

CUTS Centre for Consumer Action, Research & Training

# Strategic Business Plan

2013-17

**CUTS Centre for Consumer Action, Research & Training**

# **Strategic Business Plan 2013-17**



**CUTS CART**

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# Contents

<b>Introduction .....</b>	<b>1</b>
<b>Mission, Goals &amp; Objectives .....</b>	<b>1</b>
<b>Programme Areas .....</b>	<b>3</b>
<b>SLOT Analysis .....</b>	<b>6</b>
<b>Milestones .....</b>	<b>8</b>
<b>Future Initiatives .....</b>	<b>11</b>
<b>Human Resource Development/Management .....</b>	<b>14</b>
<b>Financial Position and Projection.....</b>	<b>14</b>



## Introduction

As an outcome of evolution of divergent functional areas at CUTS, various programme centres came in to being during 90s. CUTS Centre for Consumer Action, Research & Training (CUTS CART) was established in 1996 to continue with the inherited agenda of Consumer Protection & Education. Pioneering work of CUTS in the area of consumer protection placed CUTS CART at a premier position. The Centre further strengthened its position by broadening its endeavours in the area of Consumer Empowerment, Good Governance and Sustainable Development finally attempting for consumer welfare.

CART has come a long way and have diversified its activities to cover various issues, as per demand of the society. It is widely recognised for its work in India and gradually making pugmarks in the countries of South Asia, East Asia and Africa. It is widely recognised for its governance work in the country and the state to improve public policy and keep the consumer and a common person's issues in the hearts and minds of decision-makers, media, donors and other stakeholders.

Now, in year 2013, given the dynamics of the socio-economic and political scenarios, new challenges are arising before entire society, CART is taking on and addressing the 'generation-next' issues of consumer concern as per demand of the society with innovative approaches for achieving the goal of total consumer welfare.

## Mission, Goals & Objectives

CUTS Centre for Action, Research & Training (CUTS CART), using its universal approach of research, advocacy, networking and capacity building, will continue to contribute towards attaining the ultimate agenda- Vision of CUTS - 'Consumer Sovereignty' at the national and international level.

Recognising the need of the hour, CART will continue to remain vibrant face and voice of all Indian consumers through its interventions. It will also cater to the existing demand in the countries of South Asia and Africa by working as a resource agency offering capacity building of various government and non-government organisations to run consumer movement in the countries, where still the consumers are vulnerable due to absence of consumer protection law or poor consumer voices or other reasons.

To improve the transparency and accountability in government institutions and make them more responsive towards the poor and marginalised for the ultimate objective of improving public expenditure outcome, CART will continue



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***CART will continue its activities for sustainable development with emphasis on sustainable mobility, achievement of Millennium Development Goals (MDGs), sustainable environment, sustainable consumptions etc.***

putting its endeavour towards enhancing the engagement of citizens in assessing the effectiveness of the policies/ institutions/government departments and their implementation of public schemes through the use of various social accountability tools at various levels of governance and implementation of policies/ rules etc. There are new avenues opening for CART in Asia and the other continent, where it has started using its expertise gained over time in the field of social accountability and governance in building capacity. The centre will strengthen it further.

CART will continue its activities for sustainable development with emphasis on sustainable mobility, achievement of Millennium Development Goals (MDGs), sustainable environment, sustainable consumptions etc. It does value addition in government's programmes at state, regional and national level through action, research, advocacy and other apparatuses.

### ***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'*

### ***Goal***

*The goal of the Centre is to be well recognised for its work towards attainment of consumer sovereignty through its interventions based on research, advocacy and networking and also through knowledge development and dissemination.*

### ***Objectives***

- Create and empower networks of people and rural social action groups
- Help people to achieve their rights through constructive engagement with government, polity, media and the judiciary
- Empower women and other marginalised sections and sensitise the society on gender issues
- Enhance the capacity of stakeholders' groups

### **Strengthening the Democratic Processes**



CUTS has contributed a great deal towards strengthening the democratic processes and structures of our country by enhancing peoples involvement and voice in determining their future, on the one hand, and by promoting debate and discussion on government policies and programmes, on the other.

***Kamal Nath***

*Minister for Road Transport & Highways (2009-2011)*

## Gram Gadar helping our rural folk

I have been seeing a variety of CUTS' publications, especially the one which is in the form of a wall newspaper called the 'Gram Gadar', which has been helping our rural folk in a big way by its regular columns, such as on women's rights. CUTS has rapidly diversified its work areas and the need of the future is that it should set goals according to the needs of a common man, maintaining its identity.



**Bhairon Singh Shekhawat**

*Vice President of India (2002-2007)*

*Chief Minister, Rajasthan  
(1977-80; 1990-92 & 1993-98)*

- Gather information from the grassroots on various issues for evidence-based advocacy

### **Areas of Expertise**

- An active research focus that has established a track record of obtaining competitive research grants from various international organisations.
- Able to develop and present a range of tailored training and professional education modules for government and other development agencies in the areas of Consumer Empowerment, Good Governance and Sustainable Development.
- Capable of conducting evaluation and assessment of development programme/schemes to make them more people friendly and effective.

### **Approach**

- Research
- Evidence-based advocacy
- Networking
- Capacity Building



### **Programme Areas**

**A**ll the interventions of CUTS CART contribute towards CUTS 'vision' of consumer sovereignty and 'mission' of consumer sovereignty in the framework of social justice, economic equality and environmental necessity, within and across borders.' The interventions of CART fit well within three programmatic areas.

#### **Consumer Empowerment**

CUTS CART contributes towards attaining the ultimate agenda of 'Consumer sovereignty' mainly through consumer protection and education. Using its universal feature of

***CART adopts a holistic approach for the protection of consumer rights and for consumer welfare which includes awareness generation, creating and nourishing network of people/organisations and building their capacity, research-based advocacy, campaigns, complaint handling, and plethora of other kind of activities.***





## Working for the Cause of Consumer

India needs more groups such as CUTS and that is the challenge for CUTS to replicate and multiply all over the country. CUTS is a professionally managed and organised group and government can usefully utilise their talents and skills in the cause of the consumer.

**Vinod Vaish**

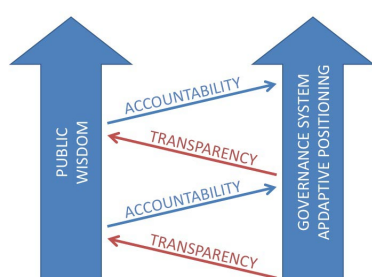
*Chairman, Telecom Equipment & Services Export Promotion Council, Government of India (June 2002-January 2004)*

research, capacity building and networking, CART adopts a holistic approach for the protection of consumer rights and consumer welfare which includes awareness generation, creating and nourishing network of people/organisations and building their capacity, research-based advocacy, campaigns, complaint handling, information and advisory services for consumers and plethora of other kind of activities. Other than considering traditional consumer goods, CART also provide all kinds of education and protection services for new age goods and services, such as telecom, finance, insurance, etc.

Financial consumer empowerment has become one of the essential needs in the present context of global financial crises. Contemporary consumers face more sophisticated and complex financial markets. The availability of information has grown both in quantity and complexity along with the new products and services with advance technology. Building and maintaining consumer confidence and trust in financial market promotes efficiency and stability which helps creating positive outcomes for both financial institution and their customers. CART is working on how to empower financial consumers by helping with acquiring wisdom, confidence and choices to enable them to fully participate in financial markets.

Furthermore, CUTS Centre for Human Development (CUTS CHD) is also involved in SHG-Bank Linkages Programme with the objective of ensuring socio-economic development and enhances livelihood security in rural areas. It has promoted and linked 800 SHGs with banks and got several awards.

CART is spreading its wings in other countries, where there is no constitutional system of consumer protection, with the intention of promoting the vision of consumer sovereignty in the whole world. Several countries are the now seeking support to write and design their consumer protection law for their consumer welfare.



**CART has been working in the area of enhancing transparency and accountability at all levels of governance**

### **Good Governance**

The people of a country are also consumers of the government as they avail various services provided by the government by paying taxes. In order to ensure the optimum use of public money and providing quality services to the citizens, especially the poor and marginalised, there must of transparency and accountability in the supply of services to benefit the consumers of government maximally.

CART has been working in the area of enhancing transparency and accountability at all levels of governance through increased people's participation using various methods, tools and techniques, such as Budget Analyses, Participatory Expenditure Tracking Survey (PETS), Community Report Card (CRC), Community Score Card (CSC), Right to Information (RTI), campaigns, surveys, advocacy and so on. CART also has been actively involved in a number of campaigns to weed out corruption at all levels of governance.

To strengthen responsive institutions that deliver to the poor and vulnerable/marginalised groups at all levels (national, and sub-national or local) CART adopts two-pronged approach:

- Increasing people's participation at various levels of governance and implementation of policies/rules etc.
- Assessing the effectiveness of the policies/institutions/ government departments and their implementation for better public expenditure outcomes.

### **Sustainable Development**

The interference by mankind into the natural system has severely threatened the whole natural and physical resources and further deterioration is taking place through devastation of life support system, which is necessary for sustenance of economies. Therefore, the idea of sustainable development is based on the sustainability of space for mobility, environment, consumption etc.

#### **Improving the Life of Urban Citizens**

I congratulate CUTS for doing such a wonderful work to improve the life of urban citizens. It is very tough to connect masses, elected representatives, service providers and public authorities and bring them at one platform for the interface. I appreciate CUTS for the rigorous implementation of the intervention in the first phase of MyCity Project and replicating this successful model of civic engagement in other wards of the city to improve services in the second phase of intervention.



**Jyoti Khandelwal**  
Mayor, Jaipur

The sustainable mobility (Road safety) is one significant component where CUTS has been putting its endeavours since long. The aim of these endeavours is to build up an informal network of actors who will work in a coordinated way on sustainable mobility, road safety and mobility education, in order to reduce road accidents, through research, educational communications and advocacy.

CUTS CART derives its activities for sustainable development with emphasis on Millennium Development Goals (MDGs). It does value addition in government's programmes at state, regional and national level through action, research, advocacy and other implements.

## SLOT Analysis

No organisation exists in a static environment. Social, political and economic trends continually impact the demand for its offerings and services. Even as advances in technology present new opportunities, they also generate new expectations. Needs and community demographics are all subject to change. So too are methods for delivering programmes and services. It is thus essential that a strategic plan reflect the external environment. Programmes, services and operations should be re-examined and reshaped in light of current realities and future projections.

The following are 'Strengths-Limitations-Opportunities-Threats' (SLOT). In doing this analysis it has been kept in mind that while 'strengths' and 'limitations' are internal to the organisation, 'opportunities' and 'threats' are with respect to the external environment in which the organisation is working.

### **Strengths**

- The CART's key strengths include the organisation's demonstrated ability to provide quality policy inputs, research-based facts and recommendations, which help government in more appropriate policy formulation and functioning of the departments and people to engage in development process and demand for accountability and transparency for better welfare of people as a consumer or otherwise.
- Qualified and professional staffs from various streams, those are committed to put their maximum effort for delivering quality outputs, and the services and programmes offered are monitored for quality.
- CART is getting recognition as a resource agency for the work in Governance and Consumer Empowerment programmatic areas.

### **Limitations**

- Limitations in producing high quality output (need capacity enhancement for acquiring new skills, non-responsiveness of environment, sensitivity of the issue etc.)
- CART has not able to get core funding for sustainability of

*Contd...*

<ul style="list-style-type: none"> <li>• Experience and expertise to work on emerging issues, such as financial consumer empowerment and sustainable mobility</li> <li>• When there is a challenge, the organisation meets it through in-house discussion and further innovation in its work.</li> <li>• The CART has an excellent reputation, which is crossing the borders and reaching to the other continents of the world.</li> <li>• CART has now significant partnership with government and many other donor agencies which can support for a long term.</li> <li>• CART has more than 1000 organisations worldwide in the network to make progress in the work area.</li> <li>• CART has wide outreach through its publications.</li> </ul>	<p>its programmatic areas and work.</p> <ul style="list-style-type: none"> <li>• Lacks continuity of ongoing programme/project along with partnership with funding agency.</li> </ul>
<p><b>Opportunities</b></p> <p><i>Consumer Empowerment</i></p> <ul style="list-style-type: none"> <li>• The availability of space at the national level to flourish.</li> <li>• Strengthen its visibility, network and position at national level through ConsumersUp project, which can open up gates for other states.</li> <li>• Possibility to develop GRANIRCA (Grassroots Reachout and Networking in Rajasthan through Consumer Action) into a replicable model and scale up to other parts of the country, since demand exists.</li> <li>• The growing need to work on financial consumer empowerment at national and international level</li> <li>• Filling the existing demand from other countries in Asia &amp; Africa.</li> </ul> <p><i>Good Governance</i></p> <ul style="list-style-type: none"> <li>• Opportunity for diversification [various levels/arms of Government (Legislative, Judiciary &amp; Executive), Sector wise (Health, Education, Livelihood etc) and Approaches and Tools wise (CRC, CSC, PETS, RTI, Budget Analysis etc.)]</li> <li>• Opportunity for expansion [Geographically (Other states, South Asia region etc), Subject wise (Procurement, Corporate activities affecting public accountability etc.)]</li> <li>• Opportunity for working as resource agencies/ Training centre.</li> </ul>	<p><b>Threats</b></p> <ul style="list-style-type: none"> <li>• Increasing competition among fund seekers as new organisations are jumping in the area</li> <li>• Contraction in general funding sources due to shining India</li> <li>• Dearth of organisations having similar interests and nature of work to form alliances.</li> <li>• Confrontation and/or opinion differences with government officials resulting limited working opportunity/buyer</li> </ul>



## Milestones

### 1998

The Department of Food and Consumer Affairs, Government of India, with the support of Consumer Welfare Fund selected CUTS to set up 'District Consumer Information Cell' (DCIC) at three of its Programme Centres, i.e. Jaipur, Kolkata and Chittorgarh. The DCIC handles complaints, in addition to providing advisory services to consumers through direct counseling or via e-mail and telephone.

### 2000

Instrumental in getting the World Consumer Rights Day falling on March 15 adopted as the National Consumers' Day by the Government of India. In the year 2000, this day was changed from March 15 to December 24, the day, on which Consumer Protection Act, 1986 (COPRA) was given assent by the President.

### 2001

As a result of its work in the power sector has been nominated as a member of the Advisory Committee on Rajasthan Electricity Regulatory Commission (RERC).

Recognition as Investor Association with the Securities and Exchange Board of India (SEBI), Mumbai and also got registered with Ministry of Corporate Affairs, Government of India under Investor Education and Protection Fund.

### 2002

Filed a petition in the State Human Rights Commission, Rajasthan, demanding a ban on jeeps as public transport vehicles, as many accidents were occurring due to overloading

## Contribution in Consumer Protection Movement



I congratulate CUTS for successful journey for contributing in consumer protection movement in India and across the world. The study done by CUTS and produced report on "State of the Indian Consumers 2012" will be helpful in taking the consumer movement forward and the recommendations will be implemented by Department of Consumer Affairs and also in revision of UNGCP. People are not aware of their rights and it is high time that an action plan should be developed by government agencies and consumer organisations to make them aware. There is need for government agencies and consumer organisations to examine the rights and make sure that these are still relevant in today's needs.

**Indrani Thuraisingham**

*Head, Asia-Pacific and the Middle East  
Consumers International*

### **Initiative for Strengthening Social Accountability**

I congratulate participants and thank CUTS for organising such a useful training programme for the government and non-government officials and also for anchoring community of practice on social accountability (CoPSA) which the wonderful initiative for spreading and strengthening social accountability.



***Tahseen Sayed***

*Country Manager for Nepal, the World Bank*

of jeeps. Pursuant to this, CUTS was incorporated in the committee constituted for periodical checks of overloaded jeeps on the National Highways.

#### **2003**

CUTS CART was made a part of the committee constituted by the Government of Rajasthan to formulate the 'State Child Policy'.

#### **2004**

The World Bank, under its 'Voice and Client Power Programme (VCP)' identified, documented and published the model developed out of successful intervention made by CUTS CART in the power sector. This is popularly known as 'CUTS-FES Model in Power Sector'. The Centre has been a member of the steering committee of the VCP.

#### **2005**

Became part of the South Asia Social Accountability Network (SASANet) supported by the World Bank and Network for Social Accountability Curriculum Development in South Asian of the World Bank.

#### **2006**

The Ministry of Environment & Forests, Government of India appointed CUTS CART as the Regional Resource Agency (RRA) for Rajasthan under the National Environment Awareness Campaign (NEAC) for three years from 2006-07 to 2008-09. This prestigious appointment continues till now.

CUTS CART was appointed to peer review the section on 'India Budget' under the International Budget Project of the Centre on Budget and Policy Priorities, Washington DC as part of measuring the level of transparency in national budgetary processes in 60 countries.

## **2007**

The Centre became the member of Advocacy Forum for Tobacco Control (AFTC), India.

The Centre is made part of International Resource Team on Social Accountability of the World Bank Institute of Sustainability Development (WBISD) Washington DC.

The Centre again became the member of reconstituted Central Consumer Protection Council (CCPC).

## **2008**

CUTS CART became a part of Demand for Good Governance (DFGG) Learning Network of the World Bank.

The Council of Power Utilities in association with KW Conferences Pvt. Ltd. presented India Power Awards 2008 in recognition of the achievements and contribution of CUTS in power reform.

CUTS CART acts as a member of State Level Steering Committee in order to monitor the violations and to enforce the provision of the Section 5 of the Indian Tobacco Control Act, 2003.

## **2009**

Empanelled as a consumer representative by the Central Electricity Regulatory Commission to protect the interests of electricity consumers.

## **2010**

Became a member of the newly constituted National Road Safety Council of India and reconstituted Central Consumer Protection Council (2011-14).

## **2011**

Registered Consumer Awareness Group (CAG) with Telecom Regulatory Authority of India (TRAI).

## **2012**

Become the Regional Anchor to manage Community of Practice on Social Accountability (CoPSA) in South Asia Region covering the countries of Pakistan, Bangladesh, Nepal, Sri Lanka and India.

Entered in to an institutional partnership with National Law School of India University (NLSIU), Bangalore for academic collaboration.

## **2013**

Entered in to an institutional partnership with Research Centre for Law and Policy of Global Consumer Protection at



the Wuhan University, China for research and other academic collaboration.

Bagged Rhoda Karpatkin Consumer International Award of 2013 presented by The American Council on Consumer Interests (ACCI).

Became one of the global partner in the World Bank's worldwide initiative Global Partnership for Social Accountability (GPSA). Also placed in the 'Roster of Experts' for providing its expertise in the area of social accountability as a resource organisation.

### **Rhoda Karpatkin Consumer International Award for 2013**

George Cheriyan, Director, CUTS, has received the Rhoda Karpatkin Consumer International Award for 2013 for his contributions to welfare of consumers by The American Council on Consumer Interests (ACCI) in Portland, US. Cheriyan also delivered the Rhoda Karpatkin International lecture on the topic 'Consumer Protection Regimes around the World with Special Reference to the State of the Indian Consumer'.

## **Future Strategy**

**T**he Centre is actively involved in multi-pronged interventions, where the impact directly lies on consumers or citizens' welfare and also on inclusive growth. It has a track record of developing long-term collaborative partnerships with government and other agencies from within and outside the country, and as an organisation; it is firmly committed to meet development needs uniquely and innovatively. Its programmes are aimed towards meeting the changes in government policies through research and advocacy in the area of consumer education and protection, good governance and sustainable development. It will continue collaborative approach with government to change the governance system.

There are a number of trends that are converging to make CART an ideal organisation in the programmatic area it work:

- Increasing relevance of the work related to good governance after failure of various traditional work of implementing various programmes for development
- Increasing demand from the several parts of the world for capacity building, partnerships etc.
- Increasing credibility of the organisation with the passage of time within and outside the border
- Better showcasing of work under good leadership
- More than 1000 organisations/activists are in the network in states of India & abroad and is growing gradually



***The Centre is actively involved in multi-pronged interventions, where the impact directly lies on consumers or citizens' welfare and also on inclusive growth.***



- Use of technology and professional values for delivering the output provides more significance to the organisation
- More and more diverse and qualified human resources are joining the organisation

The five-year period of this strategic plan will be a time of deepening approaches to its work and will pursue the following strategic direction:

- CART will ensure the state-of-the art work further accommodate new-age needs of consumers or citizens in expanded geographical areas by its interventions in relevant programmatic areas and will make serious attempt to leave no one behind.
- CART will take a leadership role in the area of governance and take actions to develop the capacity of other organisation, to stimulate more interventions for improved service delivery, transparency, people's participation, rule of law etc. for complete consumer welfare with an expanded reach and visibility of the centre.
- CART will develop key strategic alliances with government, donor agencies in related programmatic areas, and emphasise on building its financial resources including core funding for sustained work.
- CART will contribute in building strategic partnership in its programmatic areas and build more synergy among centres for bringing inclusive growth and provide opportunity to all sorts of people for sustainable and irreversible growth.
- CART will forge new global partnerships with all kinds of stakeholder and use CUTS thought leadership lectures appropriately to generating new ideas, networking and visibility to enrich its work.

### **Action Plans**

#### *Consumer Empowerment*

- CART will develop expertise in certain emerging issues (Financial consumer protection, Energy, Water, Pharmaceuticals) and be repository of knowledge to contribute in horizontal and vertical expansion and provide all support to the other centres to strengthen consumer empowerment work.

#### *Good Governance*

- CART will consolidate its work performed in the area of Good Governance in South Asia and leapfrog in other parts of developing world especially in Southeast Asia

and Africa through CUTS' centres. CART will put its endeavours towards conducting necessary donor mappings/scoping for innovative interventions/ formulating projects/building in-house capacity to extend interventions across the developing world where we are working or are intending to work.

#### *Sustainable Development*

- CART will explore and add new interventions to add value to the present ongoing work in the area of sustainable development.

#### ***Stakeholders' Engagement***

##### *Government*

CART will engage all three pillars of government (Legislative, Judiciary & Executive) for consumer welfare, good governance and sustainable development in its various efforts towards consumer sovereignty. It will provide policy analysis, research-based facts about the functioning of its institutions, valid feedback from the citizens about programmes and schemes of various departments/institutions, recommendations to improve their functioning in transparent and accountable manner and hence helping the government to bring good governance and protect the interest of consumers.

##### *Citizens*

CART will engage the citizens in the process of policy formulation, assessment of the effectiveness of various schemes and programmes, to track the public expenditure outcomes, to remain aware about the rights and duties of a consumer with the aim of enhancing the power of people, especially poor and marginalised, for establishing a participatory process of development.

##### *Civil Society Organisations*

CART will remain a resource agency for various civil society organisations having similar interests, in order to build their capacity in the field of expertise, forming alliances for project implementation, forming network for sharing hand and knowledge to grow together and bargain better and collectively protect the interest of a common person.

##### *Media*

CART will enrich media by providing various information/ research-based facts related to policy, the functioning of various arms of government, implementation of various schemes and programmes, status of people as a consumer and using it for campaigns and advocacy. CART will also form

alliance with media to fight jointly for better systemic changes.

#### *Donor Agencies*

CART will try to meet the expectation of the donor agencies and provide them a platform for best use of their money.

### **Human Resource Development/Management**



CART has 15 staff from diverse professional and cultural backgrounds altogether makes a rich environment. Over the next five years, this is expected to rise to 20 professionals working at various levels in the respective programmatic areas. As a state originated international organisation it will maintain its heterogeneity and quality in hiring, developing, strengthening and retaining a diverse workforce.

Developing the capacity of the organisation's human resources through training, exposure visits, exchanges, etc. related to the work in different programmatic areas, CUTS will help its human resource in getting recognition, promotion and better handling of their roles and responsibilities.

CART will also contribute in capacity development of its personnel in acquiring soft skills (communication, team-building, personality, public speaking, etc.) and confidence to achieve organisational as well as personal goal.

### **Financial Position & Projection**

CART will continue exploring the availability financial resources from various sources for taking the organisation's mission and agenda forward.

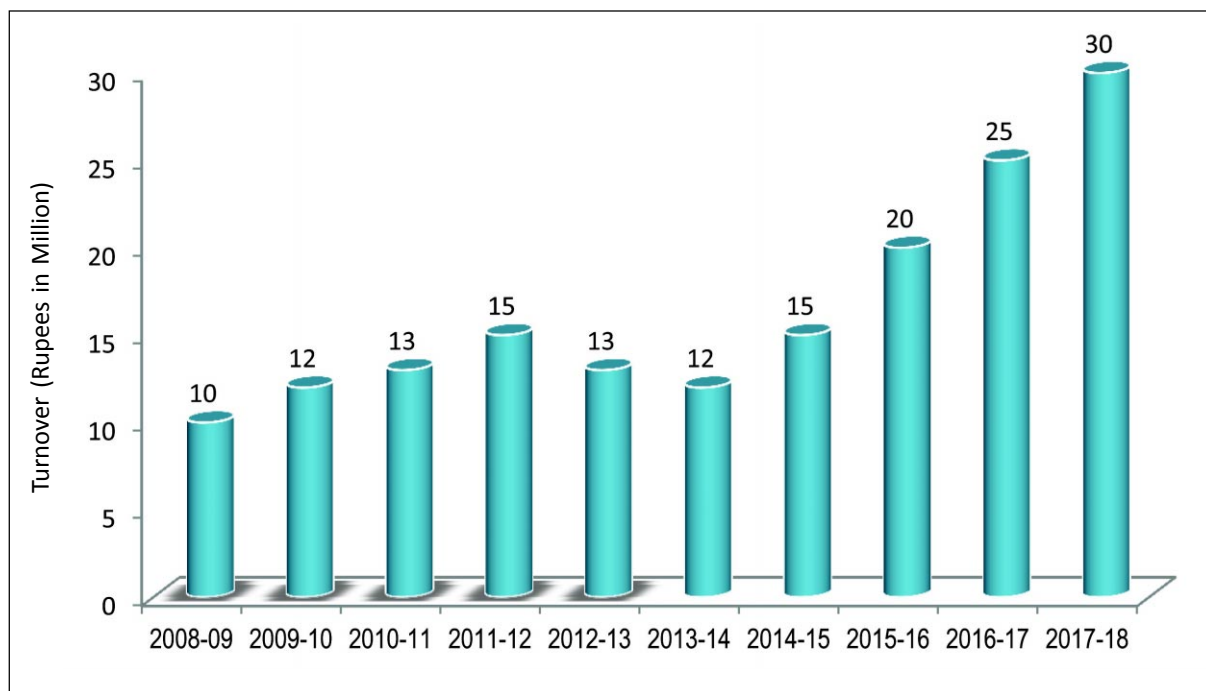
#### *Funding Streams are*

- Core funding
- Project Based Funding
- Capacity Building
- Content Development
- Other Consultancy Services
- Evaluation & Assessment

After CART came into being, it has received short and long term support from the following governmental and non-governmental sources

- Affiliated Network of Social Accountability – South Asia Region (ANSA-SAR)
- Friedrich Ebert Stiftung
- Government of India – Ministry of Consumer Affairs; Ministry of Environment & Forests
- Government of Rajasthan

- Partnership for Transparency Fund (ptf)
- *The Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ)*
- The Asia Foundation
- The World Bank
- The World Bank Institute
- The Ford Foundation
- Results for Development (R4D) Institute





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