

Lesson No. 5

Consumer Rights

Rights of Consumers :

- Rights which are provided by law : - Right to safety
- Right to be informed
 - Right to choose
 - Right to be heard
 - Right to seek redressal
 - Right to consumer education.

Factors causing exploitation of Consumers :

- Limited information
- Limited supplies
- Limited competition
- Low literacy

Duties of Consumers :

- To purchase quality marked products such as ISI, AGMARK etc.
- To ask for cash memo for the items purchased whenever possible.
- To make complaint for genuine grievances consumers must know their rights and must exercise them.

Demerits of Consumer Redressal Process :

- The Consumer Redressal Process is becoming cumbersome expensive and time consuming.
- Many a time, consumers are required to engage lawyers. These cases require time for filling and attending the court proceedings etc.
- In most purchases cash memos are not issued hence evidence is not easy together.
- Most purchases in the market are small retail sales.
- The enforcement of laws that protect workers, especially in the unorganised sectors is weak.
- Rules and regulations for working of markets are often not followed.

Consumer Protection Act - 1986 (COPRA)

- To protect and promote the interest of consumers.
- Under COPRA a three-tier quasi-judicial machinery at the district, state and national levels is set up for redressal of consumer disputes.
- The district level court deals with the cases involving claims upto Rs. 20 lakhs; The State level courts between Rs. 20 lakhs and Rs. 1 crore and the national level court deals with cases involving claims exceeding Rs. 1 crore.

Questions :

1. Mention the Rights to consumers and write two sentences on each.
2. Explain the factors which cause exploitation of consumers.
3. Describe some of your duties as consumers if you visit a shopping complex in your locality.
4. Mention the demerits of consumer redressal process.
5. Explain Consumer Protection Act - 1986.