THE UNIVERSITY OF ZAMBIA

SCHOOL EDUCATION

DEPT. OF LIBRARY AND INFORMATION STUDIES

TOPIC: AN ANALYSIS OF THE EFFECTIVENESS OF ZAMBIA COMPETITION COMMISSION (ZCC) IN PROVIDING CONSUMER RIGHTS INFORMATION: A CASE STUDY OF FIRST YEAR STUDENTS OF THE UNIVERSITY OF ZAMBIA.

LIS 422 (RESEARCH IN DEVELOPMENT INFORMATION SYSTEMS AND SERVICES)

RESEARCH REPORT

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This research report is submitted in partial fulfillment of the requirements for the award of the Degree of Bachelor of Arts with Library and Information Studies

DECLARATION

I wish to declare that this research work contained in the report is purely out of my own intellectual efforts and all citations have been acknowledged.

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Lastly, my thanks go to my father, Jehovah God whose love never fails.

DEDICATION

I dedicate this paper to my Brothers George and Mwansa and the love of my Life Evelyn Mutizhe. You have made my life worthwhile and you give me every reason to look forward to tomorrow.

ABSTRACT

With the main objective to analyze the effectiveness of Zambia competition commission in providing consumer rights information to first year students of Library and Information Studies at the University of Zambia, the study randomly drew a sample of 30 students. 30 questionnaires were self administered. Responses were coded manually and analyzed using software- Statistical Package for Social Sciences (SPSS). Found that students were aware of their rights but were not confident enough to exercise them. Attributed this lack confidence to; lengthy and burdensome judicial process and failure of consumer authorities to take heed of consumer complaints. Revealed that ZCC is unpopular, even worse its functions. Deduced that ZCC's mode of information provision is fairly effective due to its failure to engage critical stakeholders in information dissemination programmes. As a result, they lack legitimacy and social sanction. Illustrates that students have a positive attitude towards consumer rights and were eager to learn more about their rights. Found that students do not access information from ZCC. Recommends among other things: a radical sensitization of ZCC and its services; continuous consumer awareness in schools universities and colleges with an extension to traders; the need to simplify information for consumers to understand; need for a forum for redress and the need to make consumer information a public good and allay perceptions that it is meant for specific academic disciplines.

ACRONYMS

DC	DEVELOPED COUNTRIES
LDC	LEAST DEVELOPED COUNTRIES
LIS	LIBRARY AND INFORMATION STUDIES
ZABS	ZANBIA BUREAU OF STANDARDS
ZACA	ZAMMBIA CONSUMER ASSOCIATION
ZCC	ZAMBIA CONSUMER COMMISSION
UNZA	UNIVERSITY OF ZAMBIA

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CHAPTER ONE

1.0 INTRODUCTION

2.0 THE ROLE OF INFORMATION IN MARKET

A market "is an environment in which goods and services are bought and sold" (Ahuja, 2004: 381). In free market economies, markets operate under the auspices of demand and supply mechanisms which facilitate the efficient allocation of goods and services to the wider section of society. Ideally, markets are said to enhance people's access to life's basic needs ultimately leading economic development (Todaro & Smith, 2003: 163). This however, does not happen without human intervention. Market players (traders, consumers and government) need to play their economic roles. That is, while Consumers should buy the goods and services that traders supply, government has to protect the interests of both parties by creating an appropriate environment for markets to operate efficiently. This includes putting in place policy measures which regulate the operations of a market. In other words, while protecting consumers from exploitation by dishonest traders, government should ensure that businesses realize their profits too. For this to happen, certain fundamental conditions have to be in place. And one such requisite is the availability of accurate, timely and relevant information (data that has been processed into a form that is meaningful to the recipient and is of perceived value in current or prospective decisions) (Evans, 1992:1).

Nicholson(1992) succinctly states that, "a well functioning market system requires the provision of adequate, timely and relevant information in every market about the characteristics of the products offered and the state of supply and demand, to both buyers and sellers" (pp.732). This means that in many respects, "lack of information represents a problem involving uncertainty for a decision maker while in other cases, better information reduces that uncertainty and therefore leads to better decisions that provide increased levels of utility for the market players"-consumers, bureaucrats and suppliers alike (ibid: 562).

This paper focuses on provision of consumer rights information to Consumers (" any person who consumes goods and services"(C.I., 2003: 4)). This is because, if consumers in a market have a deficiency of information, they will basically be susceptible to exploitation by dishonest traders whose objective is profit maximization. As a result, they may get ripped of

their money. This has a potential to reduce their disposable income to the extent of perpetuating poverty. If they do not know their rights as consumers for instance, they will not be able to protect themselves form exploitation nor will they be in a position to demand for quality products which reflect the value for their money. In most instances, these goods (counterfeit and substandard) tend to be adverse to one's health in the end compromising their level of productivity in all aspects of life.

Thus, if the market is to be efficient and effective, consumer awareness (savvy) is a virtue. It is the only single cost effective mechanism that provides and guarantees consumer protection. Besides serving as a pro-active way of protecting consumers against abuses in the market place, awareness also serves as a preventive measure. For example, consumers are who are aware of their consumer rights will protect themselves and prevent exploitation in the market place. Information provides facts needed to make an informed choice or decision about factors like quality, quantity, potency, purity standards and price of product or service (Encarta, 2007:11).

In view of the recognition that consumers need information to effectively protect themselves and enjoy the offerings of the market, the next section describes what Consumer Rights.

1.1.1 CONSUMER RIGHTS

According to India Business club (2008), consumer rights are those rights which accrue to consumers of goods and services in order to safeguard their interests. These rights are eight and are discussed below:

First is the Right to Basic Needs: Access to food, water and shelter are the basis of any consumer's life. Without these fundamental amenities, life cannot exist. A very crucial objective of the conceptualization and existence of consumer rights is to ensure that consumers have an assured food supply, safe and permanent dwellings, and basic amenities of life like sanitation and potable water, and power supply.

Secondly is Right to Safe Environment: For urban consumers, environment means parks, gardens, and deteriorating air and water quality. Most urban areas are bereft of any wildlife and people are unaware of the biodiversity around them. On the other hand, rural consumers rely on their environment for fulfillment of their basic needs. The need for environmental conservation is seen as a necessary defense against deteriorating quality of

life world-wide. We are all victims of contaminated food and water supply, pesticide-ridden food, adulterated milk and choking exhaust fumes emitting from vehicles.

Third is the Right to Safety: This right applies to all possible consumption patterns and to all goods and services. In the context of the new market economy and rapid technological advances affecting the market, it has become a pre-requisite quality in all products and services. The market has for long made consumers believe that by consuming packaged food or mineral water, consumers can safeguard their health. This notion has been proved wrong time and again due to rampant food adulteration in market products. Right to food safety is an important consumer right since it directly affects the health and quality of life of consumers. It covers safety aspects of new technologies like GM food, food labeling, chemical ingredients in food products and more so

The Right to Information is on the fourth place: This implies means the right to be given the facts needed to make an informed choice or decision about factors like quality, quantity, potency, purity standards and price of product or service. The right to information now goes beyond avoiding deception and protection against misleading advertising, improper labeling and other practices. For instance when you buy a product or utilize a service, you should among others thing be informed about: how to consume a product; the adverse health effects of its consumption; whether the ingredients used are environment- friendly or not. A consumer has the right to know how the product has been prepared, whether it has been tested or animals or not, if environmentally-sound techniques and resources have been used in its production processes, what kinds of chemicals are used into its manufacturing and what could be their impact on consumer health. Clearly, a consumer has to consider a lot of factors before s/he buys a product.

Fifth is the Right to Choice: Different interests can interpret the right to choice in different ways. For the developed world consumers, right to choice translates into more and a variety of products to choose from. However, this right must essentially be a consumer's right to choose a safe and healthy product of good quality over an unsafe or defective product. This can give a consumer immense leverage not just to choose products that are safe but also to influence the practices adopted by the market.

The six the one is the Right to Redress: Competition is the by-product of the market economy. Every day, manufacturers are discovering newer ways of cheating and duping consumers.

Unscrupulous market practices are finding their way into Consumer homes, violating Consumer rights and jeopardizing their safety. It is to protect Consumer interests that consumers have been given the right to obtain redress.

Seven is the Right to Consumer Education: Consumer education empowers consumers to exercise their Consumer rights. It is perhaps the single most powerful tool that can take consumers from their present disadvantageous position to one of strength in the marketplace. Consumer education is dynamic, participatory and is mostly acquired by hands-on and practical experience. For instance, a woman who makes purchase decisions for the household and does the actual buying in the marketplace would be more educated about market conditions and 'best buys' than a person who educates himself about the market with the help of newspapers or television. Also, today, it is not just the market or products that Consumers needs to educate themselves about, they also need to know about company profile, government policies and introduction of new technology.

Lastly is the right to a safe environment: A clear understanding of the benefits of a safe environment can ensure the fulfillment of the rights aforementioned. This right ensures that consumers are not victims of contaminated food and water supply, pesticide-ridden food, adulterated milk and choking exhaust fumes emitting from vehicles due to the fact that manufacturers careless about the environment. It facilitates that Manufacturers promote the use of environmentally products, encourage recycling and ensure that environmentally dangerous products carry appropriate warnings and instructions for safe use and disposal.

At this point it's of the essence that we consider the value information on consumer rights has to consumers.

1.1.2 VALUE OF CONSUMER RIGHTS INFORMATION TO CONSUMERS

'Well-informed consumers help make markets work effectively. Consumers who can assert their needs clearly and make the best choices spur business to become more competitive and raise productivity. Consumers benefit from this through lower prices, increased choice and more innovative products.' Confident and demanding consumers have an important role to play in ensuring that the market works effectively, but if they are to be confident and demanding, consumers need to be well informed about their rights. They also need to know where to go for help if they have a problem with goods or services (O'Neill, 2003:26)

Consumer information is essential to provide the skills and knowledge to empower consumers and enable them to use their resources effectively and increase their awareness of their wider role in society. "It addresses not only problems of consumers individually but also of sustainable consumption, social justice, human rights, ethical values and overcoming poverty". As such it contributes towards the formation of a participative, critical and competent citizenship (Ochieng, 2008:1).

Specifically, information enables individuals to develop the ability to become critical consumers. It allows people for example to make reasoned evaluation of advertisements and other activities through which consumers are influenced to consume particular products and services. Reasoned appraisal could include the overall implications, both to the individual and society, of consuming that particular product or service. Through awareness, consumers are equipped with knowledge, skills and understanding of the market. It enables consumers to judge and make competent decisions about their financial transactions (ibid).

Information also stimulates the nation's social and economic development. Consumers, who exercise free choice based on knowledge of facts, will be able to make the best use of resources within their disposal such as time, money, knowledge and ability. For example, information enables citizens to act in a more enlightened and critical manner which helps reduce the number of court cases. Also, it helps consumers to use scarce resources appropriately and responsibly thus increasing the successes of government development plans. For vulnerable consumers, such as the poor in society, information is of survival value. Very often, the poor have no option but to live on very meager resources. Consumer market information thus enables them to separate wants from needs and to manage whatever is within their disposal more efficiently. These translate to significant social and economic development of the nation. (Lande, 2008:3)

Consumer awareness is the only single cost effective mechanism that provides and guarantees consumer protection. Besides serving as a pro-active way of protecting consumers against abuses in the market place, awareness also serves as a preventive measure. For example, consumers are who are aware of their consumer rights will protect themselves and prevent exploitation in the market place (Encarta, 2007:11). According to The Consumer Institute of South Africa 1999), consumer rights are eight: "The Right to Safety, The Right to be Informed, The Right to be Heard, The Right to Choose, The Right to Consumer

Education, The Right to Redress, The Right to the Satisfaction of Basic Needs, The Right to a Healthy Environment."(pp.1)

Information provides facts needed to make an informed choice or decision about factors like quality, quantity, potency, purity standards and price of product or service. Consumer awareness goes beyond avoiding deception and protection against misleading advertising, improper labeling and other practices. For example when you buy a product or utilize a service, information is important in that the consumer; knows how to consume a product; the adverse health effects of its consumption; whether the ingredients used are environment-friendly or not and more so. A consumer will know how the product has been prepared, whether it has been tested or animals or not, if environmentally-sound techniques and resources have been used in its production processes, what kinds of chemicals are used into its manufacturing and what could be their impact on consumer health. Clearly, a consumer has to consider a lot of factors before s/he buys a product (Indiabizclub, 2006:3).

Moreover, information allows the consumer to get to know about the ways of seeking justice if exploited. For illiterate people, it is mainly like a saving hand from consumer exploitation. It helps them to know about the ways of cheating consumers (Scdrc, 2007:3). In recognition of the importance of consumer information to consumer, it is necessary to look at its value to government

1.2 BACKGROUND INFORMATION TO ZAMBIA COMPETITION COMMISSION (ZCC)

The Zambia Competition Commission was established under the competition and Fair Trading Act, Section 4 of Chapter 417 of the Laws of Zambia in February 1995 to prevent anti-competitive and restrictive business practices and promote consumer welfare. The Commission is an autonomous corporate body under the Ministry of Commerce, Trade and Industry.

1.2.1 Mission

The mission of the commission is to foster competitive, efficient, fair, and informed Zambian market.

1.2.2 **Objectives**

The aims and objectives of the commission are:

1 to encourage competition in the economy

2 to protect consumer welfare;
3. to strengthen the efficiency of production and distribution of goods and services;
4 to secure the best possible conditions for the freedom of trade; and
5 to expand the base of entrepreneurship.

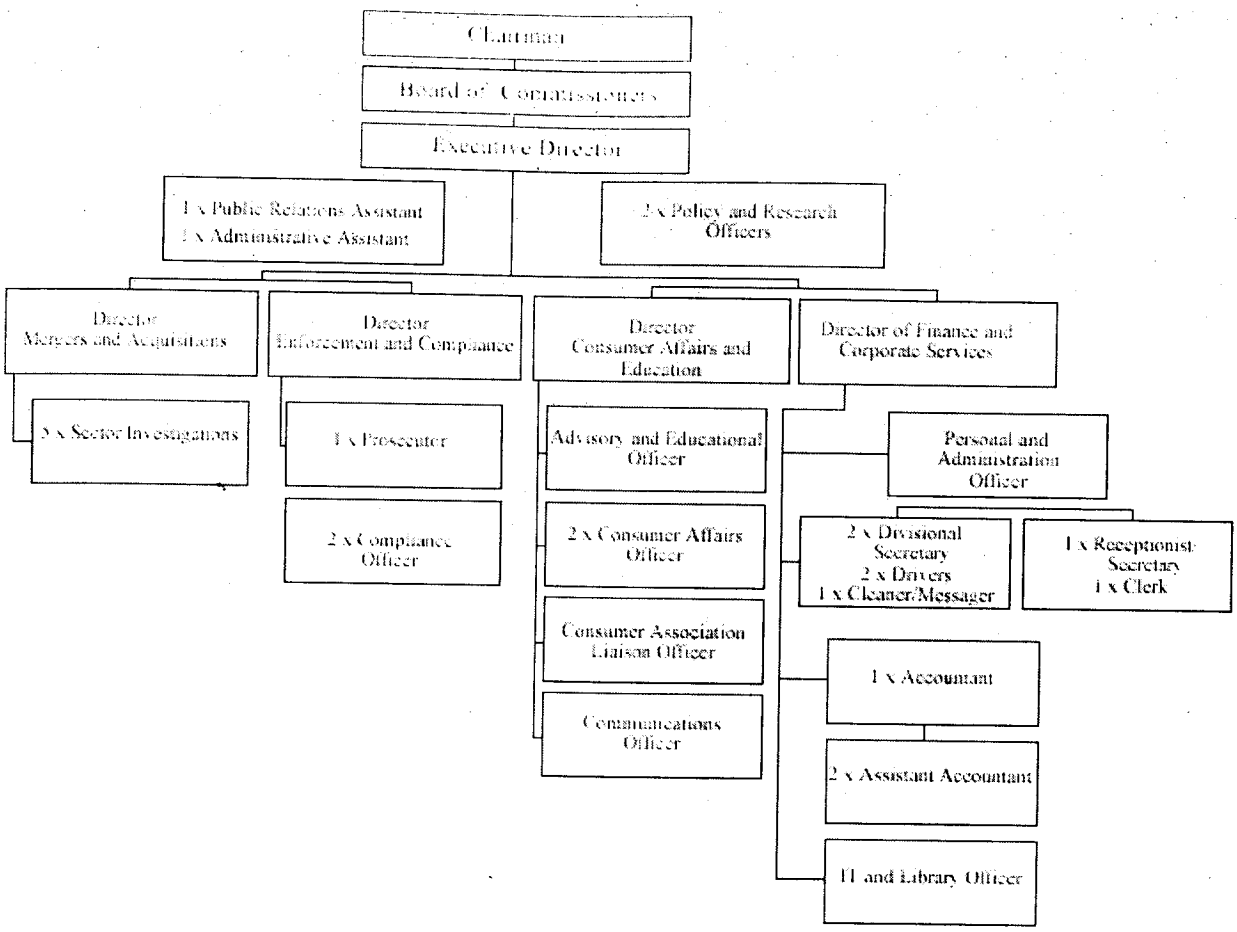
1.2.3 **Functions**

1 to monitor, control and prohibit conduct likely to adversely affect competition and fair trading in Zambia;
2 to prohibit anti-competitive trade practices;
3 to regulate monopolies and concentrations of economic power;
4 to authorize conducts not prohibited out rightly by the Act;
5 to provide information for the guidance of consumers and business persons regarding their rights under the Act;
6 to cooperate with and assist any association or body of persons to develop and promote the observance of standards of conduct for the purpose of ensuring compliance with the provisions of the Act.

1.2.4Organisation Structure in 2001

There are four major departments in the Commission namely: Directorate of Mergers and Acquisitions, Directorate of Enforcement and Compliance, Directorate of Consumer Affairs and Education; and Directorate of Finance and Administration. The organization structure reflects the major areas and the implementation of the functions of the Commission. It also

underlines the importance of integrating legal and economic analysis.



1.3 AWARENESS PROGRAMMES AND DISSEMINATION OF KNOWLEDGE

The commission participates in various events of trade and professional associations. This is mostly by giving lecturers to the associations at their annual general meeting. The commission also takes part in debates in the press. Journalists have been invited to briefing meetings at the ZCC. Other groups have also visited the Commission to receive Information. It has also started the process of contacting and opening up dialogue with individual consumer associations such as Zambia Association of Consumers (ZACA). The ZCC empowers consumers through free distribution of its publications; Booklets and annual reports through shopping centers and other agencies.

Despite the institution carrying out the above activities, the students are still not aware of their rights as consumers.

2.0 STATEMENT OF THE PROBLEM

First year students of Library and Information Studies at the University of Zambia are not aware of their consumer rights.The implications of this situation have far reaching ramifications.

Firstly, it has put the consumers in a very vulnerable situation: "Distributors of goods and services that consumers buy take advantage of this ignorance and deliberately render bad services. For instance, the practice of Indian traders is that they tell consumers neither return nor refund" after purchase regardless of whether the product is defective or a counterfeit. The implication of this is that consumers are duped of their own money and tend to feel inferior to these traders especially that the latter are of an alien race. Most consumers also feel that this is a manifestation of neo-colonialism.

Secondly, Lack of Consumer Awareness Denies Quality Products. Because students do not know that they have rights, traders do not bother to supply quality products. This arises from student's complacency with whatever comes to the market. Actually, ignorance literally provides no check on quality, quantity and safety standards of the essential commodities on the market. As a result, traders offer substandard and counterfeit goods. While in most cases these commodities tend to be injurious to their health, in other instances, goods have a propensity to be defective to the extent that they do not perform the functions as portrayed in advertisements eventually reaping off the consumer of their scarce resources.

Thirdly, Consumer ignorance does not in any way guarantee consumer protection. Besides exposing consumers to abuses in the market place, lack of knowledge also disables consumers from taking preventive measures. For example, consumers are who not are aware of their consumer rights will not protect themselves and prevent exploitation in the market place.

Fourthly, consumer ignorance makes consumers unable to employ ways of seeking justice as they would not know where to go or what to do in case they are exploited. Moreover, Consumers who are not fully aware of their rights often take actions that

jeopardize their chance of winning claims from traders and/or businesses. For that reason, there numerous problems in resolving some consumer complaints due to the failure of ignorant consumers to follow procedures. Most consumers have not followed procedures continuously while purchasing goods/availing services and making it difficult for consumer courts with cases. In due course, consumer complaints tend to fall on deaf ears. Ultimately consumers tend to be on the losing end.

Without a clear understanding that only a safe environment can ensure the fulfillment of their rights, students have become victims of contaminated food and water supply, pesticide-ridden food, adulterated milk and choking exhaust fumes emitting from vehicles due to the fact that manufacturers careless about the environment. Manufacturers promote the use of environmentally toxic products, discourage recycling and do not ensure that environmentally dangerous products carry appropriate warnings and instructions for safe use and disposal. Ultimately, Students have experienced air and water pollution at some point in time. They often fall ill due to polluted environments, it also leads to increased health costs and discomfort for them. Valuable resources and ability to be productive in all areas are lost due to polluted environment and living conditions.

It should be noted that what all these violations have in common is the fact that they all affect or distort the offerings that the market provides. They change the choices that would be offered to consumers by the functioning of the free market competition. Consumer protection violations, by contrast, detrimentally affect consumers' ability to choose from among the options provided by the market. When imperfect information, deception or coercion distorts the options offered by the market, this quite properly gives rise to a violation, of consumer rights (Lande, 2007: 1).

1.30 RESEARCH OBJECTIVES

1.31 General objective

To evaluate the effectiveness of Zambia Competition Commission (ZCC) in providing consumer rights information to First year LIS students at UNZA.

1.32 Specific Objectives

i. To determine student's level of awareness of the existence of ZCC.

ii. To ascertain the level of consumer rights awareness among the students

iii. To establish student's awareness of the existence of consumer rights information at ZCC.

iv. To find out if the mode of information provision by the commission is effective.

v. To investigate the attitudes of students towards consumer rights.

vi. To find out if students access consumer rights information from the commission.

1.50 Justification of the study

Today's Zambian consumer protection laws provide consumers with a wide range of rights to protect them when things go wrong. But these rights are meaningless unless those who experience consumer problems are aware of their rights, and know how to go about enforcing them. Consumer problems are among the most common types of problems which students at UNZA are faced with on a daily basis. Consumer matters account for the second biggest category of new enquiries received by ZCC in Zambia, a total of 90% of all enquiries in 2001-2006. In carrying out this research, the intention is to find out how well informed consumers at UNZA really are. Various studies in the country and elsewhere have suggested that many consumers are not as knowledgeable about their rights as they could be. However, there has never before been specific research on the awareness and knowledge of consumers at UNZA about their consumer rights and how to enforce them.

Therefore, the findings of this research will contribute to the existing body of knowledge. They will also help to improve the current situation at ZCC and the community it serves. Additionally, they will bring positive adjustments to the way ZCC disseminates information and will help to change the perceptions of the students in the surrounding communities. The findings would be beneficial to Consumer rights organizations and to policy makers and other stakeholders involved in the dissemination of market information and other commercial services.

CHAPTER TWO

3.0 LITERATURE REVIEW

'Well-informed consumers help make markets work effectively. Consumers who can assert their needs clearly and make the best choices spur business to become more competitive and raise productivity. Consumers benefit from this through lower prices, increased choice and more innovative products.' Confident and demanding consumers have an important role to play in ensuring that the market works effectively, but if they are to be confident and demanding, consumers need to be well informed about their rights. They also need to know where to go for help if they have a problem with goods or services.

Baswan (2008) argues that consumer education is important. He stresses that; democracy is incomplete unless Governments and the individual consumers are empowered. Notably, "the consumer is the pillar of empowerment". Therefore, colleges

can play a meaningful role in empowering the consumers through consumer education and awareness programmes. Colleges can introduce consumer protection as one of the subjects in the curriculum and can conduct a number of activities to spread awareness as it is the key to consumer protection. This can ensure Quality goods and services.

A baseline survey carried out by Synovate International (2004) in 14 European countries showed that Consumers tend to feel protected in terms of their consumer rights, but opt for the category of 'fairly' rather than 'very' well protected. The main reasons are as follows: people don't know their rights (14%); companies try to get out of their responsibilities (10%), too many rogue traders/ sharks (8%) and from personal experience (8%). It also revealed that Consumers do not perceive themselves to be particularly well informed about their rights (only 58% think they are informed), although they are reasonably confident in using them (78% claiming to be confident). Across the various retail scenarios tested in the research, results show that knowledge of consumer rights is generally low. Most correct knowledge was shown in terms of a faulty item for which the consumer had the receipt.

Kitson, Dislere and Harrison (2003) carried out a comparative study between the UK and Latvia was designed to test the hypothesis that many adult consumers lack knowledge and understanding of their consumer rights and responsibilities. A sample of adults in both countries completed a consumer rights questionnaire investigating attitude, knowledge and critical thinking ability. The questionnaire was modified to suit the consumer environment in the two countries. In the UK results showed that the group overall were not confident that they knew enough about consumer rights and legislation or to resolve consumer problems and were unsure about their consumer responsibilities. Levels of knowledge were poor, leaving adults vulnerable to exploitation in the marketplace and uninformed about their responsibilities to voice dissatisfaction about goods and services. Adult participants in Latvia thought that they lacked education in consumer legal rights and responsibilities and did not have the necessary skills, knowledge and understanding to manage consumer problems effectively. Results in both countries indicate that adult consumer education is needed, supplemented by a comprehensive package of adult consumer education. This joint research has shown

that this methodology could be used to determine adult consumer and life-long consumer education needs in other countries including Zambia.

King-long Lin (2006) undertook a study whose objective was to investigate consumer awareness in the Taiwan region. The situation was that when their due rights were being infringed, they had rather accept the unfair treatment from the manufacturers or suppliers, and will not strive for their own. Among the issues reviewed study were consumer's cognizance of consumer rights and the role of consumer education. A survey questionnaire was developed. Consumers were randomly sampled according to population distribution. After collecting 170 questionnaires, the responses were coded and analyzed with SAS (statistical software).The results showed that four main factors affecting consumers' strive for their rights are: (1) lack of external protection, (2) lack of self-confidence in claiming their rights, (3) dysfunction of consumer protection institutions, and, (4) lack of consumer knowledge. The results further show that the factors differ among living regions, however there is no evidence that there are differences in consumers gender, age and education background

The DTI (2007) of South Africa argues that "Consumer Rights Awareness" is essential. A survey conducted by the Institution comprising of 900 face-to-face interviews with consumers across the country clearly shows low levels of awareness about consumer rights amongst all consumers, and limited support mechanisms to promote consumer activism and protection on the ground. 55% of the consumers surveyed did not know any consumer rights at all; 85% asked for more information on consumer rights; 79% did not know of any consumer rights organizations; and only 2% belong to a consumer NGO. The survey also revealed that many consumers feel that it is of little use to complain; some claimed that upon reporting a complaint they were refused assistance; while some reported that even when they complain their complaints remained unresolved. These statistics confirm a challenge to all: government, industry and consumer activists to increase their efforts in raising awareness. It is clear that there is a need for more and accurate information for consumers coupled with guidelines for business conduct (ibid).

Another research undertaken by Health Disability Commissioner and advocacy Services(2005) surveyed 1500 New Zealanders over 15 years of age to establish New

Zealand adults' level of awareness of Consumer rights and knowledge and use of complaints services. The revelations were that 72% of those asked were aware they have rights; 58% were able to name at least one right, and 38% of the population could name two or more rights. Being treated with respect was the right most often named (18% of those who knew they had rights); other rights more commonly recognized were the right to information and the right to redress. Women were significantly more aware of their rights than men. It was suggested that awareness of rights may be linked to frequency of using consumer services.

One other study done by O'Neill (2003) showed that Consumers in Scotland are generally well informed, confident and demanding about their consumer rights. However, there are clear gaps in knowledge about consumer rights even among those who feel most well informed. Those in disadvantaged groups – the poor - are consistently less aware of their rights and how to enforce them. They are also less likely to complain, and find it more difficult to access advice. It is possible that in some cases those who said they had no reason to complain may in fact have had reason to do so, but did not realize this because they were poorly informed about their rights and/or found it difficult to obtain advice. Moreover, even where people are aware of consumer bodies, few would consider using them to make a consumer complaint, with the notable exception of citizens' advice bureau. Although 69% of respondents said they had heard of trading standards officers, only 31% would consider using them.

The study recommended the following: firstly, there is a need for improved consumer education about consumer rights. Such education should be targeted in particular at the disadvantaged groups of consumers identified in the research and It should be provided in schools; Secondly, consumers need to have a better understanding of the role of trading standards departments. These ensure that businesses comply with consumer protection laws; thirdly, there is a need for improved consumer advice services plus increased funding to these services. One-third of respondents said they found it difficult to access information or advice about their consumer rights.

In a national consumer survey undertaken by the Consumer and Corporate Regulation Division in 2003 with the aim of determining the levels of Consumer Knowledge in South Africa, respondents were asked to mention any consumer rights that they were aware of. In total, 55% of respondents could not think of any consumer rights. The percentage

"don't know" is higher amongst the Coloreds (71%) and Indians (78%).Respondents from cities mentioned the least consumer rights (63% don't know). However, it became apparent that consumers have a misconception of their rights as consumers. Some of the more dubious consumer rights mentioned included: "The customer is always right until proven wrong", "Human rights", and "The right to ask for a discount".

Derbyshire (2002) also surveyed consumer rights knowledge and skills among Americans at Bakewell Show in 2002. Consumers were given three statements concerning the purchase of a television and asked whether the statements were true or false. Once they had answered the questions they were entered into a free draw to win a portable television, 331 surveys were completed over the two days. This was an entirely random sample of the population attending Bakewell Show. Regarding questions 1, 2 and 3 respectively, the findings were that 83% of respondents knew that responsibility for faulty products lay with the retailer and not the manufacturer, only 17% got the answer wrong or did not know; 71% of respondents knew that they had equal rights against the credit card company. However, 29% did not know these rights existed or didn't know one way or the other. This research has a testing effect which may not warrant its use in other similar studies: subjects had an idea that they were being observed hence they behavior changed. Therefore the findings of this research cannot be that reliable.

The Ministry of Consumer Affairs-New Zealand in the interests of providing a quantitative perspective of the public's experience, awareness and understanding of their protection under the Acts that protect consumer rights in the marketplace, a nationwide random sample survey of 1,000 people aged 18 years and over was conducted. Interviews were administered in person at the households of the respondents. People's expectations about how often they would likely encounter a situation where they were misled, unfairly treated, or supplied substandard or unsafe product were measured in terms of how often they might encounter this in a given year. They were also asked if they were aware of any laws in New Zealand that say what the rights of the consumer are. The survey found that the majority (66%) of respondents firmly knew that there were definitely laws in New Zealand that say what the rights of the consumer are. There were only minor differences in this opinion by

gender, with males tending to be surer there were such laws. Both the younger age groups in this survey (15-24 yrs) and the oldest group (65+ yrs) appeared less certain than respondents in the middle age brackets, that there were laws that say what the rights of consumers are. More respondents of Maori ethnicity were not aware there were laws, compared with respondents of "other" ethnicity (25% vs. 12%).

According to Bannister (2008) American high school and college students have surprisingly little consumer know- how. Many lack the basic knowledge and skills needed to make important personal financial decisions they will face as adults. In a 1991 study of high school seniors in shopping malls, respondents answered only 42 percent of the test consumer rights awareness questions correctly. In a similar but shorter 1993 test, college students answered only 51 percent correctly. Though the college scores were low, they were much higher than those of the high scholars who answered correctly only 36 percent of the same questions in 1991. Overall, the results of the tests measuring the consumer competency of Americans reveal glaring deficiencies. The lack of knowledge is particularly evident among the young, the poor, and the least well- educated.

Generalizing the findings to the entire population of high school and college students is a spurious conclusion. This is because the samples picked both 1991 and 1993 may not have been representative because they did not capture those students who did not visit the shopping malls at the time the surveys were being conducted. Another deficiency in that study is that no consideration was made to the time in which the respondents had to answer the questions. Respondents were required to give instant responses. Although this is a time saver on the researchers' part, it largely compromises the quality of the findings as respondents not only feel insecure and coerced into responding, they also were not given time to process the queries.

In another study, Kerrets-Makau (2007) observes that the lack of strong consumer lobby organizations in Kenya makes it difficult for the Kenya Consumer commission to adequately address issues of consumer concern within markets. Moreover, the lack of strong lobby groups means that the commission is not challenged to improve or 'kept on its toes' to ensure that it is serving the best interests of consumers. In Kenya, there is only one consumer group, known as the consumer Information Network, and it is not very active. According to the survey done by most of the consumer organizations in the

30 countries studied were relatively new and not very active. Indeed, as shown through the dismal number of complaints put in by end-users in Kenya, the consumer's voice is not heard.

South wood et al (2006) undertook a study in which respondents were asked to indicate whether they had experienced one or more Consumer rights violations right violations. Once respondents were prompted on the nature of the exact violation, it became apparent that some of the "situations" respondents experienced were not consumer rights violations. The highest percentage of consumer rights violations is reported for being dissatisfied with a guarantee (9%), followed by being misled by advertising (8%).The White respondents indicated slightly higher levels of consumer rights violations with regard to being misled by advertising (18%), being misled by costs (15%) and abuse of information (14%). These higher scores for the White population could possibly be explained by the higher exposure they have to situations in which these violations would occur as compared to other races. In this research, attributing high levels of consumer violations among Whites only to high exposure to violations is biased. Violation should also have been attributed to other factors such as low levels of consumer knowledge among the White and/or the weakness of consumer rights lobby groups to depress rogue traders

Ying (2008) argued that a recent survey in Beijing found that about 20 percent of respondents had had their rights as consumers violated in the past year. The survey asked more than 1,000 residents from 18 districts and counties in Beijing about their attitude toward consumer rights. It found that daily necessities continued to be most vulnerable to with consumer rights regard to quality, authenticity and service. More than 52 percent of cases were related to daily necessities, followed by clothes, handsets and digital products. However, the survey also found that 58 percent of local respondents chose to do nothing when their rights were violated. "They are afraid of spending too much time on the issue," the survey said. About 40 percent of respondents listed time as their biggest loss after their consumer rights was infringed, 28 percent said "psychological harm", 27 percent "money" and 4 percent lamented a loss of health.

The Ministry of Consumer Affairs-Australia (2005) carried out a National Consumer survey in 2005 which revealed that consumers who have had little experience with consumer issues tend to get their understanding of general rights through media such

as Consumer magazine as Holmes and news items. Those who know most about their rights have generally gained it through personal experience of resolving a consumer issue, in a situation where they, or their friends and family, have had a problem with one or more transactions. Consumers needing help with a consumer issue generally seek information from sources close to them, such as friends and family. They also look for specific product information on the Internet (as one said, they "Google" something). They tend to look for information about consumer rights when they need it, usually at the point that they want to complain, rather than having such general knowledge. The level of inquiry or information search is related to the level of complaint or problem. In the first instance, consumers use "informal" networks of friends, family and searching the Internet. Once they decide to take a Complaint further, or they decide to do some more serious investigation, they go to secondary and tertiary sources of information.

In a similar study of consumer awareness undertaken by Nielson (2004) in Mauritius, the findings were as follows: A few consumers were more knowledgeable than others about the role of Government in consumer affairs. Many consumers have a basic understanding of the Government's role as being responsible for consumer rights in some way. A few others are more aware of the consumer legislation and Acts that Government administers. These few mention the Consumer Guarantees Act and the Fair Trading Act, but have little awareness about the specifics of each of these Acts. All recognize that the Ministry or the Government would probably have a website about consumer information rights. If consumers wanted or needed to look for this, they seemed to be confident that this would be relatively easy to find. General antipathy towards other Government departments, leads some consumers to expect poor customer service from any Government agency. This antipathy may result in this group of consumers having less confidence in the ability of ministries, such as the Ministry of Consumer Affairs, to help consumers seek resolution.

A study carried out by Kuneva (2007) in Cyprus shows that consumer associations have a crucial role to play in building consumer confidence everywhere in the EU and in Cyprus as well and they are the most trusted source of information and advice about consumer rights. However in Cyprus, as in most other new member States, consumer associations are in need of support, from governments and consumers themselves, to build up their organizational capacity to fulfill these expectations. It was concluded that

consumer associations which lacked capacity tended to be ineffective in educating consumers about their rights. Statistically, about 15% of all consumer associations in the EU were ineffective in raising consumer awareness.

Fielder (2004) carried out a comparative study of consumer organizations in developed (DC's) and less developed countries. The findings were as follows: For LDC's, consumer organizations are characterized by weak legislation, monitoring and enforcement of standards, No confidence in the standards system, Little representation at international level, Industry tends to ignore standards if suits. Thus consumer organizations are so weak that there is no independent testing. Moreover consumer protection and are of policy low priority. The study also found that due to these weaknesses, these organizations are unable to effectively disseminate consumer information. It advised that unless legislation is geared to comprehensively protect consumers, consumer education will remain a fallacy; As for DC's, markets are characterized by Strong legislation, Market surveillance systems, engaged in testing and surveillance, Disclosure of product recalls, advanced self-regulation. As such consumer organizations are well placed to provide consumer rights information to the market.

Consumer Watch (2005) also observes that Lack of Consumer Awareness Denies Quality Products. The high levels of consumer illiteracy in the country has resulted in the general public not reaping the full benefits of competition currently enjoyed in Zambia. It has noted that the consumers are not fully aware of their rights and obligations and often take actions that jeopardize their chance of winning claims from traders and/or businesses. Thus numerous problems have been faced in resolving some consumer complaints due to the complainants failing to follow procedures. Some of the cases that the Commission handles can be avoided if consumers took time to ask for more information about the product, compared price with quality and generally inspected the goods thoroughly before making a purchase. And it is well within the consumer's right to inquire whether a product has a guarantee and or warranty and for how long before it expires.

Nadu (2006) carried out a research whose objective was to assess the effectiveness of consumer awareness programmes in southern Africa. The study found that most awareness activities involve consumer and business groups with Particular attention to disadvantaged consumers in urban and rural areas, engage in dialogue with

government and business to inform, persuade or negotiate on behalf of consumers. They also carry out training programs for educators, mass media professionals and consumer advocates as well as engaging in public interest litigation on behalf of consumers. However, these activities are not sustained as they are impeded by lack of financial resources. Thus the study recommended that consumer organizations should conduct surveys and research to study problems faced by consumers or the impact of government policies on consumers and should consumer education in school curriculum.

Another baseline study carried out by Ndulo (2007) with an objective to assess the mode of information dissemination employed by ZCC revealed a lot is to be leaves desired: Firstly, 70% of the respondents in Lusaka were not aware of ZCC or of any of its activities. Review of the Post newspapers and Daily mail also showed that ZCC advertisements averaged between 20 and 32 in the period between 2005-2007. Another revelation was that information dissemination is mainly through the internet, booklets, annual reports and flyers all of which are difficult to access by consumers who are most vulnerable(especially the poor) to exploitation. Where adverts were done, the language used tended to be inappropriate for the consumers. Moreover, there no Television adverts to alert consumers on how to protect themselves. Only Muvi TV-a television station in Lusaka manage to televise an undisclosed number of consumer alert programmes.

Zambia Consumer Association (ZACA) director Muyunda Ililonga has found that Consumer representation on regulatory bodies is "beneficial." "Consumer groups bring to the table critical Consumer -related issues that no other stakeholder government, private sector or academic can elaborate. Consumer groups receive complaints from consumers, therefore they speak from experience." In addition to complaints- handling and policy work, Consumer organizations should focus their energies on mobilizing consumers. "It is the number of people behind them that will give Consumer groups the negotiating power and political clout they currently lack to achieve their goals. However participation on regulatory bodies is fraught with challenges. "Consumer groups are viewed as an interest group lacking in objectivity. Other stakeholders tend to mistrust them, particularly with critical information. Consumer groups are viewed as

lonely voices on behalf of an undefined and unorganized constituency."(Consumers International, 2004:14).

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 **Study Area**

The study will be undertaken at the University of Zambia great East Road Campus, Lusaka Zambia. This is because the Consumer information system is located near the same area. The target population was selected from UNZA because it is the one which has been identified to have the problem already stated.

3.2 **Type of Study**

This research adopted will use a non-experimental design because it will be undertaken in uncontrolled and natural setting of the environment. The study will be descriptive since it will involve systematic collection and presentation of data. Furthermore, the findings will be generalized to the entire population of the University.

3.3 **Target population**

The target population will comprise First year students of Library and Information Studies. Every respondent will be administered with a questionnaire.

3.4 **Sample selection and procedure**

A systematic sampling design is to be used to select the sample size of 30.This method will be used because the students in the sampling frame are serially numbered. Of the total number of 96 students in the University, a sampling interval will be found by.

Let N=nk

Where N was the total number of students which was 96

And n=the sample size, i.e. the required number of students, in this case n=30

K= the sampling interval, calculated as K

A random number was obtained which was between 1 and N (both inclusive), in this case the sampling interval K was 96/30=3.2=3.0

The first student will selected randomly by using the serial numbers. Then the sampling interval K will be applied by adding it to each selected student serial number until the required sample size was selected. The sample will be selected circularly so that there

is equal representation of all in all students' direction that is North, South, East and west. Circularization of the sample removes all forms of all biasness.

3.5 **Data Collection**

The questionnaire is the research instrument which will be used to collect the primary data. Most of the questions will be structured and closed ended as they will require short answers unless otherwise.

3.6 **Data Analysis**

A computer program called Statistical Package for Social Scientist (SPSS) will be used to facilitate analysis of the data to be collected. First the questionnaires will be checked for consistency and accuracy. Then the data to be collected will be subjected to coding, and then entered into the computer. A data entry interface was created using Excel software for data entry. This program is ideal for quantitative data. It has an advantage over other programmes in that it allows automation and skips instructions. The data will then be exported to SPSS via data entry and syntax for analysis. The frequency table and cross tabulations will be produced and graphs will be created using Microsoft Excel. The frequency table and the bar Charts will have to be used because they facilitate the interpretation of the findings.

3.7 **Ethical consideration**

Due to the sensitivity of the topic, the respondents will be assured that information which they will give will be treated with the highest confidentiality as the study is purely academic.

CHAPTER FOUR

4.0 INTRODUCTION

30 self administered questionnaires were randomly distributed in the first year class of LIS students at UNZA. All of the 30 questionnaires were gotten back from the field with no problem. This chapter therefore, presents the findings of the research within the confines of the objectives of the study. All the data is presented using bar charts.

4.1Background Characteristics of the Respondents

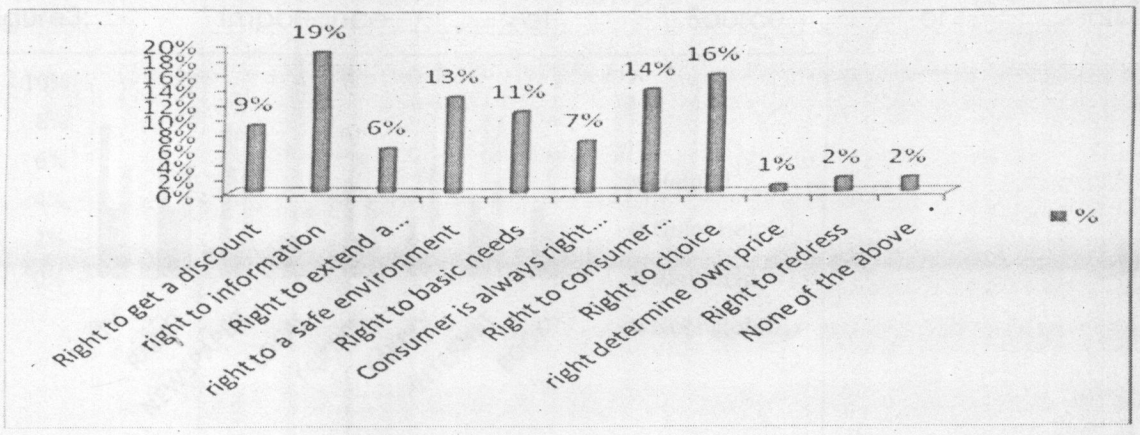
Three variables formed part of the demographic characteristics of the sample stratification strategy. These are Age, Sex and Marital status. The survey found that 63% were male while 38% were female. 67% of the respondents were between the age range 20-24 and 33 %(10) were in the age range of 15-19yrs. Among these only 3% were married and 97% were unmarried.

4.2 Consumer Rights Literacy:

When asked about their awareness of consumer rights, respondents were required to tick against any of the consumer rights they were aware of from a given list which also consisted four fictitous consumer rights vis., the right to get a discount, the right to extend a guarantee, right to determine your own price and the customer is always right until proven wrong. Figure 1 below shows that 9% of the respondents thought the right to get a discount is true and 19% of the respondents thought that the right to information was also true. For the right to extend a guarantee, 6% thought it was true whereas , 13% were aware of the right to a safe environment. As regards the right to basic needs, only 11% thought it was true.The responses for the Customer is always right

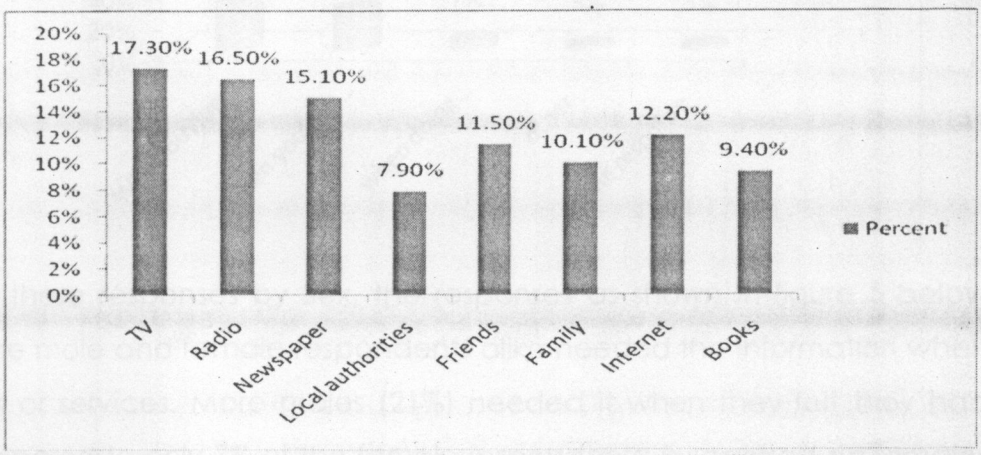
until proven wrong, right to consumer education, right to choice, right to determine your own price and the right to redress were14%,16%,1%,2%and2%respectively.

Figure 1: Consumer rights awareness



Respondents were then asked about their source of this information, it was found that for 17%, TV was their main source of consumer information followed by by Radio,17%. While 15% indicated newspapers, local authorities as a source of information constituted 8%. Furthermore, 12% got their information from friends, whereas 10% from family.Internet constituted 12% of the respondents' source of information and 9% obtained their information from books. Figure 2 below shows the frequency distribution of the respondent's sources of information on consumer rights

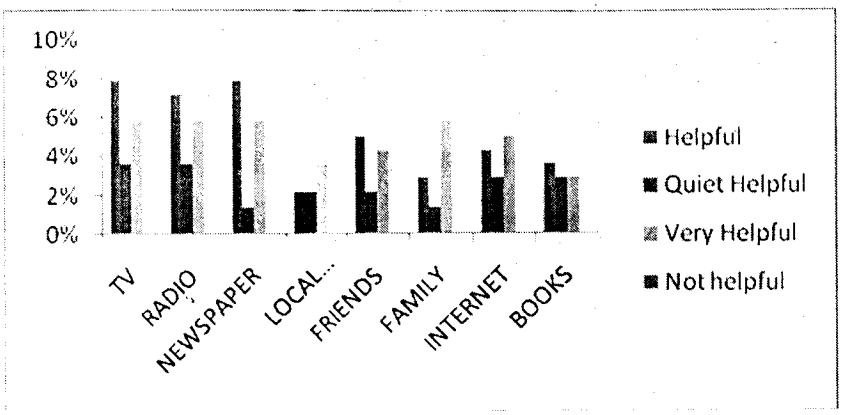
Figure2: Source of consumer rights information



When asked to rate how helpful their source of information was, respondents gave the following gresponses:. For TV, Newspapers follwed by Radio were the highest rated as

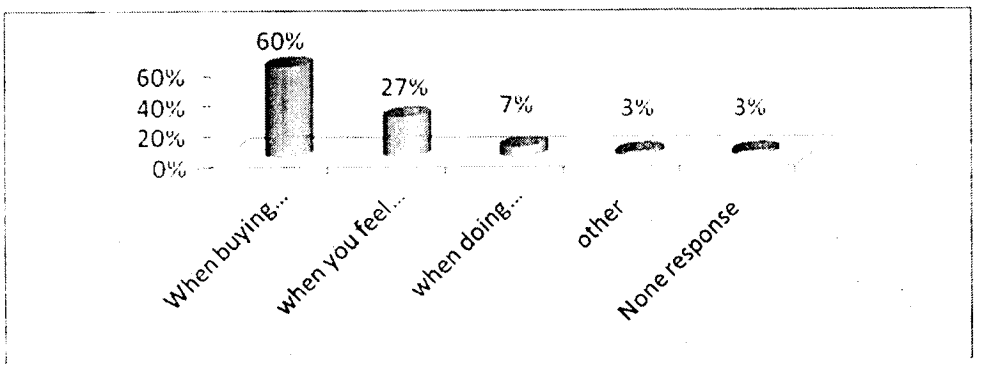
helpful sources of information respectively, wheras local authorities, family and books were the least rated as helpful. 0% of the respondents did not rate any particular source not helpful. See Figure 3 below.

Figure3: Importance of Source of information



Respondents were then asked about the time at which they usually need consumer rights information. Figure 4 below shows that while 60% of the respondents needed consumer rights information when buying goods or services, 27% needed it when they felt they had been wronged. Moreover, 7% needed that information when working on their assignments and only 1% indicated that they needed the information at all times. Furthermore, 1% of the respondents did not respond.

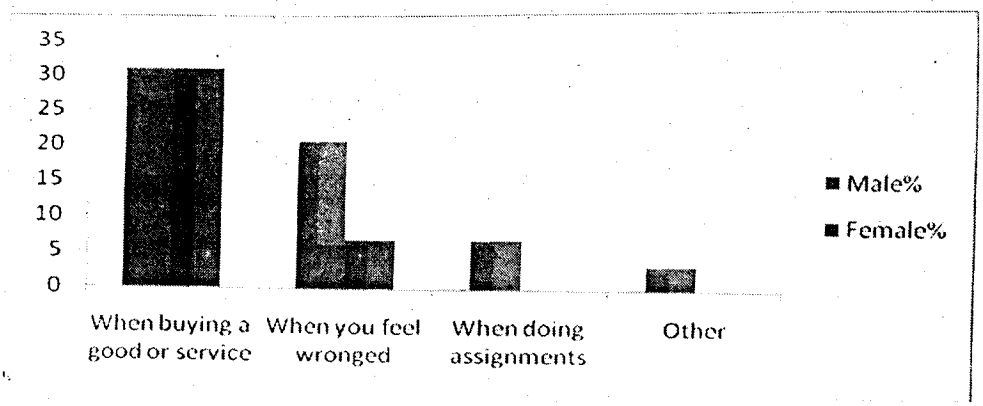
Figure 4: Time of need for consumer information



When we consider these responses by Sex, the responses as shown in figure 5 below were that; 30% of the male and female respondents alike needed the information when were buying goods or services. More males (21%) needed it when they felt they had been wronged compared to only 7% of the female respondents. By contrast no females needed consumer rights information when working on their assignments while 7% of the males did. Whereas 3% of the males indicated that they needed information at all times,

62% of the males and 38% females indicated that they needed the information when buying goods or services.

Figure 5: Time of need for information on consumer rights by gender



Furthermore, respondents were tested on their knowledge of consumer rights by asking them to specify wether four given statements were true or false. The first statement given was: "it is against the law for anyone to buy or sell counterfeit goods''. In total 86% of the sample was aware that buying counterfeit goods is against the Law. By sex, 57% of the males were aware whereas only 28% of the females were aware of this regulation.

The second statement was that: Money lenders are regulated and should not charge unreasonably high interest rates, e.g. 100% on a loan. As in the case above, 86% were aware about regulations regarding money lenders. By sex, while 31.0% of the female respondents were aware about this regulation, 55% constituted the male category.

The third statement was meant to find out whether knew if products that are dangerous must meet safety standards Set by government. In total, 93% of respondents are aware that products that are dangerous must meet safety standards set by government. By sex males 62% were aware of this regulation and females constituted 31.0%.

Regarding the statement ''drugs, such as headache tablets and slimming pills should not be sold or purchased on the street'', 21% thought that it was okay to sell drugs on the streets. Among these 30% were female while 17% were male.

When asked to rate their general satisfaction with consumer rights on a ten-point scale, where one indicated that their rights are totally violated and ten indicated that their rights are totally satisfied. In total, respondents gave consumer rights rating of 6 out of ten. There were 27% that felt that consumer rights are being totally violated, and 13%

were totally satisfied. 60% of the respondents did not respond to this question. The scores out of ten by sex were that Females scored 5.5 while their male counterparts scored 6.

Respondents were then asked what did when they were violated.Responses were as follows: 7% did nothing, 33% told a friend and 60% complained to the suppliers of the goods /services or shop owner.

When asked if their case(s) was(were) resolved, 20% indicated yes while 70% indicated no. 10% of the respondents did not give any response. Those who indicated that their cases were not resolved pointed out various reasons which were recorded verbatim(as they were given by respondents):

"Sometimes suppliers/shop owners may have expired products and would not bother to inform consumers so that they keep exploiting them"; "the shop owner did not believe my complaint";"People don't pay attention to these issues they just apologised and it was over";"the Supplier claimed that he did not know about the damaged goods from the manufaturer so he wasn't to blame "; "I told a friend who said "that's the way things are...unfair and nothing was done about it"; "Government does not seem to supervise the shops that have counterfeit goods"; "People in high authority only think about money, "they did not take me serious"; "authorities reported to seemed unconcerned" and "Authorities take things too easy".

Moreover, respondents were asked to state why it is important to educate consumers about their rights. As in the previous case, responses were recorded verbatim. In total 85% of the respondents mentioned that well informed people are likely to make right decisions. The following reasons were given spontaneously:

"Without their rights they would be exposed to dangerous products which may be hazardous to their health regardless of their being cheap";

"Education is important as it makes consumers aware of the price of the items they want to buy so that they do not get exploited by the shop attendants";

"Education prevents unwanted violation of laws; People gain their ability to exercise choice according to their knowledge"

"People are always buying counterfeit goods and they'll never be satisfied, they should be educated so that they buy the right commodities";

"So that they know what they are buying; "So that consumers are aware of how safe products are and if they are not harmful"; "So that they can make the right choices of the things they buy;" "In order to limit the unlimited power and authority that traders have"; "As consumers, we play a vital role in peoples businesses.if we are not satisfied with the products businesses will lose out. So consumer education will help consumers know their rights."

4.3 Modes of information provision and awareness of ZCC

To find out the awareness of ZCC, respondents were questioned on their knowledge of specific organizations. The list constituted ZCC, ZACA and ZABS (aided). 51% of the *respondents were aware of ZABS, 27% were aware of ZCC while 22% were aware of* ZACA.

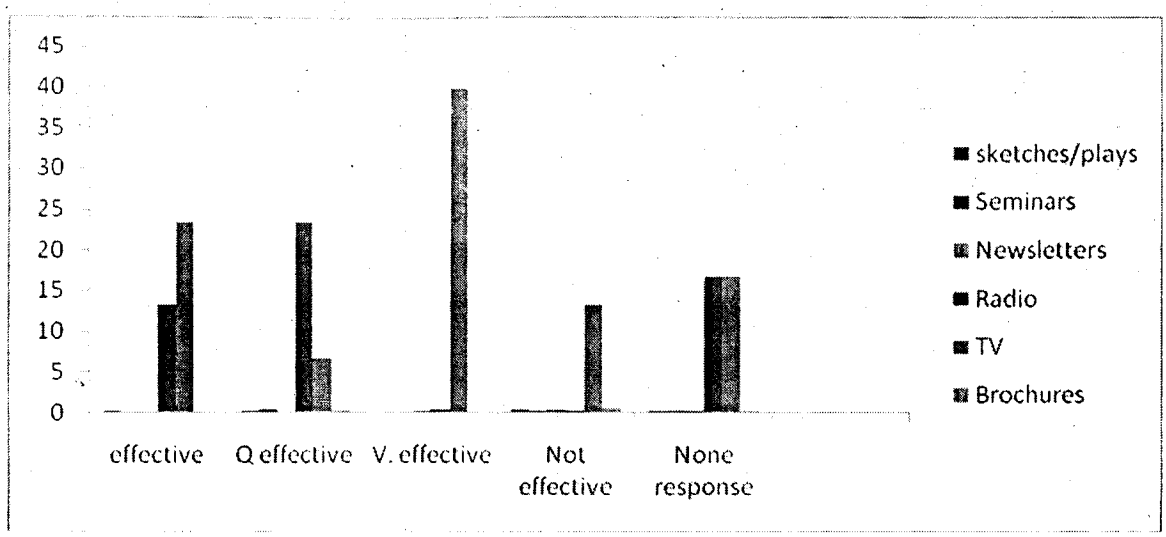
When asked through which media channel they learnt these organizations from, 23% indicated TV, 20% Radio, 23% Newspaper, 3% Internet and 3% indicated Books. The other 23% mentioned other sources such as the trade fair (Ndola), friends, High school, and Billboard at Kulima tower, in the town center of Lusaka. One respondent did not respond.

After this, respondents were asked (aided) to specify the functions of ZCC they were aware of. Regarding the function to prohibit anti-competitive trade practices, 14% of the respondents were aware of it. Regarding the function to regulate monopolies and concentrations of economic power, 8% were aware. Responses for functions to provide information for the guidance of consumers and business persons and to monitor control and prohibit conduct likely to adversely affect completion and fair trading in Zambia were 14% and 22% respectively. In total 87% were not aware of the functions of ZCC, while 13% did not respond to the questions.

To assess how effective the awareness/ Education programs which ZCC undertakes, respondents were asked to rate how effective each one of them is. While TV was the rated the most effective way of information dissemination, Radio was in the second place

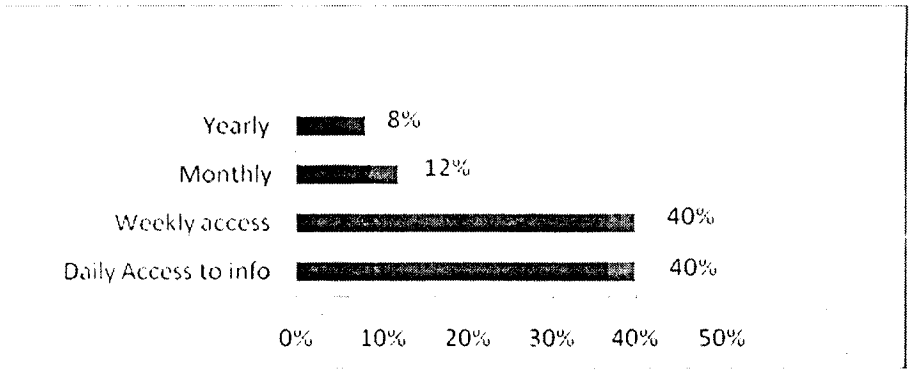
followed by brochures and newsletters. Plays/sketches came last. The figure (7) below clearly illustrates the frequency distribution of these responses.

Figure 7: Effectiveness of Awareness programmes by ZCC



The question that followed was meant to assess the effectiveness of the frequency of access to information provided by ZCC. As figure 8 below shows, 40% of the respondents found daily access to information effective. Another 40% for weekly, 12% for Monthly access and 8% for yearly access.

Figure 8: Effectiveness of the frequency of access to information



Respondents were then asked to specify the problems they had with the way ZCC disseminates information. Responses were that 33% said they could not understand the language ZCC uses, whereas 20% said that ZCC uses jargon which makes it difficult to understand the information disseminated. 27% specified that Information dissemination

is not done regularly, the information is not addressed in an interesting way and that ZCC does not publicize their services enough.

When asked about the format in which the respondents accessed the information, 54% specified print, 13% indicated Audio visual and 33% did not give any response.

In the final question respondents were asked to recommend the best ways in ZCC should disseminate information. Responses included the following: ZCC should corporate with ZABS to disseminate information; Information should be disseminated through TV, Radio, Newspapers to reach everyone regularly, adverts should be in local and English languages; ZCC should involve the youth and should put the information in a layman's language; it should also publicize their services more than they do and should disseminate information even to rural areas; Consumers should be sensitized continuously because they face consumer challenges everyday; and information should also be disseminated in High schools, Colleges, Universities, and places of work

CHAPTER FIVE

DISCUSSION

5.1 Background Characteristics

From the sampled population, it was found that the majority of the respondents were male (63%) and the minority were female (37%). This discrepancy in gender can be attributed to the enrolment criteria of the University of Zambia. It is clear that enrollment favors males than it does females. As such, more males than females are enrolled to the university. It is also possible that more males qualify to university than females because the latter face a number of challenges which prevent them from qualifying to university. These include: teenage pregnancies that lead to high dropout rates among girls in secondary schools; in the Zambian culture, male education is preferred to

female education because a females' place is perceived to be in the kitchen; moreover, there are early marriages among females which function to restrict their to education. It therefore follows that the probability of sampling a male student is higher than that of sampling a female student.

It was also found that, 33% of the respondents were in the age group-15-19 years and 68% in the age group 20-24.This shows that most people graduate from secondary school between the ages 15 and 24. As a result, it is not surprising to have more young adults in first year classes at UNZA than mature students.

In reference to the variable marital status, it has been revealed that the majority-97% (11 of which were female) of the respondents were unmarried and only 3% (male) were married. This clearly shows that there is a relationship between marital status and access to education: Single women are more likely to have access to university education than married women. This is so because a married woman's access to education is dependent upon her husband- in terms of financial and moral support. In the African society-which is largely patriarchal, a woman's place is perceived to be in the kitchen thus she is torn between taking care of home and formal education. However, in most cases a woman would chose to serve her marriage over formal education. On the contrary, unmarried women have a higher need (motivation) to be functionally literate than married ones- functional literacy for the young and unmarried, is a high value placed on a literate bride. For a married woman the motivation is to give her children a better future.

5.2 Consumer rights awareness and students attitudes

The findings of the study revealed that the majority of the respondents were aware of their consumer rights. As figure 1 evidently shows, the rights to; information, a safe environment, education, basic needs and the right to choice scored the highest percentages- 19%, 13%, 14% and 16% respectively. This can be due to a number of factors: Obviously, since the sample was drawn from a University population which in other words can be said to be a hub of information, the respondents are more likely to

know their rights because of their exposure to information of all sorts, including that on consumer rights, from different sources such as the mainstream media, books, journals, lecturers as well as their fellow students. Besides, the university environment requires that students become critical thinkers. Hence the likelihood of students being aware of their rights is high. Another factor is that as part of the awareness program, ZCC distributes free publications such as booklets and annual reports through shopping centers like Manda Hill and Arcades and others agencies like schools, colleges and universities. It is possible that as students go shopping to these shopping centers, which are even near to the University, the respondents could have accessed and read, at one time or another, these publications from which they could have learnt about consumer rights. However, this research found that the right to redress scored the lowest- 2%. The reason why this is so could be lack of emphasis on the importance of that consumer right on the part of the information provider. Another reason could be that the respondents do not understand it. It is probably expressed in a very technical way.

Despite these high levels of consumer awareness, it became apparent that even among those who were aware of their rights, there were misconceptions about the meaning of consumer rights. For instance, respondents thought that the fictitious rights- right to get a discount, the right to extend a.guarantee, the consumer is always right until proven wrong and the right to determine your own price were true consumer rights. Each one of these scored 9%, 6%, 7% and 1%. It is clear from these responses that the manner in which this question was phrased had a testing effect on the sample: The respondents who affirmed to these rights obviously wanted to show the researcher that since they are at university they are expected to be well informed. As such, they ended up affirming the fictitious rights as well to create an impression that they are well informed of their rights.

These results are similar to a survey undertaken by O'Neill (2003) which showed that Consumers in Scotland are generally well informed, confident and demanding about their consumer rights. But there were clear gaps in the knowledge about consumer rights even among those who felt most well nformed. Another study whose results are similar to the ones above is one which was done by the Consumer Corporate Division (2003) which revealed that there were misconceptions about what consumer rights are

as some respondents even mentioned dubious rights such as 'Human Rights' and 'the right to ask for a discount'. However the difference is that in this study, the majority respondents were not aware of their rights.

In finding out the respondents the source of information, the study disclosed that the majority of the respondents obtained their information on consumer rights from Television (TV) (17%), Radio (17%) and Newspapers (15%) while the minority got this information from books (9%) and local authorities (8%). For those who got information from the mainstream media (TV, Radio and Newspapers), it could mean that there is either a high concentration of commercial newspapers, TV's and Radio sets in the area to which respondents have access. Another reason could be that these sources were most convenient and appropriate to them, hence their widespread use. Moreover, people find it more interesting to watch TV and listen to the radio more often than they do reading traditional sources such as journals, periodicals and books. Furthermore people find it difficult and expensive to access local authorities especially in the cases where they are located too far from the information seeker.

These results are in line with the study undertaken by the Consumer Corporate Division (2003) in South Africa which revealed that the majority (85%) of the respondents obtained their information on consumer rights from TV, radio, Newspapers, Consumer organizations and Schools. When asked why they preferred these sources, the majority of the respondents indicated that these sources were the most convenient and readily available sources one could ever think of. However, the difference with this study is that more respondents got information from Schools and Consumer organizations as well and not only from the mainstream media as is the case with our study. Another study by The Ministry of Consumer Affairs-Australia (2005) revealed that consumers who have had little experience with consumer issues tend to get their understanding of general rights through such media as Consumer magazine like Holmes and News Items. Those who know most about their rights have generally gained it through personal experience of resolving a consumer issue, in a situation where they, or their friends and family, have had a problem with one or more transactions. Consumers needing help with a consumer issue generally seek information from sources close to them, such as friends

and family. They also look for specific product information on the Internet (as one said, they "Google" something).

In determining the extent to which these sources of information were to the respondents, the study revealed that on the one hand, the majority found TV, Radio, and Newspapers to be very helpful sources. This has to do with the ease of access to and convenience of using this source of information. On the other hand, Books were the least helpful. This is so because information on consumer rights is largely published in specific disciplines such as Law, Marketing and Economics. It is in these disciplines that the value of consumer rights is emphasized. Thus the only people who have access to this information are students of these respective disciplines. Therefore, the students who are not at least directly associated with the aforementioned disciplines are less likely to have an interest in consulting those publications for information.

It has also been discovered from the research findings that while the majority (60% of which 30% are male and female apiece) needed the information on consumer rights when buying a good or service, the minority (1%) needed the information at all times. But more males needed it more when they felt they had been wronged. For the former group (majority), it means that they needed consumer information at that time because it insulated them from being exploited by traders in the market. For instance an educated consumer will search for the correct prices of goods and services. If not so, they are liable to exploitation. Exploitation may come in many forms including being sold counterfeit or expired goods which have the potential to endanger one's life. The latter however, understood that well informed consumers are more likely to make informed decisions to enable them make the right choices than ignorant consumers. Hence the need for information at all times. These findings are similar to the findings of the research previously referred to. It was found that consumers tend to look for information about consumer rights when they need it, usually at the point that they want to complain, rather than having such general knowledge. The level of inquiry or information search is related to the level of complaint or problem. In the first instance, consumers use "informal" networks of friends, family and searching the Internet. Once they decide to take a Complaint further, or they decide to do some more serious investigation, they go to secondary and tertiary sources of information.

One other revelation of this study was that the majority (86%) of the respondents were aware that it was against the law for anyone to buy or sell counterfeit goods and that money lenders are regulated and they should not charge anyone abnormal interest rates. Similarly 93% were aware that products that are dangerous must meet safety standards set by the government. Moreover, 79% were also conscious that it was not okay to sell drugs on the streets. This further illustrates the fact that the respondents were aware of their consumer rights.

Moreover, the study found that even though respondents were generally aware of their rights, the majority (57%) felt their rights had been violated. Only 4% felt their rights had been totally satisfied. Another revelation was that in cases where the respondents were violated, 60% complained to the shop owner or the supplier of the goods/services and only 6% did nothing when they were violated.

These results mean that the majority of respondents were generally well informed but were not confident and demanding about their rights. For instance, 70% of those whose complaints were not resolved pointed out many reasons which were recorded verbatim (as given by respondents): "Sometimes shop owners may have expired products and would not bother to inform consumers so that they keep exploiting them"; "the shop owner did not believe my complaint";"People don't pay attention to these issues they just apologised and it was over";"the Supplier claimed that he did not know about the damaged goods from the manufaturer so he wasn't to blame "; "I told a friend who said "that's the way things are...unfair and nothing was done about it"; "Government does not seem to supervise the shops that have counterfeit goods"; "People in high authority only think about money, "they did not take me serious"; "authorities reported to seemed unconcerned" and "Authorities take things too easy".

Furthermore, when respondents were asked to state why it is important to educate consumers about their rights, responses were recorded verbatim. In total 85% of the respondents mentioned that well informed people are likely to make right decisions. The following reasons were given spontaneously:

"Without their rights they would be exposed to dangerous products which may be hazardous to their health regardless of their being cheap"; "Education is important as it makes consumers aware of the price of the items they want to buy so that they do not

get exploited by the shop attendants"; "Education prevents unwanted violation of laws; People gain their ability to exercise choice according to their knowledge"; "People are always buying counterfeit goods and they'll never be satisfied, they should be educated so that they buy the right commodities"; "So that they know what they are buying; "So that consumers are aware of how safe products are and if they are not harmful"; "So that they can make the right choices of the things they buy"; "In order to limit the unlimited power and authority that traders have"; "As consumers, we play a vital role in peoples businesses.if we are not satisfied with the products businesses will lose out. So consumer education will help consumers know their rights."

5.3 Awareness of ZCC and its Mode of information provision

The results of this study further disclosed that awareness of ZCC was generally low. When compared to two other main consumer organizations in Zambia- ZABS and ZACA, it was still unpopular. The majority (53%) of the respondents was aware of ZABS and only 27% were aware of ZCC. The fact that the majority of the respondents were not aware of ZCC automatically compromises the organizations strategy to effectively disseminate information to consumers. This is because the success of any awareness program partly lies in its popularity or if people know that it exists. When people are aware of the organization providing information, its services and its social, economic and political agenda, they are more likely to consider it as a source of information. By contrast, an organization which is not known to the people will not have the ability to effectively disseminate information because, clearly people will not be aware of it and its services. They are also less likely to seek help from that organization. A study undertaken by Nielson (2004) in Mauritius had similar results: A few consumers were more knowledgeable than others about the role of Government in consumer affairs. Many consumers have little knowledge of the Government's role in promoting consumer rights affairs. This antipathy towards other Government departments, leads some consumers to expect poor or no customer service from any Government agency. This may result in consumers having little or no confidence in the ability of agencies to help consumers seek resolution.

One another revelation was that respondents learnt about these organizations from TV which accounted for 23%, Radio-20% and Newspapers accounted for 23%.The other 23% learnt about them from other sources such as trade fair in Ndola, billboards, family and friends. This affirms the assertion by the Ministry of consumer Affairs (2005) that people will always obtain information from the informal sources that are close to them such as family and friends. If they are not satisfied, they move on to other secondary and tertiary sources of information.

In relation to the specific functions of ZCC, results paint a dismal picture over its awareness. Very few respondents were aware of the specific functions of ZCC. Only the function to monitor, control and prohibit conduct likely to affect competition and fair trading in Zambia had the highest score-23%. The function to regulate monopolies and concentrations of economic power scored the lowest (8 %).This evidently illustrates how unpopular ZCC is to people.

In order to determine the most effective channel through ZCC disseminates information, it became apparent that respondents rated TV as the most effective way, Radio was in the second place followed by brochures and newsletters. Plays/sketches came last. This entails that the majority of the respondents preferred to use these sources to access information. The policy implication for ZCC is that in order to reach the masses, the organization it should make sure it propagates consumer information through these channels.

Another finding of this study is that respondents have numerous problems with the way ZCC distributes information. Among these we found that 33% of the respondents did not understand the language in which information was. In other words, the language was too technical for them to understand. Others indicated that apart from being addressing information in an interesting way, dissemination is not done regularly and as such it tends to be insufficient to meet consumer needs.

The study also showed that the majority (53%) accessed information in print form and the minority (13%) accessed it in audio-visual format. This means that ZCC disseminates information more in print format than in audio-visual format.

Finally, respondents when respondents were asked to recommend the best ways in which ZCC should disseminate information, they stated the following: ZCC should corporate with ZABS to disseminate information; Information should be disseminated through TV, Radio, Newspapers to reach everyone regularly, adverts should be in local and English languages; ZCC should involve the youth and should put the information in a layman's language; it should also publicize their services more than they do and should disseminate information even to rural areas; Consumers should be sensitized continuously because they face consumer challenges everyday; and information should also be disseminated in High schools, Colleges, Universities, and places of work.

This disclosure entails a number of things about the way ZCC disseminates information: Clearly ZCC does not sufficiently disseminate information through the mainstream media to which the majority of the respondents have access. This simply means that the majority would not be reached out to even if other channels were used to propagate information. This will simply lead to the failure of ZCC's awareness programmes. Similarly, Fielder (2004) found that African consumer organizations are so weak that they fail to uphold consumer protection. The study also found that due to these weaknesses, these organizations are unable to effectively disseminate consumer information. It advised that unless legislation is geared to comprehensively protect consumers, consumer education will remain a fallacy.

In addition, the results demonstrate that the language in which information is distributed is difficult to understand as it is too technical for respondents to understand. As a result, even though ZCC had to embark on an extensive consumer awareness program, information will not in any way make sense to the target population as it cannot be understood. Besides that, we can notice that there is lack of continuous sensitization of consumer rights. Consequently, respondents would not be aware of their consumer rights. When consumers are not aware of their rights, it means that they will be susceptible to exploitation of all sorts. Additionally, ZCC seems not to engage other stakeholders in disseminating information. For instance the youths who play a vital role in the community sensitization are not meaningfully involved. As a result community sensitization programmes by the organization tend to be very unpopular because the people that matter most do not feel they are part of these programmes. Lastly, it is apparent that ZCC does not provide information to UNZA students. Therefore it is not surprising that students would not be adequately informed about their rights.

5.4 Recommendations

The following recommendations are made in order to make ZCC become effective in disseminating consumer right s information to UNZA students.

- ZCC should embark on a radical sensitization programme meant to publicize itself and its services. The management should improve the consumer services so that the people can be attracted to access consumer information from the

organization. This is the first step to success in consumer awareness as people will only get use information when they know it exists.

- Awareness programmes should largely covered in the mainstream media as more and more people today have access to this media. This will ensure wide coverage to all sections of society.
- Consumer awareness should be done more regularly to remind consumers their rights and to capture those who were previously not. This would involve recruiting officers that would specialize in consumer community outreach services.
- Consumer awareness programmes should be holistic in nature. In other words, they should take all the stakeholders on board so as to ensure legitimacy and social sanction. This rests on the rationale that successful projects are those that are accepted by the community in which they are established.
- Information should be tailored to meet the needs of the consumers by ensuring that the language used is appropriate and simple for the recipients to understand.
- Information should also be disseminated in an interesting way. For instance by using humorous advertisements. This way, information is more likely to appeal to many people by creating long lasting impressions on their minds than the form in which it is being distributed now.
- There is a dire need to redesign the current dispute resolution mechanism to a form that is more efficient, shorter and less cumbersome. This would allay the fears of one's efforts being frustrated in case they wanted to lodge a consumer complaint against an wrongdoer.
- There is also a dire need to disseminate information directly to Universities colleges and schools so that students are well informed about their rights as well. This is needed because students, especially those in Zambian schools are neglected y information providers as most assume that the academic environment they are in is well equipped to meet all their information needs.
- There is also the need to change the way consumer rights information is published: from largely in Law, marketing and economics publications to it being publish as a public good for all to access free of charge

5.5 Conclusion

This study aimed at analyzing the effectiveness of ZCC in providing consumer rights information to first year students of LIS at UNZA. The study has revealed that the students were well informed about their consumer rights. However it became apparent that among those who were informed, there were misconceptions about the true meaning of consumer rights. As a result, they could not meaningfully exercise them

Furthermore, owing to the unpopularity of ZCC, the majority were not aware of the existence of consumer rights at the institution. Besides, the mode of information provision by ZCC is fairly effective. The only success ZCC has had in information distribution is in reference to the use of the mainstream media to which a majority of respondents had access. Other methods employed have been futile largely because they are poorly targeted and they lack social sanction in most cases due to the exclusion of community members to meaningfully participate in such awareness programmes.

Generally, the attitude of students towards consumer rights is positive. Not only has the study illustrated that the students were aware of their rights, it has been revealed also that they were eager to learn more about these rights.

Lastly, students do not access information from ZCC. This is attributable to a number of factors. These include: the distance from ZCC offices are too far apart from were consumers are. This tends to be o costly and time wasting to go there. Besides students do not bother because they are busy with academic work. Moreover some do not know where ZCC offices are.

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Serial # [ ]

THE UNIVERSITY OF ZAMBIA

SCHOOL OF EDUCATION

DEPARTMENT OF LIBRARY AND INFORMATION STUDIES

TOPIC: AN ANALYSIS OF THE EFFECTIVENESS OF THE ZAMBIA COMPETITION COMMISSION (ZCC) IN PROVIDING CONSUMER RIGHTS INFORMATION TO FIRST YEAR STUDENTS OF LIBRARY AND INFORMATION STUDIESS AT THE UNIVERSITY OF ZAMBIA

LIS 422: RESEARCH QUESTIONNAIRE

Dear Respondent,

I am a fourth year student at the University of Zambia pursuing an undergraduate degree in Library and Information Studies. As a partial fulfillment of attaining the Bachelor's Degree, I am required to undertake a research. Mine concerns the topic aforementioned. You have been selected as a respondent to this questionnaire and you are kindly requested to fill it in.

Please **note** that **consumer rights** are rights that accrue to you as consumer of goods and services in order to safeguard your welfare.

The information you will give will be strictly confidential and will only be used for academic purposes.

Yours Sincerely,

Musa James Kaoma (Mr.)

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INSTRUCTIONS

Please write down the appropriate responses to the questions in the spaces provided

TICK{ √} in the appropriate brackets provided.

For Offic

SECTION A: BACKGROUND INFORMATION

1. Sex

(i) Male { } [ ]
(ii) Female { }

2. In which age group do you fall ?

(i) 15-19 { } [ ].
(ii) 20-24 { }
(iii) 25-29 { }
(iv) Above 30 year { }

3. Marital Status

(i) Married { }
(ii) Unmarried { } [ ]

SECTION B: CONSUMER RIGHTS LITERACY

4. Which of the following do you think are consumer rights?

(i) The right to get a discount { } [ ]
(ii) The right to information on a product { }
(iii) The right to extend a guarantee { }
(iv) The right to a safe environment { }
(V) The right to basic needs { }
(v) The customer is always right until proven wrong { }
(vi) The right to consumer education { }
(vii) The right to choice { }
(viii) The right to determine the price of your choice { }
(ix) The right to redress { }
(x) Non of the above { }

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5. What is the main source of your information?

(i) T.V { }
(ii) Radio { }
(iii) Newspaper { }
(iv) Local authorities { }
(v) Friends { }
(vi) Family { }
(vii) The Internet { }
(viii) Books { }
(ix) Other (specify): _____

[ ]

6 .How helpful is your source of information to meet your information needs?

(i) Helpful { }
(ii) Quiet Helpful { }
(iii) Very helpful { }
(iv) Not Helpful { }

[ ]

7. At what point in time do you usually require information regarding consumer rights

(i) When you are buying a good or service { }
(ii) When you feel you have been wronged { }
(iii) When working on your assignment { }
(iv) Others(specify): _____

[ ]

8. Please indicate whether the following statements are TRUE or FALSE?

		TRUE	FALSE
(i)	Its against the law for any one to buy or sell Counterfeit goods	{ }	{ }
(ii)	Money lenders are regulated and should not charge You unreasonably high interest rate e.g. 100% on a loan	{ }	{ }
(iii)	Products that are likely to pose danger to you like paraffin Must meet safety standards set by the government	{ }	{ }
(iv)	Its okay to sell medical products like slimming pills and headache tablets on the streets	{ }	{ }

[ ]

9. By ticking against the appropriate number of your Choice On the scale below, rate whether

You feel violated or your rights have been Satisfied.

[ ]

1	2	3	4	5	6	7	8	9	10
Totally Violated									Totally Satisfied

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10. In the case where you felt violated, what did you do about it?

(i) Nothing { }
(ii) Told a friend { }
(i) Reported to government { }
(ii) Complained to the manufacturer { }
(iii) Complained to the supplier/ shop { }

[ ]

11. When you reported case, was it resolved?

(i) YES { } (II) NO { }

[ ]

12. If your response to Q. 11 is NO, what could be the reason(s)

_____
_____

13. In your own opinion, why is it important to educate people about their rights as Consumers?

[ ]

_____
_____
_____

SECTION C: THE EFFECTIVENESS OF ZAMBIA COMPETION COMMISSION

14. Which of the following consumer right s organizations are you aware of?

(i) The Zambia Consumer association (ZACA) { }
(ii) The Zambia Competition commission (ZCC) { }
(iii)The Zambia Bureau of standards { }

[ ]

15. Through which media did you learn about the organization?

(i) T.V { }
(ii) Radio { }
(ii) Newspaper { }
(iv) Local authorities { }
(iv) Friends { }
(v) Family { }
(vi) The Internet { }
(vii) Books { }
(viii) Other (specify): _____

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16. Which of the following functions of ZCC are you aware of?

(i)To prohibit anti-competitive trade practices { }
(ii) To regulate monopolies and concentrations of economic power { }
(iii)To provide information for the guidance of consumers and business persons { }
(iv)To monitor control and prohibit conduct likely to adversely affect completion and Fair trading in Zambia { }
(v)None of the above { }

17. Please indicate by ticking how effective the Awareness/Education programs by ZCC are to you?

	Effective	Quiet Effective	Very Effective	Not Effective
(i) sketches/plays				
(ii) seminars/workshops				
(iii)Newsletters				
(iv)Radio				
(v)TV				
(vi)Brochures				
(vi)Others(specify) _____				

18. Please indicate by ticking, how effective your frequency of access to information is?

	Effective	Quiet Effective	Very Effective	Not Effective
Daily				
Weekly				
Monthly				
Yearly				

19. What problems do you have with the way ZCC disseminates its information?

(i) You cannot understand the language being used e.g. English { }
(ii) You have hearing or sight problems and cannot understand the presentations { }
(iii) They use complicated and scientific jargon (words) { }
(ix) Other (specify): _____

20. In what format is this information provided?
(i) Print (brochures, flyers, posters etc) { }
(ii)Audio-Visual (Tapes, CD's, DVD's etc) { }

21. What recommendations can you therefore make to help ZCC improve their way of disseminating information?

_____
_____
_____

END OF THE QUESTIONNAIRE THANK YOU FOR YOUR CO-OPERATION!

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