

**ROLE OF CONSUMER EDUCATION IN ADDRESSING INCOME
ELASTICITY OF DEMAND AMONG TEACHERS IN SELECTED ZONES
OF ZAMBIA'S LUSAKA DISTRICT**

By

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**A dissertation submitted to the University of Zambia in partial fulfilment of the
requirements for the award of the Degree of Master of Education in Environmental
Education.**

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DECLARATION

I, **Marvis Sitimela**, do hereby declare that this dissertation represents a product of my work and it has not been submitted at this or any other University, all scholarly work used in this dissertation has been duly acknowledged.

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APPROVAL

This dissertation of Marvis Sitimela is approved as partially fulfilling the requirements for the award of the degree of Master of Education in Environmental Education by the University of Zambia.

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Supervisor

..... Signature..... Date.....

DEDICATION

This dissertation is dedicated to my beloved husband, Andrew Mwanza and my children namely Taonga, Temwani, Andrew and Lusungu.

The success of this report is also as a result of my family especially my husband, Andrew Mwanza, for encouraging me and being there for me throughout the course of my Masters' programme for the financial, moral, emotional and material support they gave. May Almighty God bless them all.

ABSTRACT

This study investigated the role of consumer education in addressing income elasticity of demand among teachers. The study was conducted because income elasticity of demand among Zambian teachers of Lusaka district had a significant effect on their socio-economic livelihood and financial freedom which affected their sustainable consumption.

This study employed a concurrent embedded mixed method study design in its methodological perspective. The data collection methods used were semi-structured interviews and questionnaires. The sample comprised of 95 teachers, 5 headteachers from selected schools in Chilenje, Mumuni and Kaunda Square zones and 5 standard officers from Ministry of General Education. Teachers were sampled out using stratified sampling while stratified purposeful sampling was used to sample headteachers and standard officers. Qualitative data was analysed using thematic approach while quantitative data was analysed using descriptive statistics in form of tables, charts and Pearson correlation were generated using Special Package for Social Sciences (SPSS), and in some instances Microsoft ware and Excel were used.

The study established that teachers' sustainable consumption had been affected by income increase as this was demonstrated in teachers' expenditures with a mean score of 3.73 and consumption of luxurious goods and services with a mean score of 3.37. This caused unsustainable consumption because such teachers were not able to save and invest for future consumption. The challenges caused by income increase on the socio-economic livelihood of teachers were overborrowing from financial lending institutions, beer drinking and poverty. The study established that teachers developed financial freedom of making choices that allowed them to enjoy life, which made them to use up all their income supported with a mean score of 3.44. Borrowing unsustainably had a mean score of 3.76, servicing more than one loan at once with a mean score of 3.12 and debt creation with a mean score of 3.94. Furthermore, the study established that consumer education could be used to address challenges caused by income elasticity through imparting knowledge on how to plan and diversify, changing their attitudes and promoting skills on financial management and how to plan before spending. The government through the Ministry of General Education needs to arise to the occasion and promote consumer education so that skills, knowledge and attitudes are imparted to teachers.

The study further recommends that the Ministry of General Education should set up programmes on how to reach out to teachers in schools and educate them on the importance of spending wisely.

Key words: *Consumer education, Income elasticity of demand and sustainable consumption*

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ABBREVIATIONS/ ACRONYMS

CE	Consumer Education
DEBS	District Education Board Secretary
EE	Environmental Education
IED	Income Elasticity of Demand
MDGs	Millennium Development Goals
MGE	Ministry of General Education
NGOs	Non-Governmental Organisations
OECD	Organisation for Economic Co-operation and Development
PEO	Provincial Education Office
SC	Sustainable Consumption
SD	Sustainable Development
SDGs	Sustainable Development Goals
UK	United Kingdom
UNEP	United Nations Environment Programme
UNESCO	United Nations Education for Scientific Cultural Organisation
USA	United States of America

DEFINITIONS OF KEY TERMS

Consumer Education: is the preparation of an individual through skills, knowledge, concepts and understanding that is required for everyday living to achieve maximum satisfaction and utilization of his or her resources.

Consumerism: is a social and economic order and ideology that encourages the acquisition of goods and services in ever-increasing amounts.

Financial Freedom: to be free to use income earned.

Income elasticity of demand: Show how people change their consumption habits with changes in income levels.

Investment: future consumption.

Socio-Economic Livelihood: A measure of an individual or group standing in society in term of income, wealth, social life.

Sustainable Consumption: Wise use of resources and related products which responds to basic needs and bring a better quality of life.

Zone: A school division consisting of a specified number of schools.

CHAPTER ONE

INTRODUCTION

1.1 Overview

This chapter gives a background to this study so that there is a clear understanding of what the study is all about and where the problem under investigation is emanating from. Thereafter, the chapter frames the statement of the problem, purpose of study, research objectives and questions, hypotheses, significance of study, delimitation of the study, limitations and challenges, conceptual framework and theoretical framework.

1.2 Background

Business Dictionary (2018) defines Income Elasticity of Demand (IED) as the proportionate change in the demand for a good in response to a change in income. Income Elasticity of Demand (IED) measures the relationship between a change in quantity for a good and a change in real income. It is reflected in how people change their consumption habits with changes in their income levels (Perloff, 2008). In a growing economy where income levels are rising, goods whose demand is highly income dependent will sell more than the goods whose demand is not income dependent. For example, demand for a staple food items usually do not increase with higher income levels but demand for restaurant food does increase as individuals' income grows.

Khanna (2009), presents five types of Income Elasticity of Demand (IED) which are; high income elasticity of demand which is an increase in income accompanied by a proportional increase in quantity demanded, this is typical of a luxury or superior good. Business Dictionary (2018) explains that Luxury goods represent normal goods associated with income elasticities of demand greater than one. Consumers will buy proportionately more of a particular good compared to a percentage change in their income. Consumer discretionary products such as premium cars, boats and jewellery represent luxury products that tend to be very sensitive to changes in consumer's income. Unitary income elasticity of demand is an increase in quantity demanded changes by the same percentage as price. Frank (2008) adds that positive income elasticity of demand would be unitary when the proportionate change in the quantity demanded is equal to proportionate change income. Positive income elasticity of demand is linked with normal goods. A rise in income will lead to a rise in demand. For instance, if income increases

by 50% and demand also rises by 50% then demand would be called as unitary income elasticity of demand. Khanna (2009) explains that Low income elasticity of demand is an increase in income by less than a proportional increase in quantity demand and this is a characteristic of a necessary good. Zero income elasticity of demand according to Frank, (2008) is also known as perfectly inelastic which is a change of income that has no effect on the quantity bought, these are called stick goods. This means that Zero income elasticity of demand has numerical value zero. This is because there is no effect of increase in consumer's income on the demand of product. The income elasticity of demand is zero in case of essential goods for example; salt is demanded in same quantity by a high income and a low-income individual. Negative income elasticity of demand is an increase in income which is accompanied by a decrease in the quantity demanded. The Income Elasticity of Demand (IED) is negative for inferior goods also known as Giffen goods. Basically, a negative income elasticity of demand is linked with inferior goods, meaning rising incomes will lead to a drop-in demand and may mean changes to luxury goods. For example, if the income of a consumer increases, he would prefer to purchase wheat instead of millet. In this case, the millet would be inferior to wheat for the consumers (Frank, 2008). Nordhaus (2001) gave an example that a consumer may be selecting more luxurious substitutes because of the increase in income.

UNESCO (2010) defines Consumer Education (CE) as the education and informing investment of directing the individual's economic activities, satisfying the needs, usage of resources rationally, learning their basic rights, increasing their effectiveness in market. Consumer Education(CE) aims to help the consumer to gain maximum advantage by improving their, knowledge, skills, values and ability, and to make teachers understand the economy and changing market. Every consumer has a different consuming attitude than the other and learns new attitudes every day, and changing negative attitudes and thoughts is possible only by Consumer Education (CE) (Mc Gregor, 2010, Thoresen *et al*, 2010). UNESCO (2010) explains that traditionally, Consumer Education (CE) was seen as the study of prudent shopping habits, family budgeting and ways of avoiding advertising and credit traps but now Consumer Education (CE) is the preparation of an individual through skills, concepts and understanding that are required for everyday living to achieve maximum satisfaction and utilization of resources.

In this era however, consumerism touches on all aspects of daily life in the modern world and might be seen as a core value. Consumer Education (CE) can address areas like consumer decision making which cover critical thinking skills related to consumers' goals, needs, wants

and the effects of attitudes, advertising, information and opportunity costs on consumer behaviour. It can also address areas of personal finance which comprises budgeting, record keeping, credits, saving and investing among others. Therefore, Consumer Education (CE) can help teachers in many areas of their lives such as saving, budgeting and investing in order to use their financial freedom effectively. It can help teachers to have a positive attitude towards their style of living through promotion of wise use of income.

According to UNEP (2011), Sustainable Consumption (SC) encompasses the principles of the oneness of humanity and the right of all to have their basic needs met. It is also evident that incorporating the concept of responsible consumption into daily actions is a process and must be developed and modified overtime in response to changes in society. Through the globalisation of media, the portrayal of materialistic lifestyles of the most affluent groups in society is influencing attitudes and consumption patterns globally. The complexities of integration and social cohesion in increasingly multicultural societies are compounded by the lack of access by many to consumption which fulfils their basic needs and economic difficulties due to financial overextension and dependency increase.

New Era Live (2016) explains that Consumer Education (CE) can play an important role in promoting Sustainable Consumption (SC) through focusing on increasing awareness of the importance of benefits of sustainability both for individuals and society, developing practical knowledge of what consumer can do to support Sustainable Consumption (SC) and providing necessary skills and attitudes for putting this knowledge in everyday practice.

Although teachers are in a group of affluent most of them lack access to Sustainable Consumption (SC) knowledge that can help them to acquire their basic needs. However, through Consumer Education (CE) awareness can be increased so that teachers acquire the benefits of sustainability through provision of skills and attitudes that can change their consumption habits.

Sharmar and Rani (2014) defines Sustainable Consumption (SC) as the consumption of goods and services that have minimal impact upon the environment are socially equitable and economically viable whilst meeting the basic needs of humans, world-wide. Sustainable Consumption (SC) targets everyone, across all sectors and all nations, from individual to governments.

OECD (2009) explains that Sustainable Consumption (SC) means a consumption of goods and services that meet human needs and provides increased quality of life. According to UNEP

(2010), Sustainable Consumption (SC) encompasses the principles of the oneness of humanity and the right of all to have their basic needs met. It is also evident that incorporating the concept of responsible consumption into daily actions is a process and must be developed and modified overtime in response to changes in society. Many factors have contributed to the need for Sustainable Consumption (SC) here and now. Poverty remains rampant in large parts of the world, consumption in some people increases at the expense of others due to disproportional distribution.

In Zambia people including teachers face a lot of challenges in terms of utilisation of their resources especially income due to factors like change in consumption habits and adjustment of living standards whenever there is an income increase. Other factors such as high-income levels and educational levels contributes towards expenditure other than their needs. The study done by Debt Busters (2013) indicate that people spend more instead of saving when their salaries increases. As people become better off, they tend to afford to increase their spending on different goods and services. The Income Elasticity of Demand (IED) will also affect the pattern of demand over time. Therefore, Income Elasticity of Demand (IED) reflects how people change the consumption habits with changes in their income levels. People's consumption choices are powerful decisions that are made in their everyday life, they shape markets and production patterns and have tremendous impacts on our global community contributing to issues such as climate change and human rights. Hence, Income Elasticity of Demand (IED) has an effect on the way teachers consume goods and it equally has implications on their sustainable utilisation of resources.

Income Elasticity of Demand (IED) among teachers has been high because there are able to spend more than they used to do before 2013 to 2015 when they received salary increment and according to their qualification. From the stated period when salaries were increased and restructured teachers' salaries increased way above the basic needs basket. Therefore, teachers could afford their basic needs but there is a lot of consumption that is not sustainable because very few are able to save and invest since most of them finish their money before month end. A month that teachers' salaries delays you will notice the up-roll on their social forums and this indicates that they are consuming everything. From 2013 when the government awarded a huge salary increment the perspective at how teachers looked at their income, goods and services available to them changed a great deal, therefore affecting their consumption pattern. Some teachers got overwhelmed such that they ended up with unnecessary borrowing from financial lending institution (Munshi, 2018). This has created indebtedness amongst them and

which Schicks (2014) explained that indebtedness is caused by unnecessary borrowing and spending. Tembo (2014) denotes that the borrowing patterns are not sustainable and are mainly for consumption and unsustainable consumption patterns also contributed to heavy indebtedness. This study argues that inadequate Consumer Education (CE) was the reason why Income Elasticity of Demand (IED) amongst teachers was high. When the teachers' salaries were adjusted upwards, meant that there was an increase in terms of their income. Hence, their consumption pattern changed. They tend to consume more luxurious goods and their demand for normal goods reduced, this could be due to inadequate knowledge on Consumer Education (CE) to promote Sustainable Consumption (SC). Therefore, it was in this regard that, this study was conducted to find out the challenges that are caused by Income Elasticity of Demand (IED) on teachers' Sustainable Consumption (SC) and how Consumer Education (CE) can be used to address the challenges posed by Income Elasticity of Demand (IED) among themselves in public schools of Chilenje, Kaunda Square and Mumuni Zones in Lusaka district.

1.3 Statement of the problem

The Income Elasticity of Demand (IED) amongst teachers in Lusaka has a significant effect on their socio-economic livelihood and financial freedom which has affected their Sustainable Consumption (SC). However, these are not precisely known especially in the milieu of how it happens among teachers. The increase in their salaries especially in 2013 and structuring of their salaries in 2015 affected the consumption pattern of goods and services as this has been demonstrated in teachers' unsustainable consumption behaviour and patterns where they are currently overborrowing from predatory financial lending institutions (Munshi, 2018). This creates Sustainable Consumption (SC) challenges because when they use up all their salaries most of them end up going to financial lending institutions for loans to sustain themselves and this has created high indebtedness levels among some of them. It was therefore important to establish both empirical and theoretical consumption behaviour of teachers in selected zones of Lusaka district. More specifically the study investigated how Consumer Education (CE) can be used to address the challenges posed by Income Elasticity of Demand (IED) among teachers.

1.4 Purpose of the study

The aim of this study was to investigate the role of Consumer Education (CE) in addressing Income Elasticity of Demand (IED) on teachers in selected zones of Zambia's Lusaka District.

1.5 Specific Objectives

In order to address the aim of the study, the following specific objectives guided the study:

- i. To determine Income Elasticity of Demand (IED) for teachers on their Sustainable Consumption (SC) in selected schools of Lusaka District.
- ii. To identify challenges posed by Income Elasticity of Demand (IED) on socio-economic livelihood of teachers.
- iii. To determine how Income Elasticity of Demand (IED) affects financial freedom of teachers in achieving sustainability.
- iv. To describe the role of Consumer Education (CE) in addressing the challenges of Income Elasticity of Demand (IED) on teachers' Sustainable Consumption (SC).

1.6 General Question

The study adopted the following general research question:

What are the challenges of teacher's Income Elasticity of Demand (IED) on their Sustainable Consumption (SC) status and how can Consumer Education (CE) be used to address the issue?

1.7 Specific Research Questions

The following specific research questions were used in this study as a way of addressing the general question:

- i. How does Income Elasticity of Demand (IED) affect teachers' Sustainable Consumption (SC) in selected schools of Lusaka District?
- ii. What are the challenges posed by Income Elasticity of Demand (IED) on socio-economic livelihood of teachers in selected schools of Lusaka District?
- iii. How does Income Elasticity of Demand (IED) affect teachers' financial freedom in achieving sustainability?
- iv. What would be the role of Consumer Education (CE) in addressing the challenges of Income Elasticity of Demand (IED) on teachers' Sustainable Consumption (SC)?

1.8 Hypotheses

The two hypotheses were formulated to guide the test on Pearson's correlation which was used to correlate two variables. The two hypotheses were:

Null hypotheses (H₀): There is no relationship between duration of work and debt increase.

Alternative hypotheses (H1): There is a relationship between duration of work and debt increase.

1.9 Significance of the Study

Findings of this study may add value to the government of the day for policy formulation. Environmentalists, researchers and all the other stakeholders may also need these findings to critically investigate more on current state of teachers' consumption habits and be able to take appropriate mitigation strategies. It is further anticipated that this study may help teachers change in their behaviour as they consume the goods and services. The researcher further anticipates that the study may contribute to knowledge available and also provide information to scholars who would be interested in carrying out further related research.

1.10 Delimitation of the study

This study was conducted in Lusaka district which is Zambia's cosmopolitan and capital city where economic variables of endogenous and exogenous are easily affected by the forces of supply and demand. In this regard, Lusaka has a high concentration of teachers making it suitable to conduct the research. The study concentrated on schools found in Chilenje, Kaunda Square and Mumuni zones because there is a good number of schools and this means that there is a large population of teachers for the researcher to conduct the study. However, the findings are not representative of all schools in Zambia.

1.11 Limitations

Permission to collect data from teachers was tedious due to the bureaucracy in the education system. Individual interviews with headteachers and education standard officers were not easy to organise since most of time they were out for other official duties. As a result, the postponements dragged the research period hence making it costlier for the researcher in terms of transport logistics. This did not however, hinder the reliability and validity of the collected data since all the methods that is questionnaires and interview schedules were used.

1.12 Conceptual Framework

According to Miles and Huberman (1994) a conceptual framework may be defined as "a visual or written product that explains either graphically or in narrative form, the main things to be studied, the key factors, concepts or variables and the presumed relationships among them." Furthermore, Orodho (2009) explains that a conceptual framework is defined as a model of

presentation where a researcher represents the relationship between variables in the study and shows the relationship diagrammatically. In other words, a conceptual framework shows the way ideas are organized to achieve a research purpose. Figure 1.1 is an illustration of a conceptual framework for this study.

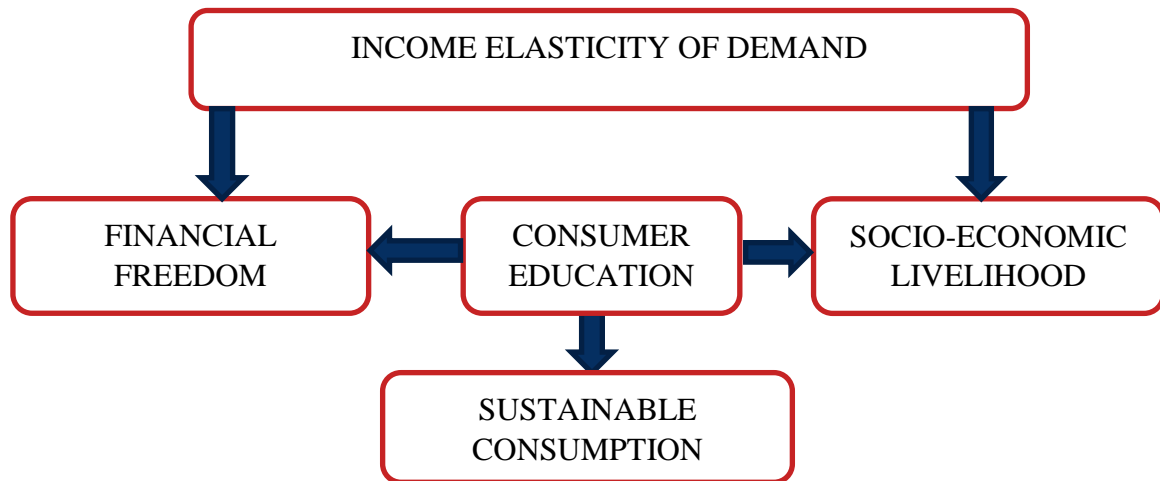


Figure 1.1: Conceptual Framework

Income Elasticity of Demand (IED) has brought challenges on socio-economic livelihood of teachers and effects on their financial freedom hence affecting their Sustainable Consumption (SC). Therefore, Consumer Education (CE) which is concerned with teaching people skills, changing attitudes, transmitting knowledge and increasing awareness required for living in a consumer society is needed to address challenges caused by Income Elasticity of Demand (IED) on teachers in order for them attain Sustainable Consumption (SC).

1.13 Theoretical Framework

Swason (2013) asserts that theories are formulated to explain, predict and understand phenomena and in many cases to challenge and extend existing knowledge with the limits of critical binding assumptions. Theoretical framework is the structure that can hold or support a theory of a research study. The theoretical framework introduces and describes theory that explains why the research problem understudy exists. Therefore, theory used to guide this research is the consumerist theory which was developed by Lancaster (1966). Consumerist theory looks at how consumers make choices under income constraints. It is also concerned with how rational consumers would make consumption decisions. The structure arises because the consumer's choice sets are assumed to be defined by certain prices and the consumer's

income. Within the limits of their income, consumers make their consumption choices by evaluating and comparing consumer goods regarding their utilities. It is based on the behaviour assumptions that; consumers are utility maximisers because all consumers seek to maximize a utility function subject to a budgetary constraint. Trajtenberg (1990) used the Lancaster's theory to lay down the theoretical and econometric framework for the measure of social gains from product innovation.

This theory was important to this study because one of the aspect of the study was to determine how income increase affected teachers' Sustainable Consumption (SC) of which could be through their consumption choices they made within the limits of their income.

1.14 Summary of Chapter One

This chapter introduced the study on the role of Consumer Education (CE) in addressing Income Elasticity of Demand (IED) among teachers in Chilenje, Kaunda Square and Mumuni Zones of Lusaka district. The chapter also presented the background to the problem, the statement of the problem, research objectives and questions, purpose of the study, significance of the study, the conceptual framework and theoretical perspectives applied to the study. The next chapter provides a review of literature relevant to this study.

CHAPTER TWO

LITERATURE REVIEW

2.1 Overview

Literature review goes beyond summarizing materials written by scholars. Literature review focuses on a specific topic of interest and includes a critical analysis of the relationships among different works and relating to them to your works (Galvan, 2006). Therefore, this chapter provides literature on Income Elasticity of Demand (IED) and Consumer Education (CE) in general. Afterwards, provides related studies from various parts of the world. The study found literature to be scanty nevertheless it revealed related literature of the studies that were done by other scholars. A review of these studies helped to give an insight of practical information that would answer the research questions and provide the kind of information that other stakeholders may use.

2.2 Generalising Income Elasticity of Demand (IED)

Income Elasticity of Demand (IED) is a measure of how much the quantity demanded of a good respond to a change in consumers' income (Mankiw, 2009). Income Elasticity of Demand (IED) is used to see how sensitive the demand for a good is to an income change. The higher the income elasticity, the more sensitive demand for a good is to income changes. A very high-income elasticity suggests that when consumers' income goes up, consumers will buy a great deal more of that good and conversely that when income goes down consumers will cut back their purchases of that good to an even greater degree. During growth periods, demand for normal goods will increase while during down turns demand will reduce (Hall and Lieberman, 2007). When the consumer has a change in income, it affects the amount of money the consumer can spend on a good or service. If the good or service is essential, for example food, clothing, shelter, the consumer is bound to purchase that good or service; though, income will still have an impact to the purchase.

Income Elasticity of Demand (IED) can be used as an indicator of industry health, future consumption patterns and as a guide to firms' investment decisions for example, the selected income elasticities below suggest that an increasing portion of consumers budget will be devoted to purchasing automobiles and restaurant meals and a smaller share to tobacco and margarine (Mankiw,2009).

Income elasticities are closely related to the population income distribution and the fraction of the product's sales attributable to buyers from different income brackets. Specifically, when a buyer in a certain income bracket experience an income increase, their purchase of a product changes to match that of individuals in their new income bracket (Bordley and McDonald,2001). This implied to the teachers that every time they received an increase on their income, their consumption pattern changed but do they change in the sustainable way.

The studies above discussed how Income Elasticity of Demand (IED) affected the purchasing of goods and services in general. Studies indicated that when there was change in an income of a consumer the money the consumer could spend got affected too. The studies also highlighted the importance of Income Elasticity of Demand (IED) such as giving suggestions for future consumption patterns and acts as guide to firms' investment decisions. The studies though, did not show the methodologies that were used to gather the information. The present study focused on how Income Elasticity of Demand (IED) affected teachers' Sustainable Consumption (SC) of goods and services. The study also highlighted the methodologies that were used.

2.3 Consumer Education in General

Consumer Education (CE) is the process of gaining the knowledge and skills needed in managing consumer resources and taking actions to influence the factors which affect consumer decisions. Consumer Education (CE) empowers consumers by giving them information and advice and by teaching them that they have rights and responsibilities relative to the power of the producers. Consumers are taught how to make rational efficient choices. Empowered consumers know how to use information and to take advantage of the competitive market by being knowledgeable, confident, assertive and self-reliant also know how to advocate for themselves in their day today consumer affairs (Jarva, 2011).

In the view of Thoresen *et al* (2010) Consumer Education (CE) has been described as addressing areas like consumer decision making which cover critical thinking skills related to consumers' goods, needs, wants and the effects of attitudes, advertising, information and opportunity costs on consumer behaviour. Consumer Education (CE) also address area of personal finance which includes budgeting, record keeping, credit, saving and investing among others. Consumer Education (CE) offers more than knowledge and skills. It can promote critical thinking, problem solving and action.

Therefore, Consumer Education (CE) could be used to address challenges caused by Income Elasticity of Demand (IED) among teachers in order to promote their Sustainable Consumption (SC) through providing them with knowledge on saving and investing for future consumption. Consumer Education (CE) can also address effects of income increase on financial freedom such as credits by offering them with knowledge on why and when is it necessary to acquire credits.

Furthermore OECD (2016) explains that Consumer Education (CE) is concerned with teaching skills, attitudes and knowledge required for living in a consumer society. It is a fundamental component of general education which should support consumers in their attempts to organise their everyday lives in a sustainable way. It provides legal support to the needy consumers and guidance for wise buying. Consumer Education (CE) familiarizes the consumer in getting maximum satisfaction by proper utilization of money and leads to a better living standard (Bhaita *et al*, 2016). Consumer Education (CE) can support citizen to become more skilled, literate and socially responsible as well as, consumers that is, it can empower citizens to consume such that interest of others and the commons, as well as their own interests are better served.

Consumer Education (CE) is one of the strongest tools that can be used to influence consumer behaviour. New Era Live (2016) indicates that Consumer Education (CE) will help consumer purchase proper goods at the right place and the right price and it can improve consumers' ability to handle information selectively. Consumer Education (CE) changes consumer s' behaviour including as regards the external effects of their consumption. It also supports self-confidence, independence and teaches life skills which contribute to success in everyday living. It fosters values such as distinguishing between needs and wants.

The choices consumers make have significant social, economic and environmental implications in particular, consumer choices can often have an impact on Sustainable Development (SD). Consumer Education (CE) can play an important role in promoting Sustainable Consumption (SC) through focusing on increasing awareness of the importance of benefits of sustainability both for individuals and society, developing practical knowledge of what consumers can do to support Sustainable Consumption (SC) and providing necessary skills and attitudes for putting this knowledge in everyday practise (New Era Live, 2016). Awareness is an element that appears in the human automatic process. The automaticity can involve conscious or unconscious course of actions. The process is comprised of environmental

features, automatic process and outcome. Consumer's awareness (either consciously or unconsciously) precedes the control, modification, elimination and change in human behaviours and decisions. That's effective Consumer Education (CE) can only be materialised through awareness (Chartrand, 2005).

Observations made from the above studies were that although focused on general consumers, they were some similarities to this study in that they talked about Consumer Education (CE) providing knowledge, skills, attitudes and increasing awareness that could promote Sustainable Consumption (SC) which is a component under investigation in this study. However, some differences were noted as well. For instance, this study goes beyond issues discussed studies above. This goes further to investigate one component which the above studies did not cover which is identifying ways or strategies that could be used to supply teachers with information on Sustainable Consumption (SC) through Consumer Education (CE).

India, Chaudhury *et al;* (2011) indicates that due to low literacy levels and unsatisfactory information flows, the Indian consumers, by and large are not conscious of all their rights which is comparatively time consuming and cumbersome. This discourages the consumers from seeking the redressal of their grievances by means of the judicial process. Consumerism in India is not well organized and developed. Though there are several laws to safeguard consumer's interests of consumers, they are effectively implemented and enforced to achieve the objectives. From time to time, the government has attempted to safe guard the interests through legislations and the CPAA 1986 is considered as the most progressive statute for consumer protection implementation of the Act reveals that interest of consumers are better protected than ever before. However, consumer awareness through Consumer Education (CE) and actions by the government is very cardinal. Consumer activists and associations are needed the most to consumer protection movement for a success in the country (Chaudhry *et al;* 2011).

Tsnim and Vartkka (2004) focusing on the right to Consumer Education (CE) explain that, it is essential that consumers gain knowledge and skill necessary for them to make informed and secure choices about the goods and services consumer responsibilities. Consumers need to know how to act on these, there by pointing to the necessity of Consumer Education (CE). Further Tsnim and Vartkka (2004) indicates that it is imperative that Consumer Education (CE) is introduced in schools, programmes are initiated especially for low-income, poor and advisor and corporations themselves carry out or participate in consumer education programmes.

In Nigeria, Nwankwo *et al*; (2016) examines the protection of Nigerian consumers regarding the role of consumer protection council of Nigeria (CPC) established by the Act C25 of 2004 and charge with responsibility to promote, protect and safe guard the rights and interest of consumers in all areas of goods and services. Monye *et al* in Nwankwo *et al*; (2016) explains that low levels of literacy, ignorance and the absence of consumer awareness and education of the market transactions, high poverty levels rate constitute challenges of consumer protection council in protecting consumers.

In South Africa, Mc Gregor (2005) one of the basic rationale behind Consumer Education (CE) is to empower consumers to take responsibility of the negative repercussion their consumptions have on themselves, on other citizens and on the external environment so that they may consume more consciously and thoughtfully. Thus, if Consumer Education (CE) was effective, it would empower the consumers against negative effects of consumerism and against further exploitation and oppression. A problem in South Africa is that consumers are unaware of the legislations in place to protect them in terms of industry regulation, consumer credit and product standards. Thus, the need for Consumer Education (CE) to inform, alert, empower consumer against exploitation.

In Zambia, Kulibwa (2015) on the effectiveness of the use of the Competition and Consumer Protection Commission (CCPC) show that clubs have not been effective enough to impart knowledge and change attitudes of children in schools. The Competition and Consumer Protection Commission (CCPC) which oversees Consumer Education (CE) lacks adequate capacity to co-ordinate and guide the clubs in schools.

The studies carried out by Cauldhury *et al*; (2011), Nwakwo *et al*; (2016), Mc gregor (2016) and Kulibwa (2015) focused on challenges which hindered effectiveness of Consumer Education (CE) as lack of awareness, low levels of literacy, ignorance, lack adequate capacity to co-ordinate and guide the clubs. However, the present study focused at the role of Consumer Education (CE) in addressing challenges posed by Income Elasticity of Demand (IED) on teachers. Donald (1990) indicated that Consumer Education (CE) was viewed as the process by which people learn the workings of the market place so that they could improve their ability to act as purchasers or consumers of these products and services they deem most likely to enhance their wellbeing. New Era Live (2016) explained that Consumer Education (CE) could play an important role in promoting Sustainable Consumption (SC) through focusing on increasing awareness of the importance of benefits of sustainability both for individuals and

society, developing practical knowledge of what consumer could do to support Sustainable Consumption (SC) and providing necessary skills and attitudes for putting this knowledge in everyday practise.

In relation to the above information, if more and better Consumer Education (CE) programmes were provided significant long run changes could be expected to occur in the behaviour of teachers. The teachers of tomorrow would have gone through a very different consumer socialisation process than the consumers' expectations, attitudes, preferences and shopping habits if Sustainable Consumption (SC) was introduced as part of more general Consumer Education (CE). Today's income elasticity meant an increase in consumption by consumer and if this was not controlled would bring in issues of overborrowing from financial lending institutions eventually poverty related issues occur. Consumer Education (CE) could be an essential tool in addressing the effects of high income elasticity among teachers. This was because when teachers were provided with information on the challenges of Income Elasticity of Demand (IED), would enable them to make informed decisions towards Sustainable Consumption (SC) by promoting eco-friendly consumption patterns.

2.4 Selected Studies on Income Elasticity of Demand and Consumption

Kurt (1963) studied the income elasticity of demand for market services of farm economics USA. Agricultural economists generally agree that the income elasticity of demand for the market services components of food retail or for the farm produced components. Bunker and Cochrane found the income elasticity for services to be greater than 1.0 based upon a regression analysis of historical aggregative data for the USA. Using similar methods, also found the income elasticity for service to be greater than 1.0. More recently, however, Burk (1957) estimated the income elasticity to be below 0.5. The study used food purchase data collected from a sub- sample of families in the Michigan state University consumer panel. The sub-sample of 145 families that had an increased income during the second of two consecutive years during the period of 1955- 58, maintained a constant family size, and reported each week. Expenditures by each family for market service were computed by deducting the estimated value of the grain in each product from its retail cost. Total per capita expenditure for cereal products were per capita value of market services in the products were compiled before and after income increased. Income Elasticity of Demand (IED) were then computed and for the marketing service component.

Kurt (1963) explained that income elasticities were also computed using cross section analysis to compare, during a given period the expenditures of families having a per capita income \$1,600 with expenditures of families having a per capita income of \$1,600 or above. This method assumes that if families in the lower income increased their incomes their expenditures would be the same as those of the original upper group. The relatively high-income elasticity of expenditure occurs because families increase rather sharply their purchases of certain bakery products, especially cookies when their income increase.

The study determined Income Elasticity of Demand (IED) for market services of farm economics. The study used food data collected from a sub sample from 145 families in order to determine the expenditure of families. It also highlighted the methodology that was used to collect and analyse data. The present study determined the Income Elasticity of Demand (IED) for teachers' Sustainable Consumption (SC) through data collected with aid of a tool to determine income elasticity of demand which showed two periods that was before and after salary increment. The data was collected from 95 teachers.

The study that have been carried out in USA show that in low income countries, a substantial proportion of all food consumed is subsistence food. As development, augmented flow of population to urban centres occurs where industry is expanding. The rising urban population considerably increases the proportion of retail food to all food as the new urban residents no longer produce much subsistence food. The relative decline in subsistence food causes the income elasticity of demand for retail food (Steven, 1963). It is recognized that the elasticities obtained are not parameters of consumer behaviour alone, but include characteristics of the economy which change during development. High income elasticities of demand for retail food point to the livelihood of considerable strain on the marketing system during development unless sufficient compensatory action is undertaken. In estimating future food an equation given by Ohkawa (1956) states that the rate of increase in the consumption of food is the sum of the rate of population growth thus the product of the rate of per capita income growth and the income elasticity of demand for food ($d = p + t + g + n$). Consideration of the data needed for this equation focuses attention on estimates of the income elasticity of demand for food.

The study reviewed on increase in the consumption of food in relation to the rate of population growth and Income Elasticity of Demand (IED). It indicated that elasticities obtained and characteristics of the economy which changed during development were the parameters of consumer behaviour. The present study looked at the challenges of Income Elasticity of

Demand (IED) on socio-economic livelihood and how Income Elasticity of Demand (IED) affected financial freedom of teachers in achieving sustainability.

Another study on the income elasticity of demand on housing was carried out in UK by Wilkinson (1973) who stated that traditionally economist have tended to classify goods and services according to the value of the income elasticity of demand and there has been a tendency to regard housing as a necessity in this technical sense. The debate has been empirical in character centring principally of the statistical questions of the definition of variables, the specification of equations and the techniques of analysis. Both the content of housing consumption and the selection of an appropriate definition of income are possible areas of disagreement. Mortgage repayments, market values, rates, rents have variously been used to measure housing expenditure. De Leeuw (1971) argued that the non-money income owner-occupies received from the rental vales of their dwelling needs also to be included. Some investigators have sought to take account of the various socio-demographic variables such as family size, age and socio-economic class of head of the household. Lee makes extensive use of socio-demographic variables the inclusion of which he argues reduces the chance of over estimating the income elasticity of demand. Wilkinson (1973) to consider the likely effects of increases in any of the independent variables it is convenient to distinguish between physical consumption and spending. Thus, an increase in income, all other things being equal, may result in higher expenditure on housing but no increasing family size may affect both real consumption and more expenditure depending partly on whether there are any economies of scale to be for the household from the current dwelling. Thus, they exist a variety of possible behaviour patterns each of which may give to elasticity coefficients of differing prices. The two highly restrictive conditions, however draw attention to the possible sources of bias in the aggregation of households, viz variations in the propensities to consume housing among households and the variation of household income in relation to the average over a period. If differing amounts, compositions and qualities of housing (as they do), we should expect their individual views on housing to differ and their behaviour, as represented by the coefficient of income elasticity to vary accordingly.

Although the size of family does not appear to exert a very strong effect of the housing income relationship it is possible that the results might differ for individual strata of consumers because of the stage of the life cycle of the household. The best indicators of life cycle are age of head of the household and the number of children. The whole income elasticity tends to be higher for those with one to four than it does for those with no children or five to six children. Elasticity

tends to increase with the age of the head up to 55 years. The effect of increasing family size is to raise or maintain the income elasticity. It is possible that tastes for housing will vary with the age of the head of household and it is obvious that physical requirements will vary with the number of children (Wilkinson, 1973).

The emphasis of the study was on the analysis and comprehension of housing behaviour but as it was pointed out at the beginning that an accurate measure of elasticity is also important for forecasting purpose. Various measures of elasticity were possible, and some were more appropriate for a given purpose than others. However, the researcher observed that the study neither clearly state the methodology used to collect the data nor does it show which research design that was used in the study. This leaves the researcher with many questions than answers. Therefore, this study attempted to answer the aforementioned questions. The emphasis of this study focused on determining the Income Elasticity of Demand (IED) on teachers' Sustainable Consumption (SC), its challenges and how Consumer Education (CE) could be used to address it.

The study done in Jeddah, Saudi Arabia by Mhohammad (1996) concerning measuring income elasticity of housing demand is associated with the influence of transaction costs on housing consumption decisions. A household movement from one dwelling to another expensive in terms of time, money and psychological costs. An implication of this is that households may not respond frequently to changes in their desired levels of housing consumption and this adjustment lags in moving decisions may emerge. Thus, a downward bias in the value of the income elasticity estimate is more likely to result if calculated from a sample of households with mixed duration. This is because the sample include households whose socio-economic characteristics might have changed since the time of their mover. Income elasticity estimates reported by Ihlanfeldt (1981) and Harmon (1988) support this argument. Their estimates were found to be higher for recent movers as compared to non-movers or those with mixed duration.

Mhohammad (1996) the debate over how to deal with the effects of demographic characteristics in housing demand equations has received a similar concern to that associated with the selection of functional forms. Demographic variables such as household and household race were usually included as stratification factors in most previous investigations. This has led to diverse conclusions about the effects of such factors on housing demand. The study done in UK on income elasticity of demand on housing shows that to consider the likely effect of increase in any of the independent variables it is convenient to distinguish between

physical consumption and spending. Thus, an increase in income, all other things being equal, may result in higher expenditure on housing but no increase in the number of housing units purchased. Increasing family size may affect both real consumption and money expenditure depending partly on whether there are any economies of scale to be for the household from the current dwelling.

The study done by Mhohammad (1996) indicated that demographic variables affected the housing demand while in this study demographic variables such as size of the family and age were used to analyse their influence over consumption of luxurious goods which affected teachers' Sustainable Consumption (SC).

The study carried out in Ethiopia by Kibrom *et al.*; (2011) investigates how households have adjusted their demand for various food and non-food items to change in price and income. The results suggest that Ethiopian households display significant responses to change in price and income. In both rural and urban areas consumption increases of teff and animal products and non-food items exceed the proportional income increase. The price elasticity of demand for cereals are roughly same through the country. Income elasticity helped to predict the impact change of income can have on consumption levels. In other words, they tell us what the percentage change in income, with other factors being constant. The higher income elasticity means that as income increases, the demand for that particular good increases. Processed cereals and animal products also show high income elasticity and the importance of these sectors is also expected to increase with income growth.

In India, Khan (2012) looked at income elasticities of demand for major consumption items of Kashmir University Teachers. Kashmir University teachers belong to upper sedentary and rich class is not a fact as the consumption behaviour shown by them is like middle class society. The study reviews that though teachers fall in high income brackets have no disposable income. However, their consumption preferences need to be investigated whether they are oriented to durables or basic consumer items. The income of Kashmir University Teacher includes their own salaries, earning of their spouse, income of their parents, income from primary or tertiary sector. Salaries are very much related, thus age factor to a teacher become major factor determining his appropriate salary. Kashmir University teachers form a same income group have never had same life style which manifested a wide range of difference in their choice and decision behaviour. Direct taxes have more immediate effect on consumption and Kashmir

University teachers being health players of taxes thereby the consumption pattern also shows a different behaviour.

The tradition relationship between the amount of family income and the pattern of family expenditure was discovered in income and the pattern of family expenditure was discovered in 1857 by the German civil servant Ernest Engel, in examination of an extensive collection of family budgets. In the present context Engel's great contribution is the clarification and elaboration of the concept of the income elasticity of demand, which a framework within which numerical measurement of consumer behaviour could be affected, prior to 1936 economist would believe that interest determines the levels of consumption (Khan, 2012). According to Keynes consumption spending and saving are experienced by the level of income, the level of income is shown by the consumption function and the saving function. In the elementary Keynesian model, the real income of households will lead households to increase the amount of goods purchased and vice-versa. To consider how consumption expenditures are related to disposable income we may begin by posting that consumption expenditures, vary directly with disposable income. Second, we can quantify for example saying how much consumption increases with a specific increase in disposable income. Keynes did this in his 'fundamental psychological law' which states that men are disposed, as a rule and on the average, to increase their consumption as their income increases but not as much as the increase in their income (Khan, 2012).

Khan (2012) empirical application express that consumption expenditure is function of income as well as other variables. Saving rate does not depend upon income scale. Major part of the effort in the research has been on consumption expenditure on commodities which direct to determine the regression of consumption on income. The tendencies among teachers to emulate other colleagues and at the same time strive constantly for higher standard of living. Pigouian Real Balance there is negligible impact of wealth on consumption shown by Kashmir University Teachers. It is believed that consumption preference in case of high income groups oriented to consumer durables than necessities, though University Teachers belong to the middle class, still the preference for consumer durable, is very high. Their consumption preference when investigated shows their orientation to durables not to basic consumer items. A crucial factor of consumer economics that direct access shows immediate effect on consumption, mainly when taxation is progressive in nature. Since whole University Teaching Staff are tax payers therefore, their consumption is also affected by tax system.

The study by Khan (2012) is closely related to this study however, it revealed income elasticity of demand for major consumption items of teachers in India. Their consumption preferences showed that their orientation was to durables not to consumer basic items. The study further revealed consumption preference in case of high income groups were oriented to consumer durables than necessities, though university teachers belonged to the middle class; still their preference for consumer durable was very high. The present study was an improvement of existing knowledge. The analysis was carried out with the objective to determine teachers' Income Elasticity of Demand (IED) on their Sustainable Consumption (SC).

Gurrent and Coughlin (2017) provides evidence on the dynamic nature of the income elasticity of demand for lottery tickets in United States of America. The study's numerous reasons suggest that the income elasticity of demand for lottery tickets is likely to change overtime. The most general is that consumer income has generally increased overtime. A consistent empirical finding is that as income rises, individuals spend a smaller share of their budgets on lottery tickets. Thus, as incomes tend to rise overtime, the income elasticity of lottery demand should decline. Changes in income, the competitive environment in which lotteries operate is ever-changing. Relative to the mid-1980s, today's environment includes different advertising campaigns, new lottery games more gaming alternatives and increased information about games. Precisely how these changes have affected the income elasticity of demand is uncertain.

The study analysed income elasticity of demand for lottery tickets due to consumer income which generally increased while the present study focused on the effects of income elasticity of demand and sustainable consumption of teachers.

The study that was done in South Africa on income and price elasticities of demand show that while all food and clothing items are necessity products the higher income elasticities on clothing items clearly indicate that higher income would go proportionally more to clothing than food items. Within food itself, meat, vegetables, oils, dairy products, eggs and beverages have higher estimated income elasticities than grains and starches. Another study that was done in South Africa is on transport and income elasticity of demand. The result that South Africans would tend to spend proportionally more on passenger transport services as their income increases may be due to the pervasiveness of the taxi industries in the country. All social services were luxury items, with expenditure on domestic workers and education having the highest income elasticities. Income elasticity of demand of necessity of items across the income distribution, with the bottom quartile being extremely sensitive to increases in the price of food

and clothing items, while the top quartile is as sensitive as households in developed countries. According to Chongela et al (2013) whose analysis was that South Africans view food, personal care and energy goods as necessity items, while they are willing to spend proportionally more on financial services, medicals and social care, education and domestic worker's services as total income increases.

The above studies looked at how South Africans' behaviour changes from spending more on food items to clothing when their income increases. The studies further revealed that people spent more on passenger transport services, luxury items, domestic workers and education when their income increase but it did not look at the challenges income increase had on the socio-economic livelihood and how it affects financial freedom of teachers. This study focused on identified gaps especially on teachers.

Debt Busters (2013) indicate that poor financial planning skills and lack of financial advice has left many South African consumers in poor financial standing whereby they are ridden with debt and are struggling to meet their interest payment on their debt. South African consumers struggle to stay debt free due to their bad habits such as failing to differentiate between what they want; consequently, spending recklessly, as well as spending more instead of saving when their salaries increases. The study explained well the reasons that make people fall into heavy debts and not save for future use. However, the study that was carried by Debt Busters did not show the methods used to collect the data and focused on general people. The gap that the researcher was to show the methodology that was used to collect data. This study also focused on how income increase affected teachers' financial freedom such as debt creation.

Chongela et al (2014) investigated on the budget share of agri-food, estimated own price and income elasticities of demand of agri-food consumed by the households in Tanzania. The researchers employed the Almost Ideal Demand System (AIDS) to estimate the consumer demand system of agri-food consumed by the households in Tanzania. As income increases consumers used to consume normal goods by shifting from inferior goods. Increase in incomes of households reduced the demand for inferior goods due to change of consumer preferences from inferior to normal and luxury goods. Samuelson and Nordhaus (2008) reported on the comparable results that there are however, limits to the extra money people will spend on food when their income rise. Consequently, the proportional of total spending devoted to food declines as income increases. The income elasticities of demand for most of disaggregated food products were < 1 , implies that food are normal goods which used to have income elasticity of

< 1 meaning that as incomes of consumers increases the expenditure share devoted to food increases less than increase in incomes because foods are the necessity goods for life. However, income elasticities of demand for sugar and sweets, meat and poultry, soft drinks, alcohol drinks and cigarettes were > 1 attributed to increase in consumer demand more than proportionally increase income; hence expenditure share of these foods increases higher than incomes increase.

The study focused on how households shift from consuming inferior goods to luxury goods when their incomes increase. This lead to spend more than their income increase among people. The present study focused on how income increase made teachers increase on consumption of luxuries which made them to increase their spending to be higher than their income. Furthermore, this study analysed the factors that influenced consumption of luxurious goods.

Chikobola and Edriss (2016) conducted a study on relationship between demand and total expenditure to show expenditure elasticities of demand for goods. These elasticities represented the percentage of change in the quantity demanded as a response to the percentage change in the income level. The study explained that if the income elasticity of demand for certain goods is less than one such goods are necessities and if it is larger than one, it would be luxury goods. The expenditure of household size elasticities is estimated to explain the food consumption trends in Zambia. The result indicated that elasticities tend to be higher in rural areas than urban areas. The study further reviewed that the differences in rural consumption patterns between rural and urban areas implied that change in consumption patterns in Zambia could be affected not only by income growth but also by changes in the distribution of that income.

The study focused on how expenditure of household size elasticities was estimated to explain the food consumption trends in both rural areas and urban areas of Zambia while the present study focused on how the role of Consumer Education (CE) can be used to address Income Elasticity of Demand (IED) among teachers in Chilenje, Kaunda Square and Mumuni zones of Lusaka district.

2.5 Research Gaps in the Reviewed Literature

The studies conducted from 1963 to date looked at Income Elasticity of Demand (IED) in relation with food, housing and clothing in general. Those that focused on housing looked at Income Elasticity of Demand (IED) in relation to influence of transactions, cost on housing

consumption decisions, expenditure function and structure of housing expenditure. The studies also showed that most of the influences on housing consumption were socio demographic variables such as size of the families, race, age of the head of the household and variations in income. Most of the studies showed methodologies that were used to collect and analyse data while the studies that focused on Income Elasticity of Demand (IED) in relation to food, their main focus was on characteristics of the economy which changed during development and consumer behaviour.

All the studies on income elasticity in relation to food used regression analysis, purchase data collected from a sub-sample and cross section analysis. However, the study that focused on clothing did not show the methodology that was used to collect and analyse data. Studies on Income Elasticity of Demand (IED) on food showed that most influence come from socio demographic variables such as family size and also consumer behaviour while the study that focused on consumption preferences of teachers revealed that the factors that influenced consumption were size of family, life style and emulating colleagues, and age. All the studies did not focus on how Income Elasticity Demand (IED) can be addressed in order to promote Sustainable Consumption (SC). However, the present study determined Income Elasticity of Demand (IED) on teachers' Sustainable Consumption (SC), challenges posed by Income Elasticity of Demand (IED) on socio-economic livelihood of teachers, effects of financial freedom and it also investigated on the role of Consumer Education (CE) in addressing Income Elasticity of Demand (IED) among teachers in order to address the challenges. Furthermore, the study brought out all the methodologies that were used to collect and analyse data.

2.6 Summary of Literature Review

This chapter looked at the Income Elasticity of Demand (IED) in general that it was used as an indicator for future consumption and used as a guide to make investment decision. The chapter also pointed out that Consumer Education (CE) promoted self-confidence and independence. It imparts life skills which contribute to success in everyday living. This chapter also looked at the study carried out in USA which revealed on income elasticity of demand in relation to retail food, for market services and for lottery tickets. Other studies done in UK and Jeddah, Saudi Arabia looked at income elasticity of housing demand being associated with the influence of transaction cost on housing consumption, decision and housing behaviour. The studies carried out in Ethiopia and South Africa revealed that income elasticity help to predict the impact of change of income will have on consumption levels. Behaviour changed from spending more

on food items to clothing when the income increased while other studies done by other researchers such as Khan in India reviewed on income elasticity of demand for major consumption items of Kashmir university Teachers. Other studies done in Tanzania and Zambia looked at income elasticity of demand in relation to food. However, this study focused on the role of Consumer Education (CE) in addressing Income Elasticity of Demand (IED) among teachers in order to promote Sustainable Consumption (SC).

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Overview

The preceding chapter revealed literature relevant to this study. This study gives the philosophical orientation, epistemological assumptions, Ontological assumptions, research design, target population, sample size, sampling procedure, the instruments used for collecting data, data analysis and ethical consideration.

3.2 Philosophical Orientation of the Study

The research used the post-positivism approach. Positivism also called post empiricism which is defined by Collin *et al* (2002) as a meta- theoretical stance (an object of concern to the area in which the individual theory is conceived) that critiques and amends positivism. Post-positivists accept that theories, background, knowledge and values of the researcher can influence what is observed. Post-positivism encourages social sciences to think more critically towards the status quo and the reaction against positivist epistemology, questioning its methodology and claim to formulate scientific theories is what this essay views as post-positivism. The post-positivism emphasizes understanding of social phenomena through direct observation, communication with participants or analysis of texts and many stress contextual and subjective accuracy. To add on the philosophy that was used in this study was the analytical eclecticism, this is a conceptual approach which Creswell (2012) stated that it does not hold rigidly to a single paradigm or set of assumptions, but instead draws upon multiple theories, styles or ideas to gain complementary insights into a subject. Eclectics use elements from multiple philosophies, texts, life experiences and their own philosophical ideas. These ideas include life as connected with existence, knowledge, values, reason, mind and language. Since the study involved role of Consumer Education (CE) in addressing Income Elasticity of Demand (IED) among teachers, analytical eclecticism was the underpinning philosophical assumption which suited the study because it looked at life experiences. The research greatly involved direct communication with the teachers of Chilenje, Kaunda Square and Mumuni Zones and analysed the problem.

3.2.1 Ontological Assumption

According to Njoroge and Bennars (2000) ontology is the philosophical study of being, of whatever is. The term concerns what is said to exist in some world- that which can potentially be talked about. Ontology can also mean a set of terms and their associated definitions intended to describe the world in question (Nkwi, 2000). The ontological assumption viewed that social reality was socially constructed through institutions, media and society. Reality existed out there which was factual and trans factual. Therefore, the reality of how high-Income Elasticity of Demand (IED) affected the Sustainable Consumption (SC) of teachers was through social interaction and stating what and how they learnt from the media; Social behaviour is the outcome of illegitimate and repressive factors. These illegitimate factors affected all teachers' freedom and power that was bought at another's freedom. This assumption influenced the research in a sense that the high-Income Elasticity of Demand (IED) of some teachers has an impression on their lives and behaviour influenced by others through interaction.

3.2.2 Epistemological Assumptions

Njoroge and Bennars (2000) states that epistemology involves philosophical reflections on issues related to knowledge. Hirschheim et al (1995) indicates that the term "epistemology" means the nature of human knowledge and understanding that can possibly be acquired through diverse types of inquiry and native methods of investigation. It is also a way of understanding and explaining how we know. Epistemology is also concerned with providing a philosophical grounding for deciding what kinds of knowledge are possible and how we can ensure that they are both adequate and legitimate (Maynard, 1994). Knowledge can be acquired through diverse types of inquiry and alternative methods of investigation. Nkwi (2001) asks what counts as worthwhile knowledge is determined by the social and positional power of the advocates of that knowledge. In addition, knowledge is produced by power and is an expression of power rather than truth. This means that its people in power influence decision making. They can determine what truth to give to the people even when that thing might not even be true.

Therefore, in this study teachers were the main key players of the knowledge on how to address the challenges of high Income Elasticity of Demand (IED). Furthermore, through Consumer Education (CE) the knowledge was tapped and put to implementation.

3.3 Research Design

Research design refers to a plan or framework within which research must be carried out so that the desired information can be obtained with greater precision. It is the glue that holds the research project together (Kasonde- Ngandu, 2013). According to De Vaus (2001:9) “The function of a research design is to ensure that the evidence obtained enables us to answer the initial question as unambiguously as possible”. Obtaining relevant information, therefore, entails specifying the types of evidence needed to answer the research question, test a theory, to evaluate a programme or to accurately describe some phenomenon. Therefore, in this study a mixed method research design was used. Mixed method is defined “as a method that focuses on collecting, analysing and mixing both quantitative and qualitative data in a single study or series of studies (Creswell and Plano, 2011). Its central premise is that the use of quantitative and qualitative approaches, in combination, provides a better understanding of research problems than either approach alone. In this study concurrent embedded design was adopted. The concurrent embedded design is a mixed method design in which one data set provides a supportive, secondary role in a study based primarily on the other data set (Creswell, 2011). Qualitative design in this study embedded quantitative data to enrich the description of the same respondents of which were teachers. The study used concurrent embedded design of mixed method because both qualitative and quantitative data was collected simultaneously during a single data collection phase. Concurrent embedded design was used so that the researcher can gain various perspectives and embrace convergence of data from qualitative and quantitative. This design was used because during analysis data sought information at a different level. Therefore, in this study the quantitative component within a qualitative design in which quantitative datum was used to answer research questions within a highly qualitative study.

3.4 Target Population

Mugenda and Mugenda (2003) defines population as an entire group of individuals or objects having common observable characteristics. Target population refers to the entire group of individuals or objects to which researcher is interested in generalizing the conclusion. It is the entire population or group that a researcher is interested in researching and analysing. The targeted population under the study were 2,387 teachers.

3.5 Sampling Design

This study used stratified sampling and stratified purposeful sampling techniques of which the strata in this study were Chilenje, Kaunda Square and Mumuni zones. Stratified sampling technique was used to select participants for quantitative data from the stated three zones. Ron (2004) state that stratified sampling divides the sampling frame up into strata from which separate probability samples are drawn randomly. Stratified sampling is a type of probability sampling in which first of all the population is divided into homogenous subgroups (strata) after that a subset is selected randomly from it. Stratified purposeful sampling technique was used to select participants for qualitative data from headteachers and education standard officers. Patton (2002) explains that purposeful sampling lies in selecting information- rich case for study in depth. It was used to sample participants for qualitative data because information -rich cases are those from which one learns a great deal about issues of central importance to the purpose of the inquiry. The researcher used stratified purposeful sampling technique on headteachers and standard officers because they had a lot of information about teachers since they supervised them.

3.6 Sampling Technique

The study used stratified sampling design and stratified purposeful sampling techniques of which the strata in this study were Chilenje, Kaunda Square and Mumuni zones. Stratified sampling technique was used to sample out teachers because they were from three zones of which form a stratum to provide a subset of the population' Stratified sampling technique was used to select participants under quantitative method and these teachers from Chilenje (stratum 1) had a population of 824, Kaunda Square (stratum 2) had 781 teachers and Mumuni (stratum 3) had 787 teachers. All the population from three sub groups (stratums) were added together to form a population of a strata which was 2,387 teachers. Then to get a sample size from the whole population, published table by Glenn (1992) in (Singh and Masuku 2014) which shows the level of precision or sampling error 10% was used. Then the sample size was arrived at 95 participants for quantitative part.

Furthermore, stratified purposeful sampling technique was used to select participants for qualitative data from 5 headteachers and 5 education standard officers since it illustrates characteristics of a particular subgroups of interest and get main variations. The purpose of stratified purposeful sampling is to capture major variation even though a common core may emerge in the analysis (Platton,2002). This technique can lend credibility to the study.

Therefore, it was used to sample out 5 headteachers and 5 education standard officers in order to give out more credible information on the study since they are in charge of teachers.

3.7 Sample Size

According to Cooper and Schindler (2011) the sampling frame describes the list of all population units from which the sample will be selected. The sample size comprised 95 teachers and 5 headteachers from Chilenje, Kaunda Square and Mumuni zones, and 5 education standard officers. The sample was obtained from the readily willing teachers who were able to give credible information required for the study.

3.8 Research Instruments

Data collection tool in quantitative research employed questionnaires while semi-structured interview guides were used for qualitative data.

3.8.1 Questionnaires

Questionnaires were administered to 95 participants who were teachers by the researcher. In this study questionnaires were used to collect data since all the participants were literate and easy to use on such a large sample size. During data collection 95 questionnaires were administered to teachers. Fortunate enough, all the 95 questionnaires were completed correctly and collected that represented 100% questionnaire retention from the 95 that were initially administered.

3.8.2 Semi-structured interview schedule

5 education standard officers and 5 headteachers from Chilenje, Kaunda Square and Mumuni Zones were interviewed. Using the interview guide one-on-one interviews were conducted and tape recorded to collect data on all the research questions. Interview guides were used on key informants so that the researcher could gain insight into subject matter and also tape recorded them for the purpose of verbatim.

3.9 Data analysis Instruments and Procedure

A mixed method (concurrent embedded) was used in which mainly qualitative data was analysed and was supplemented by quantitative data.

3.9.1 Qualitative Data Analysis

Qualitative data from interview schedule were analysed using thematic approach. Castleberry (2018), analysis of qualitative data can be outlined in five steps: compiling, disassembling, reassembling, interpreting and concluding. Therefore, the study used these steps to analyse the data. The following give description of the five stages that are involved in thematic approach.

1. Compiling: this stage involves transcribing data and this involves the researcher to read and reread the data in order to become intimately familiar with it. The researcher dissects the data to discover its components.

2. Disassembling: Under this step the researcher takes the data apart and create meaningful groups through coding. The researcher identifies similarities and differences in the data and codes them accordingly. Descriptive coding is used to identify roles, process or place while vivo coding uses verbatim words or phrases the participants' narrative to describe the unit of data.

3. Reassembling: This involve Codes to which each concept is mapped and contextualised with each to create themes related to the research question in order to represent some level of patterned response or meaning within the data set. Themes are further divided into sub themes. Hierarchies are constructed similar codes to produce higher-order- codes. Matrices are also constructed by arranging respondent roles, themes, variables, emerging concepts into rows and columns to provide a broad visual representation that grounds findings in a data set. Hierarchies and matrices are used as tools that can be used to provide a structure with which to reduce qualitative data as well as communicate relationships among groups, context, codes, charts and diagrams.

4. Interpreting: This step of analysis, the researcher develops thematic map which is a visual representation of themes, codes and their relationships. The maps involve detailed description of the themes and describe the patterns identified across the coded data. Interpretations include discussions of relationships between themes and global findings in the context of all codes. The researcher in this study identified interpretations from the data to answer research questions after the data was coded.

5. Concluding: In this final step, raw data form codes and codes form themes and thematic maps, the researcher will identify and define these themes which will lead to interpretations of

the data. the researcher will use conclusion as responses to the research questions or purpose of the study.

Therefore, qualitative data from interviews was transcribed and a final report was written. This was done by carefully recording conversations in order to interpret, reduce and code key responses for purpose of discussion. Some responses were also isolated and have been used as original quotes for verbatim to highlight important findings of the study.

3.9.2 Quantitative Data Analysis

Quantitative data was collected through the use of questionnaires. Quantitative data from questionnaires was transcribed and embedded into qualitative data. Information from 95 questionnaires was entered and analysed using statistical package for social sciences (SPSS version 21). Descriptive Statistics in form of statistical tables, figures were generated and Pearson correlation was used to find the relationship between two variables with the aid of SPSS software and in some instances Microsoft ware and Excel were used.

3.10 Types of Data Collection

This section outlines the types of data that was collected and gives the ways on how it was collected. Weimer (1995) data collection is the process of gathering and measuring information on themes, in an established systematic fashion that enables one to answer stated research questions and evaluate outcomes. This study used both qualitative and quantitative of collecting data which included reviewing books, individual interviews with headteachers and officials from Ministry of General Education and questionnaires for teachers. The methodological tools that were used to collect were both primary and secondary.

3. 10. 1 Primary Data

According to Kombo and Tromp (2006) primary data is information gathered directly from respondents. This is through questionnaires, interviews, focused group discussions, observation and experimental studies. In this study, collection of primary data was through administering questionnaires, interviews, and audio materials.

3. 10. 2 Secondary Data

Sleeper (2001) asserts that secondary data is information that has already been collected and is usually available in published or electronic form. Secondary data collection also refers to a set

of second hand information initially collected and compiled by someone else apart from the current user. In the case of this study, secondary data collection was derived from reviewing existing literature in form of published journals, articles and books. The documents that were analysed were those that have information on Income Elasticity of Demand (IED), Consumer Education (CE) and Sustainable Consumption (SC). All these written materials were used in order to help in the interpretation and discussion of data in the study.

3.10. 3 Ethical considerations

Ethical considerations are defined by Crotty (2003) as an accumulation of values and principles that address questions of what is good or bad in human affairs. Ethics search for reasons for acting or refraining from acting; for approving or not approving conduct, for believing or denying something about virtuous or vicious conduct or good or evil rules. Farrow (2004) defines ethics as ‘a morality or a position of doing what is right both morally and legally. Therefore, ethical considerations are a set of principles about how a researcher and research organisation should conduct themselves when dealing with research participants, other researchers and colleagues of the research and society in general. Ethical considerations were relevant in research for number of reasons. They ensured respect and made sure no harm was caused to the participants. Therefore, the following strict set of guidelines were adopted and adhered to this study:

Ethical clearance was obtained from the Humanities and Social Sciences Research Ethics Committee (HSSREC) during the course of the fieldwork. Moreover, throughout the research ethical principles stipulated in the HSSREC (UNZAREC Form1b) were adhered to and these included issues of informed consent, non-deception and confidentiality of participants, voluntary participation and right of withdrawal at any time. Participants were told about the importance of participating in the study, and the names of participants were with-held in order to protect their privacy. The information collected for the study was purely for academic purposes.

3. 11 Data Validation and Reliability

Leedy and Ormrod (2001), stated that the validity of a research refers to whether the findings of a study are true and certain. ‘True’ in the sense that research findings accurately reflect the situation and ‘certain’ in the sense that research findings are supported by the evidence. The validity of a test concerns what the test measures and how well it does so (Anastasi and Urbina,

1997). On the other hand, 'Reliability refers to the consistency of scores obtained by the same persons when they are re-examined with the same test on different occasion' (Anastasi and Urbina, 1997). Therefore, reliability is concerned with the consistency of the results obtained from a measuring instrument.

There are various ways by which research information can be validated. Some of these ways are triangulation and member checking. "Triangulation is one method that can be used in data validation." Oslen (2004) triangulation is the application and combination of several research methods in the study of the same phenomenon. Triangulation helps the researcher to capture different dimensions of the same phenomenon or topic. It offers the prospect of enhanced confidence which is the use of more than one approach to the investigation of a research. Denzin (2000) identified four basic types of triangulation which are data investigator, theory and methodological triangulation. Data triangulation involves time, space, and persons. Investigator triangulation involves multiple researchers in an investigation (Denzin, 2000). Theory triangulation involves using more than one theoretical scheme in the interpretation of the phenomenon and methodological triangulation involves using more than one method to gather data such as interviews, observations, questionnaires and document to enhance confidence of the data.

Other authors have referred to methodological triangulation as the use of both qualitative and quantitative data collection methods and analysis in studying the same phenomenon (Greene and Caracelli, 1997 in (Thurmond, 2001). These two distinctions have resulted into two types of methodological triangulation; that is the between-method and within-method type of methodological triangulation involves combining and utilising both qualitative and quantitative methods in studying a single phenomenon. The between-method triangulation or cross-method triangulation involves combining and utilising both qualitative and quantitative methods in studying single phenomenon. Between-method triangulation is a form of triangulation which involves the use of 'contrasting research methods' on a simple level this might involve combining a structured interview with some form of observational research (Denzin 1989). In the case of the between-method, two or more procedures of different methodological origin are utilised. Both methods could be combined in one research project. Between-method triangulation is used to validate data collected from same participants using different methods. Therefore, to ensure validity and reliability of this study, the researcher used between-method triangulation since the study used questionnaires for quantitative data and interviews for

qualitative data. Research instruments were examined by research experts before embarking on the research in order to cross-examine the appropriateness of the instruments.

The researcher also used member checking as a way of ensuring data validity and reliability. Creswell (1994) 'a member check, also known as informant feedback or respondent validation is a technique used by researchers to help improve the accuracy, credibility, validity and transferability also known as applicability or internal validity of the study.' There are many sub categories of member checks including narrative accuracy checks, interpretive validity, descriptive validity and evaluative validity (Doyle, 2007). In many member checks, the interpretation and report are given to members of the sample (informants) in order to check the authenticity of the work. Their comments serve as a check on the validity of the interpretation. Therefore, for this study the researcher gave chance to some participants to read through the document and confirm if the information in it reflected what they said. This was carried out in order to ensure validity and reliability of data. The use of schools and a relatively large sample enhanced the reliability and validity of the results.

3.12 Summary of Methodology

This chapter has presented the main methodological aspects of this study; detailing the research methodology, design, procedures and techniques that were adopted. This study was conducted in selected schools of Chilenje, Kaunda Square and Mumuni Zones. The study used Concurrent embedded mixed method and this yielded a complete understanding of the role of Consumer Education (CE) in addressing Income Elasticity of Demand (IED) among teachers. The next chapter presents the findings of the study.

CHAPTER FOUR

PRESENTATION OF FINDINGS

4.1 Overview

The previous chapter discussed the main methodological aspects of this study; showing details of the research methodology, design, procedures and techniques that were adopted. This chapter presents the data derived from research objectives and research questions were used to present findings of this study.

The chapter present findings of the study. The presentation of data refers to ways of arranging data to make it clearly understood (Kombo and Tromp, 2006). Thus, the purpose of data presentation in this chapter is in a bid to provide answers to research questions set. This chapter starts by giving the social demographic background of the participants in the study. This gives an enhanced understanding of teachers' consumption behaviour. For qualitative data the findings were presented using the thematic approach in line with the four research questions set out in chapter one of the study. For quantitative data, descriptive statistics in form of statistical tables, figures and Pearson correlation with the aid of Special Package for Social Sciences (SPSS) and Microsoft Excel were used in order to facilitate descriptive statistics and findings presented in line with the research questions stated in chapter one.

Findings are presented as follows:

4.2 Demography

4.2.1 Duration of work

Findings on duration of work for the participants is given in figure 4. 1

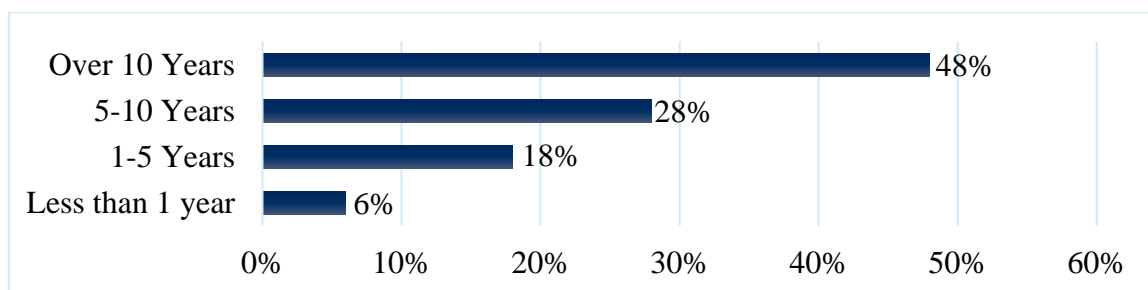


Figure 4.1 Duration of Work

Source: Field Data, 2018

The data collected from figure 4.1 indicated that 48% of participants worked over 10 years, 28% worked between 5- 10 years, 18% worked between 1- 5 years while 6% worked less than 1 year. The data on duration of work was very important to the researcher because there was need to know those participants who were already working before 2013 when teachers were accorded a higher increment as compared to the previous years and in 2015 when salaries were structured according to individual qualifications. This helped because participants were able to compare and contrast the consumption behaviour of teachers during the periods under review. The data was also used in Pearson correlation analysis.

Having presented findings on demography, the next segment presents findings on the information based on objectives and research questions.

4.3 Income elasticity of demand (IED) and teachers' sustainable consumption (SC).

In line with objective number one, the participants were asked how income increase had affected teachers' Sustainable Consumption (SC). The responses that were given by teachers are shown in figure 4.2

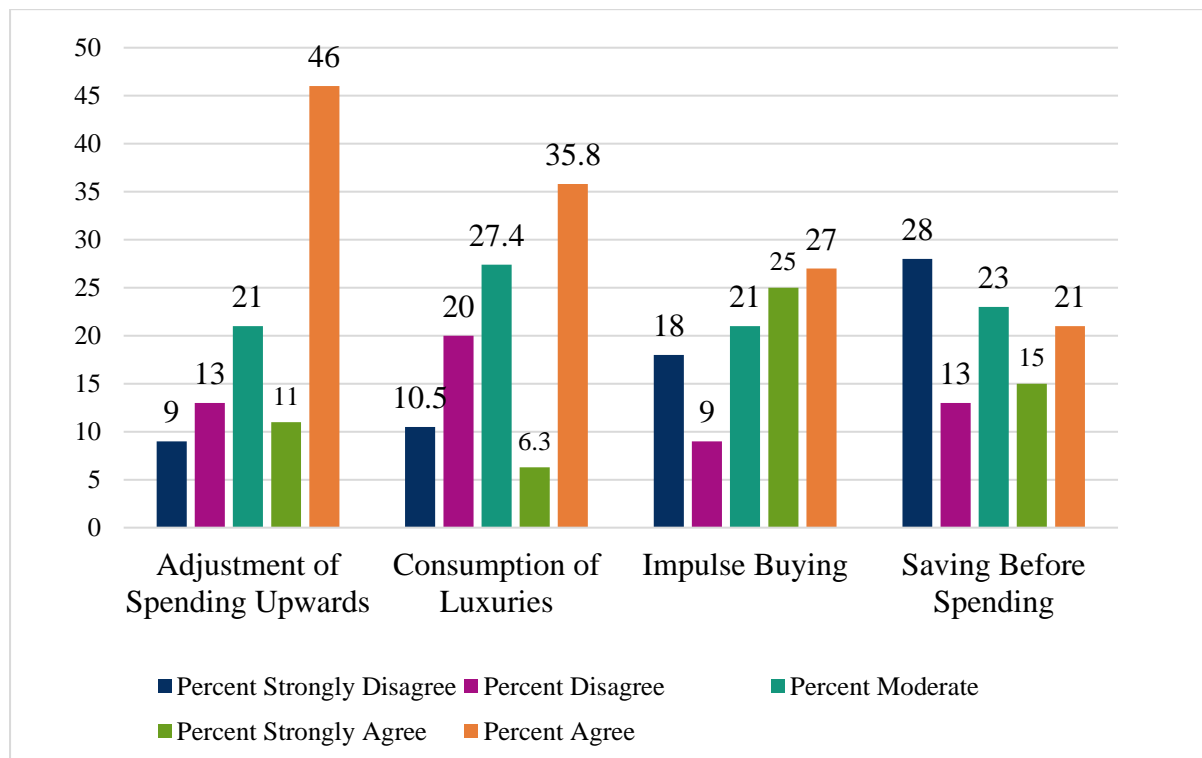


Figure 4.2 How income increase has affected teacher's sustainable consumption

Source: Field Data, 2018

Figure 4.2 show the findings on how income increase affected teachers' Sustainable Consumption (SC) in four categories of which each one added to 100% and these categories were represented by themes. Category one indicated that 9% of participants strongly disagreed that teachers' Sustainable Consumption (SC) was affected through adjustment of spending upwards, 13% disagreed while 21% remained moderate, 11% strongly agreed and 46% agreed. Category two indicated that 10.5% strongly disagreed that Sustainable Consumption (SC) was affected through consumption of luxurious goods and services, 20% disagreed while 27.4 remained moderate, 6.3% strongly agreed and 35.8% agreed. Category three showed that 18% strongly disagreed that teachers' Sustainable Consumption (SC) was affected by impulse buying, 9% disagreed while 21% remained moderate, 25% strongly agreed and 27% agreed. Further the findings indicated that teachers' Sustainable Consumption (SC) was affected by not saving as this was supported by 28% of participants who strongly disagreed, 13% disagreed while 23% remained moderate, 15% strongly agreed and 21% agreed. The findings showed that teachers' Sustainable Consumption (SC) was affected through adjustment of spending upwards with 46% followed by consumption of luxurious goods and services with 35.8%. This was also supported by the statistical table which show the mean of themes on how participants responded.

Table 4.1 Effects of income on Sustainable Consumption

	Consumption of Luxurious Goods and Services	Impulse Buying	Adjustment of Spending Upwards	Teachers Save Before Spending
N Valid	95	95	95	95
Missing	0	0	0	0
Mean	3.37	2.96	3.73	2.87
Std. Deviation	1.415	1.451	1.387	1.503

Source: Field Data,2018

Information from table 4.1 show that the mean score for consumption of luxurious goods and services was 3. 37 and its standard deviation 1.415, and adjustment of spending upwards the

mean score was 3.73 and standard deviation 1.387. The mean score for impulse buying was 2.96 and its standard deviation 1.451 while the mean score for teachers saving was 2.87 and its standard deviation 1.503. Adjustment of spending upwards and consumption of luxurious goods and services had the highest mean scores and their standard deviations were closer to half of their mean scores which implies that they were strongly supported by participants.

To explain further on how teachers had changed in consumption of goods, a tool to determine Income Elasticity of Demand (IED) which comprise table 4.2 and 4.3 were used to show how teachers increased in terms of consumption luxurious goods and adjustment of their spending upwards. Table 4.2 gave information on a tool to determine Income Elasticity of Demand (IED) among female teachers by showing Items they spent money on before and after salary increase.

Table 4.2 A tool to determine Income Elasticity of Demand (IED) on female teachers

Before 2013 salary increase (Female)			After 2013 Salary Increase (Female)		
Item	Frequency	Percentage	Item	Frequency	Percentage
Alcohol	3	1	Alcohol	47	8.9
Food necessities	56	18	Food necessities	39	7.4
Perfume	24	7.7	Perfume	37	7
Shoes	23	7.4	Shoes	41	7.8
Clothes	32	10.3	Clothes	45	8.5
Junk foods	4	1.3	Junk Foods	46	8.7
Accessories	10	3.2	Accessories	32	6.1
Phones and iPad	16	5.1	Phones and iPads	35	6.6
Hair	35	11.3	Hair	44	8.3
Tuition fees	32	10.3	Tuition fees	41	7.8
Family	34	10.9	Family	34	6.5
Vehicles	4	1.3	Vehicles	47	9
Responsibilities	38	12.2	Responsibilities	39	7.4
Total	311	100	Total	527	100

Source: Field Data, 2018

Table 4.2 show the comparison in percentage terms on items female teachers spent their money on before and after salary increments. Before salary increase they spent 1% on alcohol and after an increment the percentage rose to 8.9%. On food, before increment it was 18% and after increment it came down to 7.4%. On perfumes it was 7.7% and after an increment it went slightly down to 7%. Furthermore, shoes were 7.4 % but increased to 7.8 % while clothes were at 10.3 % and decreased to 8.5 %. Junk foods increased from 1.3% to 8.7%, accessories from 3.2% to 6.1%, phones and iPad from 5.1% to 6.1%. Hair decreased from 11.3 % to 8.3 %,

family issues were at 10.3 % before and after increment decreased to 6.5 %. Expenditure on Vehicles increased from 1.3% to 9% while responsibilities reduced from 12.2% to 9%.

The information from table 4.2 given by participants indicated that items like alcohol consumption rose from 1% to 8.7%, junk foods from 1.3% to 8.7%, Accessories from 3.2% to 6.1%, phones and iPads from 5.1% to 6.6%, vehicles from 1.3% to 9%. The above information displays that after salary increment female teachers adjusted their spending on luxuries upwards.

Table 4.3 is a tool to determine Income Elasticity of Demand (IED) among Male teachers showing items they spent money on before and after salary increase.

Table 4.3 A tool to determine Income Elasticity of Demand (IED) on male teachers

Before 2013 Salary Increase (males)			After 2013 Salary Increase (Males)		
Item	Frequency	Percentage	Item	Frequency	Percentage
Alcohol	18	7	Alcohol	33	8.7
Food necessities	34	13.5	Food necessities	30	8
Perfumes	7	2.8	Perfumes	22	5.8
Shoes	18	7	Shoes	29	7.6
Clothes	30	12	Clothes	33	8.7
Junk foods	3	1.2	Junk foods	30	8
Women and entertainment	10	4	Women and entertainment	33	8.7
Phones and iPads	18	7.1	Phones and iPads	34	9
Games	7	2.8	Games	18	18
Tuition fees	20	7.9	Tuition fees	24	6.3
Family	33	13.1	Family	30	8
Vehicles	22	8.7	Vehicles	35	9.3
Responsibility	32	12.7	Responsibility	28	7.4
Total	252	100	Total	378	100

Source: Field Data, 2018

Findings from table 4.3 indicate the comparison in percentage terms on items male teachers spent their income on before and after salary increments. Expenditure on alcohol increased from 7.1% to 8.7% while expenditure on food decreased from 13.5% and to 8%. Expenditure on Perfumes increased from 2.8% to 5.8% while expenditure on shoes increased from 7% to 7.6%. Meanwhile expenditure on clothes decreased from 12% to 8.7%. In meantime expenditure on junk foods increased from 1.2% to 8%. Expenditure on women and

entertainment rose from 4% to 8.7%. The expenditure on tuition fees decreased from 7.9% to 6.3%, phones and iPad increased 7.1% to 8%. There was also an increase on expenditure on games from 2.8% to 4.7, while expenditure on family issues decreased from 13.1% to 9%. Unlike expenditure on vehicles which rose from 8.7% to 9.3%. Expenditure on responsibilities decreased from 12.7% to 7.4%.

The information from table 4.3 given by participants show that alcohol consumption rose from 7.1% to 8.7%, perfumes from 2.8% to 5.8%, junk foods from 1.2% to 8%, women and entertainment 4% to 8.7% and vehicles from 8% to 9.3%. The information shows that after salary increment female and male teachers adjusted their spending on luxuries upwards.

The findings from two tables show that both female and male teachers had increased the consumption of luxurious goods, hence this has a negative implication on their Sustainable Consumption (SC).

Furthermore, divergent views were given by participants to the question concerning how income increase had affected teachers' Sustainable Consumption (SC), and the following themes came up in line with qualitative data:

4.3.1 Spending on luxurious goods

Seven (7) out of ten (10) participants said that income increase had affected teachers' Sustainable Consumption (SC) because they were spending more on luxurious goods. They further said that this can be confirmed by the number of expensive luxury vehicles parked in school premises of all the schools. The participants further revealed that since most teachers consumed luxurious goods and services a lot of them went into loan burden just to buy cars and sustain their living. This affected their Sustainable Consumption (SC). One of the standard officer's exactly words were as follows:

There is a lot of luxuries, I am aware of many teachers who have got running loans because they got cars. I take a car as a luxury expenditure on consumption. I think these teachers are on luxurious side. This has affected their sustainable consumption patterns. (Interviewee 7- March, 2018).

4.3.2 Consuming Junk Foods

Interviews with eight (8) participants revealed that most teachers had changed their eating habits because of income increase. They went to have their meals from fast food outlets

especially during month ends instead of buying food in bulk to last them for the whole month. To support this point one of the head teacher commented that:

The eating habits of teachers have changed. Instead of buying what they used to buy now they have stopped. Every evening they are at Manda hill and other shopping malls that is where they are having their dinner. Most of them go for junk foods and these are expensive. This has a negative impact on their sustainable consumption (interviewee 3- M arch, 2018).

4.3.3 Variations

Furthermore, six (6) out of ten (10) participants revealed that some teachers were affected negatively while others positively. Those who were affected positively by income increase acquired land and built houses while others went into doing businesses. Income increase has made others to acquire loans for buying or completing their houses while others used the money for academic development and sponsoring their family members to school. Those who were affected in a negative way used their money for consumption. To support this point one of the standard officers made that the following remarks:

An income increase has affected them from the way they spend their money, may be not spending as such but the way they use their resources. Others are investing their salaries wisely by building a house, some of the teachers have acquired loans to buy or complete houses because of the increase and their life style has improved. Other teachers have upgraded themselves in terms of professional development while others have misused their money. They have opted to drink beer and others into fashion and in the end their sustainable consumption has been affected negatively (interviewee 9- March, 2018).

4.3.4 Factors that influence consumption of Luxuries

The study further probed to find out if there were factors that influenced teachers to consume luxury goods and services. This was important because luxuries affected Sustainable Consumption (SC). Research findings revealed the following as factors that influenced consumption of luxurious goods and services:

4.3.4.1 Life style and lack of orientation

Seven (7) out of ten (10) participants revealed that the life style and lack of orientation were factors that affected their Sustainable Consumption (SC). They said that most of teachers had changed their life style from the time their salaries were increased. Some teachers lacked

orientation on financial literacy in order for them to live a sustainable life style while others emulated their friends. One headteacher explained that:

They lead a lifestyle of copying others. Someone may see a fellow teacher buying a car and will say that even me I am supposed to buy one when in the actual sense at that particular time, a car is not his/her need. Because you have seen your friend do this you also want to do it. When you see your friend buying a dress you also want to buy the same dress. They feel if they don't do what their friends are doing they will be left behind. Other teachers lack orientation as most of them need guidance (interviewee 4- March, 2018).

4.3.4.2 Age

Nine (9) out of ten (10) participants said that age influenced teachers in the consumption of luxurious goods and services. The participants said that young teachers spent more on luxuries because they had more years before they retire and had few responsibilities as compared to older teachers. Older teachers had children and relatives to sponsor to schools, and they needed to prepare for their retirement. One of the standard officers stressed that:

Age determines how you consume the goods and services. Someone who is in early or late twenties might not spend their money well because young stars go for expensive and luxurious goods like Brazilian hair. They think they don't need to prepare for life after retirement because they still have more years. As for us what we want to achieve is something else and we have a lot of responsibilities. There are very few of us who want to consume luxurious goods. We have worked for many years therefore our focus now is what next if we leave this job, if we retire (Interviewee 9- March, 2018).

4.3.4.3 Size of Family

Seven (7) out of ten (10) participants said that size of family had a big bearing on how teachers spent their income. Those teachers with big families spent most of their income on attending family needs while with smaller families spent more on luxurious goods and services. One of the headteachers explained that:

The size of family has a big bearing on the way teachers spend their income. Those teachers with smaller families they spend their income on luxurious goods and services while those with big families they don't have enough money to spend on luxuries because they have a lot of responsibilities. Teachers with big families spend their income on necessities (Interviewee 1- March, 2018).

In summary, the research findings from both qualitative and quantitative data revealed that teachers' Sustainable Consumption (SC) was affected by income increase in a negative way through their consumption habits since most of them went into consumption of luxurious goods and services, adjustment of their spending upwards and very few were able to save such that others opted to get loans from financial lending institutions in order to sustain themselves. The research findings further revealed that some teachers were affected by income increase positively because it enabled them to build or buy houses, others have managed to upgrade themselves in terms of academic development and sponsored their relatives to school.

4.4 Challenges Posed by Income elasticity of demand on Socio-Economic Livelihood

Findings on challenges posed by income increase on socio-economic livelihood of teachers were presented. The following were challenges that the participants brought out:

4.4.1 Over-borrowing

Eight (8) out of ten (10) participants said that one of the challenges that some teachers faced was overborrowing. The findings further revealed that some teachers were servicing more than one loan and this has caused high indebtedness among them. One of the key informant commented that:

Teachers are overborrowing and in the process their lives are not stable. They can't go for work and put in a hard day's work because they don't know where to get an extra income to buy things like mealie-meal. Some teachers have huge bills of loans and at the end of the day they get little money which fail to sustain themselves and their families (interviewee 8: March, 2018).

4.4.2 Beer Drinking

Six (6) out of ten (10) participants revealed that income increase caused the number of teachers who took beer to increase. A lot of teachers were spending money on beer drinking. To further stress the point on beer drinking as a challenge caused by income increase on socio-economic livelihood of teachers one of the headteachers during an interview stated that:

Income increase has caused some teachers to over drink beer. They drink in excess such that some fail to sustain their families (interviewee 4- March, 2018).

4.4.3 Created Poverty levels

Seven (7) out of ten (10) participants said that because of income increase some teachers spent a lot and got loans and advances to sustain their living. Therefore, most of their income went to clear credits for loans and advances hence creating a life of top-up loans. The research findings also revealed that some teachers went to shylock (kaloba) to get credits. This created poverty related challenges in some teachers since they couldn't afford all the basic needs in their homes because of servicing loans. To elaborate more on poverty due to income increase one of the standard officers said that:

Income increase has made some teachers to spend more and they are left with nothing then end up getting loans and salary advances. This has created poverty levels in some teachers because they fail to afford all the basic needs in their homes (interviewee 6- March, 2018).

4.4.4 Multiple partners

An interview with eight (8) participants established that due to income increase some teachers developed a habit of having multiple partners because they thought they had plenty of money to spend. To support the above stated challenge, one of the Standard Officers explained that:

When you come to social life most of teachers have developed a habit of having multiple partners. They think that they have plenty of money so they can share between home and other partners hence destroying the social cohesion at home because they are not able to meet the demands (Interviewee 3- March, 2018).

4.4.5 Gender based violence

Six (6) out of ten (10) participants revealed that gender-based violence increased in some teachers' home due to income increase because of not managing their income well. One of the participants commented that:

Gender based violence has come in some teachers due to mismanagement of finances and lack of setting priorities in their homes (Interviewee 4- March, 2018).

4.5 Effects of income increase on financial freedom

In line with objective number three, the participants were asked how income increase had affected financial freedom of teachers. Descriptive statistical table 4.4 highlighted the effects caused by income increase on financial freedom of teachers.

Table 4.4 Effects of income increase on financial freedom

EFFECTS	N	Mean	Std. Deviation
Freedom to Make Choices	95	3.44	1.457
Borrowing	95	3.76	1.457
Loan Debt Increase	95	3.94	1.382
Struggle to stay debt free	95	3.06	1.590
Overspending	95	2.87	1.489
Servicing More than One Loan	95	3.12	1.636
Borrow for Investment	95	2.65	1.514

Source: Field Data, 2018

Findings on the effects of income increase on financial freedom of teachers show that loan debt increased because it was highly supported by the participants with a mean score of 3.94 and its standard deviation 1.382 which is close to half of the mean, followed by borrowing with the mean score of 3.76 and its standard deviation was 1.382, Freedom to make choices was also strongly supported by the participants because of its mean score which was 3.44 while its standard deviation was 1.45. The mean score for servicing more than one loan was 3.12 and its standard deviation was 1.636 which was closer to half a mean showing that most of the participants supported it. The mean score for struggling to stay debt free was 3.06 while its standard deviation was 1.590 which was closer to half of the mean and showing that most of participants supported the effect. The mean score for overspending was 2.87 and its standard deviation was 1.489 which gave an implication that participants supported it while borrowing for investments had a low mean which was 2.65 and its standard deviation was 1.514. This gave an indication that it was not strongly supported therefore most of the teachers do not borrow for investment.

From the information given above it was observed that there was a lot of loan debt among teachers because the mean score was 3.94 and its standard deviation was 1.382 which gave a clear indication that it was strongly supported by participants. The study also revealed that there was a lot of borrowing among teachers due to income increases as this can be seen from its mean score which was 3.76 and standard deviation was 1.457 which gave an indication that a lot of participants supported the theme. A lot of participants said that due to income increase

financial freedom to make choices increased among teachers as it was observed from the table 4.4 where its mean score was 3.44 and standard deviation was 1.457.

The researcher also wanted to find out if there was a relationship between duration of work and debt increase. Pearson’s correlation was used to correlate two variables which were duration of work and debt increase. Table 4.5 shows correlation analysis between duration of work and debt increase among teachers.

Table 4.5 Correlation analysis of duration of work and debt increase

		Duration of Work	Debt Increase
Duration of Work	Pearson Correlation	1	.270**
	Sig. (2-tailed)		.008
	N	95	95
Debt Increase	Pearson Correlation	.270**	1
	Sig. (2-tailed)	.008	
	N	95	95

** correlation is significant at the 0.01 level (2- tailed).

Source: Field Data, 2018

As shown in table 4.5 duration of work positively correlated to debt increase though it was a weak correlation of only 0.270. This implied that increase in the number of years teachers saved led to increase in loan debt.

Further divergent views were given by participants to the question on how income increase had affected teachers’ financial freedom, and the following themes came up in line with qualitative data:

4.5.1 Financial freedom to make choices

Seven (7) out of ten (10) participants said that most teachers’ financial freedom was affected negatively by the wider choice of expenditure. They developed freedom on how they could spend their income and failed to adjust. They ended up using all their income. One of the headteachers made the following remarks:

Income increase has affected them negatively because they have money and they have a wider choice. The freedom they have can make them buy anything. However, some end up forgetting to keep aside money for other needs like paying school fees for their children. They have failed to use their financial freedom wisely (interviewee 2- March, 2018).

4.5.2 Borrowing

Interviews conducted with ten key informants revealed that there was a lot of borrowing among teachers because of income increase. To support this point one of the standard officers made the following remarks:

From the time we had that increase we saw a lot of activities for example borrowing from the financial lending institutions and others going for kaloba (shylock) (interviewee 9- March, 2018).

Another participant commented that:

We can't hide from the fact that teachers are borrowing and they are very few who haven't borrowed from any of these financial lending institutions (Interviewee 3- March, 2018).

4.5.3 Servicing more than one loan

Eight (8) out of ten (10) participants said that income increase made teachers to service more than one loan. One of the participants commented that:

After that increase and structuring of salaries teachers had, we have seen a lot of them servicing more than one loan. Salary increase has made them to have more than one loan and this is affecting them in a negative way because they are struggling to meet their basic needs (Interviewee 6- March, 2018).

4.5.4 Struggling to stay debt free

From the interviews conducted nine (9) out of ten (10) participants said that most of the teachers especially those who were servicing more than one loan struggled to stay debt free. To support this point one of the headteachers said that:

Because of income increase teachers especially with more than one loan are struggling to stay debt free because whatever financial challenges they face they have to go to financial lending institutions or shylocks. They are living a life of top-up loans which is not giving them space to become debt free (Interviewee 1- March, 2018).

4.5.5 Addressing challenges

The study further probed to find out if there were ways on how to address challenges of income increase on teachers' financial freedom because they hindered teachers to consume goods and services in a sustainable way. Hence, if challenges were addressed then Sustainable Consumption (SC) could be promoted among teachers. Participants gave divergent views on this question and the themes were generated.

4.5.5.1 Counselling

From the interviews conducted eight (8) out of ten (10) participants revealed that to address the challenges, teachers needed to be counselled in order for them to change their ways on spending. To support this point one of the Standard Officers explained that:

Teachers need to be counselled on how to spend their income. Those that are intending to get a loan also need to be counselled so that they use it in a sustainable way and this can be done through their supervisors and it can be done at individual level or during staff briefings (Interviewee 2- March, 2018).

4.5.5.2 Introduction of village banking

Seven (7) out of ten (10) participants said that introduction of village banking within their schools should be promoted in order reduce the number of teachers borrowing from financial lending institutions and shylocks. If village banking was promoted it would help teachers appreciate the need to save. One of headteachers said:

We can introduce what is known as chilimba which is called village banking within the school environment. Village banking should be introduced where interest is attracted so that teachers can lessen borrowing and this will make them live within their means. Introduction of this village banking can help them from borrowing small loans and be able to save (Interviewee 4- March, 2018).

4.5.5.3 Financial Literacy

Nine (9) out of ten (10) participants stressed that financial literacy could be used to address challenges posed by income increase among teachers through giving them the right education by the financial lending institutions. Even as much as they were spending they needed to be taught on saving. One of the standard officers explained that:

institutions like banks need to come up with strategic programmes specifically for teachers' financial issues, how they can grow financially, how they can learn to save money because it's like a syndrome where when a teacher get paid he/she uses everything and don't think about tomorrow (Interview7- March, 2018).

4.5.5.4 Introduction of Stop Order Account

Eight (8) out of ten (10) participants revealed that introduction of Stop Order Accounts in all the banks should be promoted and mandatory so that before teachers withdraw their money, banks would have deducted a percentage from their salaries and deposited in a special account which can only be accessed after an agreed period of time. This will help teachers to save thus promoting Sustainable Consumption (SC). To support this point one of the headteachers had this to say:

Stop order accounts should be introduced in all the banks and should be mandatory for all teachers to have this type of an account so that the skill of saving is instilled; (interviewee 3- March, 2018).

From the information provided both from qualitative and quantitative data on how the income increase had affected the financial freedom of teachers it can be pointed out that teachers were affected through financial freedom to make choices that allowed one to enjoy life, borrowing from financial lending institutions and shylocks, debt creation and servicing more than one loan. The study further revealed that the findings on how to address challenges posed by income increase on financial freedom of teachers were financial literacy, village banking, counselling and introduction of Stop Order Account in all the banks. The next segment presents findings on the fourth objective.

4.6 Role of Consumer Education (CE)

The fourth objective of this study was to describe the role of Consumer Education (CE) in addressing the challenges of income increase on teachers' Sustainable Consumption (SC). The research question which guided this objective was, what could be the role of Consumer Education (CE) in addressing challenges posed by Income Elasticity of Demand (IED) on teachers' Sustainable Consumption (SC). Headteachers and standard officers were targeted in order to answer this question mainly because they were the ones in contact and responsible for the welfare of teachers. The teachers, being the ones mostly affected, were also targeted in order to answer the above question.

When the question concerning the role of Consumer Education (CE) in addressing challenges of income increase on teachers' Sustainable Consumption (SC) was asked, teachers gave out responses according to themes shown in the descriptive statistical table 4.6.

Table 4.6 Role of Consumer Education (CE)

	Plan before spending	Saving money	Sustainable consumption	Income management
N	95	95	95	95
Mean	4.31	4.06	4.23	4.11
Std. Deviation	1.121	.954	.973	.962

Source: Field Data, 2018

Table 4.6 show that the mean score for Consumer Education (CE) could help teachers plan was 4.31 and its Standard deviation 1.121, oriented teachers on how to save money mean score of 4.06 and its standard deviation 0.954 while the mean score for Consumer Education (CE) could educate teachers about Sustainable Consumption (SC) was 4.23 and standard deviation 0.973. The mean score for Consumer Education (CE) could orient teachers on income management was 4.11 and its standard deviation 0.962. Table 4.6 shows that all the themes were strongly supported by participants because their mean score were all high.

Further the key informants gave divergent views on the role of Consumer Education (CE) in addressing the challenges posed by income increase on teachers' Sustainable Consumption (SC).

4.6.1 Saving

Nine (9) out of ten (10) participants revealed that Consumer Education (CE) could impart the skill of saving among teachers in order to promote Sustainable Consumption (SC). To support this point one of the standard officers said that:

Consumer education can impart skill of saving among teachers so that they spend on only important things and be able to save and develop their financial base in form of asserts (interviewee 8- March, 2018).

4.6.2 Planning

From the interviews that were conducted five (5) out of ten (10) participants revealed that Consumer Education (CE) could impart teachers with a skill of planning before spending so that they avoid issues of overspending. One of the headteachers explained that:

Consumer education can impart the skill of planning before spending so that teachers can avoid over spending and be able to promote sustainability. This can be done through drawing a budget (Interviewee 7- March, 2018).

4.6.3 Sustainable consumption

The findings from nine (9) participants revealed that Consumer Education (CE) could impart teachers with knowledge on Sustainable Consumption (SC) through providing knowledge and changing the attitudes of teachers towards spending their income. One of the headteachers commented that:

Consumer education should be an ongoing on thing because it can help to promote sustainable consumption through giving knowledge and changing teachers' attitudes towards consumption (Interviewee 10- March,2018).

4.6.4 Setting up Priorities

Nine (9) out of ten (10) participants established that Consumer Education (CE) could prepare teachers to set priorities on how to spend their income. Teachers needed to be educated at whatever level on how to set priorities so that they know how to utilise their resources (income). The exactly words for one of the standard officers were that:

consumer education can educate teachers on how to set priorities when spending their income so that they are able to use their resources wisely. Most of the teachers don't know how to set their priorities so this kind of education can help them to do that (interviewee 9- March, 2018).

4.6.5 Skill of doing business

From the interviews that were conducted six (6) out of ten (10) participants reviewed that Consumer Education (CE) could impart teachers with the skill of doing business through identifying at what they were good at. To support this point one of headteachers made the following remarks:

Consumer education can help a teacher to set up a business by identifying areas he or she is good at and use that as a road map. As a teacher if you have a particular skill of doing business for example if you are into rearing chickens you need to do that so that you get extra income and avoid going to financial lending institutions unnecessarily and by doing that he or she would be able to sustain his or her income (interviewee 4- March).

4.6.6 Living within means

Seven (7) out of ten (10) participants said that Consumer Education (CE) was very important because it could help teachers to think and live within their own means. One of the headteachers' exact words were:

consumer education in my view is important because it can help teachers to live within their means and not beyond their means. Most of teachers have fallen into debts because they don't want to live within their means so they need consumer education to orient them (Interviewee 1- March, 2018).

4.6.7 Receiving adequate information

The researcher also sought to find out whether teachers received adequate information about Sustainable Consumption (SC) and participants gave the following divergent views:

4.6.7.1 They don't receive adequate information

The findings from nine (9) participants revealed that teachers never received adequate information because financial lending institutions when they visited schools did not provide financial literacy to them. Further research findings revealed that their primary aim was to sale their products whether the consumer understood why they were borrowing or not. One of the headteachers narrated that:

I don't think teachers receive adequate information. When you look at financial lending institutions the way they come to teachers and say we have these loans that we are offering but they don't take time to teach or give better education on how to consume sustainably. All what they are interested in from the teachers is to get loans and interest, more money from teachers. Teachers lack knowledge on sustainable consumption so they just sign for loans without going through the conditions (Interviewee 3- March, 2018).

To stress the point one of the Education Standard Officers during an interview explained that:

Teachers don't receive adequate information on sustainable consumption that is why they get most of the things on credits and acquire a lot of loans (Interviewee 9- March,2018).

4.6.7.2 They receive adequate information

However, the findings from one participant revealed that teachers received knowledge on Sustainable Consumption (SC) because they were able to go online and read papers to know what is happening around the world. Her exactly words were:

Yes, they do receive because as a teacher you are able to google and read papers and be able to know what is happening in different regions and the whole world in terms of sustainable consumption (Interviewee 4- March'2018).

4.6.8 Equipping Teachers with information on Sustainable Consumption

When a question was asked on what could be done to equip teachers with information on Sustainable Consumption (SC) through Consumer Education (CE), participants gave divergent views on how teachers could be equipped with Sustainable Consumption (SC) information through Consumer Education (CE). Figure 4.3 show proposed ways that could be used to equip teachers with information on Sustainable Consumption (SC).

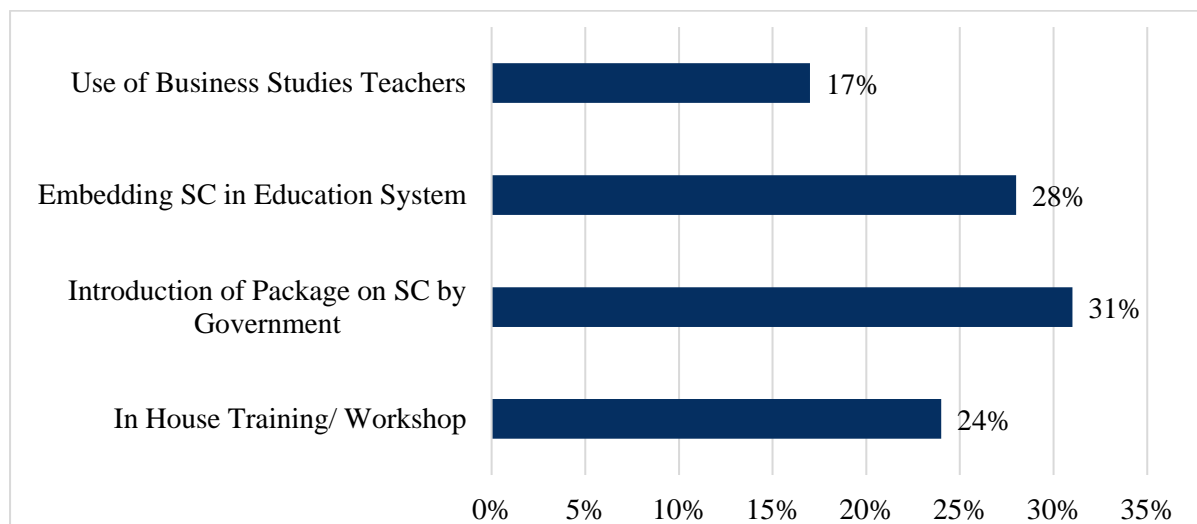


Figure 4.3 Proposed Ways

Source: Field Data, 2018

Figure 4.3 indicate percentages showing how the participants gave responses on the ways of how teachers could be equipped with information on Sustainable Consumption (SC) through Consumer Education (SC). The following were themes generated from responses.

4.6.8.1 Embedding Sustainable Consumption in the education system

Twenty-eighty percent (28%) of participants indicated that embedding Sustainable Consumption (SC) through Consumer Education (CE) in the education system so that teachers as they went through their educational process they would have acquired information on Sustainable Consumption (SC). One of the standard officers explained that:

Sustainable consumption should be embedded into the education system so that as we go through our education process we have this information so that once you are employed you already have this information because what causes this sometimes is ignorance (Interviewee 8: March, 2018).

4.6.8.2 Introduction of a package of sustainable consumption

Thirty one percent (31%) of participants revealed that the government should introduce a package for Sustainable Consumption so that all teachers could be enlightened on its issues. The government through the Ministry of General Education should come up with programmes to educate teachers on sustainable consumption. To stress more on this point one of the education standard officers explained that:

The government through the Ministry of General Education should have a programme to teach teachers about sustainable consumption for example when officers from PEO or DEBS are visiting schools can take that as an opportunity to educate them on the importance and how sustainable consumption can be achieved (Interviewee 8: March, 2018).

4.6.8.3 In- house training/ workshops

The findings revealed that twenty-four percent (24%) of participants stated that through in-house training or workshops which could be done once per term and talk to teachers. The participants revealed that headteachers could invite people from financial lending institutions and union officials to facilitate in the in-house training/workshops for them to offer Consumer Education (CE) so that they enlighten teachers. Having workshops and in-house training could equip teachers with basic knowledge on Sustainable Consumption (SC). The following were exact words from one of the participants:

If workshops can be organised to talk about consumer sustainability, to talk about how one can manage the finances I am sure that this can go a long way to help teachers live a

sustainable life style. The headteachers should organise workshops or training and invite people from financial lending institutions (interviewee 7: March,2018).

To stress the point on the training / workshop one of the standard officers said that:

Teacher unions should take trouble to educate its members on financial literacy so that they know how to use their resources wisely in order to promote sustainable consumption through saving. Unions should organise workshops/ training in schools where they can meet their members (interviewee 7: March, 2018).

4.6.8.4 Use of business studies teachers

Seventeen percent (17%) of participants said that business studies teachers could be used to educate their fellow teachers on financial management in order to promote Sustainable Consumption (SC) through savings, investment and budgeting. One headteacher explained that:

Business studies teachers can be used to teach their friends so that each one or everyone will have that information on sustainable consumption. They can educate their friends on how to save, invest and do budgeting (Interviewee 3: March, 2018).

In summary the research findings both from quantitative and qualitative data on the fourth objective revealed that Consumer Education (CE) could play a major role in addressing the challenges of Income Elasticity of Demand (IED) on teachers' Sustainable Consumption (SC) through equipping teachers with knowledge, skills and values on how to plan, save, invest, setting up priorities, and to live within their means. It further reviewed that in-house training/ workshop, introduction of package on Sustainable Consumption (SC) by the government, embedding Sustainable Consumption (SC) in the education system and use of teachers for business studies in schools could be promoted as a way of transmitting Consumer Education (CE) in order to promote Sustainable Consumption (SC) among teachers.

This chapter discussed the findings on how income increase has affected teachers' Sustainable Consumption (SC), income increase has made teachers to consume luxurious goods and services, factors that influenced teachers to consume luxurious goods and services, socio-economic challenges caused by income increase among teachers, how income increase had affected financial freedom of teachers, addressing challenges being caused by income increase on financial freedom of teachers, role of Consumer Education(CE) in addressing challenges of income increase on teachers' Sustainable Consumption (SC) and ways of equipping teachers

with information on Sustainable consumption (SC) through Consumer Education (CE) in order to address challenges that were posed by income increase on their Sustainable Consumption (SC).

CHAPTER FIVE

DISCUSSIONS OF FINDINGS

5.1 Overview

The chapter discusses the findings presented in chapter four. This chapter is arranged based on sub titles arising from the major findings from each objective in chapter four. The sub titles in this chapter are arranged as follows; effects of Income Elasticity of Demand (IED) on teachers' Sustainable Consumption (SC), challenges caused by Income Elasticity of Demand (IED) on teachers' socio-economic livelihood among teachers, effects of Income Elasticity of Demand (IED) on financial freedom of teachers and the role of Consumer Education (CE) In addressing challenges posed by income elasticity of demand (IED) on teachers' Sustainable Consumption (SC).

5.2 Income elasticity of demand (IED) on teachers' sustainable consumption

The study revealed that income increase affected teachers' Sustainable Consumption (SC) in a negative way because most of them had adjusted their spending upwards, their consumption of luxurious goods went up too, there was a lot of impulse buying among teachers and most of them were not able to save. The study also reviewed that there were some variations because others were affected negatively while other positively.

The study established that most of the teachers were affected negatively while others positively. Those who were affected positively by income increase got loans and bought houses, built their own houses while others upgraded themselves academically and sponsored their family members to schools. Those that were affected negatively used the money for consumption purposes. They bought vehicles and there was also high consumption of junk foods while others especially female teachers had gone into fashion. The analysis on consumption pattern from the tool to determine income elasticity of demand showed that many teachers were into consumption of junk foods and female teachers were the ones with a high consumption level from 1% to 6%. The findings were related to those of Chongela et al (2013) who revealed that people in South Africa spend more on transport, luxury items and education when their income is increases.

Concerning consumption of the luxurious goods and services the study established that several teachers were consuming luxurious goods and services due to an income increase. Although teachers belonged to a middle class they consumed a lot of luxurious goods and services just like those in the high-class category. They still wanted to buy luxurious goods in their homes even in times when they were struggling to do that and this led to unsustainable consumption. In line with the findings of Khan (2012) it was evident that although teachers belong to a middle class, their consumption preference is very high. Their consumption preference when investigated showed that their orientation was to durables not to basic items oriented.

Teachers opted to borrow from financial lending institutions in order to supplement their income for them to meet their needs. The respondents revealed that teachers who consumed luxurious goods and services, many of them, had gone into loans just to buy goods like cars and their style of living completely changed. The findings were similar to those of Debt Busters (2013) who stated that when income is increased people spend recklessly. The findings also revealed that due to income increase teachers adjusted their spending upward and very few of them were able to save before spending. Furthermore, Debt Busters (2013) supports this assertion by contending that people spend more instead of saving when their salaries are increased. This therefore, had a negative impact on their sustainable consumption.

5.2.1 Factors that Influence consumption of Luxuries

The study also revealed that there were other factors that influenced teachers to consume luxurious goods and services due to income increase. These factors were age of teachers, size of family, lack of sustainable consumption knowledge, life style and lack of orientation.

The findings revealed that age of teachers determined how teachers consumed their goods and services in a sense that, those who were still young thought that they had more years in service and therefore would not want to save and invest. Young teachers went into consumption of goods and services which were luxurious oriented while old teachers were necessities oriented. Khan (2012) explains that salaries were very much related to age factor of a teacher, as a major factor determine his appropriate income. However, this study is contrary to Wilkinson (1973) who revealed that the elasticity tends to increase with age of the head up to 55 years.

The findings further revealed that lifestyle and lack of orientation through counselling from work places and influence from their colleagues determined how teachers consumed goods and services. Others changed their way of life because they emulated their friends. Nonetheless,

others do not change because they looked at how they will live tomorrow. In a related study by Khan (2012) contends that there is a tendency among teachers of emulating other colleagues and at the same time strive constantly for higher standard of living. The findings also revealed that size of family also influenced how teachers consumed luxurious goods and services. From the findings it was revealed that teachers with big families, bread winner married with other dependants did not spend much on luxurious goods and services as they concentrated on buying necessities and even struggled to invest. They had their own life style, which was different from those whose families with a smaller number. In a related study by Wilkinson (1973) revealed that the whole income elasticity tends to be higher for those with one to four children than it does for those with no children or five to six children.

Findings for the first objective were at a variance with the theory that was used to guide the study because it was concerned with how consumers would make consumption decisions. The structure arises because consumers' choices were assumed to be defined by certain prices and consumer income. When their income increased, their consumption choices were determined by an increase. The theory further stated that within the limits of their income, consumers make consumption choices by evaluating and comparing consumer goods regarding their utilities.

From the information discussed above it could be pointed out that many teachers had adjusted their spending up wards and consuming luxurious goods and services. There were several impulses buying among teachers due to income increase and others were not able to save. Age, lifestyle, lack of orientation and size of the family influenced the consumption of luxurious goods and services. Young teachers were on a higher side of consuming luxuries because they had very few responsibilities than older teachers. The life style of some teachers was about copying from colleagues. They wanted to acquire what their friends had acquired without looking at their immediate needs while some teachers lacked orientation on how to spend wisely. It was also discovered that teachers with smaller families consume a lot of luxurious goods and services than those with big families because they had very few assignments to do. Therefore, their Sustainable Consumption (SC) was affected in a negative way because they had failed to save and invest. However, those that managed to save and invested were affected in a positive way and their lives were stable.

From the findings revealed and discussed in this study, the research objective number one, which was to determine income elasticity of demand for teachers on their Sustainable Consumption (SC) was answered.

5.3 Challenges on socio-economic livelihood.

This study established that the challenges that were posed by income increase on socio-economic livelihood are overborrowing, created poverty, beer drinking, multiple partners and gender-based violence.

The study revealed that due to income increase several teachers were overborrowing. According to the findings most teachers were servicing more than one loan hence this created Sustainable Consumption (SC) challenges because when they used up all their income most of them ended up going to financial lending institutions for loans to sustain themselves. Furthermore, this instigated teachers to live a life of refinancing a loan and used up whatever remains. This had made their borrowing trend to grow hence leading a life of loans. Therefore, this has created high indebtedness levels among some teachers. In a related study by Munshi (2018) who revealed that teachers were currently overborrowing from financial lending institutions and that had caused high indebtedness among teachers.

This study further established that the tendency of beer drinking among teachers increased after an increase and restructuring of their salaries. The data from a tool to determine income elasticity of demand clearly showed that a lot of teachers were into beer drinking especially female teachers whose consumption levels went up from 1% to 8.9% after an increment. This meant that income increase made teachers to adjust their beer consumption upwards therefore it affected teachers' Sustainable Consumption (SC). This meant that their work had been affected as it was not possible for an individual to deliver well in the drunken state hence affected learner performance.

This study also established that income increase created poverty levels among teachers due to mismanagement of their finances. Poverty has a big negative bearing in their livelihood because some of the teachers did not have access to other social factors like good health facilities, good education facilities for their families. Other teachers were finding it difficult to meet all the basic needs for their families. However, the finding was in contrast to that of UNEP (2011) which revealed that poverty remains rampant in large parts of the world, consumption in some people increases at the expenses of others due to disproportional distribution. This was

because teachers who had a good income still experienced poverty levels due to overspending. The study also established that due to income increase teachers have gone into having multiple partners. From the interviews and analysis from a tool to determine income elasticity of demand it was established that before salary increase, for men, was at 4% and after an increase the percentage rose to 8.7%. The finding gave an indication that many male teachers had multiple partners hence destroying the social cohesion at home since they were unable to meet family demands. The participants also revealed that income increase had caused teachers to be victims of gender-based violence due to mismanagement of income. The study further revealed that some teachers became destitute as they could not pay their rentals for those who rent as a result of overspending.

The findings on challenges that were posed by income increase on socio-economic livelihood of teachers were in contrast with the theory because it was only concerned with consumption decisions that consumers made but not challenges that they were facing at the end of consumption.

From the findings discussed it was revealed that teachers were overborrowing and in the process their lives were not balanced. Some teachers could not put in a hard day's work because they did not know where to get an extra income to buy the basic needs while others did not go for work because they were running away from shylocks (kaloba). This meant that some teachers had huge outstanding loans and got a small net pay such that they failed to sustain themselves. Income increase had created poverty among teachers because they were not using their income wisely. Some teachers ended up having multiple partners hence disrupting social cohesion and gender-based violence due to mismanagement of their finances.

Findings show that the second research objective was answered. The research objective was to identify the challenges posed by income elasticity of demand on socio-economic livelihood of teachers. The next segment presents the discussion on the third objectives.

5.4 Effects of income elasticity of demand (IED) on financial freedom.

The study established that Income Elasticity of Demand (IED) affected financial freedom of teachers through freedom to make choices that allowed them to enjoy one's life, borrowing, debt increase, struggle to stay debt free, servicing more than one loan and not borrowing for investment.

The study established that increase on teachers' income made them gain more financial freedom to make choices that allowed them to enjoy one's life and this was strongly supported by participants with a mean score of 3.44. The study established that teachers had a wide choice on spending as they had more money and this made some of them to lose focus on their job. Income increase had allowed teachers to make decisions on what they could achieve as result they had a lot of freedom.

The study also established that borrowing was one of the effects that was caused by income increase on financial freedom of teachers. This was strongly supported by participants with a mean score of 3.76. Several teachers had borrowed from financial lending institutions because of income increase and those that had borrowed for investment took a positive stance by building or buying houses. They also sponsored their children and other relatives to school while those that had borrowed for consumption took a negative stance by buying items like vehicles and household goods. However, most of teachers who borrowed for consumption their loans had nothing to do with investment. Kilpatrick (2012) supports this assertion by explaining that much of today's debt has nothing to do with investing for the future but consuming for today at the price of tomorrow. Tembo (2014) denotes that the borrowing patterns were not sustainable and were mainly for consumption as opposed to investment purposes. The findings further revealed that income increase had made loan debt to grow with mean score of 3.94 support from participants. The findings revealed that although it was a weak correlation of 0.270, duration of work positively correlated to debt increase. This implied that increase in duration of work led to increase in debt. The findings also revealed that some teachers were struggling to stay debt free because of the loans which had grown. In a related study by Debt Busters (2013) it was revealed that South African consumers struggle to stay debt free due to their bad habits such as failing to differentiate between what they need and want; consequently, spending recklessly, as well as spending more instead of saving when their salaries were increased.

Findings are in line with the theory because its assumption is based on that consumers are utility maximisers. Therefore, when there was a salary increase most of teachers tend to apply the utility function where they maximise their income under budget constraints.

Findings revealed that financial freedom of teachers was negatively affected through borrowing, loan debt increase and struggling to stay debt free. Some teacher's debts disturbed family plans and ultimately resulted in lack of confidence to face the future because they were

not able to save or invest. Some individual teachers in trying to come out of debt, ended up increasing their debts.

5.4.1 Addressing challenges

The study also established that challenges that affected financial freedom of teachers could be addressed through counselling, introduction of village banking, financial literacy and introduction of Stop Order Accounts among teachers.

The study established that challenges caused by income increase could be addressed through counselling. Teachers could be counselled on how to spend their income wisely. Those that wanted to get loans needed to be talked to before getting or applying so that they could have a right reason for borrowing. Debt Busters (2013) indicates that lack of financial advice has left many consumers in poor financial standing. Therefore, their supervisors (headteachers) at individual level, could counsel them during staff briefs or teacher group meetings. The study further established that village banking could help teachers avoid going to financial lending institutions, which attracted high interest rates. Village banking could empower teachers with the art of saving and borrowing with a minimal interest rate hence promoting Sustainable Consumption (SC).

The study also revealed that teachers needed financial education. Participants revealed that introduction of financial literacy in schools was needed in-order to educate teachers on how to spend wisely as emphasised in SDG 4.7. Quality teacher educators needed to be vested with consumer literacy for the sake of teaching themselves and their learners to be sustainable consumers for a better household economy. The participants revealed that financial lending institutions needed to organise seminars for teachers so that they are given information on financial literacy. Teacher unions should also take kin interest to educate its members on financial literacy through seminars/ workshops. The study further revealed that seminars should start at management level. This may include headteachers, deputy headteachers, heads of departments, senior teachers, heads of sections and finally teachers. The participants revealed that there was need to introduce mandatory Stop Order Accounts policy to all teachers for the purpose of saving.

From the information discussed above it can be pointed out that counselling should be done to every teacher so that they are vested with knowledge on spending wisely and borrowing for the right reasons. Promotion of village banking in schools is vital so that teachers could stop

going to financial lending institutions for small loans with higher interest rates. Financial literacy should also be given to teachers. The government should not take things for granted, that since teachers are actors or transmitters of knowledge then they know everything. The government should take the initiative to educate them on financial literacy matters. Stop Order accounts should be compulsory to all teachers so that the culture of saving could be promoted.

5.5 The role of Consumer Education (CE).

The study established that Consumer Education (CE) could enlighten teachers on how to plan, save, sustainable consumption, setting up priorities, skills of doing business and living within their means.

The study revealed that Consumer Education (CE) could impart teachers with a skill of saving so that they only spend on important things in order to promote Sustainable Consumption (SC). UNESCO (2014) explains that education is one of the most powerful tool for providing individuals with the appropriate skills and competences to become sustainable consumers. Saving could help teachers to keep some resource safely for instant gratification. Saving could also help teachers not to get into debt because they would have a buffer in case a need arises. In a related study by Chuunga (2012) revealed that saving can help you not to fall into debt when you have a financial problem. Thoresen *et al* (2010) further explained that consumer education address areas of personal finance which included saving and credits.

The participants revealed that Consumer Education (CE) could impart the skill of planning before spending and it was strongly supported by a mean score of 4.31. The participants further revealed that Consumer Education (CE) could help teachers plan so that expenditure should not exceed income and it was important not to exhaust all the income and be able to live within budget. Chuunga (2012) explained that some people have gone into debt because they do not write down what they want to achieve.

The study revealed that Consumer Education (CE) can promote Sustainable Consumption (SC) through imparting knowledge and changing teachers' attitudes towards consumption, and this was strongly supported by participants with a mean score of 4.24. OECD (2016) explained that consumer education is concerned with teaching skills, attitudes and knowledge required for living in a consumer society. New Era Live (2016) further analysed that consumer education could play an important role in promoting sustainable consumption through focusing on increasing awareness of importance of benefits of sustainability both for individuals and

society developing practical knowledge of what consumers can do to support sustainable consumption.

The study also established that Consumer Education (CE) could enlighten teachers on how to set up priorities when spending in order to sustain their income. Thoresen *et al* (2010) supports this assertion by explaining that consumer education addresses areas like consumer decision making which cover critical thinking skills related to consumers' goods, needs and wants.

This study established that Consumer Education (CE) was important because it could help teachers to live within their means. It was revealed that teachers had fallen into debt traps by not knowing how to live within their means. Chuunga (2012) explained that living within your income is one way you will control your spending.

The participants revealed that consumer education could impart teachers with the skill of doing business through identifying what they were good at in order to help increase their income. Chuunga (2012) commented that if you discover that your employment is not providing you with the basic needs of life then you need to increase your income.

From findings of the role of Consumer Education (CE) in addressing challenges posed by income increase on teachers' Sustainable Consumption (SC) it can be pointed out that it can impart knowledge, skills and attitudes towards planning, saving, setting up priorities, doing business and promoting sustainable consumption. Teachers could change through consumer education, the values, behaviour and life skills required for sustainable future.

5.5.1 Teachers receiving adequate information about Sustainable Consumption.

Concerning teachers receiving adequate information about Sustainable Consumption (SC) through Consumer Education (CE), the study established that teachers did not receive adequate information on Sustainable Consumption(SC). There was little information from Consumer Education (CE) about Sustainable Consumption (SC). This was observed through their behaviour when financial lending institutions visited schools, they did not educate teachers about financial literacy instead their interest was to sale their products. Teachers lacked knowledge on Sustainable Consumption (SC) hence overspent, consumed a lot of luxurious goods and services, a lot of impulse buying and unplanned borrowing. This has created high indebtedness among teachers because they did not receive any awareness through Consumer Education (CE). Chaundhury *et al* (2011) commented that due to low literacy levels and unsatisfactory information flow, the Indian consumers, by and large are not conscious of all

their rights which is comparatively time consuming and cumbersome. Consumerism in Indian is not well organised and developed.

However, the findings are contrary to the theory because its concern is on how consumers make consumption decisions and its assumption is based on the fact that consumers are utility maximisers. It does not look at whether the consumers are receiving knowledge on Sustainable Consumption (SC).

From the discussion above it can be pointed out that teachers did not receive adequate information on Sustainable Consumption (SC) leading to unsustainable consumption patterns.

5.5.2 Ways of Equipping teachers with information on Sustainable Consumption.

The study established that it could be done through embedding Sustainable Consumption in the education system, introduction of a package on sustainable consumption, introduction of in-house training/ workshops and use of business studies teachers.

Findings revealed that the government through the Ministry of General Education needed to come up with a package (programme) of increasing awareness of Sustainable Consumption (SC) among teachers. This could be done through officers from PEO and DEBS as they visit schools so that teachers could be aware of Sustainable Consumption (SC) through knowledge, attitudes and skills. In a related study by New Era Live (2016) it was explained that consumer education can promote sustainable consumption through focusing on increasing awareness of the importance of benefits of sustainability both for individuals and society.

The findings also revealed that Sustainable Consumption (SC) through Consumer Education (CE) should be embedded in the education system so that as people go through their education process they should also acquire information on Sustainable Consumption (SC). Tsnin and Vartka (2004) states that it is imperative that consumer education was introduced in school programmes, which were initiated especially for low- income, themselves to carry out or participate in consumer education. Therefore, Consumer Education (CE) should be used to promote Sustainable Consumption (SC) through encouraging the development, promoting and strengthening of educational programmes to promote sustainable consumption patterns.

The findings revealed that teacher unions should take kin interest to educate their members, this was lacking from both unions and government as their employer. The unions needed to look at the sustainable consumption patterns that could be promoted among its members in order to increase awareness of Sustainable Consumption (SC).

Further findings established that in-house training or workshops should be done once in a term where teachers can be talked to about Sustainable Consumption (SC). This could be done through the headteachers in collaboration with officers from financial lending institutions who should talk about the promotion of Sustainable Consumption (SC) through financial literacy. The findings also indicated that teachers for business studies could be used to educate their fellow teachers so that each teacher could have information and apply it in a meaningful manner. They could teach their colleagues on financial management skills like how to draw a financial plan, save and invest. By doing this, teachers would be aware of the importance of Sustainable Consumption (SC).

5.6 Summary of Discussion of Findings

In summary, this chapter discussed the findings on how income increase had affected teachers' sustainable consumption, findings on consumption of luxurious goods and services, factors that influenced teachers in consumption of luxurious goods and services. It further discussed the challenges posed by income increase on socio-economic livelihood of teachers, how income increase affects financial freedom of teachers and addressing challenges being posed by income increase on financial freedom of teachers. The chapter discussed the role of Consumer Education (CE) in addressing the challenges posed by income increase on teachers' Sustainable Consumption (SC) and teachers not receiving adequate information about sustainable consumption. The study also discussed ways of equipping teachers with information on sustainable consumption in order to address the challenges.

CHAPTER SIX

CONCLUSION AND RECOMENDATIONS

6.1 Overview

The chapter gives a summary of the findings presented in chapter four and discussed in chapter 5. It also contains the conclusion on the findings of each objective, recommendations and suggestions for further research.

6.2 Summary of the Dissertation

The preceding chapters have so far presented the following; chapter one presented the background to the problem, statement of the problem and purpose of the study among others, chapter two presented the literature reviewed; chapter three presented the methodology used, chapter four presented the findings of the study and chapter five presented the discussion of the findings. This chapter presents the overall conclusion of the findings in this study. This chapter ends with recommendations and implications for further research.

6.3 Conclusion

This study shed more light on the role of Consumer Education (CE) in schools found in selected zones of Lusaka district. The specific zones covered included Chilenje, Mumuni and Kaunda Square zones. The study was anchored on four objectives which were set in chapter one: to determine Income Elasticity of Demand (IED) for teachers on their Sustainable Consumption (SC) in selected schools of Lusaka district, to identify challenges posed by Income Elasticity of Demand (IED) on socio-economic livelihood of teachers, to determine how Income Elasticity of Demand (IED) affected financial freedom of teachers in achieving sustainability and to describe the role of Consumer Education (CE) in addressing challenges of Income Elasticity of Demand (IED) on teachers' Sustainable Consumption (SC).

The study established that income increase had affected teachers' Sustainable Consumption in a negative way because most of the teachers' expenditure and consumption of luxurious goods and services was high. There was a lot of impulse buying and some teachers opted to buy vehicles, others their eating habits changed while others went into fashion. However, those teachers who were affected in a positive way by income increase managed to invest into building houses, setting up businesses, upgraded themselves in terms of academic development and educated their children and relatives.

It was established that because of income increase teachers ended up into high consumption of luxurious goods and services. This led them to spending more than their monthly earnings. The study also established that those teachers who consumed luxurious goods and services opted to borrow in order to buy luxurious goods like vehicles, eating from restaurants, buying expensive clothes and to pay off their credits. This led to unsustainable consumption amongst teachers.

The study established that factors influencing teachers' consumption of luxurious goods and services included the following: age, life style, orientation, influence from colleagues, size of family and lack of sustainable consumption knowledge. Teachers with big families concentrated on buying necessities while those with smaller families consumed a lot of luxurious goods and services. The study also established that the lifestyle and lack of counselling during orientation were some of the factors that influenced consumption of luxurious goods and services. Those who were counselled properly did not change very much in terms of consumption of goods and services.

Regarding socio-economic challenges posed by income increase, the study established that overborrowing led to poverty because some teachers could no longer afford to acquire the basic needs. The study also established that the number of teachers who started drinking beer increased. The findings also revealed that other teachers were having multiple partners while others were victims of gender-based violence. However, from the findings of the study it was established that the biggest challenge that teachers faced was overborrowing from financial lending institutions.

The study also established that teachers had freedom to make choices, which allowed them to enjoy one's life because they had a wider choice on spending. However, the study showed that because of having financial freedom some teachers lost focus on their job. Furthermore, the study established that most of financial lending institutions saw teachers as potential customers because of income increase such that they allowed most of them to borrow and encouraged them to get top-up loans which ended up affecting their Sustainable Consumption (SC).

The study also established that income increase made teachers to have mastered the art of spending and debt creation. Teachers were affected with debts of which some were struggling to come out hence their Sustainable Consumption (SC) was affected negatively. The study also established that some teachers started absconding work as they hard to look for other sources of income to sustain their lives.

Regarding addressing challenges being posed by income increase on financial freedom of teachers, the study established that these could be addressed through counselling, introduction of village banking, financial literacy and introduction of stop order accounts which should be mandatory to all teachers so that they can learn the art of saving some of their income.

On the role of Consumer Education (CE) in addressing the challenges posed by income increase on teachers' Sustainable Consumption (SC), the study established that Consumer Education (CE) could be used to impart knowledge, skills, attitudes and values to teachers so that they can apply them in their daily life. Consumer Education (CE) could impart skills of saving, knowledge on how to invest and diversify to other sources of generating income in order to supplement their employment income. In so doing, teachers could stop going to financial lending institutions unnecessarily hence promoting their Sustainable Consumption (SC).

Furthermore, the study established that teachers did not receive adequate information because there was little information on Consumer Education (CE) about Sustainable Consumption (SC). Financial lending institutions do not educate teachers on financial discipline and how to consume sustainably mostly because their core business is to maximise on profit generation. Most Teachers lack knowledge on Sustainable Consumption (SC) that is why some of them borrow carelessly leading to high indebtedness.

Regarding equipping teachers with information on Sustainable Consumption (SC), the study established that government should introduce literature for Sustainable Consumption (SC) so that it can help in disseminating information to teachers. All the banks should introduce stop order account policy which should be mandatory to all teachers so that the art of saving is promoted. The banks should take trouble to explain the importance of having a stop order account.

The study also established that Sustainable Consumption (SC) through Consumer Education (CE) should be embedded in the education system so that as people go through their education process they also acquire information on sustainable income consumption. Furthermore, the study established that unions which teachers subscribe to, should educate their members about Sustainable Consumption (SC) by introducing programmes pertaining to this topic. The study also established that in-house training or workshops should be introduced once per term and institutions like banks can be invited to give talks on financial literacy to teachers. The study also revealed that business studies teachers could be given a platform to talk about ways of

promoting Sustainable Consumption (SC) like financial management skills to their fellow teachers.

6.4 Recommendations

On the basis of the findings of this study, it clearly shows that there is no Sustainable Consumption (SC) among teachers because they lack Consumer Education (CE). Therefore, the following are suggested recommendations:

- The government through the Ministry of General Education should set up programmes on how to reach out to teachers in schools and educate them on the importance of spending wisely even after receiving an increment so that they are not trapped in the excitement which make them change their consumption habits, unplanned spending and not fall into impulse buying temptations. This could be done by their supervisors on an individual basis or during staff meetings. This comes from the findings that teachers had adjusted their spending upwards and there was high consumption of luxurious goods and services.
- Teachers should be sensitized on the importance of wise spending through consumer literacy. This is in view of the findings that income increase had led teachers into overborrowing, increased poverty levels, some of the teachers have developed a habit of having multiple partners and others fallen into gender-based violence because of mismanagement of income.
- All the banks should introduce stop order account policy and it must be mandatory for all teachers to have it so that the skill of saving is promoted. This would address the findings that income increase had affected financial freedom of teachers through borrowing, loan debts, struggling to stay debt free and serving more than one loan.
- The headteachers should work hand in hand with banks and teacher unions to promote in-house training /workshops in-order to provide information on financial literacy through seminars. This is in view of the fact that financial literacy could help to address the challenges posed by income increase on financial freedom.
- The Ministry of General Education should come up with a policy on how to embed Consumer Education (CE) in the education system so that as people go

through their education process they are also acquiring knowledge on Sustainable Consumption (SC). This comes from the findings that teachers were not equipped with information on Sustainable Consumption (SC).

6.5 Suggestions for Further Research

Since this study was a small academic research dealing with the role of Consumer Education (CE) in addressing Income Elasticity of Demand (IED) among teachers and focusing on selected schools found in Chilenje, Mumuni and Kaunda Square zones of Lusaka district, similar study could be extended to other schools found in Zambia. There is also a need for further related research to extend to other ministries/ departments so that all government employees are aware of Consumer Education (CE) which can promote sustainability.

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APPENDICES

Appendix 1: Consent Form for Teachers



HSSREC FORM 1a

THE UNIVERSITY OF ZAMBIA

DIRECTORATE OF RESEARCH AND GRADUATE STUDIES

HUMANITIES AND SOCIAL SCIENCES RESEARCH ETHICS COMMITTEE

Telephone: +260-211-290258/293937

P O Box 32379

Fax: +260-211-290258/293937

Lusaka,

Zambia

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HUMANITIES AND SOCIAL SCIENCES RESEARCH ETHICS COMMITTEE

PARTICIPANT INFORMATION SHEET & CONSENT FORMS

[Informed Consent Form for Teachers]

This informed consent form is for teachers in Chilenje, Kaunda Square and Mumuni Zones of Lusaka and who I am inviting to participate in research “role of consumer education in addressing income elasticity of demand among teachers in selected Zones of Zambia’s Lusaka district.”

This Informed Consent Form has two parts:

- **Information Sheet (to share information about the study with you)**

- **Certificate of Consent (for signatures if you choose to participate)**

You will be given a copy of the full Informed Consent Form

Part I: Information Sheet

Introduction

I am Marvis Sitimela a student at the University of Zambia pursuing master' degree in Environmental Education. I am doing research on the Role of Consumer Education in Addressing Income Elasticity of Demand Among Teachers in Selected Zones of Zambia's Lusaka District in which I have seen a lot of unsustainable consumption activities going on. I am going to give you information and invite you to be part of this research. You do not have to decide today whether or not you will participate in the research. Before you decide, you can talk to anyone you feel comfortable with about the research.

This consent form may contain words that you do not understand. Please ask me to stop as we go through the information and I will take time to explain. If you have questions later, you can ask them of me.

Purpose of the research

There have been consumption habits of which are unsustainable going on among teachers especially in 2013 when there was a salary increase and 2015 when salaries were structured according to the qualification teachers have. I want to find ways to stop this from happening. I believe that you can help me by telling me what you know both about income increase and about how it has affected teachers' sustainable consumption. I want to learn what teachers who work here know about the unsustainable consumption and why teachers fell into this. I want to learn about the challenges caused by income increase on socio-economic livelihood of teachers. I want to know how income increase has affected the financial freedom of teachers and ways on how to stop this. I also want to know more about how consumer education can be used to stop the challenges that are being caused by income increase on teachers' sustainable consumption.

Type of Research Intervention

This research will involve your participation in answering a questionnaire that will be left with you for a week.

Participant Selection

You are being invited to take part in this research because we feel that your experience as a teacher (as a responsible citizen) who can contribute much to my understanding and knowledge of sustainable consumption.

Voluntary Participation

Your participation in this research is entirely voluntary. It is your choice whether to participate or not. The choice that you make will have no bearing on your job or on any work-related evaluations or reports. You may change your mind later and stop participating even if you agreed earlier.

Procedures

A., I am asking you to help me learn more about sustainable consumption among teachers. I am inviting you to take part in this research project. If you accept, you will be asked to answer questions being asked by the researcher.

B. You may answer the questionnaire yourself, or it can be read to you and you can say out loud the answer you want me to write down. If you do not wish to answer any of the questions included in the survey, you may skip them and move on to the next question. The questionnaires will be distributed and collected by Marvis Sitimela (the researcher). Your name is not being included on the forms, only a number will identify you, and no one else except Marvis Sitimela (the researcher).

Duration

The research takes for seven days or one week in total. I will leave the questionnaire with you for six days so that you can have enough time to go through the questions. On the seventh day I will come back to get them.

Risks

Some questions are very personal and confidential information, and you may feel uncomfortable to tick some of the questions. You do not have to tick any question or take part in the interview if you don't wish to do so, and that is also fine. You do not have to give me any reason for not responding to any question, or for refusing to take part in the interview.

Benefits

There will be no direct benefit to you, but your participation is likely to help more find out more about how to sustainable consumption can be promoted among teachers in your school. The study may help policy makers formulate policies that would help teachers change their consumption habits in order to attain sustainability.

Reimbursements

There will be no direct benefit to you, but your participation is likely to help more find out more about how to sustainable consumption can be promoted among teachers in your school. The study may help policy makers formulate policies that would help teachers change their consumption habits in order to attain sustainability.

Confidentiality

The research being done in the institution may draw attention and if you participate you may be asked questions by other people in the institution. I will not be sharing information about you to anyone outside of the research. The information that I collect from this research project will be kept private. Any information about you will have a number on it instead of your name. Only the researcher will know what your number is and I will lock that information up with a lock and key. It will not be shared with or given to anyone.

Sharing the Results

Nothing that you tell me today will be shared with anybody outside the research team, and nothing will be attributed to you by name. The knowledge that I get from this research will be shared with you before the results are presented to university of Zambia.

Right to Refuse or Withdraw

You do not have to take part in this research if you do not wish to do so, and choosing to participate will not affect your job or job-related evaluations in any way. You may stop participating in answering questionnaire at any time that you wish without your job being affected.

Who to Contact

If you have any questions, you can ask them now or later. If you wish to ask questions later, you may contact any of the following:

Dr. Jason Mwanza

1. Chairperson, Humanities and Social Sciences, Research Ethics Committee,

University of Zambia

P O Box 32379

LUSAKA

2. Dr. Henry M. Sichingabula

Director, Directorate of Research and Graduate Studies

University of Zambia

P O Box 32379

LUSAKA

This proposal has been reviewed and approved by [HSSREC], which is a committee whose task it is to make sure that research participants are protected from harm. If you wish to find about more about the IRB, contact

Dr. Jason Mwanza

Chairperson, Humanities and Social Sciences, Research Ethics Committee,

University of Zambia

P O Box 32379

LUSAKA

Part II: Certificate of Consent

I have been invited to participate in research about the role of consumer education can be used to address the challenges caused by income increase on teachers' sustainable consumption.

(This section is mandatory)

I have read the foregoing information, or it has been read to me. I have had the opportunity to ask questions about it and any questions I have been asked have been answered to my satisfaction. I consent voluntarily to be a participant in this study

Print Name of Participant _____

Signature of Participant _____

Date _____

Day/month/year

Appendix 2: Consent Form for Education Senior Officers



HSSREC FORM 1a

THE UNIVERSITY OF ZAMBIA

DIRECTORATE OF RESEARCH AND GRADUATE STUDIES

HUMANITIES AND SOCIAL SCIENCES RESEARCH ETHICS COMMITTEE

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Lusaka,

Zambia

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HUMANITIES AND SOCIAL SCIENCES RESEARCH ETHICS COMMITTEE

PARTICIPANT INFORMATION SHEET & CONSENT FORMS

[Informed Consent Form for Headteachers and Education Standard Officers]

This informed consent form is for headteachers in Chilenje, Kaunda Square and Mumuni Zones of Lusaka and Education Standard Officers. I am inviting to participate in research “Role of Consumer Education in Addressing Income Elasticity of Demand Among Teachers in Selected Zones of Zambia’s Lusaka District.”

This Informed Consent Form has two parts:

- **Information Sheet (to share information about the study with you)**
- **Certificate of Consent (for signatures if you choose to participate)**

You will be given a copy of the full Informed Consent Form

Part I: Information Sheet

Introduction

I am Marvis Sitimela a student at the University of Zambia pursuing master' degree in Environmental Education. I am doing research on the role of consumer education in addressing income elasticity of demand among teachers in Chilenje, Kaunda Square and Mumuni Zones of Lusaka in which I have seen a lot of unsustainable consumption activities going on. I am going to give you information and invite you to be part of this research. You do not have to decide today whether or not you will participate in the research. Before you decide, you can talk to anyone you feel comfortable with about the research.

This consent form may contain words that you do not understand. Please ask me to stop as we go through the information and I will take time to explain. If you have questions later, you can ask them of me.

Purpose of the research

There have been consumption habits of which are unsustainable going on among teachers especially after 2013 salary increase and 2015 when salaries were structured according to the qualification teachers have. I want to find ways to stop this from happening. I believe that you can help me by telling me what you know both about income increase and about how it has affected teachers' sustainable consumption. I want to learn what teachers who work here know about the unsustainable consumption and why teachers fell into this. I want to learn about the challenges caused by income increase on socio-economic livelihood of teachers. I want to know how income increase has affected the financial freedom of teachers and ways on how to stop this. I also want to know more about how consumer education can be used to stop the challenges that are being caused by income increase on teachers' sustainable consumption.

Type of Research Intervention

This research will involve your participation in an interview that will about a 30 minute.

Participant Selection

You are being invited to take part in this research because I feel that your experience as a head teacher/ Education standard Officer (as a responsible citizen) can contribute much to my understanding and knowledge of sustainable consumption.

Voluntary Participation

Your participation in this research is entirely voluntary. It is your choice whether to participate or not. The choice that you make will have no bearing on your job or on any work-related evaluations or reports. You may change your mind later and stop participating even if you agreed earlier.

Procedures

A., I am asking you to help me learn more about sustainable consumption among teachers. I am inviting you to take part in this research project. If you accept, you will be asked to answer questions being asked by an interviewer.

B. During the interview, I will sit down with you in a comfortable place at the Centre. If it is better for you, in your office or any other office. If you do not wish to answer any of the questions during the interview, you may say so and the interviewer will move on to the next question. No one else but the interviewer will be present unless you would like someone else to be there. The information recorded is confidential, and no one else except the interviewer will access to the information documented during your interview. The entire interview will be tape-recorded, but no-one will be identified by name on the tape. The tape will be kept under lock. The information recorded is confidential, and no one else except Marvis Sitimela (interviewer) will have access to the tapes. The tapes will be destroyed after four weeks.

Duration

The research takes place for thirty days or one month in total. During that time, I will visit you three times for interviewing you at one-week interval and each interview will last for about 30 minutes each.

Risk

I am asking you to share with me some very personal and confidential information, and you may feel uncomfortable talking about some of the topics. You do not have to answer any question or take part in the interview if you don't wish to do so, and that is also fine. You do not have to give me any reason for not responding to any question, or for refusing to take part in the interview.

Benefits

There will be no direct benefit to you, but your participation is likely to help more find out

more about how sustainable consumption can be promoted among teachers in your school. The study may help policy makers formulate policies that would help teachers change their consumption habits in order to attain sustainability.

Reimbursement

You will not be provided any incentive to take part in the research because it is purely for academic purposes only.

Confidentiality

The research being done in the institution may draw attention and if you participate you may be asked questions by other people in the institution. I will not be sharing information about you to anyone outside of the research. The information that I collect from this research project will be kept private. Any information about you will have a number on it instead of your name. Only the researcher will know what your number is and I will lock that information up with a lock and key. It will not be shared with or given to anyone except.

Sharing the Results

Nothing that you tell me today will be shared with anybody outside the research team, and nothing will be attributed to you by name. The knowledge that I get from this research will be shared with you before the results are presented to university of Zambia.

Right to Refuse or Withdraw

You do not have to take part in this research if you do not wish to do so, and choosing to participate will not affect your job or job-related evaluations in any way. You may stop participating in the interview at any time that you wish without your job being affected. I will give you an opportunity at the end of the interview to review your remarks, and you can ask to modify or remove portions of those, if you do not agree with my notes or if I did not understand you correctly.

Who to Contact

If you have any questions, you can ask them now or later. If you wish to ask questions later, you may contact any of the following:

Dr. Jason Mwanza

1. Chairperson, Humanities and Social Sciences, Research Ethics Committee,

University of Zambia

P O Box 32379

LASAKA

2. D r. Henry M. Sichingabula

Director, Directorate of Research and Graduate Studies

University of Zambia

P O Box 32379

LUSAKA

This proposal has been reviewed and approved by [HSSREC], which is a committee whose task it is to make sure that research participants are protected from harm. If you wish to find about more about the IRB, contact

Dr. Jason Mwanza

Chairperson, Humanities and Social Sciences, Research Ethics Committee,

University of Zambia

P O Box 32379

LASAKA

Part II: Certificate of Consent

I have been invited to participate in research about the role of consumer education in address the challenges caused by income increase on teachers' sustainable consumption.

I have read the foregoing information, or it has been read to me. I have had the opportunity to ask questions about it and any questions I have been asked have been answered to my satisfaction. I consent voluntarily to be a participant in this study.

Print Name of Participant_____

Signature of Participant _____

Date _____

Day/month/year

Appendix 3: Interview Guide for Headteachers

THE UNIVERSITY OF ZAMBIA

DEPARTMENT OF LANGUAGES AND SOCIAL SCIENCES

I'm a student at the University of Zambia pursuing masters' degree in Environmental Education carrying out a research on the role of Consumer Education in Addressing Income Elasticity of Demand Among Teachers in Selected Zones of Zambia's Lusaka District. **Income Elasticity of Demand** is the proportionate change in the demand for a good in response to a change in income. It is reflected on how people change their consumption habits with change in their income levels. **Sustainable Consumption** is the use of services and related products which responds to basic needs and bring a better quality of life. **Consumer Education** is the preparation of an individual through skills, concepts and understanding that is required for everyday living to achieve maximum satisfaction and utilization of resources.

The information you will give is only for academic purposes and your identity will be kept anonymous in the report of the study.

Part i. To determine income elasticity of demand for teachers on their sustainable consumption.

1. Do you think increase in income has affected teachers' sustainable consumption?
2. If the answer in question 1 is yes, how has it affected teachers' sustainable consumption?
3. Do you think teacher consume more luxury goods and services when there is an income increase?
4. What factors do you think influence teachers to consume goods and services the way they do when their salaries are increased?

Part ii. challenges posed by income elasticity of demand on socio-economic livelihood of teachers.

5. What are challenges posed by increase in income on socio-economic livelihood of teachers?

Part iii. Determining how income elasticity of demand affect financial freedom of teachers?

6. Do you think increase in income affect financial freedom of teachers?

7. If the answer in question 6 is Yes, how does increase in income affect teachers' financial freedom?

8. How can challenges of increase in income on financial freedom of teachers be addressed?

Part iv. Role of consumer education in addressing the challenges of income elasticity of demand on teachers' sustainable consumption.

9. What could be the role of consumer education in addressing the challenges of increase in income on teachers' sustainable consumption?

10. In your own opinion do you think teachers receive adequate information about sustainable consumption?

11. If the answer in question 10 is No, what do you think can be done in order to equip teachers with information on sustainable consumption through consumer education?

Appendix4: Interview Guide for MGE Officials

UNIVERSITY OF ZAMBIA

I'm a student at the University of Zambia pursuing masters' degree in Environmental Education carrying out a research on the Role of Consumer Education in Addressing Income Elasticity of Demand Among teachers in Selected zones of Zambia's Lusaka District. **Income elasticity of demand** is the proportionate change in the demand for a good in response to a change in income. It is reflected on how people change their consumption habits with change in their income level. **Sustainable consumption** is the use of services and related products which responds to basic needs and bring a better quality of life. **Consumer education** is the preparation of an individual through skills, concepts and understanding that is required for everyday living to achieve maximum satisfaction and utilization of resources.

Part i: To determine income elasticity of demand for teachers on their sustainable consumption

1. Do you think increase in income for teachers has affected their sustainable consumption?
2. If the answer in question 1 is yes, how has it affected teachers' sustainable consumption?
3. Do you think teachers consume more luxury goods and services when there is an income increase?
4. What factors do you think influence teachers to consume goods and services the way they do when their income is increased?

Part ii: Challenges posed by income elasticity demand on socio-economic livelihood of teachers

5. What are the challenges posed by increase in income on socio-economic livelihood of teachers?

Part iii: Determining how income elasticity of demand affect financial freedom of teachers

6. Do you think increase in income levels has affected financial freedom of teachers?
7. If the answer in question 6 is yes, how has it affected financial freedom?
8. How can challenges of increase in income on financial freedom of teachers be addressed?

Part iv: Role of consumer education in addressing the challenges of income elasticity of demand on teachers' sustainable consumption

9. What could be the role of consumer education in addressing the challenges that have been caused by income increase on teachers' sustainable consumption?

10. In your own opinion do you think teachers receive adequate information about sustainable consumption?

11. If the answer in question 10 is No, what do you think can be done in order to equip teachers with information on sustainable consumption through consumer education?

Appendix 5: Questionnaire for Teachers

UNIVERSITY OF ZAMBIA

I'm a student at the university of Zambia pursuing master's degree in Environmental Education carrying out a research on the Role of Consumer Education in Addressing Income Elasticity of Demand Among Teachers in Selected Zones of Zambia's Lusaka District. **Income elasticity of demand** is the proportionate change in the demand for a good in response to a change in income. It is reflected on how people change their consumption habits with change in income levels. **Consumer Education** is the preparation of an individual through skills, concepts and understanding that is required for everyday living to achieve maximum satisfaction and utilization of resources. **Sustainable consumption** is the use of services and related products which responds to basic needs and bring quality of life. **Investment** is putting money into business or asset (property) with the expectation of profit. Investment also means future consumption.

The information obtained will be treated with utmost confidentiality and for academic purpose of his study. This exercise is totally for academic purpose and no name of school or information shall be given to anyone. Kindly respond to all the themes as honestly as possible.

INSTRUCTIONS

1. Please tick the answer of your choice in boxes provided.
2. Do not write your name and name of the school.

KEY

Letters found in boxes of the table below means;

SD: Strongly Disagree **D:** Disagree **M:** Moderate **SA:** Strongly Agree **A:** Agree

Part i: Demography

1. Duration of working as a teacher

Less than 1 year 1- 5 years 5- 10 years Over 10 years

Part ii: To determine income elasticity of demand for teachers on their sustainable Consumption.

S/N	Themes	Ranking				
		SD	D	M	SA	A
		1	2	3	4	5
2	When your income increases you consume more luxury goods and services					
3	Due to income increase you do impulse buying					
4	When there is an income increase you adjust your spending upwards					
5	You always save before spending					

Part iii: Determine how income elasticity of demand affect financial freedom of teachers

6	An increase in your income enables you to handle major unexpected expense					
7	Due to income increase you have no money left over at the end of the month					
8	Due to income increase you have financial freedom to make choices that allows one to enjoy life					
9	An income increase enables you to borrow from financial lending institutions					
10	Due to an increase on teachers' income loan debt has grown					
11	You struggle to stay debt free due to your overspending					
12	Due to income increase you fail to save					
13	Due to income increase you have developed a habit of overspending					

14	Income increase has made you service more than one loan					
Part iv: Role of consumer education in addressing the challenges of income elasticity of demand on teachers' sustainable consumption						
15	Consumer education would help you plan before spending					
16	Consumer education would make you save money regularly					
17	Investing is an important part of financial planning					
18	You always borrow for an investment					
19	Due to lack of consumer education you are caught up in the excitement of income increase					
20	Consumer education would equip you with financial management skills that are important to your personal success					
26	Consumer education would make you consider interest rate before taking a loan					
27	Consumer education would make you consider payment period before getting a loan					
28	Income management through consumer education should be a key orientation for teachers					
29	Consumer education can do enough in terms of educating teachers about sustainable consumption					

Thank You

Appendix 6: Tool to Determine Income Elasticity of Demand

Table 1: In the table below tick besides all items you would purchase before and after you are credited with salary increase.

Before 2013 Salary Increase		After 2013 Salary Increase	
Male	Female	Male	Female
-Alcohol	-Clothes	-Alcohol	-Clothes
-Food necessities	-Food necessities	-Food necessities	-Food necessities
-Perfume	-Junk food	-Perfume	Junk food
-Shoes	-Accessories	-Shoes	-Accessories
-Clothes	-Shoes	-Clothes	-Shoes
-Junk food	-Perfume	-Junk food	-Perfume
-Women and entertainment	-Alcohol and entertainment	-Women and entertainment	-Alcohol and entertainment
- phones and iPads	phones and iPads	phones and iPads	phones and iPads
-games	-Hair	-games	-Hair
-Tuition fees	-Tuition fees	-Tuition fees	-Tuition fees
-Family	-Family	-Family	-Family
-Vehicles	-Vehicles	-Vehicles	-Vehicles
-Responsibilities	-Responsibilities	Responsibilities	-Responsibilities

Table 3: Items teachers spend money on before and after salary increase

Before 2013 Salary Increase (Females)			Before 2013 Salary Increase (Females)		
Item	frequency	Percentage	Item	frequency	Percentage
Clothes			Clothes		
Food necessities			Food necessities		
Junk food			Junk food		
Accessories			Accessories		
Shoes			Shoes		
Perfume			Perfume		
Alcohol and Entertainment			Alcohol and Entertainment		
Phones and iPad			Phones and iPad		
Hair			Hair		
Tuition fee			Tuition fee		
Vehicles			Vehicles		
Family Responsibilities			Family Responsibilities		
Total			Total		

Table 4: Items teachers spend money on before and after salary increase.

Before 2013 Salary Increase (Males)			After 2013 Salary Increase (Males)		
Item	Frequency	Percentage	Item	Frequency	Percentage
Alcohol			Alcohol		
Food necessities			Food necessities		
Shoes			Shoes		
Clothes			Clothes		
Junk food			Junk food		
Women and Entertainment			Women and Entertainment		
Games			Games		
Tuition fees			Tuition fees		
Vehicles			Vehicles		
Family Responsibilities			Family Responsibilities		
Phones and iPad			Phones and iPad		
Total			Total		