CONSUMER WELFARE CELL (2018 – 2019)

The Consumer Welfare Cell of Carmel College of Arts, Science and Commerce in association with Govt. of Goa Departmen of Civil Supplies and Consumer Affairs, Panjim. organised a one-day activity on Consumer Rights and Consumer Awareness on Thursday, 19th July 2018. The theme for the programme was : *"Emerging Digital Market Issues and Challenges in Consumer Protection"*. The Consumer Welfare Cell members are Ms. Gladys D'Souza, Ms. Pearl D'Silva, Mr. Daniel Coutinho and Ms. Rivya Dias.Various events i.e. On-Stage and Off-Stage activities were planned for the students.

The On-Stage event was a Skit competition, depicting various digital marketing issues as well as the challenges faced by the consumers. The time limit for the competition was 7 mins. Each team comprised of 12 students. The criteria for judging the same was, relevance to the theme, audience appeal, Humour and Presentation skills. The judges for the competition were Mr. Jeffrey Viegas and Mr. Audhoot Satardekar, in-house faculty of the college.



Skit Depicting consumer dissatisfaction after their receipt of the goods ordered online.



Students creating awareness and informing the consumers to be careful when shopping online.



The Off-Stage events were: Pamphlet Designing and the Poster Competition was judged on the basis of Theme, Creativity and Content. The Slogan Competition was judged on attractiveness, creativity and significance. The judges were Ms. Louiseann Sequeira and Ms. Sneha Nageshkar. The winners are as follows:

Pamphlet Designing:

1st place – Rochelle Braganca and Alisha Jiwani of FYBA

2nd Place- Ayesha Bandukara and Herminia of SYBA

Slogan Competition:

1st place- Priyanka Braganza of TYBA

Poster competition:

1st place- Sweta Moraes of TYBA
2nd place- Priya Sharma of FYBCom
3rd Place- Ciana Fernandes of FYBCom.

Skit Competition:

1st place- SYBA(Inoshka Moraes, Manasi Naik, Cheryl Duarte, Renisha Mendes, Neychelle Vaz, Claire Almeida, Saisha Shanke, Anicia Corte, Simran Khan, Selima Gomes and Enola Pereira.)









Do You Know Your Consumer Rights ? RIGHTSI WHOTE 11 Speak up! It's your right Wake up! \bigcirc Show your might Gather up! We will fight

TALK ON CONSUMER PROTECTION ACT 1986

On 25th of July 2018, Ms. Sharwari Prabhudesai addressed the students of the Consumer Welfare Cell and delivered a talk on "Consumer Protection Act of 1986"She highlighted the history of the Act, the six rights of the consumers under the Act, and the redress machinery to solve the grievances of the consumers. She explained the consumer responsibilities, how to file the complaint and the reliefs to the consumers



TALK ON EMERGING DIGITAL MARKET ISSUES ANDCHALLENGES IN CONSUMER PROTECTION

Dr. Maria Fatima D'Souza M.Com, LLM ,PhD in Marketing, Associate Professor in Commerce conducted a session on "Emerging Digital Market Issues-Challenges in Consumer Protection" on the 24th of July 2018 at 11.am.She explained the meaning of digital marketing, that it is a technique that makes use of electronic gadgets, devices like smartphones, tabs, desktops or laptop. There is a wide choice of products available online. She also highlighted on the tools such as email, social-media, websites, mobile apps and teleshopping. There are several reasons for going digital. There are numerous retailers offering wide range of products, multitude channels, comparing products and prices becomes easier and better decision making.

She also explained that in modern times there is exponential growth in online shopping in India. Consumers of all ages respond to this trend. Online marketing provides new opportunities for customers and new options for them.

Dr.Maria Fatima D'Souza also highlighted the threats to consumers in digital marketing era such as misusing information for marketingpurpose,fraudulentactivities,informationtheft,unsatisfactory service,damagedproduct,wrong product and no product at all.

Consumer Protection Act governs the relationship between consumers and sellers or service providers. There are no specific provisions for online marketing. Free services are also outside the purview of Consumer Protection Act. It also provides for dispute redressal forums.

Thus consumer education is a powerful instrument of consumer policy directed towards the education of children, teenagers and adults in their role as consumers.





VISIT TO CONSUMER REDRESSAL FORUM

Students visited the Consumer Redressal Forum South Goa District on 07-07-2018 situated at Fatorda Margao. The Consumer Forum plays a vital role in addressing disputes regarding consumer/retail issues and gives relief to the distressed party. The students witnessed the ongoing cases and also took insights from the arguments. Also, they learnt about the mechanism to approach the court with respect to such grievances. However, due to prohibition on photography inside the courtroom, the students could not click a picture as a testimony of their presence to be documented.

TALK ON FINANCIAL AWARENESS

On 27th September 2018, Dr. Celso Fernandes delivered a financial awareness talk to the students. He highlighted the power of financial discipline, Healthy values of money, how to set goals and priorities, identify the difference between saving and investment and understand the power of compounding. He motivated the students to be assets to their families.

