

Consumer Dialogue

Volume X, Issue 3, September-December, 2019

E-newsletter

Role of Women is Crucial in Effective Financial Planning

Rashmi Gupta, Additional Commissioner, Department of Food and Consumer Affairs, Government of Rajasthan stressed on the role of women in the financial planning of the home. She said that women play a crucial role in generating savings for the family. Gupta said that in earlier days, women used to make savings by way of hiding bits of money, but now they should actively come forward and be part of financial inclusion. Time has changed now, so such financial literacy drives are very important to make women aware of the latest banking systems and other financial services.

In a run-up to Financial Consumer Protection, a State-level Consultation was organised by CUTS at Jaipur under the project entitled, 'Enhancing Financial Consumer Protection in Particular Women through Financial Literacy Initiatives' supported by Department of Consumer Affairs of Government



INSIDE

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

CUTS[®]
International



CUTS CART

of India on December 20, 2019. Besides, Rashmi Gupta and Mukesh Kumar, Deputy General Manager, Reserve Bank of India Jaipur were key speakers in the inaugural session along with George Cheriyan. The key findings of the baseline survey under the project were presented by Amar Deep Singh, Senior Programme Officer.

The programme was organised to mark the conclusion of the two-year project implemented in 673 gram panchayats of 23 blocks of two districts: Bhilwara and Chittorgarh in Rajasthan. The key outcome of the activities in these two districts were presented by Gaurav Chaturvedi and Gayatri Moad, who were the coordinators of Bhilwara and Chittorgarh respectively. Some interesting case studies were presented by women beneficiaries from targeted areas.

Munish Kothari, ex-Regional Director of RBI, Mumbai and O P Somani, FLCC, Bank of Baroda, Bhilwara were the two observers and interpreters in the session, where women group leaders of Self Help Groups in two districts showcased their work towards enhancing financial literacy, inclusion and protection related work.

The programme was attended by around 70 participants including representatives of CSOs working on financial literacy, media and banks, the beneficiary of the project from Bhilwara and Chittorgarh districts.



Grahak Sahayta Kendra, Jaipur

From January onwards, the name of 'Grahak Suvidha Kendra' has formally been changed to 'Grahak Sahayta Kendra'. GSK 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:

<https://cuts-cart.org/consumer-care-centre-grahak-sahayta-kendra/>

For being a part of GSK family visit:

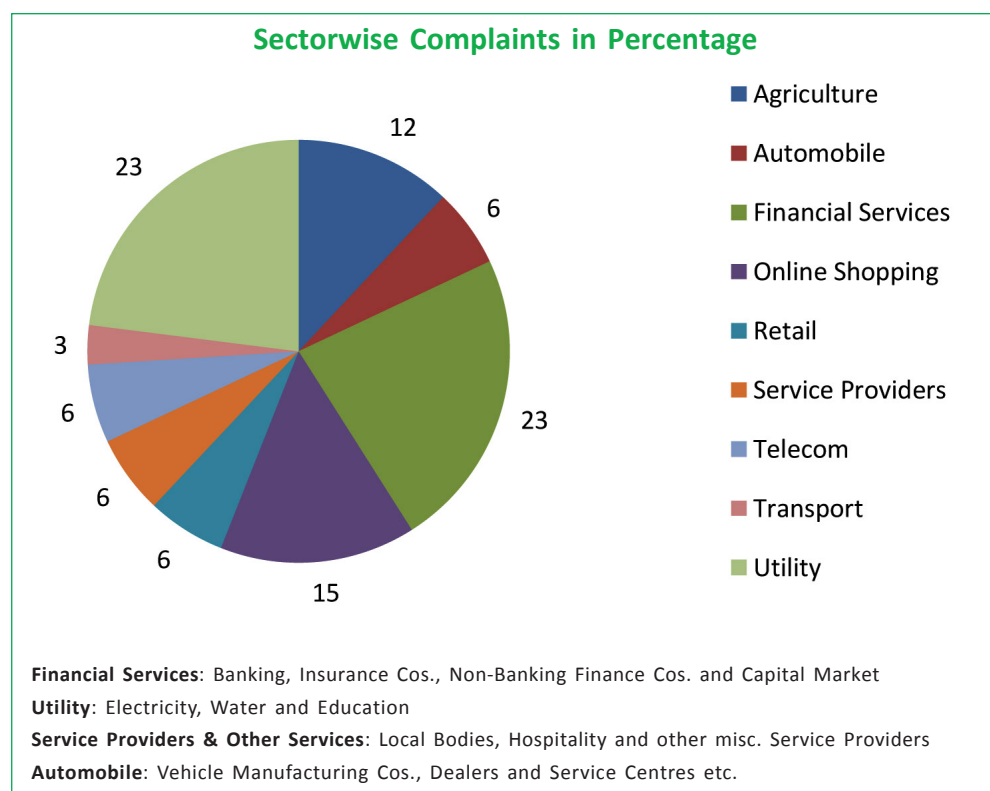
https://docs.google.com/a/cuts.org/forms/d/e/1FAIpQLSeewF_FuCIHsYsdH7i2t9vNSYvpVnBbwecy3uVXf1DtqliIWg/viewform?c=0&w=1

Online Submission of Complaints:

Online consumer complaints for GSK can be registered at:

<https://docs.google.com/a/cuts.org/forms/d/14B78zgXN1cQa61MTuZSPtcrF6rEoUBTkbtYeL4ajXx0/viewform?c=0&w=1>

During the period of September-December 2019, the status of complaints and advisories received at GSK is as shown in the below graph:



FSSAI Encourages Businesses to Donate Food & Reduce Wastage

FSSAI, India's food regulator has set up IFSA — Save Food, Share Food, Share Joy portal with food sharing networks across India in an effort to reduce food waste and hunger. Their aim is to feed the needy and hungry with surplus food through structured systems.

Here's the link to the portal:

<https://sharefood.fssai.gov.in/index.html>



IMPORTANT JUDGEMENTS/ DECISIONS



Body to Regulate Medical Devices Sector

The government is planning to set up a Medical Devices Authority (MDA) for the entire spectrum in the medical devices sector — gauges, weighing machines, orthopedic implants or whatever. It will, however, not have powers on pricing. That will continue to be vested with National Pharmaceutical Pricing Authority (NPPA), senior officials said.

(Business Standard, September 26, 2019)

<http://snip.ly/v0nqjc>



India's Drug Price Fix is Hurting Healthcare



India has been waging a war on drug prices. The list of drugs under price control has steadily expanded from 74 in 1995 to nearly 860 by 2019. The prevailing thinking in the country is that prices should be brought down through measures like listing drugs as essential, diluting intellectual property (IP) rights and imposing price caps. The impact is not insignificant: recently, the government claimed that certain anti-cancer medicines are 90 percent cheaper due to price control.

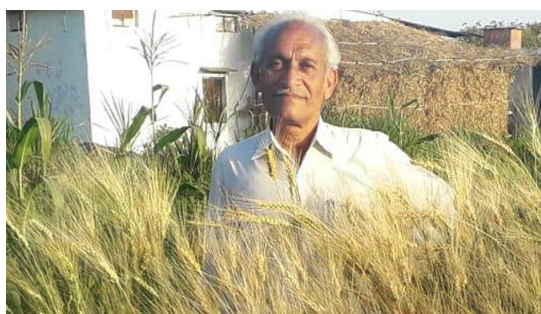
(Mint, October 29, 2019)

<https://snip.ly/mp4jov>

Organic Farming Champion of Rajasthan Exporting Produce to Europe

From a small village in south-eastern Rajasthan to international markets, Hukum Chand Patidar has made a name for himself in promoting organic farming. The 62-year-old farmer has made his village, Manipura, in Jhalawar district, famous in Japan, Switzerland and Germany, the three countries that import organic farm produce from the village.

<https://snip.ly/ukosvp>





More than 97k People Died Due to Accidents Caused by Over Speeding in 2018

As many as 97,588 people died in 2018 due to accidents caused by over speeding. The figure accounts for 64.4 percent of the total deaths in India, according to Road Transport and Highways Ministry's report on 'Road Accidents in India, 2018'. There were 1,51,417 deaths due to road accidents in 2018, an increase of 2.3 percent from 2017, data showed. Road accidents last year totalled 4,67,044.

(Mint.com, November 20, 2019)

<https://snip.ly/2y4j0x>



Why “New India” is So Relevant for Today’s Electricity Sector

Citizen-centric movements had an important role in a walk to Independence and the consolidation of Indian Democracy. Taking the cue from the past, the government has launched the ‘New India’ campaign which involves creating an India of our dreams. The path to new India calls for a transformation, powered by the strength of each and every citizen of the country. Such strength, derived through constructive citizen participation is very pertinent in today’s electricity sector in India.



‘Saubhagya Scheme’ has been able to spread the coverage of electricity to near-universal. The Ministry of Power portal data suggests that household electricity coverage of 99.99 percent in the country has been achieved as on date. The next step should now be improving the quality of service which could be an outcome of several factors, with financial performance being a cardinal concern. But, citizen participation, which also has a considerable role in improving services, is an aspect, which is rarely discussed.

(The Economic Times, November 28, 2019)

<http://bit.ly/2rzOPWf>

Preserving Traditional Knowledge and Culture is Essential

“The need of the hour is to preserve our traditional knowledge and culture which will help to achieve sustainable development”, said Vishnu Lata, Mayor of the Jaipur Municipal Corporation while speaking in 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 scheme for organisations and individuals for coming up with innovative ideas to reduce waste from our environment.

George Cheriyan, 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, 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 of e-waste or take it to recycle centres. In India, Rajasthan comes as 6th the largest e-waste generator and 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 told 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 6 E-waste Bins in Jaipur. One e-waste bin was inaugurated by the Mayor of Jaipur, during Stakeholders’ 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.

This year, under the GAW activities, were extended beyond Jaipur to the districts of Chittorgarh, Pratapgarh, Bhilwara and Banswara besides in few ProOrganic II districts, which was the highlight of the whole campaign. In Jaipur, in the month of October, two community-level stakeholder consultations were organised at different areas of Jaipur on October 07 & 09, 2019 respectively. Besides, a launch of E-Waste Bin was also held at CUTS Office on October 11, 2019, which was attended by CUTS Staff. Other activities during the campaign included cottage meetings and street plays at various locations of Jaipur. Nearly 75 participants attended the event.

ACTIVITIES





Awareness of Telecom Consumers

A Consumer Awareness Programme, with the support of the Telecom Regulatory Authority of India (TRAI), was held at Gangrar, Chittorgarh on September 24, 2019. The programme was well attended by various telecom consumers, who were made aware of all kinds of telecom and broadcasting issues by way of presentations and video clips. Besides, telecom participants, representatives of telecom operators also attended the programme.



Implementation of Motor Vehicles Act, 2019: Opportunities and Challenges

A national conference under the Road Safety Advocacy Project was held at New Delhi on September 25, 2019. In the inaugural session, Vinay P Sahasrabudhe, Chairman, Select Committee (Rajya Sabha) Motor Vehicles Amendment Bill, 2017 was the chief guest, who inaugurated the conference. In

this session, Rajesh Yadav, Secretary to Government of Rajasthan and Transport Commissioner; Pradeep S. Mehta and George Cheriyan were also present.



The inaugural session was followed by two technical sessions: 'Scope of Rulemaking: Contribution in the CMVR' and 'Implementation of MVA, 2019 in States: Opportunities and Challenges'. More than 60 participants from 20 states, representatives from media, state officials, MoRTH officials, road safety experts and GRSP partners from various states actively participated.

Green Action Week Campaign

To evaluate GAW India campaign activities and experience sharing, a Partners Meet was organised by CUTS in 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. Cheriyan 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. All partners thanked CUTS for involving CSOs in the campaign from different states and providing necessary support for the timely and effective completion of the campaign.



Educating Bank Customers

Under the RBI-Depositor Education and Awareness Fund campaign, round three of phase II activities commenced with the first Depositor Education and Awareness Programme (DEAP), which was organised at Bassi in Jaipur district on October 16, 2019; followed by the second organised at Dudu in Jaipur district on November 08, 2019; the third on November 18, 2019, at Sambhar in Jaipur district; fourth in Niwai, Tonk district on November 28, 2019; fifth at Diggi, Tonk district on December 09, 2019; and the sixth on December 23, 2019, at Bassi in Chittorgarh district respectively.



Media Sensitised on the Importance of Organic Consumption

Under the ProOrganic II project, the workshop held at Jaipur on November 27, 2019, which was attended by special guest V S Yadav, Dean, S K N Agriculture University, Jobner; and Jagdish Pareek, a progressive organic farmer of Ajeetgarh of Sikar district and also a Padam Shri awardee 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 farmers 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.

Glimpses of
some more
ACTIVITIES





Commemorating World Day of Remembrance

CUTS 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 in the event 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.



Giving Poorer Consumer Greater Voice of India

Under this CI-Ikea supported initiative ProVoice, activities comprised Snake & Ladder, Puppet Shows, Quiz Competition, Women Group Meetings (1 in Eral+2 in Netawalgarh), Community Meetings, Children Group Meetings, Street Plays etc. were implemented as per the schedule. These activities were organised in two targeted communities: Eral & Netawalgarh. Meanwhile, two improved cookstoves were also ordered online from Envirofit India Pvt. Ltd. Pune, Maharashtra and given to two identified families to make them demo users so that they will use and share their experiences with other community members.

Financial Literacy Drive

Under the Financial Consumer Protection drive, two district-level events were organised at Bhilwara on November 26, 2019, and at Chittorgarh on November 29, 2019, respectively. Both events were successful in terms of participation. In Bhilwara, Lokesh Saini, District Development Manager, Bhilwara; O P Somani, Financial Literacy Coordinator (FLC), Bank of Baroda and Prakash Choudhary of Bhartiya Mazdoor Sangh were key speakers. In Chittorgarh, Bijal Surana, District Supply Officer, Chittorgarh; S.K Mehndiratta, Lead Development Manager and Arvind Purohit, Financial Literacy Coordinator were the key speakers. Sachin Kumar, ASO, Department of Consumer Affairs, Government of India was the representative from the Ministry in Chittorgarh.



Lights for Defenders Campaign

CART team members observed Lights for Defender's Day at CART Conference Hall on December 10, 2019, to honor the environmental defenders all over the world. It was a call from SSNC.



Support Strong Food Labeling Regulations and Elimination of Trans-fats

CUTS International observed 'World Food Day' on October 16, 2019, at Jaipur with school children.



Glimpses of
some more
ACTIVITIES



REPRESENTATION/ VISITS



- Amar Deep Singh participated in an international symposium organised by the National Institute of Disaster Management (NIDM) and Department of Science and Technology at Constitutional Club of India, New Delhi on September 26-27, 2019.
- George Cheriyan and Nimisha Gaur attended the 'Partners Meeting' organised by CI in Chennai on September 03, 2019.
- George Cheriyan and Madhu Sudan Sharma participated in the Media Interface and Stakeholders event under the Eat Right India campaign organised by the Ministry of Health and Family Welfare, Government of India and FSSAI, New Delhi on September 05, 2019.
- Pooja Panwar attended the event entitled 'Rajasthan's Public School Education System' organised by Accountability Initiative at IDS, Jaipur on October 23, 2019.
- Madhu Sudan Sharma participated in the Asia Pacific Road Safety Seminar at Kuala Lumpur, Malaysia on October 29-30, 2019.
- Madhu Sudan Sharma represented CUTS in the '14th CII Food Safety, Quality and Regulatory Summit' which was organised by Confederation of Indian Industry at New Delhi on December 11, 2019.
- Madhu Sudan Sharma and Satyapal Singh attended a meeting with the Civil Society Organization organised by FSSAI on the Eat Right Movement, where CUTS was one of the key stakeholders.
- Nimisha Sharma attended a State Level Convention on 'Child Marriage and Adolescents' Sexual and Reproductive Health and Rights' organised at Jaipur jointly by Save the Children, More Than Bride Alliance, Sajha Abhiyan (on Child Marriage), Jan Swasthya Abhiyan and Girls Not Bride in close coordination with Directorate of Women Empowerment and National Health Mission, Government of Rajasthan on December 16, 2019.
- Dharmendra Chaturvedi, Amardeep Singh, Amit Babu and Nareshwar (intern) attended the National Consumer's Day Event organised by the Department of Consumer Affairs (Government of Rajasthan) at Jaipur on December 24, 2019.
- Madhu Sudan Sharma as a panellist attended a session 'FSSAI Game Changers': The 'Network of Consumer Organisations for Food and Nutrition' (NetCOFaN) in the second 'National Eat Right Mela', organised by FSSAI at New Delhi on December 27, 2019.

Internship at CART

- **Palak Sinha** of Symbiosis Law School, NOIDA (UP) from November 11, 2019, to December 11, 2019.
- **Nareshwar Singh Shaktawat** of Jindal Global Law School, Sonapat, Haryana from December 09, 2019-January 09, 2020.

Upcoming Events

- Remaining events under the third round of phase II of Depositor Education Awareness Programme with the support of RBI, which commenced from October 16, 2019.
- Remaining activities under the second year of ROSA II supported by the Global Road Safety Programme, which got extended up to February 2020.
- Activities of 'Mobilising Key Stakeholders for Eliminating Trans-fats from India'.
- Activities under the ProVoice project, which got an extension up to January 2020.
- Activities of Sustainable Consumption and Production in India (SDG 12)-A Consumer Perspective.
- Activities under PFI supported ARSH project.



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).