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A study of necessity and utility of consumer education in India

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Abstract

In the modern environment, consumers are more likely to be drawn to dangerous and subpar goods and services. Customers are now in far greater danger as a result. Customers' ignorance of the goods and services they buy is the main cause of this. In order to combat this, primary and secondary schools must educate consumers about consumerism. This lowers the high level of risks associated with dangerous and subpar goods and services and helps consumers be more aware of the goods and services they choose to fulfil their needs and desires. Consumer education encompasses educational programs and skills that empower all members of society to be responsible and conscious consumers as well as citizens. The current status of consumer education in India and its influence on consumer behaviour are examined in this research paper titled "Consumer Education in India". Given the growing complexity of the market and the susceptibility of consumers to exploitation, the article emphasizes the necessity of consumer education in India. This essay's goal is to understand the importance of consumer education in India and how it helps us become knowledgeable and effective consumers. This essay explores the value and importance of consumer education as well as the different government programs aimed at raising public awareness and educating society. Additionally, it seeks to determine how consumer education affects consumer effectiveness. The results indicate that consumer education in India is deficient and has to be greatly improved. The paper's conclusion offers suggestions for promoting consumer education in India, such as creating a comprehensive curriculum, bolstering consumer protection legislation, and expanding the capabilities of government agencies and consumer organizations.

Keywords: Consumer education, consumer effectiveness, consumer, consumerism knowledge, CPA, NGO, Government, consumer rights

Introduction

In a culture where people make purchases, consumer education is essential. It is crucial to empowering and educating Indian consumers. Consumer education is the process of educating customers about their rights and responsibilities and providing them with the skills and information necessary to make informed decisions when making purchases of goods and services. It is the process of equipping a person with the abilities, information, and comprehension that are far more essential for day-to-day existence in order to maximize their personal fulfillment and use of their resources ^[1].

Many consumer associations and non-governmental organizations (NGOs) in India aim to promote consumer education. These organizations educate consumers on their rights, the channels of appeal available to them, and how to make informed judgments while making purchases of goods and services through workshops, seminars, and awareness campaigns. Critical thinking is fostered via consumer education, which enables consumers to operate more effectively in the marketplace ^[2].

The growth of e-commerce in India has made consumer education more crucial than ever in recent years. Given the rise in online purchasing, consumers need to be aware of their rights while making purchases from these platforms. Furthermore, several e-commerce sites have started initiatives to promote customer education, such as offering comprehensive product descriptions, clear pricing, and easy return and refund procedures. In India, consumer education is carried out through a variety of outlets, including the media, government agencies, consumer associations, non-governmental organizations (NGOs), and educational institutions.

To safeguard consumer interests, the Indian government has created a number of organizations and legislation, including the Bureau of Indian Standards, the National Consumer Disputes Redressal Commission, and the Consumer Protection Act of 1986^[3].

Additionally active in consumer education and advocacy are consumer organizations like the Consumer Education and Research Centre and the Consumer Guidance Society of India. Overall, a number of steps have been taken to protect consumer interests and provide them with the knowledge and skills necessary to make informed decisions, even if there is still much work to be done to enhance consumer education in India^[4].

Research Objective

- To assess the necessity, applicability, and general usefulness of consumer education in safeguarding and empowering Indian consumers.
- Understand the function of consumer education in India and how it empowers us to make informed and intelligent purchases.
- To determine how consumer education operate in the schools?

Meaning-Consumer Education

Education serves a variety of purposes, such as imparting skills, educating people about their rights, and imparting basic knowledge in a particular field. In a society, consumer education is important and fundamental. The purpose of consumer education is to help consumers organize their daily lives in a sustainable manner. It does this by teaching them fundamental concepts and skills that enable them to make an informed decision based on the product's quality and consideration of any health or environmental risks. This will result in the highest level of satisfaction and resource utilization^[5].

The goal of consumer education is to make people aware of their rights and desires, the guarantee that the correct products will be accessible at the right price, the legal recourse available in the event that goods or services are defective, and customers have an ethical obligation to avoid wasteful and needless consumption and to be mindful of environmental risks and sustainable resource use^[6].

Consumer Rights according to Consumer Protection Act 2019: According to the Consumer Rights under section 2(9) of the Consumer Protection Act 2019 (Act No. 35 of 2019) enacted by Parliament of India, the basic rights of a consumer include the following: delineates six fundamental rights for consumers

- **Right to Safety:** Customers are entitled to protection from products and services that endanger their lives and property. This guarantees that goods and services follow safety regulations, protecting customers^[7].
- **Right to Be Informed:** The right mandates that consumers must receive accurate and complete information regarding the quality, quantity, potency, purity, standard, and price of goods or services. This transparency enables consumers to make informed choices and prevents unfair trade practices^[8].
- **Right to Choose:** The Act ensures that customers have the right to select from a range of goods and services at reasonable costs, free from monopolistic influences or compulsion^[9].

- **Right to Be Heard:** This right ensures that consumer grievances are acknowledged and addressed by appropriate forums or authorities. It mandates that consumers' voices are considered in decision-making processes impacting their interests^[10].
- **Right to Seek Redressal:** Customers have the right to pursue remedies for complaints, such as reimbursement or a replacement for defective products or services. This clause promotes responsibility in business processes and shields customers from exploitation^[11].
- **Right to Consumer Education:** By guaranteeing that consumers are aware of their rights and obligations, the Act highlights the significance of consumer awareness. This cultivates an informed populace capable of identifying and opposing exploitative behaviours^[12].

Significance of consumer education

In India, consumer education is crucial for a number of reasons. First, consumer durables now find India to be a desirable market. Understanding the dynamics of consumer profiles is crucial because of the changing external conditions and fierce competition. Raising understanding of consumer rights, views regarding marketing tactics, laws, and associated consumer behaviour issues is facilitated by consumer education. Due to their remote locations and low educational attainment, rural customers have little brand awareness; however, this has changed as a result of advancements in communication technologies and increased awareness of education. Since the matching of products and brands reinforces customers' self-concepts, consumer education aids in our understanding of how branding affects consumer self-reinforcement mechanisms and meaning construction^[13].

In order to make wise choices and safeguard oneself from fraud, consumer education is crucial. It assists a person in making appropriate purchases, familiarizes them with the challenges they encounter, instills logical perspectives, and gives them norms of uniformity. By using their money wisely and raising their standard of living, it also assists the consumer in achieving maximum satisfaction^[14].

It gives people the ability to choose the goods and services they use with knowledge. Customers who have access to information are better able to defend themselves from fraud, steer clear of scams, and make informed purchases. Customers must be able to recognize potentially dangerous products and take precautions to keep themselves safe. People can recognize and steer clear of products that could endanger their health and safety with the use of consumer education. Additionally, it educates people how to properly handle their money. Customers may make wise financial decisions that can enhance their financial well-being if they comprehend fundamental financial concepts including budgeting, saving, investing, and credit management. Sustainable purchasing habits are encouraged via consumer education.

Customers may make decisions that minimize waste, preserve natural resources, and advance sustainability by being informed about how their decisions affect the environment. It aids people in developing into responsible citizens. People may effectively engage in the marketplace, hold companies responsible for their conduct, and support laws that safeguard consumers by being aware of their rights and obligations as customers. To sum up, consumer education is crucial for encouraging well-informed decision-

making, defending consumer rights, and advancing general wellbeing ^[15].

Need for consumer education and empowerment in India

Today's consumers are exposed to a wide range of new goods and services in a dynamic and complicated socioeconomic environment, which greatly influences their purchasing decisions, which are based on a number of internal and outside factors: the allure of product brands that boast improved efficiency, comfort, speed, and dependability.

Income, cost, technology, product quality, and operational efficacy all have an impact on consumers' economic actions. The foundation of a consumer's expectations is information obtained through traditional Using unconventional publicity channels from the remarks of friends, neighbours, coworkers and further impacted by product advertisements in radio, television, newspapers, magazines, hoardings, banners, and posters. The type and character of the stimulus affects consumer attitudes. Which they are exposed to at a specific moment, and the consumer is unable to make an informed decision if incomplete or erroneous information is given by intentional attempts to deceive and influence. Therefore, the main area of concern is consumer education and empowerment because inaccurate information or an abundance of options may make it difficult for consumers to choose a product. On the need for widespread consumer awareness programs to raise public understanding of basic issues like the Indian Standard Institute (ISI) mark on items, Gold Hall Marking, and Maximum Retail Price (MRP), and dates of expiration. The content of awareness campaigns would need to be enhanced as and when voluntary standards are introduced into the services sector or legislation are put in place requiring adherence to standards for environmental, health, or safety reasons.

Necessity of consumer education in India

In India, consumer education is essential for empowering people against exploitation, combating problems like fraud, adulteration, and deceptive advertisements, and guaranteeing that they receive high-quality goods and services at reasonable prices. It is also essential for creating a transparent market and facilitating informed decision-making, particularly with the growth of e-commerce. It promotes accountability in enterprises by teaching rights, legal remedies, sustainable practices, and responsible consumption ^[16].

- **Protection against Exploitation:** Education serves as a barrier against hazards associated with India's large market, including as adulteration, hoarding, and black marketing.
- **Informed Decision-Making:** Knowledgeable customers are able to weigh value, price, and quality, which keeps them from falling for dishonest strategies.
- **Market Efficiency & Accountability:** Conscientious customers demand more openness and higher standards from producers and service providers.
- **Growth of E-commerce:** Online shopping necessitates knowledge of product specifications, return policies, and digital rights.
- **Legal Empowerment:** Consumers should be aware of consumer forums and regulations such as the Consumer Protection Act.

- **Encouraging Responsible Consumption:** It increases sustainable resource use, lessens wasteful expenditure, and fosters moral decisions.
- **Fighting False Information:** It guarantees that customers receive authentic goods by assisting them in spotting false claims and deceptive advertising.

Utility of consumer education in India

In India, consumer education is essential for empowering people to make educated decisions, defend themselves against exploitation (such as fraud and inferior products), assert their rights (under the Consumer Protection Act), and promote a more equitable and transparent marketplace that results in higher-quality goods, financial literacy, and sustainable consumption practices. Customers become empowered participants instead of susceptible individuals, which increases demand for improved corporate practices and boosts the economy ^[17].

- **Empowerment & Informed Decisions:** Assists customers in making informed decisions and preventing expenditures by educating them about items, prices, and marketing.
- **Protection from Exploitation:** Reduces risks from subpar or dangerous items by developing the ability to recognize unfair commercial practices, scams, and deceptive advertising.
- **Knowledge of Rights and Remedies:** Educates the public on their legal rights, such as the right to information, safety, and redress, as well as how to use consumer forums to seek justice.
- **Encourages Market Efficiency:** Encourages companies to be more ethical by creating a demand for improved quality, accountability, and openness.
- **Improves Financial Literacy:** Develops financial management, saving, and budgeting abilities, which are essential in the intricate digital economy.
- **Promotes Sustainability:** Promotes responsible consumption and the demand for eco-friendly products by raising awareness of the effects on the environment and society.
- **Strengthens Law & Economy:** A knowledgeable consumer base promotes the efficacy of consumer protection legislation and adds to the stability of the economy as a whole ^[18].

Initials for consumer education (By ministry, associations, organizations, etc.)

One of the divisions within the Ministry of Consumer Affairs, Food and Public Distribution is the Department of Consumer Affairs (DCA), which was established in June 1997 and focuses on defending consumer rights and advancing standards in products and services under the direction of consumer advocacy. The following initiatives are listed in the Government of India's Department of Consumer Affairs' Annual Report 2024-25.

- **The Grahak Suvidha Kendras:** The Department of Consumer Affairs, Government of India, established Grahak Suvidha Kendras (GSKs) as specialist consumer care facilities to handle complaints from customers and offer assistance with a range of consumer-related matters. These facilities act as one-stop shops where customers can file grievances, get advice, and learn about their legal rights and remedies.

GSKs serve as intermediary organizations that link customers with the relevant authorities so that their complaints can be promptly and successfully resolved.

- **An Inter-ministerial Group on Consumer Advocacy (IMGCA):** Has been established. Food, Agriculture, Health, Commerce, Industry, Transportation, Financial Services, and Housing are important sectors that will promote coherence of policy and coordinated action to avoid harming consumers.

Reimagining Consumer Rights: Stronger Laws, Faster Redressal

A major change in the protection of Indian consumers' interests is the Consumer Protection Act, 2019. It replaced the Consumer Protection Act of 1986 and established a more modern framework for marketplace responsibility and dispute resolution when it was passed on July 20, 2020. By supporting informed decision-making, guaranteeing consistent and equitable results, and permitting timely and efficient grievance redressal, the Act aims to protect consumer welfare and advance fairness in commercial transactions. The law protects consumers from unfair trade practices by guaranteeing a number of important rights, such as the right to information about the quality, quantity, potency, purity, and standards of goods or services. The Act creates a three-tier adjudicatory framework for consumer dispute resolution in order to operationalize its goals^[20].

- The first tier, the District Consumer Disputes Redressal Forum (District Forum), is housed at the district court and handles complaints involving claims up to Rs. 50 lakhs.
- The second-tier, state-level State Consumer Disputes Redressal Commission (State Commission) handles complaints totaling more than Rs. 50 lakhs and up to Rs. 2 crore.
- Operating at the national level, the National Consumer Disputes Redressal Commission (National Commission) is the highest tier that handles complaints over Rs. 2 crore.

In July 2025, 10 States, along with the National Consumer Disputes Redressal Commission (NCDRC) recorded a disposal rate of more than 100%. This indicates that the volume of cases resolved during the month surpassed the number of newly filed cases, demonstrating enhanced efficiency and a reinforced commitment to delivering timely consumer justice.

Role of the Central Consumer Protection Authority (CCPA)

Established on July 24, 2020, under the Consumer Protection Act of 2019, the Central Consumer Protection Authority (CCPA) is a regulatory agency tasked with protecting the interests of consumers collectively. Its functions include:-

- Defending, advancing, and upholding consumer rights.
- Preventing unfair commercial practices.
- Ensuring that no goods or services are sold in a way that violates the Act.
- Keeping an eye on and controlling marketing to stop deceptive or false claims.
- Taking legal action against publishers, producers, and endorsers who distribute deceptive advertisements.

Catalysing Consumer Protection Initiatives

The Consumer Welfare Fund-Initiatives that safeguard consumer interests and bolster the national consumer movement are the focus of the Consumer Welfare Fund. States and Union Territories are given financial support to create a Consumer Welfare Corpus Fund; contributions are made on a 75:25 ratio, and for Special Category States and selected Union Territories, on a 90:10 ratio. The interest earned on this corpus is used to finance program activities. As of December 31, 2024, Rs. 38.68 crore had been disbursed to the States and Uttar Pradesh states during the fiscal year 2024–2025^[21].

Building a Responsive and Reliable Consumer Redressal Framework

For people to receive prompt and fair resolutions to complaints resulting from the purchase of products or services, a responsive and trustworthy consumer redressal system is essential. By ensuring that their problems are acknowledged, handled, and effectively resolved, strengthening this system not only increases consumer empowerment but also fosters trust in the marketplace^[22].

E-Jagriti-Revolutionizing Consumer Justice in 2025

Since its introduction on January 1, 2025, e-Jagriti has quickly grown to become a major digital forum for the resolution of consumer complaints in India. It improves accessibility and streamlines processes by combining previous systems, such as OCMS, e-Daakhil, NCDRC CMS, and CONFONET, into a single, streamlined interface. The portal allows users to register complaints, make payments, take part in virtual hearings, and track the status of their cases. It is currently available throughout the NCDRC as well as all States and Union Territories. Its voice-to-text capabilities, chatbot support, multilingual support, and secure digital access guarantee usability for all users, including senior citizens and people with impairments^[23].

National Consumer Helpline 2.0

With the launch of AI-enabled NCH 2.0, the Department of Consumer Affairs has improved the National Consumer Helpline (NCH), providing multilingual support, chatbot-assisted interactions, and accelerated grievance processing. Customers can use the portal to file complaints online, look for pre-litigation remedies, and get rights information. By using cutting-edge technical solutions, the National Consumer Helpline has significantly increased its reach and operational effectiveness. From 12,553 calls in December 2015 to 1, 55, 138 calls in December 2024, NCH got approximately ten times as many calls. Customers' growing trust in the hotline is reflected in this exponential rise. In a similar vein, the average monthly complaint count increased from 37,062 in 2017 to 1, 11, 951 in 2024. With the help of 1,169 organizations that have been onboarded as partners and AI-based technologies that guarantee quicker grievance resolution, it currently resolves over 12 lakh complaints yearly, many of which are resolved within 21 days. Nearly 65% of grievance registrations are made using digital methods, with a significant rise in WhatsApp-based submissions from 3% in March 2023 to 20% in March 2025. Between April 25, 2025, and October 31, 2025, consumers received a refund of Rs. 27.61 crore thanks to the National Consumer Helpline (NCH). 49,333 customer complaints

pertaining to refund claims were successfully addressed by this substantial redress, which was accomplished across 30 sectors ^[24].

Through a variety of media, such as WhatsApp, SMS, email, the NCH app, the web portal, and the Umang app, customers can file complaints through the Integrated Grievance Redressal Mechanism through the National Consumer Helpline, which is available in 17 languages. The Department advises customers to use the online portal or the toll-free number 1915 to guarantee that their complaints about products or services are handled efficiently and quickly ^[25].

Jago Grahak Jago Portal and Mobile App

To protect customers from dishonest internet behaviours, the Department of Consumer Affairs has put sophisticated digital instruments into place. These tools analyse platform language and design to find possible dark patterns. They were developed as part of a real-time intelligent cyber-physical system on the Airawat AI Supercomputer. While the Jagriti App allows users to report suspicious URLs directly to the Central Consumer Protection Authority, the Jago Grahak Jago App provides verified e-commerce information and warns users of potentially dangerous websites. By offering real-time platform evaluations, the Jagriti Dashboard enhances monitoring even more. When combined, these instruments strengthen consumer rights protection, improve oversight, and enable prompt remedial action ^[26].

Design strategies known as "dark patterns" are used to trick or coerce customers into making decisions they might not have intended. In order to address this issue and provide greater fairness and openness in the digital economy, the CCPA has issued guidelines that prohibit techniques including drip pricing, disguised ads, and false urgency

Bureau of Indian Standards (BIS)

According to the BIS Act of 2016, the Bureau of Indian Standards is India's national standards organization. It is essential to the creation of standards, product certification, and quality control. Through its work in standard development, certification, and testing, BIS helps make safe and dependable products available, reduces consumer health risks, promotes import substitution and export competitiveness, and stops needless variation in product specifications across the market ^[27].

Ninety-four% of the more than 22,300 Indian standards currently in use are in line with global standards set by the International Electrotechnical Commission (IEC) and the International Organization for Standardization (ISO). From 106 products controlled by 14 Quality Control Orders (QCOs) to 773 commodities now controlled by 191 QCOs plus two horizontal QCOs, the scope of obligatory certification has grown dramatically since 2014.

National Test House (NTH)

One of India's top scientific establishments, the National Test House (NTH) is administered by the Department of Consumer Affairs within the Ministry of Consumer Affairs, Food, and Public Distribution. It was founded in 1912 by the Railway Board and has developed into a reputable laboratory for the testing, calibration, assessment, and quality control of a variety of engineering materials and completed goods. In order to guarantee dependability and

quality in evaluation, NTH produces test certifications that adhere to both national and international standards as well as client-specific specifications. The organization supports the expansion of domestic manufacturing and serves as a crucial conduit between industrial research and production, playing a significant role in industry, commerce, and standardization ^[28].

The legal metrology rules-recent amendments (2025)

The Department of Consumer Affairs informed the Legal Metrology (Packaged Commodities) Amendment Rules, 2025 in October 2025 that medical device packaging will henceforth follow the Medical Devices Rules, 2017's labeling specifications. By recognizing national test houses and regional reference laboratories, the Legal Metrology (Government Approved Test Center) Amendment Rules, 2025 were announced in October 2025. The government has let producers and packers use current packaging until March 2026 in order to promote compliance following GST-linked price changes. They can change MRPs without redesigning products under the 2025 relaxations, guaranteeing regulatory compliance while streamlining corporate processes. The Draft Legal Metrology (Packaged Commodities) (Second) Amendment Rules, 2025 was released by the government in November 2025. It proposes that fore-commerce platforms that sell imported packaged products be required to include a searchable and sortable filter by "Country of Origin." A new amendment passed in December 2025 mandated that, starting on February 1, 2026, the Retail Sale Price and all other necessary declarations be displayed on all pan masala packets, regardless of size ^[29].

Conclusion and suggestion

In India, educating consumers about their rights and obligations when making purchases of goods and services is crucial. The Indian government has implemented a number of initiatives to raise consumer awareness and education in recent years. The Ministry of Consumer Affairs, Food and Public Distribution's creation of the National Consumer Helpline (NCH) 13 is among the most important efforts in this area. Customers can submit complaints and seek remedy by calling the NCH's toll-free number, 1800-11-4000.

To sum up, consumer education is crucial to guaranteeing that customers understand their rights and obligations when making purchases of goods and services. Although the Indian government has made a number of actions to raise consumer awareness and education, much more needs to be done to guarantee that all Indian customers are properly educated and protected.

Suggestion

In India, consumer education is essential because it shields consumers from fraudulent activities and enables them to make educated judgments about the goods and services they buy. The following recommendations are for consumer education in India

- **Increase awareness:** Increasing knowledge of consumer rights, the Consumer Protection Act, and the many government organizations in charge of consumer protection is the first step in consumer education.
- **Offer information:** Consumer forums, NGOs, and government organizations can offer information on

consumer rights, product safety, and how to file complaints.

- **Put an emphasis on digital literacy:** Given the growing prevalence of technology, it's critical to inform customers about digital payments, online purchasing, and cyber security.
- **Encourage financial literacy:** Consumers may make wise decisions and steer clear of financial fraud by learning about financial management, including budgeting, saving, and investing.
- **Promote product labeling:** Promoting precise and unambiguous product labeling can assist consumers in making well-informed purchasing decisions.
- **Hold training sessions and workshops:** These initiatives can assist in educating consumers especially those living in rural areas about their rights and how to guard against fraud.
- **Media involvement:** By emphasizing concerns pertaining to consumer rights and disseminating information about government attempts to safeguard consumers, the media can play a critical role in consumer education.

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