

Consumer Dialogue

Volume VIII, Issue 2, May-August, 2017

E-newsletter

Organic Farming is the Future of India: Prabhu Lal Saini

“Organic farming is the need of the hour not only for consumers and producers but also to save the Mother Earth as the use of chemicals in the soil has reduced the nutritional value tremendously”, said Prabhu Lal Saini, Agricultural Minister of Rajasthan. He stated this while launching ‘ProOrganic-Phase II’ project of CUTS International on June 22, 2017 to promote organic farming in the state of Rajasthan. The event witnessed the presence of Rao Rajendra Singh, Deputy Speaker, Rajasthan Legislative Assembly as the Guest of Honour and Prabhu Lal Saini as the Chief Guest.

Saini highlighted the initiatives taken by the government in the form of *Paramparagat Krishi Vikas Yojana* (PKVY) in which ₹30,000 is proposed to be given to a farmer in three years to practice organic farming. He also mentioned about the initiatives taken by Chief Minister of Rajasthan Vasundhara Raje in which an incentive of ₹6 per kg is being given to farmers to produce and export fruits, vegetables, flowers and spices, and also to include organic products in markets and shops in *Mandis*. The Minister cited the example of Dungarpur district, which will soon be declared as the first fully ‘Organic Production’ district of Rajasthan.



Rao Rajendra Singh commended the efforts of Rajasthan Government in introducing a culture of organic farming. He stressed that a roadmap is required in this regard so as to increase the income of the farmers, and incentivise them along with changing their mindsets to adopt organic farming.

George Cheriyan, Director CUTS International, while delivering the opening remarks emphasised upon expanding the horizon of organic farming and advocated for the use of sustainable consumption for enhancing quality of life by using less pollutants and wastes and thus ensuring better lives for coming generations. Cheriyan also highlighted about the work accomplished by CUTS in phase I of the project from 2013-17, which covered six districts and further expanded in four more districts in the phase-II for coming four years.

Rajdeep Pareek of CUTS in his presentation elucidated about the objectives and activities to be covered under the project. Deepak Saxena, Assistant Director of CUTS gave the welcome address and briefed about the project. The project aimed to cover 10 districts, 96 blocks and 192 *gram panchayats* (village councils). The focus of the project is to promote domestic consumption of organic products and bringing their price equivalent to the currently available non-organic products in the market.

Many other eminent persons like Vikas Sitaram Bhale, Commissioner, Agriculture, Government of Rajasthan; Dr Sheetal Sharma, Director, State Institute of Agriculture Management (SIAM); Dr Hema Yadav, Director, National Institute of Agriculture Marketing (NIAM); Dr Kanika Varma, Associate Professor, Department of Home Science, Rajasthan University; and P L Patel, Theme Leader, Vaagdhara Sansthan, Banswara were also part of the project launch as special guests and speakers.

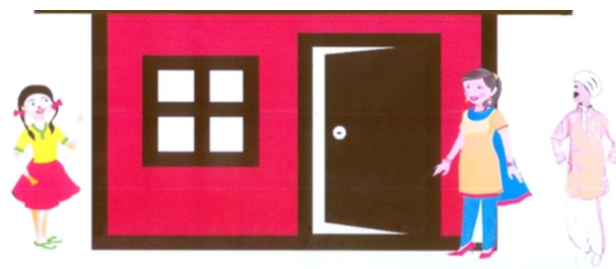
INSIDE

- ACTIVITIES
- IMPORTANT JUDGEMENTS/ DECISIONS
- REPRESENTATION
- UPCOMING ACTIVITIES

CUTS[®]
International



CUTS CART



Grahak Suvidha Kendra (GSK), Jaipur

GSK Jaipur provides services, such as advice on consumer protection related issues, addresses complaints, publishes books, pamphlets, magazines and other relevant materials on consumer related issues. Besides, GSK centre also handles consumer complaints through counselling and conciliation for quick and easy redressal.

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:

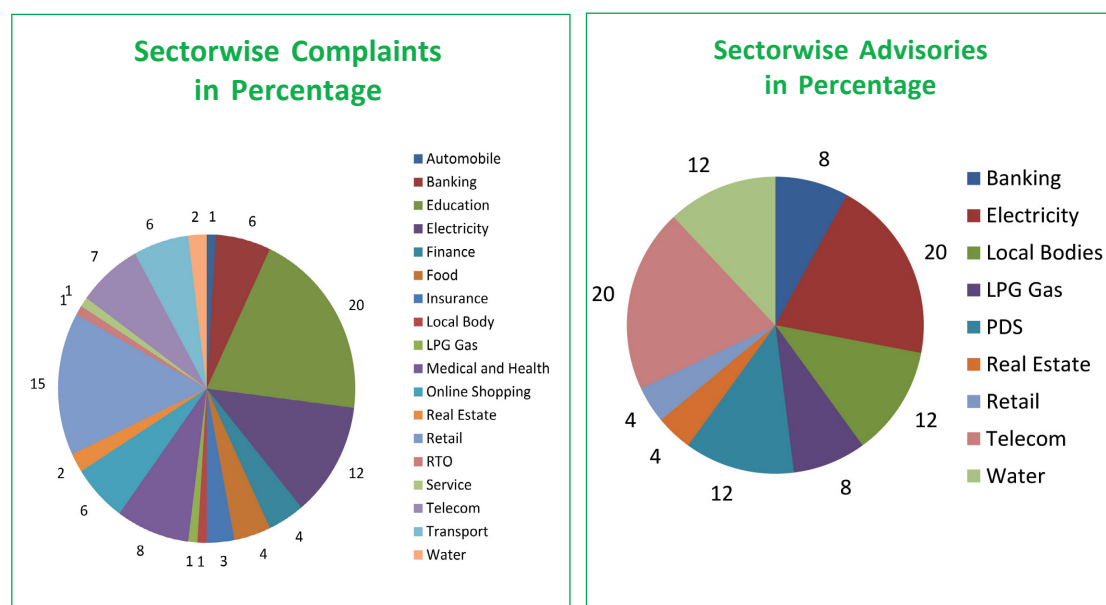
<http://gama.gov.in/Default.aspx> / <http://gama.gov.in/Secure/Login.aspx>

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>

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

Complaint Analysis of GSK, Jaipur (May-August 2017)



Partner's Orientation Meeting under ProOrganic II

On May 01, 2017 'Partner's Orientation' meeting was organised at Jaipur as the second activity of this new phase of CUTS ongoing project 'ProOrganic II'. The purpose of the meeting was to discuss the way forward of the project – 'Developing a Culture of Sustainable Consumption and Lifestyle



through Organic Production and Consumption in the State of Rajasthan'. In addition, the meeting was also held to discuss the objectives of the project and to discuss agenda to initiate the project activities with proper planning.

Safer, more Sustainable Food for All

Green Action Week or 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 will be participating in the campaign in 2017.



CUTS is observing this Campaign in Jaipur to spread awareness about organic food and farming by organising various activities. The campaign also aims at highlighting the problems associated with use of pesticides in farming and to drive consumer awareness and demand for organic food, which is produced using sustainable techniques for keeping consumers in good health, for betterment of the farmers, and impacting the wider community and the environment positively.

In 2017, CUTS is also partnering and supporting 12 organisations in 12 states, for conducting GAW campaign. The partnering states include: Uttar Pradesh, Uttarakhand, Chhattisgarh, Jharkhand, Madhya Pradesh, Tripura, Assam, Bihar, Maharashtra, Odisha, Andhra Pradesh and Kerala. This would help in creating a network of organisations working on organic farming and strengthen the advocacy work for promoting organic consumption and farming. Thus the overall objective is to take the campaign forward at the national level.

ACTIVITIES





Organic Farming Campaign in Villages



About 32 village-level awareness workshops were organised in the selected ten project districts from May to August, 2017. The meetings were witnessed by more than 1400 farmers out of which 50 percent comprised women participants.

Giving the Poorest Consumers Greater Voice

Consumers International (CI) supported project 'Giving the Poorest Consumers Greater Voice in India, Bangladesh and Indonesia' aims to promote use of safer and sustainable products among low income consumers, and, in turn, enhance their health and well-being. Working with member organisations in India, Bangladesh and Indonesia, the project seeks to develop a scalable model to understand consumer behaviour, facilitate product testing, advocate for business and policy change, and empower low income consumers to assert their rights in the marketplace.

In the long run, the project's goal is to promote healthy homes for children and their families. The project plans to develop and implement behaviour change communication (BCC) activities to promote shift among the target group consumers towards buying and using products that are safer for them and their environment. The project in Rajasthan took off in Chittorgarh district. The project team visited defined households in two selected villages namely *Eral* and *Netawal*, and met with the participants, who attended the focussed group discussions (FGDs) as part of a Pantry Survey. The project team also conducted qualitative study-based on interaction, particularly with *Eral* and *Netawal* community.





Real Estate Act: Reining in the Sharks

The much awaited Real Estate (Regulation & Development) Act is now in effect. The Ministry of Housing and Urban Poverty Alleviation recently notified 69 out of the 92 sections in total, which set the ball rolling for States to formulate, within six months, rules and regulations as statutorily mandated. Since land is a State subject under the Constitution, even after the Centre enacts the legislation, State governments will have to ratify them.

(The Hindu, May 01, 2017)

<http://www.thehindu.com/opinion/op-ed/real-estate-act-reining-in-the-sharks/article18344256.ece>

Insurers Attract the Highest No. of Complaints in Consumer Forums

The insurance sector, at 21.2 percent, accounted for the maximum number of complaints filed in various consumer forums in 2016, according to a report. As many as 35,685 complaints were registered against the insurance sector in 2016-17, of which 27,313, or more than three-fourths, are still pending before consumer courts across national, state and district levels, the report added.

(Money Life Advisory, May 08, 2017)

<https://advisor.moneylife.in/article/insurers-attract-the-highest-number-of-complaints-21-2-percentage-in-consumer-forums/2251.html>



India Electric Vehicle Policy by December: Nitin Gadkari

The National Democratic Alliance (NDA) Government will put an electric vehicle policy in place by the end of 2017, Minister for Road Transport and Highways, Nitin Gadkari said. An informal group of Ministers formed to prepare a draft Electric Vehicle Policy has submitted its suggestions to the Cabinet Secretary, stated Gadkari.

(Livemint, May 17, 2017)

<http://www.livemint.com/Industry/WpH0LsQHISWxmeR21IEfDM/India-electric-vehicle-policy-by-December-Nitin-Gadkari.html>

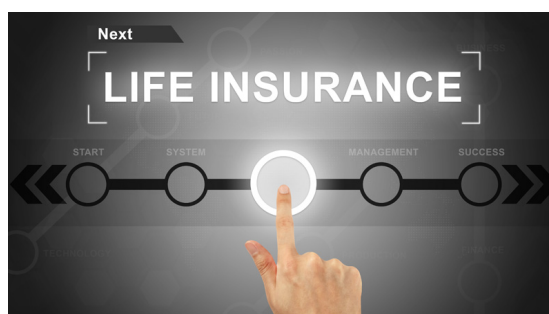


Portability in Life Insurance Policy Soon

Insurance Regulatory and Development Authority of India's (IRDAI's) plan to permit portability in life insurance will allow customers to move to another insurer without having to let their policies lapse. K S Gopalakrishnan, Managing Director of Aegon Life Insurance said that Insurance Portability is possible only when product features are standardised. A term insurance policy should be easy to port as the new insurer will be able to easily administer the policy. A simple pension plan and a Unit Linked Insurance Plan too should be easy.

(Livemint, May 23, 2017)

<http://www.livemint.com/Money/j5sgmtmQofiqWatsjDbMOP/Will-portability-in-life-insurance-policy-work.html>





RERA for Real Estate Regulation and Development

The real estate sector in India, the second-largest job provider after agriculture, is expected to grow over 30 percent in the following 10 years. However, despite being such a large sector, it was lacking a regulatory mechanism since a long time. The advent of the long-awaited Real Estate (Regulation and Development) Act, 2016 or RERA is in fact a welcome move.

(The Indian Express, June 17, 2017)

<http://indianexpress.com/article/business/broking-business-rera-looking-for-solutions-from-a-real-estate-agents-perspective/>



RBI Makes Banks Accountable for Mis-selling



Banks, for the first time, have been made accountable for mis-selling third-party products like insurance policies or mutual fund schemes. Customers can also file complaints against banks for problems related with mobile and digital banking services. The Reserve Bank of India (RBI) recently said that it has widened the scope of its 'Banking Ombudsman Scheme 2006' to include deficiencies arising out of sale of third-party investment products by lenders. Under the amended scheme, a customer would also be able to lodge a complaint against banks for non-adherence to the RBI instructions related to mobile or electronic banking services.

(The Times of India, June 24, 2017)

<http://timesofindia.indiatimes.com/business/india-business/for-1st-time-rbi-makes-banks-accountable-for-misselling/articleshow/59292627.cms>

Card, Online Payments Made Safer for Financial Consumer Protection

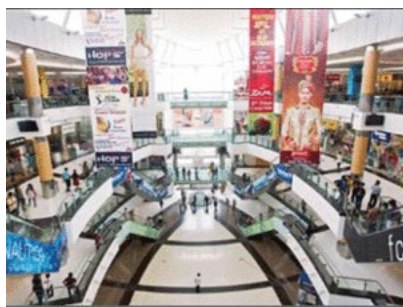
Electronic payments have become safer for consumers with the RBI introducing the concept of 'zero liability' and 'limited liability' for bank customers for any card or online fraud. The central bank has also made it mandatory for banks to register all customers for text message alerts and permit reporting of unauthorised transactions through a reply to the alert message. The proposal to limit customer liability in a fraudulent transaction was floated in a draft circular in August 2016.



(The Times of India, July 07, 2017)

<http://timesofindia.indiatimes.com/business/india-business/card-online-payments-made-safer-customer-liability-cut/articleshow/59481537.cms>

Government Bans Practice of Dual MRP Policy



The Union Ministry of Consumer Affairs recently decided to ban the 'dual' Maximum Retail Price (MRP) policy, a practice through which sellers charge a higher MRP for their products in certain areas like malls, airports and hotels. As per the order, which comes into force starting January 01, 2018, companies will not be allowed to charge a different price for water, soft drinks or snacks at premium locations. The decision was taken after an appeal made by the department of Legal Metrology of Maharashtra (LMO). In view of the new order, the LMO has now issued fresh notices to these companies to stop the practice of dual MRPs.

(The Economic Times, July 06, 2017)

http://economictimes.indiatimes.com/news/economy/policy/government-bans-practice-of-dual-mrp-at-airports-malls/articleshow/59476987.cms?utm_source=WAPusers&utm_medium=emailshare&utm_campaign=socialsharebutton&from=mdr



Effective Consumer Broadband Labels – the Need of the Hour



The year 2016, saw India dethroning the US to become the second largest user of smartphones in the world, which gave a big boost to mobile broadband. With increasing competition and upgradation to 4G, prices for mobile broadband services have crashed to an all-time low. With nearly half a billion telecom subscribers consuming over 1.00 gigabyte per month now, this is nothing short of an amazing achievement. However, on the flip side, when Digital India is the *mantra*, the pride in this is tarnished by the poor Quality of Service (QoS) and Quality of Experience (QoE), badly affecting both consumers and the economy. Service

providers have to gear up to deal with this in a transparent manner.

(Medianama, August 10, 2017)

<https://www.medianama.com/2017/08/223-broadband-labels-internet-india/>

Alarming Rate of Rail Accidents – a Matter of Concern

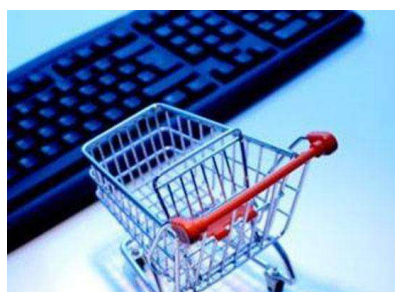
Nearly 53 percent of the 586 train accidents in the last five years were due to derailments with the Utkal Express derailment being the latest. Notwithstanding the railways' attempts to upgrade the safety apparatus, many such accidents continue to occur in India. Since November 2014, there have been 20 rail accidents, and many of them were minor. The worst accident was the November 20, 2016 derailment of the Indore-Patna Express near Kanpur, which resulted in 150 deaths and over 150 injuries.



(The Economics Times, August 20, 2017)

<http://economictimes.indiatimes.com/news/politics-and-nation/586-train-accidents-in-last-5-years-53-due-to-derailments/articleshow/60147250.cms>

Maximum Complaints against E-commerce Giants over Consumer Issues



The Centre has received maximum number of complaints against e-commerce giants in 2016, prompting the Quality Council of India (QCI) to suggest that the government should 'name and shame' such companies with total number of pending customer grievances. This has been revealed in a study by QCI for the government regarding the nature of grievances received by the Centre – a report on which has been released by the Minister of State for Prime Minister's Office, Jitendra Singh.

(Economics Times, August 28, 2017)

<http://tech.economictimes.indiatimes.com/news/internet/indian-govt-gets-maximum-complaints-against-e-commerce-giants-over-consumer-issues/60252677>



Education and Awareness Drive for Bank Depositors

In the second round of first phase of Education and Awareness Drive for Bank Depositors, the RBI has sanctioned two back to back programmes in the two districts of Rajasthan, first was urban Dausa and the second included rural Jaipur. As part of the urban level awareness, a workshop was organised



on May 05, 2017 at Dausa. There were around 65 participants including banking consumers from rural areas. Resource persons and local bank representatives and media were also present. Jagdish Prasad Joiya, Assistant General Manager, Financial Inclusion & Development Department, RBI, Jaipur; Munish Kothari, Chief Counsellor, Disha Trust, Jaipur; Harish Meena, Hon'ble Member of Parliament, Dausa were the key persons in the inaugural event.

CUTS Starts Awareness and Protection Programme for Financial Consumers

To initiate the 'Awareness and Protection Programme' for financial consumers formally, an inception meeting was organised at Chittorgarh on August 17, 2017. It was attended by more than 120 participants from all the blocks of Chittorgarh and selected block of Bhilwara district. Female participation was observed to be more since project is focussing on women financial inclusion.



In the launch, as special guest, Suresh Dhakad, Member of Legislative Assembly, Bengun; Suresh Sharma, Chairperson of Chittorgarh Municipal Council; Narayan Singh Charan, Additional Collector; Sanjay Jhala, Deputy Director, Department of Consumer Affairs, Government of Rajasthan were present in the inaugural session. Gauhar Mahmoud of CHD welcomed the guests and George Cheriyan, Director, CUTS made the opening remarks. Amardeep Singh presented project overview and key finding of baseline survey conducted under the project through a presentation. In the technical session, presentations were made by M P Kothari, Anil Jain, Sachin Badetia, Suresh Bhardwaj, all subject experts belonging to various local banks and RBI on various aspect of financial inclusion and schemes for public. Deepak Saxena moderated this session.

Campaign for Speedy Enactment of Motor Vehicles (Amendment) Bill, 2017

Divisional Level Advocacy Meetings

Divisional Level Advocacy Meetings were organised on 'Road Safety' in various administrative divisions of the Rajasthan, in Chittorgarh on May 09, 2017; Dholpur on June 27, 2017 and Kota on July 19, 2017. The Meetings were held under the project 'Campaign for Road Safety in India through 'Advocacy for the Speedy Enactment of Motor Vehicle (Amendment) Bill, 2017', which is being supported by Global Road Safety Programme (GRSP).

The one-point agenda of these meetings was to discuss the changes made in the Motor Vehicle (Amendment) Bill or MVA Bill, 2017 and to advocate for the early passage of the MVA Bill, 2017 in Rajya Sabha. More than 240 participants representing more than 12 districts of Rajasthan comprising consumer activists, social workers, subject experts, trauma experts, legal experts, traffic police and other stakeholders attended the meeting.



Regional Advocacy Meetings

Similar meetings were at the National Level, CUTS in partnership with Consumer Education Research Centre (CERC) organised Regional Advocacy Meeting in Ahmedabad (Gujarat) on May, 26, 2017. The meeting was attended by 75 participants including representatives of Non-government Organisations (NGO's) from Goa, Pune, Mumbai region etc. The inaugural session of the meeting started with a welcome speech by Uday Mawani, Chief Executive Officer, CERC. Vibhor Gupta Founder Mobiquel, Delhi discussed about the utility of HumSafar App on Road Safety.

On the same grounds, another meeting was organised on July 14, 2017 at Thiruvananthapuram (Kerala) in partnership with Centre for Environment and Development (CED). More than 100 participants representing seven states attended the meeting. Advocate Mathew T Thomas (Minister for Water Resources, Government of Kerala and former Minister for Transport) was the Chief Guest of the event.

In addition, in association with CUTS Calcutta Resource Centre organised a day-long Regional Advocacy Meeting on Road Safety in Kolkata (West Bengal) on August 30, 2017. More than 70 participants representing nine states Jharkhand, Mizoram, Chhattisgarh, Arunachal Pradesh, Delhi, Assam, Tripura, Uttarakhand, Bihar and Orissa and West Bengal actively participated in the meeting.



Glimpses of some more ACTIVITIES





Awareness on Road Safety Issues through Posters



As a part of the activities under Road Safety Advocacy (RoSA) and to generate the awareness among the children, Inter-school poster competition was organised on the Road Safety on July 31, 2017. More than 55 students representing 12 schools of Jaipur actively took part in the competition and portrayed various issues of road safety and traffic rules through making posters. The competition was held at Rotary Club. The winners of junior, sub-junior and senior categories were awarded during the Media Interface held at Jaipur on September 12, 2017.



Visit of Student Group from University of Florida



A group of 15 students from University of Florida (all girls) and a Professor visited CUTS on July 24, 2017 as part of the study abroad group on 'NGOs' and Development'. The training was facilitated by CUTS CART.

GRSP Team Visits Jaipur

Taifur Rahman, Lilia Gheorghiu and Nalin Sinha visited CUTS on 06-07 July, 2017 to review the progress of Phase I of RoSA and to discuss and finalise the proposal in the Round 11. The team very much appreciated the work of CUTS on Road Safety Project. The National and Regional Advocacy Meetings organised by CUTS and the one to one meetings with the MPs.



Gram Gadar Award 2017

To promote rural journalism, *Gram Gadar* Award for best rural based journalism is given to media person every year on a specific theme. This year, the award for *Gram Gadar* 2017 was given to Chaitanya Kumar Meena of 'Dainik Bhaskar' of Sikar during the formal launch meeting of the project ProOrganic II organised on June 22, 2017 at Jaipur. The award was given by Prabhu Lal Saini, Minister, Agriculture and Animal Husbandry for best performing in area of water conservation.



- Amardeep Singh along with Satyapal Singh represented CUTS in the 'UN Road Safety Week' organised by Transport Department, GoR at SMS Medical College, Jaipur on May 08, 2017.
- On June 05, 2017, George Cheriyan attended the meeting of the Task Force on United Nations Guideline on Consumer Protection (UNGCP) at DoCA chaired by Rama Sastry, Joint Secretary (CA).
- Deepak Saxena attended an International Workshop on August 23, 2017 on Consumer Protection' organised jointly by IIM Kashipur and 'Shaping Tomorrow' with the support of Department of Consumer Affairs of Government of India. It was held at India International Centre, New Delhi.
- George Cheriyan participated in the first meeting of the Think Tank Group Meeting on Sustainable Consumption and the International Conference on Sustainable Lifestyles, Livelihoods and the Circular Economy, which was held on June 26, 2017 in Brighton, UK and continued on June 30, 2017 in London at the office of Consumers International. The objective of TTG is to contribute to the development of sustainable consumption patterns, through meetings including the web-based ones, exchange of ideas and generating knowledge from intensive study on sustainable consumption lifestyles.
- George Cheriyan participated in the third International Conference of the Global Research Forum (GRF) on Sustainable Production and Consumption, hosted by the Institute of Development Studies (IDS) and Science Policy Research Unit (SPRU) held at University of Sussex from June 27-29, 2017.
- Madhusudan Sharma represented CUTS and participated in the second Global Road Safety Leadership Course, held at Johns Hopkins University (JHU) Campus at Baltimore in Maryland, USA, facilitated by Johns Hopkins International Injury Research Unit and supported by Bloomberg Philanthropies and Global Road Safety Partnership (GRSP). The timeline of the course was from July 30, 2017 to August 11, 2017. In the Leadership Course, 64 participants hailing from 22 countries took part.
- George Cheriyan and Jeetali Agnani attended the seminars in Hotel Heritage, Manila. In Global Road Safety Partnership (GRSP) Asia workshop August 20-21 the organisations working in Asian Countries (India, China, Vietnam, Thailand and Philippines) took part. The Asia Pacific Road Safety 2017, August 22-23 was organised by GRSP and International Road Assessment Programme (IRAP), Cheriyan gave a presentation on the progress of the Motor Vehicle (Amendment) or MVA Bill and the work accomplished by Indian organisations for advocating for the earliest passage of the MVA Bill.
- Deepak Saxena along with Dharmendra, Satyapal and Aakansha attended the 'Train the Trainer' workshop conducted by Google in association with Ministry of Consumer Affairs, Food and Public Distribution, Government on August 28, 2017. It aimed to raise awareness about internet safety amongst Indian consumers and integrate the safety message into day-to-day involvement in Internet activities.

Upcoming Events

- Cottage and School Meetings along with Street Plays under 'Green Action Week' (GAW) 2017 in September 2017.
- Baseline Survey under 'ProVoice' project entitled 'Safe Homes for the Children' in September-October, 2017.
- Project Launch of 'Financial Consumer Protection' Project at Bhilwara on September 06, 2017.
- A Media Interaction on Road Safety and to discuss regarding the progress and parliamentary process of MVA Act, 2017 on September 12, 2017 in Jaipur and September 26, 2017 in Delhi respectively.
- Stakeholders Consultation Meeting under GAW-2017 in the month of October, 2017.
- Block-level training programmes under Financial Consumer Protection Project.
- Village-level Awareness Workshop under 'ProOrganic II' project in September-December 2017 and preparing final report of baseline survey conducted in ten districts of Rajasthan.
- CUTS GAW India Campaign
- Documenting 15 Successful Cases on Sustainable Consumption and Lifestyles in India.



CUTS Centre for Consumer Action, Research & Training (CART)

D-217, Bhaskar Marg, Bani Park, Jaipur 302 016, India, Ph: 91.141.5133259, 2282821, Fx: 91.141.4015395
Email: cart@cuts.org, Web: www.cuts-international.org/cart