



**NATIONAL
SENIOR CERTIFICATE**

GRADE 11

NOVEMBER 2022

**CONSUMER STUDIES
MARKING GUIDELINE
(EXEMPLAR)**

MARKS: 200

This marking guideline consists of 14 pages.

QUESTION 1: SHORT QUESTIONS**1.1 MULTIPLE-CHOICE QUESTIONS**

	1.1.1	C ✓		(1)
	1.1.2	A ✓		(1)
	1.1.3	B ✓		(1)
	1.1.4	D ✓		(1)
	1.1.5	B ✓		(1)
	1.1.6	C ✓		(1)
	1.1.7	A ✓		(1)
	1.1.8	B ✓		(1)
	1.1.9	D ✓		(1)
	1.1.10	D ✓		(1)
	1.1.11	A ✓		(1)
	1.1.12	D ✓		(1)
	1.1.13	B ✓		(1)
	1.1.14	C ✓		(1)
	1.1.15	C ✓		(1)
	1.1.16	D ✓		(1)
	1.1.17	B ✓		(1)
	1.1.18	A ✓		(1)
	1.1.19	C ✓		(1)
	1.1.20	A ✓		(1)
1.2	1.2.1	F ✓		
	1.2.2	D ✓		
	1.2.3	G ✓		
	1.2.4	E ✓		(4)
1.3	1.3.1	C 4 ✓✓		(2)
	1.3.2	A 2 ✓✓		(2)
	1.3.3	D 1 ✓✓		(2)
	1.3.4	B 3 ✓✓		(2)
1.4	1.4.1	Blacklist/blacklisted/under debt review ✓		
	1.4.2	Micro-lending ✓		
	1.4.3	Reckless lending ✓		
	1.4.4	Pyramid scheme ✓	(4 x 1)	(4)
1.5	B C E G	✓✓✓✓		(4)
				[40]

QUESTION 2: THE CONSUMER

2.1 **The name of the organisation that keeps a record of an individual's credit information.**

- Credit Bureau ✓ (1)

2.2 **The main difference between a cash transaction and a credit transaction.**

Cash transactions involve a direct exchange of money for goods. ✓

Credit transactions when goods and services are received but the payment is made later. / Buy now, pay later ✓ Usually involves interest/service charges ✓
(Also accept as a mark for credit)

NOTE: Accept credit for a mark. (2)

2.3 **List THREE consumer rights relating to credit transactions.**

- The right to apply for credit ✓
- The right not to be discriminated against when applying for credit ✓
- The right to be given reasons for credit being declined ✓
- The right to be given documents in an official language that the consumer understands ✓
- The right to documents in a plain language ✓
- The right to be given documents in a way the consumer chooses ✓
- The right to confidential treatment ✓
- The right to access and challenge information held by a credit bureau ✓
- The right to receive statements ✓ (Any 3 x 1) (3)

2.4 **List FOUR ways to reduce bank charges.**

- Use a cheque card or debit card as it is cheaper ✓
- Use ATM, EFTPOS, telephone, cellphone, online (internet) banking as it is cheaper ✓
- Use EFTPOS where possible to withdraw cash when you are making a purchase as it is cheaper ✓
- Use your own bank /ATM to avoid additional fees ✓
- Do fewer withdrawals of larger amounts rather than withdrawing small amounts often. ✓
- Try not to make lots of small withdrawals as you pay a fee each time ✓
- Keep transactions to a minimum - fees are charged per transaction ✓
- Make sure there is enough money in your account to cover transactions to avoid penalty fees if there are not enough funds to cover the payments ✓
- Do internet banking as most banks offer fee-free access for online transactions ✓
- Ask your bank about the cheapest transaction costs ✓
- Study the bank statements to be aware of bank fees ✓
- Combine your accounts into one bank account or link your accounts ✓
- Use your SMS, email alerts to monitor your accounts rather than using ATM ✓ (Any 4 x 1) (4)

- 2.5 2.5.1 **Quote a sentence that gives the reason why household expenditure has shown an increase.**
 This indicates that households are slowly getting back on their feet after the financial repercussions of the pandemic. ✓
OR
 The increase was driven largely by miscellaneous goods and services (9.8%), clothing and footwear (22.2%), and furniture (8.9%). ✓ (1)
- 2.5.2 **State the category in household expenditure that showed the most growth.**
 Clothing and footwear ✓ (1)
- 2.5.3 **The full name for the abbreviation Stats SA.**
 Statistics South Africa ✓✓ (2)
- 2.5.4 **Describe the term expenditure patterns.**
 The typical ways consumers spend money ✓ on goods and services ✓
OR
 What households spend their money on ✓ influenced by your income ✓
OR
 Patterns of spending are looked at to assess differences in spending ✓ between the income groups ✓ (2)
- 2.5.5 **Explain why the expenditure group, restaurants and hotels declined.**
 Restaurants and hotels were closed during the lockdown therefore people got into the habit of finding other sources for take away meals/entertainment. ✓
 With the rise of the 2nd wave of Covid-19 restaurants had limited hours to operate due to the curfew✓ and people did not want to attend 'social gatherings' in fear of getting infected with the corona virus. ✓
 Some restaurants and hotels had to closed as income declined during lockdown so maybe in certain areas there was a more limited choice to go out eat. ✓
 When alcohol was not allowed to be served at restaurants, people entertained at home ✓ (Any 4 logical answers) (4)
- 2.6 2.6.1 **Explain why there is a big difference in the percentage of the household income spent on food when comparing the two income groups.**
 Food is a basic need for survival therefore it will be prioritised in lower income groups / the higher income groups have sufficient money to also spend on other needs and wants. ✓
 The lower income groups have far less income therefore the percentage spent on food reflects a greater portion of the pie. ✓ (example if a households' income is R4000,00 per month and food costs R1 500,00 per month to buy, it reflects 37,5% on the food budget)
 The higher income group are spending far more on food ✓ (e.g. R10 000,00 and they earn more than R60 000,00 per month) to spend on other expenditures; food is a small slice of the big pie. ✓ (Any 3 x 1) (3)

2.6.2 **Analyse why the percentage of the salary that goes towards housing in the higher income group is much greater than the lower income group.**

The higher income groups can afford better housing in better areas therefore these costs more / You need less money to live in a cheaper area. ✓

Higher income groups have the ability to service greater bonds/access credit ✓ therefore they have monthly repayments on the home loans to pay. ✓ When interest rates rise the cost of credit increases. ✓

If they choose to rent, the rental expenses will be higher as compared to the lower income group who will pay less rent for a smaller place ✓ and a less affluent area ✓

The value of the house is higher therefore the rates and taxes are high, ✓ this adds to the budget towards housing. They will also pay more towards household insurance. ✓

Bigger properties require greater maintenance which increases costs. ✓

Housing costs include water and electricity which continue to increase/

A bigger home has more appliances to run - more electricity ✓

The lower income group may not live in electrified areas /have electricity and resort to other cheaper fuels for energy e.g., paraffin ✓

(Any 6 issues raised) (6)

2.7 2.7.1 **Identify the expense in the budget that is put aside to achieve a long-term goal.**

- Savings ✓ (1)

2.7.2 **Identify the sources of income in this budget.**

Bursary fund ✓

Part-time job ✓ (2)

2.7.3 **Calculate the total expenditure of the fixed costs.**

R 4875.00 ✓

(R3500 + R425 + R950.00) ✓ (2)

2.7.4 **Discuss how his financial resources have influenced the expenses in his budget.**

He has a bursary which has enabled him to cover all his living expenses ✓ for example, rent a room, buy food, pay for transport and pay for the printing costs, and still have enough left for clothing. ✓ His part time job has contributed to extras ✓ like entertainment and a contract for his cell phone. ✓ Both these incomes have meant that he can put aside money to still save. ✓

NOTE: The answer must cover the influence of both the bursary and the part-time job.

(Max. 6) (6)

[40]

QUESTION 3: FOOD AND NUTRITION

- 3.1 **Give the name of the structural units that make up proteins.**
 • Amino acids ✓ (1)
- 3.2 **State TWO types of carbohydrates that provide the body with energy.**
 • Sugars ✓
 • Starches ✓ (2)
- 3.3 **List TWO health problems that result from eating too much fat.**
 Obesity ✓
 Heart disease ✓
 High blood cholesterol ✓ (Any 2 x 1) (2)
- 3.4 **Complete the table: Vitamins**
 (a) C or orange/naartjie/lemon, etc.
 (b) water soluble
 (c) B or carrots
 (d) Fat soluble (4)
- 3.5 3.5.1 **Identify the pulse with the highest starch content.**
 • Chickpeas ✓ (1)
- 3.5.2 **Distinguish between the classification of nutrients as macronutrients and micronutrients by referring to the information in the nutrient column.**
 Macronutrients are required in larger amounts in the body ✓
 Protein and carbohydrates are macro nutrients ✓
 as in the table they are indicated as grams (g) ✓
 Micronutrients are required in smaller amounts in the body ✓
 as in the table they are listed in milligrams (mg) ✓
 The minerals (magnesium, potassium, and iron) are micronutrients ✓
 (Maximum 2 marks for macro and 2 marks for micronutrients) (4)
- 3.5.3 **Explain the term biological value. Refer to the pulse examples in the table in your answer.**
 Biological value refers to the number of essential amino acids the protein has. ✓ It measures the quality of the protein ✓ and the ability of the protein to carry out these two building functions - support growth/building tissue ✓ and maintain/repair body tissue. ✓ A protein with a high biological value has all essential amino acids and can perform both functions ✓ thus is a good quality. ✓
 A protein with low biological value is lacking one or more of the essential amino acids and cannot perform the building functions ✓ thus is a poorer quality. ✓
 The soya bean is an example of a high biological value. ✓ The table shows they also have the highest grams (16.6) of protein. ✓ The sugar beans, chickpeas and lentils are examples of a low biological value. ✓ The table shows they have less protein than soya. ✓ When eaten with grains the combination provides a good quality protein/protein complementation/function as complete. ✓ (Any 6 x 1) (6)

NOTE: The answer must refer to both high biological and low biological values and refer to the pulses to attain full marks.

3.6 Identify the three types of food contamination

A – Microbiological ✓

B – Chemical ✓

C – Physical ✓

(3)

3.7 Describe THREE possibilities how cross contamination could take place when preparing the broccoli and chicken as seen in the picture below.

- If the hands are unwashed and the food is touched ✓
- The knife, if contaminated, and is used for both foods/wash the knife ✓
- If the chicken is contaminated and the knife was used on the chicken and then the broccoli ✓
- The chopping board was not washed/is not clean ✓
- The chicken and broccoli should not be prepared on the same board/use separate boards ✓

(Any 3 x 1)

(3)

3.8 Discuss why a person who has food poisoning is at risk for dehydration and how can this be prevented.

Food poisoning usually has the symptoms of vomiting and diarrhoea ✓ which results in a loss of fluid ✓

They have to drink plenty of fluids to replace what has been lost/replace fluids /have soup or fruit juices ✓

The body has lost electrolytes/ (salt, glucose, minerals) ✓ and can be replaced with oral rehydrate/rehydrate salts/game cooldrink ✓

If they cannot keep anything down, then suck ice ✓

Avoid alcohol and caffeine as they have a dehydrating effect ✓

(Any 4 x 1)

(4)

3.9 3.9.1 Define the term food fortification.

Means to strengthen ✓ foods with vitamins and minerals/addition of minerals and vitamins. ✓

(2)

3.9.2 Analyse how this initiative by Danone complements the existing National Food Fortification Programme in South Africa.

In S.A. the existing programme is that it is compulsory (since 2003) for millers and bakers to fortify all maize meal ✓ and bread flour (white and brown) / including bread ✓ **OR** commonly eaten foods ✓ with vitamins and minerals/ there are 6 vitamins and 2 minerals ✓

- Vitamins: A, B1, B2, B3, B6, folic acid ✓✓
- Minerals: Iron and zinc ✓
- Danone complements this programme as the company is fortifying their yoghurt with the same two minerals /zinc and iron ✓
- Danone is having the same vision to address the childhood deficiencies of micronutrients as captured by the survey/National Food Consumption Survey ✓
- The National food fortification programme was brought about as a result of a survey conducted in 1999 ✓
- A lack of nutrients in the diet leads to health issues/stunted growth/ underweight and Danone wishes to 'drive our children forward' to address serious health problems in children. ✓
- The survey found that families do not have enough money for food, so Danone is providing an affordable product that is very nutritional due to fortification ✓/ zinc and iron are lacking in milk/dairy ✓

- Danone are following the same aims as the National food programme to improve the health and quality of life/ have fewer sick children / improve children's performance at school ✓
- Adults that also consume the yoghurt will benefit ✓ (Max 8) (8)

NOTE: They may not get 8 marks for just discussing the National Food Fortification programme. A minimum of 3 marks must link to the Danone fortified yoghurt.

[40]

QUESTION 4: CLOTHING

- 4.1 4.1.1 **Identify the type of line used in the dresses .**
Diagonal ✓ (1)
- 4.1.2 **Give the optical illusion created in each picture and give a reason for each of your answers.**
A = taller / slimmer ✓
Diagonal line slant more closely resembles a vertical line, so it takes on the lengthening effect ✓ (2)
B = shorter / broader ✓
Diagonal line slant/angle is more horizontal so takes on the widening effect ✓ (2) (4)
- 4.1.3 **State TWO other effects that is created by the use of this type of line.**
Dynamic, dramatic, movement, action ✓ (Any 2 x 1) (2)
- 4.2 **Explain why sketch A is referred to as shape and sketch B would be an example of form.**
A = The drawing is an outline and shape refers to the outside lines ✓
The shoe shape is 2D ✓ and the shoe shows no depth/ it is flat ✓
B = The drawing shows the outside lines as well as the area within the lines/ you can see where your foot goes in/ the empty space ✓
The shoe is 3D ✓ The depth can be seen as where the foot would be inside - it is not flat/ it has depth ✓ (2+2) (4)

- 4.3 4.3.1 **Identify TWO different ways that rhythm has been achieved. Explain how each one has been achieved. Tabulate your answer as shown.**

Way achieved	Explanation
(i) Repetition ✓ (1)	Circle pattern ✓ at back and front of shoe ✓ OR Dots ✓ inside the oval shapes ✓ OR Stripes ✓ front of shoe (2)
(ii) Gradation ✓ (1)	Oval pattern (leaf pattern) ✓ Each time it gets gradually bigger ✓ (2)
(iii) Alternation ✓	Blocks/ square shapes ✓ The vertical striped block alternates with the horizontally striped block ✓

Also accept alternation (6)

NOTE: 1 mark for the way and 2 marks for the explanation
Deduct ONE mark if not tabulated

4.4 **Describe how this design could be an example of radial balance.**

Radial balance - the design centre/middle of dress is in a shape of a circle ✓
and is arranged around this central point /and a circular pattern form around it ✓

OR

There is a circular pattern in the middle of the dress ✓ and the broader
concentric circles continue the pattern as lines move outwards. ✓

(2)

4.5 **Write a paragraph on the element texture. Begin with the definition of texture, then name the two types of texture and differentiate between them.**

Texture describes the surface quality of an object ✓ You get two types of
texture namely tactile/real ✓ and visual/IMPLIED. ✓ Tactile is what the surface
feels like when you touch it. ✓ Visual is what it looks like ✓

(5)

NOTE: Deduct ONE mark if not written in paragraph format

4.6 4.6.1 **Study the sketch below of the two coats.**

The name of the body shape

Oval / apple ✓

(1)

4.6.2 **Evaluate the two coats to select the best one for this body shape.**

Coat A - The belt draws attention to the waistline area making the area
larger / draw attention to the waist. ✓

The horizontal line at the hemline of the sleeve creates a wider
look at the hip ✓

Horizontal line below the collar add width and contribute to an
overall boxy look ✓

The flaps at the shoulder broaden the shoulders ✓

Double breasted buttons carry eye across adding more width ✓

(Any 2)

Coat B - No horizontal line/ belt to cut the body in half and attention is
taken away from the midriff give a slimmer look ✓

The horizontal line above the midriff enables the vertical line
on the sides to flow down assisting in an overall look that is
less boxy/ more shape ✓

The eye is drawn to the neck/face area / less lines at the collar
/a V-shape is created- ✓

No horizontal line on the sleeve and the horizontal line above
the middle give a more elongated /taller look ✓

The buttons carry the eye in a vertical line, so the illusion
created is a slimming effect ✓

Less horizontal lines used in the coat create a better flow /eye
goes up and down the sides of the coat ✓

(Any 2)

Coat B is more suitable ✓

(1)

(5)

[30]

QUESTION 5: HOUSING AND INTERIOR

- 5.1 5.1.1 **Give the name of the zone represented by the kitchen**
The work area ✓ (1)
- 5.1.2 **State what the following architectural symbol represents**
Wardrobe/cupboard/closet/storage ✓ (1)
- 5.1.3 **State how many task lightings are provided**
Three/3 ✓ (1)
- 5.1.4 **Identify possible problems regarding the placement of the front entrance door relating to the zone in the right half of this home.**
- Main thorough fare coming into and exiting in the private quiet zone ✓
 - Front door is opposite the bathroom/someone comes out the bathroom straight after bathing ✓
 - Possible talking close to where someone is resting or sleeping in the bedroom ✓
 - There is a work desk and chair in the bedroom which indicates that someone may be trying to study/work and needs quietness ✓
 - The front door opens into a large open area, possibly an echo ✓
 - The front door is positioned so you have to walk further into the house ✓ than should be necessary, as the wall partitioning means you have to walk up and around it to enter to the rest of the house ✓
- (Any 3 x 1) (3)
- 5.1.5 **Discuss how provision has been made for this home to be a work-from-home environment.**
Provision made for 2 study areas with the work surface, computer, and chair in both the bedroom and an office ✓
Both areas have a computer for online work ✓
Both working surfaces areas have desk/task lighting ✓
The office area is portioned off from the rest of the house - kitchen area and lounge ✓
In the office there is good storage provided in the form of built-in cupboards ✓
Access to the storage unit is within ease to the left and right of the chair especially if the chair has wheels ✓
The office area is made to feel like a study area as it has a sleeper couch which can be folded away to be smaller and non-obtrusive ✓
In the partitioning there is a sliding door that can be closed off from the lounge area especially when people are watching TV ✓
The main office area has natural lighting provided by the desk being near to a window ✓
The office space in this house is bigger than the lounge empathising a workplace ✓
(Any 5 x 1) (5)

- 5.1.6 **Motivate which desk chair would be the better choice for using at the desk area with regards to the material that the frame is made from.**

Chair A (Plastic)

Very durable ✓

Very strong ✓

Lightweight to move chair around ✓

Wheels move easily/rolls smoothly on hard surface ✓

OR

Chair B (Metal)

Very durable ✓

Very strong ✓

Good tensile strength therefore the metal column would be stronger ✓

Better for a heavier person. ✓

Metal would give a better stiffness ✓

Back support frame sturdier ✓

(3)

NOTE: Both A and B are suitable therefore only mark the reasoning. The reasoning must relate only to the function of the material for working.

- 5.1.7 **Select TWO criteria that would be considered when buying this sleeper couch and elaborate on each criterion.**

Economy: ✓ What they can afford/their budget/value for money ✓
Shop around for the best price ✓

Strength and durability: ✓ Consider how often it will be used as a mattress and when it will be used for seating ✓ The construction and fabric must be suitable for both ✓

Aesthetics: ✓ Select the colour that one likes ✓ Consider the décor such as the colour scheme of the room. ✓

Environmental Responsibility: ✓

Are the manufacturers environmentally responsible ✓ Are the materials used recyclable ✓ little packaging ✓

Consumer responsibility: ✓ The consumer has responsibilities before making the purchase and after the purchase ✓ E.g., Before: shop around, compare prices, include hidden costs, check the guarantee or warranty, buy from a reputable store (any examples) ✓✓

E.g., After: Check the product after purchase on delivery, if necessary, complain ASAP, read care instructions, keep proof of purchase (any examples) ✓✓

The following two criteria were trimmed from this section, but must still be marked if the learner has listed them.

Suitability for need: ✓ The need for a backup bed if someone sleeps over. ✓ Therefore, think about how often it will be used versus the money spend on it ✓

The need is to serve a dual purpose, so it should also be comfortable to sit on ✓

Consider the space available in the office room ✓

Human factors/ergonomics + universal design: ✓

The couch must be comfortable for both sitting and sleeping and must offer enough support ✓

Which persons will most likely use it? Children or adults, both? ✓

NOTE: Any two criteria ✓✓ + a discussion for each one ✓✓✓

(2 x 3)

(6)

[20]

QUESTION 6: ENTREPRENEURSHIP

- 6.1 **Name of the term used for a statement which outlines the key requirements for making an item.**
Product specification ✓ (1)
- 6.2 **Define the term market segment.**
A group of customers with common needs and interests ✓ who differ from other groups ✓ and who will respond similarly to a market action ✓
OR
A broad group of people/target market that is divided into a more distinct group/ smaller group ✓ with similar characteristics ✓ example, geographic / demographic / psychographic / behavioural ✓ (3)
- 6.3 **Explain how a business can develop a competitive edge for its product.**
Find out about other businesses/competitors in your area ✓
They have to think of ways that their product can be better ✓ than their competitors.
Your product must be different/unique ✓ to others in the marketplace.
It must be more appealing to you customers/how can it benefit your customers ✓ such as a better price/value for money ✓ quality ✓ better service ✓
(Any 3 x 1) (3)
- 6.4 6.4.1 **Give the factor that Tshepo considered when his product choice was designing jeans due to his love for denim fabric and fashion.**
Passion ✓ (1)
- 6.4.2 **State how Tshepo achieved the following before he created 100 pairs of jeans.**
A) Start with a low capital outlay
He got a loan for R8000 ✓
B) Obtain some skills before you start.
He had learned the basics of sewing and pattern making ✓
He broadened his knowledge of denim by researching on the Internet ✓ (Any 1)
C) Have a form of transport
He sold his jeans from a bike ✓ (3)
- 6.4.3 **Identify which P in the marketing mix is represented by the following.**
A) The Presidential Slim fit.
Product ✓
B) Selling his jeans from a backpack.
Place ✓ (2)
- 6.4.4 **Select TWO quotes from sentences which appear before Tshepo opened a retail store in Johannesburg to prove that Tshepo applied the core principle of marketing called Target specific markets**
• Tshepo started making custom jeans for clients ✓ and built up a customer base ✓ He created men's jeans ✓ He made them available in four different washes. ✓ (Any 2 x 1) (2)

6.4.5 **Analyse how Tshepo continued to meet the customers' needs after he launched his brand name which ensured the growth of his business.**

- He perfected his craft, so he sold a better product /quality jean. ✓
- He made them available in four different washes to meet different preferences. ✓
- Making 'custom made jeans' where customers have their measurements taken implies that the jeans are one of a kind to fit specific figure types. ✓ which makes customers feel special ✓
- A variety of jeans styles is made so there is now a bigger choice for customers ✓
- He expanded his range to shirts so his business will grow as he is offering more to customers. ✓
- Having more affordable golf shirts is reaching the target market who couldn't buy his jeans before ✓
- Branching out to ladies' wear will open a wider target market ✓
- He specialises in denim clothing
- As his brand is authentic and popular customers will feel a certain status wearing his brand ✓
- Customers will be happy to wear clothing with his logo that have a recognisable brand

(Any 6) (6)

6.4.6 **Calculate the selling price of one pair of men jeans if the production cost is R475.00 and 80% was added for the profit. Show all calculations.**

$$R475 \times \frac{85}{100} \checkmark = R350$$

$$R475 + R350 \checkmark = R875 \checkmark \quad (3)$$

6.4.7 **Calculate the profit he makes on 10 pairs of jeans.**

$$R380 \times 10 \checkmark = R3800 \checkmark \quad (2)$$

6.4.8 **Calculate the production cost of 10 pairs of ladies' jeans if the production cost was 20 % higher per pair to make in comparison to the men's pair.**

$$R475 \times \frac{20}{100} \checkmark = R95$$

$$R475 + R95 \checkmark = R570$$

$$R570 \times 10 \checkmark = R5700 \checkmark \quad (4)$$

NOTE: The 'R' must be indicated to the final answer to be awarded the final mark.

[30]

TOTAL: 200