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Secondary School Student's Attitude towards Consumer Education *(Pp. 322-334)*

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Abstract

The purpose of this study was to examine the attitude of secondary school students towards Consumer Education. This study involved 102 Home Economics Students in five schools in Delta State. The subjects were grouped into two: namely rural and urban. The rural group consisted of all the 38 students offering Food and Nutrition in three schools in Isoko South Local Government Area. The urban groups were made up of 64 students in two schools in Warri South Local Government Area. A questionnaire was the main instrument used to collect data for this study. Means were then used to analyze the data collected. Findings indicated that students in both urban and rural areas have positive attitude towards Consumer Education. However, the study found that inadequate facilities for Consumer Education are barriers affecting their interest in Consumer Education. Based on these findings, some recommendations were made.

Keywords: Consumer Education, Attitude, Home Economics, Secondary School Students.

Introduction

There is a growing awareness of the need for consumer education globally. Ukpore (2006) defines Consumer Education as the process of exposing people to the knowledge and skills needed by individuals, families and

corporate bodies to become competent consumers in a world that is constantly changing. Consumer Education is also seen as a means of helping people become more responsible consumers (McGregor, 2005). Consumption (2007) defines consumers as those who select, adopt, use, dispose, and recycle goods and services. These definitions indicate that everyone is a consumer but not everyone is a competent or responsible consumer. Competent consumers are individuals who are aware of their values and capable of establishing priorities by taking rational decisions and act efficiently in the market place. (Ukpore, 1996)

To ensure that people become competent consumers, many nations (both developed and developing) have emphasized the inclusion of consumer education in schools. For instance since the mid 1960s, there has been an increasing emphasis on Consumer Education in primary and secondary schools in the United States of America (Langrehr, 1978).

Nigeria has also shown its interest in making the citizens competent consumers through the “National Policy on Education (2004)”. The policy stipulates that the post-primary school students should among other things be prepared for useful living within the society. This useful living within the society among other things includes intelligent consumption of goods and services. Thus with the introduction of the 6-3-3-4 Education System, a consumer education unit has been specified in the three subjects of Home Economics namely: 1. Food and Nutrition. 2. Clothing and Textile; and 3. Home Management taught at Senior Secondary School level. Today Consumer Education is taught as a course in Home Economics programs in tertiary institutions.

The reasons for encouraging the learning and teaching of consumer education through Home Economics and other related subjects are well documented. They include:

- One’s resources are limited (Green, 1983). Thus consumer educators, namely home economics, economics and commerce teachers have a major role in imparting to parents and children sound consumer advice; and in demonstrating the relationship between consumer practices and management of resources such as money, time and energy.
- Consumer education will help to improve interpersonal relationship especially among family members. Williams and Prolofsky(1986)

found that over half the youth they studied experienced intense family disagreements over task responsibilities and friends and 39% disagreed with their parents over spending their own money.

- Lazell (1980) posited that family relationships are affected by inflation because it creates' so many tensions in working life, the home and shopping situation. For instance in Nigeria, with the present – meltdown of the global economy, the prices of goods and services especially food and fuel have arisen astronomically (Dike, 2005). Thus people including adolescents at secondary school level need help on how to cope with inflationary pressure in order to be happy.
- A little knowledge of consumer education is virtually a sine qua non for every consumer including adolescents, as such knowledge goes a long way in rationalizing the consumer behaviour of such one individual (Ukpore 2006). The consumer behaviour includes coping, questioning, planning, purchasing, conserving, participating and influencing.
- The application of the consumer behaviour is beneficial to the society. Langrehr and Mason (1977) opined that if consumer market performance is improved gross national satisfaction will be improved and the negative economic effects of inefficient and uneducated consumption will decrease.
- Consumer education helps consumers to be aware of laws, which gives them right and responsibilities to obtain help if they meet dishonest practices (Ukpore, 2006). These rights are the rights to basic needs, healthy environment, consumer education, redress, safety, information, choice, and representation (or the right to be heard).

Despite the above laudable contributions of consumer education to man's achievement of consumer economic competencies, some previous studies have shown that acquisition of formal classroom instruction in Consumer Education does not necessarily aid consumption behaviour (Bibb 1973, Clear, 1973). Thus finding out changes in Consumer Economic competency of learners is not enough (Langrehr, 1989). Attitude change which means the way one thinks and feels about Consumer Education may be as important as consumer competencies. This is the focus of the study. This has become necessary because a critical look at studies carried out in Nigeria related to

Consumer Education shows that implementation of Consumer Education has been difficult at secondary school level. This has been attributed to the fact that Home Economics is not yet popular in developing countries including Nigeria (Okeke, 1992) This is probably because not many students offer Home Economics after Junior Secondary School. Besides, (Ukpore, 1996) found that they lack facilities such as relevant text books and instructional materials for effective teaching and learning of the unit. In addition, in the senior school certificate examinations conducted by West African School Certificate Examinations or National Certificate Examination Council only theory and very few objective questions are set on Consumer Education. These questions in all the three subjects of Home Economics are usually cognitive.

All the above factors may affect students' attitude to Consumer Education. Thus this study examines secondary school students' attitude towards Consumer Education in Delta State Nigeria.

Purpose of Study:

The main purpose of the study is to examine secondary school student's attitude towards consumer Education in Isoko South and Warri South Local government Area of Delta State, Nigeria. Specifically this study sought to:

1. examine secondary school students attitude towards Consumer Education
2. determine the extent Home Economics students apply Consumer Education they learnt at Secondary School level in the market place.
3. examine the factors which influence students to develop negative or positive attitude towards consumer education.

Research Questions

This study sought answers to the following research questions.

1. What is the profile of secondary school Home Economics student's attitude towards Consumer Education?
2. To what extent do urban and rural Home Economics students apply their knowledge of consumer education in the market place?
3. What are some of the factors affecting secondary school student's attitude towards consumer education.

Methodology

This study is an ex-post-facto study aimed to find out secondary school Home Economics students attitude to Consumer Education.

The population consisted of all senior secondary school II (SSSII) Home Economics students in two Local Government Areas of Delta State, Nigeria. They are Isoko South and Warri South Local Government Areas of Delta State. This study is limited to Home Economics students because though other subjects such as Economics and Commerce also include a great aspect of consumer education topic, they are not specified under any consumer education unit or taken as a full course at secondary school level (Ukpore 2009)

The sample comprised of 102 SSII Home Economics students in five schools in Delta State. The subjects were grouped into two; namely, rural and urban. The rural group consisted of all the 38 students offering Food and Nutrition in three schools (two in Oleh and one in Igbide) in Isoko Local Government Area. The urban group was made up of 64 students in two schools at Warri in Warri South Local Government Area. Stratified sampling was used to choose the schools for the study. The basis for the stratification was location of school, number of students offering Consumer Education through Food and Nutrition (at least 10 from a rural school and 30 from an urban school). All the subjects were females and adolescents between ages 14 to 18 years.

A questionnaire titled "Secondary School Students Attitude towards Consumer Education. (SSSATCE) was the main instrument used for data collection. The questionnaire was made up of two sections (A and B). Section A consisted of 8 items on demographic characteristics such as sex, age, name of school and others. Section B had 25 items covering the three research questions. The 25 items were placed on a rating scale of 3. For positive responses the rating scale was Agree (3) uncertain (2) and disagree (1) while for negative responses the scales were: Disagree (3), uncertain (2) and Agree (1).

The content and face validity of the instrument were determined by two Home Economics experts in Delta State University, Abraka. Twenty SSS II Home Economics students not involved in the study were given the questionnaires to complete. The reliability of the instrument was then determined by the test-retest. Using the Sperran-Brown prophecy formula, a split – half reliability ($r \times X$) coefficient of 0.85 was established for the test.

The questionnaire was sent to the Heads of Home Economics departments in the five secondary schools chosen for the study to distribute to their students in SS II. Completed questionnaires (100%) were returned to the researcher.

Mean scores were used in answering the research questions since the items were based on a 3 point scale with an average of 2.00. In interpreting the results, items with mean ratings up to and above 2.00 were regarded as agree for positive statements and disagree for negative statements while items with mean rating below 2.00 were regarded as disagree or agree as the case may be.

Results

Research question 1: What is the profile of secondary school Home Economics student's attitude towards Consumer Education?

From the data in Table 1, it is shown that all the four items in this table scored above 2.00 which is the cut off mark. This indicates that majority of the secondary school Home Economics students have positive attitude towards consumer education.

Research question 2: To what extent do urban and rural Home Economics students apply their knowledge of consumer education in the market place?

From the data in table 2, it is shown from the total score that all the nine items scored above 2.00. However, for rural students, items 17 and 18 were scored below 2.00.

This reveals that majority of the Home Economics students in both rural and urban areas to a great extent apply their knowledge of Consumer Education in the market place.

Research question 3: What are some of the factors affecting secondary school student's attitude towards consumer education.

From the data in table 3, it is shown from the total scores that all the ten items in this table were scored above 2.00. However, for urban students, item 26 was scored below 2.00 while for rural students, item 32 scored below 2.00. This indicates that most of the students' awareness of the importance of consumer education and the quality of Consumer Education affected their attitude positively towards Consumer Education. The data however, also reveal that inadequate facilities for Consumer Education are a barrier to their interest in Consumer Education.

Discussion

The responses to research question 1 show that most of the secondary school Home Economics students have positive attitude towards Consumer Education. They agreed that they are interested in consumer education; they want to learn more about consumer education. They also enjoy teaching or learning consumer education and they will like to teach others about Consumer Education. This finding supports Okeke's (1992) observation that Consumer Education as an aspect of Home Economics enables the individual to possess the skills in critical situations, attitudes or behaviour which help one to get the worth of money invested within one's limited resources.

Responses to research question 2 reveals that most of the secondary school students apply their consumer education knowledge in the market place. They agreed they budget income before spending it; they consider their goals, values and needs before purchasing goods or services; they also agreed that they compare prices before purchasing things, and avoid stress and mistakes when buying; and challenge deceptive or false advertising by asking questions before buying and challenge misinformation or fraud. In addition, they agreed that they buy from sellers who make information available and for their good price. The students however disagreed that they buy things that are cheap even if they will not last. They also agreed that they do not buy things that are bad or harmful to their health even if they are cheap; they do not waste their resources (time, money and energy) and they use a shopping list to purchase things. These results support Ukpore (2006) view that the more one learns about consumer education and how to apply it in day to day living, the fewer mistakes one will make in the real world, the market – place where currency is exchanged for goods and services.

The responses to research question three reveal that most urban and rural Home Economics students considered consumer Education important. They disagreed that Consumer Education does not help a person in the purchase of goods and service. Rather, they agreed that consumer Education improves the individual's ability to act effectively in the market place as technological advancement has increased people's consumption of goods and services. In addition, they agreed that consumer education knowledge assists them in the purchase of things for themselves and others; it helps them to know their consumer rights and responsibilities as well as help them to solve their personal and family problems. Thus, the Students awareness of the importance of consumer education has been found to have positive effect on

most of the students' attitude towards Consumer Education. This result supports the findings of European Module for Consumer Education (2001) which states that the importance of Consumer Education is increasing because of the globalization of the economy and because of the single market in the European community.

However, in contrast to Green (1983), Spertze (1983) and Ukpore (2006) beliefs, some of the students, especially those in urban schools responded that consumer education cannot, help to solve the problems of inflation. This finding supports Dike (2005) observation that despite the effort of the Federal Government to beat inflation in Nigeria, inflation has unrelentingly been morning upward, because of neglect of social infrastructure and general mismanagement of the economy. This result is also in consonant with Makela's (2008) view that evens the most educated and literate consumers are challenged when it comes to addressing some of today's dilemmas such as financial crises.

The study also reveals that most of the students agreed that text books on Consumer Education are few; and many of these textbooks on Consumer Education available in Nigeria are written by foreign authors and there are not enough Nigerian text books on Consumer Education. These results indicate that facilities for teaching Consumer Education especially textbooks are inadequate. Finally, the students disagreed that Consumer Education units in Home Economics subjects have too many concepts. This indicates that the quality of Consumer Education have affected the attitude of the students positively towards Consumer Education.

Conclusion

This study has shown that Home Economics is helping students to have positive attitude towards Consumer Education. They are also applying the Consumer Education knowledge learnt to meet their personal, family and other needs. Consequently, the students may become competent consumers. Implementation of Consumer Education in secondary schools will also be enhanced. Unfortunately, lack of adequate Consumer Education materials has been a barrier to the teaching and learning of the unit in secondary schools.

Therefore to enhance positive attitude of students towards Consumer Education and effective application of Consumer Education knowledge the following recommendations are made:

1. To make Consumer Education more popular, Government should emphasize that Consumer Education should be obtained before an individual graduates from primary or secondary school.
2. Teachers should give students more opportunities to practice what they have learnt in class. This can be achieved through comparative shopping, preparation of budgets for food, clothing, household goods, etc., and organization of consumer action groups where students can practice making complaints.
3. Philanthropists, government and institutions should encourage interested persons to publish more indigenous textbooks on Consumer Education.

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Table 1: Mean ratings Showing Profile of Students' Attitude towards Consumer Education

S/N	ITEMS	URBAN STUDENTS MEAN N = 64	RURAL STUDENTS MEAN N = 38	TOTAL MEAN N = 102	DECISION
9.	I am interested in consumer education	2.61	2.7	2.66	Agreed
10.	I want to learn more about consumer education	2.85	2.5	2.68	Agreed
11.	I enjoy teaching or learning consumer of education	2.76	2.40	2.58	Agreed
12	I will like to teach others about consumer education	2.79	2.58	2.69	Agreed
	Total mean	2.75	2.55	2.65	Agreed

Table 2: Mean rating showing students' application of consumer education knowledge in the market

S/ N	ITEMS	URBAN STUDENT S MEAN N = 64	RURAL STUDENTS MEAN N = 38	TOTAL MEAN N = 102	DECISION
13	I budget my income before spending it	2.4	2.91	2.70	Agreed
14	I consider my goals, values and needs before purchasing goods or service	2.19	2.73	2.46	Agreed
15	I compare prices before purchasing things	2.61	2.73	2.67	Agreed
16	I avoid stress and mistakes when buying and challenge deceptive or false advertising	2.28	2.73	2.51	Agreed
17	I ask questions before buying and challenge misinformation or fraud.	2.37	1.83*	2.10	Agreed
18	I buy from sellers who make information	2.37	1.83*	2.10	Agreed

	available and offer me good price				
19	I buy things that are cheap even if they will not last	2.37	2.79	2.58	Agreed
20	I do not buy things that are bad or harmful to my health even if they are cheap	2.76	2.64	2.70	Agreed
21	I do not waste my resources (time, money and energy)	2.73	2.64	2.69	Agreed
22	I use a shopping list to purchase things	2.64	2.94	2.79	Agreed
	Total Mean	2.50	2.58	2.54	Agreed

Key: *Below cut off point of 2.00

Table 3: Mean rating showing factors affecting student’s attitude towards Consumer Education.

S/N	ITEMS	URBAN STUDENTS MEAN N = 64	RURAL STUDENTS MEAN N= 38	TOTAL MEAN N = 102	DECISION
23	Importance of Consumer Education Consumer Education does not help a person in the purchase of goods and services	2.82	2.76	2.79	Agreed
24	Consumer Education improves the individual’s ability to act efficiently in the market place	2.25	2.78	2.52	Agreed
25	Technological advancement has increased people’s consumption of goods and services	2.79	2.76	2.78	Agreed
26	Consumer Education cannot help to solve the problems of inflation	1.68*	2.46	2.07	Agreed
27	Consumer Education knowledge assists me in the purchase of things for myself and others	2.85	2.85	2.85	Agreed
28	Consumer Education	2.28	2.76	2.52	Agreed

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	helps me to know my rights and responsibilities				
29	Consumer Education can help solve personal and family problems	2.40	2.94	2.67	Agreed
	Facilities for Consumer Education				
30	Textbooks on Consumer Education are few	1.74*	2.58	2.16	Agreed
31	Most Consumer Education textbooks available in Nigeria are written by foreign authors	2.31	2.10	2.21	Agreed
32	There are enough Nigerian text books on Consumer Education	2.31	1.8*	2.06	Agreed
	Quality of Consumer Education				Agreed
33	The Consumer Education units in Home Economics subjects have too many concepts	2.31	2.67	2.49	Disagreed
	Total mean	2.13	2.59	2.48	Agreed

Key: *Below cut off point of 2.00