Financial Consumer Protection

Robust consumer protection in financial services and financial literacy are needed to ensure that financial markets are deep and provide access to financial services for low-income households. CUTS CHD organised an Inception Meeting for ‘Enhancing Financial Protection of Consumers In Particular Women Through Financial Literacy Initiatives’. The Meeting was held with the support of Ministry of Consumer Affairs, New Delhi at Chittorgarh on August 17, 2017.

Narayan Singh Charan, Additional District Magistrate (Chittorgarh); Sushil Sharma, Chairman, Municipal Council, Chittorgarh; Sanjay Jhala, Deputy Director, Department of Consumer Affairs; and Sachin Badetia, District Development Manager, National Bank for Agriculture and Rural Development (NABARD) were some of the eminent speakers of the event.

Another Inception Meeting was organised in Bhilwara on September 06, 2017. It was noted that awareness, knowledge and skills of rural consumers regarding financial literacy can be enhanced through frequently organising such programmes.

Raising Awareness through Cluster Level Workshop

Realising that poor and vulnerable community, especially rural women are unable overcome poverty due to poor savings and lack of investment capabilities, 11 Cluster Level Workshops were organised in two districts of Rajasthan. The event was conducted with the support of Ministry of Consumer Affairs, New Delhi in 11 blocks of Chittorgarh and Bhilwara in September and October 2017. Participation of 684 people including 560 women and 124 men marked the success of the event.

Training of Trainers

A training programme was organised from 16-20, September 2017 at Chittorgarh with the support from Sightsavers to enhance knowledge on ‘The Right for People With Disabilities Act 2016’ to create Master Trainer to enhance knowledge at the grassroots and provide orientation to the members of Disabled People Organisation (DPO) on managing an organisation.
PROGRAMMES & INTERVENTIONS

Enhancing Tailoring Skills

CHD organised a 45-day tailoring training for skill development and enhancing knowledge of the physically challenged women on September 15-November 30, 2017 at Nimbahera block, Chittorgarh, under Sightsavers project. The main objective of the tailoring training was to enhance disabled women’s skills and ensure their engagement in livelihood activities.

Vocational Training on Mobile Repairing

As vocational trainings can provide better employment opportunities, a 45-day training programme on Mobile Repairing and Maintenance was organised under Sightsavers project in September and October, 2017 at Private Training Institute, Chittorgarh. The main objective of the training was to make the physically challenged people self-sufficient by helping them to initiate their own business or acquire employment.

Welfare Camp for Raising Mobility

A welfare camp was organised with the support of Department of Social Justice and Empowerment (DoSJ) on August 04, 2017. C P Joshi, Member of Parliament and Chander Bhan Singh, Member of Legislative Assembly Chittorgarh; and Om Prakash Toshniwal, Assistant Director, DoSJ were some of the eminent guests of the programme. For enhancing economic status of the physically challenged people, 28 battery operated motorised tricycles were distributed for increasing their mobility for making them self-independent.

‘Go Back to School’ Campaign

High rate of dropouts plague rural schools and this might result in loss in productivity of the education system. Addressing this concern, the Centre organised ‘Go Back to School’ Campaign in August and September, 2017. The campaign was held in slum areas, Jodhars (Bhilwara) to bring back school dropouts with the assistance of Education Department, Health Department, Child Welfare Committee (CWC) and Labour Department. As a result of this initiative, 11 dropouts were admitted to the government schools.

Capacity Building of Farmers

Farming is a profession of hope. Knowing the importance to equip farmers with capacity to respond to the changing marketing environment various Farmers’ Awareness Meetings were conducted in rural areas of Chittorgarh and Bhilwara in August and September, 2017. The Meetings aimed at raising shareholder membership of farmers. So far, 502 farmers in Bhilwara and 547 farmers in Chittorgarh have acquired shareholder membership. Capacity building of the farmers by linking them with the promotion schemes of the government collectively and leveraging their production and marketing abilities were the main objectives of these programmes. About 800 farmers participated in these meetings.
Women Leadership Development

Empowerment of women per se is not only essential for equity, but is also important in poverty reduction, economic growth and strengthening of civil society. Under CHD’s Nai Roshni project, a District Level Meeting with the support of Ministry of Minority Affairs was organised, where women leaders shared the progress and ongoing activities of their groups. The training groups were linked to various schemes and activities. In addition, their problems related to health, education, labour cards, financial inclusion, etc. are regularly being addressed. Around 250 women were linked to micro-insurance schemes, labour card and health plans, financial security schemes and Self Help Groups (SHGs).

Promoting ProOrganic Farming

Realising the significance of sustainable food and farming and achieving the same through promoting organic production ProOrganic Awareness Workshops were organised in Chittorgarh, Bhilwara and Pratapgarh districts of Rajasthan. The highlights of these events were that in every village, various films including CHD’s documentary film on organic farming were shown to the farmers for raising their awareness level. Besides, in the open sessions, the farmers raised their queries related to organic farming, organic consumption, etc.
• Sachin Badetiya and Lokesh Saini, District Development Managers (DDMs) from Chittorgarh and Bhilwara districts respectively discussed the progress of FPO’s plan for raising shareholder membership and providing training on dairy farming to the Chief Executive Officer (CEO), National Institute of Agriculture Management, Jaipur on August 09-11, 2017.

• Indrani Thuraisingham, Regional Networker for the Office of the Asia and the Pacific, Consumers International; Gaurav Verma and Swati Verma from MangoBus, Research Agency of Delhi visited CHD on August 24-25, 2017. They collected health related information focussing on community children through Focus Group Discussions (FDGs).

• Archana Bhambal, Area Director and Amaresh Kumar Pandey, Programme Manager from Sightsavers were on a project monitoring visit on September 29, 2017. The main objective of the visit was to meet the project beneficiaries, SHGs of disabled people involved in livelihood activities.

• George Cheriyan, Director (CUTS) accompanied by Deepak Saxena and Amar Deep Singh of CUTS CART visited the Centre regarding ‘Financial Consumer Protection’ (FCP) Launch Meeting. They acquired information regarding the progress and planning of ‘ProVoice and Financial Protection’ project and the ongoing preparations for the scheduled field visit of Indrani Thuraisingham, Head of Office for Asia Pacific at Consumers International with her team in two project villages.

• O P Saini, Deputy Director, Integrated Child Development Services (ICDS), Bhilwara; Sunita Gurjar, Station House Officer (SHO), Anti Human Trafficking Unit; A Q Ahmad from Labour Department; Naresh Pareek of Child Welfare Committee; and Abhishek Jain, District Coordinator, Rajasthan Skill and Livelihoods Development Corporation (RSLDC) visited CHD, Bhilwara regarding the case interventions and project related progress and activities for August and September, 2017.

• Rohit Singh, Sidharth Narayan, Ankit Pingle and Sanjaya Kumar Lenka from CUTS CCIER visited CHD to undertake a pilot survey as part of the ‘Regional Inclusive Growth’ project on October 31, 2017.