

CUET · HOME SCIENCE · CLASS XII · CODE 315

# Consumer Education and Protection

CUET unit: Resource Management (Unit V) — Consumer  
Education and Protection

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## Snapshot

- Establishes the consumer as the final buyer of goods/services and explains why consumer education and protection are essential in a liberalised, globalised Indian market.
- Lists nine recurring consumer problems (substandard goods, adulteration, high prices, lack/erroneous information, incorrect weights, spurious products, sales-promotion gimmicks, service grievances).
- Details the six consumer rights enshrined under the Consumer Protection Act 1986 (now replaced by CPA 2019) and the corresponding consumer responsibilities.
- Catalogues Indian standardisation marks (ISI/BIS, AGMARK, FPO, Wool-mark, Silk Mark, Hallmark, Ecomark, FSSAI) and statutory/voluntary bodies (BIS, DMI, Protection Councils, NGOs like VOICE and CERC).
- Outlines knowledge, soft skills, career scope and academic routes for the consumer studies field — a regular CUET MCQ pocket from this chapter.

## Detailed Notes

### 2.1 Core concepts

- Every human being is a natural consumer; Consumer Education teaches one to be an efficient and alert consumer, building on Class XI family-finance learning (NCERT Introduction, p. 222–223).
- Industrialisation, globalisation and liberalisation have flooded Indian markets with multinational and imported goods, raising both choice and the risk of malpractice — hence the need for consumer education and protection (NCERT §Significance, p. 223–224).
- A **Consumer** is the final buyer of goods/services for personal/family needs; consumers are the primary component of a socio-economic system and rising purchasing power increases **consumer footfalls**, money circulation and economic growth (NCERT §Basic Concepts, p. 224).
- Related terms — **Consumer product** (article produced/distributed for sale to a consumer for personal, family, institutional or business use), **Consumer behaviour** (process by which the buyer makes purchasing decisions), **Consumer forum** (place/organisation where consumers discuss products and which may act as advocacy

groups), **Consumer footfalls** (number of customers visiting a store/mall) (NCERT §Basic Concepts, p. 224).

- Fig. 20.1 lists seven consumer expectations while purchasing goods — reasonable price, appropriate/adequate information, genuine goods/articles/services, quality products, purity of products, ethics in sales and promotion, correct weights and measures (NCERT Fig. 20.1, p. 225).
- Nine major consumer problems — (1) Substandard/poor quality goods, (2) Adulteration (intentional or unintentional), (3) High prices, (4) Lack of consumer information, (5) Inadequate or erroneous information by manufacturer (deceptive labels, uninformative ads, lack of buying guides, packaging as a marketing tool), (6) Incorrect weights and measures, (7) Spurious/duplicate/imitation products, (8) Sales promotion schemes (exchange offers, bonus, lucky draws), (9) Consumer problems with services (MCD, water, electricity, banks, insurance) (NCERT §Problems, p. 225–227).
- Eco-friendly production and green consumption (green marketing) reduce waste, conserve raw materials and align consumption with nature (NCERT p. 227).
- The Government of India has enshrined **six consumer rights** under the **Consumer Protection Act (CPA) 1986** — four basic (safety, to be informed, to choose, to be heard) plus two additional (redressal, education) (NCERT §CPA, p. 228).
- The CPA is a landmark legislation based on the principle of self-help, providing simple, speedy and inexpensive redressal; the consumer can complain and claim compensation for negligence by the manufacturer; applies to all goods and services unless expressly notified otherwise (NCERT §CPA, p. 228).
- **CPA 2019** has replaced the three-decade-old CPA 1986; it introduces a central regulator, strict penalties for misleading advertisements and guidelines for e-commerce/electronic service providers (NCERT p. 228).
- The six rights elaborated — Right to Safety (protection against hazardous products/processes/services); Right to be Informed (quality, quantity, potency, purity, standard, price); Right to Choose (access to varied products at competitive prices); Right to be Heard (representation at forums); Right to seek Redressal (compensation for faulty goods/services); Right to Consumer Education (acquire knowledge to be an informed consumer) (NCERT §Consumer Rights, p. 228–229).
- **Standardisation marks** — **ISI Mark** is the certification mark of the Bureau of Indian Standards (BIS), formerly the Indian Standards Institution; **AGMARK and FPO** are promulgated by the Government of India for agricultural and fruit/vegetable products respectively, with FPO laying limits on metallic contaminants and preservatives; **Wool-mark** of the International Wool Secretariat certifies pure wool; **Silk Mark** assures 100% natural silk; **Hallmark** certifies platinum, silver and gold purity at official Assaying and Hallmarking Centres; **Ecomark** (logo: earthen pot) is operated by BIS for environment-friendly household products; **FSSAI** (under Food

Safety and Standards Act 2006) sets science-based standards for food (NCERT §Standardisation, p. 230–231).

- Apart from statutory bodies (BIS, DMI, Protection Councils at central and state levels), NGOs/voluntary consumer organisations such as **VOICE** (Delhi, publishes 'Consumer Voice'), **CERC** (Ahmedabad, publishes 'Insight'), Consumers Union USA ('Consumer Reports'), UK Consumer Association ('Which'), Australian Consumers Association ('Choice') play a key role (NCERT p. 231).
- Nine consumer responsibilities — update knowledge of laws, be honest in dealings and pay for purchases, do market survey before buying, choose as per need, read label/brochure, buy products with standardisation marks, keep receipts, read service terms (insurance, banks, credit cards), be aware of consumer organisations (NCERT §Responsibilities, p. 231–232).
- A career in consumer studies needs knowledge of protection mechanisms plus soft skills — communication, empathy, listening, creativity, writing skills — and is supported by UG degrees (B.Sc./B.A. Home Science, B.Sc. Family Resource Management, BBA, BBS) and PG diplomas/degrees in Consumer Education, Voluntary Organisation Management, Consumer Services, M.Sc. Home Science, MBA-Marketing (NCERT §Skills/Scope, p. 232–233, 237).
- Scope of career — BIS, DMI, Ministry of Consumer Affairs, voluntary consumer organisations, corporate consumer divisions, market research, National Consumer Helpline, consumer clubs, Audio-visual Publicity, consumer testing labs, consumer activism, journalism on consumer affairs, financial portfolio management (NCERT §Scope, p. 233–234).

Consumer Education and Protection is the citizen-empowerment chapter of HEFS Class XII Unit V. India has been a global pioneer in consumer protection — the CPA 1986 was one of the earliest such statutes in Asia, and CPA 2019 has modernised the framework to address the e-commerce era. The Ministry of Consumer Affairs, Food and Public Distribution (Department of Consumer Affairs) is the nodal ministry, with the Central Consumer Protection Authority (CCPA) created under CPA 2019 as the regulator.

The post-1991 Indian economy has multiplied consumer choice but also multiplied risk — global brands, e-commerce, digital payments, multi-channel marketing, complex services (insurance, banking, telecom, healthcare) all increase the asymmetry between informed sellers and uninformed buyers. Consumer education redresses this asymmetry by training consumers to assert their rights and obligations.

Nine consumer problems are central here: (1) Substandard goods (poor materials, weak construction); (2) Adulteration (intentional — chicory in coffee, brick powder in chilli, urea in milk; or unintentional — pesticide carryover, packaging migration); (3) High prices (inflation, monopolistic pricing, lack of competition); (4) Lack of information; (5) Inadequate or erroneous information (deceptive labels, uninformative ads, lack of buying guides, marketing-led packaging without functional info); (6) Incorrect weights and measures (covered by the Legal Metrology Act 2009 in India, replacing the older

Standards of Weights and Measures Act 1976); (7) Spurious/duplicate/imitation products (fake branded goods, especially in cosmetics, medicines, electronics); (8) Sales-promotion gimmicks (exchange offers, bonus, scratch cards, lucky draws that obscure true value); (9) Service problems (utility bills, banks, insurance, telecom, e-commerce returns).

Six consumer rights under CPA 1986 (carried into CPA 2019): Right to Safety (protection against hazardous products — recalls of unsafe toys, electrical appliances); Right to be Informed (the six attributes — quality, quantity, potency, purity, standard, price); Right to Choose (access to variety at competitive prices — anti-monopoly principle); Right to be Heard (representation at forums and councils); Right to seek Redressal (compensation for faulty goods/services through District/State/National Consumer Disputes Redressal Commissions); Right to Consumer Education (acquire knowledge to be an informed consumer). The corresponding nine responsibilities require consumers to update knowledge of laws, be honest in dealings, conduct market surveys, choose by need (not impulse), read labels, prefer standard-marked products, retain receipts, read service terms, and engage with consumer organisations.

CPA 2019 innovations (over CPA 1986): establishment of the Central Consumer Protection Authority (CCPA) as the regulator; the Consumer Disputes Redressal Commission's pecuniary jurisdiction was raised (District up to ₹1 crore, State ₹1-10 crore, National above ₹10 crore — though later amended); product-liability provisions making manufacturers, sellers and service providers liable; e-commerce/electronic service provider guidelines (E-commerce Rules 2020); strict penalties for misleading advertisements (including penalties on celebrity endorsers); class action suits; mediation as an alternative dispute resolution; consumer protection extending to electronic transactions across borders.

Standardisation marks in India:

- ISI Mark — Bureau of Indian Standards (BIS, under BIS Act 1986/2016) — voluntary for most products, mandatory for ~150 high-risk products (LPG cylinders, helmets, packaged drinking water, cement, electrical fittings, infant formula).
- AGMARK — Directorate of Marketing and Inspection (DMI), Department of Agriculture — voluntary, for agricultural and processed agricultural products (ghee, honey, spices, oils, pulses).
- FPO — Fruit Products Order under Ministry of Food Processing Industries — for processed fruit and vegetable products (jam, pickle, juice); mandatory for the sector.
- Wool-mark — International Wool Secretariat — certifies 100% pure wool.
- Silk Mark — Silk Mark Organisation of India (under Central Silk Board, Ministry of Textiles) — assures pure natural silk.
- Hallmark — BIS (since 2000 for gold, 2005 for silver) — purity assurance via Assaying and Hallmarking Centres; gold purity in karatage (24K = 999, 22K = 916, 18K = 750).

- Ecomark — BIS — environment-friendly biodegradable household consumer products; logo is the earthen pot.
- FSSAI mark — Food Safety and Standards Authority of India under FSSA 2006 — mandatory for all food products.
- BEE Star Rating — Bureau of Energy Efficiency (Energy Conservation Act 2001) — appliance energy efficiency labelling (1-5 stars).
- Recycling triangle — voluntary, for recyclable plastic products.

Indian voluntary consumer organisations (VCOs): VOICE (Voluntary Organisation in Interest of Consumer Education, Delhi — Consumer Voice), CERC (Consumer Education and Research Centre, Ahmedabad — Insight), CAG (Consumer Action Group, Chennai), CGSI (Consumer Guidance Society of India, Mumbai), CUTS International (Jaipur). International parallels: Consumers Union (USA — Consumer Reports), Which? (UK), Choice (Australia).

Career landscape: Bureau of Indian Standards, DMI, Ministry of Consumer Affairs, voluntary consumer organisations (advocacy roles), corporate consumer-affairs divisions, market research, the National Consumer Helpline (1915), consumer clubs, audio-visual publicity (Doordarshan's Jago Grahak Jago campaign), consumer testing labs, consumer journalism, financial portfolio advisory. Academic routes: B.Sc./B.A. Home Science (Resource Management/Consumer Studies specialisation), B.Sc. Family Resource Management, BBA, BBS; PG diplomas in Consumer Studies/Voluntary Organisation Management; M.Sc. Home Science; MBA Marketing.

## 2.2 Definitions to memorise

Term	Definition	Page
Consumer	The final buyer of goods and services for satisfaction of personal needs and wants	224
Consumer product	Any article produced or distributed for sale to a consumer for personal/family/institutional/business use	224
Consumer behaviour	The process through which the buyer makes decisions about purchasing	224
Consumer forum	A place/organisation where consumers discuss products/services and which may act as an advocacy group	224
Consumer footfalls	The number of customers/consumers who visit any given space such as a store or a mall	224
Adulteration	Adding or removing substances from a product so that its composition, nature or quality is altered (intentional or unintentional)	225
Consumer rights	Rights legally provided to protect consumer interests and ensure goods/services of reasonable quality at fair prices	228

Term	Definition	Page
Consumer Protection Act (CPA) 1986	Landmark legislation providing simple, speedy and inexpensive redressal; based on the principle of self-help; replaced by CPA 2019	228
ISI Mark	Certification mark of the Bureau of Indian Standards (BIS), earlier called Indian Standards Institution	230
AGMARK / FPO	Standards promulgated by the Government of India for agricultural products / fruit and vegetable products	230
Wool-mark	Standard mark of the International Wool Secretariat certifying pure wool	230
Silk Mark	Quality assurance label for 100% natural (pure) silk	230
Hallmark	Certification of purity for platinum, silver and gold by an official Assaying and Hallmarking Centre	230
Ecomark	BIS scheme labelling environment-friendly, biodegradable, recyclable household consumer products; logo is an earthen pot	230–231
FSSAI	Food Safety and Standards Authority of India, established under Food Safety and Standards Act 2006	231

### 2.3 Diagrams / processes to remember

- **Fig. 20.1 — Consumers' expectations while purchasing goods (p. 225):** Seven petals — reasonable price, appropriate/adequate information, correct weights and measures, genuine goods/articles/services, ethics in sales and promotion, quality products, purity of products.
- **Fig. 20.2 — Consumer Protection (p. 228):** Visual cue introducing the six rights under CPA 1986.
- **Fig. 20.3 — ISI mark (p. 230):** Sample BIS certification format showing IS number and CM/L licence number.
- **Fig. 20.4 — Standardisation marks (p. 230):** FPO mark, Agmark, Silk Mark, Woolmark shown side-by-side.
- **Fig. 20.5 — BSI Hallmark (p. 230):** Triangle with "BIS" mark indicating gold/silver/platinum purity.
- **Fig. 20.6 — Ecomark (p. 231):** Earthen pot logo for biodegradable, eco-friendly products.
- **Fig. 20.7 — FSSAI mark (p. 231):** Food regulator mark mandatory for processed food.

## 2.5 Key data / consumer-protection table (Indian context)

Item	Value / fact	Source
Number of rights under CPA	Six (4 basic + 2 additional)	NCERT p. 228
CPA superseded	CPA 1986 replaced by CPA 2019	NCERT p. 228
CPA 2019 regulator	Central Consumer Protection Authority (CCPA)	India context
Right to be Informed attributes	Quality, quantity, potency, purity, standard, price	NCERT p. 229
ISI issuer	BIS (Bureau of Indian Standards)	NCERT p. 230
AGMARK issuer	DMI (Department of Agriculture / Ministry of Agriculture)	NCERT p. 230
FPO scope	Fruit and vegetable processed products	NCERT p. 230
Wool-mark	Pure wool, International Wool Secretariat	NCERT p. 230
Silk Mark	100% natural silk, Silk Mark Organisation of India	NCERT p. 230
Hallmark scope	Gold, silver, platinum	NCERT p. 230
Ecomark issuer	BIS; logo earthen pot	NCERT pp. 230–231
FSSAI parent Act	FSSA 2006	NCERT p. 231
VOICE	Delhi; Consumer Voice	NCERT p. 231
CERC	Ahmedabad; Insight	NCERT p. 231
Indian National Consumer Helpline	1915 (India context)	India context
Doordarshan campaign	Jago Grahak Jago	India context
BEE Star Rating	Bureau of Energy Efficiency (1-5 stars)	India context
Gold purity 22K	916 (India hallmark code)	India context
Number of consumer responsibilities	Nine	NCERT pp. 231–232
Number of consumer problems	Nine	NCERT pp. 225–227
Indian e-commerce regulation	E-commerce Rules 2020 under CPA 2019	India context

## 2.4 Common confusions / NTA trap points

- **Number of rights under CPA 1986** — Six in total (4 basic + 2 additional). Distractors often say "four" or "eight"; remember redressal and education are the two additional rights (p. 228).

- **CPA 1986 vs CPA 2019** — CPA 2019 has replaced CPA 1986; new features are central regulator, penalties for misleading ads, and e-commerce guidelines (p. 228). Do not confuse the year.
- **ISI vs BIS** — The mark is the **ISI Mark**; the issuing body is **BIS** (Bureau of Indian Standards), formerly the Indian Standards Institution. NTA likes to swap these labels (p. 230).
- **AGMARK vs FPO** — AGMARK is for **agricultural** products generally; FPO is specifically for **fruit and vegetable** (processed) products with limits on metallic contaminants/preservatives (p. 230).
- **Ecomark logo** — It is an **earthen pot**, not a leaf or globe; operated by BIS, not by FSSAI (p. 230–231).
- **VOICE vs CERC** — VOICE is Delhi-based and publishes **Consumer Voice**; CERC is Ahmedabad-based and publishes **Insight** (p. 231).
- **Right to be Informed covers six attributes** — quality, quantity, potency, purity, standard, price — easy to confuse with "Right to Choose" (which is about variety and competitive prices) (p. 229).
- Ecomark is operated by **BIS**, not by FSSAI or DMI.
- ISI mark is **voluntary** in general but **mandatory** for ~150 high-risk product categories.
- 22K gold = **916** (Hallmark code) — not 750 or 999.
- VOICE = Delhi/Consumer Voice; CERC = Ahmedabad/Insight — NTA swaps these.
- 'Consumer footfalls' = **number** of visitors, not money or items.

## Practice MCQs

## PYQ Alignment

This chapter is consistently one of the highest-yielding pockets in CUET Home Science papers — typically around 8–10 MCQs per year. The recurring NTA hooks are: number/list of consumer rights under CPA 1986, body that issues each standardisation mark (ISI/BIS, AGMARK, FPO, Ecomark, FSSAI), definitions of basic terms (consumer, consumer behaviour, footfalls), and identification of consumer problems (adulteration vs spurious vs substandard).