

## 5 CONSUMER RIGHTS

### CONCEPT

- When one pays money as the price of a commodity or services and uses it, he or she becomes a consumer. In this sense we all are consumers.
- Consumer buys goods and services because they have some utility and satisfy human wants directly.
- Markets do not work in a fair manner. Often producers are few and powerful whereas consumers purchase in small amounts and are scattered. Hence there is a need for rules and regulations to ensure protection for consumers.
- Consumer movement is basically a social force which originated with the necessity of protecting and promoting the interest of consumers against unethical and unfair trade practices.
- Consumer movement can be more effective only with the consumers' active involvement. It requires voluntary effort and struggle, involving the participation of one and all.
- UN guidelines are a tool for nations to adopt measures to protect consumers. In 1985 United Nations adopted some guidelines for consumer protection.
- Consumer Protection Act was introduced by the Indian Government in 1986. Popularly known as COPRA, it has led to the setting up of a separate department of consumer affairs in Central and State governments.
- The Consumer Protection Act, 1986, ensures the following rights which every consumer in India should possess :
  - ❖ Right to choice
  - ❖ Right to information
  - ❖ Right to redressal
  - ❖ Right to representation
  - ❖ Right to safety
  - ❖ Right to consumer education.
- ISI and Agmark logos represent quality standard for many products. However, for some products that affect the health and safety of consumers such as LPG cylinders, food colours and additives, cement or packed drinking water, it is mandatory on the part of the producers to get certified by these organisations.

# I. SUMMATIVE ASSESSMENT

## A. NCERT TEXTBOOK QUESTIONS

Questions Within The Lesson

**Q.1. Find out any case of negligence on the part of people around you, where you think that the responsibility lay with the producers. Discuss.**

**Ans.** In a recent case of child birth involving surgery, anesthesia was given to an expecting mother. But the late arrival of the operating doctor created a situation where only the child could be saved and mother could not survive because of extra time for which anesthesia was given to her.

**Q.2. For the following products/services discuss what safety rules should be observed by the producers.**

(a) LPG cylinders (b) cinema theatres (c) circus (d) medicines (e) edible oil (f) marriage pandal (g) highrise building

**Ans. (a) LPG Cylinders :**

- (i) The LPG has to have a distinct odour, easily detectable, in case of a leakage.
- (ii) The cylinder should be strong and explosion proof to avoid accidents due to explosion.

**(b) Cinema Theatres :**

- (i) The exits should be well lit and wide enough to prevent any stampede.
- (iii) There should be provision of fire extinguishers at several locations to prevent any mishap.

**(c) Circus :**

- (i) Emergency evacuation route should be well laid out and visible.
- (ii) Circulation of air should be adequate to avoid instances of suffocation.

**(d) Medicines :**

- (i) Do not buy any medicine after its expiry date.
- (ii) Use medicine only after prescribed by qualified doctor.

**(e) Edible oil :**

- (i) See Agmark on the product and its ingredients. It should not contain high saturated fats.

**(f) Marriage Pandals :**

- (i) Should have adequate provisions for proper and safe parking of vehicles.
- (ii) Maintenance of hygienic environment.

**(g) High-rise Buildings :**

- (i) Uninterrupted availability of electricity for elevators.
- (ii) Adequate arrangement of fire extinguishers.

**Q.3. What is the difference between Consumer Protection Council and Consumer Court?**

**Ans.** (1) Consumer Protection Councils which were formed under Consumer Protection Act in 1986 guide consumers on how to file cases in a consumer court while consumer courts look into the grievances and complaints of the consumers.

(2) Consumer court at district level is called District Consumer Forum, while at state level it is called State Consumer Commission and at national level it is called Consumer Protection Council.

**Q.4. Find out the details of who provides Hallmark and ISO certification.**

**Ans. Hallmark :** Hallmark is quality certification for jewellery. This mark is issued by Indian Standards Institution whose headquarter is in New Delhi.

**ISO certification :** At international level, International Organisation for Standardisation (ISO) whose headquarter is in Geneva (established in 1947) issues ISO certification which indicates companies, goods or institutions having this certification meet the specific level of standards.

**Q.5. The Consumer Protection Act, 1986, ensures the following as rights which every consumer in India should possess**

- (i) Right to choice
- (ii) Right to information
- (iii) Right to redressal
- (iv) Right to representation
- (v) Right to safety
- (vi) Right to consumer education.

Categorise the following cases under different heads and mark against each in brackets.

- (a) Lata got an electric shock from a newly purchased iron. She complained to the shopkeeper immediately. ( )
- (b) John is dissatisfied with the services provided by MTNL for the past few months. He files a case in the District Consumer Forum. ( )
- (c) Your friend has been sold a medicine that has crossed the expiry date and you are advising her to lodge a complaint. ( )
- (d) Iqbal makes it a point to scan through all the particulars given on the pack of any items that he buys. ( )
- (e) You are not satisfied with the services of the cable operator catering to your locality but you are unable to switch over to anybody else. ( )
- (f) You realise that you have received a defective camera from a dealer. You are complaining to the head office persistently. ( )

- Ans.**
- (a) Right to safety
  - (b) Right to redressal
  - (c) Right to information
  - (d) Right to consumer education
  - (e) Right to choice
  - (f) Right to representation

Questions in the Exercise

**Q.1. Why are the rules and regulations required in the marketplace? Illustrate with an example.**

**Ans.** To protect the consumer from unfair trade practices, rules and regulations are required. This can be explained with the help of an example. A shopkeeper weighs less than the actual quantity or sells adulterated or defective goods. There should be some check on such activities.

**Q.2. What factors gave birth to the consumer movement in India?**

**Ans.** Unethical and unfair trade practices such as hoarding, black marketing etc, gave birth to the consumer movement in an organised manner in 1960.

**Q.3. Explain the need for consumer consciousness by giving examples.**

**Ans.** Consumer consciousness is being aware of your right as a consumer while buying any goods or services. Example : (i) It is common to see consumers bargaining with sellers for additional discounts below the MRP. (ii) Because of conscious consumers, most of the sweet shops do not include the weight of the container when they weigh sweets.

**Q.4. Mention a few factors which cause exploitation of consumers.**

**Ans.** Factors which cause exploitation of consumers are :

- (i) Lack of awareness of consumer rights among buyers.
- (ii) Improper and inadequate monitoring of rules and regulations.
- (ii) Individual purchase quantity is quite small.
- (iv) Consumers are scattered over large areas.

**Q.5. What was the rationale behind the enactment of Consumer Protection Act 1986?**

**Ans.** The rationale behind the enactment of COPRA 1986 was to set up a separate department of consumer affairs in Central and State governments and it has enabled us as consumers to have the right to represent in a consumer court.

**Q.6. Describe some of your duties as consumers when you buy any commodity from a shopping mall in your locality.**

**Ans.** When a consumer buys any commodity, he/she should be aware of his or her rights and verify the following details given on the packing :

- (i) The MRP of the product
- (ii) Date of expiry of the product
- (iii) Instructions for use
- (iv) Address of the manufacturer.

For example, when a consumer buys medicines, he must read directions for proper use. The consumer should negotiate for a price which is either below MRP or equal to the MRP. Date of expiry should be much after the date of purchase.

If the product does not match the written specification, the consumer can lodge a complaint with authorities and ask for compensation.

**Q.7. Suppose you buy a bottle of honey and a biscuit packet. Which logo or mark you will have to look for and why?**

**Ans.** We should look for Agmark symbol before buying the food items because this mark is certified by the government and assures the quality of the product.

**Q.8. What legal measures were taken by the government to empower the consumers in India?**

**Ans.** Consumers have the right to seek redressal against unfair trade practices and exploitation. If any damage is done to a consumer, he has the right to get compensation depending upon the degree of damage. This is covered under COPRA. The government has also introduced RTI – Right to Information Act – to empower the consumer.

**Q.9. Mention some of the rights of consumers and write a few sentences on each.**

**Ans.** Some of the rights of consumers are as follows :

- (i) Right to choice — Any consumer who receives a service in whatever capacity, regardless

of age, gender and nature of service, has the right to choose whether to continue to receive that service. Under this right, a consumer may also choose any one of the various brands of a product (say, a refrigerator) available in the market.

- (ii) Right to redressal — Consumers have the right to seek redressal against unfair trade practices and exploitation.
- (iii) Right to represent — The act has enabled us as consumers to have the right to represent in the consumer courts.

**Q.10. By what means can the consumers express their solidarity?**

**Ans.** By way of Consumer Forums or Consumer Protection Councils, consumers can express their solidarity.

**Q.11. Critically examine the progress of consumer movement in India.**

**Ans.** Earlier there was no legal system available to consumers to protect them from exploitation in the marketplace. It was presumed that it was the responsibility of consumers to be careful while buying a commodity or service.

It took many years for organisations in India and around the world to create awareness among people.

In India, the consumer movement as a “social force” originated due to the necessity of protecting and promoting the interest of consumers against unethical and unfair trade practices. Hoarding, black marketing etc. gave birth to consumer movement in an organised form in the 1960s. As a result of which, the government passed the Consumer Protection Act in 1986. Example – Any businessman resorting to unfair means shall be taken to task by the different courts set up at the district, state and national levels. As a result, the consumers could be compensated for the loss they incurred by buying defective goods or getting poor services.

**Q.12. Match the following :**

- |  |   |
|--|---|
| (i) Availing details of ingredients of product   | (a) Right to safety   |
| (ii) Agmark                                      | (b) Dealing with consumer cases                               |
| (iii) Accident due to faulty engine in a scooter | (c) Certification of edible oil and cereals                   |
| (iv) District Consumer Court                     | (d) Agency that develops standards for goods and services     |
| (v) Consumers International                      | (e) Right to information                                      |
| (vi) Bureau of Indian Standards                  | (f) Global level institution of consumer welfare organisation |

**Ans.** (i) (e)      (ii) (c)      (iii) (a)      (iv) (b)      (v) (f)      (vi) (d)

**Q.13. Say True or False.**

- Ans.** (i) COPRA applies only to goods.  
(ii) India is one of the many countries in the world which have exclusive courts for consumer redressal.

- (iii) When a consumer feels that he has been exploited, he must file a case in the District Consumer Court.
- (iv) It is worthwhile to move to consumer courts only if the damages incurred are of high value.
- (v) Hallmark is the certification maintained for standardisation of jewellery.
- (vi) The consumer redressal process is very simple and quick.
- (vii) A consumer has the right to get compensation depending on the degree of the damage.

**Ans.** (i) False (ii) True (iii) True (iv) False (v) True (vi) True (vii) True

## OTHER IMPORTANT QUESTIONS (AS PER CCE PATTERN)

### B. MULTIPLE CHOICE QUESTIONS (1 MARK)

**Q.1. The agencies which look into the complaints of the consumers are popularly called :**

- (a) consumer courts
- (b) consumer commissions
- (c) consumer forums
- (d) consumers cells

**Ans.** (a)

**Q.2. An Act which ensures citizens of India to know about the functioning of the government departments :**

- (a) Right to Seek Redressal Act
- (b) Right to Information Act
- (c) Right to Represent Act
- (d) Right to Protection Act

**Ans.** (b)

**Q.3. The organisation which helps guide the consumers on how to file cases in the consumer courts are popularly called :**

- (a) consumer cells
- (b) consumer associations
- (c) consumer forums
- (d) consumer societies

**Ans.** (c)

**Q.4. The organisation which lays down standards of products at the international level is called :**

- (a) ISI (b) ISRO
- (c) ISO (d) WCF

**Ans.** (c)

**Q.5. Choose the factors which gave birth to the consumer movement in India :**

- (i) hoarding
- (ii) black marketing
- (iii) food shortage
- (iv) adulteration of food
- (a) (i) only (b) (i) (ii) (iii) only
- (c) (ii) (iii) only (d) all the above

**Ans.** (d)

**Q.6. The process in which the quality of a food substance is lowered through the addition of another substance is called :**

- (a) mixing two substances
- (b) adulteration
- (c) sub-standard quality
- (d) all the above

**Ans.** (b)

**Q.7. The Act which was enacted to protect the consumers :**

- (a) Consumer Redressal Act
- (b) Right to Information Act
- (c) Consumer Protection Act
- (d) Right to Represent Act

**Ans.** (c)

**Q.8. Name the court to which a consumer can approach, having a claim of Rs. 40 lakhs**

- (a) National Consumer Court
- (b) State Consumer Court
- (c) District Consumer Court

(d) None of the above

Ans. (b)

**Q.9. Factors which cause the exploitation of the consumer :**

- (a) Limited and wrong information
- (b) Illiteracy and ignorance of the consumer
- (c) Few sellers and limited competition
- (d) All the above

Ans. (d)

**Q.10. When was ISO certification established?**

- (a) 1952
- (b) 1947
- (c) 1965
- (d) 1982

Ans. (b)

**Q.11. Name the right under which a consumer can claim compensation for the damage caused by any product.**

- (a) Right to Safety
- (b) Right to Seek Redressal
- (c) Both (a) and (b)
- (d) None of these

Ans. (b)

**Q.12. Which logo or mark you will have to look for on a biscuit packet?**

- (a) Agmark
- (b) ISI mark
- (c) Hallmark
- (d) ISO mark

Ans. (a)

**Q.13. Which certification is maintained for standardisation of jewellery?**

- (a) ISI
- (b) Agmark
- (c) Hallmark
- (d) None of these

Ans. (c)

**Q.14. Name the Act under which consumer courts have been established :**

- (a) National Consumer Commission Act
- (b) State Consumer Commission
- (c) Consumer Protection Act
- (d) None of these

Ans. (c)

**Q.15. To protect themselves what do consumers need?**

- (a) Consumer Forums
- (b) Consumer Protection Councils
- (c) Consumer movement
- (d) Consumer awareness

Ans. (d)

**Q.16. Which mark should you look for while buying honey?**

- (a) ISI
- (b) ISO
- (c) Agmark
- (d) ISO

Ans. (c)

**Q.17. The logo of ISI, Agmark or Hallmark on a product certifies its :**

- (a) quality standards
- (b) ingredients of the product
- (c) expiry date of the product
- (d) none of these

Ans. (a)

**Q.18. National Consumers Day fall on :**

- (a) 31 March
- (b) 23 August
- (c) 24 December
- (d) 25 January

Ans. (c)

**Q.19. Consumers International was created by**

- (a) UNESCO
- (b) UN
- (c) UNICEF
- (d) World Bank

Ans. (b)

**Q.20. Consumer Protection Act (COPRA) was enacted by Indian Government in :**

- (a) 1986
- (b) 1983
- (c) 1988
- (d) 1985

Ans. (a)

**Q.21. MRP on a product represents :**

- (a) minimum retail price
- (b) maximum retail price
- (c) micro retail price
- (d) none of the above

Ans. (b)

**Q.22. Right to Information (RTI) Act was enacted by the Government of India in :**

- (a) October 2005
- (b) December 2005
- (c) January 2006
- (d) None of the above

**Ans.** (a)

**Q.23. District level consumer courts can settle claims upto :**

- (a) Rs 20 lakh      (b) Rs 1 crore
- (c) Rs 50 lakh      (d) Rs 80 lakh

**Ans.** (a)

**Q.24. Consumer Protection Act, 1986 covers the whole of India except**

- (a) the state of Jammu and Kashmir
- (b) Andaman and Nicobar Islands
- (c) Lakshadweep
- (d) none of the above

**Ans.** (a)

**Q.25. Marketing of goods and services which are hazardous to life and property is covered under :**

- (a) right to be protected
- (b) right to be assured
- (c) right to seek redressal
- (d) right to be informed

**Ans.** (a)

**Q.26. As per Consumer Protection Act, 1986, unfair trade practices do not involve which of the following?**

- (a) false or misleading representations
- (b) bargain price

(c) non-compliance of product safety standard

(d) offering discounts or rebates

**Ans.** (d)

**Q.27. Who can seek information under the RTI Act, 2005?**

- (a) A group of persons
- (b) An individual citizen
- (c) A registered company
- (d) An association / society

**Ans.** (b)

**Q.28. If information is not provided or denied, what can you do under RTI Act?**

- (a) Cannot do anything
- (b) Fight with PIO (Public information officers)
- (c) Appeal to appellate authority
- (d) Request again

**Ans.** (c)

**Q.29. Which of the following is covered under public services?**

- (a) Postal services
- (b) Mobile repair services
- (c) Washing machine after-sale services
- (d) None of the above

**Ans.** (a)

**Q.30. Which of the following does not come under local taxes in MRP of a product?**

- (a) Central sales tax
- (b) Luxury tax
- (c) State sales tax
- (d) VAT (value added tax)

### PREVIOUS YEARS' QUESTIONS

**Q.1. The consumer movement in India has led to the formation of various organisations which are locally known as :** [2011 (T-2)]

- (a) Consumer Protection Council
- (b) The Consumer International

(c) The Consumer Protection Act (copra)

(d) The World Trade Organization

**Ans.** (c)

**Q.2. Which one of the following is not true regarding the Right to Safety ?**

[2011 (T-2)]

- (a) Right to be protected against unsafe appliances.
- (b) Right to protected against unsafe working conditions.
- (c) Right to seek information about functioning of government departments.
- (d) Right to be protected against services which are hazardous to life.

Ans. (c)

**Q.3. Who amongst the following is protected through rules and regulations in the market place ? [2011 (T-2)]**

- (a) The shopkeepers
- (b) The manufactures
- (c) The consumers
- (d) The suppliers

Ans. (c)

**Q.4. On which of the following date does we celebrate the National Consumers' Day? [2011 (T-2)]**

- (a) 24 October      (b) 14 October
- (c) 24 December    (d) 14 December

Ans. (c)

**Q.5. Which one of the following quality certification is obtained by food processing companies ? [2011 (T-2)]**

- (a) Agmark            (b) ISI
- (c) ISO                (d) Hallmark

Ans. (c)

**Q.6. In October 2005, the Government of India enacted a law known as : [2011 (T-2)]**

- (a) Right to Choose Act
- (b) Right to Information Act
- (c) Women Reservation Act
- (d) Anti-corruption Act

Ans. (b)

**Q.7. Which right of the consumers is violated if the consumers are not allowed to get their claims settled against the manufactures in case they are cheated or exploited ? [2011 (T-2)]**

- (a) Right to seek redressal
- (b) Right to choose
- (c) Right to be heard
- (d) Right to equality

Ans. (a)

**Q.8. When was the 'Right to Information Act' passed ? [2011 (T-2)]**

- (a) In January 2002 (b) In March 2004
- (c) In October 2005 (d) In July 2007

Ans. (c)

**Q.9. Which of the following laws was enacted by the Government of India in the year 2005 ? [2011 (T-2)]**

- (a) The Right to Information Act
- (b) The Consumer Protection Act
- (c) The Right to Education Act
- (d) The Right to Property Act

Ans. (a)

**Q.10. Which one of the following is the agency that develops standards for goods and services in India ? [2011 (T-2)]**

- (a) CUPRA
- (b) National Consumer Court
- (c) Consumer Protection Councils
- (d) Bureau of Indian Standards

Ans. (d)

**Q.11. Which one of the following is not a function of Consumer Protection Councils ? [2011 (T-2)]**

- (a) They guide consumers how to file cases
- (b) On many occasions they represent individual consumers in the consumers court
- (c) They create awareness among the people
- (d) They help the consumer financially

Ans. (d)

**Q.12. At the global level, this has become the foundation for consumer movement : [2011 (T-2)]**

- (a) Consumer International
- (b) COPRA
- (c) Consumer Forums
- (d) None of the above

Ans. (a)

**Q.13. Which of the following is not a right of consumers? [2011 (T-2)]**

- (a) Right to safety
- (b) Right to be informed
- (c) Right to choose
- (d) Right to constitutional remedies

Ans. (d)

**Q.14. Suppose you want to buy toothpaste and the shopowner says that he/she can sell the toothpaste only if you buy a toothbrush, which of your right is being violated by the shopkeeper ? [2011 (T-2)]**

- (a) Right to safety

- (b) Right to be informed
- (c) Right to choose
- (d) Right to represent

Ans. (c)

**Q.15. A chemist sold you a medicine of expiry date under which consumer right you can approach the consumer court ? [2011 (T-2)]**

- (a) Right of Safety
- (b) Right to Seek Redressal
- (c) Right to Education
- (d) Right to Equality

Ans. (a)

**Q.16. India celebrates 24th December as : [2011 (T-2)]**

- (a) National Consumers Day
- (b) National Producers Day
- (c) National Tourism Day
- (d) National Grievance Day

Ans. (a)

### C. SHORT ANSWER TYPE QUESTIONS (3 MARKS)

**Q.1. What do you mean by right to be informed? How it protects consumer interests?**

**Ans.** Right to be informed about the quality, quantity, purity, potency, standard and price of goods so as to protect the consumers against unfair trade practices.

How it protects consumer's interests : Consumer can get all information about the product or service before making a choice or a decision. This will enable him to act wisely and responsibly and also enable him to desist from falling prey to high pressure selling techniques.

**Q.2. Explain how 'right to seek redressal' help consumers to protect them against unfair practices and exploitation.**

**Ans.** Right to seek redressal against unfair trade practices or unscrupulous exploitation of consumers also includes right to fair settlement of the genuine grievances of the consumer. Consumer can make complaint for their genuine grievances. Many a time their complaint may be of small value but its impact on society as a whole may be very large. They can also take the help of a consumer organisation in seeking redressal of their grievances.

**Q.3. How does logo with letters ISI, Agmark or Hallmark help consumers?**

**Ans.** These logos help consumers to get assured of quality while purchasing the goods and services. These logos are the symbols of trust, confidence and goodwill of the product.

**Q.4. How government protects the interests of consumers?**

**Ans.** Government has taken 3 measures to protect the interest of consumers.

- (i) **Legislative measures :** The government enacted a law called Consumer Protection Act in 1986. The act provides for the establishment of consumer dispute redressal mechanisms at district, state and national levels.

- (ii) **Administrative measures** : Public Distribution System (PDS) started by Government to prevent hoarding and black marketing.
- (iii) **Technical measures** : Setting up institutions for fixing up the standards for products like Indian Standards Institutes, are technical measures taken by Government.

**Q.5. What is the role of RTI Act in India? Explain.**

**Ans.** In October 2005, the Government of India enacted a law, popularly known as RTI (Right to Information) Act, which ensures its citizens all the information about the functioning of government departments. Right to information has been expanded to cover various services provided by the government. For example, if we buy a product and find it defective well before the expiry period, we can ask for a replacement.

**PREVIOUS YEARS' QUESTIONS**

**Q.1. Explain any three ways by which people may be exploited in the market. [2011 (T-2)]**

**Ans.** Consumer may be exploited in the market in the following ways :

- (a) **Substandard quality** : Selling of medicines beyond their expiry date, supply of defective home appliances etc. are the activities by traders in which they sell substandard quality of goods.
- (b) **Higher prices** : Traders sometimes charge a price higher than the retail price (MRP).
- (c) **Duplicate Articles** : Many false and duplicate products are being sold to the consumers.

**Q.2. What are the rights given under COPRA for the redressal of grievances ? Explain.**

**[2011 (T-2)]**

**Ans.** The rights given under COPRA for the redressal of grievances are as follows :

- (i) **Right to safety** : This is the right to be protected against the marketing of goods which are hazardous to health and life.
- (ii) **Right to be informed** : Consumers have the right to get all information about the product or service before making a choice or a decision. This will enable the consumers not to fall prey to the sellers tactics.
- (iii) **Right to choose** : Consumers the right to choose from amongst a variety of goods and services available in the market at competitive prices.
- (iv) **Right to be heard** : Every consumer's complaints or grievances regarding any product or services will be considered.
- (v) **Right to seek redressal** : When consumers are cheated or exploited, they have a right to get claims settled against the manufacturer.
- (vi) **Right to consumer education** : A consumer can protect himself against various malpractices when he knows his rights and the remedies available to him.

**Q.3. How is a consumer benefitted by the right to be informed? [2011 (T-2)]**

**Ans.** Consumer can ask about the facts, information about quality, date of manufacture, price, precautions etc. about a product he is willing to buy. After getting the complete information, a consumer has a complete freedom to deny or accept the product.

**Q.4. Briefly explain the three-tier quasi-judicial machinery set up under the Consumer Protection Act of 1986. [2011 (T-2)]**

**Ans.** The government enacted a specific law called the Consumer Protection Act, 1985. Most important feature of the Act is the provision for setting up a three-tier system as follows :

- (i) National Consumer Commission
- (ii) State Consumer Commission
- (iii) District Forum

These courts look into the grievances and complaints of the consumers against the traders and manufacturers and provide the necessary relief and compensation to the consumers.

**Q.5. Highlight any three problems which a consumer may face in the process of redressal?** [2011 (T-2)]

**Ans.** The problems which a consumer may face in the process of redressal are :

- (a) It may be time-consuming.
- (b) It may be expensive as a consumer has to engage the lawyers.
- (c) If cash memos are not issued then it make the collection of evidences difficult.

**Q.6. Describe any three features of Consumer Forum?** [2011 (T-2)]

**Ans.** Features of Consumer Forum are as follows :

- (i) They guide the consumers on filing the cases in consumer courts.
- (ii) In many cases, they represent the individual consumer at the consumer courts.
- (iii) They create awareness among the people.

**Q.7. Explain any three factors that led to the growth of consumer movements in India? Give any three factors.** [2011 (T-2)]

**Ans.** Factors that led to the growth of consumer movements in India are :

- (i) Exploitation of consumers by the traders or shopkeepers.
- (ii) To avoid black marketing, adulteration of food etc. by traders.
- (iii) To check the malpractices at ration shops and even at road passenger transport.

**Q.8. Highlight any three duties of the consumers.** [2011 (T-2)]

**Ans.** Duties of the consumers are as follows :

- (i) Consumer should purchase quality marked products such as ISI, Agmark etc. and take the warranty card, if possible.
- (ii) Consumer should ask for cash memo for items purchased.
- (iii) Consumer should make complaints for the genuine grievances.

**Q.9. Explain consumer's right to seek redressal.** [2011 (T-2)]

**Ans.** This is the right to get relief against unfair trade practices and unscrupulous exploitation. When consumers are cheated or exploited, they have a right to get claims settled against the manufacturer. A number of consumer courts and agencies have been set up for this purpose.

**Q.10. What legal measures have been taken by the government to empower the consumers in India?** [2011 (T-2)]

**Ans.** The government enacted a specific law called the Consumer Protection Act, 1985. Most important feature of the Act is the provision for setting up a three-tier system as follows :

- (i) National Consumer Commission
- (ii) State Consumer Commission
- (iii) District Forum

These courts look into the grievances and complaints of the consumers against the traders and manufacturers and provide the necessary relief and compensation to the consumers.

**Q.11. Why are rules and regulations required for the ‘protection of consumers’ interest’ in the marketplace? Explain any *two* reasons. [2011 (T-2)]**

**Ans.** Rules and regulations required for the ‘protection of consumers’ interest’ in the marketplace because :

- (a) Individual consumers when exploited at the market, find themselves in a weak position. Sellers take no responsibility of the products they have sold.
- (b) Unfair trade practices like black marketing, adulteration etc. need to be checked.

**Q.12. How do duplicate articles and adulteration cause heavy loss to the consumers? Give two example. [2011 (T-2)]**

**Ans.** Duplicate articles and adulteration cause heavy loss to the consumers in the following ways :

- (i) Duplicate articles such as duplicate medicines may cause life risks for the consumers.
- (ii) Duplicate articles and adulterated goods cause financial loss to the consumers and leave them unsatisfied.

**Q.13. Explain the consumer’s ‘Right to Choose’ with suitable example. [2011 (T-2)]**

**Ans.** Right to choose : The consumer has a right to choose from amongst a variety of goods and services available in the market at competitive prices.

**For example :** A gas supply dealer cannot force or insist any consumer to buy a gas stove if they do not require it at the time of taking a new connection.

**Q.14. What is the rationale behind the enactment of Consumer Protection Act, 1986 ? [2011 (T-2)]**

**Ans.** Consumer exploitation has given rise to consumer organisations which started writing articles, publicity through media and holding exhibitions at various areas to make the consumer aware. Consumer groups were formed to look into the malpractices at the ration shops and overcrowding in the road passenger transport. Government started taking initiatives to correct faulty business practices which are against the consumers. A major step taken by the government in 1986 was the enactment of the Consumer Protection Act, 1986.

**Q.15. What are Consumer Forums ? What is their importance ? [2011 (T-2)]**

**Ans.** Consumer Forums are the organisations formed to guide consumer rights. They are also called as Consumer Protection Councils.

Importance of these organisations are as follows :

- (i) They guide a consumer in filing the cases at the consumer courts.
- (ii) They can also represent individual consumer at the consumer courts, if required.
- (iii) They create awareness among people regarding consumer rights. For this, they also receive financial support from the government.

**Q.16. Explain any three strategies adopted by the government to protect the interest of the consumers. [2011 (T-2)]**

**Ans.** The strategies or measures adopted by the government to protect the interest of the consumers are as follows :

- (i) Legislative measures : Formation of national, state and district level courts to look into the grievances and complains of the consumers.
- (ii) Administrative measures : Formation of Public Distribution Systems (PDS). They ensure food security to the poor and prevent hoarding, black marketing and overcharging by traders.
- (iii) Technical measures : Various quality standards have been settled to ensure the quality of products. BIS (Bureau of Indian Standards) is for industrial and consumer goods, Agmark for agricultural products and ISO (International Standard Organisation) checks the goods at international level.

**Q.17. “There is a need for rules and regulations to ensure protection of consumers.” Give two arguments in support of the statement. [2008]**

- Ans.** (i) There is a need for rules and regulations to protect the consumers from unfair trade practices. For example –  
A shopkeeper weighs less than the actual quantity and charges more.
- (ii) In order to make high profit, some manufacturers of oil, ghee, butter, khoya etc. stoop to adulteration. Such things prove very injurious to the health of the customers. Hence, rules and regulations protect the consumers from such unethical trade practices.

**Q.18. Analyse the functions of Consumer Protection Councils. [2008]**

**Ans.** Consumer Protection Councils help the consumers against any harassments or cheating from any business or economic agency. If any businessman resorting to unfair means he shall be taken to task by councils set up at the district, state and national level. Consumers’ complaints are heard by them and with their cooperation, the councils try to get the culprits duly punished and the grievances of the consumers redressed. The councils educate the consumers to be aware of their rights and how to protect them. (The rights, for example, of information, right to choose, right to be heard, right to be protected against goods hazardous to life and property etc.) The councils see to it that the customers are compensated for the loss they incurred in buying defective goods or getting poor services. For example, a bank was fined for sloppy services, a hospital had to pay compensation to a patient for medical negligence etc.

**Q.19. Why is very it difficult to make changes to the power sharing arrangement between the Union government and State governments? Explain with example. [2008]**

**Ans.** In this arrangement, Constitution clearly lays down the division of powers between Union and States. So for any changes, it has to go through the amendment procedures which is difficult. Here, the Centre has a general authority, but the regional or state governments are given autonomy. So interference in each other’s jurisdiction for any change is difficult.

For example, in India where there is federal division of powers, if it is required to bring any changes in the state boundary, the concerned state has to be consulted and 2/3 special majority amendment procedure is to be followed.

#### D. LONG ANSWER TYPE QUESTIONS (4 MARKS)

**Q.1. Explain the factors which gave birth to the consumer movement in India.**

**Ans.** (i) Unfair trade practices : Some traders and shopkeepers indulge in unethical or unfair trade practices. They cheat the customers by giving them articles of substandard quality.

Duplicate items are also available in the market but they look so genuine that even wise and clever customers fail to differentiate them.

Similarly, underweighing tactics are very common among shopkeepers. They give less quantity but charge more than the actual.

- (ii) Adulteration and impurity : It is also a common practice where manufacturers of ghee, oil, butter etc. resort to adulteration. These activities increase their profit margin causing loss to the customers. Sometimes it proves very injurious to the health of the customers.
- (iii) Artificial scarcity : Shortage of essential items in the market is the result of hoarding. In order to get more profit certain unscrupulous traders resort to hoarding of these goods thereby creating artificial scarcity. After sometime they sell these products at higher prices.
- (iv) False or incomplete information : At times false information is passed on through the media and through other methods to attract consumers. This activity causes monetary loss as well as inconvenience to the consumers.

### PREVIOUS YEARS' QUESTIONS

**Q.2. Who is a consumer? Explain five duties of a consumer. [2004]**

**Ans.** Any person who buys anything in the market and uses it, is called consumer.

Duties of consumer : (i) It is the responsibility of the consumer to be more alert and questioning about the price and quality of goods and services that he/she uses. (ii) To assert and act to ensure that he/she gets a fair deal. (iii) To organise together as consumers to develop the strength and influence to promote and protect their interests. (iv) To purchase quality marked products such as ISI, AGMARK etc. (v) To ask for cash memo for the items purchased whenever possible.

## II. FORMATIVE ASSESSMENT

### A. PROJECT WORK

1. Establish a consumer club in your school. Organise consumer related activities like monitoring bookshops, canteen and other vendor activities.

Topic covered : Consumer awareness

Objective : To make the students understand their rights as consumer.

Skills developed : Better understanding of concepts like consumer awareness, protection of consumer's interests against exploitation, commercial aspects of sale and purchase of goods etc.

Method : Consumer club should comprise 4 members.

- First member would be head of consumer club; his responsibility would be overall supervision of canteen, bookshop and vendors in school premises.
- Rest three members would be for canteen, bookshop and vendor activities inside school premises.
- Member who is supervising canteen, his responsibility would be to ensure proper quality of edible items and fair price of items. This rate list should be displayed inside canteen.
- Member who is supervising bookshop, should check rates charged for various stationery items and their quality.

- Member who is supervising various vendor activities inside school premises should check the rate list and quality of items and whether vendor is giving various discounts or concession on certain items as offered by the manufacturer or not.
- All three members would give their report to head of club on daily basis and if any irregularity is observed, it would be sorted out with proper coordination with school management and concerned person.

Additional Project : Collect facts in an area / place / vicinity: how consumers having no realisation of their consumer rights got cheated by bad business practitioners? In other words, how retailers, wholesalers, service providers do cheating.

## B. CROSSWORD

### From top to bottom

- A major step taken by Indian government in 1986 for protection of consumers. (5 steps).
- Quality certification for jewellery (8 steps).
- An Act which concerns information on functioning of all Government Departments (3 steps).
- Printed price on a product (3 steps).
- International Organisation for Standardisation (3 steps).
- Head office of ISO (5 steps).

### From Left To Right

- An Indian organisation to specify the standards of various products (3 steps).
- In order to earn profit, businesspersons create artificial scarcity by hoarding and selling the goods at higher price (8 steps).
- A logo implemented under Agriculture Produce Act, 1937 (5 steps).
- World Health Organisation (3 steps).
- Public Distribution System (3 steps).

A	4	B, 2			C				F
				1					
				D					
3									
				5		E			

## C. ACTIVITY

Conduct a survey in your locality by using the following questionnaire to get an idea as to check consumer awareness.

For each question, tick one.

	Always A	Sometimes B	Never C
1. While purchasing a product, do you ask for bill, irrespective of extra money paid as tax?			
2. Do you prefer to pay through credit card?			
3. Do you insist the executive to swipe the card in your presence and ask for receipt?			
4. Are you brand-conscious?			
5. Do you look for certification marks like ISI, Hallmark or Agmark, on product?			
6. Do you confirm the weight of grossery items in your presence?			
7. Do you bargain with the shopkeeper on MRP of the product?			
8. Do you see the information regarding ingredients of the product before purchase?			
9. Do you compare the price of product with other brands offering same quality?			
10. Do you respond to price discounts or offers made by the shopkeeper?			
11. Do you see expiry date and manufacturing date on product?			
12. On a petrol pump, do you check the quality and quantity of fuel through various tests?			
13. Do you ask for terms of warranty for its validity on a product?			
14. Do you insist on home delivery of the products without confirming weights in your presence?			
15. Do you insist on online shopping through various websites on computer?			

**Check List**

- (i) You are extremely aware as a consumer if your answers for all questions is A except Q.14, 15.
- (ii) If all your answers are C except Q.14, 15 your awareness as consumer is very poor.
- (iii) If answer for Q.14, 15 is C you are extremely aware as a consumer.
- (iv) If answer for Q.14, 15 is A you are not aware as consumer.

**D. WRITING SLOGAN**

Study the picture and write a suitable slogan.

**E. SEMINAR**

Topic : Consumer Movement in India.

Guidelines : A seminar should be organised in the school which should include following points.

- Why was the need for consumer movement felt?
- Consumer dissatisfaction
- Unethical and unfair trade practices
- Consumer groups in consumer movement
- Consumer Protection Act, 1986.
- Three-tier judicial machinery.