

# 1<sup>st</sup>August 2023 > Vol 1 > No. 2 **MUMBAI GRAHAK PANCHAYAT** *E-Magazine*



Namaskar,

There has been an increasing demand from our non-Marathi readers to have more English pages in our house magazine 'Grahak Tituka Melwawa'.

This seems difficult because the prices of paper and printing have gone very high. So, we decided to come up with an e-Magazine which will include translations of some stories from our Marathi magazine. The first issue of the e-magazine was published in July 2023. This is the second issue. The e-Magazine will be circulated online via WhatsApp and email. We request you to read and share this magazine with your family and friends. The consumer is a saviour if s/he is aware. Our magazine is a medium to spread awareness and empower consumers.

We look forward to receiving your feedback.

- Team, MGP e-Magazine.

# **Eco-friendly Ganesh Utsav**

#### Neha Joshi

The onset of Shravan brings with it festivals that encourage us to worship nature and express our gratitude towards its life-giving forces.

Everyone is now awaiting the Ganesh festival, which falls in September this year. Excitement always builds up around sweets and decorations for the Makhar (festive setting for installing idol). Today, attractive readymade options for decor and other paraphernalia have made celebrations very convenient – but these readymade options are often not very environment friendly. With a little creativity and enthusiasm, it is possible to celebrate the festival without harming the environment. Below are some easy and interesting ideas:

- Opt for an eco-friendly Ganesh idol made of papier mache, cow dung or shadu clay. Getting a permanent ornate metal idol is also a good option.
- Creatively reusing available decor or using items available in the house for decoration would be a step towards a sustainable lifestyle. For eg, save and make a permanent frame from spare wooden strips or pipes left over from

carpentry or plumbing work. This frame could be decorated in multiple ways to make interesting backdrops year after year.

- Use Tetrapak or cardboard packing boxes and plastic bottles innovatively to create a beautiful Makhar.
- Use colour co-ordinated or contrasting sarees and dupattas to make attractive backdrops.
- Save the hard boards that come with store-bought cake and paint them beautifully to make wall decor.
- Make colourful flower arrangements in cane baskets.
- Old pre-used utensils, wooden boxes, metal tea kettles, cycle wheels, umbrella frames can be artfully revamped into appealing decor ideas.
- Plant colourful plants in coconut shells or small tins and use them for decoration.
- Floral offerings to the deity can later be composted.
- After the celebration, the shadu clay idols can be immersed in a bucket of water at home and that water could be used for the plants in the house.





Eco-friendly LED bulbs for decoration would save electricity.

Apart from décor, we should also make sure the sweetmeats we consume are hygienic and healthy. It is avoidable to buy readymade sweets made from Khoya (evaporated milk solids), as the possibility of adulteration is very high during festive season. It is difficult to vouch for the freshness of Khoya and it is perishable too. Instead, giving visitors homemade ladoo or dry fruits is a better and healthier option. Dry fruits are readily available in the Grahak Sangh list for the month.

A little thoughtfulness and creativity would not only make our Ganesh celebration environment friendly and healthy but would also give us the joy of crafting unique decorations and sweets with our own hands.

### Setu Bandha Re

MGP's Consumer Plaza (Grahak Peth) will be held in Andheri (East) at Symphony Banquet Hall from October 17-22, 2023. On October 21 and 22, a novel initiative will become an additional part of this plaza - there will be a separate section named 'Setu Bandha Re'. This section will have stalls of social organisations that empower physically handicapped and marginalized communities as well as local artisans and craftsmen by bringing them together and assisting in the manufacture and sale of their products.

These products are unique and of high

To support their efforts, we will provide stalls free of cost to a larger number of organisations than we did upto now. If you know of any deserving organisation that could be invited to participate in this plaza, please write to us with their details at mpanchavat@ gmail.com before 14 August 2023. For more information contact Anuradha Deshpande on 9867815618.





### **MGP's Consumer Plazas**

#### Uday Pingale

This month, one plaza will be held in Palghar from August 17 -22, at Lion's club Hall, Kacheri Road, Palghar West. The next one will take place in Chembur from 8-12 September in Muktananda School.

The Consumer Plazas (Grahak Peth) organised by Mumbai Grahak Panchayat are a much awaited event in the consumers' calendar. This month, one plaza will be held in Palghar from August 17 -22, at Lion's club Hall, Kacheri Road, Palghar West. The next one will take place in Chembur from 8-12 September in Muktananda School.

A discerning customer prefers to examine and handle products before buying them. Thanks to this, our plazas have been doing record business every year despite the growing influence of online shopping. What distinguishes our consumer plaza from other such fairs is:

- Our belief that the welfare of each stakeholder- buyers, sellers and organisers must be protected.
- The expenses of running the fair are shared proportionately among the stall holders.
- The organising committee strives to make promptness, discipline, neatness, skill and creativity a part of the shopping experience.
- We select vendors through a rigorous process, after examining for quality and price, and ensure that prices are fair and reasonable for both buyers and sellers.

- Complaints, if any, are addressed promptly.
- All products sold at our plazas are made in India.
- We promote ecologically responsible shopping, so our stall holders are not permitted to give customers plastic carry bags.
- We provide a platform to various government agencies to promote their consumer oriented programmes.
- Each plaza has a consumer education booth, "Jaago Grahak", where visitors are updated on consumer issues. Our publications are also sold here.
- A number of NGOs and social organisations are supported by giving them stalls free of cost to sell their products.

There is a wide range of products for sale in around 50 stalls - readymade clothes, jewellery, bags and purses, footwear, toys, gift items, utensils and ready to eat products. We invite you to visit our plaza with your family and friends and become a part of a unique consumer festival that holds fair trade, reliability, transparency and social responsibility as its core values.



August 2023

# Editorial

### May Everyone Stay Happy

#### Shubhda Chaukar

In the July issue of our e-magazine, you read about Mumbai Grahak Panchayat's (MGP) representation in the C20 LiFE and our participation in the conference held in June under the aegis of G20 at Rambhau Mhalgi Prabodhini, Uttan. This time, I will share with you some interesting snippets from this event. The purpose of the conference was to discuss sustainability from different perspectives and highlight the efforts people have made towards achieving it.

A sustainable lifestyle has always been a part of the Indian ethos. There was a consensus at the conference that our forgotten ways of sustainability should be revived, modified for modern times and shared with the rest of the world.

Dr. Ram Sharma, a scholar of Indian knowledge and traditions, explained aspects of Indian ideology that promoted sustainable ways of living - for example, traditions such as self-sufficient villages, patronage of artists by temples, water storage tanks, wells, and health care through Ayurveda. He further pointed out that ecology and economy go hand in hand.

Dr. Hundekar, Head of Fashion Technology, Maharshi Karve Stree Shikshan Sanstha, spoke about Green Fashion. He emphasised that fashion can be sustainable only when clothing is made with attention to durability and its suitability to the climatic conditions and nature of work; when it preserves traditional weaves and art forms; uses natural colors; has a system for recycling unwanted clothes; and there are testing labs for textile products. Here I made suggestions on behalf of MGP, viz., to help consumers buy sustainable products, the labelling on clothes should specify the type of yarn and dye used in making the garment. Just as we have FSSAI to set standards for food products, we should have an authority to set standards for clothing too. Dr. Hundekar agreed with this.



Smt. Nivedita Bhide, author and office bearer of Vivekananda Kendra, presented the topic 'Value Based Education that Includes the Concept of Family'. She described how the family plays a crucial role in imparting value education. She also explained how some Hindu customs intrinsically uphold the principle of sustainability. For example, salutation to the 'annadata' (food provider) before a meal is an appeal to not waste food. The Vastu Pooja, Jal Pooja, etc. are conducted to show respect to the Pancha Mahabhutas (five elements), to express our gratitude to nature and to promise not to do injustice to Mother Earth!

Human activity exploits natural resources. We pour cement and sand on the earth to build homes, we cut trees for furniture ..... the subsequent Vastu Pooja is a way of apologising for this trespass and resolving to be more mindful of nature in the future.

Continuing on this theme, she said Dharma is the observance of duty. Being respectful towards food is dharma and wastage of food is adharma. Smt. Bhide said religion teaches a person to think beyond 'me' and 'mine' and live by upholding family, society, and nature. Education must impart principles of sustainability, feels Smt Bhide. Our education should be designed to add righteous people to society.

The conference in Rambhau Mhalagi Prabodhini, Uttan was a converging point for people with knowledge, wisdom and a passion for change. Today, they are scattered throughout the world. As they come together to brainstorm and share experiences, they can unitedly become a catalyzing force for policy reforms.

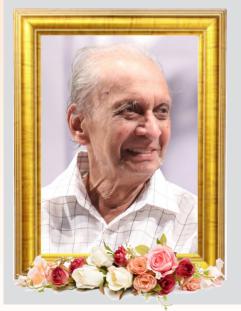
I felt fortunate to represent MGP at such an inspiring event and interact with people who have dedicated themselves to different causes. I was also glad that I could share with them information about our organisation's work.

The attendees were surprised to hear how MGP, through its unique distribution system, has been trying to instill a sustainable lifestyle amongst 32000 member families for the last 48 years. Everyone felt that this indeed was an example worth emulating.

The conference concluded with a prayer that underlined the conference theme - 'Sarve Bhavantu Sukhinaha Sarve Santu Niramayaha', ie, may everyone stay happy and healthy.

### **Obituary** =

We pay our final respects to Vinayakrao Lele, a senior member and former office bearer of Mumbai Grahak Panchayat, who breathed his last on July



26, 2023 at his residence in Thane. He was 99 years old.

With his passing, we have lost an idealist and a person of high integrity in thought and action. Vinayakrao Lele played a valuable role in the formation and evolution of Mumbai Grahak Panchayat and an earlier institution called Janata Madhyavarti Grahak Sanstha. Till the end, Lele kept a vigilant eye on the financial affairs of our organsation. The Thane distribution center also benefited from his guidance to date.

# MGP pushes for Global ODR at UNCTAD

• Anita Khanolkar, Secretary, Movement

Stressing the urgent need for Global Co-operation to protect the interests of e-commerce consumers, Adv. Shirish Deshpande, MGP Chairman strongly argued for the creation of a Global Online Disputes Resolution mechanism. Adv. Deshpande was participating in a panel discussion at the Inter-governmental Group of Experts' Annual Conference organised by UNCTAD in Geneva on July 3 and 4, 2023. He had been invited for this global conference as a consumer representative.

During this lively discussion, Adv. Deshpande emphasised the need to have a Global Online Disputes Resolution (Global ODR) mechanism in place to curb fraudulent practices in e-commerce and to protect the consumers of on-line platforms. He also pointed out the importance of the role of UNCTAD in initiating such a move sooner rather than later.

While speaking on the hitches of e-commerce, Adv. Deshpande said that in e-commerce transactions, it often happens that the e-platform is from one country, the seller is from another country, manufacturer is from yet another country and the buyer is from a fourth country. If there is any problem in any e-com transaction involving more than one country, the question of cross-border jurisdiction arises. In such a situation, there is no clarity regarding which country's laws should be made applicable. To resolve this conflict, he urged that UNCTAD should try to evolve a consensus among UN member states, attempt to harmonise national laws and decide that the law of that country where the consumer initiates the purchase transaction shall apply.

He drew UNCTAD's attention to the resolution passed in the General Assembly of United Nations on December 13, 2016. Vide this resolution, the UN's General Assembly has recognised the need for a Global Online Disputes Resolution System for e-commerce transactions. While insisting that UNCTAD should step in for the creation of such a Global ODR platform, Adv. Deshpande pointed out that a large number of countries, including India, are ODR-ready. He also pointed out NITI Aayog's comprehensive policy document on ODR.

Shri. Rohit Kumar Singh, Secretary, Department of Consumer Affairs, Government of India wholeheartedly supported MGP's plea for Global ODR.

The experts present at the conference had mixed reactions to MGP's stance. While some pointed out practical difficulties like funding, language barriers, cross-border jurisdictional issues etc., others suggested holding a global webinar on this issue to discuss various challenges and ways to overcome them. Adv. Deshpande asserted that most of the difficulties voiced by the experts were surmountable with use of modern technology.

In another session on energy crisis, Dr Archana Sabnis of MGP made an impromptu intervention to highlight India's solar policy and explain its salient features. She urged countries grappling with high and everrising energy prices to adopt India's solar policy, which incentivises and encourages the generation of clean and cheap energy.

# One Station One Product – A Unique Experience

■ Jyoti Modak, Secretary, Distribution

एक स्थानक

एक उत्पादन

MUMBAI GRAHAK PANCHAYAT

The 'One Station One Product' scheme is being implemented by the Indian Railways with the aim of 'Vocal for Locals'.

Our organisation operated a stall under this scheme at Andheri station from June 18 to July 2, 2023. Our intention was not merely to sell goods but to reach out to more people, to have them understand the work and purpose of Mumbai Grahak Panchayat, and at the same time, deliver quality products to a larger community.

We found that buyers and visitors to the stall were eager to know more about MGP. Many learnt about our distribution system and made useful suggestions.

Our organisation has been working relentlessly to protect the interests of consumers for the last 48 years. It is an entirely voluntary and self-sufficient organisation. It has taken consumer issues even to the United Nations. The organisation operates from its own independent building behind Cooper Hospital in Andheri and has over 30,000 members. Visitors were amazed to know these facts and were surprised that they did not know about us before. Their reaction made us ask ourselves why we have been averse to publicity so far.

During these 15 days, we sold a whopping 1406 packages worth Rs.1,30,109 at the stall. Our activists from Andheri-Jogeshwari Vibhag, Vileparle Vibhag, and Santacruz Vibhag worked wholeheartedly and uncomplainingly throughout, for which they deserve heartfelt appreciation!

We received support from the Purchase Officer Pradeep Raorane, sub-staff Bhagwan Jadhav, Shantaram Shivgan, Sachin Naik, Ritesh Shinde, Mahesh Bhatade, Accounts Officer Akshay Sawant and Mansi Jadhav.

Chairman Adv. Shirish Deshpande gave us great encouragement and Anita Khanolkar, Anuradha Deshpande, Mangala Gadgil, and Ulka Patil were always there to cheer us on. The entire MGP office was eating, sleeping, and breathing 'OSOP' during this period!

**ONE STATION** 

**ONE PRODUCT** 

ग्राहक पंचायत

### Vibhag Activities- Round Up

#### Compiled by Ranjana Mantri

#### Sangh Pramukh Shibir

In June and July 2023, Palghar, Borivali and Pune Vibhag held camps for their Sangh leaders and other Sangh representatives.

The **Palghar** programme was attended by 160-170 members. Chairman of Thane Vibhag Prabhakar Gavane was the chief guest while Vice Chairperson of Purchase Committee Chaya Warange was the chief speaker. The dignitaries and senior MGP members Vinay Patil, Vijay Save, Deepak Bhandari, Sunanda Todankar and Madhuri Vartak spoke to the audience about MGP's various programmes, history, guiding principles and the path ahead.

156 members attended the **Borivali** programme. "Miluni Sarya Jani", a skit written by Ranjana Mantri, was presented. This skit explained MGP's voluntary work culture, its efforts to create consumer awareness and lead consumer movements. In a talk that followed, Prabhakar Gavane, Chairman of Thane Vibhag, called for efforts to increase membership, especially from the tech-savvy young generation. The Borivali division completes 35 years in 2023. As Shrikrishna Nagar Sangh was the first Sangh to be established in this Vibhag, Vrinda Vaidya, its Sangh Pramukh, was felicitated on this occasion.

The **Pune** programme had a participation of 110 members. In this tenth year of MGP operation in Pune, the city now has 102 Sanghs with 1541 members. Secretary Vineet Gokhale spoke about the progress so far and suggested ways to increase membership. Participants were given insights about MGP's distribution chain and the technologically advanced facilities of the distribution center - the semi-automatic packing machine, band sealer machine, fingerprint reader machine and cctv. The talks were followed by an interactive session.

#### Discussion on MGP at G20 in Goregaon

The first quarterly meeting of Goregaon Vibhag was held on July 9, 2023. During this meeting, Shubhada Chaukar gave a talk on the contours of the G20 intergovernmental group, its significance for MGP and the upcoming G20 Summit that India will be hosting soon. 60-70 people were present at this meeting.

#### Visiting the Oldest Sanghs in Dadar-Mahim-Bandra Division

MGP volunteers paid a visit to Sangh members who had continued their MGP





membership for the last 45 years or more, to discuss their relationship with MGP. They visited 19 Sanghs established between 1975 and 1980.

The feedback was heartwarming! Bharati Rahalkar of Gogatewadi Sangh said the day the provisions from MGP arrived was a happy day for members because it was a chance for friends to get together. Hemant Raul of Prabhu Cottage Sangh lauded the high quality of products available through MGP. Tara Menon of Patrakar Sangh and Sukhada Palkar of Sahitya Sahavas 1 Sangh said that their experiences during their stint as members of the purchase committee helped them develop their personality.

Vijaya Patil of Kamal Pushpa Sangh appreciated how MGP always raises its voice against injustice to consumers, while Priya Kulkarni of Park Sangh declared that the Grahak Sangh was like a family. MGP volunteers enjoyed the positive interactions and presented to these senior members small tokens of appreciation - trophies with the name of the Sangh on it, with the inscription "You have been a member of MGP since it was founded. Hearty congratulations!"

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### Repairs in Society can be a trouble

#### Sharmila Ranade

Our Activist Sharmila Ranade writes a column in Free Press Journal on every Monday. We have reproduced this for our readers.

Can a Society legally bar members from undertaking carpentry work on Sundays and Public holidays to curb noise pollution?

- Housing Societies function on



the principle of cooperation hence basic cooperation is expected of members while considering any work or repair in their flats to make it liveable. However, it is likely to cause some inconvenience to other members. The Model

Bye Laws 48(a) provide that no member shall do any activity which may cause nuisance, annoyance or inconvenience to any of Members of the Society. It does not specify the timings or days on which such work shall or shall not be carried out. It is up to each Society to frame rules with the approval of the General Body. Some Societies have framed such rules including the penalty for violation of the timings specified therein. You should take prior written permission of the Society for storing the carpentry material (including wood, ply sheets and tools) and carrying on work in the Society premises as wood is a combustible substance. As per the Noise Pollution (Regulation and Control) Rules, 2000 limit for residential areas during the day time (6 am to 10 pm) is 55 decibel and that at the night (10pm to 6 am) is 45 decibel.

### Educational Institutes or Quick Buck Businesses?

#### Vasundhara Deodhar

Examination results of senior high schools, junior college and CET are declared in June-July each year. As soon as these results are out, media gets flooded with advertisements of universities, deemed universities and technical institutes from across the country. Attractive visual presentation and tall claims



made catch the attention of the students and parents. However, some of these universities / institutes exist solely to lure students and make a quick buck.

Here is an excerpt from an article about an FIR lodged by the Registrar of a University in UP against another Institute: "When we clicked the website, a page of our university opened having details of our varsity and an application form for admission. When the application form was filled and submitted, the webpage showed the name of a technical university located at Dewa Road. We have no link or affiliation with this university," the FIR declared.

The fake website indeed contained details that were quite similar to the website of the private university. "The miscreants had created the web page to mislead the students looking for admission and to damage the reputation of the private university. Also, it appears that the miscreants aimed at financial benefits," the complaint said.

The above complaint is being investigated by the concerned Cybercrime cell, under whose purview this falls. This example is a pointer to the mushrooming and unchecked growth of such fraudulent educational establishments in the country. Unsuspecting students and parents suffer when they take admission to such institutes after paying a huge amount as fees. Any degree / diploma certificate from a fake or unauthorised institute has no value; it is just a worthless piece of paper.

Even if, at some point, the students realise the shady nature of the educational institute that they are studying in and try to change the same, a lot of time and money is already lost. Valuable years get wasted in taking corrective action, apart from the trauma of being cheated. **'The Section 22 of the UGC Act, 1956 stipulated that: ..** 

- (1) The right of conferring or granting degrees shall be exercised only by a University established or incorporated by or under a Central Act, a Provincial Act or a State Act or an institution deemed to be a University under Section 3 or an institution specially empowered by an Act of Parliament of confer or grant degrees.
- (2) Save as provided in sub-section (1) no person or authority shall confer, or grant, or hold himself or itself out as entitled to confer or grant, any degree......'

Before taking admission in any institution, parents and students are advised to visit the UGC website, where a list of fake universities is available. (www.ugc.ac.in). For technical education, approval of the All India Council for Technical Education (AICTE) is also a must.

'The purview of AICTE (the Council) covers programmes of technical education including training and research in Engineering, Technology, Architecture, Town Planning, Management, Pharmacy, Applied Arts and Crafts, Hotel Management and Catering Technology etc. at different levels' (ref . https://www.aicte-india.org/about-us/)

### Mandatory Quality Standards for Footwear

**F**rom July 1, 2023, the Quality Control Orders of the Bureau of Indian Standards (BIS) became compulsory for large and medium-scale footwear manufacturers in India and all importers of footwear. This means that they will now have to follow the mandatory quality standards for 24 footwear and related products made from leather, polymeric and rubber materials. Footwear covered under this rule will bear the ISI mark. The 24 products include leather safety boots and shoes, canvas shoes with rubber soles, sports footwear, PVC sandals and Hawai chappal, among others. Implementation of these standards is expected to ensure domestic production of quality footwear, and curb the import and sale of sub-standard products.

Source: PIB press release

### Restaurant and Hotel Associations Rapped for Non-Compliance

**O**n July 24, 2023 the Delhi High Court ordered the National Restaurant Association of India (NRAI) and the Federation of Hotel & Restaurant Associations of India (FHRAI) to pay Rs one lakh each as costs for noncompliance with the Court's order dated April 12, 2023.

In April, the Court had directed that both associations file an affidavit on the following aspects –

- percentage of its members who impose compulsory service charge in their bills
- any objections to the term 'service charge' being replaced with other words like ''staff welfare fund" to clarify that it is not a Government levy
- percentage of members willing to make service charge as voluntary and not mandatory.

The Court observed that the associations had filed the affidavits improperly to ensure

that the hearing does not proceed before the Court; it gave them one last opportunity for proper filing within four days after payment of rupees one lakh each as costs to the Department of Consumer Affairs, New Delhi.

The Delhi Court's orders are significant in view of the fact that 4000 complaints against forceful collection of service charge have been registered on the National Consumer Helpline (NCH) since the guidelines issued by the CCPA in July, 2022. These include:

- making payment of service charge mandatory
- portraying service charge as a charge levied or approved by the government
- embarrassing and harassing consumers in case they resist paying service charge
- collecting service charge by other names such as 'S/C.', 'SC', 'S.C.R.' or 'S. CHARGE' etc.

Source: PIB press release

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