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CONSUMER EDUCATION IN INDIA

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ABSTRACT

In today's world, consumers are more likely attracted to unsafe and low-quality products and services accessible in the market. Because of this, consumers are now at a significantly increased danger. This is primarily the result of consumer's lack of knowledge about the products and services that they purchase. To overcome this, consumers must be enlightened with the consumerism knowledge through education at both primary and secondary level. This helps the consumer to be conscious about the products and services that they opt for to satisfy their wants and needs and to reduce the high level of risks towards unsafe and low-quality products and services. Consumer education incorporates the education programmes and skills that enable every individual in the society to be an aware and responsible consumer as well as a citizen. This research paper "Consumer Education in India" examines the current state of consumer education in India and its impact on consumer behaviour. The paper highlights the need for consumer education in India, given the increasing complexity of the market and the vulnerability of consumers to exploitation. The objective of this paper is to know about the significance of consumer education in India and how it teaches us to be an efficient and alert consumer. This paper also discusses about the various initiatives taken by the government to educate the society and create awareness among the public. It also tries to find out the impact of consumer education on consumer effectiveness. The findings suggest that consumer education in India is inadequate and requires significant improvement. The paper concludes by proposing recommendations for improving consumer education in India, including the development of comprehensive curriculum, strengthening consumer protection laws, and enhancing the capacity of consumer organizations and government agencies.

KEYWORDS: Consumer education, consumer effectiveness, consumer, consumerism knowledge, NGO, Government.

TABLE OF CONTENTS

1. INTRODUCTION	
2. RESEARCH OBJECTIVE	
3. RESEARCH QUESTIONS	
4. WHAT IS MEANT BY CONSUMER EDUCATION?	
5. RIGHT TO CONSUMER EDUCATION	
6. SIGNIFICANCE OF CONSUMER EDUCATION	
7. IMPACT OF CONSUMER EDUCATION ON CONSUMER'S FINANCIAL DECISION- MAKING BEHAVIOUR	
8. HOW DOES CONSUMER EDUCATION OPERATE?	
9. INITIATIVES TAKEN BY THE GOVERNMENT	
10. INITIATIVES TAKEN BY NGO	
11. FINDINGS	
12. SUGGESTIONS	
13. CONCLUSION	
14. REFERENCES	

1. INTRODUCTION

Consumer education is crucial in a culture where people buy things. It is an essential part of creating informed and empowered consumers in India. Consumer education refers to enlightening consumers about their rights and obligations and equipping them with the knowledge and abilities they need to make wise decisions while making purchases of goods and services. It is the act of preparing an individual with the skills, knowledge, and understanding that are significantly more necessary for daily living in order to achieve the utmost satisfaction and utilization of his/her assets individually.¹ The promotion of consumer education in India is a goal of numerous non-governmental organizations (NGOs) and consumer associations. These groups hold workshops, seminars, and awareness campaigns to enlighten consumers on their rights, the channels of appeal open to them, and how to make wise decisions while making purchases of goods and services. Consumer education encourages critical thinking that helps the consumer function more efficiently in the marketplace². Consumer education has become more important than ever in recent years due to the expansion of e-commerce in India. Consumers must be informed of their rights while making purchases from online platforms due to the growth of online shopping. Additionally, a number of e-commerce platforms have initiated programs to support consumer education, including supplying thorough product descriptions, transparent pricing, and facilitating simple returns and refunds. Consumer education in India is implemented through various channels such as government agencies, non-governmental organizations (NGOs), consumer organizations, educational institutions, and the media. The government of India has established various institutions and laws to protect the interests of consumers, such as the Consumer Protection Act, of 1986, the National Consumer Disputes Redressal Commission, and the Bureau of Indian Standards³. Consumer organizations such as the Consumer Guidance Society of India and the Consumer Education and Research Centre are also actively involved in consumer education and advocacy. Overall, even though there is still a lot of work to be done to advance consumer education in India, there have been a number of initiatives taken to safeguard consumer interests and equip them with the information and abilities that they

¹ articles.manupatra.com. (n.d.). *Articles – Manupatra*. [online] Available at: <https://articles.manupatra.com/article-details/Consumer-Education-and-Consumer-Movement-in-India> [Accessed 25 Feb. 2023].

² Knapp, J. (1990). THE BENEFITS OF CONSUMER EDUCATION. *Advancing the Consumer Interest*, 2(2), 26–29. <http://www.jstor.org/stable/23862373>

³ Home - Bureau of Indian Standards. (2022, November 18). Bureau of Indian Standards. <https://www.bis.gov.in/>

India has a diverse and rapidly growing consumer market, with a population of over 1.3 billion people. The country has seen a significant increase in consumer awareness and activism in recent years, driven by the rise of social media and online platforms. However, many consumers in India still lack the necessary knowledge and resources to make informed decisions and protect their interests in the marketplace. The Government of India has recognized the importance of consumer education and has implemented various policies and initiatives to promote consumer awareness and protection. The Consumer Protection Act, 2019, which replaced the earlier Consumer Protection Act, 1986, aims to strengthen consumer rights and redressal mechanisms in India. The Act emphasizes the importance of consumer education and mandates the establishment of a Central Consumer Protection Authority to promote, protect, and enforce consumer rights. Overall, consumer education in India plays a crucial role in promoting a fair and transparent marketplace, protecting consumer rights and interests, and promoting sustainable consumption and production.

2. RESEARCH OBJECTIVE

- To know about the role of consumer education in India and how it enables us to be a wise and enlightened consumer.
- To determine how consumer education operate in the schools?
- To know about the various initiatives' government taken to educate the society and create awareness among the public.

3. RESEARCH QUESTIONS

1. What is meant by consumer education?
2. Why is there a need for consumer education in India?
3. What is the impact of consumer education on consumer's financial decision-making behaviour?
4. How effective are the government initiatives taken and NGO campaigns to educate the society?

4. WHAT IS MEANT BY CONSUMER EDUCATION?

Consumer education is the process of providing individuals with the knowledge and skills they need to make informed decisions when purchasing goods or services. It is a type of education that teaches individuals how to be responsible and knowledgeable consumers, helping them to make informed choices about products, services and companies they want to buy from. Consumer education covers a wide range of topics, including understanding consumer rights, recognizing marketing tactics, comparing product quality and price, assessing the safety and reliability of products and managing finances. It also includes learning how to identify and report fraud, scams, and unethical business practices. The ultimate goal of consumer education is to empower individuals to make informed decisions that align with their personal values, preferences, and budget, and to help them become confident and responsible consumers. Consumer education is an important component of modern life, especially in a world where the availability of the products and services is constantly increasing and marketing tactics are increasingly sophisticated.

5. RIGHT TO CONSUMER EDUCATION

The right to consumer education is the right of individuals to be informed and enlightened about their rights and responsibilities as consumers.⁴ Consumer education aims to empower consumers to make informed decisions when purchasing goods and services, to understand the risks and benefits associated with different products and services, and to be aware of their legal rights and options in case of disputes with businesses. Consumer education can take many forms, including public education campaigns, consumer protection laws, and educational programs in schools and universities. Consumer protection includes information about product safety, pricing, warranties, and consumer protection laws. It also covers topics such as how to read and understand labels and advertisements, how to compare prices and quality, and how to file a complaint if the advertisements are misleading, how to file a complaint if a product or service does not meet expectations. The right to consumer education is significant because it empowers consumers to make informed decisions and helps them avoid scams and fraud. It also promotes competition among businesses, as consumers who are educated about their rights and options are better able to make informed purchasing

⁴ DEPARTMENT OF CONSUMER AFFAIRS, [Home | Department of Consumer Affairs | Ministry of Consumer Affairs Food and Public Distribution | Government of India](#) (last visited 23.02.2023)

decisions.

Section 2(9)(ii) of The Consumer Protection Act, 2019 states that,

“The right to be informed about the quality, quantity, potency, purity, standard and price of goods, products or services, as the case may be, so as to protect the consumer against unfair trade practices”⁵

5. SIGNIFICANCE OF CONSUMER EDUCATION

There are several reasons why consumer education is important in India. First, India has emerged as an attractive market for consumer durables. Due to dynamic environmental factors and intense competition, understanding the dynamics of consumer profiles is essential. Consumer education helps raise awareness of consumer rights, attitudes about marketing practices, government regulations, and related consumer behaviour issues. Rural consumers lacked brand awareness due to remote locations and low levels of education, but improved communication technology and awareness of education have changed their minds. Consumer education helps us understand the impact of branding on consumer self-reinforcement mechanisms and meaning creation, as the matching of things and brands reinforces consumers' self-concepts.

Consumer education is important in protecting oneself from malpractices and making judicious purchases. It helps a person in making proper purchases, familiarizing them with the problems they face while making purchases, inculcating logical viewpoints, and providing them with standards of standardization. It also helps the consumer in getting maximum satisfaction by proper utilization of their money and leading to a better living standard⁶. It empowers individuals to make informed decisions about the products and services they use. With the right to information, consumers can avoid scams, make wise purchasing decisions, and protect themselves from fraud. Consumers need to know how to identify potentially hazardous products and take steps to protect themselves from harm. Consumer education helps individuals identify and avoid products that may pose a risk to their health and safety. It also teaches individuals how to manage their finances effectively. Consumers

⁵ THE CONSUMER PROTECTION ACT, 2019

⁶ PRESERVE ARTICLES, <https://www.preservearticles.com/education/what-is-the-importance-of-consumer-education/13158>

who understand basic financial concepts such as budgeting, saving, investing, and credit management can make informed financial decisions that can improve their financial well-being. Consumer education promotes sustainable consumption patterns. By educating consumers about the environmental impact of their choices, they can make informed decisions that reduce waste, conserve natural resources, and promote sustainability. It helps individuals become responsible citizens. By understanding their consumer rights and responsibilities, individuals can participate effectively in the marketplace, hold businesses accountable for their actions, and advocate for policies that protect consumers. In conclusion, consumer education is essential for promoting informed decision-making, protecting consumer rights, and promoting overall well-being.

7. IMPACT OF CONSUMER EDUCATION ON CONSUMER'S FINANCIAL DECISION-MAKING BEHAVIOUR

Consumer education can have a significant impact on consumers' financial decision-making behavior. By providing consumers with the necessary knowledge and skills to make informed decisions about their finances, consumer education can help them to manage their money more effectively and avoid financial pitfalls. One of the primary benefits of consumer education is that it can increase consumers' financial literacy. This means that consumers are better equipped to understand financial concepts, such as budgeting, saving, investing, and managing debt. As a result, they are more likely to make informed decisions about their finances and avoid financial mistakes that can lead to debt and financial hardship. Consumer education can also help consumers to develop better financial habits. For example, by learning about the importance of saving and budgeting, consumers can develop the discipline to save regularly and avoid overspending. By learning about the different types of credit and their associated costs, consumers can make better decisions about when and how to use credit. Moreover, consumer education can also help consumers to avoid financial scams and fraud. By learning about the common types of financial fraud, consumers can be more vigilant and avoid falling victim to these scams. In conclusion, consumer education can have a significant impact on consumers' financial decision-making behavior. By increasing financial literacy, developing better financial habits, and avoiding financial scams and fraud, consumers can make informed decisions about their finances and achieve better financial outcomes.

8. HOW DOES CONSUMER EDUCATION OPERATE?

Consumer education courses should be structured as distinct courses, but consumer welfare should be infused into each course. Prior to developing the ability to make specific purchasing decisions, it is necessary to impart a fundamental understanding of purchasing goods and services. Teachers must acquire a great deal of knowledge, gain field experience, establish relationships with farmers, and comprehend the significance of cooperative action. Students need experience and must recognize the power of cooperative action, power in directing legislation, and power if directed against fraudulent advertising and consumer groups. Courses on consumer education in high schools should be regarded as graduate-level courses, and students should learn where and how to locate and implement unbiased information on various articles. Textbook authors and testing specialists should work together to understand and clarify technical assessment data. Recommendations of specific products or services, rather than broad statements, tend to grab the attention of shoppers and pupils. Pamphlets that have been recently updated are more engaging than books, and diagrams and figures are crucial. As a channel, radio isn't as effective as it once was, but it does serve a helpful purpose in stimulating public education. Students have shown that movies can be a highly effective means of educating consumers.⁷

9. INITIATIVES TAKEN BY THE GOVERNMENT

The government has taken a variety of initiatives to educate consumers on various topics related to their rights and responsibilities, product safety, and consumer protection. The government has launched consumer education programs to educate consumers on their rights and responsibilities. These programs may include workshops, training sessions, seminars, and online courses that cover topics such as product labeling, consumer protection laws, and safe shopping practices. The government may also launch consumer awareness campaigns to educate consumers about specific issues, such as fraudulent practices, unsafe products, and unfair business practices. These campaigns may include advertising, public service announcements, and social media outreach. The government has also established product safety regulations that require manufacturers to provide clear and accurate information about their products, including potential hazards and risks. The government

⁷ ERICKSON, MILDRED BRINKMEIER. "Consumer Education." *Pi Lambda Theta Journal*, vol. 19, no. 4, 1941, pp. 135–37. *JSTOR*, <http://www.jstor.org/stable/42915657>. Accessed 25 Feb. 2023.

has implemented complaint systems that allow consumers to report issues and problems with products or services. These systems may include hotlines, online complaint forms, and consumer protection agencies that investigate complaints and take appropriate actions. It has also enacted laws that protect consumers from unfair business practices, such as false advertising, price fixing, and deceptive marketing. These laws may also provide consumers with legal recourse if they are harmed by unsafe products or fraudulent practices. Thus, these initiatives taken by the government help to ensure that consumers are informed and empowered to make informed decisions while promoting fair and safe business practices.

10. INITIATIVES TAKEN BY NGO

There are several NGOs in India that are working towards consumer education and empowerment. Some of the initiatives taken by these NGOs are:

- a. Consumer Education and Research Centre (CERC)⁸ is one of the leading NGOs in India that works towards consumer protection, education, and empowerment. It runs various awareness campaigns and conducts workshops and seminars to educate consumers about their rights and responsibilities.
- b. Consumer VOICE⁹ is an NGO that works towards protecting and promoting consumer rights in India. It provides consumer education through various media such as print, electronic, and online platforms.
- c. CUTS International¹⁰ is a consumer rights NGO that works towards improving consumer welfare by promoting fair trade practices and policies. It conducts research and advocacy on issues related to consumer protection and education.
- d. Society for Consumer Protection (SOCOPRO)¹¹ is an NGO that works towards promoting consumer

⁸ *Consumer Education and Research Society (CERS) - Consumers International.* (n.d.). Consumer Education and Research Society (CERS) - Consumers International.

<https://www.consumersinternational.org/members/members/consumer-education-and-research-society-cers/>

⁹ *Consumer Voice Build Consumer Protection and Awareness Based on Scientific Facts.* (2020, June 20). Consumer Voice - Consumer Voice. <https://consumer-voice.org/>

¹⁰ *CUTS International – Consumer Unity & Trust Society.* (n.d.). CUTS International – Consumer Unity & Trust Society. <https://cuts-international.org/>

¹¹ *National Society for Consumer Protection (NSCP) - Consumers International.* (n.d.). National Society for Consumer Protection (NSCP) - Consumers International. <https://www.consumersinternational.org/members/members/national-society-for-consumer-protection-nscp/>

awareness and education in rural areas of India. It conducts various training programs and workshops for consumers and stakeholders.

- e. Consumers Association of India (CAI)¹² is an NGO that works towards protecting and promoting consumer rights in India. It conducts various awareness programs and campaigns to educate consumers about their rights and responsibilities.

These are just a few examples of the many NGOs in India that are working towards consumer education and empowerment. Their initiatives include awareness campaigns, training programs, workshops, research, and advocacy on consumer-related issues.

11. FINDINGS

Consumer education in India is a crucial area of study, as it directly impacts the behavior of consumers in the market. Some key findings from this research paper are as follows:

- a) Consumer education is limited

Consumer education in India is still in its nascent stage, and there is a lack of awareness and understanding of consumer rights and responsibilities among the general population. Many consumers are unaware of their rights and tend to be passive in their dealings with businesses.

- b) Misleading advertising is a major issue

Misleading advertising is a significant problem in India, and consumers often fall prey to false claims made by businesses. There is a need for stricter regulations and greater consumer education to address this issue.

- c) Limited access to information

Consumers in India face challenges in accessing reliable information about products and services. There is a need for greater transparency in the market, and businesses need to provide accurate and comprehensive information about their products and services.

¹² *Consumers Association of India (CAI) - Consumers International*. (n.d.). Consumers Association of India (CAI)

- Consumers International. <https://www.consumersinternational.org/members/members/consumers-association-of-india-cai/>

d) Consumer complaints are not addressed

Consumers in India often do not complain about poor quality products or services, as they do not believe that their complaints will be addressed. There is a need for a robust system for redressal of consumer grievances.

e) Education is key

Education is the key to promoting consumer awareness and education in India. There is a need for greater emphasis on consumer education in schools and colleges, as well as through various media channels.

The findings of this paper highlight the need for greater consumer education and awareness in India, as well as for stricter regulations and better redressal mechanisms to protect the rights of consumers.

12. SUGGESTIONS

Consumer education is critical in India as it helps people make informed decisions about products and services they purchase, and also protects them from fraudulent activities. Here are some suggestions for consumer education in India:

a) Increase awareness:

The first step to consumer education is to increase awareness about consumer rights, the Consumer Protection Act, and various government agencies responsible for consumer protection.

b) Provide information:

Government agencies, NGOs, and consumer forums can provide information on product safety, consumer rights, and how to lodge complaints.

c) Focus on digital literacy:

With the increasing use of technology, it is important to educate consumers on online shopping, digital payments, and cyber security.

d) Promote financial literacy:

Educating consumers about financial management, including budgeting, saving, and investing, can help them make informed decisions and avoid financial fraud.

e) Encourage product labeling:

Encouraging manufacturers to provide clear and accurate labeling on products can help consumers make informed decisions about what they purchase.

f) Conduct workshops and training:

Workshops and training programs can help educate consumers, particularly those in rural areas, about their rights and how to protect themselves from fraud.

g) Involvement of media:

The media can play a crucial role in consumer education by highlighting issues related to consumer rights and sharing information about government initiatives to protect consumers.

Overall, the key to effective consumer education in India is to involve government agencies, NGOs, consumer forums, and the media to create a comprehensive and sustained effort to educate consumers.

13. CONCLUSION

Consumer education in India is an important aspect of ensuring that consumers are aware of their rights and responsibilities while purchasing goods and services. In recent years, the Indian government has taken several steps to promote consumer education and awareness. One of the most significant initiatives in this regard is the establishment of the National Consumer Helpline (NCH) ¹³ by the Ministry of Consumer Affairs, Food and Public Distribution. The NCH provides a toll-free number (1800-11-4000) that consumers can call to register complaints and seek redressal for their

grievances. The helpline also provides information and guidance to consumers on their rights and how to approach consumer disputes. The Indian government has also established the Central Consumer Protection Authority (CCPA) to ensure that consumers are protected from unfair trade practices and to promote consumer welfare. The CCPA has the power to investigate and take action against entities that violate consumer rights. Several non-governmental organizations (NGOs) and consumer forums also play a crucial role in promoting consumer education and awareness in India. These organizations conduct consumer education programs, seminars, and workshops to educate consumers about their rights and how to protect themselves from fraudulent practices. Apart from these initiatives, the Indian government has also enacted several laws to protect consumer rights, such as the Consumer Protection Act, of 2019, which provides for the establishment of consumer protection councils at the national, state, and district levels. The act also provides for the establishment of a Central Consumer Protection Authority to regulate matters relating to the protection of consumers' interests.

In conclusion, consumer education is essential to ensure that consumers are aware of their rights and responsibilities while purchasing goods and services. The Indian government has taken several steps to promote consumer education and awareness, but there is still a long way to go to ensure that all consumers in India are adequately informed and protected.

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