

THE NEED FOR INCLUSION OF CONSUMER EDUCATION AND PROTECTION IN NIGERIA SCHOOL CURRICULUM

ONIOMOVIGHO UCHE TESSY

Physical and Health Education Unit, Department of Science Education University of Delta, Agbor, ighouche2@gmail.com

Abstract

The National Policy on Education in Nigeria emphasised the need for consumer education. However, over the years, the government and the populace have tended to overlook this critical aspect of our lives, and in the process, the right of the consumers are being neglected by all. This paper outlined the importance of consumer education and the need for inclusion in the curriculum of institutions at the secondary and tertiary levels. The paper takes its stand that consumers must stand together

by forming that which are influential and strong enough to promote their interests and protect their rights. A major recommendation is that the three tiers of government should, at each level, enact and enforce laws protecting the consumer, as in the enforcement of Food Laws in Nigeria. It can be done through the existing agencies such as the Standard organisation of Nigeria (SON), the Weight and Measure Division (WMD), the National Agency for Food and Drugs Administration (NAFDAC) and the pre-shipment inspection Agency (PIA).

Keywords: National Policy, Consumer Protection; School Curriculum

Introduction

Scholars in various fields have defined 'Consumer' in various ways. Akpan (2020) defined the consumer as a person who purchases goods and services for personal use. Valkenburg and Cantor (2001) described a consumer as someone who can feel and fulfil needs by choosing and evaluating a product and its alternatives. This indicates that everyone is a consumer – the rich or poor, the employed and unemployed, the literate or non-literate, the younger or old, the producer or the seller and others.

Consumer education is a process of developing and enhancing knowledge and skills that help an individual make sufficiently informed decisions that, apart from personal benefit and needs, take into account social values and the needs of the whole society. (Dzupina & Jankova, 2017). Consumer educators abound in all fields of life. According to Wittau (2021), teachers are important actors in the field of consumer education. The teachers' major role is to impart to parents and children sound consumer advice and to demonstrate the relationship between consumer behaviour practice and management of resources such as money, time, and energy.

Consumer Education

The consumer seriously seeks information and advice about products (Busalim & Ghabban, 2021), especially items such as drugs and imported food products. The individual also examines sceptically the selling claims made in an advertisement, their need for the product/services, the allocated budget for expenses and the need to save money for the future. (Smith & Sweet, 2021). Thus to make individuals become rational consumers, students in secondary school and tertiary institutions are exposed to a broad range of consumer behaviour

for dealing with economic conditions such as inflation, economic recession, scarce resources within the environment, and to achieve the consumers' desired lifestyles (Khasawneh, 2009). Such consumer behaviour includes coping, questioning, planning, purchasing, conserving, participating and influencing. Now that the consumer has become wiser, more knowledgeable and conscious of his rights and responsibilities, he needs protection.

Importance of Consumer Education

There is a general belief that consumer education is basic to living. A good reason for encouraging the teaching and learning of consumer education in Nigeria's secondary and tertiary institutions. It is equally encouraged in non-formal school systems. The following are some of the reasons.

- It plays a major role in imparting sound consumer advice to the learner and demonstrating the relationship between consumer behaviour practices and management of resources such as money, time and energy.
- It helps to improve interpersonal relationships, especially among family members. Branje, Mastrotheodoros, & Laursen (2021) observed that money control is one area of high disagreement between adolescents and parents.
- Also, family relationships are affected by inflation because it creates much tension in working life, the home and shopping or business situation. Thus, people need help coping with inflationary pressure to be happy, especially in the present economy situations in Nigeria where people find it difficult to manage their limited resources due to hyperinflation. (Ukpore, 2010). If consumer education is given, people will avoid financial trouble, couples might be happier, marital problems avoided, and the number of people remaining happily married might increase. (Altinirmak, Badurlar, Yildirim, Şen, Aytekin, & Karamaşa, 2017).
- A little knowledge of consumer education is virtual – qua – non for every consumer – especially the adolescent, as such knowledge goes a long way in rationalising the consumer behaviour of the individual. According to Cha (2011), it has been observed that consumers will carry out comparative shopping to have better knowledge before purchasing goods and services.
- Consumer education exposes the secondary and tertiary institutions to a broad range of consumer behaviour for dealing with economic conditions such as inflation, economic recession and scarce resources with the environment and for achieving lifestyles that consumers desire. They can face the problems of coping, questioning, planning, purchasing, conserving, participating and influencing.

Consumer Education in Nigeria

The National Policy on Education (2014) has shown Nigeria's interest in protecting its citizenry through adequate enlightenment in consumer Education. They emphasised that post-primary school children and youths should be equipped with knowledge, skills and attitudes. To choose intelligently to guard against or prevent situations where young people make choices based on salesman's claims and cannot detect any other option.

This new policy has to lead to the teaching of consumer education in home economies to teach the course at the secondary school level. Consumer education is now one of the core courses of the National Commission for Colleges of Education (NCCE) and the National

Universities Commission (NUC) as a minimum standard for colleges and faculties of education, respectively in Nigeria (Ukpore, 2006).

In the area of health education, the consumer is properly provided for, except that there is a need policy on it at the secondary school level. At the tertiary level, Consumer Health is taught with varied content and outline, including:

- The concept of consumer education
- Scope of consumer education
- Consumer rights and responsibilities]
- Consumer interest/choice
- Advertising and marketing strategies
- Product availability
- Price of product and opportunity for option
- Need for consumer protection
- The national and international agencies like WHO, UNICEF, FAO, SON
- Factors to consider in purchasing and selling
- Need for a law regulating the importation, distribution, selling and consumption of goods and services
- Specific items – drugs, textiles, cosmetics, foods, housing and furniture
- Assignment – teacher directed. Students carry out these projects and submit written report
- Course examination

The above has been used and found beneficial to both students and staff. Often it becomes necessary to organise seminars in the department in any area of knowledge but based on consumer education. It could be in sports equipment and facilities or dance and recreation. The above outline is not and cannot be ideal. It can be affected by location, type of student, age and maturity as well a policy of the institution, government policy and the teacher's ability. Other subject areas, programmes, disciplines and courses can inculcate this model in their offerings. Nigeria needs men and women who are knowledgeable and fully armed with their rights and responsibilities as consumers. Consumer education is being advertised at this conference of the Nigeria school health organisation (NSHA), and Nigerians must see it in this wise.

Despite the interest now shown by Nigeria in the study of consumer education, Okeke (1992) in Ukpore (2006) observed that this study area is not yet popular in Nigeria, unlike most developing countries of the world.

The attitude of Nigerians to consumer education is quite different from what obtains in developed countries such as the United States of America (USA) and Britain. Consumer education courses have been made a mandatory requirement in their school curriculum. (McLean & Dixit, 2018).

In England since 2002 august, consumer education as offered as part of a citizenship course of study for stage 4 pupils (14 – 16 years) for the first time. In the United Kingdom, consumer education is now offered as a special course at the doctorate level. Ukpore (1996), in her study, found that home economics and commerce are two subject Areas where consumer education is taught and examined. The author recommended that the teaching of home

economics and commerce should be encouraged in all schools in Nigeria, especially in the rural areas, to allow everybody to become a competent consumers.

Consumer Protection

Consumer – protection is the effort made by the consumer, the government or independent organisation to protect the consumers against unscrupulous practices in bursaries in the quest for profit.

Many years ago, there was no need for consumers' protection as most products were locally produced, and there was a personal relationship between the seller and the buyer. A buyer who had a complaint would go straight to the producer. Also, the product was less complicated, and it was easy to tell the standard from the substandard. In addition, goods and services were cheaper. Today, all these have changed.

The Need for Consumer Protection

The major reason for establishing consumer protection is to protect and inform the consumer to make them wiser and get the best from their income. (Eiselen, 2021). A manufacturer may be thousands of kilometres away from the consumers and farther removed from distributors, wholesalers and retailers. This product may be so complicated that only experts can judge its quality. This abuse of ethical selling practices has led to the loss of billions of consumers' money. Such abuses include unexpected terms, defective work and service or inferior merchandise.

Secondly, consumers need to be protected against the strong effect of structural adjustment programmes (SAP) and foreign exchange market (FEM), as such programmes may cause prices of the commodity to be high beyond the reach of many consumers. (Peabody, 1996).

Thirdly, Nigerians are being exposed to a hazardous substances, such as toxic waste, unwanted, unsalable and proscribed products in the countries of manufacturers. This is no longer new to us in the Niger delta, as Europe has chosen Africa as a dumping ground for their inferior and expired goods. The waste dumped in Koko at the shores of the Niger delta remains fresh in our minds.

Fourthly consumers need to be protected against the sale of substandard goods. Such goods are imported into Nigeria, especially automobile spare parts from countries like Taiwan. Also, expired drugs were re-imported from Europe and sold to unsuspecting consumers. Onitsha, Aba and Lagos are major cities where drug dealers or importers are found.

Fifthly, individuals and cooperate consumers are beginning to speak out when they are being heard. Consequently, consumers' rights are being recognised, protected and expanded.

As a result of the need to protect consumers, several agencies have been established, and relevant services made available to consumer protection are either through government or voluntary agencies which provide appropriate services to consumers in Nigeria.

Sources of Consumer Protection

Several agencies, which protect consumers at the federal, state and local Government levels, promulgated and provide a standard for products and services, information about them and protection from questionable and unethical practices on the part of sellers. Some of them include;

- **Federal Consumer Agencies**

Different federal consumer agencies provide direct and indirect services and protection to consumers. The number of such agencies includes:

- The Standard Organization of Nigeria (SON)
- National Agency has now replaced the Food and Drug Administration (FDA) for Food Drug Administration (NAFDAC)
- The Public Complaint Commission (PPC)

There will be no point outlining their functions as their major functions are to protect and provide information and service to the consumer.

- **The State and Local Consumer Agencies**

The state and local governments provide information, service, inspections and other instruments to protect the consumer. According to Warmke (1977) in Ukpore (2006), many states and local governments have promulgated laws and ordinances to protect the health, safety and right of the citizens. There are regulations about sanitation, food handling, weight and measure, quality standards, safety and advertising, and trade practices.

- **Non – Government Consumer Agencies**

There are several non – governmental consumer protection agencies in Nigeria. However, Nigeria's consumer education and protection council (CEPCON) is the major non-government consumer protection agency.

- **International Agencies for Consumer**

International agencies are established to help consumers globally. They include:

- Food and Agricultural Organisation (FAO)
- World Health Organisation (WHO)
- International Standard Organisation (ISO)
- European Economic Commission (EEC)
- United Nations Children Fund (UNICEF)

Recommendations

Having examined the need for inclusion of consumer education and protection in Nigeria school curriculum, the following recommendations will help:

- That a comprehensive institutional approach to consumer education and protection be initiated in Nigerian schools.
- The most significant reason for not teaching consumer education in school was the lack of trained personnel and government policy, making the course mandatory in secondary schools. There is a need for strong government backing in this direction.
- The three tiers of government should, at each level, enact and enforce laws protecting the consumer, as in the law enforcement of food drug laws in Nigeria.
- Nigerian universities, colleges of education, and polytechnics should, as a matter of urgency, encourage teaching and learning as well as research in consumer education. This will bring out hidden talents through research at graduate and postgraduate levels.

- It is generally believed and accepted that everybody is a consumer and that knowledge is basic to living. Therefore Nigerians should receive consumer education in formal and non-formal school systems/settings.

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