



## World Consumer Rights Day, 2011

CUTS Centre for Human Development (CHD) in collaboration with the District Supply Office (DSO) organised a district-level consultation on World Consumer Rights Day (WCRD) at *Panchayat Samiti Hall*, Chittorgarh on March 15, 2011.

Welcoming all the participants, Shyam Sundar Sharma, DSO Chittorgarh said that the theme for current year ('Consumers for Fair Financial Services') is very apt and is the need of the hour. Ashish Tripathi, Acting Centre Coordinator CUTS CHD in his introductory remarks said that WCRD, which was first observed in 1983, is observed on March 15 every year. The need for consumer satisfaction and protection has been recognised as consumers today want value for money, a product or service that would meet reasonable expectations is safe and there is full disclosure of the product specification.



Speaking on the theme for 2011, I M Sethiya, Social Worker & Practising Chartered Accountant, Chittorgarh said that Indian financial market has increased manifold and several services such as investment, mutual funds, car, home and personal loans, credit cards, equity market, mobile banking, insurance, etc. are available and customers have multiple choices. However, it is a pity that the consumers fall in the trap of financial companies and lose their hard earned money.

Advocate Rajneesh Pitaliya, lamented that most of the cases at district and state consumer redressal forums are not disposed within the stipulated time. Citing example from his own experience, he said consumers are facing new challenges from the market forces and are often lured by false advertisements or agents of financial service providers.

Stressing on the need of financial inclusion, Badrilal Jaat, Chairman, Chittorgarh Dairy stated that it is the right of the disadvantaged and low income segments of society that they have access to financial services at affordable costs; and it is the responsibility of financial institutions and regulatory bodies to make this happen. He further said that while most of financial services are available to the urban masses, rural masses in India have no idea of insurance and farmers still do not have access to formal sources of credit.

Lauding the efforts of CUTS, Chief Guest Mitthu Lal Jaat, *Up Zila Pramukh* opined that the efforts taken by CUTS to raise consumer awareness in the district are exemplary.

More than 110 participants from different parts of the district comprising *Panchayati Raj* Institution(PRI) members, NGOs, media, Chittorgarh *Viklang Manch* members, *Jan Mangal* couples, etc. participated.

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## Exposure Visit of Bal Panchayats

Two exposure visits of *Bal Panchayat* members under the project *Stronger Voice to Excluded Children in Government and NGO Policies and Programmes* were organised on January 19 and 25, 2011. During the exposure visits children visited the Chittorgarh fort to learn its history. Mohan Jaat, Assistant Sub Inspector Rajasthan Police briefed children about the work of police and laid stress on following traffic rules for safety. Sohan Chaudhary, Museum officer briefed children about the history of Chittorgarh. K R Kala, District Forest Officer Chittorgarh also interacted with children to know their understanding about environment-related issues and guided them on the importance of environment protection and how they could play a significant role. 150 children participated in this exposure visit.



## Mainstreaming Disability – Need for Collective Action

A one day sensitisation workshop on 'Mainstreaming Disability in Rajasthan' was organised at CHD on February 24, 2011. The purpose of this workshop was to develop human capital for promoting inclusion of disabled people in the policy planning and decision-making process and enabling them to access their rights and entitlements to a life of dignity.

Prasanna Kumar Pincha, Special Rapporteur, National Human Rights Commission was the Resource person for this workshop. Pincha discussed different acts in India concerning Persons with Disability (PwDs) in brief and United Nations Convention on Rights of Persons with Disability (UNCRPD) in detail. He highlighted that disability results from the interaction between persons with impairments and attitudinal and

environmental barriers that hinders their full and effective participation in society on an equal basis with others. He said that all PwDs have the right to be free from discrimination in the enjoyment of their rights. This



includes the right to be free from discrimination on the basis of disability, but also on any other basis such as race, colour, sex, language, religion, political or other opinion, national or social origin, property, birth or other status. He shared experience of his own life that how his rights were denied to him and how he struggled and got those rights.

The participants were divided into three groups and asked to make a presentation on the way forward for mainstreaming disability. 25 staff members of CHD participated in the workshop.

## Sensitisation Workshop for Persons with Disability

Earlier another sensitisation workshop was organised for disabled persons with the help of Chittorgarh *Viklang Manch* on January 26, 2011. The purpose of this workshop was to strengthen disabled people's own initiatives and discuss how discrimination works and how to challenge it on an individual and collective basis. The main resource person for the workshop was Prasanna Pincha, Special Rapporteur (disability), National Human Rights Commission.

Welcoming the participants Ashish Tripathi said that for inclusive development, there needs to be awareness and understanding about disability issues among development workers, and a policy framework.

Pincha mentioned that disabled persons have to struggle for their rights and they should not be dependent on others. If disabled people are not included in mainstream development efforts, international and national development targets cannot be achieved.

Mohan Lal Jat, President Chittorgarh *Viklang Manch* said that it is a unique initiative in Chittorgarh where the disabled people have been involved in the process of mainstreaming from the beginning and efforts are being made to strengthen them. He said that this initiative will have a long term impact on advocating for the rights of PwDs. He thanked all participants and said that the *Manch* will work with full commitment for the rights of PwDs. 71 persons participated in the workshop.



## SHG Loan Mela – Financial Inclusion of Rural Women

A loan mela was jointly organised by CUTS and Baroda Rajasthan Grameen Bank (BRGB) in village Shambhupura on February 03, 2011. Chief guest Mukesh Garg, Chairman BRGB said self-help groups (SHGs) are the foundation of rural development. All SHG members should invest money in profitable livelihood options and repay the bank loan with interest in time. He congratulated the SHG members to be a part of the SHG movement.

Ashok Gupta, Regional Manager, BRGB said that the bank has a diverse portfolio of financial services and to increase its customer base the bank has upgraded all the branches to Core Banking.

Ashish Tripathi, of CHD highlighted that a majority of SHGs promoted by CUTS in Sawa village are of women from minority and these SHGs are also playing a good role in combating social evils such



as child marriage, dowry, child labour, etc. Pankaj Yadav, District Development Manager, National Bank for Agricultural and Rural Development (NABARD) gave a brief overview of Joint Liability Groups, Farmers Clubs and SHGs. He urged NGOs to come forward with innovative schemes and NABARD will be happy to support them.

In this loan mela 70 SHGs promoted by CHD were credit linked with BRGB. Besides this, 20 SHGs were credit linked for the second time. More than 600 women and men participated in loan mela. *Sarpanch* of Samri, Shambhupura and Arniya Panth were also present on the occasion.

## Livelihood Orientation of BPL SHGs

A three day 'Livelihood Orientation of BPL SHGs' was organised by *Zila Parishad*, *Baroda Swarojgar Vikas Sansthan* (BSVS) and CUTS at Sanwaliya Ji Vishrantigrah, Chittorgarh on February 15-17, 2011. The purpose of this orientation was to build the capacity of SHG members to use the loan amount in a judicious manner and take up profitable livelihood options.

NK Sanadhya, Director BSVS; KL Jain, Block Development Officer Chittorgarh; BS Chawla, Project Officer, *Swarn Jayanti Gram Swarojgar Yojana*; DP Bairwa, Lead District Manager, Chittorgarh; Ashish Tripathi and Madan Giri Goswami of CHD facilitated different sessions in the orientation programme.

About 100 members from 9 SHGs promoted by CUTS attended this orientation. Certificates were also given to the SHG members by the Chief Guest Mitthulal Jaat, *Up Zila Pramukh* Chittorgarh.



### VISITORS

- Ved Prakash Goyal, Associate Head, Rajasthan, Infrastructure Leasing & Financial Services (IL&FS) Cluster Development Initiative Limited, visited CHD on September 28, 2010. Ved briefed about the activities of IL&FS and requested for support in the identification of Below Poverty Line youth for livelihood trainings.
- Amit Chowdhury, Advocacy Officer, Save the Children visited CHD on January 12-13, 2011. The purpose of his visit was to visit IPAP project villages to see the ongoing activities, review progress of the project with team and work on advocacy related issues and information, education and communication (IEC) material.
- A group of 38 Master of Social Work students and 2 faculty members from Jain Vishwa Bharti University Nagaur visited CHD on January 14, 2011 for an exposure visit.
- Prabhat Sinha, Programme Manager, Sightsavers visited CHD on February 23-24, 2011 to facilitate the convergence in the district, review the baseline survey and meet with *Chittorgarh Viklang Manch* office bearers.
- Narendra Chand, Finance and Support Service Manager Sightsavers visited CHD on February 23, 2011 to review the project related accounts.



- Ashish Tripathi and Madan Giri Goswami attended a meeting of District Health Society on January 20, 2011.
- Ashish Tripathi, Madan Giri Goswami, Aradhya Shankar Gour, Vandana Chauhan, Madan Lal Keer and Pradeep Bhatt attended a two day District level training of trainers organised by State Institute of Health and Family Welfare under Village Health and Sanitation Committee training project at Udaipur on January 21-22, 2011.
- Aradhya Shankar Gour and Kishan Lal Bharti attended a five-day training programme on Inclusive Education organised by Sightsavers at National Association for the Blind (NAB), Mumbai from January 14-18, 2011. The purpose of this training was to orient the project coordinators and rehabilitation facilitators on how to supervise and monitor the education facilitators working in projects.

- Pradeep Bhatt attended one workshop on Pre-Conception and Pre-Natal Diagnostic Techniques (PCPNDT) Act organised by Mahila evam Bal Chetna Samiti, on February 04, 2011. The purpose of the workshop was to build understanding of the participants on PCPNDT Act and how to use the same to control sex-selective abortions.
- Aradhya Shankar Gour, Gayatri Moud and Deepika Sen attended a workshop on low-vision organised by Gomabai Netralaya Neemuch on February 26, 2011. The purpose of the workshop was to discuss the technical aspects of low-vision, demonstrate low-vision devices and how to use them.
- Govardhan Lal Pareek and Rameshwar Lal Pachoriya attended a one-month functional training on integrated education of visually impaired children at the NAB, Faridabad from January 26 to February 25, 2011.

## MEDIA

**परिवार नियोजन में सहभागिता बढ़ाएं जनमंगल जोड़ा प्रशिक्षण का समापन**  
तीन दिवसीय जनमंगल जोड़ा प्रशिक्षण, आरोग्य

**स्वयं सहायता समूह रोजगार का सशक्त माध्यम**  
तीन दिवसीय रोजगार प्रशिक्षण संपन्न

**जीवन में बचत जरूरी: गर्ज**  
बड़ौदा राजस्थान ग्रामीण बैंक के पांचवें स्थापना वर्ष के अवसर पर हुई ग्रामीण चौपाल

**शोषण से बचने के लिए हो जागरूक**  
महिला संघोष्ठी

**नाता प्रथा सामाजिक अपराध**  
महिला संघोष्ठी

**जागरूकता से वंचित शोषित वर्ग**  
महिला संघोष्ठी

**बच्चों ने जाना दुर्ग का इतिहास**  
विद्यार्थियों को यातायात नियमों की भी दी जानकारी

**लोभ, विलासिता ही शोषण की जड़**  
महिला संघोष्ठी

**कन्या भ्रूण हत्या रोकने का लिया संकल्प**  
काछोला भिलावाड़ा

**स्वयं सहायता समूह ग्रामीण विकास का आधार**  
महिला संघोष्ठी