

A Case Study :

Sudies on the consumer club in schools

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The term 'consumerism' is related to the modern consumer movement launched in 1960's by the concerns triggered by Rachel Carson and Ralph Nader's auto safety investigation and by President Kennedy's efforts to establish the rights of consumer. Thus consumerism is a movement directed to protect the consumers to ensure satisfaction that the consumer gets the best return in exchange for the money he spends. Dr James turner a close associate of Ralph Nader (1996) and leading consumer experts say that consumers are to economics what voters are to politics. He suggested that instead of banning cigarette production; educate the consumers on the ill effects so as to make them aware to decide for themselves that they do not want. This is based on premise that power flows from bottom to top that is from the people to the powers that be. The paper is intended to emphasize the need for consumerism and consumer education in this millennium. Consumers need a minimum level of knowledge and education to understand the information and to use it in the most appropriate way. There are rules and regulations to protect the consumers but they usually do not know the law. Consumer education focuses on themes of consumption and finances and the competences to manage everyday finances, consumption and provision for the future. It thus has economic, ecological, technical, legal, political, cultural, social and scientific dimensions. Consumer education empowers learners to know, understand, reflect and act in different consumption environments on the basis of individual and social needs. It starts with the individual's perspective as a consumer and aims to give people instruments to

make their own decisions about their consumption and to assume responsibility for those decisions.

When in 1963 President Kennedy of the United States proclaimed the basic consumer rights (the right to be heard, the right to know, the right to safety and the right to choose), he failed to mention Consumer education. It was in (1971) that President Johnson stressed the importance of consumer education when he said: "Consumer education is an integral part of consumer protection. It is vital if the consumer is to be able to make wise judgments in the marketplace. To enable him or her to do this will require a true educational process beginning in childhood and continuing on". In 1975 President Ford recognized the right to consumer education as the fifth consumer right: one without which consumers cannot gain the full benefit of the other four.

What is consumer education all about?"

Before attempting to answer this question, we need to define what we mean by consumer education. For this purpose a broad definition is needed that encompasses both consumer rights and responsibilities. To begin with we can say that consumer education aims to change behavior. It is the process by which people are taught how to buy, use and dispose off, sometimes scarce, goods and services to fulfill their needs. Other definitions include objectives as well, such as the definition formulated in the classification of concepts in consumer education ⁴. "Consumer education is the process of gaining the knowledge and skills in managing consumer resources and taking actions to influence the factors which affect consumer decisions."

In 1980, the US department of

education formulated the goals of consumer education as follows:

- Develop skills to make informed decisions in the purchase of goods and services in the light of personal values, maximum utilization of resources, available alternatives, ecological considerations and changing economic conditions.

- Become knowledgeable about the law, their rights and methods of resource, in order to participate effectively and self-confidently in the marketplace and take appropriate action to seek consumer redress.

- Develop an understanding of the citizen's role in the economic, social and government systems and how to influence those systems to make them responsive to consumers needs. This description shows that consumer education is more than a mechanical transfer of knowledge. It is a way of thinking and is linked with problem solving.

American writer Hayden Green said, "The skills range from learning to cope with present circumstances, to participating as citizens to influence change".

A project group of the Consumer Section of the Nordic Council of Ministers published their common vision on Consumer Education in 1995. The definition formulated in that document reads as follows:-

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

Consumer education involves giving students "cognitive skills" to help them make informed decisions. But it should also mean "understanding" the impact of individual, business and government decisions on the lives of others. In addition to this, pupils need to develop a certain attitude towards consuming. We want them to feel it is important and we want them to act and behave conscientiously. We can call these latter goals "affective objectives". A summary of basic objectives of consumer education would then be to:-

- Give pupils knowledge to act as informed consumers. For example, knowledge of consumer rights, law and basic nutrition.

- Give pupils understanding of the functioning of

society and the economy as a whole and the specific role of consumers. For example, the understanding of the role of companies in the economic system, the role of governments in society and the role of consumer organizations.

- Develop skills to act as informed and responsible consumers. For example, writing a letter of complaint, the ability to spot sales gimmicks and to use products and services knowledgeably.

- Help students feel it is important to be an informed consumer. If pupils have been given the knowledge, understanding and skills necessary but think it is of no importance, we have failed.

- Teach students to act as informed, educated and responsible consumers.

How to approach consumer education?:

Traditionally, Consumer education meant developing skills for the individual consumer – skills such as how to buy quality goods at fair prices and how to spot fraudulent trade practices in the marketplace. It didn't really deal with developing skills for active participation of consumers in economic, social and political decisions that affect their day-to-day lives. Nor did it: "educate the young to reflect wishes, desires and needs against the impact of wasteful and affluent consumption on other people and the environment. Solidarity with underprivileged members of the own society, Third World and other less developed countries as well as solidarity with nature should be the core ethics of need-reflection and value-guided behavior", according to Heiko Steffens. So the focus has shifted and CE takes both the individual concerns of the consumer and the shared concerns of society at large into account. In his "Evolution of Consumer Education", Heiko Steffens calls the end of the 1960s the "Times of Naive Consumption", and the 1970s the "Times of Consumerism". This developed in the 1980s and 1990s into the "Times of Social and Green Consumption". This socially-responsible perspective is reflected in the following "Charter for Consumer Action" as developed by Consumers International:

Critical awareness:

Consumers need to learn how to distinguish needs from wants, and how to ask informed questions about price, availability and quality of goods and services.

Action and involvement:

Once they have acquired knowledge and awareness, consumers can confidently act to make sure their voices are heard.

Social responsibility:

Consumers should act with concern and sensitivity, aware of the impact of their actions on other citizens, particularly on disadvantaged groups.

Ecological responsibility:

Consumers should be aware of the impact of their decisions on the physical environment and aware of possible conflicts between their desire to own things and the destruction of this environment.

Solidarity:

The most effective consumer action is through the formation of citizens' group. Together such groups can acquire the strength and influence to make sure that adequate attention is given to the consumer interest. This philosophy means that consumer education is concerned directly with people – and that is often the main difference between consumer education and many other school subjects

What these responsibilities mean when one buys a product can be illustrated in a sketch called "Topic Web", which was developed by Consumers International's Regional Office for Asia and the Pacific. Take for instance a simple product like a chocolate bar or an ice cream cone. Beside the question whether it tastes good or not, there are several other angles to consider when making a real study of the consumer aspects. Going beyond the "needs and wants" aspects, a consumer can take the health, environmental, safety, and economic, legal and social angles of a product into account. The consumer will usually look first from his / her own point of view as an individual consumer, and can also keep the interest of the community at large in mind.

The "Topic Web" shows six different angles which when informed consumer may consider when he / she looks at any product analytically and critically. Here are some examples of questions connected to each angle:

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

real (individual), does it involve child labor (community)?

All areas of life are being commercialized. The influences of marketing and advertising on a persons' life is beginning sooner and more cunningly. Suppliers' strategies are already present at kindergarten and pre-school, and consumer organizations, as well as parents and pre-school teachers, complain about a mixing of editorial and advertising parts, especially during TV programmes for children. The promotional activities of the suppliers are, in the first place, aimed at gaining profit and in this they can be considered as consumer opponents. However, this does not mean that the goals of producers and consumers can not coincide at all. On the contrary, many traders and producers know they won't remain in business very long if they don't listen to the needs and wishes of consumers.

Yet, the imbalance is still there. Producers are much better informed and organized than consumers. Today, advertising employs an army of highly educated people and millions of dollars are spent on getting the message across. In a book "Marketing and Consumer Education" published by the German Consumer Institute, this crucial problem has been studied in the form of a question whether David, the consumer educator, can hope to fight Goliath, the mega-marketer.

Not only in India, this problem also has been studied by the Consumers Union Education Service in the United States. They have investigated the commercial pressures on children and have concluded with the following summary: "Promotional campaigns and commercial messages permeate most waking hours of our children's lives. Many messages are hidden, appearing to be a school lesson, a kid's club, an entertaining movie, a magazine game or a puzzle. Advertisements are attuned to kids' development stages – to their need for peer approval, status, independence. The overwhelming message is that things make the person, that what's important is what you have, not who you are. These pressures influence children's development as citizens, as well as consumers. The barrage of advertising encourages continuous consumption and acquisition at the expense of reasoned decision-making, thrift, and environmental sensitivity. At times when kids need to learn how to consume thoughtfully, numerous promotional messages are teaching the opposite" (Volker Preuss/Heiko Steffens, 1993).

Taking this into account, Consumer education has a tendency to be anti-advertising or anti-business. This is a superficial view. Consumer education is more a matter of teaching analytical skills and awakening "consumer awareness", so that students can identify different marketing methods in order to avoid being unconsciously

influenced. The end-result should hopefully be students/consumers who make informed choices in the marketplace and appreciate the role of consumers in the economy and in society at large. Approach one chooses depends very much on the philosophy of the organization. It also depends, of course, on the school or the school system.

Why is consumer education in school important?:

Launching Consumer education firmly into the school curriculum means convincing many different people of its importance. It is known, from several surveys carried out in the past, that children and youngsters lack the knowledge and skills to act as informed and consumer intelligent people.

A Swedish study carried out in (1993) concludes that nearly all students in the survey demonstrated far too little knowledge of consumer issues. Nearly 90% performed under the acceptable score of the survey (Consumers Union of the US, 1990). Norwegian study carried out in the autumn of (1994) amongst upper secondary schools documented that students did not have factual knowledge about important consumer issues (Swedish study, 1994). A study in (1991) carried out by the Consumer Federation of America revealed that many students lack the basic knowledge and skills needed to make important personal financial decisions they will face as adults (Norwegian study, 1994). A survey carried out in The Netherlands showed that commercial pressure had become part of the daily life of young people (Bannister, Rosella, 1996). This indicates that consumers are vulnerable and that the need for Consumer Education is extremely urgent. The Irish Consumer Education Development Committee sees Consumer education as a lifelong process: "Ideally the consumer progresses from an initial awareness of responsibilities towards self and family to an understanding of consumer issues in their overall context and the implications and consequences of consumer choices in the world in which we live. Consumption is not merely an economic issue. There are various aspects to be considered. For example it has strong links with issues of citizenship and environmental responsibility.

Consumer education provides students with practical and useful information that blends schoolwork into the fabric of everyday life. In the Consumer education Development Project of Consumers' Association and the Edge Hill University of the United Kingdom, the importance of consumer education is formulated: Consumer education offers the chance to help children explore their roles within society as citizens, consumers and workers, to be active and responsible members of society. Consumer Education also helps people to

understand the relationship between those who supply and produce and those who buy and use.

It is urgent that young consumers know and understand their role in the consumption society because they are bombarded with commercial messages. They are seen as an important target group in the marketplace.

At one time, they are hardly counted. Something must have changed, according to a survey carried out in 1994 by the Dutch Consumers Association and BEUC. There are three reasons: Compared with the past, youngsters have a lot of money to spend, Children have quite a large influence on family purchases, Marketers have recognized that the young client usually remains a client for the rest of his life (Bannister, Rosella, 1996).

Consumer Education can be one tool that helps young people stand up to marketing pressure as it becomes more important. Over the past few years, the technological changes have been unprecedented. New ways of buying ("electronic commerce") are developing fast and the Internet has taken an important place in many consumers' lives. Also the possibilities to pay electronically have to a large extent replaced paying in cash. This means that financial management has to be learned at an earlier age because the "plastic" also works when funds run out, making it much easier to get into debt.

Consumer education can help consumers act in a more enlightened and critical manner which might make it possible in certain cases to avoid having to resort to legislative and regulatory measures. The legislation and regulations that do exist will be strengthened as consumers become more educated and learn to demand their rights. The above-mentioned responsibilities of the consumer such as social responsibility, ecological responsibility and solidarity imply an interest of society as a whole in consumer education. According to Heiko Steffens "the modern concepts of consumer education reflect the interrelation between the private household and society responsibilities. Modern concepts go beyond individual needs and resource management. Collective needs between the micro- and macro-systems should be reflected in individual decision making."

How can consumer education be introduced in schools?:

The first step for an organization trying to introduce CE into schools is to be aware of the existing situation.

What kinds of schools exist? Private, state, religious, boys, girls or mixed?, Where are the schools located?, In the case of a decentralized education system:

Where does the school obtain resources and funding?, Does a syllabus or curriculum exist?, How

flexible is it?, Who decides about the contents of the curriculum?, Does it promote social or ecological awareness and responsibility?

What is the role of examinations?, What are the links between local activities and national control?, What is the general attitude of teachers, principals and examiners to CE?, Where do teachers get their materials?, Is it possible to find one or more pilot-schools in order to carry out experiments with interested teachers?, Are there any extra-curricular activities such as consumer clubs?, Do the schools in certain areas have special problems? For example, does high unemployment or high illiteracy affect the quality of education in rural schools or schools in poor areas?

Formulating a plan:

Once there is a clear understanding of the education system, you need to think strategically about achieving your goal. The following suggestions may prove useful.

Formulate objectives for the short term and the long term which are both realistic and optimistic, Develop a rough plan of the kind of activities you feel are most important, Check this first plan against the resources available within your organization, Check whether other funds can be raised. Will these funds also be available in the future? What about staffing?, Decide on the way you want to work. The more people who participate directly in decision-making, the higher the level of commitment to the decisions made, Timing is very important as school schedules are fixed far in advance, The beginning of the academic year, when schools are not busy with examinations, might be suitable for starting discussions, Enquire if allies are prepared to encourage your activities, Think of how you want to evaluate your efforts. An evaluation is possible only when it has been planned well in advance.

Implementation of the plan:

After formulating an overall plan, specific activities should be developed in detail. In this section, the major activities are divided into four kinds of activities and examples are given where necessary.

Create critical awareness:

Activities that highlight the importance of CE can create critical awareness on the part of students, teachers and policy makers. These activities can then be followed up by ideas on how to introduce CE into the schools. Once the students' interest has been sparked, they may well ask their teachers to start a consumer club or similar activity.

Action ideas:

- Hold short courses, seminars or workshops for teachers to show how CE can be integrated into the existing syllabus.
- Mount displays or exhibits on consumer topics both in and out of the schools to give a clear idea of what CE is about.
- Speak at education meetings and forums, especially those where policymakers are represented.
- Give talks for students or for parent-teacher associations.
- Organize competitions between schools.
- Print materials such as consumer booklets, bulletins and regular newsletters.
- Take advantage of free publicity in the media to create a climate where people want to become more aware of what is happening in the market- place and better equipped to deal with consumer problems. For instance try to create interest in journalists of newspapers and magazines.
- Put up posters on consumer topics in the schools and in suitable places in the community such as in women's clubs, youth associations or farmers' clubs.
- Encourage school libraries to keep newspaper clippings on consumer topics. For example, junk food, drugs, smoking or advertising frauds.

Encourage non-formal education:

Non-formal education means activities in the school but not in the curriculum. Over the years a variety of ideas has been developed to encourage Consumer Education interest. These activities can provide a platform for consumer interest, particularly in countries where consumer education is not at all mentioned in the official curriculum.

Consumer education can also be introduced into extracurricular activities through school clubs and societies and social work problems. Research and surveys can be conducted, speakers should be invited and organize debates and forums should be planned and "a special consumer society can be set up specifically to build up students interest in and awareness of consumer problems".

In (2002), consumer club scheme was launched, according to which a consumer club shall be set up in each Middle/High/Higher Secondary school/College affiliated to a Government Recognized Board/University.

This scheme has been decentralized and transferred to the Governments of States/UTs with effect from (1.04.2004). All interested NGO/VCOs had to apply to the Nodal Officer in the Food, PD and Consumer Welfare

Department of the respective States/UTs. This scheme has been launched with a view to sponsor research and evaluation studies in the field of consumer welfare to provide solution to the practical problems being faced by the consumers, to sponsor seminars/workshops/conferences on the consumer related topics, and to have necessary inputs for the formulation of policy/programme/scheme for the protection and welfare of the consumers. A grant of Rs 10,000 per Consumer Club for each School/College is admissible under this scheme.

But are they effective? Dose the responsibility of government sum ups here itself? What is done with this grant? What kind of monthly, half yearly, yearly activities are been conducted in schools? Who are the qualified teacher that teaches consumer education? Are the teachers able to run club effectively? What after the government stop funding. And many unanswered question goes on.

A recent study was carried out by Dr M.S.Acharya and Ranjeet Kaur (2008) in the district of ANAND, Gujarat to know the situation of existing consumer clubs in ANAND and here are some shocking results that we would like to share ...

The objectives of the studies were : to find out number of school having consumer clubs in Anand district, to study number of consumer clubs in working condition and to find out effectiveness of consumer club in the schools.

Case study method of consumer clubs in Anand District. Some major findings are presented over here.

Fig. 1 gives the idea about the problems faced by teachers to run the consumer clubs. There were major three reasons which read in order like, Most of them gave reason that due to lack of fund these clubs are not running, second reason was, teachers do not get rewards and so they are not interested to spend time after such activity. Third reason was that teachers are not getting facilities from coordination agency, facilities from school and tight schedule of school.

Fig. 2 reveals that only some (2.25 %) activities are being done on monthly basis, many (5.62 %) of activities are being done half yearly and most (6.53 %) of activates are done once in year.

Fig. 3 shows the level of awareness regarding general consumerism among the teachers teaching consumer education in the consumer clubs. The data reveals that only 15% of teachers are aware of certification marks ,25% of teachers are aware of rights and responsibilities of consumer ,20% of teachers know about Redressal mechanism where as 30% of teacher know about good buying practices.

Fig. 4, reveals that 37.50 per cent of the consumer

club in the selected schools are not running effectively this includes poor and fair category and only 25 per cent of the consumer clubs are running effectively this includes good category.

The above figure strongly indicates the need of intervention to be given to the teachers running consumer

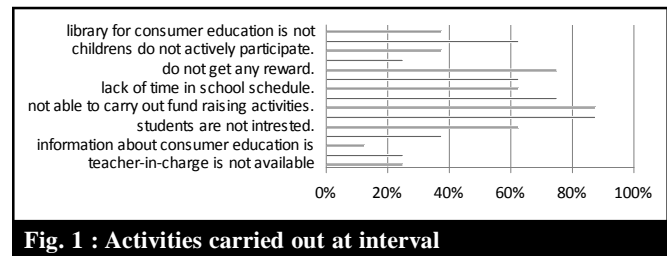


Fig. 1 : Activities carried out at interval

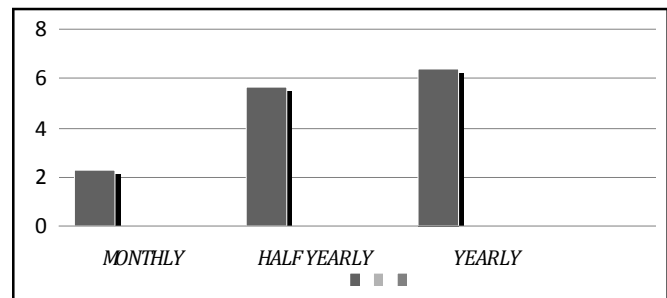


Fig. 2 : Level of awareness among teachers

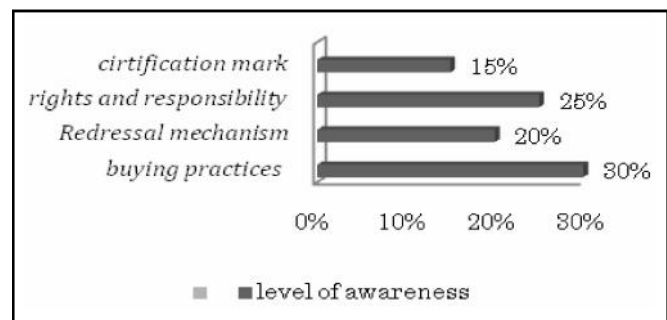


Fig. 3 : Level of awareness regarding general consumerism

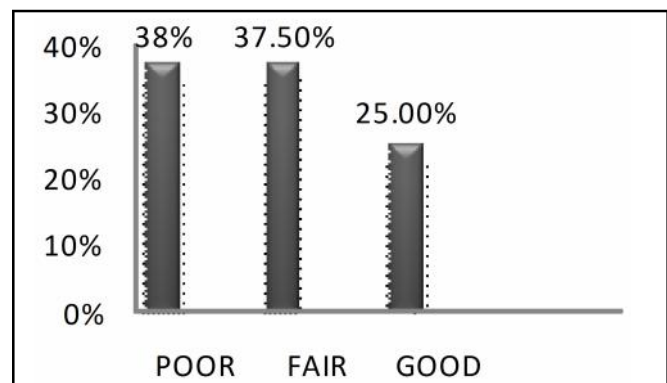


Fig. 4 : Effectiveness of consumer clubs

clubs. A two days workshop was arranged for them where field experts were called to impart them knowledge regarding consumerism and activates that could be done in the Consumer Club.

Fig. 5 reveals that after the implementation of intervention program to the teacher 100% of respondent were known to Redressal mechanism, rights and responsibility of consumer and certification mark, respectively, where as 92% were known to good buying practices.

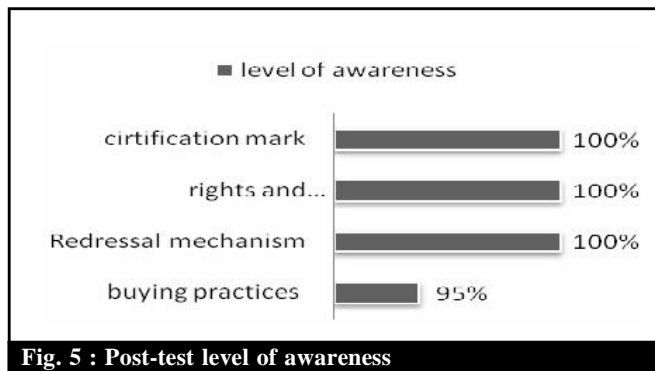


Fig. 5 : Post-test level of awareness

If this is the scenario what can be done?:

Consumer organizations lobbying for the importance of CE have to make sure they involve both individual teachers and their organizations. Teachers can play an advisory role. Their involvement can help prepare better materials, which are more easily accepted by other teachers and education officials. Enthusiastic teachers can be important allies; in most countries few teachers have been specifically trained in CE. If the subject is to be incorporated in the curriculum, teachers will have to receive appropriate training – in consumer problems as well as in teaching methods. There are two main objectives in the education of teachers:

CE teachers must themselves be skeptical and assertive consumers, Training courses must include skills in teaching, concept learning, and developing CE materials, There is also a need to differentiate learning requirements of different ages, abilities and subjects.

In-service training:

Consumer organizations can recommend and help with “in-service” training courses. Consumer groups can:

Attempt to use teaching centers to conduct short courses in CE., Hold a series of working meetings with teachers to include, for example, the methodology of teaching CE or the preparation of teaching materials, Hold workshops or seminars for teacher training.

Try to find out what regulations apply to teachers

wanting leave for training courses or workshops. Experience has shown that many teachers prefer in-service training during school time as it causes least disruption of schoolwork and their personal lives. Also, teachers may be more prepared to listen to a practicing teacher with a record of successful classroom experience than to the most knowledgeable consumer expert.

Initial training:

Consumer groups could also assist in training new teachers by helping to prepare a syllabus for teacher training colleges. They might also suggest appropriate research and curriculum development to be initiated and that CE should be taught in colleges and universities. Consumer groups can also alert teacher-training colleges about the use of business sponsored teaching materials.

Evaluating:

In general, the purpose of evaluation is to check to what extent established objectives have been achieved and how effective the activities were. Evaluations indicate what worked well and what was less successful. Long term activities should be evaluated on a regular basis, for example, once a year and then again after a period of three or four years. The annual evaluation is a chance to decide whether the activities should be adjusted or not, while the main evaluations are carried out to decide whether the programme should continue, be wound up or change direction completely. With regard to the effectiveness of activities for pupils and/or teachers, an evaluation should attempt to determine pupils’ responses to CE, determine teachers’ attitudes to CE, determine the effectiveness of the resource material in terms of promoting a better understanding of CE concepts and skills and to assess behavioral changes of pupils and teachers as a result of being better consumers.

Summary:

Power is the root word of empowerment. Consumer educators have always been concerned with mass have power in the marketplace. This has traditionally meant that education programmes tended to give consumers information and advice, teach them how to make rational, efficient choices, and sensitize them to their rights (relative to businesses) and the protection of these rights that governments have entrenched in law.

This form of education tries to balance the power between the seller and the buyer but does not question why the power existed nor does it examine the negative impacts of this power relationship. This approach to consumer education may have served people in the past,

but the marketplace has changed profoundly. We now face uncontrolled consumerism, global markets and deep disconnections between the people living in the consumer society, and the rest of the world and the environment. Consumer education has to keep pace with these global changes. One way is to move from seeing the empowered consumer as someone who is trained to serve his/her own self-interest to preparing citizens who are critical of their role in a consumer society, a different Sort of power. In this case, power, still the root of empowerment, refers to inner power freed up because of inner reflection, deep examination of the power relationships in our consumer society and emancipation in one's role as a global citizen acting in one of many roles, including a consumer. The result is new social power to change the system rather than just change individual behavior in the current system.

Once learned, it cannot be unlearned. This form of critical, sustainable consumer empowerment is the preferred direction for the future of consumer education and that is really a consumer movement.

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