



NATIONAL OPEN UNIVERSITY OF NIGERIA  
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**B.Sc (Ed) Health Education**

## **CONSUMER EDUCATION (HED 123)**

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## **COURSE GUIDE**

### **Introduction**

The course HED 123- Consumer Health Education provides the basic background knowledge and information which can assist all consumers in making wise and healthy choices in the goods and services they purchase. It is designed to create awareness and equip students with the information that will enable them play a more responsible role in ensuring consumer protection against hazardous situations.

### **The Course**

HED 123- Consumer Health Education is a two credit unit course that provides information and guidance that helps consumers to make healthy and wise decisions when purchasing goods or services.

### **Course Competencies**

The course aims at producing Health Educators who are well equipped with information, ideas, and skills needed for the society (consumers) in making healthy and intelligent choices when it comes to purchase of goods and services in the market place.

Set course competencies expected are:

- Develop knowledge and skills for impacting consumer education effectively.
- Have knowledge and understanding of consumer protection laws
- Develop competency on awareness campaign for consumer protection
- Create awareness on the rights of consumers
- Understand the importance and characteristics of good business ethics.

### **Course Objectives**

**By the end of this course, you will be able to:**

- Explain the key concepts of Consumer Health Education.
- State the relevance and important role of Consumer Education in the society.
- Describe the rights and responsibilities of a consumer.
- Provide guidance on product labelling.
- Identify the laws guiding and protecting consumers

## **Working through the Course**

The course has 3 modules and 9 units. You are required to read through the modules and units thoroughly. There are In-Text Questions and Self-Assessment Exercise at the end of each unit which you are required to answer in this course.

## **Study Units**

There are three modules divided into nine (9) study units. The modules and units are presented as follows:

### Module 1 Fundamentals of Consumer Health Education

- Unit 1        Definitions of Key Terms in Consumer Education
- Unit 2        Values of Consumer Education
- Unit 3        Rights of Consumers

### Module 2 Essential Knowledge in Consumer Education

- Unit 1        Responsibilities of a Consumer
- Unit 2        Product Labelling
- Unit 3        Business Ethics

### Module 3 Laws Guiding Consumers

- Unit 1        Consumer Laws
- Unit 2        Consumer Organizations
- Unit 3        Purchasing Challenges

## **References and Further Reading**

Apart from the references listed below, at the end of each unit, there is a list of references for further readings. You are advised to consult the listed references and materials. You are also expected to utilize the internet for related materials on the course. This will help widen their knowledge and understanding of the course.

Bello, K.B., Suleiman J.B.A. Danjuma (2012). Perspective on Consumerism and Consumer Protection Act in Nigeria. *European Journal of Business and Management*.

Bishan Singh (2002). *Consumer education*. Direct Selling Associates of Malaysia

(DSAM)

Louise Crosby & Anwar Faruk (1991). *Consumer lifeline: A resource book for consumer journalists*. Malaysia,, 240p

Glen.G. G., Robin, G.S. & Elisa, B. M. (2015). *Health education: Creating strategies for school and Community health*. Jones and Barlett Learning LLC, An Ascend Learning Company.

Grada, Hellman & Tuitert, Iceland (1999). *Promoting consumer education in schools*. U.K.: Nordic Network for Consumer Education

Richard Lewis & Jarfalla; A.B.F. (Eds). (1998). *Guide to consumer education by way of the study circle A, comp.* , Norra Stor Stockholm

Randall, R.C, James T.G et al (2018) *Principles and foundations of health promotion and education*. (7<sup>th</sup> ed.). U.S.A Pearson Education Incorporation

Samiksha S. *7 main functions performed by consumer organizations and non-government organizations*. Retrieved from:

<http://www.yourarticlelibrary.com/consumers/7-main-functions-performed-by-consumer-organizations-and-non-government-organizations/1139>

Telloyohan, Symons & Pateman (2004). *Health education: Elementary and middle school applications*. Mcgraw Hill Companies.

## **Presentation Schedule**

The presentation schedule gives you the important dates for completion of your computer-based tests, participation in forum discussions and participation at facilitation. Remember, you are to submit all your assignments at the appropriate time. You should guide against delays in submitting your computer-based tests.

## **Assessment**

There are two main forms of assessments in this course that will be scored: the Continuous Assessment and the Final Examination. The continuous assessment shall be in three fold. **There will be three Computer Based Assessments. The**

**computer-based assessments will be given in accordance to university academic calendar. The timing must be strictly adhered to.** The Computer Based Assessments shall be scored a maximum of 10% each. Therefore, the maximum score for continuous assessment shall be 30% which shall form part of the final grade.

The final examination for HED 123 will be maximum of two hours and it takes 70 per cent of the total course grade. The examination will consist of 70 multiple choice questions that reflect cognitive reasoning.

### **Final Examination and Grading**

The final examination in this course carries 70%. You are expected to sit for this final examination in your various Study Centres.

### **How to Get the Most from the Course**

To get the most in this course, you need to have a personal laptop and internet facility. This will give you adequate opportunity to learn anywhere you are in the world. Use the intended learning outcome (ILOs) to guide your self-study in the course. At the end of every unit, examine yourself with the ILOs and see if you have achieved what you need to achieve.

Carefully work through each unit and make your notes. Join the online real time facilitation as scheduled. Where you missed the scheduled online real time facilitation, go through the recorded facilitation session at your on free time. Each real time facilitation session will be video recorded and posted on the platform.

In addition to the real time facilitation, watch the video and audio recorded summary in each unit. The video/audio summaries are directed to salient part in each unit. You can access the audio and videos by clicking on the links in the text or through the course page.

### **Facilitation**

You will receive online facilitation. The facilitation is learner centered. The mode of facilitation shall be asynchronous and synchronous. For the asynchronous facilitation, your facilitator will:

- Present the theme for the week;
- Direct and summarise forum discussions;
- Coordinate activities in the platform;
- Score and grade activities when need be;

- Upload scores into the university recommended platform;
- Support you to learn. In this regard personal mails may be sent;
- Send you videos and audio lectures; and podcast.

For the synchronous:

- There will be eight hours of online real time contact in the course. This will be through video conferencing in the learning management system. The eight hours shall be of one-hour contact for eight times.
- At the end of each one-hour video conferencing, the video will be uploaded for view at your pace.
- The facilitator will concentrate on main themes that students must-learn in the course.
- The facilitator is to present the online real time video facilitation time table at the beginning of the course.
- The facilitator will take you through the course guide in the first lecture at the start date of facilitation.

Do not hesitate to contact your facilitator. Contact your facilitator if you:

- Do not understand any part of the study units or the assignment.
- Have difficulty with the self-assessment exercises
- Have a question or problem with an assignment or with your tutor's comments on an assignment.

Also, use the contact provided for technical support.

Read all the comments and notes of your facilitator especially on your assignments: participate in the forums and discussions. This gives you opportunity to socialize with others in the programme. You can raise any problem encountered during your study. To gain the maximum benefit from course facilitation, prepare a list of questions before the discussion session. You will learn a lot from participating actively in the discussions.

Finally, respond to the questionnaire. This will help the university to know your areas of challenges and how to improve on them for the review of the course materials and lectures.

## **Course Summary**

This course material covers background information and ideas that will prepare and equip students with knowledge and skills for consumer protection. The course is divided into three modules that contains key concepts and purpose of Consumer

Education namely fundamentals of consumer health education, essential knowledge in consumer education and laws guiding consumers.

I wish all users of the module success and fruitful outcomes as they go through this course as part of requirements for the award of B.Sc. Ed in health education.



<b>Module</b>	<b>Unit</b>	<b>Week</b>	<b>Activity</b>	<b>Time</b>
	Study Guide		Read the Study Guide	
Module 1			Fundamentals of consumer education	
	1	1	Definition Of Key Terms In Consumer Education	2hours
	2	2	Values Of Consumer Education	2hours
	3	3	Rights Of Consumers	2hours
			<b>TMA 1</b>	
Module 2			Essential Knowledge in Consumer Education	2hours
	1	4	Responsibilities of a Consumer	2 hours
	2	5	Product Labelling	2 hours
	3	6	Business Ethics	2 hours
			<b>TMA 2</b>	
Module 3			Laws Guiding Consumers	
	1	7	Consumer laws	2 hours
	2	8	Consumer organizations	2 hours
	3	9	Purchasing challenges	2 hours
			<b>TMA 3</b>	
			Revision	
			Exam	
<b>Required Total Hours of Study</b>				<b>20 hours</b>

**Course Overview (Study Guide)**



## **Section B: Course Development for HED 123**

### **CONTENTS**

#### **Module 1: Fundamentals of Consumer Education**

This module consists of three units as shown below. Going through these fundamental facts, will help you understand the important basic knowledge you will require in this course.

Unit 1 Definition of Key Terms in Consumer Education

Unit 2 Values of Consumer Education

Unit 3 Rights of Consumers

#### **Unit 1: Definition of Key Terms in Consumer Education**

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3.0 Main Content

3.1 Definition of Key Terms in Consumer Education

3.1.1 Meaning of Consumer

3.1.2 Health Consumer

3.1.3 Health Products

3.1.4 Health Services

3.1.5 Consumer Education

3.2 Aim/Objectives of Consumer Health Education

3.3 Importance of Consumer Education

4.0 Self-Assessment Exercise

5.0 Conclusion

6.0 Summary

7.0 References/Further Reading

### **1.0 Introduction**

For better understanding of this course on consumer health education. There is needed for background knowledge of some terms that are relevant to this area of discipline. This unit therefore defines and explains key terms such as consumer, health consumer, health products, health services, consumer education and aims/objectives of consumer health education. It is important for consumer educators to have knowledge and understanding of the key terms in consumer

education. This knowledge will serve as foundation that will assist consumers and consumer educators in the knowledge to others effectively.

## **2.0 Intended Learning Outcome(s) (ILOs)**

By the end of this unit, you will be able to:

- Distinguish the key terminologies in consumer health education
- Assess consumer education in Nigeria
- Evaluate the aim/objectives of consumer health education
- Appraise the importance of consumer education

## **3.0 Main Content:**

### **3.1 Definition of Keys Terms in Consumer Education**

#### **3.1.1 Meaning of Consumer**

Consumers are individuals who make use of the goods, services and gift of nature to satisfy their needs and enhance their general wellbeing.

The definition above shows three important concepts that must be understood.

1. A consumer refers to person/individuals, in context, every human being in a society is a consumer regardless of economic and social status.
2. A consumer consumes goods, services and gifts of nature such as fresh air, clean water and a healthy environment.
3. The purpose for consumption is for satisfaction of needs to ensure general wellbeing of the consumer. Such goods and services that are consumed are usually paid for by the consumer. Even if the goods and services are offered free, the consumers are entitled to safe and satisfactory products and services that guarantee their wellbeing.

It is obvious from the above, that consumers buy a lot of things to fulfil their needs. These things may include products such as clothing, food, fuel, health products, electronics etc.

Services are facilities offered to us by various agencies, and organizations with or without payment. These services may include water, education, transportation, communication, sanitation and health.

### 3.1.2 Health Consumer

A health consumer is someone who buys or uses health information, products and services. This group includes the well, the sick, the young, middle age, old, the rich and the poor.



Fig 1.1: Consumer Health

Source: <http://nigeriaconsumers.com/category/blog/health-and-fitness/>

### 3.1.3 Health Products

Health products are those substances, materials, equipment prepared or manufactured for people to buy and use for maintenance of health and treatment of diseases e.g. foods, cosmetics, medicines, eyeglasses, cars, appliances etc.



Fig 1.2: Health Products

Source: <https://i.stuff.co.nz/business/asian-tourists-stockpiling-natural-health-products-create-commerce-rush>

### 3.1.4 Health Services

Health services refer to health information, actions, procedures or supplies to help satisfy your needs and wants as a consumer. They are services and things that people do to and for other people. Examples of health services are medical consultations and treatment, telephone services, electricity, newspapers etc.

### 3.1.5 Consumer Education

Consumer education is the process of assisting people to acquire the correct information and understanding that will help them make wise decisions when purchasing goods and services. It is the field of study that enlighten consumers on what, where, when, how, and how much to buy and use what they have bought.

- a) **What to buy:** Consumers should buy those products that are of good quality and which meet their needs and priorities. Consumers are advised to conduct market survey to get vital information about the products they intend to buy. They should decide on the particular brand. Brand names is the popular name by which a product is known in the market. Some brand names are very popular due to the quality, cost or effectiveness of the product.

- b) **How much to buy:** Consumers are advised to buy only the quantity that they need. In determining this, they must give consideration to factors such as money and storage space available. This helps to prevent spoilage and wastage.
- c) **Where to buy:** Goods can be purchased in retail shops, supermarkets, open markets, cooperative stores, company showrooms, authorized dealers or wholesale markets.
- d) **When to buy:** Some goods can be bought in large quantity when they are in season and be preserved against their off season periods. Other goods can be bought when they are on sales and the consumer can get discount sales.
- e) **How to buy:** Goods can be bought either in cash or credit. Goods bought with cash are relatively cheaper than those purchased on credit. Consumers may save and buy at the original price by paying cash.  
Whether cash or credit buying, consumers are advised to ask for guarantee and warranty cards along with the receipt.
- f) **How to use:** Learn about the proper use of all products you are purchasing. Always read and understand the instructions or user manuals that come with each product before use. Consumers can also ask for a demonstration of usage.

### **In-Text-Question**

1. Consumer education helps people to acquire the correct \_\_\_\_\_ and \_\_\_\_\_ that will help the make wise decisions when purchasing goods and services.
2. To get vital information about products they intend to buy, consumers are advised to conduct \_\_\_\_\_

### **3.2 Aim/Objectives of Consumer Health Education**

The aim/objectives of consumer education are to:

- Assist the consumer in choosing better health products and services.
- Provide information regarding the goods and services the consumer wishes to buy.
- Help the consumer to recognize reliable sources of healthy information with regards to goods and services.
- Help consumer manage his/her money, time and energy to achieve maximum satisfaction.

- Help the consumer to make wise decisions concerning the purchase of goods and services.
- Help consumer to improve his/her economic status.
- Provide all round protection for consumers and safeguard him/her against different types of exploitation.
- Provide information on ability to an acceptable solution for a complaint including compensation for quality products, unsatisfactory services and misrepresentation.
- Be aware of consumer rights and responsibilities.

### **3.3 Importance of Consumer Education**

- Consumer education offers the consumer full information of marketing conditions like various sources of purchasing a particular commodity, from where to get cheap and best goods. The shops that provide additional facilities and the latest products. All these information enables him/her in taking right decisions regarding shopping.
- Familiarizes the consumer with various standards of standardization and their markings.
- Familiarizes the consumer with various acts enacted by the government from time to time. This helps the consumer in getting satisfaction by proper utilization of his money and leads to better living and standard.
- Familiarizes the consumer with problems which he/she faces while making purchases. This education inculcates the logical viewpoint in him.
- Consumer education ensures that companies are held accountable by government agencies and the consumers that use their products and services.
- Helps consumers understand their rights and become active participants in the buying process.
- Provides the public with information it needs on goods and services.
- Motivates consumers to provide feedback that can be used to improve the quality of products and services.
- Helps a person in making proper purchase, enables the consumer in making the right selection.
- Keeps economy moving as it holds companies accountable for what they sell.
- Makes people aware of the quality of goods and services they are purchasing.
- Give consumers control over their purchases.



#### **4.0 Self-Assessment Exercise**

1. Who is a consumer?
2. How do consumers determine “how much goods to buy”?

#### **Answer**

1. Consumers are people who consume goods, services and gift of nature in order to satisfy their needs and enhance their general wellbeing.
2. In considering how much goods to buy, consumers must take into consideration factors such as money and storage space available. This helps to prevent spoilage and wastage.

#### **5.0 Conclusion**

This unit has introduced you to the key terms related to consumer health education. It highlighted the concepts and definitions of such terms. The aim and objectives of consumer health education was also summarized.

#### **6.0 Summary**

This unit explained and defined basic fundamental terms such as definition of a consumer and consumer health education. It further outlined the aim/objectives of Consumer Health Education.

#### **7.0 References/Further Reading**

Bishan Singh. (2002). *Consumer education*: Direct Selling Associates of Malaysia (DSAM)

Grada Hellman. & Tuitert, Iceland (1999). *Promoting consumer education in schools*. Nordic Network for Consumer Education U.K.

## **Unit 2: Values of Consumer Education**

### Contents

- 1.0 Introduction
- 2.0 Intended Learning Outcome(s) (ILOs)
- 3.0 Main Content
  - 3.1 Values of Consumer Education
    - 3.1.1 Value for Money
    - 3.1.2 Value for People
    - 3.1.3 Value for Environment
    - 3.1.4 Value for Democracy
    - 3.1.5 Value for Justice
- 4.0 Self-Assessment Exercise
- 5.0 Conclusion
- 6.0 Summary
- 7.0 References/Further Reading

### **1.0 Introduction**

In Unit 1, you were introduced to the key terms related to consumer health education as well as its aim and objectives. This unit, we will be focusing on values which a consumer can promote in the society as a result of exercising his/her rights of buying judiciously.

### **2.0 Intended Learning Outcome(s) (ILOs)**

By the end of this unit, you will be able to:

- Master the act of buying judiciously
- Apply information on the important values that are being promoted in the society by being a judicious consumer.

### **3.0 Main content**

#### **3.1 Values of Consumer Education**

The act of buying, if done wisely and judiciously can promote certain values in the society which is beneficial to consumers and all sectors of the society in general. These values have the potential to contribute to the promotion of fair, just and equitable economic and social system. There are five important values which includes the following:

### 3.1.1 Value for Money

All consumers have different means of earning incomes because they belong to different sectors such as government workers (civil servants), business people, traders or investors. The hard earned income should give consumers satisfaction for their needs. These incomes give consumers adequate purchasing powers and as such, should have adequate values.

Knowledge and information from consumer education helps consumers to avoid wasteful and indiscriminate purchases thereby giving them value for their hard-earned incomes.

### 3.1.2 Value for People

All responsible consumers must ensure that their consumption patterns and lifestyle do not contribute to the economic exploitation and oppression that disregard human values. For example, industries should not cause pollution to the environment, manufacturers should not indulge in child labor. If this happens, consumers should boycott the purchase and use of products from such manufacturers.

### 3.1.3 Value for Environment

Through consumer education, all consumers become aware that human activities are the cause of environmental degradation. With this knowledge, consumers avoid activities that may constitute danger to the environment.



Fig. 1.3: Value for Environment

Source: <https://events.sustainablebrands.com/sb17cph/updates/creating-value-for-society-and-the-environment>

### **3.1.4 Value for Democracy**

All consumers are an integral part of civil society. As members of the civil society, consumers give mandate to members of civil society through the process of election to govern them. Consumers as citizens of the society, have right to government services. Knowledge of consumer education helps them to ensure that such services are responsible, transparent and accountable. Value for democracy is only possible if consumers as citizens play their role with great responsibility.

### **3.1.5 Value for Justice**

All civilized society should ensure rule of law, justice and peace. Consumers in the society have a role to ensure value for justice. Justice must prevail for all categories of consumers (investors, traders etc.). The knowledge and information from consumer education guides all consumers on how to obtain justice for inadequate or substandard purchases and services.

## **4.0 Self-Assessment Exercise**

1. Explain how consumer education can improve value for environment.
2. Value for money emphasizes
  - a. Spending widely
  - b. Spending wisely
  - c. Spending willingly
  - d. Spending for wellness.

### **Answer**

1. Through consumer education, all consumers become aware that human activities are the cause of environmental degradation. With this knowledge, consumers avoid all activities that may constitute danger to the environment.
2. B- Spending wisely

## **5.0 Conclusion**

You have learnt in this unit the different values the society can derive from well informed and well guided consumers.

## **6.0 Summary**

This unit has discussed the various value system that can be promoted by consumers in the society. The values includes value for money, people, environment, democracy and justice.

## **7.0 References for Further Reading**

Bishan Singh. (2002). *Consumer education*. Direct Selling Associates of Malaysia (DSAM)

Richard, Lewis, Jarfalla (Ed.). (1998). *Guide to consumer education by way of the study circle A*, comp. Stor Stockholm: ABF Norra

## **Unit 3: Rights of a Consumer**

### CONTENTS

- 1.0 Introduction
- 2.0 Intended Learning Outcome(S) (ILOs)
- 3.0 Main Content
  - 3.1 Rights of a Consumer
    - 3.1.1 Rights to Basic Needs
    - 3.1.2 Rights to Safety/Protection
    - 3.1.3 Rights to Be Informed
    - 3.1.4 Right to Redresser
    - 3.1.5 Right to Consumer Education
    - 3.1.6 Right of Choice
    - 3.1.7 Right to Healthy Environment
- 4.0 Self-Assessment Exercise
- 5.0 Conclusion
- 6.0 Summary
- 7.0 References/Further Reading

### **1.0 Introduction**

This unit discusses the rights and responsibilities of consumers. All Nigerians have consumer rights that are fully backed by law as provided by the Consumer Protection Council Act.

### **2.0 Intended Learning Outcome(s) (ILOs)**

By the end of this unit, you will be able to:

- Appraise consumer rights in Nigeria.

### **3.0 Main Content:**

#### **3.1 Rights of a Consumer**



Fig. 1.4: Rights of a Consumer

Source: <https://www.taxolawgy.com/consumer-protection-laws-in-india/>

### **3.1.1 Rights to Basic Needs**

All consumers must have access to basic needs and services which are necessary for their survival, such basic needs include food, water, energy, shelter, health care, education, clothing and sanitation. The quality of goods and services provided to consumers must be of good standard which can give value for the money spent by the consumer.

### **3.1.2 Rights to Safety/Protection**

All consumer have right to be protected against products and services that may constitute danger or hazard to their life. The consumer product safety act established by the consumer product safety commission (CPSC) in 1972. This federal agency is saddled with the responsibility to set performance standards, require companies to test their products and include warning labels where necessary.

### **3.1.3 Rights to be Informed**

Consumers have right to informed about the quantity, quantity, prices, purity, patency, manufacturing date, expiry date. All products must carry a label with the above information stated on it. Products or brands are not allowed to carry misleading information through advertising, labelling and packaging.

### **3.1.4 Right to Redresser**

All consumers have the right to lay complain about any product or service which they find unsatisfactory. All consumers have the right to be compensated for faulty products purchased. They also deserve compensation for shady goods and unsatisfactory public and private services. This right also ensure that consumers have right to change faulty products or refund money for faulty products or free repair of them.

### **3.1.5 Right to Consumer Education**

All consumers have the right to acquire information and knowledge concerning the goods and services they purchase which will help them in making wise choices. Consumers should also acquire the skills they require to make informed choices in the market.

### **3.1.6 Right of Choice**

All consumers have the right to make free choice of products and services from a competitive market with assurance of satisfactory quality.

### **3.1.7 Right to Healthy Environment**

Consumers have the right to live and work in a healthy environment that does not expose them to danger of diseases and pollutions which may deteriorate their health. The environment should enhance a life of dignity and wellbeing for them and generations to come after them.





Fig. 1.5: Right to Healthy Environment

Source:<https://www.southernhealth.ca/en/whats-happening/news/the-built-environment>

#### 4.0 Self-Assessment Exercise

1. Outline the rights of the consumer.
2. Explain the meaning of following:
  - a. Right to safety protection.
  - b. Right to redresser.
3. Rights to healthy environment is concerned about consumer protection from
  - a. Healthy environment
  - b. Safe environment
  - c. Hazardous environment
  - d. Protected environment

#### Answers

1. Rights of the consumer
  - a. Right to basic needs
  - b. Right to safety/protection

- c. Right to be informed
  - d. Right to redresser
  - e. Right to consumer education
  - f. Right of choice
  - g. Right to a healthy environment
2. The right to safety and protection: these are rights to be protected against hazardous products and services.  
The right to redresser explains that consumers are entitled to be compensated or given their settlement where there are genuine complaints of unsatisfactory or faulty products/services.
3. C- Hazardous environment

## **5.0 Conclusion**

A consumer has certain rights which will enable him get the best from the products and services he pays for. The consumer therefore needs accurate and comprehensive knowledge on these rights, which will enable him make wise decisions on the goods and services he purchases from the open market.

## **6.0 Summary**

This module has discussed all the rights of the consumer with regards to purchasing of goods. These rights which is fully backed by law has been explained.

## **7.0 References/Further Reading**

Anwar, Fazal & Bishan Singh. (1991). *Consumer education: A Resource Book* Malaysia, 1991, 115p.

Grada Hellman, & Tuitert, Iceland (1999). *Promoting consumer education in schools*. Nordic Network for Consumer Education U.K

## **Module 2: Essential Knowledge in Consumer Education**

Consumers need to be educated about some essential information which will assist them to understand the roles and responsibilities expected of them while making purchases. This includes reading and understanding of product labels, taking bills, and reporting cases of cheating and product adulteration to the appropriate law enforcement agents.

Unit 1        Responsibilities of a Consumer

Unit 2        Product Labelling

Unit 3        Business Ethics

### **Unit 1: Responsibilities of a Consumer**

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    - 3.1.5 Environmental Awareness
    - 3.1.6 Take Bills
- 4.0 Self-Assessment Exercise
- 5.0 Conclusion
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#### **1.0 Introduction**

This unit explains the duties/responsibilities that is expected from all consumers. It is important for all consumers to discharge these responsibilities effectively in order to be able to exercise their rights.

#### **2.0 Intended Learning Outcome(s) (ILOs)**

By the end of this unit, you will be able to:

- Identify the responsibilities of consumers.

### **3.0 Main Content:**

#### **3.1 Responsibilities of a Consumer**

##### **3.1.1 Awareness**

All consumers have the responsibility to know about the quality and safety of all products or services they are buying. They need to be more alert and ask questions about the quality of goods and services they use. Consumers should insist on buying good quality products that has standardization marks.

##### **3.1.2 Action**

It is the responsibility of the consumer to ensure that they get fair deals from all products and services. Consumers should not allow themselves to be exploited by being carried away with sales talks, attractive labels, packaging or advertisements, sales tricks or gimmicks.

##### **3.1.3 Social Concern**

Consumers should be aware of the impact of their consumption on other people. Products or services used must not infringe on the health or rights of other citizens.

##### **3.1.4 Reporting**

Report cases of cheating and encouraging other consumers to do the same. Consumers should cooperate with law enforcement agencies in getting guilty offenders punished.

##### **3.1.5 Environmental Awareness**

It is the responsibility of the consumer to recognize the consequences of his consumption on the environment. All consumers must recognize their individual and social responsibilities towards conservation of natural resources.

##### **3.1.6 Take Bills**

It is the duty of the consumer to request for the bills, receipts, cards or demonstration of products etc. These items are proof of the consumer's purchases and will help in getting redresser in case of substandard or faulty products.

In addition to the above, the following are also duties and responsibilities of the consumer:

- Follow manufacturer's instructions for use, care and maintenance of all products.
- Do not misuse the customer services offered by manufacturers and shop keepers' e.g. free home delivery, exchange within a specific period, credit, terms etc.

#### **4.0 Self-Assessment Exercise**

1. Explain five responsibilities of a consumer.
2. Why is it important for consumers to exercise their duties and responsibilities?
3. Products or services used must not infringe on the \_\_\_\_\_ and rights of other citizen.
4. Consumers should insist on buying good quality that has standardization \_\_\_\_\_

#### **Answers**

1. Responsibility are classified under the following:
  - Awareness
  - Action
  - Social concern
  - Reporting
  - Environmental awareness
  - Take bills
2. It is important for consumers to exercise their duties and responsibilities order to ensure consumer safety and protection
3. Health
4. Marks

#### **5.0 Conclusion**

For consumer education to be effective, the responsibilities or roles of the consumers must also be known and practiced. Responsibilities always precede rights. If consumers want their rights recognized, they must first exercise their responsibilities.

## **6.0 Summary**

In this module you have learnt all the responsibilities and duties expected of all consumers in order for them to exercise their rights effectively.

## **7.0 References/Further Reading**

Bishan Singh. (2002). *Consumer education: Direct Selling Associates of Malaysia (DSAM)*

## **Unit 2: Product Labelling**

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  - 3.4 Consumers Role in Ensuring Good Labelling
- 4.0 Self-Assessment Exercise
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### **1.0 Introduction**

The products in the market keep multiplying by the day. There are variety of products which the consumer needs to choose from for use. The consumer needs information that will guide him to make wise and healthy decision in making his choice. This unit explains the importance of product labelling, characteristics of good labelling, roles of manufacturers and consumers in ensuring good labelling.

### **2.0 Intended Learning Outcome(s) (ILOs)**

By the end of this unit, you will be able to:

- Explain the characteristics of good labelling
- Appraise the importance of labelling
- Evaluate consumer roles in ensuring good labelling

### **3.0 Main Content:**

#### **3.1 Product Labelling**

##### **3.1.1 Meaning of Product Labelling**

Product labelling refers to information provided on the products to guide consumer in making wise decision that will meet his/her needs and will not constitute any danger to his/her health and wellbeing.

### **3.1.2 Meaning of Labelling**

A label may be a piece of paper, plastic, clothes, metals, or other materials with detailed information about the product which is attached to its packaging. It gives the consumer important information such as:

- Name of product
- Brand name
- Manufacturers name and address
- Contents/ingredients
- Directions for use, care and maintenance
- Dates of manufacture and expiry
- Dosage, in the case of medicines
- Possible side effects of medicines
- Net weight/volume
- Maximum retail price (MRP) inclusive of all taxes
- Warnings and precautions
- Guarantee period

Consumers are advised to develop the habit of reading product labels carefully before buying them.

### **3.2 Characteristics of Good Labelling**

Understanding the characteristics of good labelling is essential for all consumers because this will guide them in making the right choices when buying products. Good labelling must cover the following important areas:

#### ***1. Provide basic information***

All products label should show vital information such as brand name, name and address of the manufacturers, date of manufacture and expiry, the price and the standard certification.



## *2. Details of content and ingredients*

Product labels should carry information on the content and ingredients contained in the product, especially for food items. The information provided must be simplified in such a way that consumers will understand their meanings or be able to check up their meanings in the dictionary. The information must include weight and measurements.

## *3. Instruction for use*

A good label is one that provides clear instructions on how to use the product. Example of products such as electrical equipment, machines and some other home appliances are packaged with their user manuals. Food items and medicines must state the amount of dosage required. Instructions for storage and maintenance should also be included.

## *4. Warnings and precautions*

A good product should state warnings against possible dangers and hazards of the product. This is very important for medicines and food items. The labels must indicate contra indications and possible side effects. Products must also provide statutory warnings required by law, e.g. smoking is injurious to health. “Smokers are liable to die young” on the package of cigarettes.

## *5. Easy to read*

A good label must be visible and easy to read. Information on the label must not be ambiguous and must be easily understood by consumers. In the case of medicine, detailed information, apart from the core messages on the label should be provided on information sheets.

### **3.3 Roles/Responsibilities of Manufacturers in Labelling**

A product label should provide complete and clear information that will ensure the safety and satisfaction of the consumer. The marketers (retailers) of the product rely on manufacturers’ information and warranty since they are not the producers. The responsibility of product labelling and safety therefore lies solely on the manufacturers. The roles and responsibilities of manufacturers on labelling is as follows:

1. **Accountability:** Manufacturers must ensure without any doubt that the products they produce are safe for use and consumption, meet consumer satisfaction, protection and general wellbeing.
  
2. **Accurate and Clear Information:** Product labelling should provide accurate and true information that will guarantee the safety and protection of the consumer. Product labelling must not be misleading or ambiguous. It must therefore become the responsibility of the manufacturers to ensure that the labels on their products contain true and reliable information that will help the consumer make a wise and healthy choice in his purchase. Important information on products should include:
  - Brand name
  - Standard certificate
  - Manufacturing/expiring dates
  - Contents/ingredients for food items
  - Direction for use and dosage for medicines
  - Clear and precise instruction for the use of the product
  - Instruction for use and storage
  - Weights and measurements
  - Contra-indication and possible side effects
  - Name and address of manufacturers
  
3. **Educate and Train Retailers:** The retailers have direct contact with consumers because they market and sell products to the consumers. The manufacturers have the responsibility to educate or train these retailers on how to explain and give correct interpretation of the information on the label to consumers. These retailers must be able to guide all categories (literate and illiterate) of consumers appropriately in making a right choice in their purchases.
  
4. **Be Committed to Consumer Redress:** It is mandatory upon manufacturers to ensure consumer protection, safety and satisfaction. If consumers experience danger, injury or dissatisfaction from the products they purchase, the manufacturers must be committed to provide redress and improve on, or correct the product faults.

### 3.4 Consumers Role in Ensuring Good Labelling

As it is commonly said, a customer (consumer) is a “king”. This statement emphasize the power which the consumer has concerning his purchases, which if well exercised can save him from being exploited by manufacturers and marketers. Ability to enforce these rights will also allow him seek redresser when the need arises.

For the consumer to exercise his rights effectively with regards to proper product labelling, he needs to play the following roles:

1. **Reading Product Labels:** The first thing a consumer should do to promote ethical and accurate product labelling is to develop the habit of reading product labels critically when making purchases. Any product that does not have good labels should be avoided by consumers. By doing this, the manufacturers will be motivated to improve on their product labelling.
2. **Provide Feedback and Information on Misleading or Inappropriate Labelling:** Consumers can ensure proper labelling by providing feedback on the inadequacies observed on product labelling. Consumers need to communicate with the manufacturers or retailers about the faults they have observed on their product labels. This action will create awareness among manufacturers and retailers on the need for proper labelling of their products.
3. **Consumer association:** Consumers are advised to join and support consumer associations and collectively advocate for good and accurate product labelling. These associations play the role of educating and protecting consumers against dangers or hazards caused by inaccurate product labelling. The actions of such associations can also motivate manufacturers and retailers to provide accurate information on their product labels.
4. **Boycott:** Consumers should boycott products that contains inaccurate or misleading information who do not respond to feedbacks from consumers should also be avoided. Such action will force manufacturers to improve on the standard of their product labelling and adopt more responsible trade practices.

#### **4.0 Self-Assessment Exercise**

1. Define the term product labelling.
2. Outline ten important information that a product label should provide.

#### **Answers**

1. Product labelling refers to information provided on the products to guide consumer in making wise decision that will meet his/her needs and will not constitute any danger to his/her health and wellbeing.
2. Important information that a product label should have:
  - Brand name
  - Standard certificate
  - Manufacturing/expiring dates
  - Contents/ingredients for food items
  - Direction for use and dosage for medicines
  - Clear and precise instruction for the use of the product
  - Instruction for use and storage
  - Weights and measurements
  - Contra-indication and possible side effects
  - Name and address of manufacturers

#### **5.0 Conclusion**

This unit has provided important information which all consumers need to know about what a good label should contain, and the vital roles and importance of good product labelling.

#### **2.0 Summary**

In this unit, we have discussed the following:

- Meaning of product labelling.
- Characteristics of good labelling.
- Roles/responsibilities of manufacturers in labelling.
- Consumer's role concerning labelling.

### **References for Further Reading**

Bishan Singh. (2002). *Consumer education*. Direct Selling Associates of Malaysia (DSAM)

Louise, Crosb, & Anwar, Faruk (1991). *Consumer lifeline: A Resource Book for Consumer Journalists*, Malaysia, 240p

## **Unit 3: Business Ethics**

### CONTENTS

- 1.0 Introduction
- 2.0 Intended Learning Outcome(s) (ILOs)
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  - 3.1 Business Ethics
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### **1.0 Introduction**

The code of conduct for business ethics is important to consumers because of the fact that some businesses operate in unethical and socially irresponsible way. Economic activities of some businesses are causing major threats to the environment and health of consumers. Understanding of the business ethics will provide background information in the area of environmental and consumer protection through ethical actions expected of all businesses

### **2.0 Intended Learning Outcome(s)**

By the end of this unit, you will be able to:

- Discuss the meaning of business ethics
- Justify the importance of good business ethics to consumers and the public.
- Identify the characteristics of ethical business.

### **3.0 Main Content**

#### **3.1 Business Ethics**

##### **3.1.1 Meaning of business ethics**

Business ethics is a written and unwritten principle and values that govern decisions and actions of a business organization. Ethics is concerned with all aspects of human behaviours and set standards of any business organization. Ethics in business is about knowing the difference between right and wrong and choosing to do what is right.

### **3.1.2 Importance of Good Business Ethics**

- a.** The emergence of consumer movement is an effort to promote consumer protection through an organized social movement which in many societies are led by consumer organizations. The role of consumer movement is to check unethical behaviours of businesses therefore, the importance of good business ethics is to help such businesses get the support of consumer movement.
- b.** Good and ethical business aims to serve and protect the interest of consumers. The practice of good business ethics can synergize cooperation and collaboration between ethical business and the consumer movements.
- c.** The practice of good business ethics by business owners promotes cordial relationship between consumers and business organizations. The business that is ethical and truly wants to serve the interest of consumers will get feedback from consumers. This feedback can help businesses to improve constantly to the satisfaction of customers (consumers).

### **3.1.3 Characteristics of Ethical Business**

#### ***a. Core value statements***

An ethical business requires core value statements that guides the mission and activities of the business. Any business can create value statement but an ethical one lives by it. An ethical business will outline its code of conduct that supports its vision and ensure that all employees abide by it as they carry out the business duties.

#### ***b. Respect for employees and customers***

An ethical business demonstrates respect for its employees by valuing good and giving equal treatment to all. An ethical business respects its customers by listening to their feedbacks and meeting the needs and wants of consumers with reasonable profits and not one that exploits them.

#### ***c. Integrity and fairness***

An ethical business obeys business laws and regulations set at local, state, and federal levels. It demonstrates fair and honest dealings with customers and ensures the production the highest quality standards of its products.

**d. *Loyal relationship with consumers***

An ethical business stays loyal to its business partners even in challenging times. Customers will remain loyal to a business that is reliable and dependable in all situations.

The ethical business takes care of the interest of its workers, its shareholders and others involved in the business.

**e. *Concern for people and environment***

An ethical business have genuine concern for anyone and anything imparted by its business. This includes customers, employees and the public. An ethical business engages in the safest, least polluting, coefficient and effective way of production using resources optimally and comes for the environment.

**4.0 Self-Assessment Exercise**

1. What is the meaning of Code of Conduct in business?
2. Identify and explain the characteristics of an ethical business.
3. Which of these is a characteristic of an ethical business
  - a. Core and value statements
  - b. Growth and profit
  - c. Extortions in business
  - d. Product adulteration
4. An ethical business have genuine concerns for
  - a. Employees
  - b. Customers
  - c. Environment
  - d. All of the above

**Answers**

1. Code of conduct in business are set of rules, regulations and ethical standards the guide the activities and conducts of any business organization and its employees.
2. Characteristics of an ethical business
  - Core value statements
  - Respect for employees and customers
  - Integrity and fairness



- Loyal relationship with consumers
  - Concern for people and environment
3. A- Core value statements
  4. D- All of the above

## **5.0 Conclusion**

Code of conducts in business is critical to the progress of any business and protection of the consumer. Ethical conducts in business serves the interest of business organization and help to create cooperation and collaborations between the consumers and business organization.

## **6.0 Summary**

The unit discussed the concepts of ethical business, characteristics, integrity and fairness and the importance of business ethics.

## **7.0 References For Further Reading**

Bishan Singh. (2002). *Consumer education*. Direct Selling Associates of Malaysia (DSAM)

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## **Module 3: Laws Guiding Consumers**

Different nations of the world have enacted laws that seek to promote and protect the consumers against deficiencies and defects in goods and services. It also seeks to secure the rights of the consumers against unfair and irresponsible trade practices. Consumer laws, consumer organizations and purchasing challenges will be our focus in this module.

- Unit 1      Consumer Laws
- Unit 2      Consumer Organizations
- Unit 3      Purchasing Challenges

### **Unit 1:      Consumer Laws**

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    - 3.1.2    Consumer Protection Laws In Nigeria
    - 3.1.3    Consumer Protection Agencies In Nigeria
  - 3.2    Functions of Consumer Protection Council
- 4.0    Self-Assessment Exercise
- 5.0    Conclusion
- 6.0    Summary
- 7.0    References/Further Reading

#### **1.0    Introduction**

The consumer laws or acts provide better protection for the interests of all categories of consumers. It is therefore necessary and important for countries to establish laws and agencies that will ensure that the laws are enforced to the best interest and protection of all consumers. This unit will focus on the consumer protection laws in Nigeria and the various agencies saddled with the responsibilities of enforcing laws.

## 2.0 Intended Learning Outcome(s) (ILOs)

By the end of this unit you will be able to:

- Define the term Consumer Laws/Acts.
- Describe the Consumer Laws in Nigeria.
- Justify the functions of the Consumer Protection Council.

## 3.0 Main Content: Consumer Laws

### 3.1 Consumer Laws

#### 3.1.1 Meaning of Consumer Protection Law

Consumer protection laws are government regulations aimed at protecting the rights of consumers.

Consumer protection laws contain a group of laws and organizations designed to ensure that the rights of consumers, as well as fair trade, competitions and accurate information in the market place are enforced.

The Consumer Protection Laws is all about the provision of effective mechanisms to protect pecuniary (finance), health, environment, safety and security interest of all consumers against misleading, fraudulent and harmful practices including manufacturing, trading, packaging, advertising, distribution and selling of goods and services to the ultimate consumers. Ndubuisi, Emmanuel et al (2012) quoting Ladan.



Fig. 3.1: Consumer Protection Law

Source: <https://www.jaikeslaw.com/18-sackett-way>

### **3.1.2 Consumer Protection Laws in Nigeria**

The Federal Government of Nigeria through Decree No, 66 of 1992 Laws of the Federal Republic (under Federal Military Government) established the Consumer Protection Council (CPC) on the 23<sup>rd</sup> day of November 1992. The council proceeded on its operations properly in 1999 when the institutional framework for its take off was put in place. The decree No 66 was amended to Act of 2004 by the Nigerian Legislature in 2004 and it became an act of parliament.

This council was established solely to check the inadequacies and fraudulent practices of producers and suppliers of goods against consumers who have been exploited over the years.

#### ***Powers Invested on the Council***

The laws establishing consumer protection council (CPC) has invested on it the following powers:

1. Apply to court to prevent the circulation of any product which constitutes an imminent public hazard.
2. Compel manufacturers to certify that all safety standards are met in their products.
3. Cause as it deems necessary, quality tests to be conducted on consumer products on a regular basis.
4. Demand that products should bear date of production, place of production/ manufacture, labels giving adequate information about products as well as certification of compliance.
5. Compel manufacturers, dealers and service companies where appropriate to give the public information regarding any health hazards inherent in their products.
6. Ban sales, distribution, and advertisement of products which do not comply with safety or health regulations (CPC Act of 2004 as amended).

### **3.1.3 Consumer Protection Agencies in Nigeria**

1. National Agency for Food and Drug Administration (NAFDAC).
2. The Standard Organization of Nigeria (SON).
3. National Drug Law Enforcement Agency (NDLEA).

#### 4. Consumer Protection Council of Nigeria (CPC).

These agencies are charged with the responsibility of protecting and safe guarding the rights of the consumer against unwholesome practices of producers and suppliers of goods and services in Nigeria.

### **Discussion Forum**

#### **3.2 Functions of Consumer Protection Council**

The following constitutes the functions of the council:

1. Provides speedy redress to consumers' complaint through negotiations, mediation and reconciliations.
2. It seeks ways and means of removing or eliminating from the market place, hazardous products and causing offenders to replace such products with safer and more appropriate alternatives.
3. Publish from time to time the lists of products whose consumptions and sales have been banned, withdrawn, severally restricted or not approved by the federal government or foreign governments.
4. Causes offending companies, firms, trade associations or individuals to protect, compensate, provide relief and safe guards to injured consumers or communities from adverse effects of technologies that are inherently harmful, injuriously violent or highly hazardous.
5. Organize and undertake campaigns and other forms of activities as would lead to increased public consumer awareness.
6. Encourage trade, industry and professionals to develop and enforce compliance in their various fields, quality standards designed to safe guard the interest of consumers.
7. Issue guidelines to manufacturers, importers, dealers and wholesalers in relation to their obligations under the Act.
8. Ensure that consumers interest receive due and adequate consideration at appropriate forum and to provide redress to obnoxious practice or unscrupulous exploitation against consumers or individuals.
9. Encourage the adoption of appropriate measure to ensure that products are safe for either intended or normally safe use.

10. Perform such other functions as may be imposed on the council pursuant to this Act 25 (courtesy of consumer Act 25 of 2004 as amended).

On February 5 2019, the President of Nigeria, Mohammadu Buhari assented to the new Federal Competition and Consumer Protection Commission Bill, 2018. The law bill became a law of the Federal Republic of Nigeria and binding on all entities and organizations so specified in the Act.

#### **4.0 Self-Assessment Exercise**

1. Explain the term Consumer Protection Laws.
2. Consumer protection laws are government \_\_\_\_\_ aimed at protecting the rights of consumers.
3. Consumer agencies in Nigeria include
  - a. CPC
  - b. FRSC
  - c. NSCDC
  - d. NPS

#### **Answers**

1. Consumer protection laws are government regulations aimed at protecting the rights of consumers. They contain a group of laws and organizations designed to ensure that the rights of consumers, as well as fair trade, competitions and accurate information in the market place are enforced.
2. Regulations
3. A- CPC

#### **5.0 Conclusion**

In this unit, you have learnt about the roles of Consumer Protection Agencies and the laws that protect consumer's interests and rights.

#### **6.0 Summary**

The unit has explained the meaning of Consumer Protection Law, the establishment of the Consumer Protection Council in Nigeria and its functions. All the agencies responsible for enforcing the Consumer Protection Act were also enumerated.

## **7.0 References/Further Reading**

Bello K. B, Suleiman J. B. A., & Danjuma, (2012). Perspective on consumerism and Consumer Protection Act in Nigeria. *European Journal of Business and Management*.

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## **Unit 2: Consumer Organizations**

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### **1.0 Introduction**

Consumer organizations play significant roles in the protection of consumers against and ensuring that goods and services meet the safe standard for consumption.

These organizations are mostly voluntary and they play a major role in the education of consumers all over the world. They also ensure that business organizations obey rules and regulations set by the government for protection of consumers and the environment. Consumer organizations will be our focus in this unit

### **2.0 Intended Learning Outcome(s) (ILOs)**

By the end of this unit, you will be able to:

- Appraise the meaning and definitions of consumer organizations
- Evaluate the important functions and roles performed by consumer organizations.

### **3.0 Main Content**

#### **3.1 Consumer Organizations**

##### **3.1.1 Definition of Consumer organization**



Consumer organization are advocacy groups that seek to protect people from corporate abuse like unsafe products, predatory lending, false advertising, astroturfing and pollution. Consumer organizations may operate via protests, litigation, campaigning, or lobbying.

### **3.1.2 Functions of Consumer Organizations**

#### ***1. Accelerating Consumer Awareness/Educating Consumers***

The first priority of a consumer organization is to accelerate consumer awareness towards their rights. To accomplish this task following efforts are made:

- To publish brochures, journals and monographs.
- To arrange conferences, seminars and workshops.
- To educate consumers to help themselves.
- To provide special education to women about consumerism.
- To encourage to follow desirable consumption standards.

#### ***2. Collecting Data on Different Products and testing them***

These organizations collect samples of different products from time to time and test them. After that the results of the tests are declared to public. In this way, these organizations provide prior information to consumers about the authenticity of product and protect them. Apart from this, these organizations also work in conducting investigation/ research on consumer's problems.

#### ***3. Filing Suit on Behalf of Consumers***

Whenever a consumer fails to raise his voice of protest regarding his complaints, these consumers' organizations come to his rescue and file a case in the court. By rendering this service to the consumers, the consumers get a feeling that they are not alone in their struggle. They also run voluntary complaint centres for the guidance of consumers.

#### ***4. Organizing Protests against Adulteration etc.***

The consumers' organizations play a significant role in eliminating the evils of adulteration, hoarding, black-marketing, and under-weight selling. Whenever there is an unnecessary rise in the prices of certain things, the consumers' organization raise a voice of protest against it.

Consumer organizations prepare videos related to adulteration in food products, ill effects of medicines and Acts related to consumer protection. Many a times exhibitions are arranged to bring awareness among the consumers against spurious and adulterated products. Nowadays consumer organizations are playing a major role in encouraging consumers to raise their voice against faulty and inferior products.

#### ***5. Helping Educational Institutions***

These organizations encourage educational institutions on the way to prepare courses of study keeping in view the interests of the consumers. They stress the fact that a special article on consumers' interest should always be added to the courses on general study.

#### ***6. Promoting Network of Consumer Associations***

Consumer organizations are trying to grow their numbers. They want to cover all the regions so that consumers of all the regions are benefited by their services. Their effort is to form a federation at the apex level and then through the medium of the federation reach state and district level.

#### ***7. Extending Support to Government***

Consumer organizations by informing the government agencies about adulteration, artificial scarcity, inferior quality and other such evils help the government. This in turn helps the government to conduct proceedings in time.

- In this way we find that the consumer's organizations play a significant role in providing protection to the consumers.

**Source**(<http://www.yourarticlelibrary.com/consumers/7-main-functions-performed-by-consumer-organizations-and-non-government-organizations/1139>)

### **4.0 Self-Assessment Exercise**

4. Define Consumer Organization.
5. Explain four important roles of Consumer Organization in ensuring the protection and safety of consumers.
6. Which of these is the function of consumer organization
  - a. Promoting consumer awareness
  - b. Filing suits on behalf of consumers

- c. Organizing protest against product adulteration
- d. All of the above

## **Answers**

1. Consumer organizations are advocacy groups that seek to protect people from corporate abuse like unsafe products, predatory lending, false advertising, astroturfing and pollution.
2. Roles of consumer organizations
  - Accelerating consumer awareness and educating consumers
  - Collecting data on different products and testing them
  - Filing suit on behalf of consumers
  - Organizing protest against adulteration
  - Helping educational institutions
  - Promoting network of consumer associations
  - Extending support to government
3. D- All of the above

## **5.0 Conclusion**

The roles and services provided by consumer organizations cannot be overemphasized. They serve as advocates for the promotion and enforcement of consumer rights. The consumer organizations are important in the society because they enlighten and provide consumers with information that help them make wise decisions making concerning the goods and services purchase. The organizations also educate consumers on channels of seeking redress whenever they have complaints on their purchases.

## **6.0 Summary**

In this unit, you have learnt the meaning of consumer organizations and the essential roles played by these associations in protecting and preserving the rights of consumers.

## **7.0 References/Further Reading**

Samiksha S. *7 main functions performed by consumer organizations and non-government organizations.* Retrieved from <http://www.yourarticlelibrary.com/consumers/7-main-functions-performed-by-consumer-organizations-and-non-government-organizations/1139>)

## **Unit 3: Purchasing Challenges**

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### **1.0 Introduction**

Consumers encounter various challenges in the process of purchasing goods and services in the open market. Consumers need to be aware of problems in order to prepare adequately in tackling them. The possible challenges faced by consumers and the various strategies used by traders in cheating and exploitation of consumers will be our focus in this unit.

### **2.0 Intended Learning Outcome(s)**

By the end of this unit you will be able to:

- Evaluate the possible challenges faced by consumers in the open market.
- Identify the various strategies used by traders in cheating and exploitation of consumers.

### **3.0 Main content**

#### **3.1 Purchasing Challenges**

When consumers go to the market to make purchases, they may encounter one or more of the following problems:

### ***1. Variation in Price***

The price of the same item may differ in different shops within the same market or between markets. Variation in price may be due to the following reasons,

- Wholesale purchases are usually lower compared to retail purchase.
- Prices of well packaged products are higher than loose products due to the cost of packaging.
- Maximum Retail Price which is known as MRP is inclusive of all taxes and the commission or profit of the retailer. Some retailers may be ready to forgo part of the commission in order to attract more customers. This action makes their products to be cheaper compared to other retailers.
- Consumer purchasing power differs. Individuals that have strong purchasing powers are able to convince the sellers to sell at a lower price.
- Products are sold at reduced prices during “end of season sales” or stock clearance sales.

### ***2. Fake or Adulterated Products***

Adulterated or fake goods refer to products that are of lower quality and different from the original products from its manufacturers. Such products may be harmful to the health and safety of consumers.

### ***3. Hoarding of Goods***

Certain products may be difficult to find in the market because some individuals or sellers are hoarding such products. Some reasons responsible for product hoarding may be as follows:

- Low production
- Off season products
- Artificially created scarcity (hiding of products) in order to demand higher prices.
- Manufacturers may temporarily withhold supply of their products from the market thereby creating artificial scarcity.

### ***4. Faulty or Defective Scale Machines***

Retailers can engage in several malpractices to alter the correct measurement on weighing machines in order to exploit consumers. Examples of such practices include:

- Use of measures that are dented or with a false button to give less measurement.
- Placement of magnet or cardboard under weighing pans.
- Pointers of weighing scales that do not rest on zero when the weighing pans are empty.

### 5. *Deceptions*

Retailers' manufacturers may engage in some deceptive trade practices in order to exploit buyers of their products. Examples of such deceptive practices include:

- Packaging of small goods in large packets.
- Low quality products with labels of popular quality brand names.
- Low quality products that come with free gifts or special discounts.
- Selling expired products at low price.

#### 4.0 **Self-Assessment Exercise**

1. Explain the following purchasing challenges with relevant examples
  - a. Deceptions
  - b. Variation in prices
2. Explain factors that are responsible for price variation of products in the market.

#### **Answers**

1. Retailers' manufacturers engage in some deceptive trade practices in order to exploit buyers of their products such as:  
Variation in prices explains that the price of the same item may differ in different shops within the same market or between markets
2. Factors responsible for price in variation:
  - Wholesale purchases are usually lower compared to retail purchase.

- Prices of well packaged products are higher than loose products due to the cost of packaging.
- Maximum Retail Price which is known as MRP is inclusive of all taxes and the commission or profit of the retailer. Some retailers may be ready to forgo part of the commission in order to attract more customers. This action makes their products to be cheaper compared to other retailers.
- Consumer purchasing power differs. Individuals that have strong purchasing powers are able to convince the sellers to sell at a lower price.
- Products are sold at reduced prices during “end of season sales” or stock clearance sales.

## **5.0 Conclusion**

Consumers need to be informed of the possible problems that may arise when buying goods and services. This information will help them to prepare for and find solutions to these challenges.

## **6.0 Summary**

This unit has discussed the various challenges encountered by consumers in the market which involves problems such as variation in price, adulterated products, hoarding of goods, defective machines and deceptions.

## **7.0 References/Further Reading**

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