

CHAPTER ONE

1.1.0 INTRODUCTION

This study evaluated the use of Consumer Protection Clubs by the Competition and Consumer Protection Commission to achieve Consumer rights and responsibilities awareness among children in schools of Lusaka Province of Zambia. The chapter begins by discussing the background to the study and then proceeds to state the statement of the problem, rationale of the study, objectives of the study and ends with the research questions.

1.2.0 BACKGROUND

1.2.1 Introduction

This subsection sets the background to the study and discusses the following: Young Consumers and Consumer Responsibility (1.2.2), Junk Food and Young Consumers (1.2.3), Consumer education (1.2.4), basic objectives of consumer education (1.2.5), the interest of society as a whole (1.2.6), Consumer Education in Zambia (1.2.7), Competition and Consumer Protection clubs (1.2.8)

1.2.2 Young Consumers and Consumer Responsibility

Children, teenagers and youth constitute a very important consumer segment for the market. Their consumption habits are unique and their purchase decisions are based on popular trends, brand image, use of new technology, flavour of food products, and style. The market also realizes that young consumers have a propensity to consume junk food and prefer them to traditional forms of food. The market exploits this characteristic by associating convenience and a brand image with junk food like colas, pizzas, and fast-food joints.

According to a study conducted in India by Pande (2011), there are three major brands of toothpaste in India, viz. Colgate, Pepsodent and Close Up. All three of them compete with each other to capture maximum market share. In order to achieve this, they not only target children as consumers but also feature them in their advertisements to attract other young consumers. Colgate, for example, targets young children in the age group of 5 to 12 and offers free cartoon booklets along with toothpastes. Pepsodent vies for the same consumer segment and depicts some children relishing snacks; confectionery and sweets, while their mothers scold others for having done the same thing. This advertisement makes children believe that consumers who use Pepsodent are immune to any tooth decay because of the superior quality of the product. This claim is unauthenticated and attempts to mislead

children. Close Up, on the other hand, does not perceive children as its target audience. Instead, it targets teenagers and the youth. It creates a brand image of confidence and popularity for young consumers between the age group of 16-30. Its advertisements constantly feature successful friendships and romances between Close-Up users.

1.2.3 Junk Food and Young Consumers

According to the same study conducted in India by Pande (2011), young consumers are also special targets of the junk-food industry. The market knows that fast food is addictive and once young people get used to having their fat, salts and sugar rich food, they will become their consumers for life. Also, young consumers have the indirect purchasing power of their parents, which makes them a very lucrative consumer segment. Thus, it does not come as a surprise that the market spends huge sums of money on advertising campaigns alone.

The junk food sector attaches images and perception of fun, enjoyment and prestige with their products and eating outlets. They also use popular film stars and sports personalities to strike an instant rapport with young consumers.

Young consumers should consume in moderation and buy a product on the basis of its quality and merit and not because of the brand image. Students also need to see beyond the veil of advertising, brand pushing and market influences, to identify their real needs. The environmental impact of consumption must be considered before buying a product. A young consumer must consider what kind of waste is going to be left behind after he has consumed goods or services. For example, in school and college canteens, drinking cold-drinks in plastic cups, using disposable plates and mineral water bottles, has become very common and also a fashion statement. Students no longer bring home cooked food or lunch boxes to schools. This has not only created a shift towards unhealthy food but also added to the waste management problem.

Environment conservation and safe waste management is a prime consumer responsibility. We should be responsible for the garbage we create as a result of our consumption habits. Young consumers can actively contribute to safe disposal of waste by minimized generation of non-biodegradable waste and by participating and initiating activities like vermin composting and segregation of waste. Paper is a very important consumable in every student's life. Students, teachers and office workers use everyday tons of paper in schools and

colleges alike. Students can initiate a paper-recycling campaign and also learn how to make recycled paper themselves.

Students must also acquaint themselves with energy consumption patterns like water usage and electricity consumption. They should sensitize themselves to the transportation sources they use in everyday life, recycling of second-hand books in the library and the air-pollution causing use of firecrackers during festivals like Christmas.

Schools are learning grounds, not just for education but also for practical life skills. Students can be introduced to the concept of '*polluters pay*' by teaching them paper recycling, conservation of electricity, and recycling of water. Also, leadership qualities can be instilled in students by allowing them to monitor activities like garbage disposal, paper recycling, and rainwater harvesting.

1.2.4 Consumer education

Consumer education has been defined in various ways. The focus has moved from household management in the 1960s to learning how to exercise consumer rights and how to avoid becoming a victim to fraudulent, misleading or unfair commercial practices. It now also includes building awareness of the social and environmental consequences of the choices consumers make

Wells and Atherton (1998: 127) describe consumer education as being concerned with the skills, attitudes, knowledge and understanding needed by individuals living in a consumer society so that they can use the range of consumer opportunities in today's complex marketplace to the fullest extent. Thoresen (2002: 15) elaborates that consumer learning nowadays is generally regarded as encompassing the attitudes, knowledge and skills necessary "to educate independent, discriminating and informed consumers".

According to the Organization for Economic Co-Operation and Development Report (2009), all countries acknowledge that children and young people are particularly important targets of consumer education. Research shows that these age groups account for an ever-increasing share of family consumption. At the same time they are likely to be particularly vulnerable to making unwise decisions and or falling victim to aggressive marketing. The fact that both parents often work outside the home and that there are more single parents has led to a

change in the role of parents in consumer training. With this in mind, many countries have made consumer education compulsory in primary, secondary and in some countries in upper-secondary grades.

According to the United Nations guidelines on consumer protection as expanded in 1999, Governments should develop or encourage the development of general consumer education and information programmes, including information on the environmental impacts of consumer choices and behaviour and the possible implications, including benefits and costs, of changes in consumption, bearing in mind the cultural traditions of the people concerned. The aim of such programmes should be to enable people to act as discriminating consumers, capable of making an informed choice of goods and services, and conscious of their rights and responsibilities. In developing such programmes, special attention should be given to the needs of disadvantaged consumers, in both rural and urban areas, including low income consumers and those with low or non-existent literacy levels. Consumer groups, business and other relevant organizations of civil society should be involved in these educational efforts.

The United Nations guidelines on consumer protection further demand that Governments should encourage consumer organizations and other interested groups, including the media, to undertake education and information programmes, including on the environmental impacts of consumption patterns and on the possible implications, including benefits and costs, of changes in consumption, particularly for the benefit of low income consumer groups in rural and urban areas. Governments should organize or encourage training programmes for educators, mass media professionals and consumer advisers, to enable them to participate in carrying out consumer information and education programmes. (UN, 1985: Chapter F, paragraph 31; UN, 2003).

In consumer-driven societies it has become essential to promote consumer competence and consumer education – particularly among young people who are the consumers of today and tomorrow. Teenagers and young adults have to deal with many consumer-related issues and these are often the times when they need consumer knowledge and information the most. Various matters, such as decisions concerning finances, issues of lifestyle, and values involving consumerism, fair trade and environmental responsibility, demand that young adults have knowledge and information of the market (Lachance and Choquette-Bernier, 2004).

1.2.5 Basic objectives of consumer education

According to Pande and Acharya (2011), the objectives of consumer education at school are to develop independent, discriminating and informed consumers. It is to equip the pupil with knowledge and insight into the conditions of being a consumer in a complex, multi-faceted society by providing basic knowledge in such areas as consumer legislation, personal finances, economics, advertising and persuasion, consumption and the environment, global resources, housing, clothing, price and quality, diet and health. Schools should contribute to making pupils aware of the influences they are exposed to with respect to life styles, consumer habits, values and attitudes. Consumer education can:

- Facilitate pupils become knowledgeable about the law, consumer rights and methods of consumer redress, in order to participate effectively and self-confidently in the marketplace and take appropriate action to seek consumer redress. Give pupils ***knowledge*** to act as informed consumers.
- Give pupils ***understanding*** of the functioning of society and the economy as a whole and the specific role of consumers. (For example, the understanding of the role of companies in the economic system, the role of governments in society and the role of consumer organizations.)
- Develop skills to make informed decisions in the purchase of goods and services in the light of personal values, maximum utilization of resources, available alternatives, ecological considerations and changing economic conditions. Develop ***skills*** to act as informed and responsible consumers. For example, writing a letter of complaint, the ability to spot sales gimmicks and to use products and services knowledgeably.
- Help students ***feel it is important*** to be an informed consumer. If pupils have been given the knowledge, understanding and skills necessary but if they think it is of no importance, we have failed.
- Teach students ***to act*** as informed, educated and responsible consumers. This philosophy means that Consumer Education is concerned directly with people and that is often the main difference between Consumer Education and many other school subjects. (Pande and Acharya, 2011)

What these responsibilities mean when one buys a product can be illustrated by taking, for instance, a simple product like a chocolate bar or an ice cream cone. Beside the question whether it tastes good or not, there are several other angles to consider when making a real

study of consumer aspects. Going beyond the “needs and wants” aspects, a consumer can take the health, environmental, safety, and economic, legal and social angles of a product into account. The consumer will usually look first from his or her own point of view as an individual consumer, and can also keep the interest of the community at large in mind. The illustration shows six different angles which an informed consumer may consider when he or she looks at any product analytically and critically. Here are some examples of questions connected to each angle:

- Health point of view: Is it nutritious (individual), is it hygienically prepared (community)?
- Environmental point of view: Does it cause litter problems (individual), does it waste resources for the packaging (community)?
- Safety point of view: Are the ingredients safe (individual), is safety in production guaranteed (workers)?
- Economic point of view: Can I afford it (individual), how and where is the product distributed (community)?
- Legal point of view: Is it labelled (individual), is it being dumped in other countries (community)?
- Social point of view: Is its advertising true and real (individual), does it involve child labour (community)?

The importance of consumer education in school is that it provides students with practical and useful information that blends schoolwork into the fabric of everyday life. Consumer Education offers the chance to help children explore their roles within society as citizens, consumers and workers, to be active and responsible members of society. Consumer Education also helps people to understand the relationship between those who supply and produce and those who buy and use. Compared with the past, youngsters have a lot of money to spend. Children have quite a large influence on family purchases. Marketers have recognized that the young client usually remains a client for the rest of his life. Consumer Education can be one tool that helps young people stand up to marketing pressure as it becomes more important. (Pande and Acharya, 2011).

1.2.6 The interest of society as a whole

Informed consumers are essential to economic development. By exercising a free choice based on knowledge of the facts, the consumer will be able to make the best use of his

resources, money, time, knowledge and ability. He will thereby contribute to the proper functioning of the economy and stimulate effective and fair competition, and he will thereby contribute to social and economic development. The educated consumers can make the work of governments easier.

Consumer Education can help consumers act in a more enlightened and critical manner which might make it possible in certain cases to avoid having to resort to legislative and regulatory measures. The legislation and regulations that do exist will be strengthened as consumers become more educated and learn to demand their rights.

The above-mentioned responsibilities of the consumer such as social responsibility, ecological responsibility and solidarity imply an interest of society as a whole in Consumer Education. Modern concepts go beyond individual needs and resource management. Collective needs between the micro- and macro-systems should be reflected in individual decision making. Consumer Education with the focus on society and environment has preferences, which are: social and environmental responsibilities versus wasteful consumption, sustainable consumption versus exploitation of resources.

1.2.7 Consumer Education in Zambia

The Government of Zambia, through Home Economics (Food and Nutrition), Business studies (Commerce) and the Competition and Consumer Protection Clubs in schools is working to raise the awareness of all school going children on consumer issues and ensure that everyone has the skills to take advantage of shopping opportunities within the Internal Market.

The Home Economics Syllabus (Ministry of Education, Science, Vocational Training and Early Education, 2012) has been reviewed to meet the needs of the family and society as a whole. Home Economics aims at equipping pupils with skills necessary for problem solving, decision making, self awareness, assertiveness and creative thinking, so that they are able to manage their lives. It aims to impart knowledge and skills in nutrition in order to promote good health for all and develop skills that encourage conservation of time, food nutrients, fuel and other resources in the planning and preparation of nutrition mixed meals. Under the topic of Consumer Education pupils discuss Consumer protection, the rights of consumers, Consumer redress, legal provisions and the different statutory boards that reinforce the Acts.

The Business studies syllabus (Ministry of Education, Science, Vocational Training and Early Education, 2012) in the Zambian Secondary school Education curriculum has a topic in Commerce (Grade 10) on consumer protection. Consumer protection is a subtopic under the topic “Buying and Selling on Credit”. Pupils of Commerce are expected to learn consumer protection and identify organizations that protect consumers such as the Zambia Bureau of Standards (ZABS), Competition and Consumer Protection Commission (CCPC), Consumer Associations and legislature.

Home Economics (Food and Nutrition) and Business Studies (Commerce) are optional subjects for learners at senior secondary school level (Grade 10 – 12) and may not be found in every secondary school in Zambia (Ministry of Education, Science, Vocational Training and Early Education, 2012). This in turn, leads to a situation where schools or learners who opt for other subjects may have no exposure to the crucial knowledge and skills to survive in the sophisticated consumer world of today.

1.2.8 Competition and Consumer Protection clubs

The Government through the Competition and Consumer Protection Commission has introduced the scheme of setting up Competition and Consumer Protection clubs in schools to reach the children in schools with the objective to make them aware of their rights and responsibilities as consumers. Pupils not only learn about the consumer rights and responsibilities but are also expected to teach their families and the community, thereby enriching the society. It is recognized that the child who participates in the activities of the consumer club is less likely to be cheated by the businessman and develops the capacity to question the misleading advertisements. Consumer education is often referred to as value education as it is based on values. This specialized knowledge is required to help students participate in social life, as competent citizens (Misra, 2005). The identification of schools in this process is very critical because they play a very vital role in transforming societies and communities. The use of secondary schools across different parts of the country will take the consumer movement to the grass root level.

For all these reasons, it is in the common interest of governments, consumers and businesses to empower the individual consumer as much as possible with awareness of his/her rights, knowledge of how to defend himself/herself against various pitfalls and to cope with the subsequent consequences, as well as the ability to act proactively in the marketplace.

Consumer Education is concerned with acquiring the skills, attitudes, knowledge and understanding that will enable individuals in a consumer society to make full use of the range of consumer opportunities present in a complex marketplace. The goals of Consumer Education can be stated as follows:

1.3.0 STATEMENT OF THE PROBLEM

Despite enactment of the Competition and Consumer Protection Act (CCPA) No. 24 of 2010 that established the Competition and Consumer Protection Commission (CCPC), a statutory body with a unique dual mandate to protect the competition process in the Zambian Economy and also to protect consumers, children in school and their parents still seem to exhibit lack of knowledge about their rights and the legal frame work that protects their welfare. Children continue to be the most vulnerable members of our community as most of them do not have adequate information about goods and services they are using. They seem not understand the unfair, unethical market practices of businesses.

It has been two years since the Competition and Consumer Protection Commission (CCPC) established Competition and Consumer Protection Clubs in some schools in Zambia So far the commission kicked off with the Copperbelt and then spread to the Eastern and Lusaka Provinces. The Competition and Consumer Protection Commission (CCPC) launched Competition and Consumer Protection Clubs in 30 secondary schools in Lusaka Province.

The article that appeared in the Times of Zambia, (January, 25.2014) on the trend of selling school uniforms in learning places gives a picture of the level of lack of knowledge about consumer rights and the legal framework on competition and consumer protection on the part of some teachers, school children and their parents.

According to an article in Times of Zambia, (January, 25, 2014) the trend of selling school uniforms in learning places is making education expensive and the uniform industry uncompetitive because almost all the schools in the country upon admitting pupils are asking parents to buy school uniforms from the same schools; this leaves the parents with no choice at all. This means that the consumer rights of parents of the school going children are completely violated. Schools need to provide a general standard of what type, shade and colour of uniforms required, while ensuring that school children conform to those standards

of uniforms as guided by the school. Schools should allow parents and guardians to purchase uniforms from other sources that produce similar items and most likely at competitive prices.

“It is a nightmare for many parents to buy at once school requisites such as uniforms, shoes, bags, books and pens as well as stationary for their children who are at many times given strict deadlines. Much as other items have attracted a share of money, it is the compulsory buying of uniforms from schools at high prices that has left parents in a quandary as they are left with no option. Admittedly, schools that compel parents to buy uniforms and other accessories from a single source have created a monopoly position over parents and pupils, a situation that has reduced consumer choice as it excluded alternative sources. That in itself is illegal in a liberalized economy like Zambia. A survey during the week revealed that the cost of uniforms in schools is three times higher than in shops and open market” (Times of Zambia, January, 25.2014)

The trend of some schools tying the selling of school uniforms to school places is not only unfair but also against the law as it limits consumer choices and discouraging competition in the uniform industry. Schools are taking the law upon themselves by engaging in unfair trading practices that exploit the consumers,

This kind of trading, according to the Competition and Consumer Protection Act No. 24 of 2010CCPC, amounts to tied selling. The Commission was saddened by this continued trend by school authorities, who should be custodians of the law, taking advantage of consumer's desperate situations and lack of knowledge about the Competition and Consumer Protection Act to engage in tied selling. (Times of Zambia, January, 25.2014)

The need for consumer education has increased over time. Today's children operate in an increasingly complex marketplace and are faced with increasing amounts of information and an expanding choice of complex products and services. They are more exposed to fraud and thus require a wider range of skills and knowledge than ever before.

Consumer Education can equip young consumers with the information and skills to meet these challenges and improve their engagement with the marketplace, thereby increasing their welfare. By the same token, consumers' informed choices contribute to effective competition and to well-functioning markets.

The brief foregoing discussion shows clearly that consumer education and skills are urgently needed to prepare children for the responsibilities and experiences that will confront them. The researcher agrees with Coppack (2002: 51) who states that “something must be done now to enable children to make the right decisions during the different life stages, throughout life”.

1.4.0 RATIONALE

The information collected will give feedback to the Commission and schools on the progress made since the launch of the consumer Protection Clubs in schools in 2013. The information collected will also contribute to the body of knowledge about the use of clubs as Behaviour Change communication tools for children in secondary schools.

1.5.0 GENERAL OBJECTIVE

Against the background of the overview provided above, the purpose of the study was to evaluate the performance of the Competition and Consumer Protection clubs in schools in Lusaka Province.

1.5.1 SPECIFIC OBJECTIVES

1. Establish the sources of information regarding Consumer welfare (Competition, Consumer Rights and consumer responsibilities)
2. Examine Competition and Consumer Protection club members’ attitude towards Consumer Education
3. Assess consumer awareness levels regarding Consumer welfare (Competition and Consumer Protection Act, Consumer Rights and consumer responsibilities)
4. Establish the activities of the club in disseminating consumer education and awareness to club members and non members
5. Determine the extent Competition and Consumer Protection club members apply Consumer Education they learnt at the club in the market place.
6. To suggest measures to increase consumer awareness among students based on the findings of the paper.

1.6.0 RESEARCH QUESTIONS

This study sought answers to the following research questions.

1. What is the main source of information regarding Consumer welfare (Competition, Consumer Rights and consumer responsibilities)?
2. What is the profile of Competition and Consumer Protection club member's attitude towards Consumer Education?
3. What is the level of consumer awareness regarding Consumer welfare (Competition and Consumer Protection Act, Consumer rights and Consumer responsibilities)
4. How is the awareness activities conducted by the clubs?
5. To what extent do Competition and Consumer Protection club members apply their knowledge of consumer education in the market place?
6. What suggestions/measures can contribute to the increase in consumer awareness among children in school based on the findings of the paper?

CHAPTER TWO

2.0.0 LITERATURE REVIEW

There appears to be no research that has been conducted in Zambia on the subject of consumer education for children in school. In this chapter, the researcher endeavoured to look at previous researches, studies and findings that were done before by other scholars in the field of Consumer Education in the world at large and Africa in particular.

For expediency sake, the chapter has been divided into four (4) subsections. Subsection 2.1.0 talks about Consumer Education in Botswana 2.2.0 Discusses Consumer Education in South Africa. 2.3.0 Examines Consumer Education in Nigeria and subsection 2.4.0 talks about the scheme of consumer clubs in schools in India. The last sub section discusses the conceptual and theoretical framework.

2.1.0 Consumer Education in Botswana

One of the few research articles of consumer education in Africa was provided by Botswana. Consumer education was recently introduced in Botswana in the curriculum for junior schools (1996), senior secondary schools (2002) and the University of Botswana (2002). In a study titled “Consumer Education Programs in Creating Consumer Awareness among Adolescents”, 3 107 senior secondary school learners (Grades 11 and 12) participated to determine their awareness of consumer rights and responsibilities and their perceptions of their consumer behaviour and consumer learning. It was found that consumer learning has an impact on adolescents, as a substantial number (two-thirds) were aware of consumer rights and responsibilities and acted as informed consumers in most cases (Makela, 2004: 153).

2.2.0 Consumer Education in South Africa

Since 1994 new progress has been made in South African schools: a new education programme that deals with consumer competence in the school curriculum has been developed and approved by the Department of Education. The new subject is called Consumer Studies and is introduced in the Further Education and Training (FET) Band or Grades 10-12 Phase as an optional choice for learners (Anon, 2004: 14). Although this is a major achievement for the development of consumer education in South Africa, the problem is that the subject has to compete with other subject options. This, in turn, will lead to a situation where many learners who opt for other subjects may only have limited exposure to the crucial knowledge and skills to survive in the sophisticated consumer world of today.

2.3.0 Consumer Education in Nigeria

Nigeria has also shown its interest in making the citizens competent consumers through the “National Policy on Education (2004)”. The policy stipulates that the post-primary school students should among other things be prepared for useful living within the society. This useful living within the society among other things includes intelligent consumption of goods and services. Thus with the introduction of the 6-3-3-4 Education System, a consumer education unit has been specified in the three subjects of Home Economics namely: 1. Food and Nutrition. 2. Clothing and Textile; and 3. Home Management taught at Senior Secondary School level. Today Consumer Education is taught as a course in Home Economics programs in tertiary institutions.

2.4.0 Consumer clubs in schools in India - an analysis

This subsection is based on a study report by Misra (2005) entitled “Role of Consumer Clubs in Promoting Consumer Awareness and Education in India - An Evaluative Study”. According to the study report, one of the major problems facing the consumer movement in India relates to lack of consumer education and awareness. Various studies have demonstrated that by and large the consumers are ignorant about the existence of the Consumer Protection Act; leave aside its various provisions. It was in 1986 that this important social legislation was enacted and since then the Government with the cooperation of various stakeholders has been making efforts to empower the consumers through various education and awareness programmes.

There is no doubt that consumer education and awareness is the most powerful tool to protect the consumer as only an educated, aware and alert consumer can make a rationale choice and protect himself against exploitation. Consumer Education is concerned with the skills, attitudes and knowledge required for living in a consumer society. It is inextricably linked to the basic skill necessary for living.

An aware consumer not only protects himself against exploitation but induces efficiency, transparency and accountability in the entire manufacturing and service sector. Therefore recognizing the importance of consumer education, the government has taken up a number of activities and launched several schemes to enhance consumer awareness and promote a strong and broad based consumer protection movement in the country with the help of various stakeholders. One such scheme relates to setting up of consumer clubs in the schools.

This was launched in 2002 by the Department of Consumer Affairs to engage children in imparting consumer education at grass root level. The idea of establishing clubs at the school level was to give an opportunity to the students to participate actively in social service and involve them in various consumer welfare and consumer protection activities. The idea of setting up the Consumer Clubs came from the Eco Clubs Scheme of the Ministry of Environment and Forests. There is no doubt that early childhood consumer education not only provides a multitude of benefits to the society but it helps the youth, particularly the students to participate in social life as competent citizens and contribute to national development.

In fact consumer education at the school level is an important process to enhance the capacity of the youth particularly the students to take the responsibility for their own life, their family, obligations to society and the environment. The practical knowledge that students gain at school level remains permanent. It gradually makes the students smart and alert consumers. It is recognized that the child who participates in the activities of the consumer club is less likely to be cheated by the businessman and develops the capacity to question the misleading advertisements. Consumer education is often referred to as value education as it is based on values. This specialised knowledge is required to help students participate in social life, as competent citizens. Students not only learn about the consumer rights and duties but also teach their parents and the community, thereby enriching the society.

2.4.1 Scope for Consumer Clubs in India

Due to globalization and liberalization the Indian economy is such that the common man is becoming the target of exploitation of market forces due to lack of awareness, education, illiteracy, poverty and ignorance. Therefore, consumer education has assumed great importance. With globalization, information explosion and media penetration the children have become a focus of attention to the marketers. Therefore there is a need to “catch them young.” Consequently, the role of schools in disseminating information across India cannot be ignored. Today schools cater to students from each segment of the society, whether rich or poor, urban or rural, male or female and if consumer clubs are established in the schools, every student would certainly have some basic knowledge of consumer protection. However with such a large consumer base, setting up of clubs in every school is a gigantic task.

Only 7,345 schools (1.6 percent) of the total schools (including Middle, High and Higher Secondary Schools) have consumer clubs in India. If we look at the state wise distribution of consumer clubs it can be seen that the percentage of consumer clubs established in smaller states is higher e.g. A & N Islands 31.9 percent schools had consumer clubs followed by Lakshdweep (23.5 percent), Puduchhery (13.9 percent), Sikkim (13.6 percent) and Arunachal Pradesh (13.3 percent). Unfortunately, among them most of the consumer clubs were established in the first phase of the scheme and in the absence of regular financial support most of them have now become dysfunctional.

2.4.2 Scheme on Consumer Clubs in India

In 2002, under the Consumer Welfare Fund, the Scheme on Consumer Club was launched for involving students with consumer protection related issues in a playful and informal manner. According to this scheme, a consumer club shall be set up in each Middle/High/Higher Secondary school affiliated to a government recognized Board. A grant per Consumer Club for each school for two years was admissible under this Scheme. This scheme has been decentralised and transferred to the Governments of States with effect from 1.04.2004.

2.4.3 Objectives

The objectives of the scheme were:

1. to educate children about the rights of the consumers as provided in the Consumer Protection Act, 1986;
2. to mobilize youngsters by instilling in them the spirit of protection of consumer rights;
3. to impart knowledge about the role of the consumers in protection of their rights and;
4. to strengthen the consumer movement in the country.

The main purpose of establishing the consumer clubs in educational institution was that they could make students aware of the influences they were exposed to with respect to lifestyles, consumer habits, values and attitudes in their initial phase of life. In future these children would grow as adult consumers. They will buy goods, hire services for themselves and for their children; therefore it is very important to instil the spirit of consumer consciousness among students. The club will provide an avenue for the students to become potential leaders in the consumer movement. Therefore, all activities are programmed in that direction.

2.4.4 Composition

1. A Consumer Club shall be set up in a middle/high/higher secondary school which is affiliated to a Government recognized Board and shall consist of a minimum of 50 members, particularly interested in the welfare and protection of consumers and willing to dedicate time and effort on a regular basis. The activities of the club will depend on the age profile of the children.
2. There shall be only one Consumer Club in a school. There is no upper limit on the number of members that a club can have.
3. Each Consumer Club shall be in the charge of an active teacher in the concerned school.

2.4.5 Functions

The members of each Consumer Club are expected to discharge the following functions:

1. to take part in all activities of the Consumer Club.
2. to disseminate information gained through Consumer Clubs among their fellow student as well as among the people living in their respective locality.
3. to organize and actively participate in consumer protection programmes being organized in their schools as well as in their locality, mobilizing their fellow students and general public.
4. To observe National Consumer Day (24 December) and World Consumer Rights Day (15th March) etc.

Practical knowledge of consumer protection and consumer welfare will be imparted to the members of the Consumer Clubs through audio visual aids, posters, lectures, etc. Besides, demonstration and street plays can also be arranged. Debates, Declamation/essay writing/letter writing contest and quiz programmes will help them learn on their own.

2.4.6 Coordinating Agency

A group of not less than 20 and not more than 50 Consumer Clubs in one or more geographically contiguous districts will be serviced by a Coordinating Agency. A well established educational institution, a non-governmental voluntary organization or a professional body shall be appointed as the Coordinating Agency, which shall be responsible;

- To convene meetings of each Consumer Club, at least once in a calendar month;

- To discuss activities conducted by the Consumer Club during the previous month and to prepare a schedule of activities for the forthcoming months.
- To organize demonstrations and street plays for the Consumer Clubs.
- To provide each Club with appropriate resource material like posters, banners, charts, pamphlets and other literature relating to consumer protection.
- To monitor the activities of each Consumer Club;
- To liaise with the school authorities to ensure that members of each Consumer Club take active interest in the programmes and activities of the Consumer Club;
- To organize inter-club and group activities and contests for clusters of neighbouring Consumer Clubs;
- To prepare every year a detailed report of the activities conducted by various Consumer Clubs serviced by it for submission to the Department of Consumer Affairs;
- To maintain the accounts of expenditure and to submit utilization certificate in the prescribed forms as well as the audited statement of accounts at the end of the year to the Department of Consumer Affairs.

2.4.7 Financial Support

The Department of Consumer Affairs shall provide some specified financial support per annum per Consumer Club to the Coordinating Agency from the Consumer Welfare Fund. A maximum of 20 percent of this amount will be retained by the Coordinating Agency for meeting its expenses relating to the Consumer Clubs being serviced by it. The balance amount will be passed on to each Consumer Club. The Coordinating Agency will regularly monitor the expenditure incurred by each Club.

2.4.8 Award for the Best Consumer Club

The best three Consumer Clubs in each cluster of Consumer Clubs coordinated by one Agency shall be awarded cash prizes for First, Second and third best Clubs. The assessment will be made on the basis of the reports submitted by the Coordinating Agency and verified through random checks. The best Consumer Clubs will be selected by a Committee constituted by the Department of Consumer Affairs. The overall best Consumer Club in the country shall also be awarded a cash prize. All these prizes shall be given annually.

2.4.9 Conclusion

Consumer education at the school level is important to enhance the knowledge about consumer rights, develop an understanding of the citizen's role as a consumer and also to develop skills to make wise decisions. The Scheme on consumer clubs is one such initiative which helps the children to be a part of the consumer movement. It is quite clear that in spite of the efforts of the government towards establishment of consumer clubs in the schools in India, many states have not set up consumer clubs in their schools.

The study by Misra (2010) entitled 'Role of Consumer Clubs in Promoting Consumer Awareness and Education: An Evaluative Study' analyses the various facets of consumer clubs scheme highlighting their working, activities carried out and various difficulties faced by the clubs in India. The focus of the Misra's research work was to evaluate the working of consumer clubs and their role in promoting consumer awareness and education.

According to the research findings, data shows that only 22 states have taken the benefit of this scheme resulting in uneven geographical spread of the clubs. Most of the state governments have not taken advantage of the availability of funds to set up consumer clubs in the schools as the phase wise analysis clearly shows that in spite of funds being available, only Andhra Pradesh, Karnataka, Rajasthan and Tamil Nadu have drawn funds under phase II for establishment of consumer clubs. In fact Tamil Nadu is the only state which has established clubs in phase III. To a large extent this exhibits lack of interest on the part of the state governments in establishing consumer clubs which in itself is an important area of concern and needs to be looked into. Further the functioning mechanism as per the surveyed states also shows that the mechanism is not streamlined as the clubs in different states are managed and monitored by different agencies like- NGOs, District Education Office, District Supply Offices, Municipal Corporation, etc. Any system to function properly requires a streamlined structure, where responsibilities are fixed and aspect of accountability is adhered to.

Another important fact which came out from the study by Misra (2010) is that the states which have set up consumer clubs in the schools, the clubs are not functional in all the districts as in the case of Karnataka, where only 17 districts have consumer clubs out of 27 districts. The NGOs manage the clubs in 14 districts and 3 districts are managed by the District Education Department. Similarly in Maharashtra also out of the 36 districts, in 14

districts the scheme is being coordinated by VCOs. In Delhi and Tripura the situation is quite different as the role of the district administration has not been clearly defined as in the case of other states.

According to Misra (2010), an analysis of the available data shows that only 1.64 percent of the schools in the country have set up consumer clubs. Even in these schools most of the clubs have more or less stopped functioning. There is no doubt that in the era of market economy, consumer education is of paramount importance to each and every individual and the schools can play a major role in this.

2.5.0 CONCEPTUAL AND OPERATIONAL FRAMEWORK

This section presents the conceptual and operational definitions that underpin this study. The particular concepts and operational definitions have been derived from the themes under discussion in the study owing to the direct linkage that they have with it.

2.5.1 *Children*

While there are no universally accepted definitions of children, the Zambian Government in the **2010 Census of Population and Housing National analytical report** understands children to include persons below the age of 18 years (CSO, 2012).

The United Nations understands adolescents to include persons aged 10-19 years and youth as those between 15- 24 years for statistical purposes without prejudice to other definitions by Member States. Together, adolescents and youth are referred to as young people, encompassing the ages of 10-24 years.

2.5.2 *Consumer*

A consumer is the buyer of goods and services. The user of goods and services with the permission of the buyer is also treated as a consumer. But a person is not a consumer if he/she purchases goods and services for resale purpose (National Assembly, 2010).

2.5.3 *Consumer Competence*

A competent consumer is defined by the Quebec Consumer Protection Bureau as one who makes buying decisions according to his or her needs and resources, and shows preventive

and defensive consumer behaviour, such as asserting his or her rights, being suspicious toward advertising, and complaining when unsatisfied (Young, 1993)

2.5.4 Consumer Education

Wells and Atherton (1998: 127) describe consumer education as being concerned with the skills, attitudes, knowledge and understanding needed by individuals living in a consumer society so that they can use the range of consumer opportunities in today's complex marketplace to the fullest extent. Thoresen (2002: 15) elaborates that consumer learning nowadays is generally regarded as encompassing the attitudes, knowledge and skills necessary "to educate independent, discriminating and informed consumers".

For the purposes of this research, *Consumer education* is defined as the process through which consumers become 'more skilled, smarter or more literate consumers'. Through consumer education, a consumer would, for example:

- Improve his/her understanding of consumer goods and services.
- Become more aware of his/her rights in the consumer market.
- Make informed choices.
- Know where to go for help, and
- Take other effective actions to improve consumer well-being.

2.5.5 Consumer Protection

Consumer protection involves the implementation of measures that:

- Prevent irregularities or transactions which have negative impact on consumers
- empower consumers to exercise informed choices and select value for money goods and services;
- provide fair access to basic goods and services; and
- open avenues to address consumer interests and concerns (National Assembly, 2010)

2.5.6 Consumer responsibilities

A responsible consumer is the one who takes active part in consumer protection. While exercising the rights described below a consumer is expected to shoulder the responsibilities and take an active role in consumer protection

- **Solidarity:** Consumers have the right to have their voice represented in the political arena, but also have the responsibility to organize themselves to develop strength and influence so as to promote and protect their interests.
- **Critical awareness:** Consumers have the right to safety and information, but also have the responsibility to be able to distinguish between needs and wants, to ask informed questions about price, availability and quality of goods and services. One can assume that critical awareness is gained through acting on the responsibility for accessing consumer education (learning).
- **Action and involvement:** Consumers have the right to choice, safety and redress, but also have the responsibility to assert themselves and act confidently to make their voices heard.
- **Environmental responsibility:** Consumers have the right to a healthy environment, but have the responsibility to understand and be aware of the environmental costs of their consuming patterns and to protect the earth for future generations.
- **Social concern:** Social concern means being aware of personal consumption patterns and of the effect on local, national and international citizens. Being “socially responsible” takes into account the individual concerns of consumers and the shared concern for the society at large (McGregor, 1999).

2.5.7 Consumer rights

- The right to satisfaction of basic needs: to have access to basic, essential goods and services, namely adequate food, clothing, shelter, healthcare, education, public utilities, water and sanitation
- The right to safety: to be protected against products, production processes and services that are hazardous to health or life
- The right to be informed: to be given facts needed to make informed choices and to be protected against dishonest or misleading advertising and labelling
- The right to choose: to be able to select from a range of products and services, offered at competitive prices with an assurance of satisfactory quality
- The right to be heard: to have consumer interests represented in the making and execution of government policy, and in the development of products and services
- The right to redress: to receive fair settlement of just claims, including compensation for misrepresentation, shoddy goods or unsatisfactory service

- The right to consumer education (learning): to acquire knowledge and skills needed to make informed, confident choices about goods and services, while being aware of basic consumer rights and responsibilities, and how to act on them
- The right to a healthy environment: to live and work in an environment, which is non-threatening to the well-being of present and future generations (CI, 2003: 2).

2.5.8 Student

Zambia has a three-tier education system consisting of seven-year primary education, followed by five-year secondary education and post secondary schooling. The official primary school entry age in Zambia is 7 years. Grades 1 to 7 correspond to pupils aged 7 to 13 years while grades 8 to 9 correspond to pupils aged 14 to 15 years. Grades 10 to 12 correspond to pupils aged 16 to 18 years. The population of 19 years and above is expected to be in higher institutions of learning (CSO, 2012).

A student in this research is any person pursuing secondary school education i.e. between grade 8 and grade 12 whether at a Basic school, High school or Secondary school of any classification (Government, Grant aided, Private, Community). It includes both those attending regular classes and those attending Open Learning (Academic Production Unit) classes. A student in secondary school is assumed to be a child. The term “student” and “Pupil” in this document are being used interchangeably.

2.5.9 Unfair Trading Practice

A trading practice is unfair if it misleads consumers; it compromises the standard of honesty and good faith which an enterprise can reasonably be expected to meet; or it places pressure on consumers by use of harassment or coercion; and thereby distorts, or is likely to distort, the purchasing decisions of consumers. In a contract between an enterprise and a consumer, the contract or a term of the contract shall be regarded as unfair if it causes a significant imbalance in the parties’ rights and obligations arising under the contract, to the detriment of the consumer (National Assembly, 2010).

2.6.0 THEORETICAL FRAMEWORK

This section presents the theory that underpins this study. Theory and research are closely related through the scientific method. Research and theory go hand in hand; theory guides and stimulates research, while research tests and stimulates theory development. This results in more adequate theories and better/clearer facts. So, just as facts underlie theories, so do theories underlie facts, each bringing the other to precise scientific formulations (Osuala, 1982).

Granted the above submission, therefore, one can conveniently posit that the various theories of communication we study help us to appreciate better what happens in the communication process in real life. By so doing, the student of Communication for Development gets stimulated towards asking further questions in the field of communication. Hence, the need to carry out research which will provide the needed answers to such questions.

The Information (innovation) diffusion theory was thoroughly examined by the researcher and found to be relevant to this study.

2.6.1 *Information (innovation) diffusion theory*

According to Littlejohn and Foss, (2009), *Diffusion* is the process by which an innovation makes its way over time to members of a social system. An *innovation* is the introduction of something new—a project, practice, or idea. The *innovation–decision process* is the process of progression an individual goes through from first encountering an innovation to its adoption. *Innovativeness* is a measure of early adoption; individuals are considered innovative and potential *change agents* if they are more willing to adopt new ideas than other members of a system and likely to do so earlier than others. Finally, the *rate of adoption* of an innovation is the relative speed with which an innovation is adopted.

The French sociologist and legal scholar Gabriel Tarde can be said to be the originator of the basic idea of the diffusion of innovations; he coined and developed concepts that would become basic to diffusion research, such as *opinion leadership* and the *S curve of adoption* (although he used different terms). Tarde's work was followed by anthropologists such as Clark Wissler, who analyzed the diffusion of the horse among the Plains Indians—an

innovative practice that allowed them to engage in almost constant warfare with neighboring tribes.

All the components of what is associated with the contemporary research paradigm of diffusion of innovations came together in a study in 1942 by Bruce Ryan and Neil Gross about how the adoption of hybrid seed corn diffused among Iowa farmers. Agricultural officials wondered why this technology—which resulted in as much as a 20% increase in production per acre—was not adopted more quickly (it took about 12 years from initial introduction to widespread adoption of hybrid corn). Ryan and Gross discovered that the farmers had to change virtually all their practices in relation to growing corn, including purchasing corn from a company rather than using corn from the previous year as seed (especially difficult during the Depression). This study also suggested that the rate of adoption of most innovations will form a bell-shaped or S curve, with a few people adopting in the beginning, followed by mass adoption, and then a dropping off because of the success of the diffusion and adoption processes. This study became the model for many diffusion studies during the 1950s, conducted by rural sociologists studying a host of other agricultural innovations.

Meanwhile, the diffusion approach moved beyond rural sociology to influence other social sciences, including marketing, political science, education, geography, public health, and economics. A major impetus to diffusion research in the social sciences was the work of Everett Rogers. Rogers earned his PhD in sociology at Iowa State University, where the studies of the diffusion of hybrid corn were done; his dissertation summarized what had been done on the subject. This dissertation became the basis for his now classic book, *Diffusion of Innovations*, published in 1962, in which Rogers provided a general model of diffusion, appropriate across disciplines and research paradigms.

While diffusion has been studied by scholars across disciplines, it has been of particular interest to communication scholars because at its core, the diffusion of innovations is a communication process. First, the innovation is made known through communication channels; if individuals are unable to find out about an innovation, diffusion simply cannot occur. Mass media and mass communication are involved in the process in that they contribute to awareness about the new idea or product. Interpersonal communication is also critical to the diffusion process: The decision to adopt an innovation depends largely on

discussions with peers who have already evaluated and made a decision about whether to adopt the innovation.

Today, of course, with cell phones, smart phones, and the Internet, the interpersonal–mass communication link is blurred, and potential innovators are just as likely to find out about an innovation via a computer-mediated format and to evaluate it the same way—through Internet chat rooms and online product reviews.

Other communication processes are involved as the potential innovator considers the information received. Because of the novelty of the innovation, the individual experiences a high degree of uncertainty about it. Thus, studies of attitude change, uncertainty reduction, and decision making come into play in the diffusion process, especially as they impact behavior change since diffusion ultimately is about adopting a new behavior.

Over the years, diffusion of innovation has explained the process of adoption of many new innovations, from family planning among women in Korea to doctors prescribing tetracycline to safe-sex practices among gay men in San Francisco to the adoption of the Internet. How quickly news is diffused about events, such as September 11 and the explosion of the space shuttle Columbia, is another avenue of diffusion research. And the diffusion-of-innovation paradigm has also been used to study resistance to innovations—why a keyboard arranged so that the strongest fingers strike the most frequently used letters of the alphabet has never caught on (Littlejohn and Foss, 2009).

But the limitations of information/innovation diffusion theory were also serious. It had some unique drawbacks stemming from its application. For example, it facilitated the adoption of innovations that were sometimes not well understood or even desired by adopters. To illustrate, a campaign to get Georgia farm wives to can vegetables was initially judged a great success until researchers found that very few women were using the vegetables. They mounted the glass jars on the walls of their living rooms as status symbols. Most didn't know any recipes for cooking canned vegetables, and those who tried using canned vegetables found that family members didn't like the taste. This sort of experience was duplicated around the world; corn was grown in Mexico and rice was grown in Southeast Asia that no one wanted to eat; farmers in India destroyed their crops by using too much fertilizer; farmers adopted complex new machinery only to have it break down and stand idle after change

agents left. Mere top-down diffusion of innovations didn't guarantee long-term success (Rogers, 2003). Today, of course, with cell phones, smart phones, and the Internet, the interpersonal-mass communication link is blurred, and potential innovators are just as likely to find out about an innovation via a computer-mediated format and to evaluate it the same way—through Internet chat rooms and online product reviews.

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CHAPTER THREE

3.0.0 METHODOLOGY

3.1.0 Introduction

Methodology plays an important role in social science research and investigations. Unless the methodology is on correct lines, the analysis of facts and figures and the conclusions will not be scientific. This researcher used the exploratory and descriptive design.

This chapter looks at the methodology used in this study. Combinations of quantitative and qualitative methods were used in order to get an in-depth understanding of study questions. The instruments used were questionnaires, in-depth interviews, participant observation and document analysis. Appropriate statistical method was applied for classifying and analyzing data, collected on the subject.

3.2.0 Study site

The main study site was the 6 selected secondary schools in Lusaka Province and the Competition and Consumer Protection Commission office based along Cairo Road, Post Office building, 4th floor, Lusaka. Secondary data was collected from the selected schools taking part in the research, Ministry of Education Provincial office and the Competition and Consumer Protection Commission office using past reports and other working documents being used. Primary data will be collected from the pupils, teachers and the Commission.

Secondary data collected included number of schools, enrolments by gender and level of education (primary, junior secondary, senior secondary) in Lusaka Province. Other secondary data gathered include number of schools with established clubs and total club membership in the province.

3.3.0 Study population

A total of 67 people participated in this study through self administered questionnaires and in-depth interviews. To be specific, 60 students (60 club members in schools with established clubs) responded to self administered questionnaires, and 6 teachers in-charge of the respective clubs and the school club program coordinator at the Commission took part in the in-depth interviews. There are 30 schools with clubs in Lusaka Province.

3.4.0 Sampling techniques

- 6 Secondary schools with a club were selected through stratified sampling
- 10 club members (5 boys and 5 girls in co-education schools) were selected through stratified sampling from the 6 school clubs' register from each school with the club took part in a quantitative survey to collect primary data.
- There were structured in-depth interviews with the teachers in charge of the clubs in the 6 selected schools.
- There was a structured in-depth interview with the coordinator of clubs at the Commission.

Stratified random sampling was used to choose schools at while the survey and in-depth interview would take place. Stratified random sampling is a method of sampling, which involves the division of a population into smaller groups, known as strata. This type of sampling is suitable for heterogeneous (with different characteristics) populations because it provides for the inclusion of subgroups. In stratified random sampling, the strata are formed based on their members sharing a specific attribute or characteristic. A random sample from each stratum is taken, in a number proportional to the stratum's size when compared to the population. These subsets of the strata are then pooled to form a random sample. The main advantage with stratified sampling is how it captures key population characteristics in the sample. Similar to a weighted average, this method of sampling produces characteristics in the sample that are proportional to the overall population. Stratified sampling works well for populations with a variety of attributes, but is otherwise ineffective, as subgroups cannot be formed

Stratified random sampling was particularly chosen in order to ensure that all different groups of the population such as single sex schools, Grant-aided schools, Private and Government sponsored schools with established club were represented.

Systematic sampling is a probability sampling procedure in which a random selection is made of the first element for the sample, and then subsequent elements are selected using a fixed or systematic interval until the desired sample size is reached. Generally, systematic sampling is easier, simpler, less time-consuming, and more economical than simple random sampling. If the ordering is unrelated to the study variables, but randomized, systematic sampling will

yield results similar to simple random sampling. On the other hand, periodicity in the sampling frame is a constant concern in systematic sampling.

Purposive or judgmental sampling as a non-probability technique was used to select the teachers and official from the Commission to participate in this study while stratified random sampling methods were used specifically to select respondents to the questionnaires in this study. Stratified sampling was used to select schools and individual pupil study participants.

A purposive sample is one which is selected by the researcher subjectively. The researcher attempts to obtain a sample that appears to him/her to be representative of the population. Purposive sampling was used to choose the in-depth interview participants in the study. The selection was done on the basis of their active organizations involvement in the campaign. The advantage of purposive sampling is that it allows the researcher to home in on people or events, which have good grounds in what they believe, will be critical for the research. This technique is applied when the researcher has some background information regarding the population and deliberately selects people and events that are likely to produce the most valuable data (Babbie, 1990:97; Denscombe, 2001:15; Struwig & Stead, 2001:111). It is important to note that the projection of data beyond the sample would be statistically inappropriate as variability and bias of estimates cannot be controlled or measured (Struwig & Stead, 2001:111,115). This, according to Stoker (1989:103), does not imply that good results cannot be achieved with non-probability methods.

3.5.0 Methods

For this research a triangulation of methods which is neither purely quantitative nor purely qualitative and therefore transcends the quantitative-qualitative debate was used. Triangulation in data collection is the involving of two or more methods in the study, and it can help explain more fully the richness and complexity of data. Researchers are increasingly recognizing the benefits of combining quantitative and qualitative procedures and data, since this approach results in greater methodological mixes that strengthen the research design. Triangulation is important in the process of data collection because each method reveals different aspects of empirical facts within the same site. Apart from that, triangulation also makes use of expert judgment. Furthermore, triangulation seeks to quickly examine existing data to strengthen interpretations. By examining information collected by different methods, using different groups and in different populations, findings can be corroborated, reducing the

impact of potential biases that can exist in a single study (Singleton, Straits and Straits, 1993: 391).

3.6.0 The research instruments

This research used the questionnaire survey, in-depth interview, participant observation and document analysis.

3.6.1 Survey questionnaire

For the purposes of this study the researcher chose to use self-administered survey questionnaires. The questionnaires were aimed at determining the Knowledge, Skills, Values and Attitudes (KSVAs) of the student club members with regard to consumer rights and responsibilities and other consumer-related issues.

The self-administered survey questionnaire was constructed after the boundaries for the theory were defined during a comprehensive literature study and acted as a guide for compiling the relevant survey questions. The assumption that was made at the onset of the development of the survey questionnaire was that Competition and Consumer Protection Club members in secondary schools would possess prior knowledge and be informed regarding consumer rights and responsibilities. The questions covered biographical information, knowledge of consumer rights and responsibilities, purchasing practices, knowledge of Zambian consumer organizations and information sources and the need for consumer learning. It was decided to use the term “consumer education” instead of “consumer learning” in the questionnaire as this terminology was thought to be more familiar to students.

The order of the questions was based on the internal logic of the enquiry and the likely reaction of the respondents. Each question was concerned with a specific variable. The various question formats that were included in the content domain varied according to the type of information required (Schnetler, 1989:45).

As suggested by Denscombe (2001: 95-96), the length of a questionnaire depends on factors such as the topic under investigation, the complexity of the questions, the nature of the respondents who have been targeted, and the time it takes to complete the questionnaire. He cautions that every effort should be made to keep the questionnaire as brief as possible by

restricting the scope of the questions to crucial issues related to the research and avoiding superfluous detail or non-essential topics.

The questionnaire was also designed to be as user-friendly as possible by making it easy on the eye, as this encourages a more positive attitude to completing it. The layout was planned in order to minimize the possibility of errors that could arise when there is confusion of where answers should go and in which form they should be presented. Good lay-out assisted the researcher in reading the results and accurately transferring them to a database for analysis.

Question types included were open-ended, closed, i.e. multiple choice response question. A funnel approach as suggested by Oppenheim (1992:110), Babbie (1992:154) and Huysamen (1994:133) was used in the construction of the questions. According to this approach, a broad question is asked and then progressively narrows down the scope of questions till it ends in some specific point.

The use of open-ended questions has many advantages, such as flexibility and richness of the codes. Furthermore, it prevents the data from being constrained by being forced to fit pre-codes, as it allows for the development of new categories that might not otherwise have been thought of. These types of questions influence the respondents less than multiple choice or dichotomous questions. However, they are time-consuming, and difficult tabulation of responses often has to take place (Struwig and Stead, 2001: 92).

The advantages and disadvantages of the closed questions, as described by Denscombe (2001: 101), are that the answers provided by the respondents are uniform in length and provide pre-coded data that can readily be quantified and analysed. The disadvantages, however, are that there is less scope for respondents to supply answers that reflect exact facts and true feelings, especially if the facts or opinions do not fit exactly into the range of options provided in the questionnaire. The latter may cause respondents to get frustrated, as they are not allowed to express their views fully.

Multiple choice questions, which offer specific alternatives from which respondents choose one or more answers, were also incorporated. A checklist or grid, which is similar to multiple-choice questions, was used. The latter typically lists various attributes a respondent

is required to rate in terms of given criteria. In order to overcome the problem of excluding a response category, the advice by Struwig and Stead (2001: 93) was implemented, namely to add a category and to label it as “other”. Such a category was duly added.

The researcher also made use of dichotomous questions, where respondents are offered a choice between two options, i.e. “yes” or “no”. The difficulty with these types of questions are highlighted by Struwig and Stead (2001: 94) who state that no provision is made for “don’t know” or “maybe” responses and that no factor statistical analysis can therefore be done, hence no sub-scales can be produced from a measure.

Filter questions or contingency questions were used to exclude some respondents from a particular question sequence irrelevant to them. Clear routing instructions were given to respondents to skip questions and proceed to the beginning of a next sequence.

There is no general consensus on the positioning of demographic questions. Of importance, however, is that questions are ordered in a way that is logical and seems natural to the respondent (Singleton *et al*, 1993:311). In this study biographical questions were placed at the beginning of the questionnaire.

3.6.1.1 Informal feedback and pre-testing of questionnaire

Informal feedback and pre-testing were used to increase instrument validity. Ten colleagues and specialists familiar with the nature and scope of the study were asked to comment informally on the content and face validity of the questionnaire, as well as on its question construction methodology. Recommended modifications made included simplification of terminology, the restriction of open-ended questions and shortening of the questionnaire. The final version was a user-friendly booklet with 35 questions that reflected the logic of the conceptual framework.

As a pre-test, a group of 15 Competition and Consumer Protection Club members was asked to complete the questionnaire. As suggested by Denscombe (2001: 93) the students were briefed in the classroom regarding the purpose of the self-administered questionnaire and instructed on how to answer the questions while the respondents themselves completed the questionnaire, the researcher was present to deal with queries, as is the case with the individual interview.

An effort was made to construct the questions so that the respondents' interest and attention could be held. No club member indicated problems with the question construction or the interpretation thereof and a 100% completion rate was achieved. An analysis of responses indicated, however, that a small percentage of students did not answer the funnel questions correctly as they did not follow the instructions properly. These instructions were thus emphasized by highlighting them in the final questionnaire.

3.6.2 In-depth interviews

The in-depth interviews were used to get detailed information from teachers in charge of Competition and Consumer Protection clubs and the program Coordinator at the Competition and Consumer Protection Commission. Participant observation was used to get information on how officers at the commission use different channels such as radio, newspapers, social media, meetings, exhibitions, and brochures to share information and get feedback. This was done by joining staff in the field and at the office.

3.6.3 Ethnography (Participant Observation)

This form of research evolved from anthropology and the close study of societies. Ethnography is more usually described as **participant observation**, and this is where the researcher becomes a working member of the group or situation to be observed. The aim is to understand the situation from the inside: from the viewpoints of the people in the situation. The researcher shares the same experiences as the subjects, and this form of research can be particularly effective in the study of small groups/small firms. Participant observation can be **overt** (everyone knows it is happening) or **covert** (when the subject(s) being observed for research purposes are unaware it is happening).

Qualitative researchers presume that there will be multiple perspectives within any given community. Qualitative researchers are interested both in knowing what those diverse perspectives are and in understanding the interplay among them. Qualitative researchers accomplish this through observation alone or by both observing and participating, to varying degrees, in the study community's daily activities. Participant observation always takes place in community settings, in locations believed to have some relevance to the research questions. The method is distinctive because the researcher approaches participants in their own environment rather than having the participants come to the researcher. Generally

speaking, the researcher engaged in participant observation tries to learn what life is like for an “insider” while remaining, inevitably, an “outsider.”

While in these community settings, researchers make careful, objective notes about what they see, recording all accounts and observations as field notes in a field notebook. Informal conversation and interaction with members of the study population are also important components of the method and should be recorded in the field notes, in as much detail as possible. Information and messages communicated through mass media such as radio or television may also be pertinent and thus desirable to document.

Researchers conducting participant observation need to be prepared and willing to adapt to a variety of uncontrolled situations and settings. How much one actively participate in activities versus observe them depends on the objectives and design of the specific project, on the circumstances in which the researchers find themselves, and on their ability to blend in with the study population.

The specific responsibilities for the researcher in this research included:

- observing people as they engaged in activities that would probably occur in much the same way if the researcher were not present
- engaging to some extent in the activities taking place, either in order to better understand the local perspective or so as not to call attention to the researcher
- interacting with people socially outside of a controlled research environment, such as at a school grounds, public meeting place, break time at workshops, lunch time in the office canteen, during field activities
- identifying and developing relationships with key informants, stakeholders, and gatekeepers

Participant observation was done at the beginning of the data collection phase, but the method was sometimes revisited later to address questions suggested by data collected using other methods. The best time to schedule participant observation sessions was dependant on what, whom, and where there was need to observe.

Less structured, unscheduled participant observation occurred any time the researcher was moving about the community and interacting with people such as talking to some pupils who

were members of the club while waiting for the meeting to begin, or observing interactions between clients at the CCPC office while waiting to be attended to. The researcher carried a notebook and a pen so that he could take advantage of spontaneous opportunities without relying completely on memory.

The specific duration of participant observation depended on the setting, activity, and population of interest. For example, the researcher in some cases spent an hour, an afternoon, or a series of afternoons in a particular setting.

3.6.4 Document analysis

Document analysis was useful because it provided confirmatory evidence and strengthened the credibility of results from interviews and observations. During the attachment, various documents were examined to identify the channels, strategies and key messages in the communication process of the Competition and Consumer Protection Commission. These included the Competition and Consumer Protection policy, Commission strategic plan, quarterly work plans and reports, newspaper articles, social media (Face book) postings and listening to live radio discussions by the commission.

3.7.0 Consent and confidentiality

All respondents were informed that participation was of a voluntary nature and that their responses would be treated with the strictest confidence. All questionnaires were anonymous. The exercise confirmed the finding of Dixon (1989: 39), who noted that when respondents experience a greater sense of anonymity, they are more willing to provide reliable information in a personal survey. No students refused to complete the questionnaires.

3.8.0 Reliability

Struwig and Stead (2001: 130) describe reliability as the extent to which test scores are accurate, consistent and stable. The validity of a test score is dependent on the reliability of the score. In the same vein, Niemann, Niemann, Brazelle, Van Staden, Heyns and De Wet (2000: 283) state that in quantitative research, reliability is associated with accuracy, stability, consistency and repeatability of the research. If the reliability is inadequate, the validity will be poor. It is therefore important to determine the reliability of the score before examining its validity.

To try to prevent errors from occurring, the researcher ensured that the testing procedure, in this case the completion of the questionnaires, was comprehensive and that the respondents clearly understood it. The testing environment was a classroom, which furthermore encouraged respondents to concentrate. The researcher scored and checked responses for accuracy and consistency.

3.9.0 Validity

Validity can be described as the extent to which a research design is scientifically sound and appropriately conducted. Validity comprises both external and internal validity. External validity refers to the extent to which results can be generalized to other populations (which would not be applicable in this case study). Internal validity addresses the issue of whether independent variables and not other extraneous variables are responsible for variations in the dependent variables (Struwig and Stead, 2001: 136). To ensure internal validity, the researcher controlled the extraneous variables by ensuring that all participants within each group were treated in the same way. Data was also collected through multiple sources to include interviews, observations and document (Triangulation of data)

3.10.0 Data analysis

The study used the SPSS software to do the quantitative and the qualitative analysis of data. An empirical-analytical approach was used to analyze the questionnaire responses. Coding was used as a method of conceptualizing data and classification into meaningful and relevant categories. The data was entered into an *Excel* spreadsheet and then imported into a SSPS data analysis software system. Descriptive statistics such as frequencies of variables, differences between variables and averages were mostly used to analyze the data (Singleton *et al*, 1993:425-426). The SPSS software was used because it is the recommended statistical analysis programme mostly for studies in the social sciences.

3.11.0 Limitations of the study

The present study has the following limitations:

- The study was conducted only in Lusaka District of Lusaka Province. Therefore the derived results of the study are limited to that area.
- The purposive sampling procedure decreases the generalizability of findings. This study will not be generalizable to all schools with Consumer clubs.

CHAPTER FOUR

4.0 .0 PRESENTATION OF RESEARCH FINDINGS

4.1.0 Introduction

This chapter presents the findings of the study for both the qualitative and quantitative designs. The presentation of the findings is in three parts. The first part is a presentation of the quantitative survey findings from the sixty (60) respondents. The second part presents the findings from the six in-depth interviews conducted by the researcher with the teachers in charge (Conveners) of clubs in the sampled schools and the third part shows findings from an in-depth interview with the coordinator of the school programme at the commission.

4.2.0 FINDINGS OF RESPONSES OF CONSUMER CLUB MEMBERS

To understand the working of the consumer clubs the opinions and views of the members of the clubs was very important. In this section the member's participation and perception regarding various issues relating to the consumer clubs has been revealed. This part is further divided into subsections, beginning with the socio-demographic information of the respondents followed by specific research objectives:

- The socio-demographic factors of the respondents.
- Establish the sources of information regarding Consumer welfare (Competition, Consumer Rights and consumer responsibilities)
- Examine Competition and Consumer Protection club members' attitude towards Consumer Education
- Assess consumer awareness levels regarding Consumer welfare (Competition and Consumer Protection Act, Consumer Rights and consumer responsibilities)
- Establish the activities of the club in disseminating consumer education and awareness to club members and non members
- Determine the extent Competition and Consumer Protection club members apply Consumer Education they learnt at the club in the market place.
- Respondents' suggested measures to increase consumer awareness among children in and out of school

4.2.1 The socio-demographic factors of the respondents

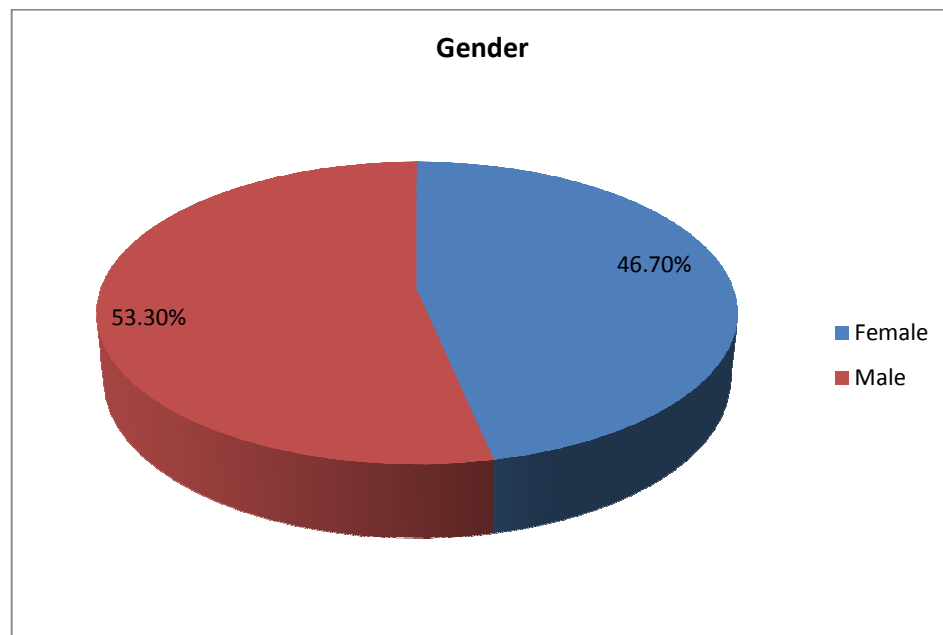
Table 4.1: Distribution of Respondents by gender

Gender		Frequency	Percentage
1	Female	28	46.7
2	Male	32	53.3
Total		60	100

Source:Field Data (2014)

Table 4.1 above shows that out of the total sample of sixty (60) respondents, 53.3 percent were males while 46.7 percent were females. This is shown graphically in **Figure 4.1** bellow

Figure 4.1: Distribution of Respondents by gender



Source:Field Data (2014)

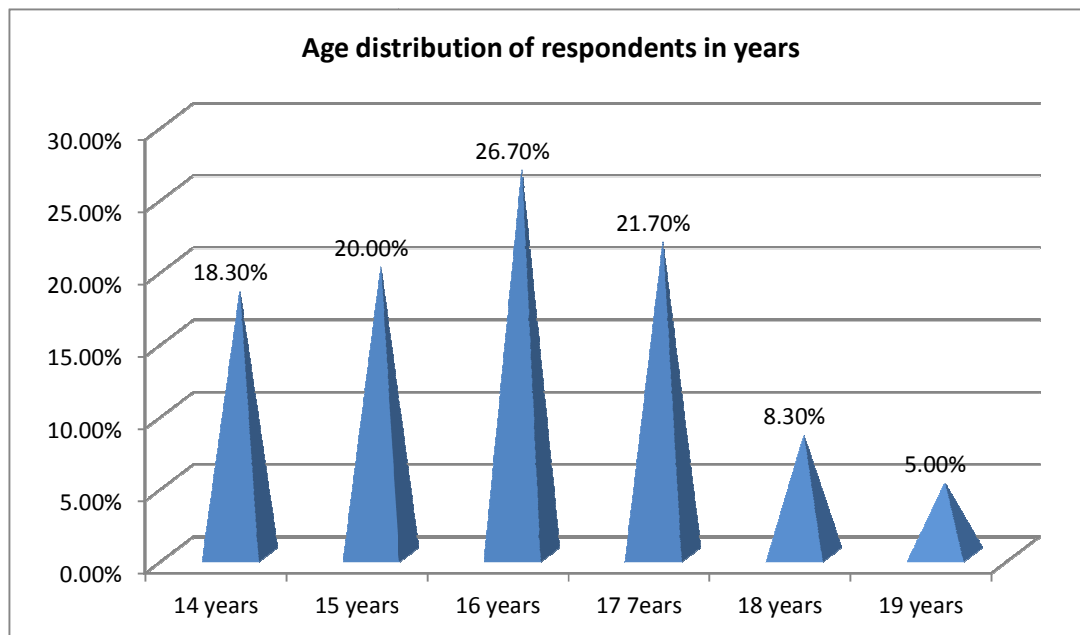
Table 4.2 Distribution of Respondents by Age

What was your age on your last birthday?		Frequency	Percentage
	14 years	11	18.3
	15 years	12	20.0
	16 years	16	26.7
	17 years	13	21.7
	18 years	5	8.3
	19 years	3	5.0
Total		60	100

Source:Field Data (2014)

Table 4.2 shows that out of the sixty (60) respondents, 18.3 percent of them were aged 14 years, those aged nineteen years constituted 5.0 percent of the respondents, those aged 16 years constitute 26.7 percent and those who are 17 years (21.7 percent) and then those aged 14 years (20.0percent). These findings are illustrated graphically in **Figure 4.2** below.

Figure 4.2: Distribution of Respondents by Age



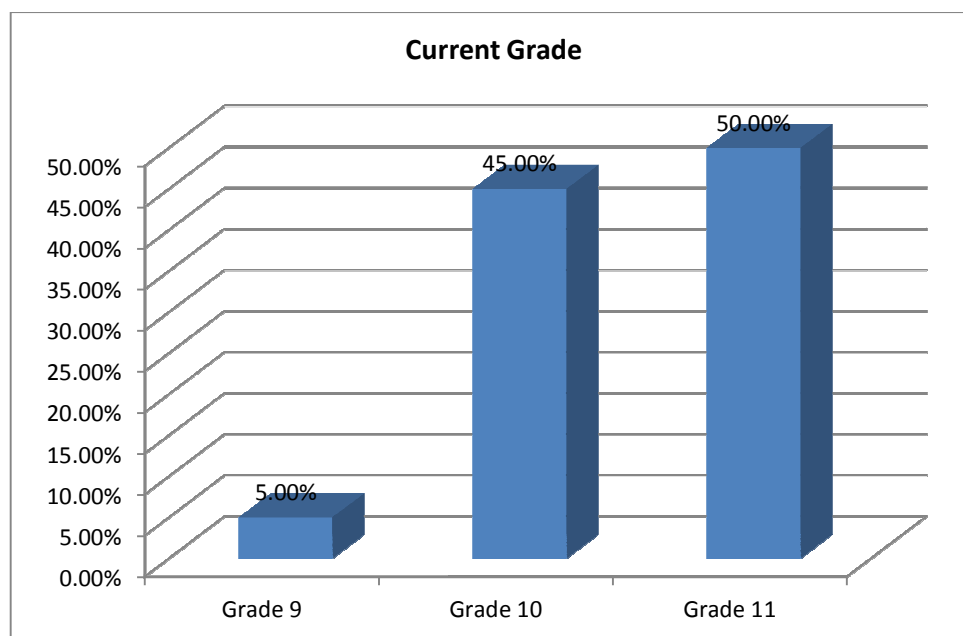
Source:Field Data (2014)

Table 4.3: Distribution of respondents by current Grade

What is your current Grade?		Frequency	Percentage
	9	3	5.0
	10	30	50.0
	11	27	45.0
Total		60	100

Source:Field Data (2014)

According to Table 4.3, half of the respondents were in grade 11, 45.0 percent in grade 10 and the rest (5.0 percent) in grade 9. These findings are illustrated graphically in **Figure 4.3**

Figure 4.3: Current Grade

Source:Field Data (2014)

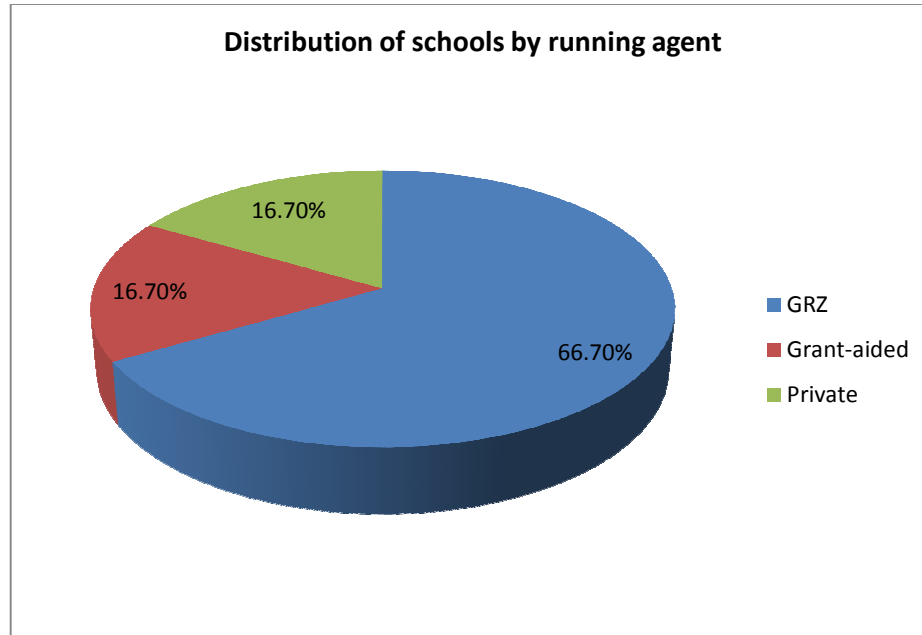
Table 4.4: Distribution of respondents' schools by ownership (Running agent)

Who own the School?		Frequency	Percentage
1	GRZ	40	66.7
2	Grant-aided	10	16.7
3	Private	10	16.7
Total		60	100

Source:Field Data (2014)

According to **Table 4.4**, 66.7 percent of the respondents were learning at a Government school, 16.7 percent at Grant-aided school (sponsored by churches) and the remaining 16.7 percent from Private schools. These findings are illustrated graphically in **Figure 4.4** below

Figure 4.4: Distribution of respondents' schools by ownership (Running agent)



Source:Field Data (2014)

Table 4.5: Period of club membership in months

How long in months have you been a member of the club?		Frequency	Percentage
	1 - 3 Months	10	16.7
	4 - 6 Months	24	40.0
	7 - 9 Months	15	25.0
	More than Months	11	18.3
Total		60	100

Source:Field Data (2014)

According to **Table 4.5**, those who have been members for between three and six months constitute 40.0 percent, 16.7 percent of the respondents have been members for between one and three months, 25.0 percent for between seven and nine months. 18.3 percent have been members for more than nine months.

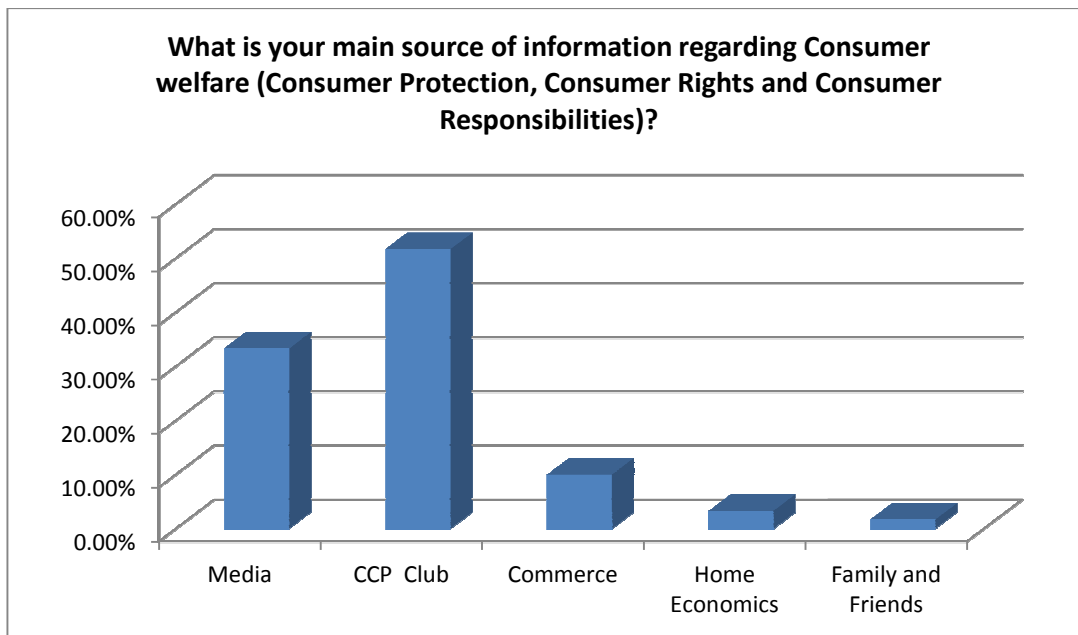
4.2.2 Establish the sources of information regarding Consumer welfare (Competition, Consumer Rights and consumer responsibilities)

Table 4.6: Main source of information regarding Consumer welfare (Consumer Protection, Consumer Rights and Consumer Responsibilities)

What is your main source of information regarding Consumer welfare (Consumer Protection, Consumer Rights and Consumer Responsibilities)?		Frequency	Percentage
	Media (Radio, television, Newspaper, internet)	20	33.3
	Competition and Consumer Protection Club	31	51.7
	Commerce	6	10.0
	Home Economics	2	3.3
	Family and Friends	1	1.7
Total		60	100

Source:Field Data (2014)

Figure 4.5: Main source of information regarding Consumer welfare



Source:Field Data (2014)

According to **Table 4,6**, 51.7 percent mention the Competition and Consumer Protection Club as the main source of information regarding Consumer welfare (Consumer Protection,

Consumer Rights and Consumer Responsibilities), 33.3 percent indicated the Media (Radio, television, Newspaper, internet), 10.0 percent indicated Commerce, 3.3 percent indicated Home Economics and the rest (1.7 percent) mentioned Family and Friends as the main source of information regarding Consumer welfare. These findings are illustrated graphically in **Figure 4.5**

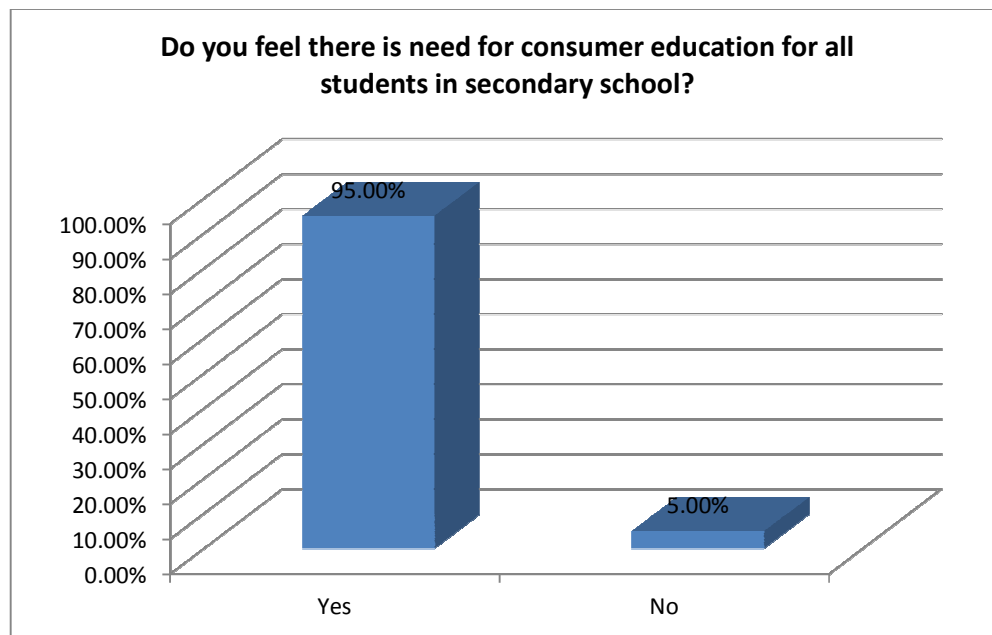
4.2.3 Examine Competition and Consumer Protection club members' attitude towards Consumer Education

Table 4.7: Attitude of respondents towards the need to provide consumer education to all students at Secondary School

Do you feel there is a need for consumer education for all students at Secondary School?		Frequency	Percentage
1	Yes	57	95.0
2	No	3	5.0
Total		60	100

Source:Field Data (2014)

Figure 4.6: Feelings of respondents on the need to provide consumer education to all students at Secondary School



Source:Field Data (2014)

According to **Table 4.7**, 95.0 percent indicated that they felt there was a need for consumer education at secondary schools while 5.0 percent said there was no need.

4.2.4 Assess consumer awareness levels regarding Consumer welfare (Competition and Consumer Protection Act, Consumer Rights and consumer responsibilities)

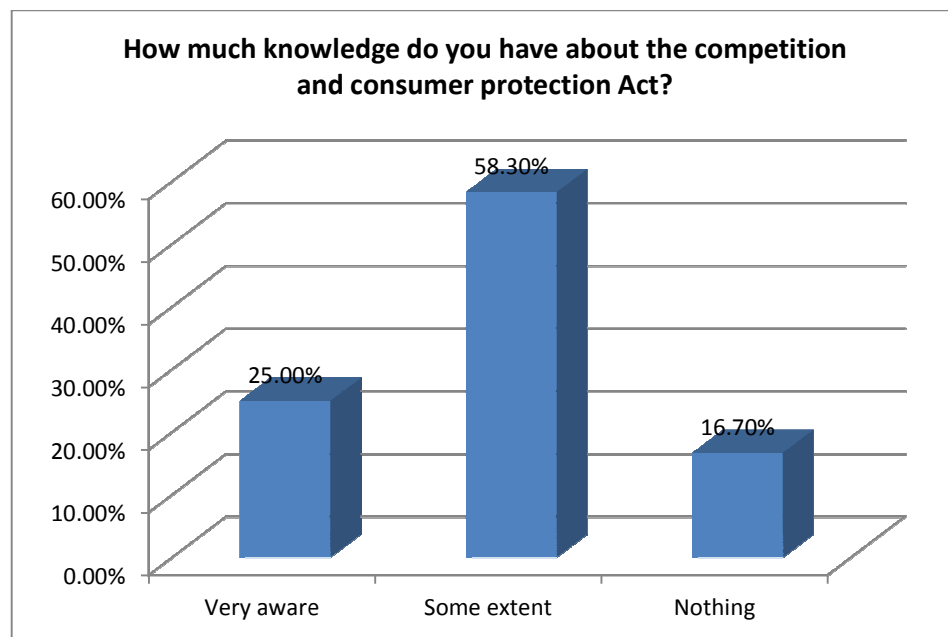
Table 4.8: Knowledge of CCP Act among Consumer Club Members

How much knowledge do you have about the Competition and Consumer Protection Act?		Frequency	Percentage
	Very aware	15	25.0
	Some extent	35	58.3
	Nothing	10	16.7
Total		60	100

Source:Field Data (2014)

According to **Table 4.8**, 25.0 percent of all the respondents said that they knew about the Competition and Consumer Protection Act. 58.3 percent said that they knew about the Act only to some extent and 16.7 percent said that they did not know about this Act.

Figure 4.7: Knowledge of CCP Act among Consumer Club Members



Source:Field Data (2014)

Table 4.9 Naming the statutory body established following the enactment of Act No. 24 of 2010

Name the statutory body established <i>under Act No. 24 of 2010</i> that deals with consumer welfare		Frequency	Percentage
	Correct name of statutory body	23	38.3
	Incorrect name of statutory body	13	21.7
	No response	24	40.0
Total		60	100

Source:Field Data (2014)

According to **Table 4.9**, 38.3 percent gave a correct name of the institution, 21.7 percent gave an incorrect name and 40.0 percent did not respond to the question.

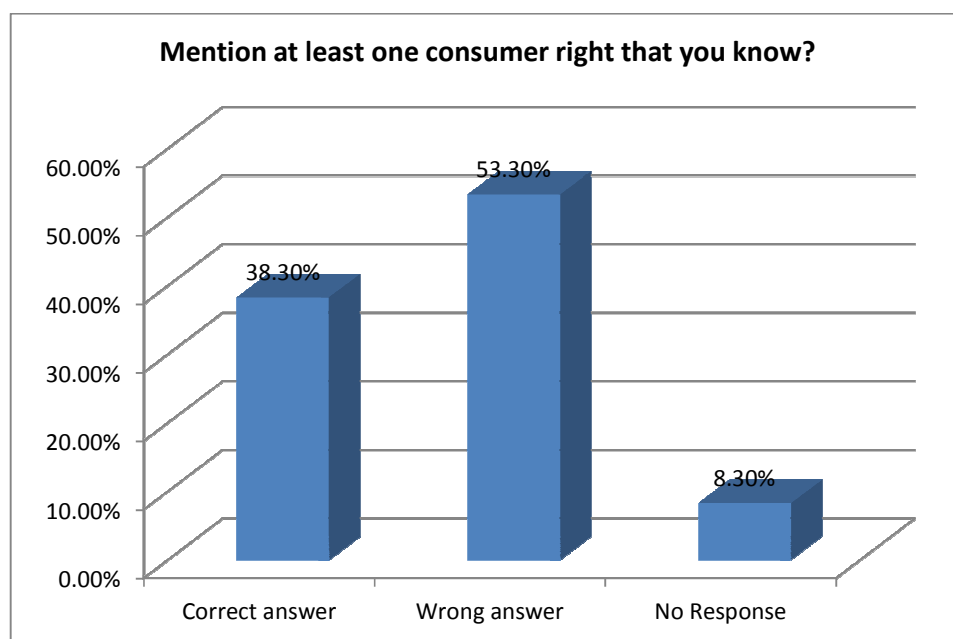
Table 4.10: Frequency distribution respondents' level of knowledge about Consumer Rights

Mention at least one consumer right that you know?		Frequency	Percentage
	Correct answer	23	38.3
	Incorrect answer	32	53.3
	No response	5	8.3
Total		60	100

Source:Field Data (2014)

Table 4.10 shows that 38.5 percent of the respondents mentioned a correct Consumer Right, 53.3 percent gave an incorrect Consumer Right and the rest (8.3 percent) did not respond to the question. These findings are illustrated graphically in **Figure 4.8** below

Figure 4.8: Respondents' knowledge of consumer rights



Source:Field Data (2014)

4.2.5 Establish the activities of the club in disseminating consumer education and awareness to club members and non members

Table 4.11: Regular lectures/training programmes organized for the benefit of the club members

As a member, is there regular lectures/training programmes organized for the benefit of the club members?		Frequency	Percentage
1	Yes	36	60
2	No	24	40
Total		60	100

Source:Field Data (2014)

According to the **Table 4.11**, 60.0 percent confirmed that there is regular lectures/training programmes organized for the benefit of the club members while 40.0 percent denied.

Table 4.12: Available Study Materials regarding Consumer Protection in School Library

Are there available Study Materials (reference guides such as Books, Monographs, Magazines, Pamphlets and other reading materials) on Consumer Protection in the School Library?		Frequency	Percentage
1	Yes	23	38.3
2	No	37	61.7
Total		60	100

Source:Field Data (2014)

Table 4.12 shows that 61.7 percent do not have adequate study material relating to consumer protection. The Table shows that only 38.3 percent of the respondents said that reading material was available in their library.

Table 4.13 Field visits organized by Competition and Consumer Protection club

Has there been field visit (Local market, Consumer Court, Laboratories, door to door interaction in the local Community) organized by Competition and Consumer Protection club?		Frequency	Percentage
1	Yes	9	15
2	No	42	70
3	Not sure	9	15
Total		60	100

Source:Field Data (2014)

As far as organizing field visits by the consumer clubs in the sampled schools is concerned, **Table 4.13** shows that 70.0 percent of respondents were of the view that their Consumer clubs have not organized any field visit for their members, 15.0 percent of the respondents were of the view that the field trips were organized while the other 15.0 percent were not sure.

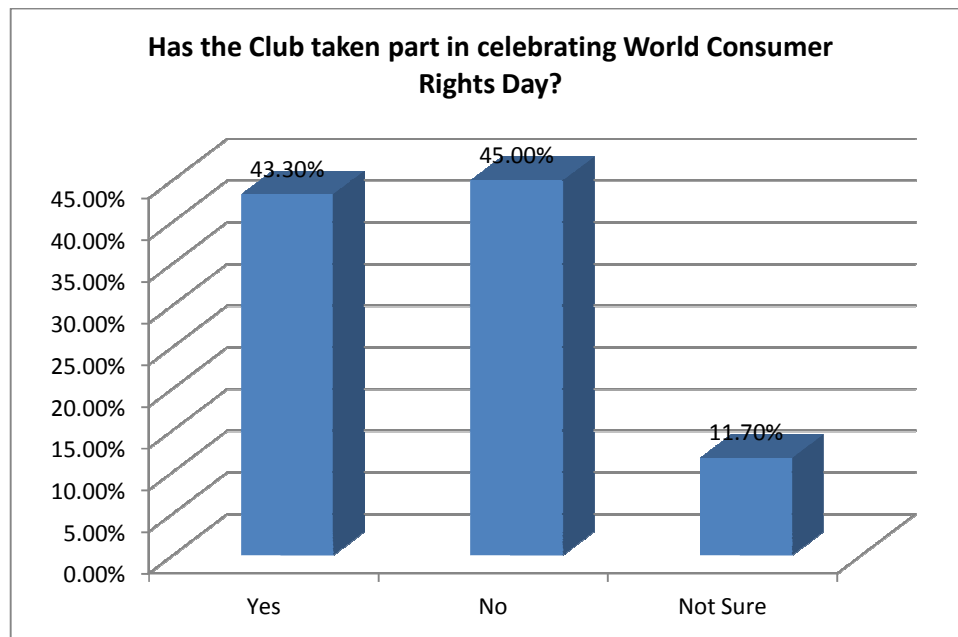
Table 4.14: Club participation in Celebrating World Consumer Rights Day

Has the club taken part in Celebrating World Consumer Rights Day?		Frequency	Percentage
1	Yes	26	43.3
2	No	27	45.0
3	Not sure	7	11.7
Total		60	100

Source:Field Data (2014)

Table 4.14 reveals that 43.3 percent of the respondents were of the opinion that club celebrated World Consumer Rights Day, 45.0 percent were of the opinion that the club did not celebrate while the rest (11.7 percent) were not sure. These findings are illustrated graphically in **Figure 4.9** below

Figure 4.9: Club participation in Celebrating World Consumer Rights Day



Source:Field Data (2014)

Table 4.15: Award ceremony organized by the Competition and Consumer Protection Club

Has there been an award ceremony organized by clubs to encourage club members for their participation and efforts in organizing the activities of the clubs?		Frequency	Percentage
1	Yes	5	8.3
2	No	48	80.0
3	Not sure	7	11.7
Total		60	100

Source:Field Data (2014)

As per the available data in **Table 4.15**, 8.3 percent confirmed that their clubs organize such ceremonies, 80.0 percent denied while the remaining 11.7 percent did not give a response.

Table 4.16: Consumer Club activities conducted in the school

What Consumer Club activities are conducted in the school?		Frequency	Percentage
1	Meetings	33	55.0
2	Drama, Poems, Music	16	26.7
3	No activities take place	5	8.3
4	Not sure	6	10.0
Total		60	100

Source:Field Data (2014)

Table 4.16 indicates that 55.0 percent of the respondents reported that their club regularly organizes meetings to disseminate the information about consumer protection. Drama, poetry and music (26.7 percent). 5.0 percent of the respondents indicated that their clubs were not involved in any activity, while 1.7 percent was not sure and the rest (8.3 percent) did not give a response to the question.

Table 4.17: Sharing Consumer Rights Knowledge among Club members

Does the club impart sufficient Knowledge to the members about consumer rights?		Frequency	Percentage
1	Yes	41	68.3
2	No	19	31.7
Total		60	100

Source:Field Data (2014)

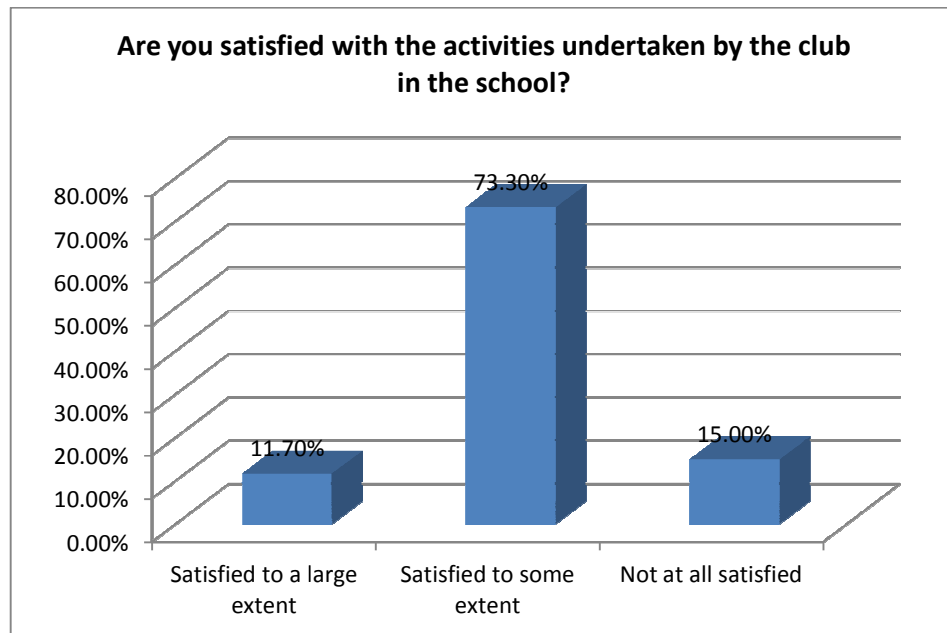
Table 4.17 shows that 68.3 percent of respondents have said that their consumer club imparts sufficient knowledge to them while 31.7 say the club does not.

Table 4.18: Satisfaction with Club

Are you satisfied with the activities of the Club in the school?		Frequency	Percentage
1	Satisfied to a large extent	7	11.7
2	Satisfied to some extent	44	73.3
3	Not at all satisfied	9	15.0
Total		60	100

Source:Field Data (2014)

Figure 4.10: Satisfaction with Club



Source:Field Data (2014)

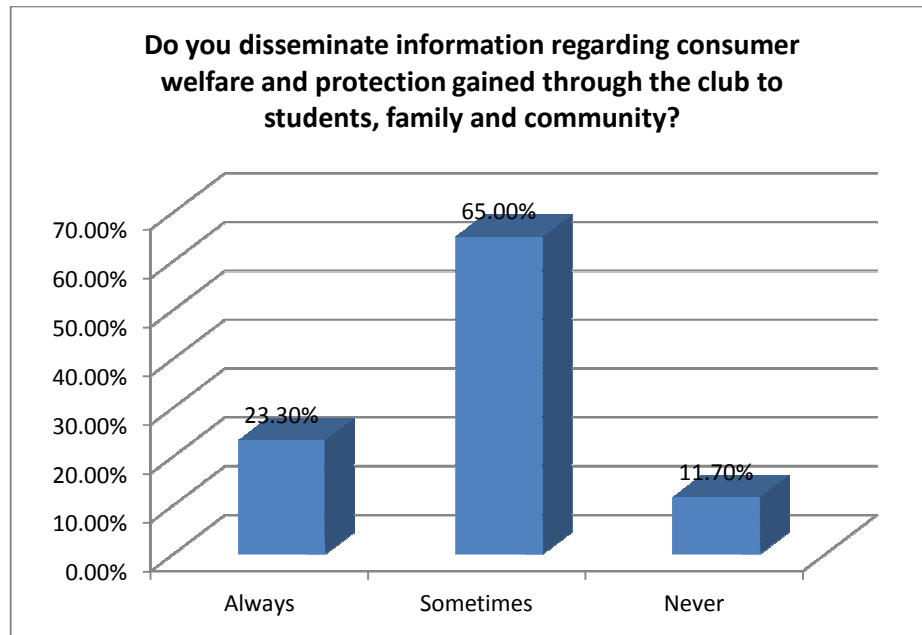
According to **Table 4.18**, the survey reveals that 11.7 percent of the respondents were highly satisfied with the activities of the consumer clubs, 73.3 percent of them were satisfied with the activities of the clubs only to some extent and 15.0 percent of the respondents were not satisfied with the consumer club activities. These findings are illustrated graphically in **Figure 4.10**

Table 4.19: Sharing Consumer Protection Knowledge among other People in the Society

Do you disseminate consumer welfare information with fellow students and other people in the community?		Frequency	Percentage
1	Always	14	23.3
2	Sometimes	39	65.0
3	Never	7	11.7
Total		60	100

Source:Field Data (2014)

Figure 4.11: Sharing Consumer Protection Knowledge among other People in the Society



Source:Field Data (2014)

Accordingly Table **4.19**, 23.3 percent of the respondent said that they always shared their knowledge with other people. But majority of the respondents (65.0 percent) said that they disseminate information to the other people only sometimes. 11.7 percent of the respondents

said that they never talked about consumer protection with others. These findings are illustrated graphically in **Figure 4.11**

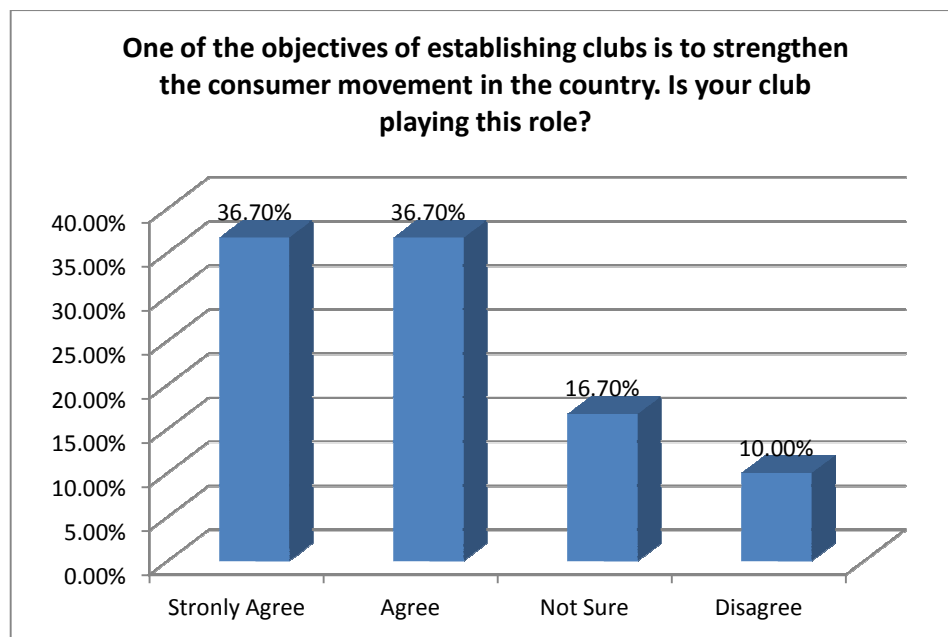
Table 4.20: Importance of establishing consumer clubs in schools

One of the objectives of establishing consumer clubs in schools is to strengthen the consumer movement in the country. What is the Importance of your club in this regard?		Frequency	Percentage
1	Strongly agree	22	36.7
2	Agree	22	36.7
3	Not sure	10	16.7
4	Disagree	6	10.0
Total		60	100

Source:Field Data (2014)

Table 4.20 illustrates that 36.7 percent strongly agree and 36.7 percent agree that the club is contributing to the strengthening of the consumer movement in the country while 10.0 percent disagree and the rest (16.7 percent) are not sure. These findings are illustrated graphically in **Figure 4.12** below

Figure 4.12: Role of consumer club in strengthening the consumer movement in the country



Source:Field Data (2014)

4.2.6 Determine the extent Competition and Consumer Protection club members apply Consumer Education they learnt at the club in the market place.

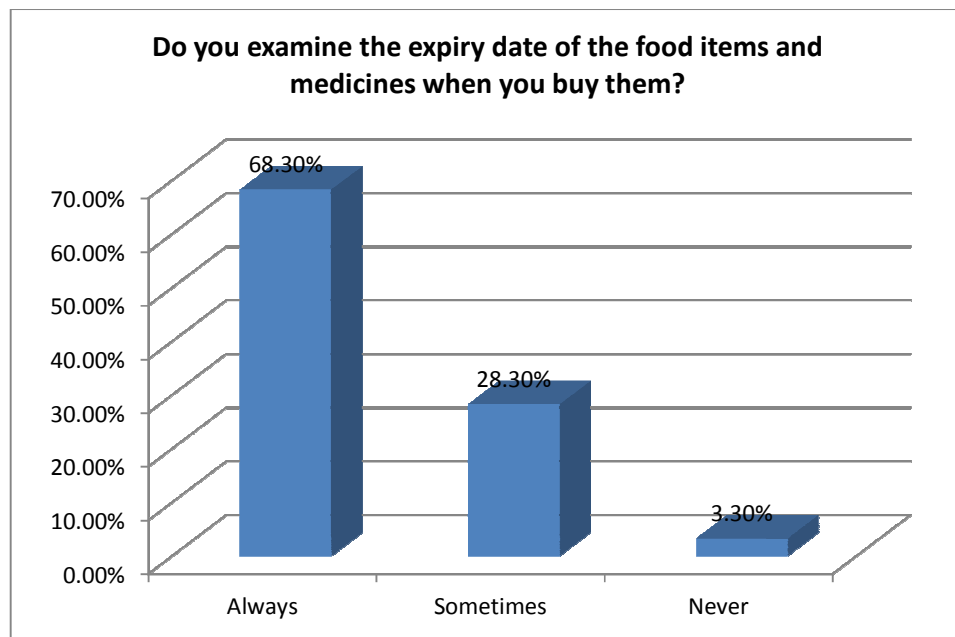
Table 4.21: Frequency distribution of respondents' Habits of checking Expiry Dates

Do you examine the expiry date of the food items and medicines when you buy them?		Frequency	Percentage
	Always	41	68.3
	Sometimes	17	28.3
	Never	2	3.3
Total		60	100

Source:Field Data (2014)

According to **Table 4.21**, overall, 68.3 percent of the respondents always checked the expiry date of a product at the time of making a purchase while 28.3 percent do so only sometimes. Only 3.0 percent never checked that. These findings are illustrated graphically in **Figure 4.13** below

Figure 4.13: Respondents habits of checking Expiry Dates



Source:Field Data (2014)

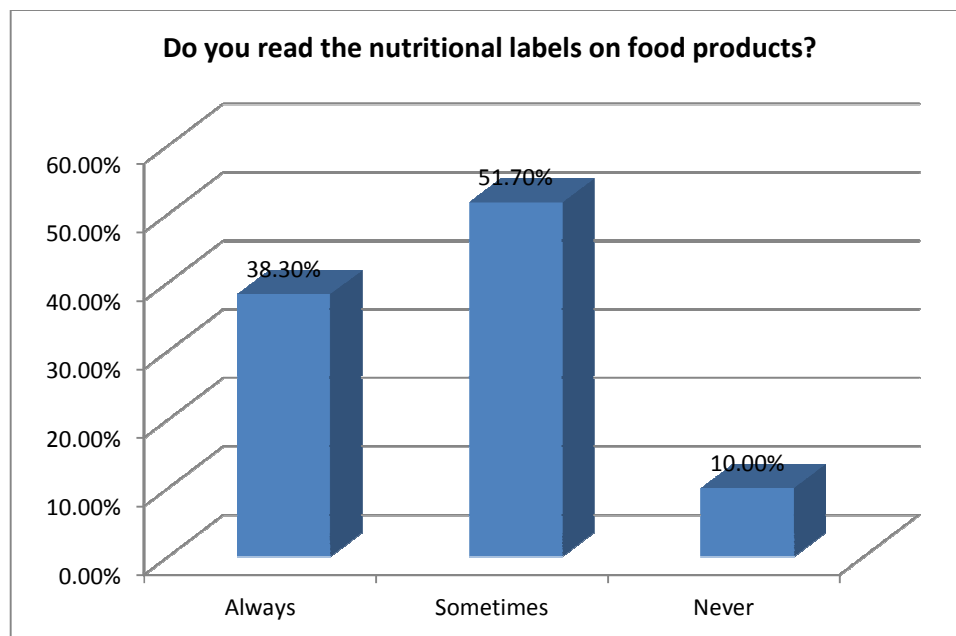
Table 4.22: Frequency distribution of respondents' habit of reading the nutritional labels on food products

Do you read the nutritional labels on food products?		Frequency	Percentage
	Always	23	38.3
	Sometimes	31	51.7
	Never	6	10.0
Total		60	100

Source:Field Data (2014)

According to **Table 4.22**, 38.3 percent always read the nutritional labels on the food while 51.7 percent read sometimes. 10.0 percent never read the labels. **Table 4.22** is shown graphically in **Figure 4.14** below

Figure 4.14: Respondent reading the nutritional labels on food products



Source:Field Data (2014)

Table 4.23 Frequency distribution of the extent to which respondents ask for a Cash Memo (receipt) after every purchase

Do you ask for a cash memo (receipt) after every purchase?		Frequency	Percentage
	Always	16	26.7
	Sometimes	39	65.0
	Never	5	8.3
Total		60	100

Source:Field Data (2014)

From **Table 4.23** it can be seen that overall, 26.7 percent of the total number of respondents said that they always insist on taking the cash memo. 65.0 percent of the respondents said that the sometime insist on taking the cash memo while the rest (8.3 percent) never ask for a cash memo.

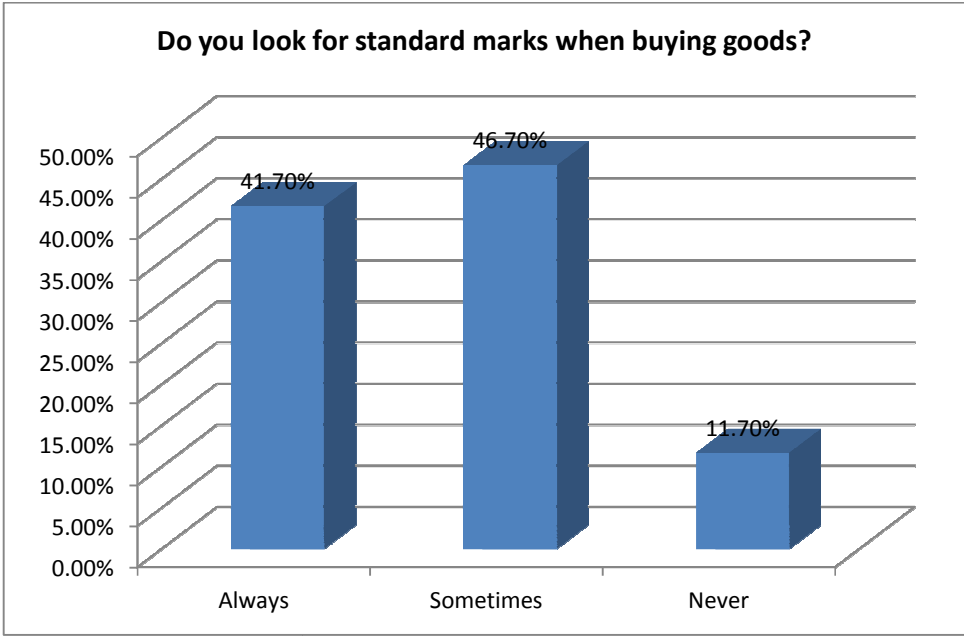
Table 4.24: Frequency distribution of the extent to which respondents look for Standard Marks when buying goods

Do you look for standard marks when buying goods?		Frequency	Percentage
	Always	25	41.7
	Sometimes	28	46.7
	Never	7	11.7
Total		60	100

Source:Field Data (2014)

According to **Table 4.24**, 41.7 percent of all the respondents said that they always look for standardized goods, 46.7 percent said that they go for standardized goods only sometimes and 11.7 percent of them said they never go for a standardized product. These findings are illustrated graphically in **Figure 4.15** below

Figure 4.15: look for Standard Marks when buying goods



Source:Field Data (2014)

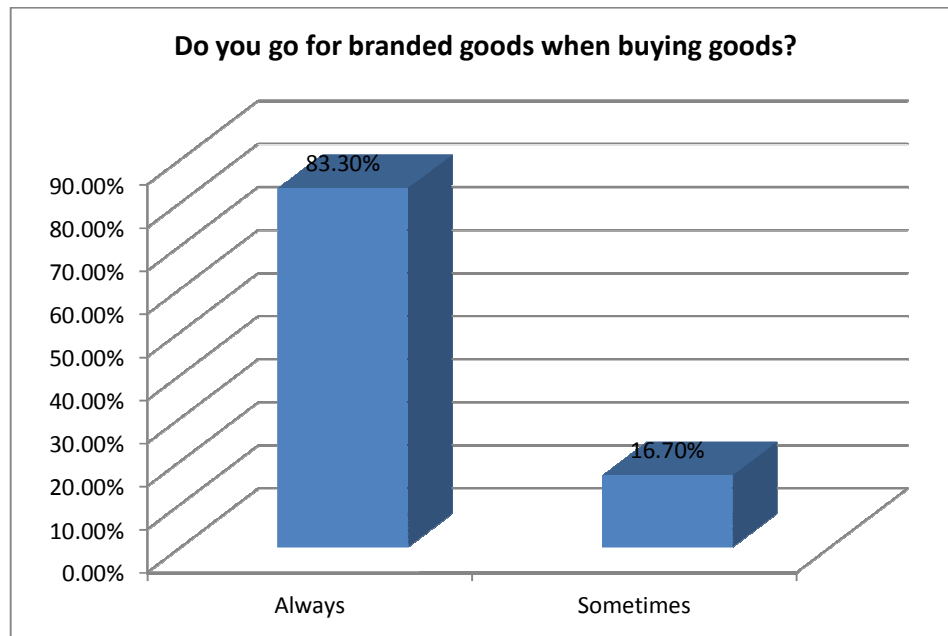
Table 4.25: Go for Branded Goods

Do you go for Branded Goods?		Frequency	Percentage
1	Always	50	83.3
2	Sometime	10	16.7
Total		60	100

Source:Field Data (2014)

According to **Table 4.25**, about 83.3 percent of the respondents said they generally go for branded goods and 16.7 percent said sometimes. These findings are illustrated graphically in **Figure 4.16** below

Figure 4.16: Go for Branded Goods



Source:Field Data (2014)

4.2.7 Respondents' suggested measures to increase consumer awareness among children in and out of school

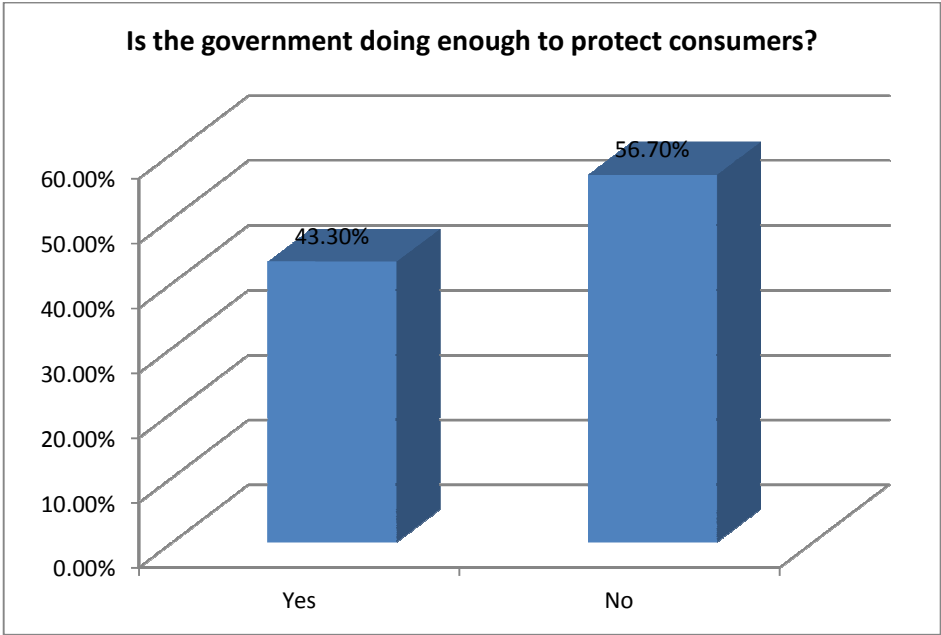
Table 4.26: Respondents assessment of Government performance in protecting consumers

Is the Government doing enough to protect consumers?		Frequency	Percentage
1	No	34	56.7
2	Yes	26	43.3
Total		60	100

Source:Field Data (2014)

According to **Table 4.26**, 56.7 percent feel the Government is not doing enough to protect consumers while the remaining 43.3 percent feel it is doing enough. **Table 4.26** is displayed graphically in **Figure 4.17** below.

Figure 4.17: Respondents view about Government performance in protecting consumers



Source:*Field Data (2014)*

Respondents were asked to make recommendations on what Government should do, if any, to protect consumers and the table bellow outlines the suggestions

Table 4.27: What Government should do to protect consumers

What else should the Government do to protect consumers?		Frequency	Percentage
	Make Consumer Education compulsory in primary and Secondary schools	2	3.3
	continued sensitization of traders	5	8.3
	Speed up complaints management and redress	8	13.3
	Sensitizations in communities	13	21.7
	Sensitization through mass media (TV, radio, newspaper, internet)	3	5.0
	Row out clubs in all primary and secondary schools	4	6.7
	Establish Competition and Consumer Protection Club in Communities	4	6.7
	Stiffer punishments for offenders	3	5.0
	No response	11	18.3
	Confiscate expired goods from traders	2	3.3
	Government should check the quality and quantity of goods and services	1	1.7
	Open offices for CCPC in every district	2	3.3
	Increase inspections in shops	2	3.3
Total		60	100

Source:Field Data (2014)

According to **Table 4.27**, 18.3 percent did not give any suggestion, 81.7 percent made suggestions to the Commission and Government as outlined above.

4.3.0 FINDINGS AND ANALYSIS OF RESPONSES OF CLUB CONVENERS (TEACHERS IN CHARGE OF THE CLUBS IN SCHOOLS)

As per the guidelines of the Scheme on Consumer Club, each Consumer Club shall be in the charge of an active teacher in the concerned school. The active teacher is to be designated as the “Club Convener” to look after the internal and external activities of the consumer club. The views of the Club Convener are important in understanding the functioning of the clubs. Therefore in the present study, an interview schedule was administered to the Conveners of the Consumer Clubs to assess their efficacy management and identify the hindrances in the functioning of the consumer clubs. Various kinds of questions were asked to assess the same. Detailed discussions were also held with them to ascertain a correct picture of the ground realities.

The researcher conducted in-depth interviews with conveners from six sampled schools, i.e. Matero Girls, Matero Boys, Nyumba Yanga, Northmead, Rhodes Park (Pvt) and Kamulanga Secondary School. All schools visited had a teacher in charge of the club, an elected club executive committee and Club Constitution. None of the schools visited had any annual work plan and budget, any written reports of activities they had undertaken. They were not obliged to write reports to the Commission or school administration. None had any training manuals for teachers or pupils

4.3.1 Distribution of respondents (teachers in charge of clubs) by Gender

Table 4.28: Consumer Club Convener by Gender

Gender		Frequency	Percentage
	Females	3	50.0
	Males	3	50.0
Total		6	100

Source:Field Data (2014)

Table 4.28 shows the gender wise representation of the Club Conveners. Among the all surveyed consumer clubs, 50.0 percent of the club conveners were female teachers and 50.0 percent of the club conveners were male teacher

4.3.2 Teaching Experience

Table 4.29: Consumer Club Convener by their Teaching Experience

Teaching experience		Frequency	Percentage
	Less than 5 years	1	16.7
	5 – 10	3	50.0
	11 – 15	1	16.7
	More than 15 years	1	16.7
Total		6	100

Source:Field Data (2014)

Table 4.29 shows that 16.7 percent of the respondents have less than 5 years of teaching experience, 50.0 percent have taught for between 5 and 10 years, 16.7 percent have taught for between 11 and 15 years and the rest (16.7 percent) have teaching experience of more than 15 years.

4.3.3 Period of Attachment with the Consumer Club

Table 4.30: Period of Attachment with the Consumer Club

Period of association with the club		Frequency	Percentage
	Less than 3 months	2	33.3
	3 – 6 Months	1	16.7
	More than 6 Months	3	50.0
Total		6	100

Source:Field Data (2014)

Table 4.30 reveals the number of months since the Club Conveners' are engaged with the Club. It has been found that only 50.0 percent of conveners are attached with Club since more than 6 months, 33.3 percent of the conveners have less than 3 months of experience of managing the consumer club activities and the rest (16.7 percent) of the conveners have said that they have between 3 and 6 months of experience to manage the club activities.

4.3.4 Status of Consumer Clubs

Table 4.31: Functioning Status of Consumer Clubs

Functioning status of club		Frequency	Percentage
	Clubs active to a large extent	1	16.7
	Active to some extent	2	33.3
	Not functioning	3	50.0
Total		6	100

Source:Field Data (2014)

Table 4.31 indicates state wise functioning status of the Consumer Clubs. The question regarding functioning status of Consumer Clubs in the schools was asked to the conveners of the concerned consumer club. Apart from the interview schedule, personal observations were also taken into consideration to determine the functioning status of consumer clubs. The functioning status of clubs is divided into three category (i) Clubs active to a large extent (ii) active to some extent and (iii) not functioning. It has been found that about 50.0 percent of surveyed consumer clubs are not conducting any activity for the consumer club, 33.3 percent are active up to some extent and only 16.7 percent of the clubs are active up to large extent.

4.3.5 Reason for Non-Functioning

Conveners of the respected clubs have named multiple reasons for non-functioning of their clubs. These factors are clubbed into four categories; (i) Lack of Fund, (ii) Lack of Interest of School Management (iii) Lack of Guidance and (iv) Lack of incentives for conveners. In case of lack of fund, all the conveners have complaint that unavailability of fund is the major hindrance in the functioning of consumer clubs. All the conveners have complaint that they lack proper guidelines (from the Commission). In case of interest taken by school management is concerned, one convener has said that management does not take proper interest in running the consumer club in their school. Most of the conveners indicated that they were too busy with their core business of teaching and other personal income generating activities to attend to club demands. One convener lamented:

“I report for work at 0600hrs and work up to 1900hrs teaching regular classes, Open and Distance Learning classes and end with Night school classes. I do this to earn extra income to support my family. I am getting nothing for spending my time with the club, not even an award for hard work. It is a waste of time”.

This lack of incentives for convener has contributed to the continued changes in teachers in charge of clubs. Those who were initially trained have left and the new matrons and patrons do not know what to do/

4.3.6 Infrastructure Condition of the Consumer Club

The survey reveals that none of the sampled clubs have Club furniture, computers to maintain the database of the club, demonstration equipment to carry out various activities and a separate room in the schools to keep various items and conducting activities relating to the clubs. Only 16.7 percent of the sampled clubs have reading/reference materials.

4.3.7 School Management's Support to the Consumer Club

To organize the consumer club activities school management support is very essential. It is observed from the interviews that only one sixth (16.7 percent) of the conveners have complained that they got very less support from school management to conduct the consumer club activities. Whereas 66.7 percent conveners confirmed that they got very good support from the school management and the rest of 16.6 percent convener said that they got support up to some extent. Here it is important to mention that most of the negative responses come from the schools where non-active clubs are located. Those who acknowledge the

administration financial support indicate that school administration has been supportive in providing transport and lunch when pupils and teachers attend meetings such as the commemoration of World Consumer Rights Day. Clubs will have to prove their relevance to continue getting support and be on the school priority list.

4.2.8 Commission's Support to the Consumer Club

To organize the consumer club activities the Commission guidance and support is very essential. Some conveners interviewed were of the view that the Commission had abandoned the programme. One convener observed that:

“These people have not been seen since the launch. We just hear them on radio and TV talking about the school programme which is non existence on the ground. They only invite us to commemorate World Consumer Rights Day match past in front of cameras. We were only given a few brochures at the beginning and it's costly to follow them in offices to collect such materials”

4.3.9 Activities of Consumer Club

Table 4.32: Major Activities of Consumer Club

Club activities		Frequency	Percentage
	Clubs meetings	3	50.0
	Drama, Poetry and Music	2	33.3
	Field visits	1	16.7
Total		6	100

Source:*Field Data (2014)*

According to the scheme, consumer clubs can adopt different means to disseminate the information of consumer protection and awareness. **Table 4.32** reveals the preferred activities taken on by the Consumer Clubs. As per the information provided by the club conveners club meeting is the most preferred (50.0 percent) activity for the clubs, followed by Drama, poetry and music (33.3 percent) and field visit (16.7 percent).

While the common trend in schools was that clubs had a day in each week for club activities, most schools did not have regular meetings. A term has 12 weeks but no school had managed to convene more than 3 meetings in the previous term. Even with school claim to

have met no school were able to provide evidence such as minutes for the meetings or attendance lists.

4.3.10 Training Programme on Consumer Protection and Awareness

The issue and topic of consumer protection and welfare was new for the Teacher in Charge (Club Conveners), therefore regular training programme should have been organized by the Commission. However, when this question was asked to the conveners, only 50.0 percent of the Conveners confirmed that they have ever attended training programme. It is observed from the interviews that those Conveners who have ever participated in training programmes; all of them have attended it only once

4.3.11 Satisfaction with Training Programme

Table 4.33: Satisfaction with Training Programme

Level of satisfaction for the training given		Frequency	Percentage
	Satisfied with the training to a large extent	1	33.3
	Satisfied with the training only up to some extent	2	66.7
Total		3	100

Source:Field Data (2014)

Table 4.33 shows the level of satisfaction of the Club Conveners with training programmes which were provided by the Commission. As mentioned earlier that half (3) of the number of Conveners interviewed have not received any training programme. However it is observed from the Table 4.42 that even those who have attended training programme most (66.7 percent) of them were satisfied with the training only up to some extent. Only 33.3 percent of the Conveners have expressed their high satisfaction level.

4.3.12 Difficulty Regarding Students' Participation in the Consumer Club

It is well observed from the interviews that students' participation is a major problem for the clubs as many of the conveners (83.3 percent) have said that at some occasion they have to make some efforts to convince the students to become members of the club and that students' participation is an issue for the consumer club. The other 16.7 percent have said they never face problems to make students as the member of club. The Clubs' constitution allows maximum membership of 30 pupils. Most schools have failed to reach the maximum allowed.

This research also revealed that in all six clubs visited, the following documents were not in place:

- Work plans and Budget. Clubs operate without any plan of action and budget line. There is no expected income or expenditure. There are no planned targets to meet or performance indicators to facilitate monitoring and evaluation
- Written reports about activities conducted. Club seem not be obliged to write report either to the Commission or school administration.. Clubs can only give verbal narrations of what they have done, challenges and successes but they cannot be supported by any report.
- Minutes for any meeting held or attendance list at any activity conducted

All conveners interviewed agreed that the use of clubs as a vehicle for consumer education was the best but more investment is needed to make the clubs exciting for children. According to the teachers, clubs such as Anti AIDS and Anti Drugs have survived because investment was made to develop training manuals, provide incentives for members such as education tours, and adequate training for teachers.

Some conveners suggest that consumer education should be made part of the school curriculum starting at primary school up to University level.

4.4.0 FINDINGS FROM THE IN-DEPTH INTERVIEW WITH SCHOOLS PROGRAMME AT THE COMMISSION

According to the School Programmes Coordinator, the Competition and Consumer Protection Commission (CCPC) was established in 1997 under the name Zambia Competition Commission (ZCC). The name was changed in 2010 to the Competition and Consumer Protection Commission (CCPC) following the enactment of the Competition and Consumer Protection Act No. 24 of 2010. The Commission's principal aim is to safeguard competition and ensure consumer protection.

The Vision of the Commission is "To be a world class competition and consumer protection authority" and the mission is "To protect and enhance competition and consumer welfare in the economy for the benefit of the people of Zambia". The Competition and Consumer Protection Commission (CCPC) is guided by the Act, Vision 2030, the Sixth National Development Plan (SNDP), the Strategic Plan (2011 – 2016), the Competition and Consumer Protection Commission (CCPC) Policy, and the Annual Work Plan and Budget.

The Commission has established Competition and Consumer Protection Clubs in Copperbelt, Eastern and Lusaka Provinces. There is a program to row out to all the 10 provinces in Zambia. The Commission has established clubs in 30 schools in Lusaka province and all the clubs are in Lusaka district. These include Government, Private and Grant-aided schools. The Commission has intentions of establishing clubs in schools in other districts of Lusaka Province and row out to the rest of the country.

According to the coordinator, the main objectives of establishing clubs in schools include:

- Share information in schools about the role of the commission in competition and consumer protection
- Sensitize students on the provisions of the Competition and Consumer Protection Act

At the time of data collection the commission did not have information on club membership and reports of what different clubs have been doing in Lusaka Province since their establishment in 2013. There was no any Monitoring and Evaluation plan or report for the school program.

The Commission does not provide direct financial support to schools but does provide brochures for distribution in schools. It also provides transport, lunch in some instances T-shirts when teachers and pupils are invited for meetings or functions such as World Consumer Rights Day or at exhibitions.

The Commission provided initial training to teachers in charge of clubs before the launch of the program in 2013. There has not been regular meetings between the coordinator and the club convenors. The only other time they met some of the club members and teachers was during the last World Consumer Day on March, 2014. The Commission had not been to schools to orient pupils or monitor the implementation of the programme.

The Commission does not receive any written reports from clubs and therefore, according to the programme coordinator, could not provide accurate information on the performance of clubs and membership status.

Apart from the school consumer club programme, the commission is reaching out to children in and out of school through the media. According to the coordinator, the Commission has a weekly ZNBC radio programme, weekly column in the Post newspaper, weekly column in the Daily mail and is also making use of the Social media (Face book page) to interact with

other children not in school. The Commission is also using Community Radio stations in different parts of the country using local languages. The Coordinator could not give estimates of figures of the number of children the Commission is reaching through the different media.

According to the coordinator, through regional offices the Commission has also been conducting sensitization meetings in the communities and markets. The Commission has also exhibited at the International trade fair and Agriculture and Commercial show. All these have been platforms to reach out to the public including children in school

The Coordinator shared a programme (**Table 4.43**) for the last four months of 2014 (Period of this research). According to the programme, the Commission was to carry out a series of events for the school clubs in the month of September, 2014 through to October, 2014.

Table 4.34 Competition and Consumer Protection Commission work plan for school clubs – September - December 2014

	Time	Activity	Number of schools per zone
1	10 th to 12 th September ,2014	Inspection at the market/shops to be carried out in the afternoons	Two pupils per school
2	17 th to 18 th September ,2014	Visit to other regulators to be carried out in the afternoon	Two pupils per school
3	22 nd to 26 th September ,2014	Tribunal visit to be carried out in the afternoons	Two pupils per school
4	First week of October, 2014	Radio program discussion. This will run throughout one week on local radio stations	Two pupils per school
5	Second week of October, 2014	Television program – Drama program i.e. songs, plays etc.	School zones to select
6	Independence week, October, 2014	Exhibition on consumer awareness program to include music. Song and dance competition	All consumer clubs at venue to be named

Source:CCPC (2014)

Of all these planned activities, the only activities that were implemented were the Exhibition at Arcades shopping mall that included music. Song and dance competition and a radio programme that involved two pupils (one from a private school and another from a Government school)

.Challenges

The school programme Coordinator indicated that the Commission was committed to the school programme but was facing some challenges in implementing activities. Some of the challenges include:

- Inadequate manpower at the Commission to manage and monitor the activities as the people coordinating the programme are at the same time working as investigators
- Limited financial resources to implement the planned activities and mobilize stakeholders
- Lack of training manuals for teachers to use in schools
- The Commission has no control over the activities in schools and therefore can only make use of the time and space given by school management in the schools with clubs.
- The schools continue taking the Consumer Education programme as the Commission's programme and hence continue waiting for the Commission to plan, implement and monitor the activities.

CHAPTER FIVE

5.0 DISCUSSION OF FINDINGS

5.1 Introduction

Lack of consumer education and awareness is one of the major drawbacks of the consumer movement. As a result consumer exploitation is increasing day by day. The solution to many of the consumer problems lie in enhancing the level of awareness. The more the people are empowered through education and awareness, the lesser will be the problems. On the verbal platform it looks simple, but changing the attitudes of more than fourteen million Zambians is a herculean task. The best way to bring about a change in the consumer behaviour is to educate the children about consumer protection and consumer welfare.

Catch them young is the buzzword. If the children are involved in the consumer movement then it would have a great multiplier effect on the society. Keeping this in view the Competition and Consumer Protection Commission has launched the Scheme of Competition and Consumer Protection Clubs in the Secondary schools of Zambia. The membership consists of pupils of the schools who would be actively involved in the consumer awareness movement. The Commission has established 30 clubs in Government, Private and Grant-aided Secondary Schools in the Province. Lusaka Province is made up of 8 Districts namely Chilanga, Chirundu, Chongwe, Kafue, Luangwa, Lusaka, Rufunsa and Shibuyunji. It is expected that the benefits will also reach to other students of the school by being educated by the members of the clubs.

An attempt has been made to evaluate the activities and the functioning of the clubs apart from taking into account the perceptions of club members. The purpose of the study was to evaluate the performance of the Competition and Consumer Protection clubs in schools in Lusaka Province in order to establish the effectiveness of the strategy (Clubs) as a tool for achieving Consumer rights and responsibilities awareness among children in school.

Understanding the nature and characteristics of the members of the consumer clubs is crucial for making valid inferences about their behaviour. To understand the working of the consumer clubs the opinions and views of the members of the clubs was very important. In this section the member's participation and perception regarding various issues relating to the consumer clubs has been analyzed

This chapter presents the discussion of the findings of the study for both the quantitative and qualitative studies. The discussion of the findings is according to the research questions. The chapter ends by discussion the findings in relation to the literature review and the theoretical frame work.

This study sought answers to the following research questions.

1. What is the profile of Competition and Consumer Protection club member?
2. What is the main source of information for Consumer welfare?
3. What is the attitude of club members towards Consumer Education/awareness?
4. How much knowledge do club members have about the Competition and Consumer Protection Act, Competition and Consumer Protection Commission and Consumer Rights and Responsibilities?
5. How is the awareness activities conducted by the clubs?
6. To what extent do Competition and Consumer Protection club members apply their knowledge of consumer education in the market place?
7. What is the role of the Competition and Consumer Protection Commission in the school Consumer club scheme?

5.2 What is the profile of Competition and Consumer Protection club member?

Out of the total sample of sixty (60) respondents, 53.3 percent were males while 46.7 percent were females. This clearly indicates that the majority of the respondents were males. This also reflects the enrolment ratio of boys to girls in Lusaka Distric at senior secondary level (Grade 10 – 12) were enrolment for boys is 52.3 percent (14,086) and that for girls is 47.7 percent (12,853)

Out of the sixty (60) respondents, 18.3 percent of them were aged 14 years and represented the youngest respondents, while those that were nineteen years constituted 5.0 percent of the respondents, representing the oldest. It is clear that the highest number of respondents is aged 16 years (26.7 percent followed those who are 17 years (21.7 percent) and then those aged 14 years (20.0percent).

According to the scheme, any student of a Secondary School can become a member of the consumer club. However, in practice, the School administration discourages the students of class Grade 9 and 12 to participate in the consumer club activity due to their school examination. The findings reveal that half of the respondents were in grade 11, 45.0 percent

in grade 10 and the rest (5.0 percent) in grade 9. None of the clubs had Grade 8 pupils. This could be attributed to the changes in the school structure in the year 2013 resulting into changes from High school system to Secondary school system and reintroduction of junior Secondary School level in Government run Secondary schools. Junior secondary school classes are still few.

According to the Scheme, consumer clubs can be established in Grant-Aided, Private, Community or Government owned schools. According to the findings, 66.7 percent of the respondents were learning at a Government school, 16.7 percent at Grant-aided school (sponsored by churches) and the remaining 16.7 percent from Private schools. There were more respondents from Government school. Government runs more schools than the Religious institutions (Grant-aided) and the Private sector.

According to the findings, while the club scheme has been in existence in Lusaka Province for more than a year, most of the respondents have been members of the club for only between three and six months (40.0 percent). 16.7 percent of the respondents have been members for between one and three months, 25.0 percent for between seven and nine months. Only 18.3 percent have been members for more than nine months. This shows that membership retention is poor and Club knowledge is lost in the process.

5.3 What is the main source of information for Consumer welfare?

Respondents were asked to name the main sources of information regarding Consumer welfare (Consumer Protection, Consumer Rights and Consumer Responsibilities) and according to the findings, 51.7 percent mentioned the Competition and Consumer Protection Club as the main source of information regarding Consumer welfare (Consumer Protection, Consumer Rights and Consumer Responsibilities), 33.3 percent indicated the Media (Radio, television, Newspaper, internet), 10.0 percent indicated Commerce, 3.3 percent indicated Home Economics and the rest (1.7 percent) mentioned Family and Friends as the main source of information regarding Consumer welfare.

The 33.3 percent who indicated the Media (Radio, television, Newspaper, internet) as the main source of information regarding Consumer welfare (Consumer Protection, Consumer Rights and Consumer Responsibilities) could be attributed to the media programme by the Commission. The media programmes include a weekly ZNBC English radio programme,

weekly column in the Post newspaper, weekly column in the Daily mail and the Social media (Face book) on internet. The Commission also has programs in local languages on Community Radio stations in different parts of the country.

5.4 What is the attitude of club members towards Consumer Education/awareness?

When respondents were asked how they feel on the need to provide consumer education to all students at Secondary School it is interesting that most of the respondents (95. 0 percent) indicated that they felt there was a need for consumer education at secondary schools. Cognisance is taken of the Hawthorne Effect, which may have influenced this result. This common bias found in survey research refers to respondents responding differently simply because they have been selected for the study. Because of the recognition which has been given to them, they tend to answer in the way that will most please the researcher (Anon, n .d). None the less, this shows that children appreciate the importance of Consumer Education, a positive attitude that needs to be encouraged.

5.5 How much knowledge do club members have about the Competition and Consumer Protection Act, Competition and Consumer Protection Commission and Consumer Rights and Responsibilities?

Consumer clubs were established in the schools to educate the young consumers of Zambia about the Competition and Consumer Protection Act. Therefore the study tried to find out the level of awareness among the members of the consumer clubs. Respondents were asked to what extent they knew about the Competition and Consumer Protection Act.

Only 25.0 percent said that they knew about the Competition and Consumer Protection Act. 58.3 percent said that they knew about the Competition and Consumer Protection Act only to some extent and 16.7 percent said that they did not know about this Act. This reflects failure by the club to impart knowledge about a very important piece of legislature dealing with consumer welfare.

The Government through the Competition and Consumer Protection Commission introduced the scheme of setting up Competition and Consumer Protection clubs in secondary schools to reach the children in schools with the objective to make them aware of their rights and responsibilities as consumers. The Competition and Consumer Protection Commission (CCPC) was established following the enactment of the Competition and Consumer Protection Act (CCPA) No. 24 of 2010. As part of assessing knowledge levels respondents

were asked to name the statutory body established following the enactment of Act No. 24 Of 2010

An analysis of the ability to name the statutory body established following the enactment of Act No. 24 Of 2010 that deals with consumer welfare shows that only 38.3 percent gave a correct name of the institution, 21.7 percent gave an incorrect name and 40.0 percent did not respond to the question.

The lack of response could be attributed to lack of knowledge. These results also suggest failure by the Competition and Consumer Protection Commission to publicise its role and services more widely, as many respondents were not aware of its existence.

As another way of assessing the knowledge levels respondents were required to mention at least one consumer right that they know.

Overall findings indicate that only 38.5 percent of the respondents gave a correct Consumer Right, 53.3 percent gave a wrong Consumer Right and the rest (8.3 percent) did not respond to the question. This reflects lack of knowledge about consumer rights on the majority of club members and failure by the club to perform its core business of providing consumer education to its members.

These findings indicate low levels of knowledge. These findings could be attributed to lack of activities in the club, lack of training for the conveners, lack of consumer education study materials and inadequate guidance by the Commission.

5.6 How are the awareness activities conducted by the clubs?

The working of the club to a large extent depends on the nature and quality of activities that one carried out. Therefore it was pertinent to ask whether regular lectures /training programmes are organized for the benefit of the members. The survey revealed that 60.0 percent of the respondents indicated that there was regular lectures/training programmes organized for the benefit of the club members while 40.0 percent indicated that there were no regular lectures/training programmes organized

Apart from lectures and training programmes, reference guides such as Books, Monographs, Magazines, Pamphlets and other reading materials are very important to enhance the knowledge of the members of the consumer club and other students as well. It is clear from the findings that most of the consumer clubs (61.7 percent) do not have adequate study

material relating to consumer protection and only 38.3 percent of the respondents said that reading material was available in their library.

Students can learn about consumer protection from lectures, textbooks and other resources such as the Internet and periodicals. However, actual experiences in the field help students to get hands-on learning. Rather than just studying about products quality, unfair market practices and how to become a smart consumer, students need to visit a Local Market, Consumer Court, Laboratories, door-to-door interaction in the local community to practically see and understands as to how they are working or what are the problems being faced by the common man as a consumer. Whatever may be the purpose, field trips are great learning experiences. Therefore outdoor exposure is an important medium of learning. As far as organizing field visits by the consumer clubs in the sampled schools is concerned, the survey revealed that 70.0 percent of respondents were of the view that their Consumer clubs have not organized any field visit for their members, 15.0 percent of the respondents were of the view that the field trips were organized while the other 15.0 percent were not sure.

Observing consumer days is an important part of the activities of the consumer clubs. This day not only brings them together and shares their experiences as consumers but also enables non- member of the clubs to participate and learn about consumer rights. Therefore the consumer clubs should organize programmes on World Consumer Rights Day (15th March) every year to educate the students. On this day they should organize debates, essay and painting competitions, quiz programmes and other activities relating to consumer welfare. With the help of these activities they can disseminate information among their fellow students as well as among other people invited to celebrate the occasion. Although the celebrations on the world consumer day is an important activity for consumer clubs the survey revealed that only 43.3 percent of the respondents were of the opinion that their club celebrated World Consumer Rights Day, 45.0 percent were of the opinion that the club did not celebrate while the rest (11.7 percent) were not sure. Most of these respondents could be new members who might have not been associating with the club at the time of the last World Consumer Rights Day.

Available data has revealed that most of the clubs are not organizing such award ceremonies to felicitate their members. Only 8.3 percent confirmed that their clubs organize such ceremonies, 80.0 percent indicated that their clubs do not while the remaining 11.7 percent

did not give a response. These findings indicate that the consumer clubs need to adopt mechanisms to recognize the contributions of the students. The students need to be encouraged for their participation and efforts in organizing the activities of the consumer clubs. The schools need to build some incentives to recognize the good work of the students. Moreover such efforts will send a message to other students, thereby attracting them to the consumer clubs. The incentives could be in various forms but this researcher is of the view that there is a need for clubs to organize award ceremonies on the World Consumer Rights Day in their school and give a certificate of appreciation to the students who regularly take part in the activities of the consumer clubs.

The survey has revealed that club sensitization meeting is the main activity for consumer clubs as 55.0 percent of the respondents reported that their club regularly organizes club meetings to disseminate the information about consumer protection. The next main activity is drama, poem and music (26.7 percent). 5.0 percent of the respondents indicated that their clubs were not involved in any activity, while 1.7 percent was not sure and the rest (8.3 percent) did not give a response to the question. To educate the club members about their rights and to make them aware about various dimensions of consumer protection a variety of activities need to be performed. Through these activities, information and knowledge could be disseminated. These could be through competitions, exhibitions, drama, campaigns and other activities.

The purpose of the consumer club will not be fulfilled if the members of the clubs have not acquired the relevant knowledge on consumer rights and are not trained to properly handle consumer problems in daily life. They should also be able to analyze the quality, quantity and utility of contemporary products or services. In fact the success and failure of the consumer clubs to a large extent depends on the member's alertness for taking actions while purchasing goods and availing services in the market.

The findings indicate that while there is not much club activity, there is high level of satisfaction of the club members with the kind of knowledge that is imparted by the clubs. 68.3 percent of respondents indicated that their consumer club imparts sufficient knowledge to them. This satisfaction could be attributed to lack of knowledge of what is expected from a club.

The Competition and Consumer Protection Act is a social legislation; it needs involvement and promotion of every segment of the society. The effectiveness of this Act to a large extent depends on its outreach at the grass root level. One of the major objectives of the scheme on consumer clubs is that their members will not only learn about consumer protection but also educate their parents and neighbourhood. It was purposely asked to the members; whether they disseminate information regarding consumer welfare and protection gained through the clubs among fellow students, parents and other people in the community.

Accordingly to the findings, only 23.3 percent of the respondent said that they always shared their knowledge with other people. But majority of the respondents (65.0 percent) said that they disseminate information to the other people only sometimes. 11.7 percent of the respondents said that they never talked about consumer protection with others. Only people empowered with knowledge can have something to disseminate to others but earlier findings indicate that there is not much activity within the club to empower members with knowledge and skills.

The success or failure of any programme or activity must be judged by the satisfaction level of the target group who are getting the actual benefit from it. The level of satisfaction is measured at three levels; satisfied to a large extent, satisfied to some extent and not at all satisfied.

The survey revealed that 11.7 percent of the respondents were highly satisfied with the activities of the consumer clubs. However 73.3 percent of them were satisfied with the activities of the clubs only to some extent. 15.0 percent of the respondents were not satisfied with the consumer club activities. This could mainly be attributed to the fact that most clubs have almost become dysfunctional in a number of schools.

One of the main objectives of establishing consumer clubs in schools is to strengthen the consumer movement in the country. The survey has revealed that only 36.7 percent strongly agree and 36.7 percent agree that the club is contributing to the strengthening of the consumer movement in the country. 10.0 percent disagree and the rest (16.7 percent) are not sure.

As far as club activity is concerned, the clubs have failed to meet their obligations. Clubs have become dysfunctional.

5.7 To what extent do Competition and Consumer Protection club members apply their knowledge of consumer education in the market place?

To make the consumable goods safe for use, it is mandatory in Zambia for the manufactures to put the date of manufacture and the date of expiry of goods on packed items. During the survey it was found that most of the students knew about the expiry date but it is also true that many of them do not bother to inquire about the expiry date. Respondents were asked if they examine the expiry date of the food items and medicines when buying. Overall, 68.7 percent of the respondents always checked the expiry date of a product at the time of making a purchase while 28.3 percent do so only sometimes. Only 3.0 percent never checked that. The clubs performed better on this score.

According to the Competition and Consumer Protection Act, 2010, a product that is sold in Zambia shall have a label to clearly indicate the product name, the ingredients used in the product, the date of manufacture and expiry of the product, the manufacturer's name, the physical location of the manufacturer, the telephone number and any other contact details of the manufacturer. overall, 38.3 percent always read the nutritional labels on the food while 51.7 percent read sometimes. 10.0 percent never read the labels.

It is important that when a purchase is made the consumer should take the cash memo from the seller. It is his/her right to demand one if the seller is not giving one. Taking a cash memo helps the consumer to redress his/her grievances if any and it also helps in revenue collection to the Government. The cash memo is an important document if one has to file a complaint in near future. Moreover if a consumer is not taking cash memo then he is helping the shopkeepers in stealing the taxes which otherwise would have gone to the government. However in general it has been observed that consumers do not bother to take a cash memo for small amount transactions but ask for cash memo when the purchase of goods is of higher value. Only 26.7 percent of the total number of respondents said that they always insist on taking the cash memo. 65.0 percent of the respondents said that they sometime insist on taking the cash memo while the rest (8.3 percent) never ask for a cash memo. This is not a good result for club members.

There are innumerable types of fake products manufactured by unscrupulous producers and sold by the dishonest retailers and businessmen. Most of the times, the consumers even do not know what they are buying from the market, whether it is duplicate or its quality is

manipulated by the producers. Large numbers of adulterated items are also sold to the consumers. Therefore there are different standardization institutions to certify the product's authenticity and their quality. A certification mark on the product also ensures its quality. It is also an indication that the product has been tested and it is safe. In the present study the members were asked whether they look for standard marks when they go out to buy something and the table below shows the distribution of the responses. Only 41.7 percent of all the respondents said that they always look for standardized goods, 46.7 percent said that they go for standardized goods only sometimes and 11.7 percent of them said they never go for a standardized product.

As more urban children define themselves by what they can buy, blatant consumerism has become the new religion for children. The new urban children believe that they will be popular and accepted among peer group if they wear popular brands. The sampled club members seem to be highly brand conscious. About 83.3 percent of the respondents said they generally go for branded goods and only 16.7 percent said sometimes.

The findings in this study have shown that Competition and Consumer Protection club members do not apply knowledge of consumer education in the market place. This could be attributed to lack of knowledge.

5.8 Conclusion

To conclude the discussion of findings, the researcher made an attempt to compare the provision of Consumer Education through the scheme of clubs in Zambia with Botswana that has provided Consumer Education through the school curriculum and India that has also used the scheme of clubs. The researcher has also attempted to relate the findings to the information/innovation diffusion theory.

Offering Consumer education through the school curriculum for junior schools, senior secondary schools and the University proved effective in Botswana. In a study titled "Consumer Education Programs in Creating Consumer Awareness among Adolescents", three thousand one hundred and seven (3,107) senior secondary school learners (Grades 11 and 12) participated to determine their awareness of consumer rights and responsibilities and their perceptions of their consumer behaviour and consumer learning. It was found that consumer learning had an impact on adolescents, as a substantial number (two-thirds) were

aware of consumer rights and responsibilities and acted as informed consumers in most cases (Makela, 2004: 153).

India launched the school club scheme in 2002. Only 1.64 percent of the schools in the country set up consumer clubs. The main purpose of establishing the consumer clubs in educational institution was that they could make students aware of the influences they were exposed to with respect to lifestyles, consumer habits, values and attitudes in their initial phase of life. In future these children would grow as adult consumers. According to a study report by Misra (2005), in a study titled “Role of Consumer Clubs in promoting Consumer awareness and Education in India – An Evaluation study”, by 2005, most school clubs had become dysfunction even with a lot of material and financial support from the Central government and the State governments in the first two years of establishment.

The similarity between Zambia and India is that in both situations, clubs have become dysfunction within three years of establishment. It indicates failure for an innovation to diffuse in a social system.

Innovation diffusion theory (IDT) is a seminal theory in the communications literature that explains how innovations are adopted within a population of potential adopters. The concept was first studied by French sociologist Gabriel Tarde, but the theory was developed by Everett Rogers (1962) based on observations of 508 diffusion studies. The four key elements in this theory are: innovation, communication channels, time, and social system. Innovations may include new technologies, new practices, or new ideas, and adopters may be individuals or organizations. At the macro (population) level, IDT views innovation diffusion as a process of communication where people in a social system learn about a new innovation and its potential benefits through communication channels (such as mass media or prior adopters) and are persuaded to adopt it.

But the limitations of information/innovation diffusion theory were also serious. It had some unique drawbacks stemming from its application. For example, it facilitated the adoption of innovations that were sometimes not well understood or even desired by adopters. To illustrate, a campaign to get Georgia farm wives to can vegetables was initially judged a great success until researchers found that very few women were using the vegetables. They

mounted the glass jars on the walls of their living rooms as status symbols. Most didn't know any recipes for cooking canned vegetables, and those who tried using canned vegetables found that family members didn't like the taste. This sort of experience was duplicated around the world; corn was grown in Mexico and rice was grown in Southeast Asia that no one wanted to eat; farmers in India destroyed their crops by using too much fertilizer; farmers adopted complex new machinery only to have it break down and stand idle after change agents left. Mere top-down diffusion of innovations didn't guarantee long-term success (Rogers, 2003).

In both countries the scheme of clubs was a government initiative imposed on schools. Like in the case of the campaign to get Georgia farm wives to can vegetables which initially was judged a great success until researchers found that very few women were using the vegetables after all, the clubs have become dysfunctional. Mere top-down diffusion of innovations does not guarantee long-term success. During the visits to the schools the researcher observed that there are school clubs such as the Anti-AIDS and HIV club and the Anti-Drug Abuse club that have existed for a long time because schools identified the need and established the clubs. The Competition and Consumer Protection club is a government initiative. Schools are yet to appreciate the need and importance.

CHAPTER SIX

6.0.0 CONCLUSION AND RECOMMENDATIONS

6.1.0 Introduction

This chapter presents the conclusion and recommendations derived from the findings of the study.

6.2.0 Conclusion

The purpose of the study was to evaluate the performance of the Competition and Consumer Protection clubs in schools in Lusaka Province to establish the effectiveness of the strategy (Club) as a tool by the Competition and Consumer Protection Commission (CCPC) to achieving Consumer rights and responsibilities awareness among children.

The findings from the evaluative study indicate that the Competition and Consumer club school programme has not been effective in achieving consumer awareness among members of the club. Most clubs have become dysfunctional. This situation could be attributed to among other reasons

- Lack of space in the schools to conduct club activities
- Lack of work plans, budgets, reports and records of activities being conducted.
- Poor club membership retention due to lack of exciting activities in the clubs
- Lack of information, education and communication materials for use during club meetings and outreach programmes
- Lack of financial resources to enable the club conduct activities such as field trips and exchange visits
- Lack of training for club conveners to enable them guide the club members
- Lack of incentives such as certificates and prizes for hardworking individuals and clubs
- Inadequate guidance from the Commission which is the implementing agency of the programme
- Lack of Monitoring and Evaluation programme for the school scheme
- All clubs are located in the secondary schools of Lusaka district. The rural districts such as Luangwa, Rufunsa, Shibuyunji, Chirundu and Chongwe have not established Consumer Protection clubs in the schools.

6.3.0 Recommendations

Infrastructure: The Survey has revealed that the required infrastructure for organizing the activities of the clubs is inadequate in most of the schools. Schools which are carrying out certain activities related to the consumer protection are meeting under trees due to limited space in the schools. Therefore, the club coordinator is unable to plan the activities in advance and has to depend upon the time and convenience of others. Therefore, at least each Club should have:

- one separate room available during club time;
- adequate furniture;
- computer
- Adequate resource material for reference.

Training and Guidance: The results clearly bring out the need for enhancing the capacity of the coordinator in charge of clubs at the Commission. The clubs are not receiving proper guidelines from the Commission regarding the basic objective of setting of the clubs. Many club members and the conveners are unaware of the scheme and therefore they are not clear about the activities of the clubs and hence unable to plan.

Participation or Involvement of Head/Teachers: As per the survey, only the Convener or Teacher in Charge of the Club looks after the activities and functioning of the club. If he/she is not present the activities of the club stops completely. Therefore if another teacher of the school takes active part in the functioning and activities of the club, the overall functioning would improve. Each school should have a convener and a co- convener .The involvement of the head of the institution is also of paramount importance as the activity of the club must be an activity of the school and not left to the convener alone.

Certificate: The Scheme on Consumer Clubs mandates certain activities to be undertaken such as conduct of surveys, debates, exhibitions, celebrations and competition. At present there is no incentive available to the student which attracts them, motivates them and gives recognition to the efforts of the students also to sustain their interest. Certificate of Merit can be issued to all the members of the clubs on the World Consumer Rights Day by a dignitary.

Field Visits: Advertisements and packaging have a hypnotizing effect on consumers leading to consumer exploitation by the shopkeepers. By visiting manufacturing units, local markets, service sectors like banks, etc the students can observe whether the products/services are consumer friendly. The field visits would expose them to understand issues more practically and easily. This should be made a compulsory activity. In order to get practical knowledge relating to consumer protection the club members should be taken to the Competition and Consumer Protection Tribunal..

Outreach of Consumer Awareness: Outreach of the consumer movement is possible only if each and every member of the club speaks up for the cause. This is only possible if club members actively disseminate information by the medium of Street Plays, Symposiums, awareness procession and rallies to educate the members of the society.

Resource Material: In order to enhance the knowledge base of the Club Members as well as Conveners, adequate efforts should be made to develop interesting reading material such as text book lessons, stories, slogans, etc. The clubs should be provided with adequate resource material in the form of books, magazines, pamphlets, cassettes, CDs or any other publicity material for making the students aware and also giving an outreach to neighbouring schools and localities. For this a model resource material should be prepared and uploaded on the website of the Competition and consumer Protection Commission. This can be translated into other local languages for wider reach. Good resource material would help the conveners to enable the students to understand consumer protection in a better perspective.

Increasing the number of Consumer Clubs: To give a wider reach to the consumer movement in the country not only the number of Consumer Club per Districts needs to be increased but the Consumer Clubs should be established in those districts which have not implemented the scheme at present. It is suggested that at least each /Secondary school should establish a club for a start, before it rows out to each Primary school.

Visit of Experts to Schools: Experts in different areas may be invited to the schools to disseminate information relating to consumer welfare and general awareness on consumer products and services. The idea is to educate the students. The Commission should identify and prepare a data base of the resource persons/experts in the field of consumer protection for the Consumer Clubs.

Role of Coordinating Agency: Role of Coordinating Agency (The Commission) needs to be defined clearly. The coordinating agency would work as a guide, facilitator, and motivator for all the activities related to the scheme.

- Help in framing the activity plan of the Consumer Clubs
 - Arranging the Field Visits for the club members
 - Providing resource material to the clubs.
 - Help in identifying and inviting the experts
 - Organize annual Consumer Club Festival with the help of other stakeholders in the field of consumer welfare
 - Providing training to the Conveners
 - Help the Conveners in maintaining data, records and submission of reports quarterly.
- Further it is the responsibility of the department coordinating the school programme at the Commission to provide quarterly reports to the relevant Director for submission to the Board.

Role of Conveners: The convenors would act as facilitators of the information and knowledge gathered from regular training and guidance in order to bridge the awareness gap. Main functions of the convener should be:

- To encourage students to join the club.
- To assemble the club members at least once a week to work out and conduct activities of the club
- Send quarterly activity report to the school programme coordinator and the Implementation and Monitoring team at the Commission
- Coordinate with the Commission for taking up common programmes.

Consumer Education through School Curriculum: In the long run consumer education needs to be integrated in the existing school curriculum in a variety of ways. Most of the consumer issues can be integrated with the existing subject syllabus ranging from Social science to Natural science subjects as adding an extra subject would be a burden on the children. Therefore efforts can be made to add concise content of Consumer Protection in the existing school curriculum.

Inclusion of Activity based Curriculum: Various activities can be undertaken to promote consumerism among students such as debates, essay competitions, declamations, class interactions, projects, painting competitions, exhibitions, rallies, etc. The students can work out solutions to everyday problems which are faced by the consumers. Efforts can be made to include the consumer protection component in the school syllabus.

Regular Meetings of club conveners, members and the Commission: Coordination between various stakeholders is of prime importance for the success of the scheme. Agencies should not work at cross purpose. Therefore regular meetings between the schools, the Commission and also with other consumer experts would help in strengthening the consumer movement by further strengthening the clubs.

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Appendix A
THE UNIVERSITY OF ZAMBIA
SCHOOL OF HUMANITIES AND SOCIAL SCIENCES
DEPARTMENT OF MASS COMMUNICATION
SELF-ADMINISTERED QUESTIONNAIRE

Dear Respondent

I am a student at the University of Zambia, Great East Road Campus. I am carrying out a research on “An evaluative study of the use of the Competition and Consumer Protection Club as a tool to achieve Consumer Rights and Responsibilities Awareness among children in School in Lusaka Province – The Case of the Competition and Consumer Protection Commission”

Kindly be informed that you have been randomly selected to take part in this study

The information you provide will be used to identify gaps in the consumer rights and responsibilities awareness campaign to secondary school students by the Competition and Consumer Protection Commission. Your answers will not be released to anyone and will remain anonymous. It will be treated with utmost confidentiality. Your name will not be written on the questionnaire or be kept in any other records. Furthermore, this study is purely for academic purposes. It is a requirement for the partial fulfilment of the award of the Masters of Communication for Development at the University of Zambia.

Thank you very much for your cooperation

Yours faithfully

Researcher

Appendix B

IN-DEPTH INTERVIEW GUIDE FOR THE COORDINATOR OF THE CONSUMER PROTECTION CLUBS IN SECONDARY SCHOOLS AT THE COMPETITION AND CONSUMER PROTECTION COMMISSION

Welcome to this brief but important interview. The information you provide will be used to identify gaps in the consumer rights and responsibilities awareness campaign to secondary school students by the Competition and Consumer Protection Commission. Your views will be treated with utmost confidentiality. Furthermore, this study is purely for academic purposes. It is a requirement for the partial fulfilment of the award of the Masters of Communication for Development at the University of Zambia.

1. Gender
2. Age
3. Position
4. Period of service in the current position
5. Highest professional qualifications
6. What is the mission and vision of the commission?
7. What are the functions of the commission?
8. What are the objectives of the Commission?
9. Which Parliament Act and documents guide the operation of the commission?
10. Which statutory bodies and Consumer Organizations are working with the Commission?
11. Is there a written consumer rights and responsibilities awareness communication strategy for the general population in terms of the Source, Message, Channel and Audience? (Request for the document)
12. What is the strategy for reaching out to the youths of Zambia?
13. The Commission established the Competition and Consumer Protection clubs in secondary schools, how is this suppose to contribute to the overall goal of the commission?
14. How many Government and Private schools have established Consumer Protection clubs in secondary schools in Lusaka Province? (Request for the list of schools)
15. Which of these clubs were active (have had regular meetings, at least 5 sessions in the second and third term of 2014)
16. What is the total pupil club membership in the province according to gender?

17. Is there an annual work plan and budget for the Competition and Consumer Protection clubs programme in secondary schools?
18. What activities were planned and budgeted for the clubs in secondary schools in 2014?
19. Which activities were implemented and which ones were not implemented?
20. Where there any unplanned activities conducted in the year? (Specify the activities)
21. What contributed to the failure to implement some programmes?
22. What have been the achievements of the awareness campaigns in secondary schools?
23. What are the challenges facing the commission in implementing the secondary schools Competition and Consumer Protection clubs programme?
24. How is the Monitoring and Evaluation conducted for the schools Competition and Consumer Protection clubs programme?
25. Is there a standard reporting format for activities conducted by schools Competition and Consumer Protection clubs?
26. How is the reporting format done by schools for the school programmes to the commission?
27. How is the school Competition and Consumer Protection clubs programme supervised by the Commission?
28. What kind of support does the Commission give to schools Competition and Consumer Protection clubs to help them implement programmes?
29. What incentives are there for well performing schools, pupils and teachers?
30. What programme is there to reach out to pupils with special needs (Pupils with mental and physical disabilities)?
31. How is the row out programme to all schools in the country?
32. Any other information that you think the researcher may need to know about the school programme?
33. Any other information that you think the researcher may need to know about the Commission?

Thank you for your time. Be assured that this information will be handled with the utmost confidentiality that it deserves.

Appendix C

INDEPTH INTERVIEW GUIDE FOR TEACHERS IN-CHARGE OF COMPETITION AND CONSUMER PROTECTION CLUBS IN SECONDARY SCHOOLS

Welcome to this brief but important interview. The information you provide will be used to identify gaps in the consumer rights and responsibilities awareness campaign to secondary school students by the Competition and Consumer Protection Commission. Your views will be treated with utmost confidentiality. Furthermore, this study is purely for academic purposes. It is a requirement for the partial fulfilment of the award of the Masters of Communication for Development at the University of Zambia.

1. Gender
2. Age
3. Teaching experience
4. Period of attachment to the club
5. What is the functioning status of the Club? What could be the reasons for non-functioning?
6. What is the club membership in terms of grade and gender?
7. What are the sources of funding for the club?
8. How is the school Management's support for the club?
9. Has the club been given operational guidelines by the Competition and Consumer Protection Commission?
10. Has the club got a copy of the club constitution?
11. Has the club got an annual work plan and budget?
12. Has the club got written reports of the activities they do, who does the club submit reports to and how often?
13. What are the major activities of the club?
14. What training programme on consumer protection and rights awareness have you attended? Where you satisfied with the training programme?
15. What resource materials have been provided by the Competition and Consumer Protection Commission?
16. Have you invited external experts to train club members?
17. What is the infrastructure Condition of the Consumer Club in terms of room in the school to keep various items and conducting activities relating to the club, furniture to

carry out various activities, computers to maintain the database of the club, demonstration equipment and reading/reference materials?

18. What challenges are you facing in the management of the club?
19. What other activities should the Competition and Consumer Protection Commission do to increase consumer rights and responsibilities awareness in secondary schools?
20. In your view, what could be the most efficient and effective strategy of conducting consumer education and awareness to children in secondary school?

Thank you for your time. Be assured that this information will be handled with the utmost confidentiality that it deserves.

Appendix D

QUESTIONNAIRE FOR SAMPLED MEMBERS OF THE COMPETITION AND CONSUMER PROTECTION CLUB IN SECONDARY SCHOOLS WITH THE CLUB

Date: _____

Respondent Number _____

INSTRUCTION: Fill the blank spaces or circle the answer of your choice in situations where options have been provided.

1	Gender 1. Female 2. Male	
2	What was your age on your last birthday? Answer: _____	
3	What is your current Grade? 1. 10 2. 11 3. 12	
4	What type of school is your Secondary School? 1. Day School 2. Boarding School	
5	Who owns the School? 1. GRZ 2. Grant-aided 3. Private	
6	Are you a member of the Competition and Consumer Protection Club? 1. No 2. Yes	
7	How long in months have you been a member of the Competition and Consumer Protection clubs? Answer: _____ _____	
8	Name the statutory body established following the enactment of Act No. 24 Of 2010 that deals with consumer welfare Answer _____	
9	Do you feel there is a need for consumer education for all students at Secondary	

	<p>School?</p> <ol style="list-style-type: none"> 1. Yes 2. No 	
10	<p>What do you always compare between similar products on display in the store before purchasing a particular product?</p> <p>Answer: _____</p> <p>_____</p>	
11	<p>Do you compare the price of goods you buy, at other stores?</p> <ol style="list-style-type: none"> 1. Always 2. Sometimes 3. Never 	
12	<p>Do you examine the expiry date of the food items and medicines when you buy them?</p> <ol style="list-style-type: none"> 1. Always 2. Sometimes 3. Never 	
13	<p>Do you read the nutritional labels on food products?</p> <ol style="list-style-type: none"> 1. Always 2. Sometimes 3. Never 	
14	<p>Do you check the M.R.P. (Maximum Retail Prices) before buying the products?</p> <ol style="list-style-type: none"> 1. Always 2. Sometimes 3. Never 	
15	<p>What is your source of information regarding Consumer welfare (Consumer Protection, Consumer Rights and Consumer Responsibilities)?</p> <ol style="list-style-type: none"> 1. Media (Radio, television, Newspapers) 2. Club members 3. Commerce 4. Home Economics 5. Family and Friends 	
16	<p>Mention at least one consumer right that you know</p> <p>Answer: _____</p> <p>_____</p>	

17	<p>As a member, is there regular lectures/training programmes organized for the benefit of the club members? (If the answer is “no” go to question 19)</p> <p>1. Yes</p> <p>2. No</p>	
18	<p>How many such programmes were organized in a term?</p> <p>Answer:_____</p>	
19	<p>Are there available Study Materials (reference guides such as Books, Monographs, Magazines, Pamphlets and other reading materials) on Consumer Protection in the School Library?</p> <p>1. Yes</p> <p>2. No</p>	
20	<p>Has there been field visit (Local market, Consumer Court, Laboratories, door to door interaction in the local Community) organized by Competition and Consumer Protection club? (If the answer is “no” go to question 23)</p> <p>1. Yes</p> <p>2. No</p> <p>3. Not sure</p>	
21	<p>How many field visits are you aware of?</p> <p>Answer:_____</p>	
22	<p>Where was the place of field visit?</p> <p>Answer:_____</p>	
23	<p>Has the Competition and Consumer Protection club taken part in Celebrating Important Consumer Day (World Consumer Rights Day on 15th March)?</p> <p>1. Yes</p> <p>2. No</p> <p>3. Not sure</p>	
24	<p>Has there been an award ceremony organized by Competition and Consumer Protection clubs to encourage club members for their participation and efforts in organizing the activities of the clubs?</p> <p>1. Yes</p> <p>2. No</p> <p>3. Not sure</p>	

25	What Consumer Club activities are conducted in the school? Answer:_____	
26	Does the Competition and Consumer Protection club impart sufficient Knowledge to the members about consumer rights? 1. Yes 2. No	
27	Do you disseminate information regarding consumer welfare and protection gained through the clubs among fellow students, parents and other people in the community? 1. Always 2. Sometimes 3. Never	
28	One of the objectives of establishing consumer clubs in schools is to strengthen the consumer movement in the country. What is the importance of your club in this regard? 1. Strongly agree 2. Agree 3. Not sure 4. Disagree	
29	How much knowledge do you have about the Competition and Consumer Protection Act? 1. Very aware 2. Some extent 3. Nothing	
30	Do you ask for a Cash Memo (receipt) after every purchase 1. Always 2. Sometimes 3. Never	
31	Do you look for Standard Marks when buying goods? 1. Always 2. Sometimes 3. Never	
32	Do you go for Branded Goods? 1. Always 2. Sometimes	

	3. Never	
33	<p>Are you satisfied with the activities undertaken by the Consumer Club in the school?</p> <p>1. Satisfied to a large extent</p> <p>2. Satisfied to some extent</p> <p>3. Not at all satisfied.</p>	
34	<p>Is the Government doing enough to protect consumers?</p> <p>1. No</p> <p>2. Yes</p>	
35	<p>What else should the Government do to protect consumers?</p> <p>_____</p> <p>_____</p> <p>_____</p>	

Thank you for your time. Be assured that this information will be handled with the utmost confidentiality that it deserves

Appendix E

ADDITIONAL INFORMATION

WORKING DEFINITION FOR CONSUMER LEARNING FORMULATED FOR THIS STUDY:

“Consumer learning is the process of gaining knowledge and understanding, skills, values and attitudes to create critical independent thinking and informed consumers who not only manage consumer resources responsibly in a complex, multi-faceted society, but take appropriate action to influence the factors which affect consumer decisions as part of the global society’s collective life.” (Hellman-Tuitert, 1999: 15).

LIST OF EIGHT CONSUMER RIGHTS:

1. The right to satisfaction of basic needs: to have access to basic, essential goods and services i.e. adequate food, clothing, shelter, healthcare, education, public utilities, water and sanitation.
2. The right to safety: to be protected against products, production processes and services, which are hazardous to health or life.
3. The right to be informed: to be given facts needed to make informed choice and to be protected against dishonest or misleading advertising and labeling.
4. The right to choose: to be able to select from a range of products and services, offered at competitive prices with an assurance of satisfactory quality.
5. The right to be heard: to have consumer interests represented in the making and execution of government policy, and in the development of products and services.
6. The right to redress: to receive fair settlement of just claims, including compensation for misrepresentation, shoddy goods or unsatisfactory service.
7. The right to consumer education (learning): to acquire knowledge and skills needed to make informed, confident choices about goods and services, while being aware of basic consumer rights and responsibilities, and how to act on them.
8. The right to a healthy environment: to live and work in an environment, which is non-threatening to the well-being of present and future generations (Consumers International, 2003: 2).

LIST OF FIVE CONSUMER RESPONSIBILITIES:

Solidarity: Consumers have the right to have their voice represented in the political arena, but also have the responsibility to organize themselves to develop strength and influence so as to promote and protect their interests.

Critical awareness: Consumers have the right to safety and information, but also have the responsibility to be able to distinguish between needs and wants, to ask informed questions about price, availability and quality of goods and services. One can assume that critical awareness is gained through acting on the responsibility for accessing consumer education (learning).

Action and involvement: Consumers have the right to choice, safety and redress, but also have the responsibility to assert themselves and act confidently to make their voices heard.

Environmental responsibility: Consumers have the right to a healthy environment, but have the responsibility to understand and be aware of environmental costs of their consuming patterns and to protect the earth for future generations.

Social concern: Social concern means being aware of personal consumption patterns and the effect on local, national and international citizens. Being “socially responsible” takes into account the individual concerns of consumers and the shared concern for the society at large (McGregor, 1999: 48)

Appendix F

UUSAKA PROVINCE SCHOOLS PROFILE

Enrolment (Grade 1 – 7)

District		Boys	Girls	Total
1	Chilanga	8,955	9,358	18,313
2	Chirundu	6,198	5,606	11,804
3	Chongwe	16,075	15,916	31,991
4	Kafue	11,276	11,187	22,463
5	Luangwa	3,560	3,606	7,166
6	Lusaka	74,562	81,045	155,607
7	Rufunsa	5,544	5,371	10,914
8	Shibuyunji	9,377	9,410	18,787
Lusaka Province total		135,547	141,499	277,046
Country total		1,426,413	1,420,632	2,847,045

Source: Ministry of Education, Science, Vocational Training and Early Education. (2014)

Enrolment (Grade 8 – 9)

District		Boys	Girls	Total
1	Chilanga	2,096	2,181	4,277
2	Chirundu	859	644	1,503
3	Chongwe	3,644	3,456	7,100
4	Kafue	3,748	2,720	6,468
5	Luangwa	641	731	1,372
6	Lusaka	18,402	19,430	37,832
7	Rufunsa	938	929	1,887
8	Shibuyunji	1,401	1,378	2,779
Lusaka Province total		31,729	31,469	63,198
Country total		220,577	200,030	420,607

Source: Source: Ministry of Education, Science, Vocational Training and Early Education. (2014)

Enrolment (Grade 10 – 12)

District		Boys	Girls	Total
1	Chilanga	870	1,004	1,874
2	Chirundu	412	258	670
3	Chongwe	1,321	1,200	2,521
4	Kafue	2,009	1,839	3,848
5	Luangwa	683	867	1,544
6	Lusaka	14,086	12,853	26,939
7	Rufunsa	63	234	297
8	Shibuyunji	1,102	790	1,892
Lusaka Province total		20,546	19,045	39,591
Country total		148,271	125,243	273,514

Source: Ministry of Education, Science, Vocational Training and Early Education. (2014)

Table 4.4 Enrolment (Grade 1 – 12)

Region		Boys	Girls	Total	Percentage
1	Chilanga	11,921	12,543	24,464	6.44
2	Chirundu	7,469	6,508	13,977	3.40
3	Chongwe	21,040	20,572	41,612	10.96
4	Kafue	17,033	15,746	32,779	8.63
5	Luangwa	4,884	5,204	10,088	2.66
6	Lusaka	107,050	113,328	220,378	58.02
7	Rufunsa	6,545	6,534	13,079	3.44
8	Shibuyunji	11,880	11,578	23,458	6.18
Lusaka Province total		187,822	192,013	379,835	100
Country total		1,795,261	1,745,905	3,541,166	

Source: Ministry of Education, Science, Vocational Training and Early Education. (2014)

Number of schools by sponsoring agency

District		GRZ & Grant-aided schools		Private schools		Total GRZ, Pvt, Grant-aided	
		Primary	Sec.	Primary	Sec.	Primary	Sec.
1	Chilanga	28	5	31	9	59	14
2	Chirundu	20	5	4	1	24	9
3	Chongwe	37	6	1	2	38	8
4	Kafue	34	9	8	4	42	13
5	Luangwa	15	6	1	0	16	6
6	Lusaka	98	30	79	28	177	58
7	Rufunsa	24	3	0	1	24	4
8	Shibuyunji	22	3	4	1	26	4
Lusaka Province		278	67	128	46	406	113
Country total		5,420	522	485	112	5,905	634

***Source:** Ministry of Education, Science, Vocational Training and Early Education. (2014)*

Appendix G

Distribution of schools with the Competition and Consumer Protection Clubs in Lusaka Province

	School zone A	School zone B	School zone C
1	Munali Boys Sec. School	Kabulonga Boys Sec. School	Licef Sec. School (Pvt)
2	Mumali Girls Sec. School	Kabulonga Girls Sec. School	Chinika Sec. School
3	Olympia Sec. School	St. Marys Sec. School (Grant-aided)	Kamwala Sec. School
4	Roma Girls Sec. School (Grant-aided)	Libala Sec. School	David Kaunda Sec. School
5	Northmead Sec. School	Leopards Hill Sec. School (Pvt)	Arakan Boys Sec. School
6	Thorn Hill Sec. School (Pvt)	Chilenje South Sec. School	Arakan Girls Sec. School
7	Rhodes Park Sec. School (Pvt)	Nyumba Yanga Sec. School	Matero Boys Sec. School (Grant-aided)
8	Don Gordon Sec. School (Pvt)	Twin Palm Sec. School	Matero Girls Sec. School
9	Chelstone Sec. School	Lake Road Sec. School (Pvt)	Namununga Sec. School (Pvt)
10	Sunshine Sec. School (Pvt)	Lilayi Sec. School	Kamulanga Sec. School

Source: CCPC (2014)