

## I. Introduction to Consumerism

Every human being is a **natural consumer**, as we all purchase goods and services to satisfy our various needs and desires.

In a socio-economic system, consumers are the primary component; as purchasing power increases, people buy products for comfort, satisfaction, and as symbols of prestige.

This contributes to the growth of the country's economy by increasing "consumer footfalls" and circulating money back into the market system.

**Consumer education** is the tool that teaches individuals to be efficient and alert, ensuring they get maximum satisfaction for every penny spent.

## II. Significance of Consumer Education and Protection

In the modern era, India has transitioned into a developing economy shaped by **industrialisation and globalisation**. This has led to several changes:

- **The Global Village:** We face the challenges of a global market where multinational corporations sell a vast array of products in India.
- **Complexity of Choice:** While consumers have more choices and competitive pricing, selecting the right product is difficult due to new technologies and complex features.
- **Shift in Responsibility:** Manufacturers now realise they must respect consumer opinion because their reputation and profits are determined by it.
- **Vulnerability to Malpractices:** Consumers often face exploitation through misleading advertisements, poor quality goods, and

unscrupulous sellers, making it essential to be a "wise consumer".

## III. Basic Concepts and Terminology

To master this topic for the CUET, students must understand these key terms:

- **Consumer:** Final buyers of goods and services for personal needs, ranging from natural products to market services.
- **Consumer Product:** Any article produced or distributed for personal, family, home, institutional, or business use.
- **Consumer Behaviour:** The process through which a buyer makes decisions about purchasing.
- **Consumer Forum:** An organisation or place where consumers discuss products/services and their advantages or disadvantages. Some act as **advocacy groups** to protect consumer interests.
- **Consumer Footfalls:** The number of customers who visit a specific space, such as a mall or a store.
- **Green Consumption:** A focus on sustainability where consumers choose products that create less waste, use fewer raw materials, and are in tune with nature.

## IV. Major Problems Faced by Consumers

Consumers frequently encounter obstacles that prevent them from receiving genuine value for their money:

1. **Poor Quality/Substandard Goods:** It is often difficult for consumers to identify poor quality because materials vary between multinational, local, and imported brands.
2. **Adulteration:** This involves adding or removing substances, altering the nature or quality of a product. It can be **intentional or unintentional** and poses serious risks to health and safety.
3. **High Prices:** Prices are influenced by government policy, distribution methods, and promotion costs. Some suppliers overcharge consumers who lack information.
4. **Lack of Information:** Most consumers are unaware of their legal rights, responsibilities, and the legislative provisions meant to protect them.
5. **Deceptive Packaging and Labeling:** Manufacturers use attractive packaging to entice impulsive purchases. Labels may use confusing terminology, be factually incorrect, or misleadingly claim a "new pack" for the same quality product.
6. **Incorrect Weights and Measures:** Retailers may alter scales or use unverified measures, leading consumers to receive less than what they paid for.
7. **Spurious/Duplicate Products:** Imitations of well-known brands with similar packaging and sounding names often provide poor quality and can be unsafe.
8. **Gimmicky Sales Promotion Schemes:** Offers like "lucky draws" or "exchange offers" are not always genuine and are designed to

sway consumers into falling prey to marketing tactics.

9. **Service Deficiencies:** Consumers face grievances with public utilities (water, electricity), banks, and insurance providers who may fail to deliver on sales contracts or provide poor after-sales service.



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## V. The Consumer Protection Act (CPA)

The **Consumer Protection Act** is a landmark piece of legislation designed to protect consumers from fraudulent trade practices and provide simple, speedy, and inexpensive redressal of grievances.

- **CPA 1986:** Established the fundamental framework based on the principle of **self-help**.
- **CPA 2019:** Recently replaced the 1986 Act. It tightens rules by introducing a **central regulator**, imposing strict penalties for misleading advertisements, and providing specific guidelines for **e-commerce** and electronic service providers.

## VI. The Six Consumer Rights

Under the CPA, the Government of India enshrine six specific rights to ensure consumers obtain goods of reasonable quality at fair prices:

1. **Right to Safety:** Protection against products and production processes that are hazardous to health or life.
2. **Right to be Informed:** Access to information regarding quality, quantity, purity, standard, and price to protect against unfair trade practices.
3. **Right to Choose:** Access to a variety of products at competitive prices, allowing the consumer to select according to their needs.
4. **Right to be Heard:** Assurance that consumer interests will receive consideration at appropriate forums and that they will be represented in welfare-focused bodies.
5. **Right to Seek Redressal:** The right to seek fair settlement for genuine grievances and compensation for faulty goods or unscrupulous exploitation.
6. **Right to Consumer Education:** The right to acquire the knowledge and skills necessary to be an informed, wise consumer capable of solving problems.

## VII. Consumer Responsibilities

Rights and responsibilities go hand-in-hand. To exercise rights effectively, consumers must fulfill these duties:

- **Update Knowledge:** Regularly learn about new laws and government legislative provisions.

- **Honesty:** Be honest in all dealings and ensure payment for all purchases.
- **Market Survey:** Compare brands, features, and prices across different shops before buying.
- **Read Labels:** Carefully examine all information on labels and brochures.
- **Standardisation Marks:** Buy products that carry recognised quality marks.
- **Keep Proof of Purchase:** Retain receipts and documents, as these are required to file complaints for defective products.
- **Understand Contracts:** For services like insurance or credit cards, read all terms and conditions and ask for clarifications on unclear points.
- **Join Organisations:** Become aware of national/international consumer organisations and understand the benefits of membership.

## VIII. Standardisation Marks (Quality Assurance)

Standardisation is a prime requirement for quality. Consumers should look for these marks:

- **ISI Mark:** Certification from the **Bureau of Indian Standards (BIS)** for items like electrical goods, soaps, detergents, and processed foods.
- **AGMARK:** A seal for **agricultural products** ensuring reliability and quality.

- **Fruit Product Order (FPO):** Sets statutory minimum standards for the quality of fruit/vegetable products and processing facilities, including limits on contaminants.
- **Woolmark/Silk Mark:** Ensures the purity of wool and silk products.
- **BSI Hallmark:** Indicates the purity of precious metals.
- **Ecomark Scheme:** Operated by BIS for products (soaps, paper, plastics) that are **environmentally friendly**, biodegradable, and recyclable. Its logo is an **earthen pot**.
- **FSSAI:** The **Food Safety and Standards Authority of India** establishes science-based standards for food manufacture, storage, and sale.

government also sets up **Protection Councils** at central and state levels.

- **NGOs/Voluntary Organisations:** Play a vital role due to their non-partisan interests. They perform comparative testing, handle grievances, and disseminate information through magazines (e.g., '**Consumer Voice**' by VOICE, '**Insight**' by CERC).
- **International References:** The **Codex Alimentarius Commission (CAC)** is the most important international reference point for food standards. Its published "Food Code" protects global consumers and ensures fair trade practices.

## X. Skills and Careers in Consumer Studies

### Required Skills:

- **Knowledge:** Understanding of quality standards, detection of adulterants, and consumer laws.
- **Soft Skills:** Empathy, interpersonal skills, and being a **good listener**.
- **Communication:** Proficiency in developing awareness programmes, advertisements, and educational material.
- **Advocacy:** A willingness to help fellow consumers and the public at large.

### Career Avenues:

1. **Government Sector:** Managerial or technical positions in BIS, DMI, or the Ministry of Consumer Affairs.



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## IX. Role of Organisations

- **Government Bodies:** Includes the Ministry of Consumer Affairs, BIS, and the Directorate of Marketing and Inspection (DMI). The

2. **Voluntary Organisations:** Roles in product testing, consumer empowerment, and publication.
  
3. **Corporate Houses:** Customer Relationship Management (CRM) and managing consumer complaint divisions.
  
4. **Market Research:** Analysing consumer behaviour, product reach, and consumer feedback.
  
5. **Redressal Services:** Working in the **National Consumer Helpline** or as freelance consultants for consumer courts.
  
6. **Media and Journalism:** Content development for consumer awareness in print/electronic media or journalism related to consumer affairs.
  
7. **Financial Management:** Assisting individuals with insurance, shares, and financial portfolio management.

#### **Educational Pathways:**

- **Undergraduate:** B.Sc. in Home Science or Family Resource Management. Subjects may include Consumer Behaviour or Consumer in the Market.
  
- **Post-Graduate:** PG Diplomas in Consumer Education or Consumer Services, and M.Sc. degrees focused on Resource Management and Design Application.