

## About CART

Established in 1983 as a small voluntary group of concerned citizens, Consumer Unity & Trust Society (CUTS) expanded its activities and CUTS CART was set up in 1996 as a programme centre to pursue the cause of common consumers, initially being undertaken by CUTS as the mandate.

The programmes of the Centre are primarily aimed at generating awareness, creating a more responsible society and encouraging changes at the policy level by advocating with the government machinery and sensitising it to the issues of concern of the common man. The Centre has spearheaded several campaigns and pioneered consumer empowerment.

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## Preserving Traditional Knowledge and Culture is Essential

“**T**he need of the hour is to preserve our traditional knowledge and culture which will help achieve sustainable development”, said Vishnu Lata, Mayor of the Jaipur Municipal Corporation while speaking at the Stakeholder Consultation marking the conclusion of Green Action Week (GAW) 2019. He also said that at present, there is a need for synergies between political and social communities for effective implementation of schemes and policies related to sustainable development. He applauded the consumer awareness programme initiated by CUTS International.

GAW is a global campaign to promote Sustainable Consumption observed every year in the month of October. GAW was started in 1989 in Sweden by the Swedish Society of Nature Conservation (SSNC) which is the largest environmental network in Sweden and in 2011 it became a global campaign. In the year 2019, 50 civil society organisations from 30 countries participated in the campaign on the theme “Sharing Community”.

Vijay Singhal, Chief Environmental Engineer, Rajasthan State Pollution Control Board said that there is a need to review the concept of development and promote ways to reduce, reuse & recycle waste materials. He pointed out that unnecessary utilisation of plastic packaging should be reduced. He also provided a brief overview of the start-up schemes for organisations and individuals for coming up with innovative ideas to reduce waste from our environment.

George Cherian, Director, CUTS International in his opening address highlighted how the ‘circular economy’ which promotes ethical consumption has become a popular word in the global economy as an alternative to presently practiced linear economy model. He said that natural resources are very limited and the current model of the linear economy gives rise to perpetual growth which is a mathematical impossibility in a finite system like Earth.

He also highlighted that common man does not know about how to dispose e-waste or take it to recycle centres. In India, Rajasthan comes as 6<sup>th</sup> largest e-waste generator. He also stressed upon that only 0.036 million tonnes of India’s 2 million tonnes of e-waste is treated and 95 percent recycled in the informal sector and in a crude manner.

Santosh Kumar from Gramin Samajik Vikash Sansthan said that Sharing Community has already been introduced before independence by Mahatma Gandhi. He enlightened the thought of horizontal power-sharing. He mentioned about e-waste management and requested people to sell old electronics, donate and maintain them. He asked people to think of “it is a need or more of a want” before buying any item.

CUTS is partnering with ETCO for the disposal of e-waste in Jaipur. CUTS will be installing six e-waste Bins in Jaipur. One e-waste bin was inaugurated by the Mayor of Jaipur, during Stakeholder’s Consultation held at Jaipur

Nimisha Gaur, Programme Associate, CUTS shared the work done under the campaign in Jaipur. Consumers were trained to imbibe the habit of community sharing. This has been seen in several cases where the community came forward to develop kitchen gardens, share saplings of plants and even set a platform like “Sharing Wall” where people can willingly share unused items and resources and even take back items which are useful to them.



## Protecting the Consumers of Financial Services

**A** State-level Consultation on 'Enhancing Financial Consumers' Protection in Particular Women through Financial Literacy Initiatives' was organised by CUTS at Jaipur on December 20, 2019.

While addressing the participants, Rashmi Gupta, IAS, Additional Commissioner, Department of Consumer Affairs, Government of Rajasthan stressed upon the role of women in the financial planning of a home. She said that women play a very important role in generating savings for the family. Earlier they used to make savings by way of hiding bits of money, but

now they should open their own bank accounts and deposit savings in them. Time has been changed now and such financial literacy initiatives are very important to make women aware of present financial banking and other services.

George Cherian, Director, CUTS highlighted the project overview and presented some of its findings. He defined the three key features of this initiative: Financial Literacy, Financial Inclusion and Consumer Protection. While quoting the Global FinLit Survey of 2016, he said that only 24 percent people are financially literate in India. Also, the Assocham study reveals that 19 percent

are unbanked. While citing the *Pradhan Mantri Jan Dhan Yojana*, he stated that only 38 percent of the population had heard about it. He also stated that according to some surveys, only 13 percent of people could distinguish between a credit and a debit card. He also stated that CUTS, under this initiative, is working as the link between the people and the banking system.

Mukesh Kumar, Deputy General Manager, Reserve Bank of India Jaipur insisted CUTS to include success stories of those people which have been achieved through the advocacy of the organisation. He also encouraged people to go for digital literacy after being financially literate by using debit/credit cards and *Bhim* App etc. It would benefit them and the banks for checking the financial history of a person taking a loan. Digital literacy would also support the Indian economy. He also stressed on the less usage of currency notes and highlighted important benefits, such as cost-cutting from the process of printing, regenerating, scanning notes etc.

The key findings of the baseline survey under the project were presented by Amar Deep Singh of CUTS which was done in 2017. Munshi Kothari, Former Director of RBI, Mumbai mentioned that the actual position of financial literacy is much better than presented. The event was attended by more than 70 participants including representatives of CSOs working on financial literacy, media and banks, beneficiaries of the project from Bhilwara and Chittorgarh districts of Rajasthan.

### Asia Pacific Road Safety Seminar

**M**adhu Sudan Sharma participated in the Asia Pacific Road Safety Seminar. The seminar discussed mainly about Asian road safety challenges which included road assessment programmes of China, Malaysia etc. and initiatives taken up by the Asian Development Bank (ADB) and the World Bank in the region.

The seminar encompassed some panel discussions on child road safety, road safety data collection and advocacy to the parliamentarians on road safety. Sharma shed light on the advocacy done with parliamentarians and related challenges in the Indian perspective. Participants also visited Malaysia Institute of Road Safety and Research.



### Commemorating World Day of Remembrance

**C**UTS commemorated the World Day of Remembrance (WDoR), 2019 on November 17, 2019, by conducting various public outreach activities. On November 15, 2019, a series of activities were organised in which more than 1000 students participated and took an oath to



follow rules of traffic and road safety. These events were organised in two branches of S S G Pareek Public School, Jaipur.

On November 17, 2019, a Signature Campaign, Street Play and Walkathon were organised at Patrika Gate, Jawahar Circle, Jaipur wherein more than 40 participants participated and pledged to follow traffic rules. On the same day again, a Signature Campaign, Street Play and a brief discussion about the WDoR were held with the State Scouts & Guides at its Local Association Head Quarter, Division Training Centre, Jaipur. In these activities more than 300 Scouts and Guides actively participated.

## Chemical Fertiliser Consumption to Increase to 45 million tonnes by 2025

**T**he consumption of chemical fertilisers will increase to 45 million tonnes to produce 300 million tonnes of food grains by 2025 to feed the country's population compared to 1 million tonne chemical fertilisers used in the 1960s thus resulting in increased health hazards," experts opined.

George Cherian, Director, CUTS International said that the consumption of chemical fertilisers in the country has been increasing along with the level of agricultural production. The use of fertilisers has increased from one million tonnes to 25.6 million tonnes from the 1960s to 2014-15. He was speaking at a workshop on 'Developing a Culture of Sustainable Consumption and Lifestyle through Organic Production and Consumption in Rajasthan'.

Cherian further stated that the country is estimated to require 45 million tonnes of fertilisers to produce 300 million tonnes of food grains by 2025. Agricultural growth which was 8.67 percent in 1960-70s was reduced to 2.61 percent during 2000-2010. Soil is losing fertility and production based on chemical fertilisers is adversely affecting human health. Hence, there is a growing need to increase organic production and consumption. He said that the Right to Health is the basic fundamental consumer right and there is a need for an urgent policy shift in the country.

The workshop was attended by special guests: VS Yadav, Dean, S.K.N. Agriculture University, Jobner and Jagdish Pareek, a progressive organic farmer of Ajeetgarh of Sikar district, besides others.

The workshop highlighted that approximately 30 percent of organic producers of the world are in India. As per the World of Organic Agriculture Report 2018, out of a total of 2.7 million organic producers in the world, 8.35 lakh organic certified organic producers are in the country. But, India has only 2.95 percent certified organic land out of the total available in the world.

Pareek said that farmers were committing suicide in the greed of subsidy. He said that they are borrowing money to make part payment to available government subsidy and are trapped in a vicious circle of loan interest. Hence, they commit suicide. He laid emphasis that the government should provide subsidy on agriculture equipment, purchase of seeds instead of funding for greenhouse or poly houses.

Yadav said that there is a need to bring a change in mindset and adopt organic farming culture back again in the country. He said that organic producers should market their products. They need to act as family farmers just like family doctors.

A welcome address was delivered by Deepak Saxena, Assistant Director. Rajdeep Pareek, Programme Officer, CUTS delivered a presentation of the concluded activities under the project. More than 80 participants, including media persons, project partners, CSOs working for organic farming participated.



## Green Action Week, India Campaign

**T**o evaluate GAW India campaign activities and experience sharing, a Partners Meet was organised by CUTS at Jaipur on December 06, 2019. All partners participated in the meeting. Amar Deep Singh welcomed the participants and presented an overview of the GAW campaign. Cherian delivered the opening remarks and spoke in detail on the theme 'Sharing Community'. He also raised some of the emerging environmental issues in the country and appreciated the efforts of partner organisations to address these through GAW and other initiatives.

All partner organisations delivered presentations based on their activities which was followed by an open discussion. They thanked CUTS for involving CSOs in the campaign from different states and providing necessary support for the timely and effective conclusion of the campaign.



## REPRESENTATION IN MEETINGS/WORKSHOPS/SEMINARS ETC.

### Rajasthan Public School Education System

Puja Panwar attended the event entitled 'Rajasthan's Public School Education System' organised by Accountability Initiative at Jaipur on October 23, 2019.

### Food Safety, Quality and Regulatory Summit

Madhu Sudan Sharma attended the '14<sup>th</sup> CII Food Safety, Quality and Regulatory Summit' organised by Confederation of Indian Industry, at New Delhi on December 11, 2019.

### CSO Meet

Sharma and Satyapal Singh attended a CSO Meet organised by Food Safety and Standards Authority of India (FSSAI) on Eat Right Movement on December 13, 2019.

### Launch of NetcoFAN

FSSAI organised Eat Right Mela at New Delhi during December 25-29, 2019 in which NetCoFAN network was launched. Sharma participated as a panellist in the session on 'FSSAI Game Changers' and the 'Network of Consumer Organizations for Food and Nutrition'.

### VISITS

Amar Deep Singh and Amit Babu visited the State Planning Department on November 25 & 29, 2019 and met with Ranveer Singh, Joint Director, The Directorate of Economics and Statistics; Rajendra Prasad Chulet, Deputy Director SDG; and Ashok Gehlot, Coordinator, SDG Cell. They also met with officials at various UN organisations and Niti Aayog at New Delhi on December 13, 2019.

George Cherian, Deepak Saxena and Aaradhna Gupta visited RBI on December 17, 2019, and met with Deputy General Manager, Financial Inclusion & Development Department and also Banking Ombudsman. They also visited Secretariat and met with Siddharth Mahajan (IAS), Secretary, Consumer Affairs and Additional Commissioner.

### #Light4Defenders

**C**UTS organised a manifestation in memory of 138 environmental defenders, who have been murdered during 2019. The pledge read-out said, 'it is an alarming trend of shrinking civic space threatening our democratic values. The world needs to stand up for the rights of environmental defenders to defend our common future. Today being the Human Rights Day, we honour the world's environmental defenders by lighting a candle'.



### CART IN MEDIA

#### जैविक खेती कर भूमि उपजाऊ पन बढ़ाने की है आवश्यकता



#### रात्रि घौपाल में किसानों को बताया जैविक खेती का महत्व

भारत संवाददाता | वित्तोङ्गद

#### जैविक खेती के लिए किया प्रेरित

**भीलवाड़ा।** कट्स संस्थान द्वारा राजस्थान में जैविक खेती को बढ़ावा देने के लिए स्ट्रीडिस सोसायटी फानेचर कन्जर्वेशन के सहयोग से संचालित प्रो अॉर्गेनिक डिलीय चरण के तहत शाहपुरा तहसील सानों के साथ जैविक खेती की गयी। दी ने बताया कि जैविक खेती का महत्व यह है कि संचालन किया जा रहा है।

स्ट्रीडिस सोसायटी फानेचर कन्जर्वेशन के सहयोग से संचालित प्रो अॉर्गेनिक डिलीय चरण अॉर्गेनिज़ेट के तहत विज्ञान विभाग से संचालित तहसील के किशन निवास और लक्ष्मी खेड़ा ग्राम में किसानों के साथ जागरूकता बैठक आयोजित की गयी। जिसमें कट्स के गोपनीय पुर्जे ने संख्या एवं पर्यावरण के सम्बन्ध में जानकारी देकर बताया कि आने वाले समय में जैविक खेती के माध्यम से मानवीय स्वास्थ्य एवं जमीन को

#### हर महिला को वित्तीय साक्षर बनाकर बैंकिंग योजनाओं का लाभ लेना जरूरी

एक्सेप्ट कार्डसी की उपर्युक्त योजना हो जाती है और 45 दिन के अंदर सभी लोगों को इसका लाभ होता है। इस तरह बैंक विभाग से अधिक कार्ड जारी किया होता है तो साक्षरता अपरिवर्तनीय होती है। इस तरह बैंक विभाग ने 60 लाख से अधिक कार्ड की जारी की है। यहां पर्यावरण के प्रभाव 1000 से 5000 लक्ष रुपये तक होता है। इस असाधारण स्तर पर के अभियान साक्षरता विभाग ने यहां पर्यावरण के प्रभाव की जांच की गई है।

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#### किसानों को जैविक खेती के प्रति किया जागरूक

भीलवाड़ा। कट्स संस्थान द्वारा राजस्थान में जैविक खेती को बढ़ावा देने के लिए स्ट्रीडिस सोसायटी फानेचर कन्जर्वेशन के सहयोग से संचालित प्रो अॉर्गेनिक डिलीय चरण अॉर्गेनिज़ेट के तहत विज्ञान विभाग से संचालित तहसील के किशन निवास और लक्ष्मी खेड़ा ग्राम में किसानों के साथ जागरूकता बैठक आयोजित की गयी। जिसमें कट्स

#### जैविक खेती से अच्छी पैदावार-राजदीप कम लागत में अधिक लाभ

अधिक लाभ लिया जा सकता है। जैविक खेत से रुल, सब्जी व य के लिए बैठक खेती पर चाहिए। इससे ग्रामीणों की जमीन की उर्वारक्ष कमज़ोर हो रही है। इसलिए हमें जैविक खेती को ही अपनाना चाहिए। इस मौके पर विनोद कुमार ने किसानों को फिल्म के माध्यम से जैविक खेती के बारे में

#### जिला स्तरीय कार्यशाला में वित्तीय योजनाओं से जुड़कर आत्मनिर्भर बनने के लिए किया प्रेरित

महिलाओं के लिए वित्तीय योजनाओं पर आयोजन कानाराम प्रजापति - मरुधर भारती कुमार ने महिलाओं को शिक्षित और जागरूक होकर डिजिटल सेवाओं से जरूर जीतने की जरूरत