

NIOS lesson adaptation project

By EMBRACE Volunteers

(A community initiative of Harchan Foundation Trust)

Chapter 22

CONSUMER BEWARE!! BE AWARE

(Printable Version)

- **Simplified Lesson**
- **Previous Year Questions with Answers**
- **Terminal Questions**

This project is aimed at supporting children with different needs. Information provided is adapted to the best of knowledge by the volunteers. For complete information please refer to the NIOS resources in <https://www.nios.ac.in/online-course-material/secondary-courses.aspx>.

LESSON 22

CONSUMER BEWARE!! BE AWARE

- A consumer is a person who buys or uses either goods or services, to satisfy his needs.
- The CPA (Consumer Protection Act 1986) identifies two categories of Consumers
 - (i) “One who buys and uses any goods.”
 - (ii) “One who hires or avails of any service for personal use.”

Problems faced by consumer and its solutions:

Problems	Solutions
1.Price variation-shopkeepers often charge more than M.R.P	M.R.P. is inclusive of all taxes. Never pay more than M.R.P
2. Lack of standardized products shopkeepers promote substandard products because they get high commission on them	Compare features of a few brands of the product. Check out the differences and make a wise choice.
3.Imitation – Popular brands are often imitated to gain popularity	Compare and note the differences in the quality of the popular as well as the imitated brand.
4. Adulteration – manufacturers and shopkeepers intentionally adulterate food products.	Do simple adulteration test at home or get doubtful samples tested at P.F.A. Buy sealed products of reputed brands
5. Non-availability, black marketing and hoarding – Before the annual budget and festivals, shopkeepers hoard stocks, so that they can later sell and earn higher profits.	When in short supply, shift to a different brand or use an alternate product e.g. uses jaggery instead of sugar.
6 Defective weights and measures – often use stones instead of proper weights or stick magnets under the balance	Check weights and measures before buying any product.

7. Misleading /lack of information	find out the quality, prices and weights of products before and after the sale period
8. Problems related to services	Check among friends/neighbors for similar problems faced, and how they tackled them.

Wise buying Practices:

What to buy: Buy only the things that are needed and check for information like MRP.

How much to buy: According to needs Non perishable(in bulk) and perishable (in small quantities)

When to buy: Discount sale and when products are in abundance.

Where to buy: Retail shops, whole sale market and cooperative shops.

How to buy: Cash/ Debit/Credit/ installment.

How to use: Read labels and ask for demonstrations

Consumer Aids:

A Consumer aid is

- Anything written or illustrated on product
- Which helps and guides a consumer in selecting a product he/she wants to buy?

Consumer aids to help you
-Labels
-Leaflets
-Packages
-Advertisements
-Standardized marks
-Legislation
-Consumer organizations

Standardized marks:



Standardized marks	Which products
BIS Hallmark	Gold and silver jewellery
AGMARK	Agricultural Products
ISI Mark	Industrial Products (fan , mixer
FPO Mark:	Processed fruit products
	Which products
Ecomark or Eco mark:	Eco friendly products
Non Polluting Vehicle Mark:	Vehicles to conform Bharat stage Emission Standards
FSSAI	Safety standards for food items

Consumer rights: Below listed are the consumer rights

Consumer rights	Meaning	Safeguard by government
Right to safety	Has right to demand safe goods	Not to supply goods which are unsafe or defective
Right to choose	Has the right to choose from variety of product	Provides consumer education about the product
Right to be informed	Right to demand information regarding the product	Issuing warning along with ads of toxic products

Right to represent	Customer receives due consideration at appropriate forum	Publishing laws and policies
Right to be heard	Express in court if cheated	Right to represent against any malpractice
Right to seek redressal	Seek redressal against unfair trade	Right to compensation for unsafe goods
Right to consumer education	aware of consumer evils in society	Consumer laws are written in an easy language
Right to basic needs	Guarantees dignified living	safe drinking water ,freeeducation,ration,healthcare,subsidized ration
Right to healthy environment	Ensures a physical environment which enhances quality life	Promoting use of environmental friendly products ,minimizing pollution,encouraging recycling

Responsibilities as consumer:

- Do survey the market before buying anything
- Do insist on taking the bill even if it means paying a bit extra
- Do maintain the bills
- Don't be ready to buy the groceries at any cost ,do find substitutes
- Buy sealed food products
- At the time of shortage of any products, do buy less
- discourage excess consumption of goods in short supply
- At the time of registering a complaint, join hands with 'fellow-consumers' against the sellers
- If cheated, file a complaint in the appropriate 'Consumer Forum'
- Observe any change in colour, texture, taste, label of a product and bring it to the notice of the shopkeeper

Procedure for filing the complaint:

- Anyone can file complaint
- All complaints to be made within 2 years from date of purchase
- Complaint can be made at any level district level , state level and at national level
- You have to pay the nominal fee.

- You have to contact the seller, keep record of your conversation. File a complaint in appropriate forum.
- Send a notice to opposite party by register post to settle your grievance.
- Submit the complaint and court fee to receiving clerk in consumer court.
- Both the parties have to attend hearing.
- It should be settled within 90 days from the receipt of complaint.

PREVIOUS YEARS QUESTIONS

1. Give any five responsibilities of an alert customer.

Ans:

- Do survey the market before buying anything
- Do insist on taking the bill even if it means paying a bit extra
- Do maintain the bills
- Don't be ready to buy the groceries at any cost, do find substitutes
- If cheated, file a complaint in the appropriate 'Consumer Forum'

2. You want to buy unpackaged milk from a new milk vendor. What four things you should check to avoid being cheated?

Ans:

- Is milk being measured till the brim
- Is he emptying the measure completely, before he starts filling it again
- Does the measure have a false bottom?

3. When is world consumer day celebrated? Name any two consumer aids?

Ans: World consumer day is celebrated in on March 15. The two consumer aids are a) Labels and b) Leaflets.

4. What kind of products is given FPO mark? Give two examples of these products?

Ans: FPO mark is given to all the processed fruit product. Ex: Sharbat and squashes.

5. List any five problems faced by customer and explain each of them using an example.

Ans:

Problem faced by customer are

Price variation:

MRP or the printed prices are also inclusive of all taxes, but shopkeeper still charges you above MRP

a) Lack of standardized products :

Shopkeepers claim that these substandard products are better because they get a much higher commission from the manufacturer on these products as compared to the standard ones

b) Imitation:

Often the brand names are made to rhyme intentionally to fool the customers. For example, the popular brand of 'Colgate' tooth paste is imitated as 'college' toothpaste, though the colour combination and design of the cover is exactly the same.

c) Hoarding :

Shopkeepers speculate and increase the prices of certain commodities and hoard stocks to earn higher profits (before the annual budget)

d) Service problem:

Gas agencies: cheat consumers by filling gas from domestic quota instead of commercial cylinders thereby creating a shortage of supply.

6. What is standardized mark? How they are useful? Name any two standardized mark and name the two products on which these two marks are used?

Ans: Standardized mark is a mandatory mark of quality on locally manufactured good complying with relevant standards. This is useful because it determines the product has been checked and tested with the relevant authorities and confirmed to be quality and ready for the market.

The two standardized mark are ISO and ISI.

ISO is used in Medical devices and food safety management

ISI is used in cable wires and electric switches.

7. Mention any four points a consumer should keep in mind while purchasing masalas from market?

Ans:

- Be alert to any change in colour, taste, appearance or smell
- Check for genuine standard marks
- Buy from reputed shops and reputed brands
- Buy only packed and sealed foods.

8. In what four ways can a shopkeeper cheat a customer by using defective weight and measure?

Ans:

- Weights have a hollow or a false bottom or may be dented.
- Shopkeepers use stones instead of proper weights for milk/kerosene.
- Often magnets are stuck under the balance pans to cheat the consumers.

9. Eco mark symbolizes that the product is

- | | |
|--------------------------------|----------------|
| a) Economical | b) Easy to use |
| c) <u>Environment friendly</u> | d) Pure |

10. Provide information on all aspects of filing a complaint in a consumer forum.

Ans:

- Any one can file complaint
- All complaints to be made within 2 years from date of purchase
- Complaint can be made at any level district level, state level and at national level
- You have to pay the nominal fee.
- You have to contact the seller, keep record of your conversation. File a complaint in appropriate forum.
- Send a notice to opposite party by register post to settle your grievance.
- Submit the complaint and court fee to receiving clerk in consumer court.
- Both the parties have to attend hearing.
- It should be settled within 90 days from the receipt of complaint.

11. Define consumer aid. List the different aids available to consumer.

Ans: A Consumer aid is anything written or illustrated that helps and guides a consumer in selecting a product he/she wants to buy.

Consumer aids
-Labels
-Leaflets
-Packages
-Advertisements
-Standardised marks
-Legislation
-Consumer organizations

12. Name any four standardization mark and give one example of each products on which they are used?

Ans:

1. AGMARK- Used on products like vegetable oils.
2. ISI-Used on steel products.
3. BIS Hallmark-Used on gold jewellery.
4. FPO-Used on processed fruit product.

13. Consumer should be aware of their rights. Support this statement with help of any four advantages.

Ans:

Consumer should be aware of his / her rights to fight against the malpractices

1) Right to safety:

A consumer has the right to demand safe goods and be protected against all harmful products like adulterated food or unsafe electrical appliances.

For example, if your oven gives an electrical shock, or your cooker bursts, then under the right to safety, you can file a complaint against the manufacturers. Recently milk containing urea was banned.

2) Right to choose:

A consumer has the right to choose a product from a variety of good quality products. For example, a shopkeeper cannot keep just one brand of a tooth paste. You are entitled to demand more choices of a particular product.

3) Right to be informed:

A consumer has the right to demand information regarding a product such as its quality, purity, potency, ingredients, prices, etc. Thus, if the shopkeeper refuses to give you the booklet of the product before you buy the product, you can file a case against him.

4) Right to represent:

The government safeguards your right to

- Publishing laws and policies concerning consumers
- Monitoring the comments or complaints made by consumers.

14. Identify one adulterant commonly found in the following food items. Briefly explain one method each to test these adulterants.

Ans:

a) Milk: water. Testing is done by putting a drop of milk on a plate and tilting it.

b) Whole black pepper: Papaya seeds. Testing is done by putting them in half glass of water, to check which raises and which settle down.

c) Tea leaves: Color exhausted tea leaves. Testing is done by putting tea on blotting paper and sprinkles it with water. If it leaves color is adulterated.

d) Coriander powder: dung powder. By soaking it in water, if it smells cow dung then adulteration is done

15. Mention any four duties of responsible consumer.

Ans:

- ✓ Do the survey of the market before buying anything.
- ✓ Insist on taking bill.
- ✓ Maintain the bill.
- ✓ Buy sealed products.

16. Your sister got injured while using her new pressure cooker. Educate her about two rights in this context. Suggest six buying tips she should keep in mind to avoid such incidents in future.

Ans:

a) Right to safety

b) Right to represent.

Six buying tips: Ask her to check for

- ✓ Label
- ✓ Leaflets
- ✓ Package
- ✓ Advertisement.
- ✓ Standardized mark

✓ Legislation.

17. Your friend Salman doesn't know how to do purchasing in market properly. Tell him eight guidelines to shop wisely.

Ans: I will ask Salman to check the following aids

-Labels
-Leaflets
-Packages
-Advertisements
-Standardised marks
-Legislation
-Consumer organizations
-Consumer co operatives

18. Mention any four problems faced by consumer.

Ans:

Problems faced by consumers
-Price variation
-Lack of standardised products
-Imitation
-Black marketing, hoarding
-Defective weights/measures
-Lack of information
-Service problems

TERMINAL QUESTIONS

1) Define the following in your own words:

(a) Consumer:

A consumer can be defined as a person who buys or uses either goods or services to satisfy his needs.

(b) Consumer Aids:

A Consumer aid is anything written or illustrated that helps and guides a consumer in selecting a product he/she wants to buy.

2) (A) Briefly explain any four problems faced by you as a consumer in the following categories.

(a) Products

(b) Services

(B) Suggest any four ways by which you can overcome these problems.

Ans:

(a) Problems that we face as consumers for products:

i) Price variation: Sometimes shopkeepers charge more than Maximum Retail Price (MRP).

To overcome this problem:

Find out prices of different brands of products from different shops, compare the prices, the quality, and the standard marks.

After this you can identify the shopkeepers who can give you good quality products at a better price.

Do not pay more than MRP, if the shopkeeper still charges you above the MRP take a receipt and file a complaint.

ii) Imitation: Brand names are made to rhyme intentionally to fool the customers. Manufacturers do not have to spend on advertisements. They often imitate popular brands to gain popularity.

To overcome this problem:

Use both the products, duplicate as well as the original and check the difference in quality.

Rate them and then make an informed decision.

iii) Defective measures: shopkeepers use defective weights which measure less than what we have paid for. Some shopkeepers use stones instead of proper weights. Magnets are stuck under the balance to cheat the consumers.

To overcome this problem:

While buying vegetables, refuse to buy if shopkeeper uses stones instead of weights.

Check any magnets are stuck under the pan.

iv) Adulteration: Shopkeepers intentionally add inferior substances from a product or remove a vital element from a product to earn more profit.

To overcome this:

Be alert to any change in colour, taste, appearance or smell.

Read the labels carefully,

Check for genuine standard marks.

Buy reputed brands, buy only packed and sealed foods.

(b) Problems related to services:

The gas agencies fill up the commercial gas cylinders from the quota of domestic cylinders and creates a shortage in domestic gas cylinders, we get cylinder after a long waiting.

Rude behavior of bank service providers and refuse to cooperate the queries of the customers.

In services such as post, electricity, telephone, water supply, health etc. complaints are ignored or work is not done until you pay tips to the workers.

3) Give four reasons for imparting consumer education to all.

Ans:

Consumer education involves educating the consumer as to what, when, how and from where to buy, how to pay.

If a consumer is educated:

He can properly utilize his money and other resources.

He will not face any problem in buying a product as no one can cheat him.

He will be aware of his rights and responsibilities as a consumer.

He will be aware of laws to safeguard himself.

4) Your plan is to buy a cooler. What are your responsibilities in this context?

Ans: Before buying a cooler:

Survey the market.

Buy from authorized dealer.

Prefer to purchase during off season.

Try for cash purchase

Ask for the bill.

5) Why is it important to buy products with standardized marks?

Ans: Standardized marks are marks of quality given to products which meet certain standards in terms of material used, method of manufacturing, labeling, packing, sale and performance.

We should buy products with standardized marks as they are genuine, durable and fit for services.