



BREAKING THE SILENCE: ADDRESSING LEGAL UNAWARENESS IN FINANCIAL FRAUD AND MITIGATING JUSTICE THROUGH EDUCATION, POLICY REFORM, AND AI-DRIVEN SOLUTIONS

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ABSTRACT

Despite significant advancements in legal frameworks, an immense constituent of the Indian population remains incognizant of their rights, leading to the silent acceptance of offences and violations. This research aims to investigate the extent of legal illiteracy as a barrier to justice and explore feasible solutions, including policy interventions, educational reforms, and AI-powered assistance. The study is a secondary data-based review that examines the underreporting of financial and consumer rights related crimes, especially due to lack of adequate legal awareness with respect to accessing invoking and pursuing correct legal measures and remedies. The research explores evidence from existing literature which includes bare acts and laws that provide foundational understanding of legal provisions and their implementation, studies indexed in Scopus and ABDC. The paper also analyses crime reports, regulatory guides, case studies, government reports available in the public domain and incorporates research conducted nationally to provide a comprehensive understanding of legalities related to financial and consumer rights related crimes. Upon reviewing numerous studies, it was found that 50-70 % of offences/crimes/violations/abuse related to financial fraud in India remain unreported due to a lack of legal awareness on behalf of the wronged individuals. Furthermore, significant underreporting of such offences has been found in serious transgressions like financial fraud and consumer rights violations. Key reasons for these challenges include limited legal education, procedural complexities-such as complex litigation and documentation process, as well as extended resolution timelines, fear of adverse repercussions, and more. The study portrays evidence-backed insights into these challenges and propose implementable solutions such as mandatory legal awareness programs and campaigns, introduction to simplified frameworks for legal reporting as well as harnessing AI tools such as AI-powered legal assistants to further ensure accessibility to justice. While we aim for a better understanding of the challenges our country is facing, including the obstacles like lack of awareness, and the lack of standard legal education, our study is constrained by variations in legal awareness across various parts of the country, and the reliance on self-reported information. The inconsistency in legal frameworks and the absence of region-specific legal assistance which include the regional laws and grants by the government, further contribute to the challenge. We will make efforts to mitigate these challenges by reviewing various sources of data-including official reports, academic research, and case studies-and consulting legal experts. Additionally, first-hand experiences from affected individuals will be analysed to ensure a holistic perspective on the problem and its potential solutions.

KEYWORDS : Financial fraud, Consumer Rights, Legal Awareness, Under-Reporting, AI-Powered Legal Assistance

INTRODUCTION

The Indian Legal system is exemplary in safeguarding citizens' rights, interests, dignity, and safety, empowering the citizens to fight and seek redressal against various injustices. Similarly, on paper, the Indian legal system provides thorough legal provisions regulating financial operations and consumer rights.

Laws governing consumer protection, financial practices and citizen grievance redressal are well made and frequently updated to meet the needs of the evolving society. Laws such as Consumer Protection Act 2019, the SEBI Regulation 2003, the Indian Penal Code, the Bharatiya Nyay Samhita, provide a robust mechanism for redressal. However, when put into practice, these safeguards often fail to serve the citizens for whom they are made. Hence, despite all necessary legal provisions, a large section of the society continues to suffer silently when their rights are violated. The reason is not always fear, financial constraints, or hesitation, rather it is often a lack of awareness.

Legal unawareness refers to a condition where individuals do not know that a particular experience or situation qualifies as a legal violation or that they have a right to seek help through available legal channels. The problem lies in a fundamental

disconnect where massive portion of the Indian population is unaware that they are victims of a gross injustice, let alone that they have the legal right to seek justice in a particular issue. Particularly critical in cases of consumer exploitation such as mislead product claims, digital frauds or poor service delivery and financial frauds including mis-selling of investment products, brokerage manipulation and quite common online frauds where violations are widespread but majorly underreported. People either accept their loss as inevitable and irreversible or never recognize that they were being misled.

Global studies on access to justice suggest that legal unawareness is one of the largest barriers to societies. In India, the problem is further exaggerated by factors such as complex legal language, procedure barriers and limited access to legal aid—especially in regional languages, also affordability plays a significant role. While digitization has improved service delivery in sectors like banking and commerce it has also opened new avenues for fraud and swindles. While the Indian Government and regulatory bodies such as SEBI, RBI, and the Department of Consumer Affairs have undertaken awareness campaigns their reach and impact remain limited. Complicated legal language and lack of localized support further distances the citizens from

legal processes. The common citizen particularly from Tier 2 and 3 cities or rural areas is often left unprotected, uninformed, and unheard. In effect laws exist but they do not always reach the people they are meant to protect.

This review paper examines the role of legal unawareness in under reporting of consumer rights violations and financial frauds in India. It analyses existing literature to identify patterns in gaps in awareness, explores the structural limitations of current redressal mechanism, and proposes solutions. These solutions and remedies include legal education at preliminary stages, policy reform for simplified complaint handling which is comfortable for the people, and technology driven interventions such as AI-powered legal awareness and assistance tool that offer multilingual, accessible, and contextual legal support.

OBJECTIVE:

The primary objective of this study is to analyse the impact of legal illiteracy on the public of our nation. Specifically, this study aims to:

- Examine the issues faced by consumers due to lack of awareness regarding their legal rights in consumer protection and financial transactions.
- Assess the amplification of legal illiteracy on consumers ability to seek help and protect themselves from financial frauds and other injustice.
- Analyse existing legal frameworks, government policies, and the role of education with integration of technology to enhance legal literacy.

METHODOLOGY

This study used a qualitative research approach, combining comprehensive literature review and case study analysis to explore the relationship between legal illiteracy and consumer rights violation in our nation.

Literature Review:

The research involves an extensive review of secondary literature, including the journal articles, government reports, policy documents, books and chapters to understand the theoretical background and existing knowledge on legal illiteracy, consumer rights, and financial frauds in India.

Case Study Analysis:

The research has also incorporated multiple cases studies to highlight real world instances of consumer rights violation and financial frauds. These case studies reflect the impact of legal illiteracy and consumers and the limitations of the legal system in providing effective availability of help.

Data Source:

Secondary data was acquired from a variety of documents including government reports, general articles, research publications, news articles, policy documents, and case files.

Analysis Method:

Thematic analysis was applied to the data collected from the literature and case studies to identify frequently repeating themes related to this issue, and the effectiveness of current legal and policy measures.

LITERATURE REVIEW

The landscape of consumer rights and financial fraud in India has significantly evolved over the past years, enhanced by legislative reforms and technological innovations. This section reviews existing literature on the linkage between consumer rights financial frauds and the emerging role of artificial intelligence in mitigating these frauds, while also discussing the limitations of the current legal framework of the nation in addressing the complexities of the financial crimes and consumer rights violations.

1. Lack of Legal Awareness in India

In India, a huge portion of the population is unaware of their basic legal rights particularly in context of consumer protection and financial transactions. Legal illiteracy not only prevents the consumers from asserting their rights but also makes them more vulnerable to financial frauds. More than 70% of consumer complaints in India stem from a lack of awareness about legal procedures rights, and avenues for grievance (Government of India et al., 2023). This gap in knowledge has been a long-standing challenge, exaggerated by the complex nature of the legal system of our nation and the absence of accessible legal education for the public.

The legal awareness issue is especially pronounced in rural and economically disadvantaged areas where access to resources including information about consumers protection laws is extremely limited. Even when the customers are aware of their rights navigating the legal system can be difficult due to the bureaucratic nature of the laws high cost of the procedure and a very long resolution time. Ghosh & Kabin, (2020) point out that while there have been efforts to introduce consumer protection laws such as the Consumer Protection Act, 2019, these laws often fail to reach the most vulnerable sections of country due to a lack of the targeted awareness campaigns and the practical support to the campaigns.

Furthermore, the rise of the digital financial and ecommerce services has now introduced new complexities to the process. With the shift towards online shopping e-banking and digital payment platforms, the customers are often exposed to swindles and frauds without fully understanding how to protect themselves. The Internet and digital platforms provide new avenues and platforms to the scammers who exploit the lack of knowledge awareness among the customers. Legal ignorance in the digital space not only exaggerates the problem of fraud but also complicates the effort to seek justice then the scam occurs (D. P. Singh, n.d.).

In the light of these challenges legal awareness is a critical step to be taken to bridge the gap between the existing legal framework and the real world needs of the people. Legal education can empower the individuals to make informed decisions to avoid frauds and effectively pursue the legal recourse when they need. In this context artificial intelligence powered solutions that can offer real time guidance and legal resources in regional languages hold significantly promising solution to these issues.

2. Impact of Legal Illiteracy on Public

Lack of Legal illiteracy compounds the vulnerability of consumers and financial victims in India, especially in the context of digital economy. (Patel, 2023) emphasizes that with the advancement of online platforms and mobile banking, financial frauds have taken on a new pace, making consumers more susceptible to online frauds, phishing attacks, and fraudulent investment schemes has been common now days. The inability to identify red flags or understand the nuances of financial transactions results in massive financial losses for the people.

A major aspect of the issue is linked with the rise of online financial frauds such as Ponzi schemes, fake loan offers, and other online offers/schemes, where criminals exploits the customers' limited understanding of financial contracts, banking regulations, security measures, and other relevant details.(Dalmeida, 2022) highlights the example of fraudulent mobile wallet apps and fake loan websites that were prominently and easily surviving in India, targeting individuals who are unaware of these mechanisms that can harm their finances. According to (Kumar & Kumar Vats, 2024; Kumar & Vats, 2024), over 5 million Indians have fallen into the trap and are victim to digital financial fraud in the past five

years, with the majority of cases being attributed to the legal literacy.

Moreover, (Mutyalu et al., 2016; Mutyalu & Reddy, 2016) states that when customers are cheated either by scammers or by reputed firms, the emotional and psychological impacts are very prominent and significant. Victims often experience feelings of guilt, embarrassment, and frustration, especially if they have no means to seek help or if they feel that legal process will be too burdensome and prolonging. This sense of helplessness further stops many from filing complaints, thus perpetuating the cycle of victimization. Emotional effects are particularly found in older adults and those with limited access to legal services and knowledge, where the stigma of being cheated inhibits them from taking any legal action against the guilty.

3. Systemic Challenges in Prevention and Redressal

The legal system's inherent inefficiencies and problems present substantial barriers to effective addressing and solving of the consumer's problems, grievances or financial fraud cases. (Kumar & Kumar Vats, 2024) argue that although India has now established regulatory and monitoring frameworks like Consumer Disputes Redressal Commission (CDRC) and Consumer Protection Bill (2019), the processes remain highly bureaucratic and complex. Many consumers, particularly from rural areas or tier two & three cities, are deterred from filing complaints due to the lengthy legal procedures, high legal costs, language barriers, and corruption that exist within the legal system, also a few times the complaints are not taken up by the officials.

One of the significant issues highlighted by (Patel, 2023) is the backlog of the cases within the consumer courts of India and the inefficiency of the legal processes, which can take years to resolve. The very slow-paced systems of dispute resolution created a disincentive for people to pursue justice, and many end up by abandoning their cases. Moreover, (Chawla & Kumar, 2022) pointed out that the digital divide exacerbated these challenges. While technology has the potential to facilitate legal access and information for all, the lack of digital literacy leaves a huge part of the population, unable to make use of online grievance and redressal platforms. This technological gap contributed to systemic inequalities and leaves a substantial portion of the population without access to basic legal protections.

4. Socio-Economic and Psychological Impacts of Unaddressed Violations

The unaddressed violations of consumer rights and financial frauds have far-reaching socio-economic implications, particularly for disadvantaged groups. (Isaia et al., 2024) found that victims of financial fraud are often the most vulnerable in the society, including low-income individuals, elderly people, and women. The financial losses suffered by these victims not only disrupt their lives but also perpetuate cycles of poverty.

(Chawla & Kumar, 2022) further stated that when consumer rights violations occur in marginalized communities, the consequences are compounded by existing socio-economic disparities. These communities, already facing barriers such as education, health support and financial stability, find it even more difficult to recover from these financial losses that occur due to frauds, which result in long term economic deterioration.

Psychologically, victims of these frauds often experience depression, anxiety, and mistrust in further financial investments and related institutions, (Dalmeida, 2022) notes. These effects are particularly found when victims feel that their legal rights and dignity has been violated without any

recourse. (Mutyalu et al., 2016) found that nearly 40% of financial fraud victims suffer from prolonged emotional distress, with many reporting that the emotional imbalance was more significant and troublesome than the economic loss. The lack of mental health support and the stigma associated with both, having poor mental health and being cheated often leads to long term psychological harm to the victim.

5. Role of Education and Awareness

While addressing the issues of legal illiteracy education, and awareness campaigns have proven to be essential. (OECD, 2020) notes that government and NGOs in India have increasingly turned to legal literacy programs to raise awareness about consumer rights and financial protection. These programs aim to inform individuals about their rights and the methods available for help. For example, initiatives like NCPRI's (National Campaign for People's Right to Information) and consumer rights education campaigns by various legal bodies have now provided important knowledge to citizens in urban and rural areas. (Agarwal, 2024) has highlighted the significant role of non-governmental organisations in filling the gap left by the government in the legal education. Organizations like Lok Sabha, Vidhi Centre for Legal Policy and Consumer Voice have been instrumental and crucial in providing free as well as impactful legal consultations, consumer rights workshops, and mobilising communities to act against fraudulent practices and activities. Through partnerships with various legal and law schools and legal aid organizations is non-government organizations have bridged the gap in legal awareness particularly in the underprivileged areas of the country.

Furthermore, (Patel, 2023) states that there is a significant opportunity to integrate legal education and awareness into the school curriculum of our nation, particularly in rural schools to raise awareness from an early age. This can ensure that young adults are very well equipped to recognise and challenge the unfair practices and treatment when they enter the workforce or engage in financial activities.

6. Technology and AI-Based Interventions: Scope and Limitations:

Technology, particularly AI-driven solutions, has emerged as a powerful tool to combat these scams and enhance consumer rights protection. (Anugu, 2025) explores that the potential of AI to detect swindle patterns in real time and automatically notify the customers when they are at risk. AI powered chatbots and virtual legal assistants can provide immediate and effective guidance to consumers as per their comfort, helping them to navigate legal processes and understand their rights. For example, AI algorithms have been developed to detect suspicious banking transactions or identify fake online advertisements offering consumers real time alerts and legal resources.

However, (Akre, 2024) highlights several challenges in integrating technology with consumer rights protection systems. Data privacy is a major concern, especially with AI tools that collect copious amounts of personal information. Additionally, while AI holds immense promise, its benefits are often limited by digital literacy divide. Consumers in rural areas where access to smartphones and the Internet is still limited, cannot fully benefit from such technological interventions. And we also know that AI systems are still developing and cannot fully replicate the judgment that human legal professionals can offer, meaning AI is not a complete substitute for human legal counsel.

7. Key Insights from Review

Hence, it can be said that legal illiteracy remains a major barrier to consumer rights protection and financial fraud prevention in our country. The lack of awareness about legal rights leaves customers vulnerable to exploitation, while the

systems inefficiencies prevent the effective resolution of disputes. Efforts to tackle the issue must focus on education technology, and collaborations with organizations to enhance legal literacy and provide equitable access to legal resources. Through comprehensive reforms the accessibility of legal processes can be improved, reducing the socio economic and psychological impact of consumer rights violations and financial frauds. In the present study, effect of crumb rubber as fine aggregate replacement on the compressive strength of concrete having mix proportions of 1:1.31:1.14 was investigated. The percentages of replacements were 0%, 10 %, 20% and 30% by weight of fine aggregate. Tests were performed for compressive strength at all replacement levels of crumb rubber at different curing periods (7-days & 28-days).

INSIGHTS UNCOVERED

A deeper synthesis of the literature reveals a persistent disconnect between legal knowledge initiatives and their practical accessibility for average citizen of our country. Although several campaigns and policy frameworks claim to empower consumer and financial fraud victims, our analysis indicates that such efforts often remain surface level, fragmented, and highly urban centred. The results in a landscape where legal rights exist on paper in the country, but the justice remains far away from the victims due to structural, linguistic, and cognitive barriers.

One crucial insight is the layered nature of legal unawareness—it is not merely about the absence of information, but also about the inability to interpret, contextualise and act upon that information when it is presented. Victims of financial frauds and consumers exploitation frequently lack clarity on jurisdiction, process, and the timelines, and are often unaware of alternative dispute resolution systems such as Lok Adalat or ombudsman system. Even when awareness exists the sociocultural stigma or the fear of prolonged legal battles and the financial burdens to pursue all these solutions discourage the action taken by the victim.

Another especially important pattern that emerges in this systemic tolerance of petty violations which overtime erode public trust. The study repeatedly shows that daily micro abuses like excess billing misleading advertisements unauthorised financial detections are normalised due to the legal systems in accessibility. This normalization not only disempowered individuals but also fosters the climate in which larger financial crimes can thrive undetected as the public become habitual to the routine injustice occurring with them since years.

AI and technological interventions, although promising, but have not yet proved their inclusivity. Many models assume a baseline level of digital and legal literacy that simply does not exist across much of India's population. Tools developed in English or Hindi often exclude speakers of regional languages, which are also used in official communications in various States and parts of the nation, and the machine learning systems trained on formal legal language are not intuitive for layperson. This insight calls for a rethinking of 'technology as solution'.

We also note a contradiction between policy ambitions at ground level: despite decades of reforms, the grievance redressal mechanisms and frameworks which are designed to safeguard the citizen, speedy justice continues to suffer due to backlogs, under funding, and lack of accountability. While the Consumer Protection Act 2019 and RBI's digital fraud guidelines signal progress, implementation delays, bureaucratic rigidity, and limited citizen outreach constrain their success (Gulati & Suresh, 2022).

Lastly, there is a fundamental mismatch in the target audience

of awareness campaigns. Government efforts often aim broadly at 'the public', whereas the most vulnerable groups—rural people, senior citizens, migrant workers, require highly localised, demographically sensitive interventions. Studies emphasise that generic content dissemination via television radios and newspapers is insufficient. Instead, successful legal education relies on community intermediaries like SHGs, ASHA workers, and panchayat leaders, who function as trust anchors in the rural and semi-urban settings (Insights IAS; World Bank, 2014).

Thus, the review reveals that there is a pressing need for bridging the gap between the policies and population, we need further interventions to be made, and technology can play key role in this. Without this integration, the vision of a legally empowered citizen, with remain aspirational rather than achievable.

FROM AWARENESS TO ACTION

Preceding analysis revealed that deep and multidimensional challenges that exist in the legal system leading to consumer rights and financial violations in our nation. While the findings highlighted systemic shortcomings, socio cultural barriers, and psychological deterrents, this section seeks to transform that diagnosis into a concrete set of policy oriented, educational, and technological recommendations. Bridging the knowledge action divide requires a deliberate and multifaceted approach—one that acknowledges India's socio-economic diversity, linguistic diversity, and infrastructural constraints.

1. Policy and Legislative Reforms

One of the most urgent needs in a more inclusive and initiative-taking legislative framework is that does not merely react to violation but anticipates and prevent them. Existing laws like Consumer Protection Act and the information technology act are important milestones but still they remain underutilized due to the limited access and lack of awareness among citizens, especially in the rural and semi urban regions of the country. The policy makers must work towards:

- a. Mandatory Legal Literacy Integration: amendments to national education policy framework should include mandatory legal literacy modules in schools and colleges. The focus should not just be on rote learning of rights but on cultivating critical legal reasoning and understanding of everyday civic protections.
- b. Strengthening Local Legal Aid Mechanisms: Legal aid institutions, especially those affiliated with law colleges, must receive more funding, training, and oversight. Decentralising the legal aid services and integrating them into panchayats and municipal bodies can make the redressal and grievance system quicker and more responsive.
- c. Centric Financial Frauds Framework: Beyond prevention, policies must support victims with recovery pathways, which might include compensation mechanisms, fast track financial courts, and better inter agency coordination between banks, telecom providers, and the cyber-crime units.

2. Educational and Awareness-Based Interventions

Education remains the most potent long term antidote to illegal unawareness. However, the traditional awareness campaigns often failed to resonate due to generic content, language and educational barriers, or limited relevance to local realities.

The following actions are necessary to overcome these issues:

- a. Localized Legal Education Content: Awareness campaigns should adopt a hybrid and hyperlocal approach which should consist of translating essential legal information into vernacular local languages, contextualising rights using relatable real-life scenarios which people can relate to, and deploying them through folk media, local cable TVs, and regional radio stations.

b. Targeted Community Workshops: Partnership with NGOs, SHGs, and local influencers such as schoolteachers, Anganwadi workers, and ASHA workers can be leveraged to organise recurring legal literacy workshop in underserved communities.

c. Consumer Rights Curriculum in Skill Development and Professional Programs: Programs under skill India and other vocational training schemes should include consumer rights education—especially for individuals entering high-risk sectors like gig work, direct selling, or digital freelancing.

3. Technological-Enabled Legal Access:

Technological interventions can bridge the knowledge gap, especially when designed to account for linguistic, cognitive, and digital literacy challenges. With India's expanding Internet penetration, especially through mobile devices, AI and mobile first platforms offering promising pathways like:

a. AI-powered Legal Chatbots: Building On existing prototypes, AI chat bots can be designed to provide instant, contextual legal assistance in India. The systems should simplify legal jargon, offer guided complaint filing processes, and link users to nearest legal aid centres.

b. Blockchain for Transparent Redressal Tracking: For financial fraud victims, integrating blockchain into public grievance systems code help tracking complaint resolution very transparently and will reduce the bureaucratic opacity.

c. Digital Literacy and Cyber Hygiene Programs: To combat financial frauds, which are increasingly cyber based, digital literacy campaigns must go beyond app usage add focus on practical lessons in fraud identification, fishing prevention, and secure digital behaviour.

4. Institutional Accountability and Inter-Sectoral Collaboration:

Addressing consumer exploitation and financial frauds is not a problem the legal system can tackle alone. What is needed in a convergence between legal, financial, educational, and civic institutions is:

a. Cross-Sector Regulatory Task Forces: Units combining officials from RBI, TRAI, Ministry of Consumer Affairs, Law Enforcement, and civil society Can coordinate to identify fraud trends, streamline redressal, and unify data reporting.

b. Public-Private Partnerships for Capacity Building: Corporates, especially in fintech and ecommerce sectors, must go invest in consumer protection infrastructure, including funding helplines, training paralegal workers, and Co developing community educational programs.

c. Audits and Public Disclosures of Institutional Performance: Periodic performance audits of consumer courts, cyber-crime cells, and grievance redressal s systems should be done, and the results should be publicly available, this can reinforce institutional transparency and encourage accountability.

5. Role of Civil Society and Grassroots Networks:

NGOs and local networks continue to be the first line of defence for victims. Recognising, supporting, and scaling their work is essential for the following reasons:

a. Grant-Based Legal Support for Rural NGOs: instead of occasional CSR donations, asthmatic grant model can be developed under government schemes to help the grassroot organizations to sustain the legal awareness and support operations which are currently going on. This is system will also encourage new organizations to step in in this field.

b. Women-Led Legal Ambassadors: inspired by models like ASHA and Anganwadi, trained women legal ambassadors could be deployed across villages and urban clusters to function as local rights educators and navigators of the legal system (Ministry of Health and Family Welfare, 2016; NLSIU, 2015; R. Singh, 2018).

6. Synthesizing the Findings:

From Awareness to Action, it is not a linear journey—it is iterative, requiring both top-down systemic reforms and the bottom-up efforts of the community. The insides uncovered in the previous sections must now inform multilayered, decentralised solutions that are legally sound enough, socially embedded, and technologically empowered. The promise of AI, the reach of grassroots movements, and the potential of collaborative governance together form the blueprint for a more informed and empowered consumer and financial ecosystem in India.

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