

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## Preface

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We are pleased to submit the annual progress report of our ongoing GRANIRCA project, which has successfully completed its second year.

This year, the Indian Consumer Protection Act (COPRA) has completed 25 years, which came into existence in 1986 and coincidentally this is also the 50<sup>th</sup> year of John F Kennedy's historical speech to the American Congress on March 15, 1962, which he delivered to uphold four basic rights of consumers, which led to the start of modern consumer movement.

Looking at these two important occasions, government has taken up consumer protection on high priority in its agenda and now there is a big debate going on across the country at to what extent we have achieved so far in last 25 years of the enactment of the Act, what are the challenges we are still facing and how to overcome these.

The COPRA, enacted in 1986 is one of the benevolent social legislation, intended to protect the large body of consumers from exploitation. The 3-tier quasi-judicial grievances redressal mechanism is the backbone of the Act. The Act has come as a panacea for consumers all over the country and assumed the shape of the most important legislation enacted in the country during the last few decades.

While the Act completes 25 years of its enactment in 2011, it is a good opportunity to assess its real impact on the ground and further strengthen it in addressing the new and emerging consumer

issues. A recent survey conducted by CUTS in Rajasthan in 2011, depicts the picture that 63 and 35 percent respectively of the people of Rajasthan were still not aware of the Act and rights respectively. This being a serious issue and it is a very crucial time for all of us, so all stakeholders must come forward.

In the present era, every consumer should realise his/her own role and importance in the right perspective. However, empowerment of consumers and the strengthening of the consumer movement in India have a long way to go. Keeping all these aspects into account, CUTS International is implementing a three-year project entitled 'Grassroots Reachout & Networking in Rajasthan through Consumer Action' (GRANIRCA) to address these emerging challenges.

This annual report is a product, designed to showcase the project progress in the second year along with outreach, observations, findings, assessments, and lessons learned on issues related to consumer protection from the perspective of the state of Rajasthan, as per the objectives and final outcomes envisaged in the project. This document can also be conceived as a work in progress to encourage the exchange of ideas on issues of consumer protection.

I sincerely thank my colleagues Deepak Saxena, Amarjeet Singh, Arjun Kant Jha and Dharmendra Chaturvedi for the successful implementation of project activities during second year and also Jai Shree Soni and Abhimanyu Singh with above mentioned colleagues for preparing this report, and acknowledge the valuable guidance of Pradeep S Mehta, Secretary General, CUTS International. We also gratefully acknowledge the guidance and support of the members of the Project Advisory and Resource Group.

We sincerely thank Department of Consumer Affairs, Ministry of Consumer Affairs, Food and Public Distribution, Government of India for the funding support from the Consumer Welfare Fund and the Chairman and members of the Monitoring Committee of

the Department of Consumer Affairs for valuable guidance and suggestions.

We thank both print and electronic media for providing wide coverage to all the project activities.

We are grateful to 12 district partners for providing their support in project implementation especially in the activities done at the field level and that of concerned departments/consumer forum in respective districts.

We also acknowledge the contribution of Madhuri Vasnani in editing and that of Mukesh Tyagi and Rajkumar Trivedi in the layout of the annual report and other publications of GRANIRCA. We express our sincere gratitude to all without whom the successful implementation of activities of second year would not have been possible.

Jaipur  
June 2012

**George Cheriyan**  
Director, CUTS &  
Head, CUTS CART



# I. Project Overview

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Lack of consumers' access to adequate information, improper understanding of the redressal mechanism/procedure as well as other socio-economic vulnerabilities of consumers are the reasons that, despite unique and very progressive laws for consumer protection, consumers are still struggling to get justice.

To address the problem, CUTS is partnering with the Department of Consumer Affairs, Ministry of Consumer Affairs, Food and Public Distribution, Government of India, under the Consumer Welfare Fund (CWF) to implement the project entitled, 'Grassroots Reachout & Networking in Rajasthan through Consumer Action' (GRANIRCA) in 12 districts of Rajasthan. The purpose of this project is to enhance strong consumer movement at the grassroots in seven divisions of the State by ensuring an enabling environment for protecting consumer interests, which will, in turn, contribute to national interest.

The project is building a strong consumer movement at the grassroots, by equipping consumer activists with skills and creating a networking of zealous grassroots activists, through intensive training, capacity building and orientation programmes on relevant consumer protection issues.

This project is moving ahead with its mandate of providing adequate information to consumers for understanding the redressal mechanism/procedure as well as other socio-economic vulnerabilities as consumer. Though the project is being implemented in only 12 districts on a pilot basis, but it intends to

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Grassroots Reachout and Networking in Rajasthan through Consumer Action (GRANIRCA)

be a successful model for replication and scale up in other districts or states in India and elsewhere.

The duration of the project is of three years, i.e. January 2010 to December 2012, covering all seven divisions of Rajasthan.

*For more information, please visit:  
[www.cuts-international.org/CART/GRANIRCA/index.htm](http://www.cuts-international.org/CART/GRANIRCA/index.htm)*

## Expected Outcomes

- **Empowerment:** People will be assertive consumers to uphold their rights and fight for justice;
- **Questioning Society:** Civil society organisations (CSOs) will act as ‘watchdogs’;
- **Improvement:** Better service delivery and efficient redressal mechanism in place;
- **Enabling Environment:** Protecting consumer interests, which will ultimately create an enabling environment towards protecting the state interest;
- **Good Governance:** Contribute towards achieving the Millennium Development Goals (MDGs); and
- **Replicable Model:** Result in a model of empowering consumers, through networking, and thus offer a model for further expansion in the identified district and elsewhere.

### Project Director

George Cheriyan, Director, CUTS

### Project Team

1. Deepak Saxena, Senior Programme Coordinator
2. Amarjeet Singh, Project Coordinator
3. Arjun Kant Jha, Project Officer
4. Dharmendra Chaturvedi, Project Officer

## 2. Activities

### 2.1 Project Advisory-cum-Resource Group (PARG)

People from the judiciary, media, bureaucrats and consumer activists having experience in dealing with consumer-related issues are part of Project Advisory-cum-Resource Group. Detailed information, is provided in Annexure A on page no.33

### 2.2 Grassroots Network

Voluntary organisations of 12 districts were already selected during first year of the project. District partners were willing to continue the partnership for the second year also. District partners' and their organisation's capacity was built in research, documentation, reporting, presentations, networking with other CSOs and media. Their awareness level was increased and they have been updated with information regarding consumers issues and handling of consumer complains etc.

Detailed information about district partners is given in Annexure B on page no.34.

### 2.3 Project Webpage

A dedicated webpage for the project was prepared and launched by Rajiv Agarwal during the project launch meeting on March 17, 2010. Regular



updates regarding the project are being uploaded on the project webpage: [www.cuts-international.org/cart/GRANIRCA](http://www.cuts-international.org/cart/GRANIRCA)

## 2.4 Field Research

### *Objective*

The objective of the research under the second year of the project was to gauge the level of consumer awareness on consumer issues at the grassroots level in Rajasthan.

The survey was executed in the targeted 12 districts of Rajasthan through a detailed questionnaire.

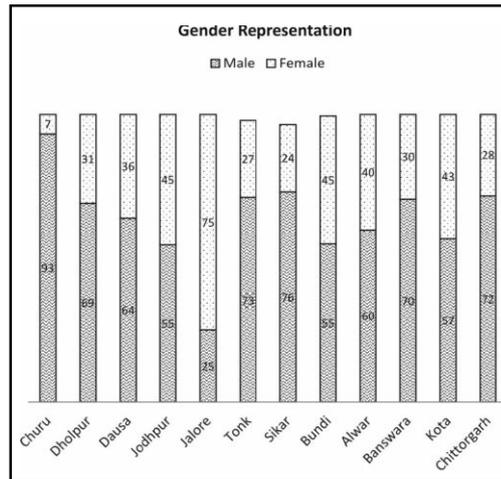
### *About Sample*

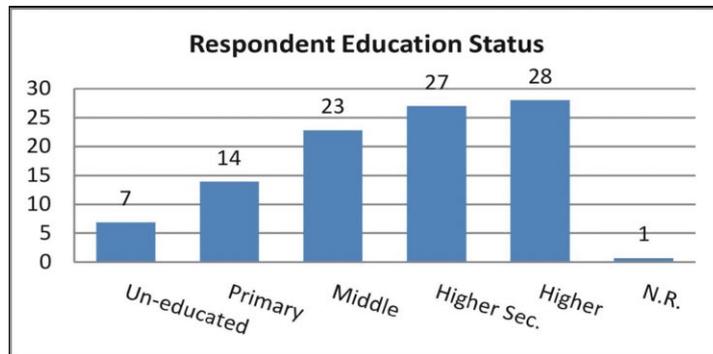
2349 consumers belonging to different educational status and socio-economic background from 12 districts were targeted.

Gender participation in majority of districts has been very encouraging, as can be seen from the first graph. Despite the fact that women in rural Rajasthan are not so open, still the team

managed to get interviews from 37 percent female consumers and 63 percent male. 62 percent of the total respondents belonged to rural areas of Rajasthan.

As is evident from the second graph, the educational level of respondents in all the districts has been a mixed one. Seven percent of respondents were illiterate.





### **Key Findings**

- Though, 86 percent of total respondents have expressed their awareness on the general definition of consumer but out of this only 37 percent have heard about the Act, rest either do not know or have very little knowledge.
- Out from this 37 percent, only 38 percent possess the knowledge of compensation limit in the three tier quasi-judicial system.
- There have been a very small number of only 10 percent of respondents, who went to consumer forum for seeking redressal, 72 percent have expressed satisfaction over the functioning of consumer forum.
- It was found that 63 percent in Rajasthan have not heard about the Act meant for common consumers. In rural Rajasthan, 35 percent respondents were unaware of their rights as a consumer and 26 percent knew about these partially. Similarly, 42 percent have expressed unawareness about their responsibilities as a consumer and only 21 percent knew about these partially. Rest are totally ignorant about what all should they do as a responsible consumer.
- With regard to demanding bills after purchasing goods and awareness on MRP, there has been reasonably a good awareness and as per the perception, 53 percent respondents showed their awareness on demanding bills and 55 percent knew about MRP and its importance.

- Respondents were not much aware on the impact of misleading advertisements and what all possible actions they could take, in case affected by such misleading ads. This is revealed from the fact that though influenced by such ads, 57 percent people prefer not taking any action after getting abused as a result of misleading advertisements.
- A large section of respondents, i.e. 77 percent affirmed that they do watch manufacturing and expiry date before purchasing goods and 85 percent simply avoid buying these, if no such date was mentioned.
- *Shudh ke liye Yudh* is known to majority of respondents with as much as 51 percent but 50 percent of respondents have termed it as only partially successful government-run campaign. Its objective is also partially known to consumers. As foreseen, respondents denied that there is a laboratory in their districts. Even that district, where it is there, that is not very efficient and effective. 64 percent respondents showed obliviousness on pinpointing or noticing adulterations.
- Awareness on weights and measures is comparatively better among the respondents as seen from the analysis. As many as 69 percent check packed items, its expiry and manufacturing dates etc.
- Only 36 percent respondents were satisfied with government efforts and the rest saying that government's efforts are not reaching down the line, which is a major concern of all respondents. NGOs also do need to facelift themselves, so that they could be able to achieve their endeavour and public faith.
- The perception on lawyer's presence in consumer forum is seen as a mixed verdict from the respondents. Respondents to certain extent (as much as 41 percent) do favour lawyer's need in consumer forums but this could be due to their less knowledgeable on the issue and hesitance and hitch in appearing before the forum.
- The second part of this perception survey was based on food security and related issues with focus on adulteration and as mentioned in the analysis also. 67 percent of the respondents do not know about the availability of laws on food security.

### *Key Advocacy Issues Emerged Out*

- The law should be implemented rigorously in consonance with the objectives with which it was enacted, i.e. speedy and economic redressal to consumers.
- Members should be appointed without political influences and connections. They should have some sort of legal background in order to actively participate in the forum's proceedings.
- Retired judges or the judges on the verge of retirement should not be appointed as presidents of District Forum, State Consumer Disputes Redressal Commission (SCDRC) and National Consumer Disputes Redressal Commission (NCDRC).
- Lawyer's presence should be restricted, though some respondents pointed out their presence should be made mandatory.
- There should be some flexibility with regard to the compulsion of producing bills and a system should be set in case consumer is not in a position to produce bills or other supporting documents.
- Time limit for giving redressal should be maintained.
- Vacancies of both members and presidents should be filled up immediately prior to retiring of the incumbent.

Detailed report on the "Status of Consumers in Rajasthan 2011" is also available at the project webpage. Detailed report in English and Hindi is available at project webpage.

## **2.5 Public Interface Meetings (PIMs)**

### *Objectives are to:*

1. raise consumer awareness at the grassroots by strengthening the capacity of networkers in selected blocks of respective districts in Rajasthan;
2. build a strong consumer movement at the grassroots in Rajasthan;
3. establish a contact institution in projected districts to guide and motivate buyers as well as sellers for developing faith in the judiciary and the administrative system;



4. share the existing appropriate mechanisms for exchange of information on measures of consumer protection, nationally and regionally;
5. empower the urban and rural populations to make informed choices and thereby protect their health and safety and get more value for money; and
6. obtain feedback from the people about the existing redressal mechanism condition, environment and accessibility.



As per feedback from the activities of first year, PIMs were conducted at the block level during 2<sup>nd</sup> year. President and Members of the District Consumer Forum, District Supply Officers (DSOs), Medical and Health Department and Weights

and Measures Department officials were key speakers during meetings. Members of Legislative Assembly (MLA), *panchayat* representatives, consumer activists, resource persons pertaining to line departments, and advocates apart from district partners actively participated. More than 2397 participants attended 48 PIMs, details of the same is available at Annexure C on page no 37. Print as well as electronic media actively participated and provided wide coverage to the programme.

### ***Highlights***

- At most of the places people at the level of *Zila Pramukh*, *Zila Up Pramukh*, Chairman, *Sarpanch*, *Pradhan* and members of District Consumer Forum etc. actively participated.
- Overwhelming response was received from media, youths, *panchayat* representatives and women.
- Public Distribution System (PDS), electricity and mobile phone emerged as one of the main problematic areas among other district level departments.
- Majority of participants at blocks were unaware towards packed items, standardisation and food adulteration, consumer rights, availability of redressal mechanism and procedure of filing complaints at their respective districts, etc.

## **2.6 Mid Term Evaluation**

As per the MoU with the Ministry and also an activity under the project, a Mid Term Review was organised on July 04-06, 2011 as first half of the project gets completed. Santosh Kumar, Professor, School of Liberal Studies, Deendayal Petroleum University at Gandhinagar, Ahmedabad was appointed as an external evaluator in the whole process and his name was informed to the Ministry well in advance.

A three-day evaluation process included field visits in couple of project districts, meetings with stakeholders and detailed interaction with district partners and the project team. Apart from



the GRANIRCA project team, George Cheriyan, Director, CUTS and Head, CUTS CART accompanied Santosh to two districts – Kota and Tonk to interact with partners and beneficiaries in order to map the outcome. The evaluator along with the district partners and the team visited local officials in two districts like DSOs and member, District Forum etc. The team was also present in the luncheon meeting with members of the Advisory Committee in Jaipur. The complete report from the evaluator has been submitted to the Ministry.



### Key Recommendations

- Partners as well CUTS CART have embarked on a process, which has displayed quite encouraging outcomes so far. These outcomes – qualitatively observable and quantitatively verifiable – encourage the Consultant to recommend that GRANIRCA project must be up-scaled for the State of Rajasthan and also be implemented in other states, if possible.
- The documents that are being produced should be in Hindi as it is the language of the masses. It would ensure better reach and assimilation, especially in the rural hinterland. On a similar note, posters printed in local language would serve as effective tools for creating awareness.
- Partners need constant nurturing and encouragement which could be done through inserting success stories' column in the newsletter/e-newsletter.
- It was suggested to present few successful case studies during meetings, such as PIMs. This would enhance the faith of general people in the consumerism as well as consumer welfare and redressal mechanism.
- For the sustained efforts, it is significant that the partners maintain a record of the complaints – whether written or oral or even if people have called them for seeking any advice – and maintain a continuous follow-up with the people who have sought assistance from them.
- A team of dedicated and effective resource persons needs to be built up and used frequently in trainings and other activities across various districts.
- Conduct next year research in sequence/way to measure the impact of project.
- To continue the project webpage, as it is user friendly and simple.

### 2.7 District Level Training Workshops (DLTWs)

#### *Objectives are to:*

- Generating awareness among common consumers on consumer protection issues and redressal mechanisms at rural areas to



build a vibrant network, who in turn, can help consumers to access consumer justice and uphold their rights.

- Understanding the consumer protection issues and status of redressal mechanisms and awareness generation among the common consumers, especially in rural areas;
- Building up of a large group of aware and literate grassroots activists, who, in turn, can mobilise and assist illiterate and helpless consumers to access consumer justice and uphold their rights;
- Creating a vibrant network of small consumer organisations, groups and interested individuals, extending down to the block level;
- Enhancing the capacity of identified CSOs to handle emerging and relevant consumer issues woven around basic needs,



- ensuring improvement in service delivery and playing the watchdog role in their respective districts; and
- Building blocks for strengthening and sustaining consumer movement at the grassroots.

### *Methodology*

Workshops were organised for two days, where various methods were included such as; lecture-cum-discussion, group exercises, case studies, panel discussion, demonstration, practice, role play, mock exercises, brainstorming group exercises presentations, reading material.

Apart from the GRANIRCA team members (Deepak Saxena, Amarjeet Singh, Arjun Kant Jha, Dharmendra Chaturvedi), CUTS also availed the services of locally available subject experts, along with the District Partner.

### *Highlights*

| S N                       | District    | Date                  | No. of Participants |
|---------------------------|-------------|-----------------------|---------------------|
| 1                         | Tonk        | August 29-30, 2011    | 50                  |
| 2                         | Dholpur     | September 05-06, 2011 | 50                  |
| 3                         | Kota        | September 05-06, 2011 | 62                  |
| 4                         | Dausa       | September 08-09, 2011 | 67                  |
| 5                         | Alwar       | September 08-09, 2011 | 36                  |
| 6                         | Churu       | September 12-13, 2011 | 36                  |
| 7                         | Chittorgarh | September 12-13, 2011 | 36                  |
| 8                         | Jodhpur     | September 20-21, 2011 | 47                  |
| 9                         | Jalore      | September 22-23, 2011 | 65                  |
| 10                        | Bundi       | September 26-27, 2011 | 48                  |
| 11                        | Sikar       | September 29-30, 2011 | 51                  |
| 12                        | Banswara    | November 02-03, 2011  | 50                  |
| <b>Total Participants</b> |             |                       | <b>598</b>          |

- As per previous year experience, programme was participated by different blocks of respective project districts.
- Various government department authorities attended meetings and gave valuable information to participants.
- District consumer forums and weights and measures departments' showcased their day-to-day activities.
- Wide representation from each block at respective districts including women and youths.
- Participants expressed their desire to extend the learning of the workshop.

Few following feedbacks were received during DLTWs:

- Similar specific-issue based programmes with short duration should be conducted.
- Expansion of consumer forums at the sub-district level so that overburdened district consumer forum may work smoothly.
- Local governance must be incorporated in the movement.

## 2.8 District level Media Consultation

### Objectives

Consultations and involvement of the media has been on the forefront of all activities implemented under the project and, to give it more focus, district level media consultation workshops



were organised in 12 targeted districts. The main objectives of the workshop were to sensitise the state and district-level media representatives, both from print and electronic, to consumer protection issues and discuss the possible interventions to strengthen and take the consumer movement effectively to common masses. The other objective to interact with media and showcase the key findings of the survey conducted during 2011 on consumer awareness.

### *Participation*

| S N                       | District    | Date      | No. of Participants |
|---------------------------|-------------|-----------|---------------------|
| 1                         | Kota        | August 05 | 60                  |
| 2                         | Dausa       | August 05 | 45                  |
| 3                         | Bundi       | August 06 | 31                  |
| 4                         | Alwar       | August 06 | 45                  |
| 5                         | Dholpur     | August 09 | 31                  |
| 6                         | Jalore      | August 11 | 40                  |
| 7                         | Jodhpur     | August 12 | 40                  |
| 8                         | Tonk        | August 17 | 40                  |
| 9                         | Churu       | August 17 | 30                  |
| 10                        | Sikar       | August 18 | 30                  |
| 11                        | Chittorgarh | August 23 | 34                  |
| 12                        | Banswara    | August 24 | 40                  |
| <b>Total Participants</b> |             |           | <b>466</b>          |

On an average, about 35-40 media people attended the district level media workshops during August 2011. District level project partners and representatives from concerned government departments and the project team were also part of this consultation.

### *Outcome and Recommendations*

- Active participation by media persons in all the workshops and getting acclimatised with the issues pertaining to consumer protection and the actual status of consumers in the state at



large, which ultimately motivated them for agreeing to work jointly on all such issues was the main outcome of the workshops.

- As part of recommendations derived from workshops, establishing a joint network of media and voluntary consumer organisations to enhance consumer protection in the state, media helping in highlighting lowlights of all consumer-linked departments through prominent reporting in order to help improving the whole system, media to carry more and more consumer welfare related news and thus help in cautioning consumers against issues like misleading advertisements and other unfair trade practices prevailing in the market. Besides, media to help in conducting similar programmes at regular intervals and media publishing consumer education related material to the extent possible for wider circulation and outreach to the beneficiaries were the other main outcomes.

## 2.9 State Level Feedback Round Table Meeting

### *Objective*

This Roundtable Feedback Meeting was organised on November 29, 2011 to consolidate and share the key learnings gained from various districts with various stakeholders and identify the points for advocacy. Another objective of the event was to critically review activities carried out under the project during the year for effective implementation of the project activities in the coming years.

The following methodologies were adopted:

- Power Point Presentation: Brief information was provided about the activities conducted so far, along with their expected outcomes.
- Speech: Key experienced resource persons, representing various positions in media and renowned consumer organisations and institutes delivered speeches.
- Open Discussion: Special session was held for participants to provide their assessment of activities conducted so far.
- Resource Kits: Publications (newsletters, research report, training manual, brochure and informative pamphlets, posters, etc.) were distributed to participants, which provided detailed information of activities of the project.

#### *Proceedings and Participation*

The meeting was chaired by George Cheriyan, Director, CUTS, and Head, CUTS CART, Cheriyan referred to the findings of the latest survey carried out under the project and mentioned few other related issues such as non-existence or non-functioning of state and district consumer protection councils in Rajasthan, poor infrastructure of food testing laboratories in the state, etc.

Rajendra Prasad Bora, a senior media person and also an active CUTS CART advisory board member stated that lack of awareness is the main cause of consumer exploitation, but only awareness,



without proper support mechanism, is not sufficient for protecting the rights of consumers.

Poonam Pande, Project Associate, GIZ shared that there are few organisational redressal systems in place and going to consumer fora for redressal, though not very expensive, is very time consuming.

More than 57 representatives consisting of all the stakeholders, including representatives of judiciary, print and electronic media and 12 project district partners along with other representatives of CSOs were also present in the roundtable.

#### *Key Recommendations for Advocacy*

- The law should be implemented religiously in consonance with the objectives with which it was enacted, i.e. speed, just and economic redressal to consumers.
- Members of consumer fora should be appointed on basis of their qualifications, rather than political influence and connections.
- Retired judges or judges on the verge of retirement should not be appointed as presidents of the District Forum, SCDRC and NCDRC. The practice of appointing a person with required legal expertise should be encouraged.
- Lawyers' presence should be restricted or discouraged in consumer fora.
- Time limit for giving redressal should be strictly adhered to.
- Labs for testing of food items and drugs should be set up and at-least one Consumer Protection Council should be made fully functional.

## **2.10 Monitoring Meeting 2011**

A Meeting of the Monitoring Committee with the Department of Consumer Affairs, Food and Public Distribution, Govt. of India held at DoCA conference hall, Krishi Bhavan, New Delhi on February 10, 2012. The main purpose of the meeting was to review

the year II activities of GRANIRCA and to recommend the release of funds for year III. Meeting was chaired by Joint Secretary of DoCA, Manoj K Parida and attended by S.K.Nag, Director (CWF), M Ram Jogesh (Under Secretary Budget & IF) and other staff from the DoCA. After a brief introduction by George Cheriyan, Arjun Kant Jha made a power point presentation on the activities conducted during 2011. The team responded to the questions. The meeting recommended the release of fund for year III.

## 2.11 Publications

During the period, the following publications came out to reach to readers:

### Consumers in Action

A bilingual printed quarterly newsletter covering consumer-related articles, news, decisions and project activities targeted to keep the people and policymakers of the project informed. During the period, four issues were printed.



### Consumer Dialogue

A bi-monthly e-newsletter published to reach the wider audience (national as well as international) for presenting the emerging regime of consumer protection and also to update project progress along with consumer news, articles and decisions.

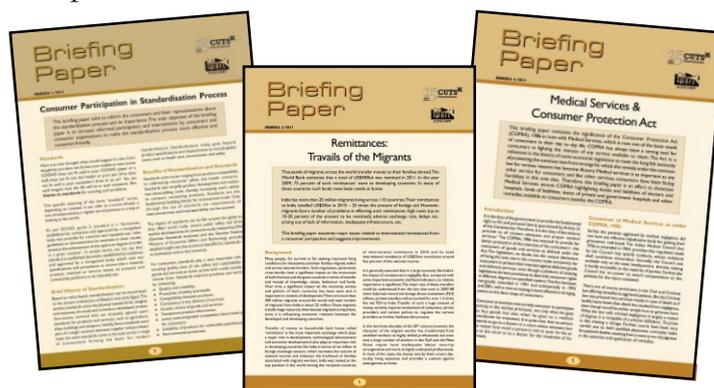


During the period, six issues were printed. All issues of both the newsletters can be viewed at the webpage.

### Briefing Papers

During the period, three briefing papers were published:

1. Medical Services and Consumer Protection Act, 1986 – This briefing paper evaluates the significance of the Consumer Protection Act (COPRA), 1986 in tune with medical services.
2. Consumer Participation in Standardisation Process – This briefing paper aims to inform consumers and their representatives about the standardisation process and its importance.



3. Remittances: Travails of the Migrants – This briefing paper examines major issues related to international remittances from a consumer perspective and suggests improvements.

These can be viewed at the webpage.

### Training Manual on Consumer Protection in Hindi

A Training Manual was published with the aim of imparting effective training to grassroots consumer activists on various issues related to consumer protection and providing maximum information related to problems faced by them in their day-to-day life. The training manual printed in English in the year 2010 was later translated into Hindi in 2011 to enable the readers to get to the contents easily. This manual was used mainly in DLTWs. Both the versions are available on webpage of GRANIRCA.



### Posters

Four posters covering and depicting consumer issues in order to raise awareness were published:



Consumers Know Your Responsibilities



Consumers Know Your Rights



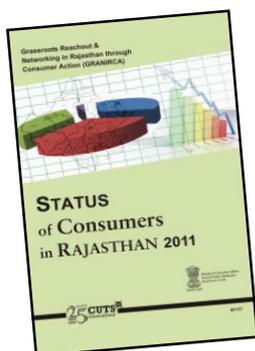
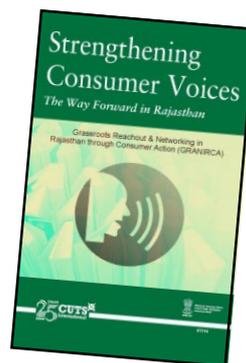
Consumer Beware From Non-Standardised Products, Misleading Advertisements and Adulterated/Spurious Products



Consumer be Aware and Teach Lesson to Those, Who are Indulged in Mal and Illegal Trade Practices

**Strengthening Consumer Voices  
The Way Forward in Rajasthan**

Advocacy Document was printed to brief readers about the ways and methodology and issues taken up for advocacy with the government during two years of the project. The findings and recommendations mentioned in the advocacy document emerged out of the field research studies as well as interactions/discussion with various stakeholders during project activities.



**Status of Consumers in Rajasthan, 2011** Research report was printed, which analysed the actual status of awareness level of consumers at the grassroots.

### **Annual Progress Report**

The first annual progress report in bilingual form of the first year of project came out in 2011, which activities of first year of the project including achievements and outcomes.



## 3. Additional Activities

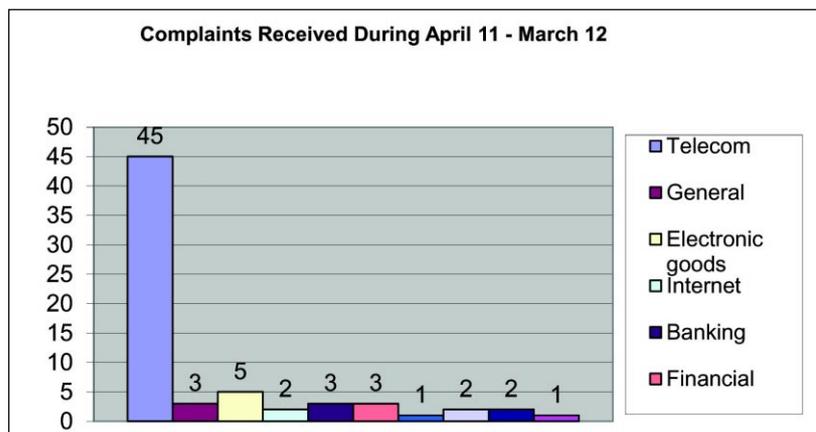
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### 3.1 Celebration of National Consumer Day

All district partners were asked to celebrate National Consumer Day on December 24, 2011. All of them celebrated in different ways, such as holding a public meeting, organising a school children rally or organising debate, drawing competition among school children etc. Deepak Saxena, Amarjeet Singh and Dharmendra Chaturvedi participated in a state function organised by the Department of Food, Civil Supplies and Consumer Affairs, Government of Rajasthan on behalf of CUTS.

### 3.2 Complaint Handling, Information and Advisory Services (CHIAS)

Over a decade, Complaint Handling Information and Advisory Services (CHIAS) Cell has been an inherent and vibrant activity of CUTS. It has been activated and incorporated as an activity under the (GRANIRCA) project in 12 districts of Rajasthan to enhance strong consumer movement at the grassroots in the state by ensuring an enabling environment for protecting consumer interests, which will, in turn, contribute to national interest. During first and second year, complaints received from different sectors are shown in graphs.



### 3.3 Celebration of World Consumer Rights Day 2012 & Orientation cum Partners' Meet Workshop

CUTS CART organised a public event on the occasion of World Consumer Rights Day 2012 in Jaipur on March 16, 2012 under GRANIRCA project. The main objective of this event was to join hands with consumers around the world to demand access to safe, fair and competitive markets in financial services for all and also to show solidarity within the international consumer movement. More than 70 representatives, which included senior officials from the regional office of Reserve Bank of India at Jaipur, who also serves as Secretary in the office of Banking Ombudsman; Department of Consumer Affairs, Government of Rajasthan, Senior Managers of Banks based in Jaipur such as the State Bank of India, Indian Overseas Bank, South Indian Bank, State Bank of Bikaner and Jaipur, and Cooperative Bank etc. and representatives of various consumer organisations, ten district partners from Rajasthan, activists and media participated in the event. K Sundari, Deputy General Manager, Reserve Bank of India and Secretary, Office of Banking Ombudsman, Jaipur was the chief guest in the event; Sanjay Jhala, Enforcement Officer, Food Department Government of Rajasthan and George Cheriyan, Director, CUTS International and Head, CUTS CART as the privileged and honored speakers.

Orientation cum Partners' Meet of GRANIRCA partners was held at CUTS office on 15<sup>th</sup> March, 2012. The main purpose of the meeting was to evaluate the second year activities and outcomes and to plan project activities for the third year, which is also the last year of the project. All the 12 district partners attended the event. The proceedings started after formal introduction, welcome by Deepak Saxena along with briefing about objectives of the meeting. George Cheriyan in his opening remarks congratulated the partners on the occasion of World Consumer Rights Day and further explained the importance of this project. All the team members including Deepak Saxena, Amarjeet Singh, Dharmendra Chaturvedi, Arjun Kant Jha; Abhimanyu Singh & Jai Shree Soni facilitated various sessions in the day long orientation programme. The time line for the year III activities also was discussed and finalised.



## 4. Successful Stories

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### **Refusal of Claim by the Insurance Company**

This is the case of a widow named Kaushalya Devi W/O Late Mohanlal Sharma a resident of Dausa District against Life Insurance Corporation of India. Mohanlal Sharma insured himself of Rupees Two Lakh through Jeevan Anand Beema Policy of LIC with a half yearly premium of ₹7,885 for 18 years on August 02, 2008. He nominated his wife Kaushalya Devi as a nominee. After paying the second premium, he suddenly died of high fever on June 15, 2009. After the death of her husband, Kaushalya Devi demanded the claim, but she was denied saying that since the insurer died within eight months and 25 days of purchasing policy, so there should be a proper investigation in this matter.

After the investigation, Insurance agency informed that the insured person died of a disease called Herpes Simplex Encephalitis and not of high fever, which she had given the reason of his death. Mohanlal Sharma was suffering from the disease before purchasing the policy and he was undergoing a treatment for the same in a hospital in Jaipur. The claimant was well informed of all this but still he provided wrong information about his health while taking the policy. So the agency was not liable to pay any amount to the nominee as a claim, because it was a case of forgery.

*Contd...*

Kaushalya Devi discussed the issue with our district partner K B Memorial Social Welfare Society, Dausa which works for consumer rights. After hearing the matter, it was decided to file a case in the District Consumer Forum. Kamlesh Kumar Bohra, project partner under GRANIRCA project decided to fight the case for the victim and after fighting for almost three years the Forum gave the judgement in the favour of Kaushalya Devi and asked the agency to pay her the insured amount with an interest of three years at the rate of nine percent per annum and the court fee of ₹2,000. The declaration came on May 17, 2012.

### **Amount Debited to Consumer by the Bank as per Provisions**

Roshan Gehlot, a resident of Jodhpur was having a bank account in UCO Bank, Jodhpur. He tried to withdraw ₹8000 from the ATM of Punjab National Bank on February 08, 2012, but due to some technical reasons he did not receive the cash, instead he received the mini statement of debiting ₹8000 from his account. The incident occurred at night. He immediately informed Tejweer Choudhary of Native Institute of Desert Awareness and Knowledge Society (NIDAN), District Partner for Jodhpur. He was asked to inform both the banks immediately and register the complaint but it was not possible so he filed the complaint online. The very next day, i.e. on February 09, 2012, he personally visited the bank and informed about the situation.

Gehlot was informed by a member of the organisation that as per the provisions, Bank is liable to credit the deducted amount within 12 working days. If it fails to do so, he can file a complaint in the Forum. With the rigorous efforts of the organisation, Gehlot received the deducted money exactly on 12<sup>th</sup> working day, i.e. on February 20, 2012.

## 5. Networking & Representation

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- George Cheriyan, Director, CUTS International represented CUTS in the 19<sup>th</sup> Consumers International World Congress and General Assembly held in Hong Kong, from May 03-06, 2011 organised on the theme 'Empowering Tomorrow's Consumers'. Cheriyan presented the status of Financial Consumer Protection Bodies and the regulatory bodies in the financial sector in India.
- GRANIRCA team members attended the workshop on Non-PDS consumer items organised by the Department of Food and Consumer Affairs, Government of Rajasthan at Jaipur on June 13, 2011.
- Deepak Saxena participated in the workshop on the possible amendments in Consumer Protection Act, 1986 at Chennai, on June 18-19, 2011. The workshop was organised by Consumer Association of India, Chennai and sponsored by the Indian Institute of Public Administration.
- During the year, GRANIRCA team members actively participated in a monthly feedback meeting held on every third Thursday of the month organised by Department of Food, Civil Supplies and Consumer Affairs, Government of Rajasthan.
- During the year, GRANIRCA team members participated as a resource agency in various open house meetings organised by telecom service providers in Jaipur.
- GRANIRCA team members attended the Telecom Regulatory Authority of India (TRAI) open house discussion on consumer issues.
- George Cheriyan represented CUTS in the Consumer Coordination Council (CCC) Convention at Chandigarh, on

November 25, 2011 and made a presentation on 'Models of Good Governance'

- Being a member, George Cheriyan attended the meeting of the Committee for Utilisation of Telecommunication Consumers Education and Protection Fund (CUTCEF) of the TRAI at New Delhi on April 11, 2011 and October 21, 2011 respectively.

### **Other Consumer Related Activities**

- Amarjeet Singh participated in the meeting on the occasion of taking oath by Amrit Lal Saha as Chairman of CCC at New Delhi on December 20, 2011.
- Deepak Saxena attended 26<sup>th</sup> SEBI-Investor Association at Mumbai on December 23, 2011.
- Amarjeet Singh represented TRAI sponsored 'Consumer Awareness Workshops' at Shimla during October 2011.
- Deepak Saxena and Amarjeet Singh attended a Regional Workshop on Consumer Education for the Northern Zone organized by TRAI at Jaipur on December 26, 2011.
- Abhimanyu Singh attended Launch of Investor Helpline of SEBI at Jaipur on December 30, 2011.
- GRANIRCA team actively participated in various telecom consumer education workshops organised by telecom companies during 2011.

## 6. The Way Forward

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In order to ensure that the knowledge and experience gained by the project partners is developed further outside the project in the projected districts, efforts are being made by CUTS to encourage partner organisations to come up with “implementable” project ideas on specific consumer issues. CUTS would assist the partner organisations in developing these project ideas further and identify development partners who might be interested in supporting such initiatives.

CHIAS initiative of CUTS was incorporated as activity under the project in 12 districts of Rajasthan to enhance strong consumer movement at the grassroots in the State by ensuring an enabling environment for protecting consumer’s interests, which will, in turn, would contribute towards the national interest. The initiative gained overwhelming responses. Thus, the model will be replicated in other districts of the state. At the same time efforts will be made for continuity of existing CHIAS.

## Annexure A

### List of Advisory Committee Members

| S. No. | Name & Address  | Contact   |
|--------|---|---|
| 1.     | Justice V.S. Dave, (Retd.)<br>A-102, Dave Apartments<br>C/22, Sawai Jai Singh<br>Highway, Bani Park,<br>Jaipur – 302 016          | Mobile: 9829014993<br>Phone: 220 2643<br>Fax: 0141-2202619<br>E-mail:<br>kansas@datainfosys.net   |
| 2.     | P.N. Bhandari (Retd. IAS)<br>Ex-Chairman - RSEB<br>307, Ganpati Plaza<br>M.I. Road, Jaipur  | Phone: 5115556, 2363587 (O)<br>2552311, 2552350 (R)<br>Mobile: 93511 52311<br>Fax: 0141-2389351<br>E-mail:<br>pkajaipur@paraskuhad.com  |
| 3.     | Sunny Sebastian<br>Special Correspondent<br>'The Hindu'<br>33-A, Dhuleshwar Garden<br>Sardar Patel Marg, C-<br>Scheme, Jaipur     | Phone: 2377704 (R)<br>Fax: 2375979<br>Mobile: 9829067181<br>E-mail:<br>sebastian.sunny@gmail.com<br>thehindujaipur@dataone.in           |
| 4.     | Justice N.N. Mathur<br>Vice-Chancellor<br>National Law University<br>NH-65, Nagaur Road,<br>Mandore<br>Jodhpur – 342001 Rajasthan | Phone: 0291-2577530,<br>2577526, 5121594, 5121702<br>Fax: 0291-2577540<br>E-mail: nlu-jod-rj@nic.in<br>Website:<br>www.nlujodhpur.ac.in |

*Contd...*

| S. No. | Name & Address  | Contact   |
|--------|---|---|
| 5.     | Mridula Srivastava<br>Principal, Law College<br>University of Rajasthan<br>C-364, Malviya Nagar,<br>Jaipur  | Phone: 141-2522221<br>Mobile: 9829068389<br>Email: m-srivastava@<br>uniraj.ernet.in   |
| 6.     | Vimal Jain<br>Chief Sub-Editor<br>Rajasthan Patrika<br>A- 350, Kothari Marg<br>Malviya Nagar, Jaipur  | Phone: 141-39404142/2520088<br>Fax: 141-2709331<br>Email:<br>vimal.jain@epatrika.com<br>Mob.: 98290 62789                                   |
| 7.     | Shirish V. Deshpande<br>Chairperson<br>Mumbai Grahak Panchayat<br>Grahak Bhawan, Sant<br>Dnyaneshwar Marg<br>(Behind Cooper Hospital),<br>JVPD Scheme<br>Juhu Ville Parle (West),<br>Mumbai – 400 056 | Phone: 2226288624/1832/39<br>Fax: 22 2625 0916<br>Email:<br>shirish50@yahoo.com<br>mgpanchayat@hotmail.com                                  |
| 8.     | Pragya Paliwal Gaur<br>Director, News<br>Doordarshan<br>99, Mohan Nagar, Gopalpura<br>Bypass, Jaipur  | Phone: 2705880 (O),<br>2762727 (R) Fax: 2711490<br>Mobile: 9414051285<br>E-mail:<br>pragyapaliwalgaur@gmail.com                             |
| 9.     | George Cheriyan,<br>Director<br>Consumer Unity & Trust<br>Society (CUTS)<br>Jaipur  | Phone: 91-141-2282062,<br>2282821<br>Fax: 91-141-4015395<br>Email: granirca@cuts.org;<br>gc@cuts.org<br>Web: www.cuts-<br>international.org |

## Annexure B

### List of District Partners

| S. No. | District    | Coordinates of the Nodal Person  | Contact   |
|--------|-------------|--|---|
| 1.     | Banswara    | Nemraj Shehlot<br>Vagad Vikas Sansthan<br>3/16, Ratti Talai<br>Banswara 327001   | Ph.: 02962-244781<br>Mob: 9414103139 (Malot)<br>9887144675 (Shehlot)<br>Fax: 02962-244781<br>Email:<br>vagad_vikas@rediffmail.com<br>malotavdhesh@gmail.com |
| 2.     | Chittorgarh | Dharmveer Yadav<br>CUTS Centre for Human<br>Development<br>(CUTS-CHD)<br>Rawla, Senth<br>Chittorgarh 312025  | Ph.: 01472-241472<br>Fax: 01472-247715<br>Mob: 9829285938<br>(Madan Giri)<br>08890841068 (Dharmveer)<br>E-mail: chd@cuts.org<br>dy@cuts.org                 |
| 3.     | Bundi       | Rajeev Saxena<br>Richmonds' Kala Sahitya<br>and Shikshan Society<br>Tilak Chowk<br>Old Post office Street<br>Bundi- 323001                           | Ph.: 0747-2444124<br>Mob: 9461332814<br>Email:<br>rajivshawari@yahoo.co.in  |
| 4.     | Kota        | Anwar Ahmed Khan<br>Oxford Shikshan<br>Prashikshan Vikas<br>Sansthan House of<br>Munshi Mohd. Yasin,<br>Hiran Bazar, Chandra<br>Ghata, Kota – 324006 | Ph.: 0744-2501712<br>Mob: 9351499789/<br>9314629282<br>Email:<br>anwar.kotasw@gmail.com   |

*Contd...*

| S.No. | District | Coordinates of the Nodal Person   | Contact   |
|-------|----------|---|---|
| 5.    | Jodhpur  | Tejveer Choudhary<br>Native Institute of Desert<br>Awareness and Knowledge<br>Society (NIDAN)<br>9B/2, Opp. Bishnoi<br>Dharmashala, Nr. Mangal<br>Tower, Ratanada<br>Jodhpur – 342011 | Ph.: 291-2100742<br>Mob: 9413249745<br>Email:<br>nidanjodhpur@gmail.com<br>C_tejveer@rediffmail.com             |
| 6.    | Jalore   | Mahendra Kumar Ojha<br>“SANKALP” Sanstha<br>Hospital Road<br>P.- Ahore<br>Jalore – 307029   | Ph.: 02978-222312 (R)<br>222147, Fax: 222966<br>Mob: 9414534193<br>Email:<br>sankalpsansthan6@gmail.com         |
| 7.    | Churu    | Pradeep Poonia<br>Manav Pragati Sansthan<br>Usmanabad Colony<br>Behind New Bus Stand<br>Churu – 331001  | Ph.: 01562-258054<br>Mob: 9414665855<br>mpsrajgarh170@yahoo.co.in   |
| 8.    | Tonk     | Gopal Lal Saini<br>MMM Sikshan Evam<br>Jan Seva Sansthan<br>Khoja Bawari<br>Near Police Line<br>Tonk – 304001   | Ph: 0143-2687730<br>Mob: 9829347200/<br>9214167972<br>Email:<br>mmmsansthan_tonk@<br>rediffmail.com             |
| 9.    | Dholpur  | Rakesh Kumar Parmar<br>Samajik Vikas Samiti<br>VP- Attarsuma (Baseri)<br>Dholpur – 328022   | Ph.: 05646-272012 (O)<br>Fax: 05646-266263<br>Mob: 9784016835/<br>9460646335<br>Email:<br>svsdholpur@gmail.com  |
| 10.   | Alwar    | Sushila Devi<br>Shubham Mahila<br>Prashikshan Sansthan<br>Aate Wali Gali<br>Alwar – 301 001   | Ph.: 0144-2345295<br>Mob: 08890991173 (Sushilaji)<br>09783376432 (Vikas)<br>Email:<br>smahilasansthan@yahoo.com |

Contd...

| S. No. | District | Coordinates of the Nodal Person  | Contact   |
|--------|----------|--|---|
| 11.    | Dausa    | Kamlesh Kumar Bohra<br>K.B. Social Welfare Society<br>Nidhivan Colony<br>Near Shyam Mandir<br>Nai Mandi Road<br>Dausa – 303303 | Ph.: 01427-220684<br>Mob.: 9414271208<br>Email:<br>kbmsvskamlesh10@gmail.com                        |
| 12.    | Sikar    | Satya Narain Sikhwal<br>Jila Upbhokta<br>Jagaran Samiti<br>H.No. 548, Sector 10<br>Anand Nagar<br>Sikar-332001                 | Phone: 01572-252705<br>Mob: 9414039705/<br>9928106349(Mukesh)<br>Email:<br>mukesh.sikhwal@yahoo.com |

## Annexure C

### Details of PIMs

| Status of Participants in PIM 2010 |              |          |         |         |              |                    |
|------------------------------------|--------------|----------|---------|---------|--------------|--------------------|
| Districts                          |              | PIM-1    | PIM-2   | PIM-3   | PIM-4        | No. of Participant |
| Alwar                              | Date         | April 22 | May 28  | Nov. 07 | Nov. 14 & 20 | 193                |
|                                    | Participants | 49       | 60      | 39      | 45           |                    |
| Banswara                           | Date         | May 04   | June 02 | Nov. 09 | Nov. 16      | 146                |
|                                    | Participants | 29       | 53      | 30      | 31           |                    |
| Bundi                              | Date         | April 28 | -       | Nov. 12 | Nov. 17      | 194                |
|                                    | Participants | 63       |         | 80      | 51           |                    |
| Chittorgarh                        | Date         | May 03   | May 27  | Nov. 09 | Nov. 10      | 125                |
|                                    | Participants | 37       | 41      | 19      | 28           |                    |
| Churu                              | Date         | April 26 | June 11 | Nov. 13 | Nov. 22      | 171                |
|                                    | Participants | 59       | 52      | 32      | 28           |                    |
| Dausa                              | Date         | April 29 | May 25  | Nov. 04 | Nov. 23      | 188                |
|                                    | Participants | 46       | 60      | 45      | 37           |                    |
| Dholpur                            | Date         | April 29 | May 31  | Nov. 10 | Nov. 19      | 211                |
|                                    | Participants | 56       | 66      | 30      | 59           |                    |
| Jalore                             | Date         | May 04   | May 28  | Nov. 11 | Nov. 16      | 223                |
|                                    | Participants | 35       | 65      | 63      | 60           |                    |
| Jodhpur                            | Date         | May 03   | May 23  | Nov. 12 | Nov. 19      | 202                |
|                                    | Participants | 51       | 58      | 47      | 46           |                    |
| Kota                               | Date         | April 27 | June 02 | Nov. 12 | Nov. 19      | 223                |
|                                    | Participants | 52       | 55      | 65      | 51           |                    |
| Sikar                              | Date         | April 25 | May 29  | Nov. 05 | Nov. 12      | 345                |
|                                    | Participants | 82       | 103     | 75      | 85           |                    |
| Tonk                               | Date         | April 22 | May 31  | Nov. 14 | Nov. 15      | 179                |
|                                    | Participants | 52       | 51      | 37      | 39           |                    |
| <b>Ttal</b>                        |              | 611      | 664     | 562     | 560          | <b>2397</b>        |

## Annexure D

### Media Coverage



**GOYAL DINESH & ASSOCIATES**  
**CHARTERED ACCOUNTANTS**  
C-97, JANPATH, LALKOTHI, JAIPUR-302015  
PHONE-2740583 : E MAIL-taxesindia@hotmail.com

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**AUDITOR' S REPORT**

We have examined the attached Balance Sheet of **CONSUMER UNITY & TRUST SOCIETY, BHASKAR MARG, BANIPARK, JAIPUR** as at 31st March 2012 and the annexed Income & Expenditure Account for the year ended 31st March 2012, which are in agreement with the books of account. These financial statements are the responsibility of the Society management. Our responsibility is to express an opinion on these financial statements based on our audit.

We conducted our audit in accordance with auditing standards generally accepted in India. Those Standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes examining on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing then accounting principles used and significant estimates made by management as well as evaluating the overall financial statement presentation. We believe that our audit provides a reasonable basis for our opinion.

We have obtained all the information and explanation which to the best of our knowledge and belief were necessary for the purposes of the audit. In our opinion proper books of accounts have been kept by the society so far as appears from our examinations of the books.

In our opinion and to best of our knowledge, and according to explanations given to us, the said accounts subject to our comments given in the annexed Accounting policies and Notes of accounts- annexed with Balance Sheet, give a true and fair view: -

- (i) In the case of the Balance Sheet of the state of affairs of the above named society as at 31 March , 2012 and
- (ii) In the case of the Income and Expenditure Account of the Excess of Income over Expenditure for the year ended on 31<sup>st</sup> March 2012.

Place: Jaipur  
Dated:

12.8 SEP 2012



For Goyal Dinesh & Associates  
Chartered Accountants

  
Dinesh Kumar Goyal  
(Partner)  
MN 072959

**Consumer Unity & Trust Society, Jaipur**  
Balance Sheet as at 31st March, 2012

|                             |                                       |              |                             |                             |                     |              | Amount in 'Rs'              |
|-----------------------------|---------------------------------------|--------------|-----------------------------|-----------------------------|---------------------|--------------|-----------------------------|
| Figures as<br>at 31.03.2011 | Liabilities                           | Sch.         | Figures as<br>at 31.03.2012 | Figures as<br>at 31.03.2011 | Assets              | Sch.         | Figures as<br>at 31.03.2012 |
| 30,40,395.50                | Corpus Fund                           |              | 30,40,395.50                | 1,67,02,673.12              | Fixed Assets        | "C"          | 2,05,96,850.12              |
| 0.00                        | Corpus (Article 51A)                  |              | 1,00,000.00                 | 5,79,83,260.31              | Cash & Bank         | "D"          | 49,90,337.72                |
| 38,40,084.47                | Capital Reserve                       |              | 69,46,659.47                | 83,98,403.56                | Advances & Deposits | "E"          | 67,15,189.96                |
| 6,14,10,643.03              | Grant In Aid (Net)                    | "A"          | 55,01,271.73                | 8,87,885.11                 | Income Exp. A/c B/f | 8,87,885.11  |                             |
| 1,27,51,480.10              | Depreciation Fund B/f                 |              | 1,27,51,480.10              |                             | Add: For the year   | 10,44,249.02 | 19,32,134.13                |
|                             | Add: Addition during<br>the year      | 24,77,015.13 |                             |                             |                     |              |                             |
|                             | Less: Dep. On<br>sold/disposed assets | 10,39,354.00 | 1,41,89,141.23              |                             |                     |              |                             |
| 2,00,000.00                 | Employee Welfare Fund                 |              | 2,00,000.00                 |                             |                     |              |                             |
| 27,29,619.00                | Sundry Creditors                      | "B"          | 42,57,044.00                |                             |                     |              |                             |
| <b>8,39,72,222.10</b>       |                                       |              | <b>3,42,34,511.93</b>       | <b>8,39,72,222.10</b>       |                     |              | <b>3,42,34,511.93</b>       |

Significant Accounting Policies and notes on Accounts

Sch. F

**AUDITORS' REPORT**

In terms of our report of even date annexed hereto

For Goyal Dinesh & Associates  
Chartered Accountants



Dinesh K Goyal  
Partner  
MN 72959

Jaipur  
Dated

For Consumer Unity & Trust Society

Secretary General      Treasurer

2.8 SEP 2012

**Consumer Unity & Trust Society, Jaipur**  
Income & Expenditure A/C for the year ended on March 31,2012

|                        |                               |      |                        | Amount in 'Rs.'        |                                      |      |                        |
|------------------------|-------------------------------|------|------------------------|------------------------|--------------------------------------|------|------------------------|
| Previous year          | Expenditure                   | Ann. | Current year           | Previous year          | Income                               | Ann. | Current year           |
| 2,26,88,094.00         | To Salary & Honorarium        | "A"  | 2,85,15,795.00         | 5,000.00               | By Donations & Contributions         |      | 0.00                   |
| 4,85,27,073.56         | To Research & Investigation   | "B"  | 3,86,81,011.72         | 19,138.50              | By Contribution for Publication      |      | 48,752.00              |
| 1,77,20,811.99         | To Seminar & Workshop         | "C"  | 2,23,18,918.70         | 10,19,00,841.27        | By Grant in Aid(Utilised)            |      | 11,38,55,397.10        |
| 1,03,67,267.95         | To Other Costs                | "D"  | 1,50,24,747.12         | 20,65,126.02           | By Interest received                 | "G"  | 22,11,275.77           |
| 21,13,191.00           | To Training & Networking      | "E"  | 75,09,621.98           | 2,95,337.00            | By Membership Fees                   |      | 65,000.00              |
| 22,85,149.00           | To Publication                | "F"  | 29,91,942.39           | 3,21,928.00            | By Miscellaneous Income              | "H"  | 2,94,378.15            |
| 6,99,452.97            | To Depreciation               |      | 24,77,015.13           | 0.00                   | By Excess of Expenditure over Income |      | 10,44,249.02           |
| 2,06,330.32            | To Excess of Income over exp. |      | 0.00                   |                        |                                      |      |                        |
| <b>10,46,07,370.79</b> |                               |      | <b>11,75,19,052.04</b> | <b>10,46,07,370.79</b> |                                      |      | <b>11,75,19,052.04</b> |

Significant Accounting Policies and notes on Accounts Sch. F

**AUDITORS' REPORT**

In terms of our report of even date annexed hereto

For Goyal Dinesh & Associates  
Chartered Accountants  
  
Dinesh K Goyal  
Partner  
M N 72959  
Jaipur  
Dated



For Consumer Unity & Trust Society

  
Secretary General  
  
Treasurer

2.8 SEP 2012

Ministry of Consumer Affairs, Food, Civil Supplies & Public Distribution, Department of Consumer Affairs  
Project: Grassroots Reachout and Networking in Rajasthan through Consumer Action (GRANIRCA)  
Ref. Sanction letter dated 08/01/2010 No. 0-11011/23/2007-CWF  
Statement of Expenditure for the Financial Year 2011-12

in INR

| S. No. | Activity  | Balance b/f         | Expenses April'11 to March'12 | Balance c/f         |
|--------|---|---------------------|-------------------------------|---------------------|
| 1      | 2   | 3                   | 4                             | 5(3-4)              |
|        | <b>Total Personnel cost</b>   | 1,044,600.00        | 574,800.00                    | 469,800.00          |
| 1.1    | Project Coordinator/Asst Project Coordinator @ 35000                                    | 735,000.00          | 420,000.00                    | 315,000.00          |
| 1.2    | Honorarium to District Project Partners @ 1075 X 12                                     | 309,600.00          | 154,800.00                    | 154,800.00          |
| 2      | <b>II. Programme Costs</b>  | <b>3,174,138.00</b> | <b>1,512,886.00</b>           | <b>1,661,252.00</b> |
| 2.1    | State Launch cum Partners' Orientation  | 651.00              | -                             | 651.00              |
| 2.2    | Field Research (25,000 x 3 years)   | 43,500.00           | 25,438.00                     | 18,062.00           |
| 2.3    | Printing & Distribution of the Research Document  | 52,150.00           | 41,706.00                     | 10,444.00           |
| 2.4    | Public Hearings/Outreach Meetings @ 2 rounds X Rs. 15,000                               | 716,608.00          | 298,233.00                    | 418,375.00          |
| 2.5    | Media Workshops at District @ Rs. 15,000 X12  | 243,588.00          | 175,561.00                    | 68,027.00           |
| 2.6    | State Level Feedback Roundtable @ Rs.75, 000  | 156,060.00          | 49,554.00                     | 106,506.00          |
| 2.7    | District Level Workshops @ 20,000x12  | 458,896.00          | 244,452.00                    | 214,444.00          |
| 2.8    | Advocacy, Networking & Representation   | 156,275.00          | 46,742.00                     | 109,533.00          |
| 2.9    | Printing & Distribution of Newsletters (e- newsletters @ 5,000 and Newsletter @ 50,000) | 396,500.00          | 148,950.00                    | 247,550.00          |
| 2.10   | Printing & Distribution of Briefing Papers @ Rs. 25,000x3                               | 147,612.00          | 39,476.00                     | 108,136.00          |
| 2.11   | Printing & Distribution of the Advocacy Document, including final report                | 200,000.00          | 26,900.00                     | 173,100.00          |
| 2.12   | Printing & Distribution of the Training Manual (3000 copies x Rs. 150/-)                | 304,100.00          | 204,374.00                    | 99,726.00           |
| 2.13   | Monitoring by SCU (1,00,000 x 3 years)  | 198,198.00          | 169,653.00                    | 28,545.00           |
| 2.14   | Evaluation (mid term & final)   | 100,000.00          | 41,857.00                     | 58,143.00           |
|        | <b>Total</b>  | <b>4,218,738.00</b> | <b>2,087,686.00</b>           | <b>2,131,052.00</b> |
| 2.15   | Overheads   | 93,427.00           | 132,305.00                    | (38,878.00)         |
|        | <b>Grand Total</b>  | <b>4,312,165.00</b> | <b>2,219,991.00</b>           | <b>2,092,174.00</b> |
|        | CUTS Contribution   | 692,440.00          | 483,222.60                    | 209,217.40          |
|        | Grants Received (Recived Rs.38,15,830- Rs,196,105 Opening Balance)                      | 3,619,725.00        | 1,736,768.40                  | 1,882,956.60        |

For S.Mohnot & Company  
Chartered Accountants

Sameer Mohnot  
M N 79118

Date: 20.10.2012  
Place : Jaipur



For Consumer Unity & Trust Society

G C Jain  
Asst. Director (F&A)





D-217, Bhaskar Marg, Bani Park, Jaipur-302016, India  
Ph: +91.141.5133259, 2282821, Fx: +91.141.4015395  
E-mail: [cart@cuts.org](mailto:cart@cuts.org); [granirca@cuts.org](mailto:granirca@cuts.org)  
Web: [www.cuts-international.org/cart/GRANIRCA](http://www.cuts-international.org/cart/GRANIRCA)