

Consumer Dialogue

Volume IX, Issue 3, September-December, 2018

E-newsletter

Sharing Community

Sharing of resources can help in achieving Sustainable Development, said Jyoti Khandelwal, former Mayor of Jaipur while addressing participants in Stakeholder's Consultation on Green Action Week (GAW) 2018 organised by CUTS International.

GAW is a global campaign to promote Sustainable Consumption observed every year in the month of October. In the year 2018, 46 civil society organisations (CSOs) from 30 countries participated in the campaign on the theme 'Sharing Community'.

Vikas Sitaram Bhale, Agriculture Commissioner, Government of Rajasthan stressed on sharing, reusing and recycling of products to save the planet from destruction. He said that if we want to save the earth and make optimum use of limited natural resources, the concept of sharing has to be promoted and the model of linear economy of 'make, use and dispose' be replaced by circular economy.

Cheriyen explained the context of the theme 'Sharing Community'. As per UN Guidelines on Consumer Protection, 'Right to Healthy Environment' is one such important right. Under this right, the UN has included Sustainable Consumption in the year 1999, which pushes for the use of goods and services which use minimal natural resources and release minimum pollution and waste in turn. He highlighted how the 'circular economy' has become a popular word in the global economy as an alternative to linear economy.



INSIDE

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

He stated that natural resources are very limited and the current model of linear economy gives rise to perpetual growth which is a mathematical impossibility in a finite system like earth. Linking with the circular economy is the concept of sharing economy where assets and services are shared between two or more individuals, either free of cost or for a nominal price. Cheriyen also said that *daan* and *seva* (charity and philanthropy) ethos of Indian culture and even Bhagwat Gita says, 'If one enjoys the abundance without sharing with others, he is a thief'.

He said there are various examples from the life of people, such as Mahatma Gandhi and ancient kings who recognised the importance of sharing and respectful use of resources according to need rather than greed. He concluded by saying that how we can share our resources instead of continuously taking from the nature and degrading the environment is a matter of concern and should be given a serious thought.

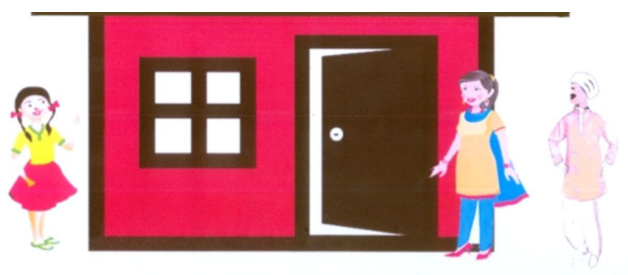
Somana Dutta, Professor, Rajasthan University put forth her views on the theme and cited several examples from all over the world and India where this concept is being practiced and gaining huge success.

Nimisha Gaur, Programme Associate, CUTS shared the work done under the campaign in the city of Jaipur.

CUTS[®]
International



CUTS CART



Grahak Sahayta Kendra, Jaipur

CUTS CART managed 'Grahak Sahayta Kendra' provides services, such as advice on consumer protection-related issues, addresses complaints; and 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 redress.

GSK details can be accessed at:

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

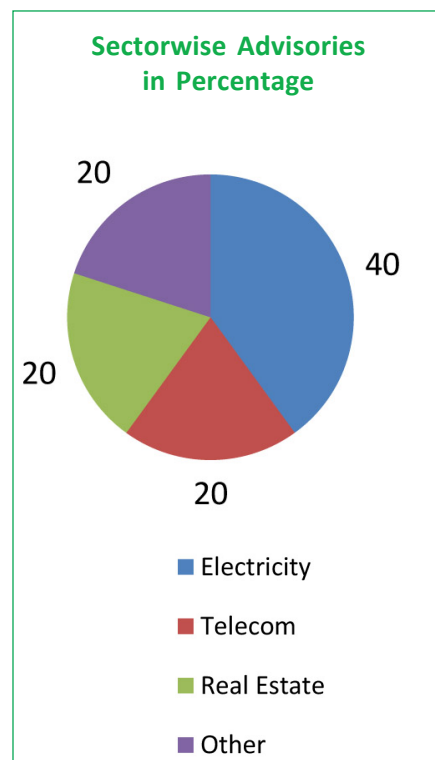
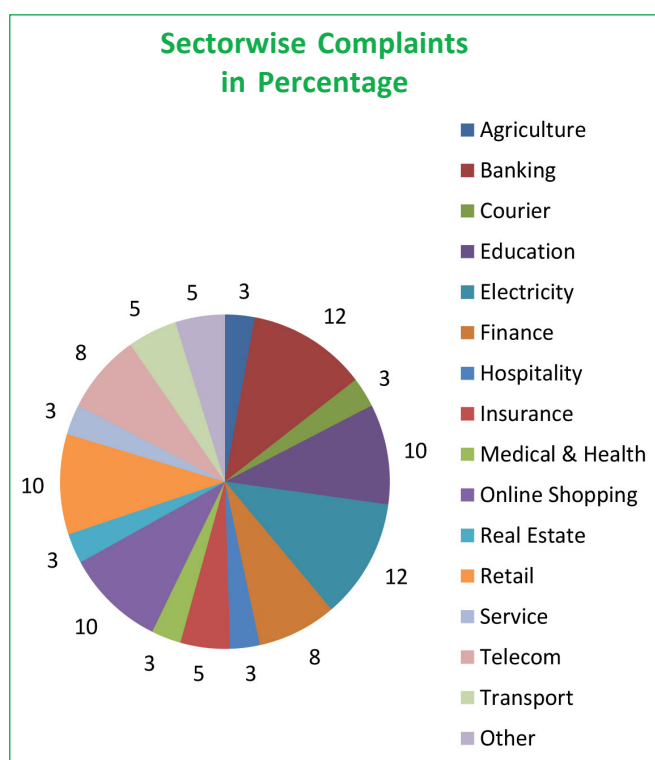
For being a part of GSK family visit:

<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/14B78zgXN1cQa61MTuZSPtcrF6rEoUBTkbTYeL4qjXx0/viewform?c=0&w=1>

During September-December 2018, the status of complaints and advisories received at GSK is shown in graphs:



Nearly 25% Premium from New Life Policies Goes Waste



Indians love buying insurance, not so much for the cover but as an investment to get tax benefits. However, close to a fourth of savings that goes into regular premium investment policies goes waste. This phenomenon, called the persistency ratio in insurance parlance, broadly measures the proportion of policyholders who keep funding their insurance product beyond the first year. Most life insurance companies have at least 25 percent of policyholders dropping out after the first year.

(ToI, September 08, 2018)
<http://snip.ly/fkn6bg>

IMPORTANT JUDGEMENTS/ DECISIONS



NCDRC Ordered Indigo to Compensate Left Passengers

The basic duty of an airline towards a passenger who it has left behind is to provide meals and accommodation for overnight stay, the apex consumer commission has said while asking Indigo Airlines to pay compensation to a family of four who failed to board the flight due to deficiency in service. The National Consumer Disputes Redressal Commission, hearing a review plea of the Airlines against the Tripura State Commission's order, asked Indigo to pay ₹20,000 to Kalpana Rani Debbarma and her family.

(Economic Times, September 17, 2018)
<http://snip.ly/k4ew5l>



Complaints against Banks Spiked in Ten Years



Complaints made to the Banking Ombudsman, such as cheating and poor service, have seen a massive rise in the last 10 years. Most of the grievances are related to issues with ATMs and card transactions. The Reserve Bank of India (RBI) data, accessed via query under Right to Information Act by DNA Money, reveals that complaints against banking services soared 134 percent during the last decade. RBI has 21 offices of the specialised grievance body across the country.

(Daily News and Analysis, October 11, 2018)
<http://snip.ly/el6w08>

Deadly Roads in India

The Road Accidents in India report of the Ministry of Road, Transport and Highways for 2017 comes as a disappointment. By reiterating poorly performing policies and programmes, it has failed to signal the quantum shift necessary to reduce death and disability on roads. It expresses concern at the large number of people who die every year and thousands who are crippled in accidents, but remedies it highlights are weak, incremental and unlikely to bring about a transformation.

(The Hindu, October 15, 2018)
<http://snip.ly/l30gdk>



CCI Steps up Advocacy Measures for Healthcare



The Competition Commission of India (CCI), which has so far received 52 cases pertaining to anti-competitive practices in pharmaceutical and healthcare sector, prescribed some policy and regulatory action to address issues choking competition. The CCI released a first of its kind policy note on 'Making Markets Work for Affordable Healthcare'. The statutory body has prescribed some policy and regulatory action to address issues.

(Moneycontrol.com, October 29, 2018)
<http://snip.ly/9e35js>

E-Commerce Websites and their Liability as Intermediaries

In an important judgment dealing with the violation of trade mark rights by e-commerce platforms and the extent of protection/exemption enjoyed them; the Delhi High Court has held that when an e-commerce company claims exemption under Section 79 of the Information Technology Act, it ought to ensure that it does not have an active participation in the selling process.

(LiveLaw.in, November 03, 2018)
<http://snip.ly/adxq9w>



[illegible]

(The Hindu, Business Line, November 09, 2018)
<http://snip.ly/pbc9qb>

(The Indian Express, December 21, 2018)
<http://snip.ly/7kan86>

Pradeep S. Mehta

(Mint, September 20, 2018)
<http://snip.ly/v5ss5v>

George Cheriyan and Simi T B.

(Deccan Herald, December 25, 2018)
<http://snip.ly/521lrj>

Building Consensus on Food Labelling Regulations

As part of continuous advocacy to ensure food safety, George Cheriyan participated in the 23rd meeting of the Central Advisory Committee being member of Food Safety and Standards Authority of India at New Delhi on September 07, 2018. In continuation, a Codex Committee meeting was organised on September 28, 2018 by FSSAI in New Delhi, which was attended by Aakansha Choudhary. Industry Associations: CII & FICCI and industry representatives, such as PEPSI & Coca Cola also attended the meeting along with FSSAI advisors and representatives from National Institute of Nutrition.

Glimpses of some more ACTIVITIES



Responsible Governance and Management

Two capacity building workshops on the 'Responsible Governance and Management' were organised by CUTS with the support of US Embassy, India. The objective was to strengthen skills and capacity of civil society organisations (CSOs) to develop their leadership, problem solving skills and overcome challenges at different level.

First workshop was organised at Jaipur on September 17-18, 2018 which was attended by 25 CSO representatives. Rajendra Bhanwat, Retd. IAS delivered keynote speech. Second workshop was organised at New Delhi on September 20-21, 2018 which was attended by 28 CSO representatives.

Parul Soni, Thinkthrough Consultancy delivered keynote speech. Mathew Cherian, CEO Helpage India shared his experience in the session on 'Current Government and CSOs relationship'. Muthusami Kumaran, Associate Professor, University of Florida was lead expert.



Improving Financial Education and Literacy

Federal Service on Customer's Rights Protection and Human Well-being Surveillance (Rospotrebnadzor) of Russia organised a Round table devoted to strengthening the cooperation between government bodies, financial regulators and non-government organisations in the field of financial consumer protection.

The Round table was part of the project jointly undertaken by the Russian Federation and the World Bank 'Financial Education and Literacy Project for the Russian Federation.' George Cheriyan as an international expert delivered three presentations on consumer protection and financial services in India covering all sectors.

Money Matters:

Public Finance and Social Accountability for Human Capital

5th GPSA Global Partners Forum on the theme 'Money Matters: Public Finance and Social Accountability for Human Capital', was held at World Bank, Washington DC during October 30-November 01, 2018. CUTS is a Global Partner and Member of Roster of Experts of GPSA. Cheriyan attended the forum meeting and met with relevant Bank staff and Partnership for Transparency Fund (PTF) and GHAI of the Bloomberg Philanthropies.



World Day of Remembrance for Road Accident Victims

The United Nations endorsed World Day of Remembrance for Road Traffic Victims (WDoR) as global day, making it a major advocacy day for road traffic injury prevention on October 26, 2005. This year, the day was observed on November 18, 2018 with the slogan 'Roads have Stories'.



CUTS in collaboration with the Transport Department, Government of Rajasthan, Eternal Heart and Cardiac Centre (EHCC), and 3M (Reflector Manufacturing Company), People's Trust and Bharat Scout and Guides State Local Association jointly observed the WDoR on November 18, 2018.

A walkathon was organised at the largest circle of the Rajasthan named as Jawahar Circle. Cheriyan highlighted the importance of the day and emphasised on the need for urgent passage of the Motor Vehicles Amendment Bill.

Renowned neurosurgeons and community medicine specialists of EHCC hospital spoke about road accidents and injuries and related issues. Two medical camps on both sides of the main gate of the Circle was organised where more than 200 morning walkers, traffic police officials and common road users were medically examined. The reflector pasting activity was carried throughout the day.

Educating Bank Depositors

In continuation of the efforts to educate and make bank depositors aware of their rights and new technologies and safeguards, CUTS started its second quarter of Phase II with the support of RBI. During September-December, 2018, seven such programmes were organised in different cities and villages of Rajasthan.

The fourth Depositor's Education and Awareness Programme was held at Raipur, Bhilwara on September 11, 2018; fifth at Shahpura, Bhilwara on September 12, 2018; sixth at Khandel,



Jaipur on September 25, 2018; seventh at Pilani, Jhunjhunu, on September 28, 2018; eighth at Viratnagar, Jaipur on October 09, 2018; ninth at Kuchaman City, Nagour on October 23, 2018; and tenth at Jhunjhunu, Pukhraj Nahar on October 30, 2018 respectively.

Financial Literacy Counsellor of Bank of Baroda and Munish Kothari, FLC, Disha Trust of ICICI Bank were key resource persons in all the seven programmes along local bankers. The programme witnessed the participation of rural as well urban consumers, representatives from RBI along with different banks and media.

Promoting Organic Consumption at Grassroots

To bring forward the whole movement down the line, several activities like *gram panchayat* level awareness campaigns, inception meetings for developing kitchen gardens and clubs in selected schools of each district and thereafter its evaluations and this year's farmer's trainings and field exposure were conducted in each of the target districts.



During the period of September-December, 2018, a total of 98 *gram panchayat* level; 14 inception meetings and evaluations and six farmer's trainings and exposure visits were accomplished successfully. Besides, the compost unit work was also initiated with 26 units established in different districts. The purpose was to make consumers and farmers aware of organic products and influence their buying/farming habits.

Various modes to create awareness were organised, for example, street plays, showing a movie on organic farming and local cultural programmes; fixing, displaying posters and distributing hand-outs. Besides, other local and traditional activities, such as *chaupal baithaks* (village meetings) and puppet shows, etc. were also organised.

Similarly, 20 organic gardens were developed in schools in 10 target districts of Rajasthan. The purpose of the organic clubs is to inculcate a culture of sustainable consumption and contribute towards safe and sustainable food systems.



Giving the Poorest Consumers Greater Voice in India

Consumers International's 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, improve their health and wellbeing. 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.

During September-December 2018, Indrani Duraisingham of Consumers International visited CUTS Jaipur office on September 04, 2018 to meet the team and discuss activities for next phase under the project. Cheriyan visited Chennai for partners meeting organised by CI to discuss the plan for next phase of the project on October 01, 2018.

The contract was signed with CI for October 2018-September 2019. After signing the contract, partner's orientation meeting was organised at Chittorgarh on November 27, 2018. Satheesh, Consultant for CI, facilitated the training. Nimisha also visited Chittorgarh on December 25, 2018 to discuss activities and plan with CUTS CHD team.

Glimpses of some more ACTIVITIES





Advocating for Road Safety

In continuation of our efforts to advocate for immediate enactment of new Motor Vehicles Act, 2017 and ensuring better road safety in the country, CUTS organised several campaigns and activities during the period:

- CUTS hosted the fourth GRSP partner's-cum-strategic planning meeting at Jaipur during September 10-13, 2018. All GRSP India partners participated including Taifur Rehman, Nalin Sinha and Mena from Global Health Advocacy Incubator. A welcome dinner was hosted on September 10, 2018 in which GRSP team members and partners, CUTS staff and some officials from Transport Department of Rajasthan, such as Nidhi Singh participated and shared their experiences. The event was full of learning and interactions.



- A Facebook campaign for the earliest passage of Motor Vehicles Bill, 2017 in Rajya Sabha was initiated and 80 road safety and Motor Vehicles Bill, 2017 related news, views, analysis and other related postings were done.
- An open letter was sent to Prime Minister with signatures of prominent names as signatory urging him to initiate earliest passage of the Motor Vehicles Bill, 2017.
- The road safety team participated in a number of joint GRSP conference calls during this period.
- Satyapal Singh attended the Facebook Accelerator Programme Outline Training on October 01, 2018; Facebook Advertising Training on October 08, 2018; and Content Training on October 24, 2018 respectively.

Skill Sharing Workshop

Nimisha Gaur attended a skill sharing workshop on 'Advocacy on Local to National Level, Digital Advocacy, Lobbying and Election Campaigning' from October 1-5, 2018 organised by Swedish Society for Nature Conservation at Stockholm, Sweden. The purpose was to give all SSNC partners a platform for sharing their work that they are doing in collaboration with the SSNC. The theme of this workshop was 'Advocacy on Local to National Level, Digital Advocacy, Lobbying and Election Campaigning'. The focus for the workshop is experience sharing.



Empowering Telecom Consumers

As per the mandate of Telecom Regulatory Authority of India, all the three stakeholders, viz telecom service providers (TSPs), TRAI's regional offices and the consumer advocacy groups (CAGs) need to enhance consumer awareness in both telecom and broadcasting sectors. Keeping this objective at the forefront, CUTS as being one of the most active CAG of TRAI took off the campaign in 2018 and started organising consumer outreach programmes in different urban and rural areas of Rajasthan with the support of TRAI.

The purpose was to make consumers aware of latest policies, facilities and issues provided by TRAI with respect to telecom and broadcasting and also various services provided by TSPs to consumers. The platform also provides opportunities to consumers to voice their concerns with regard to their issues and problems.

Two such programmes were organised at Kapasan, Chittorgarh on September 30, 2018; and at Kotri, Bhilwara on December 28, 2018 respectively. In both the programmes, representatives of TSPs 50-60 consumers actively participated.



Green Action Week, 2018

Green Action Week (GAW) is a global campaign held every year in October. The theme for this year is 'Sharing Community.' Focussing on the theme, activities were planned in the community for kitchen gardening, composting and sharing the yield with

the neighbourhood community. To avoid food wastage, sharing of leftover food among the needy was also planned in the community. For this, two neighbour communities (Ramnagar and Meenavala) of Jaipur were identified.

To evaluate activities conducted by partner organisations of GAW India, a meeting was held at Jaipur on December 14, 2018. Out of 12 partners, 11 participated. Representatives of partner organisations delivered power point presentations based on impact, outcomes and challenges on campaign activities. Each presentation was followed by question answer by participants.



Glimpses of
some more
ACTIVITIES





- Madhu Sudan Sharma participated and facilitated a session on 'Contextualising LDP with the Findings of the Institutional and Legislative Assessment' organised by World Health Organisation at New Delhi on October 06, 2018.
- George Cheriyan delivered a lecture to the staff of Swedish Society for Nature Conservation (SSNC) Global Department on 'India in General: Political Situation & Civic Space' during his visit to Sweden on October 15-17, 2018. He visited the Swedish Consumer Organisation and met with Jens Henriksson, International Officer and discussed possible collaboration. Cheriyan visited Department of Ecolabelling and Green Consumption of SSNC at Gothenburg on October 16, 2018. Jessica, Programme Officer briefed him about the GAW campaign in Sweden on the theme 'Fix your Stuff'.
- Cheriyan attended the meeting of the Council of Consumers International at Rotterdam, Netherlands on October 18, 2018. President Bart Combée chaired the meeting. The Council mainly discussed the selection of new Director General and upcoming CI World Congress scheduled to be held in Lisbon, Portugal from April 29-May 02, 2019.
- Cheriyan visited Indian Embassy in The Hague on October 19, 2018 and met with Indian Ambassador (and Secretary to Government of India) Venu Rajamony and discussed the possibility of collaborations in the area of sustainable consumption and sharing economy/communities.
- Kunwar Dheer Singh and Satyapal Singh attended five-day Training of Trainers programme on Consumer Protection organised at Indian Institute of Public Administration at New Delhi during October 08-12, 2018.
- Deepak Saxena attended an Annual General Meeting of Consumer Coordination Council at New Delhi on November 24, 2018.
- Cheriyan and Amar Deep Singh along with Seema Joshi, Member of Rajasthan State Commission for Protection of Child Rights, visited Bhilwara-CUTS Child Line and CHD office in Chittorgarh respectively on November 28, 2018.
- Cheriyan and Amar Deep Singh along with Dr. Seema Joshi, visited Sajjangarh, Banswara on November 29, 2018 and inaugurated the new office under the project Child Rights in Rajasthan supported by Save the Children.
- Cheriyan attended a two-day Policy Dialogue and Technical Consultation on 'Road Safety Legislation and Multi-Sectoral Action' organised by WHO India, along with Ministry of Health and Family Welfare, Ministry of Road Transport and Highways and other partners at New Delhi on December 19-20, 2018. MSS joined on the second day.
- Dharmendra Chaturvedi, Kunwar Dheer Singh and Radhika Khandelwal attended the National Consumer Rights Day Programme, organised by Government of Rajasthan at Jaipur on December 24, 2018.

Internship at CART

- Nikita Barreto from Christ University, Bengaluru during **October 23-November 22, 2018**

Visit

- Alexander Sjöberg, Senior Policy Adviser, Sustainable Consumption, SSNC visited CUTS on December 12-14, 2018.

Upcoming Events

- Remaining Farmer's Trainings and Exposure Visit at Jaipur on January 17-18, 2019
- Remaining evaluations of kitchen gardens and clubs and establishing and monitoring of compost units
- Stakeholder's Consultation of second year activities of ProOrganic project at Jaipur on February 28, 2019
- Round III of Phase II of Depositor Education Awareness Programme with the support of RBI
- The second year's activities of Financial Consumer Protection with the support of Department of Consumer Affairs, Government of India during January 2019
- The second phase activities of ProVoice project
- Celebration of Road Safety Week and a Workshop on Good Samaritan in association with Eternal Heart Care Centre at Jaipur, on February 06, 2019
- Continuation of advocacy for early passage of Motor Vehicles Bill under RoSA Project
- Launch of MoRTH project on 'Administering Road Safety Activities in Rajasthan from March, 2019'
- Commemoration of World Consumer Rights Day on March 15, 2019 on the theme 'Trusting Smart Products'



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
 Also at Delhi, Calcutta and Chittorgarh (India); Lusaka (Zambia); Nairobi (Kenya); Accra (Ghana); Hanoi (Vietnam); Geneva (Switzerland) and Washington DC (USA).