

Consumer Dialogue

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E-newsletter

Rajasthan Advancing towards Organic Way of Life

While inaugurating Stakeholders' Consultation Meeting 'Safer, More Sustainable Food for All' Vikas Sitaramji Bhale, Commissioner, Department of Agriculture of Rajasthan Government highlighted the initiatives taken by the state Government in the form of *Paramparagat Krishi Vikas Yojana (PKVY)* in which 1150 clusters of 50 ha each, are selected to be converted into organic. The meeting was organised by CUTS International under 'Green Action Week-2017' in Jaipur on October 12, 2017.

Dr Sheetal Prasad Sharma, Director, State Institute of Agriculture Management in his special address highlighted the negative effects of extension of Green Revolution to a threatening level and said India lacks in research and the varieties of seeds available in markets are fertiliser-responsive, making it difficult to adopt organic farming in India.



- ACTIVITIES
- IMPORTANT JUDGEMENTS/ DECISIONS
- REPRESENTATION
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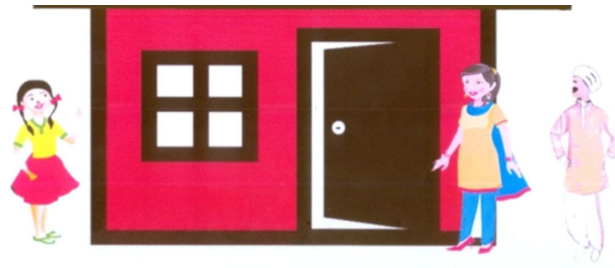
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George Cheriyan, Director, CUTS International in his opening remarks emphasised on expanding the horizon of organic farming. He advocated the use of sustainable consumption to enhance quality of life by using more natural resources, pollutants and waste for ensuring a better life to the coming generations. Cheriyan also highlighted the issues related to present self-certification system of Participatory Guarantee System leading to fraudulent practices and endorsed strict and mandatory regulations to govern standards of organic food product standards and labels for the domestic market.

In addition, Nimisha Gaur, Programme Associate CUTS International presented the activities, implementation and results of one-month campaign in Jaipur in Rajasthan and also declared award for best kitchen gardens developed as a result of campaign activities. The technical session was chaired by Deepak Saxena, Assistant Director, CUTS International and the panellists comprised Dr A. K Gupta, Dean of SKN College of Agri Business Management, Jobner; Dr B D Yadav, Associate Professor of Rajasthan Agriculture Research Institute, Durgapura; and Dr Gajendra Sharma, Assistant Research Officer, Pant Krishi Bhawan, Jaipur. The event witnessed participation of more than 100 people and the speakers focused on less use of chemical fertilisers and harmful pesticides and best way to avail organic produce is by growing it in household kitchen gardens in urban areas.



Grahak Suvidha Kendra (GSK), Jaipur

The Department of Consumer Affairs, Government of India sponsored *Grahak Suvidha Kendra (GSK)*, which was formally launched on September 15, 2015. GSK Jaipur provides services like advice on consumer protection related issues, addressing consumer complaints, publishes books, pamphlets, magazines and other relevant materials on consumer related issues. Besides, GSK centre also resolves consumer complaints through counselling and conciliation for quick and easy redressal. GSK activities were formally completed on December 31, 2016. GSK is entitled to function without funding till March 31, 2017.

GSK details can be accessed at:

http://www.cuts-international.org/CART/Grahak_Suvidha_Kendra.htm

For being a part of GSK family visit:

<https://www.facebook.com/Grahak-Suvidha-Kendra-GSK-Jaipur-1459230614407574/?fref=ts>

Online Submission of Complaints:

Online consumer complaints for GSK can be registered at:

<https://docs.google.com/a/cuts.org/forms/d/14B78zgXN1cQa61MTuZSPtcrF6rEoUBTkTYeL4ajXx0/viewform?c=0&w=1>

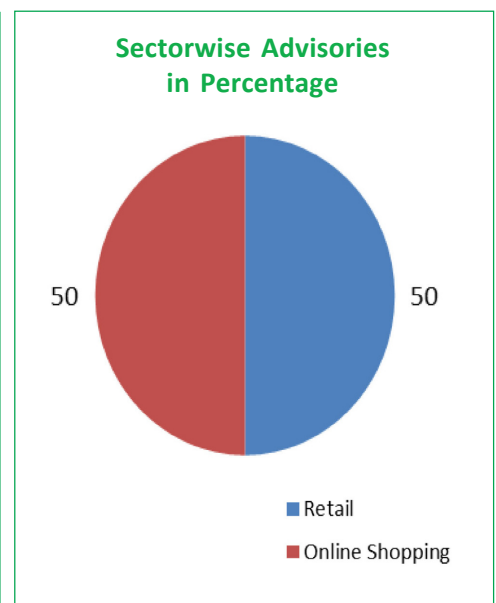
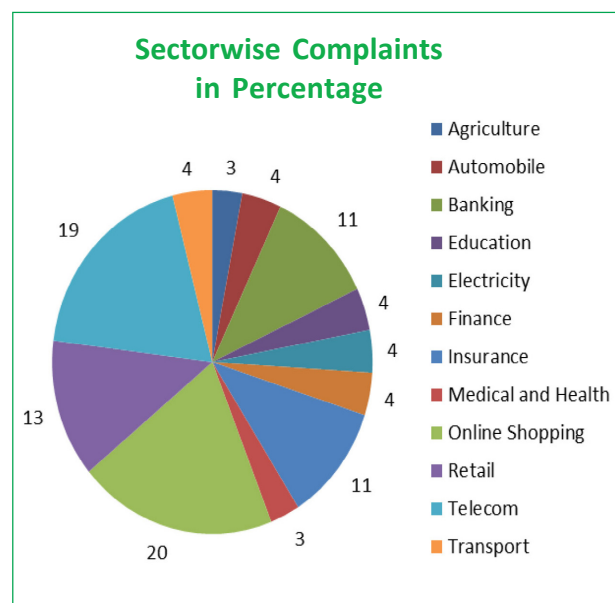
For online registration of consumer complaints against misleading advertisements, Ministry of Consumer Affairs of Government of India has developed the web portal:

<http://gama.gov.in/Default.aspx> / <http://gama.gov.in/Secure/Login.aspx>

The online system of complaint submission for GSK is functional in bilingual and is available at CUTS CART page:

<https://docs.google.com/a/cuts.org/forms/d/14B78zgXN1cQa61MTuZSPtcrF6rEoUBTkTYeL4ajXx0/viewform?c=0&w=1>

Complaint Analysis of GSK, Jaipur (September-December, 2017)





CUTS Endeavour for Early Passage for Motor Vehicle (Amendment) Bill, 2017

Media Interface on Road Safety Regarding MVA Bill, 2017 in Jaipur and Delhi

CUTS International, a consumer rights-based non-government organisation held a Media Interface on Road Safety, Motor Vehicle Amendment Bill, 2017 on September 12, 2017 in Jaipur. In the interface, two noted Parliamentarians—Harish Chandra Meena, MP (Lok Sabha) from Dausa, Rajasthan; and Rahul Kaswan, MP (Churu), Rajasthan along with one Global Road Safety Programme representative from Delhi graced the occasion. Nearly 25 media representatives including senior media representatives also participated in the event.

George Cheriyan made the opening address and three technical presentations were made to shed light on the legislative process of the MVA Bill, 2017; challenges and developments; way forward, proposed amendments in the Bill; and road safety scenario of India and related statistics. The Event resulted in to huge electronic and print media coverage.

Emphasising on road safety standards in the country, members of Parliament called for the early enactment of the Motor Vehicle Amendment (MVA), Bill 2017, Harish Chand Meena, Member of



Parliament (Lok Sabha) and Member of PSC on Transport, Tourism and Culture said that the Bill should be passed at the earliest by the Rajya Sabha. D Raja, Member of Parliament (Rajya Sabha) raised the concerns of states, transport unions and other stake holders in respect of MVAB, 2017 and mentioned that the Bill has to be inclusive in nature.

Similarly, second media interface was organised on September 26, 2017 in Delhi. In the interface, two seasoned and senior Parliamentarians D Raja, MP, Rajya Sabha, Harish Chandra Meena, MP (Lok Sabha) from Dausa, Rajasthan and Nalin Sinha, GRSP representative also participated. Besides, Varsha Pradhan from Delhi, a car crash survivor, also shared her traumatic experience of her accident.

CUTS Recommendations Given to Select Committee on MVA Bill, 2017

George Cheriyan, Director CUTS submitted CUTS' recommendations on the MVA Bill, 2017 to the Select Committee of Rajya Sabha at Rajya Sabha Secretariat on October 25, 2017. Later, CUTS acquired the opportunity to present these recommendations at Parliament Annexe Building in New Delhi on November 21, 2017 by way of oral submissions in front of the select committee, where around 15 members were present out of the total 22. Besides the committee members, Ministry of Road Transport and Highways (MoRTH) officials like Abhay Damle, Joint Secretary, MoRTH, Government of India and other officials also participated in the meeting.



Global Road Safety Partnership Meeting

George Cheriyan, Madhu Sudan Sharma and Jeetali Agnani participated in a two-day's partners meeting held from November 16-17, 2017 in New Delhi. Among the partners, CUTS, Consumer VOICE; Save Live Foundation, Comptroller and Auditor General (CAG), Chennai; PARISAR from Pune and Institute of Public Health, Bangalore representatives actively took part in the meeting. All the partner representatives shared the ongoing initiatives, planned activities in near future, and strategies to be adopted to get the desired results of passage of the MVA Bill, 2017 at the earliest.

World Day of Remembrance (WDR) of Accident Victims

Madhu Sudan Sharma along with CUTS team including Deepak Saxena, Jeetali Agnani, Nimisha Gaur, Aakansha Choudhary and Arawat Kumar Thalia participated in the event of WDR event, jointly organised by CUTS and Rajasthan Police headquarters and Traffic Police on November 19, 2017 at Science Park, Jaipur. CUTS mobilised the victims of road accidents and shared their experiences with the participants.



Posters Raising Awareness on Road Safety Issues

As a part of the activities under Road Safety Advocacy (RoSA) and to generate awareness among the children, inter-school poster competition was organised on the Road Safety on November 28, 2017 at Chittorgarh, Rajasthan. This is the second one after the same kind of it was organised at Jaipur on July 31, 2017. More than 80 students from more than 15 schools of the Chittorgarh city actively participated in the poster competition. Tina Solanki, Traffic Incharge, Chittorgarh and Dr Sushila Laddha, Chairperson, Child Welfare Committee, Chittorgarh shared their valuable experiences on Road Safety.



Manpower Shortage – Reason to Throw Railway Safety off Track?



Railway mishaps are turning alarmingly day by day – yet another derailment of coaches was reported near Mumbai – one reason for the poor state of affairs is paucity of manpower at the transporter's safety-related departments. According to official data, nearly 20 percent of posts of track maintainers – who inspect and repair rail tracks – are lying vacant. Out of the total requirement of 271,272 trackmen, the railways have 217,764 on board, leading to a shortfall of 53,508 personnel.

Financial Express, August 30, 2017

<http://www.financialexpress.com/industry/railways-safety-thrown-off-track-all-you-need-to-know-about-reason-why/832083/>

Road Accidents Gets Scarier – Need to Pass New Motor Vehicle Law

If you are driving, cycling, or just walking on the roads of the national capital, you are more likely to suffer an accident than any other Indian city. Delhi remained the deadliest city in India in terms of road accident fatalities in 2016, with Chennai following close behind. Delhi's dubious distinction in terms of accident deaths is not surprising, given the highest vehicle population in the city and the notorious lack of driving etiquette among Delhiites, which often also leads to innumerable road-rage incidents.

<http://www.firstpost.com/business/road-accidents-in-india-get-scarier-with-17-deathshour-govt-needs-to-urgently-pass-new-motor-vehicle-law-4014923.html>



Banking the Unbanked is Crucial for Higher Remittances



The hard work of millions of Bangladeshis working in countries such as UAE, Kuwait, Qatar, Oman, etc., yielded more than US\$13bn in remittances in 2016 alone. Such inward remittances by them have become a significant foreign currency earning for Bangladesh. It contributed about 6.7 percent (2016-17) to the country's Gross Domestic Product (GDP), and increased foreign exchange reserves, per capita income and employment opportunities, leading to economic growth and poverty alleviation.

(The Financial Express, September 19, 2017)

<https://goo.gl/tkDKVQ>

Purging the Realty Sector: Implementing a Strong RERA Can Help Weed out the Problems

In the absence of adequate protection, 'consumers' are usually vulnerable entities, more so when they are real estate consumers. It would not be wrong to say that for most of them investment into property is a lifetime decision as it involves years of savings and much financial planning. Despite this, the Indian state had been blind to their protection for far too long. All credit to Modi government, in May 2016, finally the Real Estate (Regulation and Development) Act, famously known as RERA was passed.



(DNA, September 20, 2017)

<http://www.dnaindia.com/analysis/column-purging-the-realty-sector-2546890>

ISRO to Help Railways to Ensure Effective Rail Safety



Indian Railways is working with the Indian Space Research Organisation (ISRO) to devise safety mechanisms to make travel by trains safer, Union Minister Piyush Goyal said recently. The Minister said that he met ISRO Chairman A S Kiran Kumar few days back and Indian Railways along with RailTel are working together to explore use of space technology for safety in railways.

(Daily News and Analysis, September 28, 2017)

<http://www.dnaindia.com/business/report-we-are-working-with-isro-to-make-indian-railways-safe-piyush-goyal-2549077>



Jan Dhan Accounts Keep Villagers Sober, Slow Rural Inflation

Village residents who opened bank accounts under the *Prime Minister's Jan Dhan Yojana (PMJDY)* might be saving more and cutting back on their consumption of alcohol and tobacco, a study by the economic research wing of the State Bank of India (SBI) recommended. This might have also slowed inflation in rural areas. When the *PMJDY* programme was launched there were fears that higher circulation of money would stoke inflation.

(Times of India, October 16, 2017)

<https://timesofindia.indiatimes.com/india/jan-dhan-accounts-keep-villagers-sober-slow-rural-inflation-study/articleshow/61095142.cms>



Railways-FSSAI Partnership to Enhance Food Safety in Trains



The Railways and the Food Safety and Standards Authority of India (FSSAI) will work together to ensure improved safety standards of the food being served in trains. The food regulator indicated that it will also get a third party safety audit done soon. "Our role will be to partner with the Railways and bring in systemic changes and improvements. Therefore, we will be getting a third party food safety audit done soon. (*The Hindu*, October 17, 2017)

<http://www.thehindubusinessline.com/economy/logistics/railways-to-partner-fssai-to-improve-food-safety-in-trains/article9912952.ece>

Consumer Protection a Must for Creation of 'New India': Modi

Stressing that 'Consumer Protection' is one of the priorities of his government, Prime Minister Narendra Modi informed that stricter guidelines are in the offing to protect people from misleading advertisements. "The government prioritising consumer protection is in line with our resolve of New India. We will change it to consumer prosperity on the way ahead", said PM Modi at the International Conference on Consumer Protection for East, South and South-East Countries in New Delhi.

(The Times of India, October 26, 2017)

<https://timesofindia.indiatimes.com/india/consumer-protection-in-line-with-idea-of-new-india-pm-modi/articleshow/61237031.cms>



Road Safety Needs Better Data – Marrakech Declaration



Improving road safety data will help to reduce road deaths and injuries. This is the message of the 'Marrakech Declaration' adopted by road safety experts from more than 40 countries meeting in Marrakech, Morocco, for the 6th International Traffic Safety Data and Analysis Group (IRTAD) Conference from October 10-12, 2017. The Marrakech Declaration urges policymakers, *inter alia* to use more data on injury crashes, not only on fatalities but also adopt a common definition for injuries to enable comparisons.

<http://newsletter.oecd.org/c/17GyRePYXhjtVFR97VVXzpq>



FSSAI Plans 'One Nation, One Food Safety Law'

The concept of 'one-nation, one-tax' behind the Goods and Services Tax (GST) implemented across the country seems to be influencing other organisations. The Food Safety and Standards Authority of India (FSSAI), the country's apex food regulator, is working on a 'one-nation, one-food-safety-law', so that every state-level food authority follows a standard practice for the implementation, compliance and surveillance of food safety regulations, which in turn will ensure smoother operations for food companies.

(Mint, November 03, 2017)

<http://www.livemint.com/Companies/m0PSH2b0htUADuGMJ4K1YL/FSSAI-plans-one-nation-one-food-safety-law.html>

India Needs to Scale Up its Commitment to Road Safety

The situation in India, like in many developing countries, is challenging, with rapidly growing population and increasing urbanisation contributing to rising vehicle ownership motorisation and, unfortunately, more road traffic deaths. Road traffic injuries are estimated to become the seventh leading cause of death by 2030, if no action is taken. Around 1.25 million lives are lost each year on the world's roads and over 50 million people are left injured or disabled for life, as a result of a road crash.

(The Asian Age, November 13, 2017)

<http://www.asianage.com/india/all-india/131117/india-needs-to-scale-up-its-commitment-to-road-safety.html>

TRAI Backs Net-Neutrality and Allows Free and Fair Access to Internet

Telecom regulator Telecom Regulatory Authority of India (TRAI) opted for a free and fair access of internet in India, though allowing certain exemptions for 'specialised services'. In long-awaited recommendations on the issue, the TRAI restricted any form of discrimination or interference in the treatment of content, including practices like blocking, degrading, slowing down or granting preferential speeds or treatment to any content.

(The Times of India, November 28, 2017)

<https://timesofindia.indiatimes.com/business/india-business/trai-allows-free-and-fair-access-to-internet-makes-way-for-specialised-services/articleshow/61832163.cms>



RERA Applicable Even to Ongoing Projects

– Victory for Home Buyers



In a victory for home buyers, the Bombay High court has upheld the constitutional validity of the Real Estate (Regulation and Development) Act – RERA and its applicability to ongoing projects across states. The law intends to make home buying a transparent and speedy transaction with powers of redressal. The judgment, however, offered a breather to builders too.

(The Times of India, December 07, 2017)

<https://timesofindia.indiatimes.com/india/rera-applicable-even-to-ongoing-projects-court/articleshow/61954915.cms>



Safer, more Sustainable Food for All

Green Action Week (GAW) observed from October 02-08, 2017, is a global campaign to promote sustainable consumption. Each year in the month of October, organisations across the world take collaborative action to promote a common cause. Nearly 53 organisations of 29 countries from Africa, Asia, Europe, North and South America have participated in the campaign in 2017.

CUTS has observed this campaign in Jaipur to spread awareness on organic food and farming. With the rationale of influencing consumer behaviour in favour of organic food, various activities in the form of 10 workshops with school children, 10 cottage meetings with women groups, 15 street plays along with signature campaign were held in various parts of Jaipur in July-September 2017. The theme for this year was 'Safer, more Sustainable Food for All'. In 2017, CUTS expanded the campaign's outreach beyond Rajasthan by supporting 12 organisations of the partner states comprising Uttar Pradesh, Uttarakhand, Chhattisgarh, Jharkhand, Madhya Pradesh, Tripura, Assam, Bihar, Maharashtra, Odisha, Andhra Pradesh and Kerala. for conducting GAW campaign.



GAW, India Partners Meet

At the end of the campaign, to share the learning among all GAW partners, a partner's meet was organised at CUTS on November 20, 2017. Amardeep Singh, Sr. Programme Officer welcomed participants and George Cheriyan delivered opening remarks. He also shared global perspective of GAW Campaign as well as relevance in Indian context. Each of the 10 partner organisations and CUTS



presented their activities with highlights and challenges. Presentations were followed by question-answer and discussion session. Meeting was quite helpful in getting the insights of activities and to learn various innovative approaches adopted by partners. This evaluation exercise is supportive for following year campaign.

Education and Awareness Drive for Bank Depositors

Under Depositors Education Awareness Programme (DEAF), two workshops at Bharatpur and Dholpur in the month of November and four workshops at Karouli, Gangapur City (Sawaimadhopur), Lalsot (Dausa), Kotputli (Jaipur) were organised in the month of December, 2017. There were around 65 to 70 participants including banking consumers from rural, urban and semi urban areas. Resource persons and local bank representatives and media were also present. Officials from Financial Inclusion Development Department of Reserve Bank of India, Jaipur; Munish P. Kothari, Chief Counsellor, Disha Trust, Jaipur and local dignitaries were the key persons in the inaugural event.



Study of Residential Rooftop Solar in Jaipur

Objective of the study is to understand the consumer experience with rooftop solar, specifically, pain-points for consumers, who have installed/wish to install rooftop solar. The study was conducted in five cities – Chandigarh, Jaipur, Thane, Bangalore, and Chennai. World Resource Institute has approached CUTS for local partnership in Jaipur study, to which CUTS has responded positively. The agreement was signed on October 31, 2017. The survey part of the study on status of solar rooftops in five cities of Chandigarh, Jaipur, Thane, Bangalore, and Chennai was completed and World Resource Institute (WRI) is working on data analysis. After the analysis, report will be shared with CUTS and WRI will hold a workshop to share findings of survey in Jaipur with relevant stakeholders in January 2018.

Awareness and Protection Programme for Financial Consumers (FCP)

FCP Takes Off in Bhilwara

After the project launch at Chittorgarh, an inception meeting was organised at Bhilwara in Rajasthan on September 06, 2017. Kaluram Gurjar, Chief Whip of Rajasthan Government was the chief guest of the event and he delivered inaugural address. O P Saini, Deputy Director, Integrated Child Development Scheme of Government of Rajasthan was present as special guest along with other senior officials from banks. There were around 35 participants in the meeting. Amardeep Singh of CUTS International provided project overview and also presented key findings of baseline survey.



Financial Consumer Protection Message Spreads in Villages

As per the project activities, there have been as many as 28 cluster level meeting under the first and second rounds of training as prescribed in the project activities from August to December, 2017. Thus so far, 16 cluster meetings are held in Bhilwara (12 in first round and 4 in second round) and 12 in Chittorgarh (10 in first round and 2 in second round) up to December, 2017. All subject experts belonging to various local banks and FLCC (Financial Literacy Core Centre) took sessions on various aspect of financial inclusion, securities, safety and schemes for public.



Glimpses of
some more
ACTIVITIES





Voice of Organic Production and Consumption in Rajasthan

Organic Farming and Animal Husbandry

With an objective to provide exposure to the farmers of CUTS ProOrganic project targeted districts, a two days' workshop on 'Organic Farming and Animal Husbandry' at Bikaner in collaboration with RAJUVAS (Rajasthan University of Veterinary and Animal Science, Bikaner) was organised on December 05-06, 2017. Bikaner though is not among the target districts but to club the issue of organic with animal husbandry, this specific training was provided. Rajdeep Pareek and Deepak Saxena of CUTS International coordinated the programme with RAJUVAS. Dr Viswanath Meghwal (MLA, Khajuwala) was the chief guest of the workshops. Total 102 participants from 10 districts of ProOrganic II project attended the workshop.

Organic Farming Campaign in Rural Rajasthan

In continuation of earlier similar activities, village level awareness camps were carried in more villages under the targeted districts. During the period, nearly 144 village level awareness camps were organised from September to December, 2017. The meetings were witnessed by more than 9700 farmers out of which 50 percent comprised women participants.



National Human Rights-Based Approach

Under ProOrganic II, as part of incorporating Human Rights-Based Approach into CUTS management and programmes, SSNC has initiated an assessment of CUTS in the year 2015. For the assessment, external consulting agencies were hired to conduct two back to back workshops in 2016.

The purpose of the assessment was to map the Human Rights Based Approach (HRBA) employed by CUTS in its work to strengthen accountability, transparency, active and meaningful participation, non-discrimination and the issue of empowerment for all its beneficiaries of the project. The aim was not only to assess the extent of changes produced by the project but also to identify contextual factors, opportunities for cross-linkages and enabling factors that can strengthen the integration of a HRBA and Gender Equity approach in subsequent programmes.

In continuation, CUTS as part of its ProOrganic II Project has proposed organised a Follow-up Workshop on December 08, 2017 at Jaipur for the project partners and other stakeholders involved in the implementation of 'ProOrganic-II' project in their respective areas. Centre for Dalit Rights, a Jaipur-based Non-government Organisation (NGO) facilitated the training.





- Rajdeep Pareek attended meeting on Consultation on Science, Technology and Innovations in Agriculture on September 01, 2017 in Malviya National Institute of Technology.
- Rajdeeps Pareek attended the meeting on 'Inclusive, Secure and Sustainable Agriculture in Rajasthan' on September 03-04, 2017 organised by Vaghdhaara organisation in Jaipur.
- Aakansha Choudhary attended a half-day 'Rajasthan Priorities Consultation on Environment and Climate Change' on September 20, 2017 at Jaipur organised by Copenhagen Consensus Centre (CCC) in partnership with Tata Trust collaborating with CECOEDCON.
- Jeetali Agnani, Deepak Saxena and Dharmendra Chaturvedi attended the meeting organised by Bureau of Indian Standards to observe World Standards Day 2017 on October 16, 2017 in Jaipur.
- George Cheriyan attended the meeting of the Council of Consumers International (CI) and Strategic Insight Workshops based on the new Strategic Development Plan of CI held on November 07 and 08, 2017 respectively at London (UK).
- Deepak Saxena and Satyapal Singh attended a one and half-day long high-level Global Symposium on 'Implementing Effective Financial Literacy Policies in a Changing Financial Landscape' on November 08-09, 2017 in New Delhi.
- Jeetali Agnani attended the Consultation Urbanisation, Migration and Transport organised by Tata Trust on November 24, 2017 in Jaipur.
- Gauhar Mahmood and Dharmendra Chaturvedi attended Customer Outreach Programmes on November 23 and 30, 2017 at Kankroli (Rajsamand) and Hanumangarh respectively organised by Telecom Regulatory Authority of India (TRAI), Regional Office, Jaipur in the capacity of representative of Comptroller and Auditor General (CAG) of India.
- George Cheriyan and Madhusudan Sharma attended a workshop 'Injury Surveillance and Road Safety Legislation in India' held in Delhi organised by World Health Organisation (WHO) on December 20, 2017.
- Jeetali Agnani, Dharmendra Chaturvedi and Kunwar Dheer Singh of CUTS International attended National Consumer Day organised by Consumer Affairs Department of Government of Rajasthan at Jaipur on December 22, 2017.
- Jeetali Agnani attended 'Go Digital' workshop, organised by PHD Chamber of Commerce and Industry at PHD House Mansarovar Industrial Area on December 23, 2017.
- Rajdeeps Pareek attended the 'Prakritik Khaadyan Mela' organised by Jamnalal Kaniram Bajaj Trust in Sikar on December 29, 2017. Around 50 stalls of organic products were displayed by farmers in the fair.

Upcoming Events

- Stakeholder's Consultation Meeting in January, 2018 under Solar Roof Top Project jointly organised by WRI and CUTS.
- Remaining Village Level Awareness Programmes under ProOrganic II in January, 2018.
- Three Depositor Education and Awareness (DEA) Programmes at Chaksu (Jaipur), Shahpura (Jaipur) and Sarwar (Ajmer) in January, 2018.
- Second round of Cluster Level Trainings in villages to be completed by February, 2018 under Financial Consumer Protection (FCP).
- Launch and Behavioural Change Communication Activities under ProVoice Project in February, 2018.
- Dissemination Meeting under ProOrganic II on February 28, 2018.
- Visits to various cities/places by team for identifying, studying and documenting 15 successful cases on Sustainable Consumption and Lifestyles in India under SSNC support.



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