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RESULTS & DISCUSSION

FINDINGS

RECOMMENDATIONS/SUGGESTIONS

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THE IMPACT OF EDUCATION ON CONSUMER ACTIVISM IN NIGERIA**DR. ANTHONY .A. IJEWERE****SR. LECTURER****DEPARTMENT OF BUSINESS ADMINISTRATION UNIVERSITY OF BENIN
BENIN CITY****ABSTRACT**

This paper set out to investigate if there is a relationship between education and consumer activism in Nigeria. To achieve this objective, some related literatures were examined while sampling, hypothesis testing and frequency distribution were adopted for analyzing data. The results of the study revealed that education has an important role to play in consumer activism in terms of willingness to join, finance, and serve consumer associations. It also had an impact on their willingness to attend meetings and uphold and solicit for members for consumer associations. Consequent on these findings, it is therefore recommended that government should encourage the teaching of consumer education in schools, production of quality goods by companies should be enforced by government, consumer associations should embark on aggressive public enlightenment campaigns, while manufacturers should ensure that they label their products with sufficient information for consumers to be in a better position to make choice.

KEYWORDS

Impact, Education, Consumer, Activism and Nigeria.

1. INTRODUCTION

The aim of this study, is to find out if there is a relationship between education and consumer activism. In other words, does education influence the level of consumer activism in Nigeria? This is the crux of the study. To appreciate this relationship better between the two concepts, it is very important to discuss the meaning of consumer activism since it is the main focus of this study.

Consumer activism is the concerted efforts, actions, and collective reaction of consumers to protect their perceived interest in the market place. It is intended to reduce, limit or control the over-bearing excesses of manufacturers and/or vendors such as high prices, poor quality and artificial scarcity of goods.

The basic concept behind consumer activism vis-a-vis the manufacturer, can be likened to two main forces that are exerting pressure on one another, with the possibility of the stronger force gaining an upper hand over the weaker one. The situation is that, while the manufacturer is out to maximise profit, consumers, on the other hand, through their collective efforts, are willing to fight for their rights. They complain in order to maximise their satisfaction. The end result of these actions is consumer activism and protection that exist all over the world including Nigeria.

Over the years, the Nigerian consumer has been bombarded with all sorts of low quality products in the market place, especially in the area of drugs, food, petroleum products, motor spare parts, cosmetics, chemicals and services. According to the Standards Organisation of Nigeria (SON) (1997), about 60% of the goods produced in Nigeria are sub-standard, while about 25% are fake. Durojaiye (1998), also supported this position by saying that the Nigerian consumer needs to be protected against the sale of substandard goods.

However, one of the pragmatic ways through which the Nigerian consumers can be effectively protected by private consumer organisations and government protection agencies, is consumer education. This is because it will equip the consumer on how to become a better and wiser buyer in the market place. This means that the knowledge of consumer education will make the consumer a better activist.

It is therefore the aim of this paper to examine the influence of education on the consumer's level of activism. To accomplish this objective, the paper has been divided into five parts to include introduction (already stated), review of related literature, methodology, data presentation and discussion of findings, conclusion and recommendations.

2. REVIEW OF RELATED LITERATURE

One of the pragmatic approaches through which the consumers can be effectively protected by private consumer organisations and government protection agencies, is consumer education.

Individuals and groups of persons and or organisations have defined consumer education in a variety of ways. Green (2001), defined consumer education as a dynamic subject which equips people with the knowledge and skills needed to operate in the market place. That is, in the environment where consumers make decision about the use of their money.

Giordano (2003) also viewed consumer education as a means of creating and achieving change in society so that instead of being formed and manipulated by our consumer society, we adapt it to our needs. The International Organisation of Consumers Union defined it as critical awareness, social responsibility, involvement or action, ecological responsibility and solidarity among consumers.

Based on the various definitions above, the writers seem to see consumer education as the process of exposing people to the knowledge and skills needed by individuals, groups, families and corporate bodies to become competent consumers in a world that is constantly changing.

Generally, consumer education involves asking questions and subsequently making decisions which are both political and personal. The subject, consumer education may also be referred to as consumer economics as the subject matter or study, exposes consumers to ways of minimising wastes and maximizing opportunities for purchasing and utilizing goods and services.

THE PURPOSE OF CONSUMER EDUCATION

The purpose of consumer education, is to develop in consumers a critical sense of judgment concerning both manufacturers and products and provide them with the skills to use product information and to generally protect their rights in the market place. While consumer education should be distinguished from a simple provision of information, the two processes are, in practice, to a large extent complementary. Education enables consumers to derive greater benefit from product information through the ability to absorb and understand it more fully, while shopping information forms an important input into the consumer educational process.

In several countries, consumer education has been introduced in schools in an effort to ensure that young people become familiar with consumer problems. Consumer affairs courses are, for example, included in the curricula of primary and secondary schools in France, Italy, Japan, Sweden and the United States. However, it must be recognized that these courses do not tend to be either very sophisticated or comprehensive. Either the consumer education is too general and pays inadequate attention to practical problems, or it is incomplete because it competes with other subject areas within, for example, home economics or domestic science curricula (Mann and Thorutons, 2004).

Consumer education can make future consumers more aware and more capable of dealing with consumer problems. It would also have the additional benefits of making future business executives aware of consumer problems. Unfortunately, the majority of the present consumers are outside the educational system and while adult education courses on consumer affairs could be introduced, these are unlikely to be attended by those people who must need education in consumer issues. Under these circumstances, consumer education, even if properly implemented, can only be viewed as a long-term solution to consumer protection.

IMPORTANCE OF CONSUMER EDUCATION

Consumer education is important for the following reasons according to Green (2000).

Firstly, it helps the individual to clarify values, to identify goals, weigh alternatives in relation to consequences and make rational decisions for the best utilization of available resources. Infact, it is only rational consumers who can best manage their economic affairs in a complex society. This is why, to enhance consumer competency, a little knowledge of consumer education is virtually a sine qua non for every consumer, as such knowledge goes a long way in rationalizing the consumer behaviour of such an individual.

Secondly, it helps consumers to know about laws, which give them rights and responsibilities. This is to ensure that if consumers encounter dishonest practices, they should know how to obtain help.

Thirdly, it exposes consumers to a broad range of behaviours for dealing with economic conditions such as recession, inflation and Structural Adjustment Programme (SAP). According to Green (2000), these behaviours include: coping, questioning, planning, purchasing, conserving, participating and influencing.

3. METHODOLOGY

The methodology adopted in this study, include a sample size of 858 questionnaires which were administered to adults in six major towns of Edo and Delta States. The six towns chosen are Benin, Auchi, Ekpoma, Warri, Asaba and Sapele.

The stratified sampling method was adopted for the study. This is to ensure adequate or proportional representation of the different categories or types of elements that make up the population in the selected sample.

The relationship between education and consumer activism, was verified by testing each of the six disaggregated elements of consumer activism against education. Thus, six sub-hypothesis were subjected to test, that is, one in respect of each disaggregated factor.

In the data analysis plans, the hypothesis testing method was adopted using multiple regression analysis and simple frequency distribution.

4. DATA PRESENTATION AND DISCUSSION OF FINDINGS

The relationship between education and consumer activism was verified by testing six sub-hypothesis which include:

- i. The relationship between Education and Willingness to join consumer association.
- ii. The relationship between Education and willingness to finance consumer associations.
- iii. The relationship between Education and willingness to serve in an official capacity.
- iiii. The relationship between Education and willingness to attend consumer association meetings.
- v. The relationship between Education and willingness to uphold the decisions taken at meetings.
- vi. The relationship between Education and willingness to solicit for members for consumer associations.

THE RESULTS AND DISCUSSION OF FINDINGS ARE HEREBY PRESENTED BELOW:

The Relationship between Education and Willingness to Join Consumer Associations

Table 4.1 below presents the results of the test of the hypothesis that the observed level of consumer activism is not dependent upon the consumer's level of formal education.

The table shows that the coefficient of the variable education (EDU) has a positive sign. The coefficient value of education is 0.173. This reveals that a 10% change in education will lead to a 1.7% change in consumer activism in the area under study. The t-value of the regression result is 3.38. This passes the 5% level of significance or 95% level of confidence. The value of the F-test is 11.41 and this passes the 5% level of significance. The relationship between the two variables has been well explained. The R^2 (R-Squared) Value is 0.013. This means that about 1.3% of the deviation between the two variables in the regression is explained by this equation.

The Durbin Watson CDW) value is 1.85. Although the DW value is 1.85 and thus failed the 5% level of significance test. The result revealed that there may be other variables in the relationship between the two variables.

In summary, table 4.1 reveals that education has a positive role to play in consumer activism.

TABLE 4.1: LINEAR SQUARE REGRESSION OF WILLINGNESS TO JOIN CONSUMER ASSOCIATIONS

Variable	Coefficient	T-Test
Constant	3.8292	
EDU	0.17325	3.38
R^2	0.013	
F	11.41	
DW	1.8467	

Source: Author's Fieldwork, 2008

THE RELATIONSHIP BETWEEN EDUCATION AND WILLINGNESS TO FINANCE CONSUMER ASSOCIATIONS

Table 4.2 indicates that the coefficient of the variable education (EDU) has a positive sign. The coefficient value of education is 0.124. It indicates that a 10% change in education will lead to a 1.2% change in consumer willingness to contribute financially to the activities of consumer associations. The t-value of the regression is 2.46. This passes the 5% level of significance or 95% level of confidence.

The R^2 (R-Squared) value is 0.007. This means that only about 0.01 of the deviation in the regression is explained by this equation. In other words, there is a low correlation between education and finance. The value of the F-test is 6.07. This passes the 5% level of significance.

The Durbin Watson (DW) value is 1.83. Though the DW value is 1.83 and thus failed the 5% level of significance test, it can be seen that it passed the 10% level of significance.

In summary, table 4.2 suggests that Education has a positive role to play in the area of financing the activities of consumer activism in the area under study.

TABLE 4.2: LINEAR SQUARE REGRESSION OF WILLINGNESS TO FINANCE CONSUMER ASSOCIATIONS

Variable	Coefficient	T-Test
Constant	3.376509	
EDU	0.12492	2.46**
RL	0.0069	
F	6.07	
DW	1.8356	

**95 percent level of significance.

Source: Author's Fieldwork, 2008.

THE RELATIONSHIP BETWEEN EDUCATION AND WILLINGNESS TO SERVE IN AN OFFICIAL CAPACITY

The table 4.3 shows that the coefficient of the variable, Education (EDU) has a positive sign and the coefficient value of education is 0.127. This implies that a 10% change in education will lead to a 1.2% change in consumer activism in the area under study. The regression result of the t-value is 2.32. This passes the 5% level of significance or 95% level of confidence.

The value of R^2 is 0.006. It implies that only about 0.6% of the variation between education and serve have been explained in the regression. The value of the F-test is 5.39. This passes the 10% level of significance.

The Durbin Watson (CDW) value is 1.91118. The DW value is 1.91 and thus failed the 5% level of significance test it can be seen that it passes the 10% level of significance.

In summary, Table 4.3 suggests that education also has a positive role to play in determining if consumers are ready to serve as officials in consumer associations in the area under study.

TABLE 4.3: LINEAR SQUARE REGRESSION OF WILLINGNESS TO SERVE IN AN OFFICIAL CAPACITY IN CONSUMER ASSOCIATIONS

Variable	Coefficient	T-Test
Constant	3.63700	
EDU	0.12722	2.32
RI-	0.013	
F	0.0062	
DW	1.91118	

Source: Author's Fieldwork, 2008

THE RELATIONSHIP BETWEEN EDUCATION AND WILLINGNESS TO ATTEND CONSUMER ASSOCIATION MEETINGS

Table 4.4 indicates that the coefficient of the variable, education (EDU) has a positive sign while the coefficient value of education is 0.12b. This means that a 100% change in education will lead to a 1.2% change in consumer activism in the area under study. The t-value of the regression result is 3.32. It passes the 5% level of significance or 95% level of confidence. The value of R^2 is 0.013. It indicates that only about 1.3% of the variable between education and attend have been explained in the equation.

The value of the F-test is 11.05. This passes the 5% level of significance. This result indicates the relationship between the two variables.

The Durbin Watson CDW) value is 1.8863. Although the DW value is 1.88 and thus failed the 5% level of significance test, it however passed the 10% level of significance. However, the result revealed that there may be other variables in the relationship between the two variables when tested at 5% level of significance.

In summary, Table 4.4 suggests that education has a positive role to play in determining if consumers are ready to attend consumer association meetings.

TABLE 4.4: LINEAR SQUARE REGRESSION OF WILLINGNESS TO ATTEND CONSUMER ASSOCIATIONS MEETINGS

Variable	Coefficient	T-Test
Constant	4.08427	
EDU	0.12640	3.32
R2	0.0126	
F	11.05	
DW	1.8863	

Source: Author's Fieldwork, 2008

THE RELATIONSHIP BETWEEN EDUCATION AND WILLINGNESS TO UPHOLD THE DECISIONS TAKEN AT MEETINGS

Table 4.5 below reveals that the coefficient of the variable, education (EDU), has a positive sign. It also shows that the coefficient value of education is 0.240. This means that a 10% change in education will lead to a 2.4% change in consumer activism in the area under study. The t-value of the regression result is 3.32. This passes the 5% level of significance or 95% level of confidence.

The value of R^2 is 0.023. It means that only about 2.3% of the variation between education and uphold have been explained in the equation. The F-test value is 20.30. It easily passed the 5% level of significance. This result indicates the relationship between the two variables.

The Durbin Watson (DW) value is 1.9253. The DW value is 1.92 and thus failed the 5% level of significance test. It can be seen however that it passed the 10% level of significance.

In summary, Table 4.5 suggests that education has a positive role to play in determining if consumers are going to uphold the decisions of the consumer association meetings.

TABLE 4.5: LINEAR SQUARE REGRESSION OF WILLINGNESS TO UPHOLD THE DECISIONS TAKEN AT MEETINGS

Variable	Coefficient	T-Test
Constant	4.08427	
EDU	0.12646	3.32
RI	0.0126	
F	11.05	
DW	1.8863	

Source: Author's Fieldwork, 2008

THE RELATIONSHIP BETWEEN EDUCATION AND WILLINGNESS TO SOLICIT FOR MEMBERS FOR CONSUMER ASSOCIATIONS

Table 4.6 below indicates that the coefficient of the variable, education (EDU) has a positive sign while the coefficient value of education is 0.175. This implies that a 10% change in education will lead to a 1.7% change in consumer activism in the area under study.

The t-value of the regression result is 3.34. This passes the 5% level of significance or 95% level of confidence.

The R^2 (R-Squared) value is .013. This implies that only about 1.3% of the variation between Education and solicit have been explained in the equation. The value of the F-test is 11.14. This passes the 5% level of significance.

The Durbin Watson CDW) value is 1.8963. Although the DW value is 1.89 and thus failed the 5% level of significance test, it can be seen that it passes the 10% level of significance.

In summary, Table 4.6 suggests that education has a positive role to play in determining if consumers are willing to solicit for new members to join consumer associations thereby increasing the numerical strength of members that can participate in consumer activism.

TABLE 4.6: LINEAR SQUARE REGRESSION OF WILLINGNESS TO SOLICIT FOR MEMBERS FOR CONSUMER ASSOCIATIONS

Variable	Coefficient	T-Test
Constant	3.81409	
EDU	0.17543	3.34
R2	0.0127	
F	11.14	
DW	1.8963	

Source: Author's Fieldwork, 2008

Based on the analysis above, the study reveals that a consumer's willingness to join, finance and serve consumer associations is dependent upon his or her level of education. Also, the willingness to attend, uphold and solicit for member is dependent upon the level of consumer's education.

5. CONCLUSION AND RECOMMENDATIONS

The findings of this study show that education has an important role to play in consumer activism in terms of willingness to join, finance and serve consumer associations. It also had an impact on their willingness to attend meetings and uphold and solicit for members for consumer associations. Based on these findings, the null hypothesis that there is no correlation between education and consumer activism is rejected while the alternative hypothesis that there is a relationship is accepted. These findings agree with the views expressed by chevalier (1986) that "the major force behind the consumerist involvement in the

United States and Europe is the high level of education". Watson (1990) corroborated this view when he observed that consumer movements became very vibrant in the 1960s as a result of better education.

In the above circumstance, the influence of education on the consumer's level of activism discovered in this study did not come as a surprise. An educated consumer tends to know his rights more than an illiterate consumer in terms of product quality, expiry dates of products, the constituents of a product, where to seek redress if cheated by a seller, effects of drug abuse, etc. This is the reason why most expired goods like drugs and bread are mostly sold in rural areas of Nigeria where the illiteracy rate is very high.

Based on the findings above, the following recommendations will be advanced:

- i. Government should encourage consumer education by ensuring that it is taught in secondary schools.
- ii. Government should also ensure that manufacturers produce quality products by making sure that they comply with the existing laws on quality control.
- iii. Consumer associations should embark on an aggressive public enlightenment campaigns to encourage the Nigerian consumers to join.
- iv. Manufacturers should ensure that their products are well labeled with enough and clear information so that consumers will be better educated in their choice and use of products.

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