Short Answer Questions

Q. 1. Explain any five rights of consumers that protect them from exploitation in the market place. [CBSE Sample Paper 2017]

OR

Describe any three right of consumer which can help him / her against unfair trade practices and exploitation. [CBSE Delhi 2017]

Ans. Rights of consumers

(i) Right to information

(ii) Right to seek redressal

(iii) Right to choose

(iv) Right to be heard

(v) Right to safety

(vi) Right to represent

(vii) Right to consumer education (Any five or three-as per question)

Q. 2. Why do we need rules and regulations that would promote development?

Ans. (i) These could be for the protection of workers in the unorganised sector.

(ii) These are needed to protect people from high interest rates charged by moneylenders.

(iii) Rules and regulations are also required for protecting the environment.

(iv) Similarly, rules and regulations are required for the protection of the consumers in the marketplace.

Q. 3. How do you exercise the right to seek redressal?

Ans. (i) Consumers have the right to seek redressal against unfair trade practices and exploitation.

(ii) If any damage is done to a consumer, he or she has the right to get a compensation, depending on the degree of damage.

(iii) There is a need to provide an easy and effective public system by which this can be done.

Example: Prakash had sent a money order to his village for his daughter's marriage. The money did not reach his daughter at the time when she needed it, nor did it reach

months later. So, Prakash filed a case in the district level consumer court and practised right to seek redressal.

Q. 4. Describe any three duties of a consumer in the market. [CBSE (Comptt.) 2017]

Ans. (i) To be careful while buying a commodity or service.

(ii) Always look for the direction for proper use and information relating to the risk associated with commodity.

(iii) Needs to be well informed.

(iv) Should be aware of his rights (Right to Information)

Q. 5. Describe any three rights of consumer which can help him / her against unfair trade practices and exploitation. [CBSE (Comptt.) 2017]

Ans. (i) Right to Information

(ii) Right to choose

- (iii) Right to seek Redressal
- (iv) Right to safety
- (v) Right to represent
- (vi) Right to consumer education

Q. 6. What is the judicial structure of consumer disputes in India?

Ans. Under COPRA, a three-tier quasi-judicial machinery at the district, state and national levels was set up for redressal of consumer disputes.

(i) District level courts: They deal with cases involving claims upto ₹ 20 lakh.

(ii) State level courts: They deal with cases involving claims between ₹ 20 lakh to ₹ 1 crore.

(iii) National level courts: They deal with cases which are exceeding ₹ 1 crore.

If a case is dismissed in the district level court, the consumer can also appeal at the state and then at the national level court.

Q. 7. Who are producers and consumers?

Ans. We participate in the market, both as producers and consumers.

(i) As producers of goods and services, we could be working in any of the sectors like primary, secondary or tertiary.

(ii) Consumers participate in the market when they purchase goods and services that they need. These are the final goods that people as consumers use.

Q. 8. What is information needed on the packed goods?

Ans. (i) On the packed goods, details of ingredients used, price, batch number, date of manufacture, expiry date and address of manufacturer is needed.

(ii) On the packets of medicines, we must get 'directions for proper use' and information relating to side effects, its expiry date and risks associated with usage of that medicine.

(iii) When we buy garments, we must find information on 'instructions for washing'.

Q. 9. How has the 'Right to Information' been expanded to cover various services provided by the government?

Ans. In October 2005, the government of India enacted a law, popularly known as RTI or Right to Information Act, which ensures its citizens all the information about the functions of government departments.

The effect of the RTI Act can be understood by taking up the following example.

An engineering graduate applied for a government job and submitted all his certificates. But officials did not inform him the status of his selection. He, therefore, filed an application using the RTI Act, saying that it was his right to know the result, so that he could plan his future. He soon got his call letter for appointment.

Q. 10. What is the role of consumer forums?

Ans. The consumer movement in India has led to the formation of various organisations known as 'Consumer Forums' or 'Consumer Protection Councils'.

(i) They guide consumers on how to file cases in the consumer court.

(ii) On many occasions, they also represent individual consumers in the consumer courts.

(iii) These voluntary organisations also receive financial support from the government for creating awareness among the people.

Q. 11. Who can file a complaint? What is the procedure?

Ans. (i) Individual Consumer.

(ii) Consumer Organisations/Registered Voluntary Consumer Associations.

(iii) Resident Welfare Associations (RWAs).

(iv) The Central Government or any State Government.

There is no court fee for filing complaint in consumer court. The consumer has to file a simple registration form and can even plead his case on his own. The claim up to 20

lakh is filed with district forum. If a consumer is not satisfied with the decision of the district forum, then he can make appeal to the state commission. If the consumer is not satisfied with the decision of state commission then he can make appeal to National Commission located in New Delhi. National Commission is the apex body in this regard.

Q. 12. What is consumer awareness?

Ans. Consumer awareness means educating the consumer about his rights and duties. As a result of consumer education, consumer becomes familiar with the laws that protect his interests and restrict his exploitation.

Q. 13. What is the need for consumer awareness?

Ans. Consumer is exploited in many ways. Consumers are scattered, unorganised and many of them are illiterate. The traders, moneylenders, service-providers exploit the consumers in many ways. Sellers try to shift the responsibility of product/service on the buyer. They plea that the buyer should be aware when he buys the goods. It is the responsibility of the buyer to check the goods while purchasing them. The need for consumer protection and satisfaction has been widely accepted all over the world. All this has resulted in need for creating consumer awareness in India also.

Q. 14. What factors led to the beginning of the 'Consumer Movement' in India?

OR

Analyse any three reasons for the beginning of the consumer movement in India. [CBSE Delhi 2017]

Ans. (i) The consumer movement arose out of dissatisfaction of the consumers as many unfair practices were being indulged in by sellers.

(ii) There was no legal system available to consumers to protect themselves from exploitation in the marketplace.

(iii) It was presumed that it was the responsibility of the consumers to be careful while buying a commodity or service considering that sellers are indulged in many unfair practices.

(iv) It took many years for organisations in India and around the world to create awareness amongst people.

(v) This has also shifted the responsibility of ensuring the quality of goods and services onto the sellers.

Q. 15. Write a short note on ISI and AGMARK.

Ans. ISI: Indian Standards Institute.

AGMARK: 'AG' is for agriculture and 'Mark' is for certification mark. Agmark: Food Products.

ISI: Electrical Appliances and Industrial products.

These are provided by the Bureau of Indian Standards (BIS). They are a guarantee of the good quality of a product.

These marks generate trust among the consumers regarding the good quality of a commodity.

Q. 16. How can money easily exchange it for goods or services? Give example to explain. [CBSE (Delhi) 2016]

Ans. Money acts easier to exchange for goods and services:

(i) A person holding money can easily exchange it for any commodity or service that he or she might want.

(ii) Everyone prefers to receive payments in money and exchange the money for things they want.

For example: A shoemaker wants to sell shoes in the market and buy wheat. The shoemaker will first exchange shoes for money and then exchange the money for wheat. If the shoemaker had to directly exchange shoes for wheat without the use of money. He would have to look for a wheat growing farmer who not only wants to sell wheat but also wants to buy the shoe in exchange. Both the parties have to agree to sell and buy each other's commodities. This process is very difficult, time consuming and unhealthy.

Q. 17. "Consumer awareness is essential to avoid exploitation in the market place." Support the statement. [CBSE (Delhi) 2016]

Ans. Consumer awareness to avoid exploitation: Consumer awareness is essential to avoid exploitation in the market place. Market do not work in a fair manner. Exploitation happen in various ways. Therefore, awareness is essential. Certain details are given on the packing. When we buy medicines, on the packets details are marked. Rules have been made so that the manufacturer displays the information. Consumers can complain and ask for compensation or replacement of the product, if proves to be defective in any manner.

Q. 18. "Rules and regulations are required for the protection of the consumers in the market place." Justify the statement with arguments.[CBSE (AI) 2016]

Ans. Rules and regulations are required for the protection of the consumers in the market place.

(i) Individual consumers often find themselves in a weak position whenever there is a complaint regarding a good or service that had been bought, the seller tries to shift all the responsibility on to the buyer.

(ii) Exploitation in the market place happens in various ways.

For example, sometimes the traders indulge in unfair trade practices such as - when shopkeepers weigh less than what they should or when traders add changes that were not mentioned before or when adulterated or defective goods are sold.

(iii) At times false information is passed on through media to attract consumers.

Q. 19. How are consumers exploited in the market place? Explain. [CBSE (AI) 2016], [CBSE (F) 2017]

Ans. Consumers are exploited in the market place in following ways:

(i) Weigh less than what they should. Absence of expiry date on products.

(ii) Traders add charges that were not mentioned before. Rough behaviour of shopkeepers.

(iii) Traders sell adulterated or defective goods.

(iv) False information is passed through the media and other sources to attract consumers.

Q. 20. "The consumer movement arose out of dissatisfaction of the consumers". Justify the statement with arguments. [CBSE (AI) 2016]

Ans. "The Consumer movement arose out of dissatisfaction of the consumers":

(i) As many unfair practices were being indulged in by the sellers.

(ii) There was no legal system available to the consumers to protect them from exploitation in the market place.

(iii) In India, the consumer movement as a "Social Force" originated with the necessity of protecting and promoting the interest of consumers against unethical and unfair trade practices.

(iv) Rampant Food shortage, hoardings black marketing, adulteration of food and edible oil gave birth to the consumer movement in an organized form in the 1960s.