



GRAHAK HITAY
GRAHAK SUKHAY

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MUMBAI GRAHAK PANCHAYAT

E-Magazine



Namaskar,

Responding to requests from our non-Marathi readers for more English content in our in-house magazine 'Grahak Tituka Melwawa', we decided to bring out an e-magazine in English that will be circulated via Whatsapp and Email. This magazine will include translations of some stories from our Marathi Magazine. This is the third volume of the e-Magazine, the first was published in July 2023. Please read and share with your family and friends. Feedback is also welcome!

- Team, MGP e-Magazine.



Grand Success of Palghar Panchayat Peth

■ Madhusudan Vidyadhar Joshi

The fourth Palghar Panchayat Peth (consumer plaza) organised by Mumbai Grahak Panchayat commenced on August 17, 2023 at Lions Club Hall in Palghar. The chief guest at the opening ceremony was senior social worker Dhanesh Bhaskar Vartak. The event was chaired by Panchayat Peth President Anuradha Deshpande. Panchayat Peth Secretary Anita Khanolkar, Palghar Vibhag President Sunanda Tondkar and Distribution Centre Secretary Deepak Bhandari were present on the stage. Senior member Madhusudan Joshi anchored the event.

After Sunanda Tondkar's welcoming address, chief guest Dhanesh Vartak spoke about various facets of the Mumbai Grahak Panchayat movement and its laudable journey through 48 years.

Anuradha Deshpande spoke about panchayat peth and its objectives. Apart from being a marketplace for commodities, the peth also works for consumer education, consumer protection and environment. She spoke about the 'Setu Bandha Re' initiative to provide a platform to social organisations, which will add a new dimension to the objectives of Grahak Panchayat Peth.

Three workshops were organised during the peth. The first workshop, to create awareness about waste management and sustainable lifestyle, was conducted by Parag Redkar and Manjiri Moghe. The second workshop was 'Best out of Waste', conducted by Vinay Patil, Pratiksha Patil, Gaurangi Patil, Praful Gharat, Vaishali Parvekar and other members. Participants were encouraged to make decorative articles from coconut shells, stones, broken glasses etc.

The third workshop was to learn making Ganesh idols with shadu clay. Under the guidance of members Umesh Kavle, Heman Chamre and Vinay Patil, 22 children made these idols.

53 stalls at the peth sold a variety of daily use and festive products like sarees, dress materials, jewellery, toys, wooden articles, glass lamps, jute products and more. Various quality products from our distribution list were made available to customers for promotion of Grahak Sangh.

Palghar Vibhag and Palghar Distribution Centre worked in unison to make this peth a huge success. The Palghar Panchayat Peth recorded a turnover of 85 lakhs. ◀





Children engrossed in idol making workshop conducted by artist and art teacher Vinay Patil.



Do Not Miss Our Upcoming Panchayat Peths

SR NO.	DATES (for 2023)	NO OF DAYS	VENUE
1	8 th September to 12 th September	5	Swami Muktanand High School, L.U Gadkari Hall, N.G Acharya Marg, Subhash Nagar, Chembur East.
2	30 th September to 8 th October	9	Suryavanshi Banquet Hall, Swatantraveer Savarkar Marg, Opposite Catering College, Dadar West.
3	9 th October to 16 th October	8	Kranti Visariya Hall, Maharshi Karve Road, Navpada, Thane West.
4	17 th October to 22 nd October	6	Symphony Banquet Hall, Vijaynagar, Nityanand Marg, Andheri East.
5	23 rd October to 29 th October	7	Ganpatrao Vartak Hall, Vasai West.
6	30 th October to 7 th November	9	Bhatiawadi Hall, Borivali West.

Setu Bandha Re!

■ Anuradha Deshpande, President, Panchyat Peth Committee

An article in Grahak Tituka Melava August 2023 issue covered our initiative 'Setu Bandha Re'. This attracted a lot of inquiries and some members shared information about various organisations engaged in social upliftment activities. Multiple small organisations are relentlessly working for the social good and

all they need from the society is empathy, acceptance and support; we hope to provide this through our initiative.

We urge all members to visit our 'Setu Bandha Re' section on October 21 and 22 at



Symphony Banquet Hall, Vijaynagar, Andheri East from 11am to 8.30pm. Let

us celebrate our Diwali with lights, gift envelopes, torans, varli paintings, bags, lanterns and many other artefacts purchased from these organisations.

Detailed information about these organisations will be available in our Grahak Tituka Melava Panchayat Peth Special issue for the month of October 2023.



Editorial

The Power of Organising!

■ Shubhda Chaukar

As I sit down to write this editorial, I am brimming with pride as an Indian! India's 'Chandrayaan 3' has made a soft landing on the South Pole of the Moon. One of the many aims of the moon mission is to determine if there is ice in the craters on the moon, which can be melted to get water. The hope of finding water is taking mankind into space, to our only satellite!

Closer home, water management efforts are underway across the country. Expert Nilesh Kulkarni gave a presentation on some of the successful campaigns on 'Water' at the G20-C20LiFE conference held on the 3rd and 4th of June. He enumerated some projects that are dedicated to solving the water problem. One of these is the 'Green Rameswaram' project in Chennai, in which an island is being irrigated through the revival of dead wells, rainwater harvesting, and farm ponds.

He also spoke about the 'Halma' tradition of the Bhil community of Madhya Pradesh, in which common problems are solved together by the whole community. This tradition is helping Jhabua and Alirajpur districts of Madhya Pradesh to address their water scarcity. Everyone in the village has worked together to build hundreds of ponds. Water was extracted by digging channels in the ground.

Social worker Mahesh Sharma and IITian Harsh Chauhan's organisation, called Shivganga Samagra Gramvikas Parishad, works in these water scarce districts. Since 2005, the organisation holds 'Halma Yatra'

in villages each year. During the Yatra, the natives of the village, who are now scattered across the country, come together with other volunteers, and all work together to dig ponds and tanks. Last year, 40,000 people participated in this yatra. What an ingenious modern take on an ancient tradition!

We have many such unsung heroes who are striving to find answers to societal problems. The G20 conference offered India an opportunity to highlight their work. We were proud to showcase Mumbai Grahak Panchayat's work on such a big platform. The audience appreciated our self-reliant consumer organisation and the numerous activities we undertake to protect the consumers' interest.

What struck me about the projects mentioned above is that they owe a lot of their success to the power of organising people for a cause. Whether it is to solve any big issues or bring about social change, there is no substitute for working unitedly together.

We in MGP have worked towards organisation of consumers for the last 48 years. Consumer unity is crucial when battling against unfair market practices or organisations that take consumers for granted, and when compelling authorities to consider the consumers' viewpoint while framing and implementing government policies. To build a strong advocacy group, is necessary to strengthen and expand our organisation. Each one of us can help by sharing information about our work with friends and acquaintances.



MGP takes its 'Mission Global ODR' to Germany

■ Adv. Pooja Joshi-Deshpande

I was honoured to co-author and present a research paper titled "Global ODR - Smart Dispute Resolution - Opportunities & Challenges" along with our Chairman Adv. Shirish Deshpande at the 18th IACL Conference in Hamburg.

The 3-day Global Conference with the theme of "Unanswered Questions in Consumer Laws" was organised by the International Association of Consumer Laws (IACL). The IACL, an international body of consumer law experts, practitioners, scholars, and academia, had invited research papers from all over the world on the above theme. Our paper was accepted by them and we were invited to present it at the global conference being held in Hamburg from 19th to 21st July. The goal of the IACL conference, which is held once every two years, was to develop research networks and stimulate research and joint research projects in the area of consumer law and policy and consumer relations across the world.

Our paper analysed the effectiveness of the Global Online Dispute Redressal (ODR) mechanism and the need for e-commerce dispute resolution. It briefly dealt with how the ODR process works, its advantages, and its benefits for consumers. Its features like simplicity, speed, convenience, and affordability have been emphasised when compared with Alternative Dispute Resolution and traditional litigation. Our paper also covered the challenges in implementing ODR, the main challenge being cross-border jurisdiction.

Critics point out to the obstacles to ODR - its lack of face-to-face interaction, language barrier, security and confidentiality issues, etc. Our paper focussed on how Global ODR, with its beneficial features in E-Commerce disputes, lessens the burden on the traditional justice delivery system. With advances in Artificial Intelligence and Blockchain, the Global ODR mechanism can revolutionise dispute resolution into Smart



Dispute Resolution. The paper make note of the initiatives being taken in several countries including India and regional groups like ASEAN, APEC, and OECD in introducing Online Dispute Resolution (ODR). The United Nations General Assembly’s appeal to its member states to adopt ODR for dispute resolution in the E-com sector was also highlighted.

The IACL conference had 32 parallel workshops on various topics related to consumer law. It was an amazing experience to share knowledge, do research, and in turn, learn so much from other presenters. I came away from the conference with the conviction that there is an urgent need to find solutions and answers to the challenges and unanswered questions of consumer law.

A couple of other presentations in this Conference deserve special mention.

Shanika Whitehurst and Kristen Purcell from Rutger University shared their survey research on consumer perceptions of and experiences with, product repairability in the US and highlighted multiple wins that Consumer Reports and their coalition partners have had advocating for Right to Repair legislation in state houses across the US. It was an engaging discussion around

differences in consumer and manufacturer expectations of product lifespans and the impact of limited repairability on the circular economy. A few right to repair legislations in the US were also presented by the speaker. This topic is of special interest for India since our Prime Minister is strongly advocating the Right to Repairs in India.

Anne Marie Weber, Weronika Herbet-Homenda and Helena Kordasiewicz, presented a project titled "The digital exclusion of the elderly from financial services", which dealt with the challenges faced by the elderly population in accessing financial services in the digital age. They explored the barriers and potential regulatory solutions to bridge the digital divide.

Betty from the University of Autonoma presented a Paper on “ODR - Access to Justice & Protection of Consumer Rights in E-Commerce”. Prof Dr. Heesok Seo (Korea) presented his paper on "Civil Liability of E-Commerce” which focused on P2C Relations. He explained platform liability under Korean Law, and recent regulatory trends in Korea.

All in all, it was an enriching and refreshing experience to attend the IACL Conference. ◀



Tote bag designing workshop was conducted by Neha Joshi in Goregaon Vibhag on August 20,2023. The purpose of this workshop was to encourage people to avoid plastic carry bags and replace them with attractive ecofriendly cloth bags.

The Battle against Counterfeit Drugs

■ **Mamata Athalye**

From August 1, 2023, the Union Health Ministry has directed pharmaceutical manufacturers to strictly carry barcodes or QR code in prescribed format on the packaging of their medicines. This measure hopes to control the sale of counterfeit medicines in pharmacies and hospitals and to ensure that all the medicines are authentic, whether branded or otherwise. The initial phase covers 300 medicine brands with retail sales of around 50,000 crores. These medicines include antibiotics, drugs for diabetes, BP, heart disease, painkillers, allergy etc.

This barcode/QR code, which has to be printed or affixed on the primary packaging or on the carton, will give the following information to the consumer:

1. Unique product identification code
2. Proper and generic name of the drug
3. Brand name
4. Name and address of the manufacturer;
5. Batch number;
6. Date of manufacturing; date of expiry
7. Manufacturing licence number

"It is applicable for all the indigenous as well as foreign manufacturers who are manufacturing these brands of drug formulations for marketing in the country," the government communication said. This rule is applicable to imported products also.

After scanning the QR code, the

consumer will get additional information like medicine website, scientific information and side effects. It will also eliminate the need for package insert. In case of quality issues, product recall from the market will be easy. A Unique Identity Code (UID) is assigned to each unit during manufacturing, and it remains throughout the supply chain until the product's consumption. This track and trace technology will help in prevention of theft, pilferage and adulteration.

The significance of this step by the Health ministry can be understood better when seen against the backdrop of the menace of counterfeit drugs that is rampant in India and the world.

The Menace of Counterfeit Drugs

India has a thriving pharmaceutical industry that is globally ranked third in volume and thirteenth in terms of value (US \$20 billion). India, the largest manufacturer of generic drugs, is known as the 'pharmacy of the developing world!' Pharmaceutical products contribute 8 per cent to India's overall merchandise exports.

Some problems, however, plague the system. Every country in the world suffers to some extent from supply of substandard or spurious drugs, which result in life threatening issues, financial loss of consumer and loss in trust on the health system. To illustrate,

according to a report by International Policy Network, 700,000 deaths were reported globally for malaria and tuberculosis because of counterfeit drugs. Counterfeit products might also worsen drug resistance and lead to treatment failure.

Around 12-25 per cent of medicines supplied globally are contaminated, substandard and counterfeit, though in developed countries of European Union and in the US the problem is less severe – here, counterfeit drugs account for hardly one percent of the market value of products. Russia, China, India, Brazil, Mexico, Pakistan, Southeast Asian and Middle Eastern countries are considered as the chief operators in distribution and manufacturing of counterfeit drugs.



Accelerating Factors

Issues related to counterfeit or spurious drugs have amplified post COVID-19, which caused massive disruptions in global supply chains. Countries around the world struggled to source life-saving medicines. This phase also led to a rise in the sale of sub-standard or dubious drugs.

The pandemic also accelerated the adoption of online marketplaces for the purchase of medication and other pharma products. Online marketplaces have brought greater customer ease, but have also enabled a higher volume of counterfeit or substandard products to go undetected; instances of substandard and falsified (SF) medical items increased by about 47 per cent between 2020 and 2021.

Regulations to Curb Counterfeiting

The Indian drug regulatory authority - Central Drugs Standard Control Organization

(CDSCO) - has categorised not of standard quality (NSQ) products into three categories A, B and C.

Category A: spurious and adulterated drug products which conceal the real identity of the product or formulation and are similar to some well-known brand. These products may or may not contain active ingredient.

Category B: grossly substandard drugs in which product fails the standard testing parameters.

Category C: products with minor defects like emulsion cracking, change in formulation colour, small variation in net content, sedimentation, discolouration, labelling errors etc.

The provisions to penalise/curb manufacturing and sale of counterfeit drugs include:

- When adulterated or spurious drugs cause death, then punishment is imprisonment for ten years to lifetime with penalty of not less than one million Indian Rupees (INR) or three times the value of the drugs confiscated.
 - Establishment of special designated courts for trial related to adulterated and spurious drugs.
 - CDSCO publishes monthly a list of drugs, medical devices and cosmetics that are declared as not of standard quality/spurious/adulterated/misbranded.
 - New scheme for regular overseas inspection for those manufacturing units, which are situated abroad, from where drug products are imported in India.
 - A 'Whistle-blower' scheme to encourage attentive public participation in exploring the detection of spurious drug products.
- Consumers also need to take precautions for their own safety, viz, they must buy medicines from a trusted medical shop or supplier. Also, avoid buying medicines from an online pharmacy as it may be a fake website or may supply spurious products. ◀

Fraudsters Mimic Websites and Apps of Government Services

■ Smita Deodhar

With everything from grocery to tax payment going online, consumers today are experiencing ease of transaction as never before. But the same technology that saves us from queues and other hassles also makes things convenient for fraudsters – they can easily lay traps for us in the form of fake websites, fake apps, e-mails with phishing links, QR code scams, to name just a few.

Fraudsters are even creating fakes of Government of India's official websites and apps. People inadvertently land on such sites via internet searches and don't even suspect that they are heading for trouble, for the fake websites bear official sounding names, sometimes sport symbols like Ashoka Chakra and the national flag, or mimic the colour and style of the genuine site.

Fake IRCTC App



The latest target of cyber criminals is IRCTC Rail Connect, the official Android app of IRCTC (Indian Railway Catering and Tourism Corporation). People use it to reserve railway tickets and for other travel bookings.

On August 4, 2023 IRCTC issued an alert on twitter, email and SMS to android smartphone users about a fake IRCTC android app campaign that was doing the rounds. The email warning, helpfully accompanied by a snapshot of the fake app, stated:

“It has been reported that a malicious and fake mobile app campaign is in circulation where some fraudsters are sending phishing links at a mass level and insisting users

download fake ‘IRCTC Rail Connect’ mobile app to trick common citizens into fraudulent activities. People are advised not to fall prey of (sic) such fraudsters and use only IRCTC’s official Rail Connect Mobile Apps from Google Play Store or Apple App store....’

So take care not to click on such links and not to download IRCTC Rail Connect app from anywhere except the stores mentioned above.

Fake Passport Application Portal



Some years ago, the same thing happened with the government’s online passport services portal. The official site, www.passportindia.gov.in, started being imitated by fraudsters. The Ministry of External Affairs then began issuing a warning about these fake websites.

The alert warned about fraudulent websites and mobile applications that were collecting data from applicants and also levying additional hefty charges for filling up the online application form and scheduling appointments. The fake websites were registered in the domain name *.org, *.in, *.com, sporting names such as www.indiapassport.org, www.online-passportindia.com, www.passportindiaportal.in, etc.

The government continuously monitors such sites and reports them to the cyber cell, which takes them down. But they pop up again with a different name, so it is an endless game. The official website continues to display the warning about fake sites for this reason.

Fake sites offering Government Schemes and Benefits



Government-related services appear to be a virtual magnet for cyber criminals. On the website of the Cybercrime Unit of Delhi Police (cyber.delhipolice.gov.in), one finds warnings about fake websites that claim to be Government sites and offer Ayushman Yojana, PM Kisan Yojana and other well-known social schemes. These portals make bogus offers of jobs, subsidies or financial benefits and induce gullible persons to pay money in the name of registration charges or document verification charges.

The Delhi Cybercrime Department has some guidelines for identifying and reporting fake websites, which are reproduced below:

Safety Precautions

1. Whenever you find any website offering government jobs, financial benefits, subsidies, etc. and the nature of the website is deceptively similar to Government websites, please verify the credentials of the website.
2. You may contact the parent government department or Tweet to PIB Fact Check @PIBFactCheck regarding verification of any government portal.
3. Websites having extension as ‘.gov.in’ are genuine government websites. Other sites having extension as ‘.in’ or ‘.org’ and posing as government websites may be viewed with suspicion and

their credentials may be verified before making any financial transactions or sharing personal information.

4. A website showing symbols of government such as ‘Ashoka’ or ‘Swachh Bharat’ need not mean that it is a government site. Use other methods to verify the credentials of the site.
5. A genuine government site will have multiple cross-references on government sites, social media posts, etc., whereas a fake government site will not be referred to in other government portals.

How to make a complaint

If you do have the misfortune of falling prey to the scamsters, these are the steps for reporting it as recommended by Delhi Cyber Cell:



1. Briefly state facts explaining how one came in contact with the alleged person/website and subsequent fraud
 2. Take screenshot of the alleged website wherein URL of said website is clearly visible
 3. Lodge a complaint in nearest police station describing incident along with above mentioned documents
 4. Save the soft copy of all above mentioned documents in soft form and provide them to investigating officer on CD-R along with hard copy
- Stay vigilant, stay safe!

Prime Minister Modi calls for an International Consumer Care Day

■ Adv. Shirish Deshpande

In the B20 summit held in New Delhi on August 27, 2023, PM Narendra Modi addressed business leaders and articulated his demand for an International Consumer Care day. This reminded me of our founder member Bindu Madhav Joshi, who was not much enamoured by the Consumer Rights Day. PM Narendra Modi's speech indicated that he tactfully wants to shift focus from the Rights of Consumers to the Responsibilities of the Businesses; he wants business to care for consumers. Importantly, he has also expanded the term "Consumer" and asserted that even nations are consumers in as much



as they indulge in trading, import and export. Watch PM Narendra Modi's full speech at the B20 Summit here: <https://www.youtube.com/watch?v=e51h2d7-Uh8> ◀

MGP Stall on Borivali Station

■ Sumita Chitale

After Andheri one more Stall is allotted to MGP at Borivali station under the Govt. scheme 'One station one product (OSOP).'

A stall has been set up at the Borivali station - West side - of the Mumbai suburban railway from September 1st to September 15th, 2023. As this stall was set up just before Ganesh Chaturthi, it offers a variety of eco-friendly, unique designs of makhars for sale. Additionally, the stall offers a variety of products such as puja materials, dry fruit panchakhadya, cloth bags, and speciality items from our organization. All MGP activists are enthusiastically and sincerely manging this stall.

On September 1st, Dr. Suhasini Sant, Adhyaksha Borivali division, and railway



officer Ashok Mishra inaugurated this stall. At that time, the Borivli Karyadhyaksha Rajendra Rane, Dahisar Karyadhyaksha Purushottam Hodavdekar, Borivli Vibhag secretary Savita Varade, Dy. secretary Pankaj Kulkarni and the volunteers from Borivali, Dahisar area were present. ◀

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