

CIVIC EDUCATION

CONSUMER RIGHTS AND RESPONSIBILITIES

Who is a consumer? A consumer is a person who buys or purchases goods and services either for personal, household or industrial purpose.

Meaning of consumer rights.

Consumer rights are inalienable rights given to a buyer of goods and services to protect him against any unfair treatment from the producer or seller of goods and services.

Sometimes the producers tend to cheat or deceive the consumer by producing and selling of inferior goods, adulterated goods and expired drugs. The producer also uses wrong measurement to cheat and deceive the consumer. Due to the long suffering of the consumers in the hands of bad producers, the consumer protection council of Nigeria was established in 1970, to state and take care of the rights of a consumer. These rights are as follows:

- 1) Right to satisfaction of basic needs: consumers should derive maximum satisfaction from the goods and services they have spent their money on. E.g. A consumer that purchased a television should get the value for the money he spent on it.
- 2) Right to safety: the consumer's right to safe food, drinks, goods and services in a market. The producer should have the safety of the consumers in mind. Information that will ensure the safety of the consumers should be stated clearly on the products. Example, manufacturing dates and expiry date should be well stated.
- 3) Right to information: right to be informed require that the consumers be provided with all the information that will enable him make an intelligent decision.
- 4) Right to redress: the consumers have the right to go to court to seek a redress against any producer of unsafe or defective products that lead to loss of life.
- 5) Right to choose: consumers should not be forced into buying any product they should be allowed to express their right to choose what they want in the midst of multiple products and services.
- 6) Right to consumer education: Right to be informed requires that the consumers be provided with all the information that will enable him make an intelligent decision.
- 7) Right to a healthy environment: Consumers are entitled to a healthy and peaceful environment. The producers should not pollute the environment or cause danger to the lives of people.
- 8) Right to be represented: This right implies that the government and producers should have the interest of the consumers at heart when planning and implementing policies.

CONSUMER RESPONSIBILITIES

Consumer Responsibilities: the consumers on the other hand, have some obligations to ensure they receive maximum satisfaction for every resources spent in consumption of goods and services. Every right has a corresponding responsibility, so, for consumers to fully enjoy these rights they have some parts to play.

CONSUMER RESPONSIBILITIES.

The responsibilities of consumers are as follows:

- 1) Consumers should demand and keep proofs of transactions e.g., the consumer should demand for the receipt invoice.
- 2) Consumers should think independently, he/she should not allow other people to take decision for him/her.
- 3) It is also the responsibility of a consumer to speak out or say what he/she is comfortable with as regards the products being purchased.
- 4) A consumer should respect the environment by keeping it clean. A consumer should not dirty the environment with the product he has purchased.

DEMOCRACY

Democracy is a system of government in which the people control the affairs of the state directly or indirectly through their representatives which are elected in a periodic election.

Features of democracy.

The following represent the general acceptable features of democratic states and institutions.

They include:

- 1) Free and fair election.
- 2) Existence of the rule of law.
- 3) Supremacy of the constitution
- 4) Press freedom.
- 5) Independence of the judiciary.
- 6) Recognition of opposing parties or views.
- 7) Rule by the majority or of the majority.

Importance of Democracy.

Democracy is very important for the following reasons:

- A) It facilitates orderly transfer of power in a democratic dispensation.
- B) Decisions reflect the wishes of the majority.
- C) Fundamental human rights are guaranteed.
- D) It encourages mass participation in government.
- E) It guarantees the freedom of the press.
- F) It guarantees freedom of movement.
- G) It ensures peaceful coexistence.

DEMOCRATIC INSTITUTIONS AND THEIR FUNCTIONS

Some democratic institutions include:

- A) Political parties.
- B) INEC.
- C) Pressure groups.
- D) The arms of government; the executive, legislature and judiciary.

Political Parties

A political party may be simply defined as a group of men and women who share a common or a similar interests and who are contesting to win election and control the machinery of government.

FUNCTIONS OF A POLITICAL PARTIES

1. Selection and appointment of leaders.
2. Presenting alternative government.
3. Education and enlightening the electorate on public policies.
4. Acting as a unifying factor by making their formation and membership open to all tribes and religion.

INEC: Independent Electoral Commission is empowered with the responsibility of conducting and organizing election in Nigeria.

FUNCTIONS OF INEC.

1. They register political parties.
2. They compile voters' registers.
3. Divide the country into electoral districts.
4. They erect and supervise polling boots.
5. It is their duty to screen and register political aspirants who wish to contest election.
6. They provide electoral materials like boxes, ballot papers etc.
7. They regulate political campaigns and other political activities.
8. They determine qualification for eligibility to vote and be voted for (franchise).
9. Declaration of election results.
10. INEC has it as their functions to defend election results in courts when necessary.

PRESSURE GROUPS

This may be defined as an organized group of men and women, who share similar interest and who come together to influence or make the government pass decisions that will favour them.

FUNCTIONS OF PRESSURE GROUPS

- (1) They protect the interest of their members.
- (2) They also serve as public opinion forum.
- (3) They act as intermediary between the government and the people.
- (4) They guide the government in formulating policies.
- (5) They act as a watchdog that checks the activities of the government.

(6) They educate the public on vital public issues through seminars or mass media.