

# **Chapter 5 - Consumer Rights**

### **Rights of Consumers :**

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