A CURRICULUM FRAMEWORK FOR CONSUMER LEARNING AT A HIGHER EDUCATION INSTITUTION

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DECLARATION

I, the undersigned, hereby declare that the work contained in this dissertation is my own original work and that I have not previously in its entirety or in part submitted it at any university for a degree.

Signature:………………………………………… Date: ……………………..

SUMMARY

This study is aimed at developing a curriculum framework for consumer learning at a higher education institution, using a case study design.

To determine the need for consumer learning at the Cape Peninsula University of Technology – the “bounded context” of the study – a situation analysis was conducted as the first phase of curriculum development. Methods to triangulate data included the use of quantitative and qualitative research methods, together with a thorough literature study. The two sets of empirical data were obtained from two research instruments, namely self-administered survey questionnaires and semi-structured interviews with learning facilitators (lecturers) at the institution.

The survey amongst first-year students was used to assist in the needs assessment for curriculum development at the CPUT and to determine the knowledge, skills, values and attitudes of first-year respondents regarding consumer rights and responsibilities, as well as other consumer-related issues. This not only provided data to analyse the situation, but also assisted in the planning and development of a curriculum framework for consumer learning.

The researcher used semi-structured interviews to determine the views and perceptions of learning facilitators regarding the importance of consumer learning, and to gauge the need for such learning at the institution. Aspects relating to the contents, teaching strategies, level of introduction, potential for critical crossfield outcomes development, benefits and major obstacles in the implementation and/or integration into the curriculum were also investigated.

The two-tiered situation analysis indicated that students expressed a clear need for consumer learning at the Cape Peninsula University of Technology, especially regarding the areas of consumer rights and responsibilities. The importance of consumer learning and the “readiness climate” from the perspective of the learning facilitators was also clearly established.

The study culminated in the development of a curriculum framework for consumer learning that is compatible with the requirements of the South African Qualifications Authority and the Higher Education Qualifications Framework in South Africa.

Key findings reported in the form of a curriculum framework could serve as a guideline for the planning and implementation of a consumer learning programme at the Cape Peninsula University of Technology.

Key terms: curriculum design; curriculum framework; curriculum development; higher education; interviews; outcomes-based education; needs assessment; situationl analysis; survey questionnaires; triangulation.

OPSOMMING

Hierdie studie is onderneem met die doel om ‘n kurrikulumraamwerk vir verbruikersleer aan ‘n hoëronderwysinstelling te ontwikkel. ‘n Gevallestudie-benadering is gebruik om die sosiale verskynsel van verbruikersleer te ondersoek.

Om die behoefte aan verbruikersleer aan die Kaapse Skiereilandse Universiteit van Tegnologie – die konteks van die studie – te bepaal, is ‘n situasie-analise onderneem as die eerste fase van kurrikulumontwikkeling. Metodes van triangulasie in hierdie navorsing sluit die benutting van kwantitatiewe en kwalitatiewe gegewens in, asook ‘n literatuurstudie. Die twee stelle empiriese gegewens is verkry vanuit ‘n self-geadministreerde opnamevraelys aan studente en onderhoude met leerfasiliteerders (dosente) aan die instelling.

Die doel van die opnamevraelys was om te help met die behoeftebepaling vir kurrikulumontwikkeling aan die Kaapse Skiereilandse Universiteit van Tegnologie, en veral om die kennis, vaardighede, waardes en houdings van eerstejaarrespondente met betrekking tot verbruikersregte en -verantwoordelikhede te bepaal. Dit het nie alleen insig in die situasie-ontleding gegee nie, maar het ook gehelp met die beplanning en ontwikkeling van ‘n kurrikulumraamwerk vir verbruikersleer.

Die doel met die gebruik van semi-gestruktureerde onderhoude in hierdie studie was om die navorser in staat te stel om die sienswyse en persepsies van leerfasiliteerders met betrekking tot die belangrikheid van verbruikersleer, asook die behoefte daarvoor by die instelling te bepaal. Aspekte wat verband hou met die inhoud, onderrigstrategieë, vlak van bekendstelling, potensiaal vir kritieke uitkomsontwikkeling, voordele en vernaamste struikelblokke in die implementering en/of integrasie van die kurrikulum is ook getoets.

Die situasie-analise dui daarop dat studente aan die Kaapse Skiereilandse Universiteit van Tegnologie ‘n behoefte het aan verbruikersleer, veral met betrekking tot die bevordering van verbruikersregte en -verantwoordelikhede. Die belangrikheid van verbruikersleer en die “gereedheidsklimaat” daarvoor vanuit die perspektief van die leerfasiliteerders is ook bevestig.

Die resultaat van die navorsing het gelei tot die ontwikkeling van ‘n kurrikulumraamwerk vir verbruikersleer wat versoenbaar is met die vereistes van die Suid-Afrikaanse Kwalifikasie-Owerheid en dié van die Hoëronderwys-Kwalifikasieraamwerk in Suid-Afrika.

Sleutelbevindings in verband met verbruikersleer is ook in die raamwerk opgeneem. Hierdie bevindings kan as ‘n riglyn dien vir die beplanning en implementering van ‘n verbruikersleerprogram aan die Kaapse Skiereilandse Universiteit van Tegnologie.

Trefwoorde: kurrikulumontwerp; kurrikulumraamwerk; kurrikulumontwikkeling; hoëronderwys; onderhoude; uitkomsgerigte onderwys; behoeftebepaling; situasie-ontleding; opnamevraelyste; triangulasie.

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LIST OF ACRONYMS

AU:	African Union
CA:	Constructive Alignment
CCFOs:	Critical Crossfield Outcomes
CEE:	Central and Eastern Europe
CFA:	Consumer Federation of America
CHE:	Council on Higher Education
CI:	Consumers International
CCN:	Consumer Citizenship Network
CPUT:	Cape Peninsula University of Technology
CTP:	Committee of Technikon Principals
DIT:	Durban Institute of Technology
DoE:	Department of Education
ENCE:	European Network of Consumer Educators
UN:	United Nations
UNEP:	United Nations Environmental Programme
UNESCO:	United Nations Educational, Scientific and Cultural Organisation
EWP:	Education White Paper
FET:	Further Education and Training
GET:	General Education and Training
HE:	Higher Education
HEI:	Higher Education Institution
HET:	Higher Education and Training
HEQC:	Higher Education Quality Committee
HEQF:	Higher Education Qualifications Framework
IOCU:	International Organisation of Consumer Unions
KSVA:	Knowledge, Skills, Values and Attitudes
MoE:	Ministry of Education
NCHE:	National Commission for Higher Education
NCS:	National Curriculum Statement
NPHE:	National Plan for Higher Education
NQF:	National Qualifications Framework
NSB:	National Standards Body

NWG:	National Working Group
OBE:	Outcomes-based Education
ODTE:	Office for Developed and Transition Economies
PBL:	Problem-based Learning
PQM:	Programme and Qualifications Mix
ROAF:	Regional Office for Africa
RPL:	Recognition of Prior Learning
RSA:	Republic of South Africa
SA:	South Africa
SAUVCA:	South African Universities' Vice Chancellors' Association
SAQA:	South African Qualifications Authority
UK:	United Kingdom
USA:	United States of America

CHAPTER 1

ORIENTATION TO THE STUDY

1.1 INTRODUCTION

Increasing complexity of the marketplace, rapid change and a global perspective are some of the characteristics of the world facing the young adult. It has become essential for consumer competence and consumer learning to evolve to enable individuals to function effectively as consumers in consumer-driven societies and thus to stay abreast of global change. Consumer learning is therefore concerned with the skills, attitudes, knowledge and understanding that will enable individuals in a consumer society to make full use of the range of consumer opportunities present in today's complex marketplace (Atherton and Wells, 1998: 127; McGregor, 2000: 172; NICE-Mail 18, 2002: 13).

McGregor (2000: 172) mentions the following as aims for those involved in consumer learning: (1) to protect the interests of consumers; (2) to promote an understanding of the systems and structures within the marketplace; and (3) to contribute to society as a whole by developing more active and informed citizens, leading to balancing the power between the producer and the consumer.

Many surveys have indicated a global lack of knowledge and skills that would enable individuals to act as informed and consumer intelligent people (NICE-Mail 1, 1994: 4; NICE-Mail 15, 2001a: 4; Bannister, 1996). Bonner (1993: 4) states that "American high school and college students have surprisingly little consumer know-how. Many lack the basic knowledge and skills needed to make important personal financial decisions they will face as adults." Surveys conducted by Bonner (1993) and Brobeck (1991) indicated glaring deficiencies in the consumer competence of young people in the United States of America (USA).

The Japanese document *Guidelines for the promotion of consumer education on Finance: 2002* indicates that the level of consumer knowledge and understanding of finance is not considered adequate to make rational judgements. It is furthermore stated that for consumers to assume the responsibility for making their own choices and bearing the consequences of their choices, consumer learning on finance has become indispensable (Central Council for Financial Services Information, 2002: 1; 3).

A July 2003 survey by the Consumer Federation of America (CFA) found that a high percentage of Americans did not understand credit reports and credit scores. The survey indicated that there was a crucial need for education on consumer rights, how to read a credit report, how to correct errors in credit reports, and how a credit score is determined (Givens, 2004: 2).

Rousseau (1999: 386) mentions that research on consumer awareness has revealed a serious need for consumer learning among all population groups in South Africa. As Rousseau (1999: 375) contends: “African consumers are not only unaware of their rights but are also uninformed about the exploitive nature of the market and the quality and safety of the goods that the suppliers are selling to them.” Students from previously disadvantaged backgrounds in particular have in many cases had to face problems such as marginalisation, poverty, unemployment, illiteracy, lack of education and scarce resources. They, as much as their supposedly “advantaged” peers, are in most instances also ill prepared for active participation as informed and responsible consumers in the marketplace and are vulnerable targets for exploitation.

Consumer learning does not only have the potential to assist these young adult consumers in the short term to address their immediate needs, but might also prepare them in the long term to become the informed consumers of tomorrow.

The following sections describe the background and purpose of the study. The necessity of consumer learning based on the United Nations (UN) Guidelines for Consumer Protection is highlighted, while a brief overview of consumer learning in various countries and the specific problems encountered in Africa are given. Ideas are provided on how to address this through structured learning opportunities based on educationally sound curriculum development for the purpose. The difference between consumer learning and consumer skills development and the importance of transferability of skills is briefly mentioned. A synopsis is given of the changes in statutory structures as a result of the formation of the South African Qualifications Authority (SAQA) and the government's adoption of outcomes-based education (OBE) and training. The section concludes with a brief discussion of the need for awareness-raising consumer learning and skills development opportunities for young adults, who are vulnerable, according to the international surveys cited above.

1.2 BACKGROUND TO THE PROBLEM

An important call by the Economic and Social Committee of the United Nations has made educationalists aware of the need for developing consumer learning worldwide. Furthermore, consumer learning seems important in view of the role of consumers in everyday economic life all over the world. This highlights the importance of determining the consumer learning needs of young adults as the consumers of the future – particularly those in higher education (HE).These three issues will be briefly discussed and explored as the background to the research problem.

1.2.1 United Nations calls for Consumer Learning

In 1985 the Economic and Social Committee of the United Nations (UN) adopted the following Guidelines for Consumer Protection which were subsequently expanded in 1999. The section devoted to consumer learning and information reads as follows:

> *Governments should develop or encourage the development of general consumer education (learning) and information programmes, bearing in mind the cultural traditions of the people concerned. The aim of such programmes should be to enable people to act as discriminating consumers, capable of making informed choice of goods and services, and conscious of their rights and responsibilities. In developing such programmes special attention should be given to the needs of disadvantaged consumers, in both rural and urban areas, including low-income consumers and those with lower non-existent literacy levels (own brackets)* (UN, 1985: Chapter F, paragraph 31; UN, 2003).

1.2.2 The need for consumer learning

A report by the Australian Council of Deans of Education entitled *New learning: A Charter for Australian Education*, concludes that the type of education needed in the 21st century will be concerned with creating a new kind of person: "…someone who knows what they don't know, knows how to learn what they need to know, knows how to create knowledge through problem-solving and knows how to create knowledge by drawing on informational and human resources around them" (2001: 61).

Hayward and Coppack (2001: 51) contend that in a fast changing and complex marketplace, consumers need more than merely information and advice; they also need the skills to be able to analyse and use both. Young adults have to deal with many consumer-related issues. This stage of life is often the time that a person needs consumer knowledge and information the most. Various matters, such as decisions concerning finances, issues of lifestyle, and values involving consumerism, fair trade and environmental responsibility, demand that the consumer will have knowledge and information of the market (NICE-Mail 19, 2003: 9).

Lachance and Choquette-Bernier (2004: 433) mention that teenagers and young adults are vulnerable consumers. They are confronted with the alarming realities of relentless advertising, the reduction in the consumer learning curriculum in schools (e.g. in the province of Quebec, Canada), the regulatory streamlining, poverty because of difficulties in managing personal finances, and an increase in young people's use of credit and debt rate.

Consumer learning thus involves "cognitive skills" to help students make informed decisions, but it should also mean "understanding" the impact of individual, business and government decisions on the lives of others. "Affective objectives" that give rise to an awareness that it is important to act and behave in a conscientious manner, should also be achieved (Hellman-Tuitert, 1999). This author summarises the five basic objectives of consumer learning as being important to:

1. Provide learners with a **knowledge-base** to act as informed consumers, i.e. knowledge of consumer rights, law and basic nutrition.

2. Facilitate an **understanding** with learners of the functioning of society and the economy as a whole and the specific role of consumers, i.e. the understanding

of the role of companies in the economic system; the role of governments in society and the role of consumer organisations.

3. Develop **skills** within learners to act as informed and responsible consumers, such as writing a letter of complaint, the ability to spot sales gimmicks and to use products and services knowledgeably.

4. Assist learners to realise **the importance of being informed** consumers. If learners attain knowledge, understanding and the necessary skills, but do not realise the importance of how to apply these correctly, it is of no value.

5. Assist learners **to act** as informed, educated and responsible consumers.

Bannister (1994: 7-11) concludes that thousands of young men and women graduate from the educational system in the USA without gaining knowledge about the assertion and protection of their consumer rights and basic money management skills.

The ignorance mentioned above also pertains to adults. Many adults are not only unaware of how their individual consumer habits can affect the economy, the environment and society in general and vice versa, but also that they are badly equipped to participate effectively in the marketplace. The formal school system in many countries has failed to deliver these skills and values and adults now need consumer learning through both formal and informal means (Atherton and Wells, 1998: 127; Schuh and Kitson, 2003: 221).

For a number of years, consumer learning has been taught in different parts of the world, such as the United Kingdom (UK), Spain, the Nordic countries, the USA, Canada, Australia and the East, as components of various subjects and curricula, in both formal and informal settings. The large majority of African countries, however, have never heard of the subject. This is a major concern for African consumer organisations (Mokale*,* Masimong and Ndaw, 1996: 1).

Vulnerable young adults need to be provided with awareness-raising consumer learning and skills development opportunities regarding their consumer rights, namely access to the means of meeting basic needs, the right to safety, the right to be informed, the right to choose, the right to be heard, the right to redress, the right to consumer learning and the right to a healthy environment (Chan, 2001). To these may be added the responsibilities of social concern, solidarity, critical awareness, action and involvement and environmental awareness (CI, 1999).

This may be achieved through the development of an innovative curriculum framework for consumer learning in an HE environment, which could serve as a basis for the development of relevant, proactive curricula, which will engage students in the purposeful study of consumer issues. There are several approaches to incorporate consumer learning into mainstream learning. The following strategies may be considered: separate generic module(s), and/or incorporation of modules into existing life skill foundation modules, and/or workplace orientation or entrepreneurship modules, and/or incorporation of modules into existing academic programmes. These strategies will provide learning facilitators with the opportunity to stress the importance and relevance of consumer concepts and skills to academic as well as vocational disciplines.

Consumer learning and consumer skills development, although inter-related, are sufficiently different and therefore need to be addressed separately. To distinguish between the two, consumer learning can be seen as the development of knowledge and understanding of consumer rights and responsibilities, with a view of pre-empting the problems that result from ignorance of these issues. Consumer skills development, on the other hand, uses the knowledge and understanding of consumer issues to focus on the development of skills such as making complaints, buying wisely, and evaluating services and products when making choices. It is thus the **transferability of skills** conferred by consumer learning that sets it apart from consumer information, enabling people to use the information so that they make informed decisions (own emphasis) (Garner, Leitch and Mitchell, 2001: 6).

Coppack (2002: 49) emphasises the fact that consumers can be a powerful force for changing and shaping markets, when armed with the information and advice to make the best decisions. In the fast-changing and complex marketplace, however, consumers need more than just information and advice; they need to access these aspects and to develop the skills to analyse and use both in their decision-making processes. Knowledge of personal money management, the cost of consumption, sustainable environmental issues, consumer rights and responsibilities, to mention a few topics, can assist people in functioning as productive, independent, and informed citizens.

The focus on consumer learning should therefore not merely be on facts. It should also be on the ability to select relevant knowledge, as selectivity or relevance is as important as the knowledge itself, and on acquiring transferable skills – from classroom to workplace, from one workplace to another, from one cultural or country setting to another (Anon, 2003a: 33).

The brief foregoing discussion shows clearly that consumer learning and skills are urgently needed to prepare young adults for the responsibilities and experiences that will confront them. The researcher agrees with Coppack (2002: 51) who states that "something must be done now to enable adults to make the right decisions during the different life stages, throughout life".

1.2.3 Alignment with the National Qualifications Framework

The knowledge, informed attitudes and critical thinking skills developed through consumer learning integrate well with the educational reform processes driven by the South African Qualifications Authority (SAQA) Act (No. 58 of 1995) and the Higher Education Act (No.101 of 1997). In the *Annual Report to Parliament for 1997/1998* (SAQA, 1998: 3) the primary function of SAQA is listed as the pursuit of the objectives of the National Qualifications Framework (NQF), which are the following:

- Creating an integrated national framework of learning achievements
- Facilitating access to, and mobility and progression within, education, training career paths
- Enhancing the quality of education and training
- Accelerating the redress of past discrimination in education, training and employment opportunities; and thereby

- Contributing to the full personal development of each learner and the social and economic development of the nation at large (SAQA, 1998: 3).

An outcomes-based education (OBE) approach is required for all proposed programmes, whereby qualifications and standards registered on the NQF, which includes the Higher Education Framework (HEQF), are described in terms of learning outcomes that the qualifying learners are expected to demonstrate. This approach profiles the kind of learner who will be equipped to handle the many demands of the 21st century.

The Critical Outcomes or Critical Crossfield Outcomes (CCFOs), which should be embedded in all curricula, stipulate the integration of the following competencies and personal qualities that are essential for daily life in the workplace and community: responsibility, self-management, resource management, evaluation and use of information for problem-solving and an understanding of technology and lifelong learning opportunities. All of these are important components of consumer learning. These CCFOs are sometimes seen as generic, essential or core skills. SAQA deems them to be critical not only for the development of students within the education and training system, but also for the capacity to develop lifelong learning, regardless of the specific area or content of learning (SAQA, 2000a: 18).

In the SAQA-based Further Education and Training (FET) curriculum (Grades 10-12), Consumer Learning, which forms part of the Consumer Studies curriculum in SA, will not be compulsory (RSA DoE, 2005). Many school leavers attending HEIs may therefore have had limited exposure to consumer issues in their educational background.

It can therefore be assumed that students in a post-apartheid era who now have more access to HE in SA, especially those from previously disadvantaged backgrounds, frequently experience serious problems in adjusting to educational situations. These may be related to low levels of literacy, inadequate numeric and communication skills. In view of these problems, which are frequently compounded by consumer-related problems such as exploitative sales ploys that could lead to debt, buying faulty goods and receiving poor service, the need for consumer learning at university level is apparent.

1.3 PURPOSE OF THE STUDY

Against the background of the brief overview provided above, the purpose of the study was to develop a curriculum framework for consumer learning at an HEI. The Cape Peninsula University of Technology (CPUT) was the bounded context of the case study undertaken. The development of a curriculum framework was based on a needs assessment that was informed by the situation analysis derived from self-administered survey questionnaires to first-year (NQF Level 5) students, as well as semi-structured interviews conducted with learning facilitators. The "readiness climate" for consumer learning at the institution was also investigated to further substantiate curriculum development for consumer learning at the institution. Based on the acquired data and in compliance with literature on curriculum design in which legislation and institutional issues were embedded, the intended framework, which was compatible with SAQA and HEQF requirements, took shape.

1.4 STATEMENT OF THE PROBLEM

The study attempted to answer the following central question, constituting the main focus of the study:

> ***What constitutes a curriculum framework aimed at consumer learning at a higher education institution?***

1.5 OBJECTIVES OF THE STUDY

The study had the following objectives:

- To provide a general perspective on consumer learning through the exploration of the main concepts thereof, and to provide a developmental overview of consumer learning in the USA and SA. (This was followed by a discussion of the role of prominent consumer organisations and networks. Thereafter an international overview of consumer learning in various countries and regions around the world was conducted. This objective also included a discussion of consumer learning and the curriculum in the FET Band of formal schooling in SA, providing essential background for the development of a curriculum framework for consumer learning at a HEI, in this case the CPUT) (Chapter 2).

- To contextualise the development of the curriculum framework for consumer learning against the backdrop of the developments in the HE sector in SA. (This was based on a discussion of the relevant legislation and education structures that have evolved as a result of the government's adoption of OBE and the establishment of the SAQA) (Chapter 3).

- To review literature and clarify definitions and theories of curriculum, discussing issues such as curriculum development approaches, models, phases, and levels. In addition, to investigate the elements of the curriculum design process aiming at a framework for consumer learning (Chapter 3).

- To undertake exploratory (investigative), descriptive and explanatory research within the empirical-analytical and interpretive research paradigms to determine the need for consumer learning at the CPUT, the bounded context of the case study that was investigated (Chapter 4, 5 and 6).

- To develop a NQF-compatible curriculum framework for consumer learning for university students at the CPUT, incorporating the findings of both a quantitative (survey questionnaire) and a qualitative (semi-structured interviews) data (Chapter 7).

1.6 SCOPE OF THE STUDY

The study, which is of an applied research nature, strived to identify new knowledge that may be used to solve real-life problems, in this instance consumer learning at the CPUT. In relating to curriculum development in consumer learning, the case study approach that was taken was therefore exploratory (investigative), as it sought to obtain clarity and generate understanding of the problems being addressed; descriptive (providing a snapshot of the variables of interest at a single point in time);

and interpretive (to gain understanding of the meaning and relevance of the data gathered).

The main target group for this study was first-year (NQF Level 5) university students (young adults), who participated in a self-administered survey questionnaire to determine the need for consumer learning for students, as well as their knowledge, skills, values and attitudes (KSVA) regarding their consumer rights and responsibilities. Learning facilitators (lecturers) were also involved as participants in semi-structured interviews to explore their views regarding the importance of consumer learning in general and the need thereof for students at the CPUT. Learning facilitators were asked to identify the characteristics of an informed consumer, both in the marketplace and in daily life. To contribute to the development of the curriculum framework for consumer learning, curriculum-related questions were included. Such questions involved topics/themes to be included, teaching strategies, the implementation, development and incorporation of CCFOs, as well as the major benefits and obstacles that needed to be faced in offering consumer learning at the CPUT.

1.7 RESEARCH DESIGN

The research design of the study is described in detail in Chapter 4. A summary of the main points of the research design is provided below.

1.7.1 Research goal

The aim of this study was to develop a curriculum framework for consumer learning at an HEI. The case study approach (cf. 4.3) was chosen as a research strategy in which the CPUT formed the bounded context of the study.

1.7.2 Research orientation

The empirical-analytical and interpretive research paradigms were first reviewed through a literature study (cf. Chapter 4) and thereafter applied to the case study under investigation. In using both quantitative and qualitative data, the study triangulated across the methods followed in an endeavour to understand the research problem from different angles, so that information was corroborated, elaborated and illuminated.

1.7.3 Data generation methods and instrumentation

The literature study that was undertaken is reported in Chapter 2. It explores the concept of consumer learning. Curriculum development and related issues are reported in Chapter 3, while research methods for data generation and instrumentation for the case study are described in Chapter 4.

To inform the first phase of curriculum development, namely curriculum design, a situation analysis was undertaken using both the quantitative and qualitative research approaches (cf. 4.5 and 4.6). Self-administered survey questionnaires (cf. Appendix B), which targeted first-year students (NQF level 5) at the CPUT, were used to generate quantitative data (cf. Chapter 5). Qualitative data (cf. Chapter 6) was generated through the use of transcripts derived from semi-structured interviews (cf. Appendix C1) conducted with learning facilitators. This data shed light on the "readiness climate" for consumer learning at the CPUT from the perspective of the learning facilitators.

1.7.4 Data analysis

An empirical-analytical approach to data analysis was used to analyse the responses from the first-year students who took part in the research survey. Coding was used as a method of conceptualising research data and classifying this into meaningful and relevant categories. Descriptive statistics such as frequencies of variables, differences between variables and averages were mostly used to analyse the data (cf. Chapter 5).

The interpretive method was used for the analysis of the qualitative data generated through the transcripts acquired from the semi-structured interviews with the learning facilitators. Basic and higher level analyses were used to analyse, categorise and interpret the data in order to identify themes (cf. Chapter 6).

Findings from both the above analyses shed light on the *status quo* of the situation analysis and indicated the need for consumer learning from the perspective of the students, as well as that of the learning facilitators. These findings were included in the development of the curriculum framework for consumer learning at the CPUT (cf. Figure 7.1), comprising the aim of the study (cf. 1.7.1).

1.8 CLARIFICATION OF CONCEPTS

For the purposes of this study, it seemed important to provide working definitions/descriptions of a number of key concepts:

Consumer

The Department of Trade and Industry (DTI) describes the South African consumer as:

- any natural person to whom any commodity is offered, supplied or made available;
- any natural person from whom any investment is solicited or who supplies or makes available any investment;
- any person who the Minister declares to be a consumer by notice;
- any person who is a consumer for the purposes of any Act (RSA DTI, 2004).

Kroll (1991: 23) distinguishes between two views of the consumer by saying that the term “consumer” has been seen by consumer advocates and business-people alike as being a non-business purchaser/user of products and/or services sold by private business. They view consumers in terms of redistribution or equity and primarily significant to groups of disadvantaged consumers, i.e. the poor or elderly who are perceived as hapless victims. However, consumer education authors have a more expansive view. Under the rubric “consumer” they list non-producer roles as those of a family member in intra-family economic decision-making, socially responsible citizen, public goods recipient and taxpayer, and financial planner, in general, include credit, savings, investment, retirement, and estate planner in particular. This view supports the notion that the consumer has roles to play as decision maker and planner of his/her own financial destiny, a view which is supported by the researcher.

Consumer learning

As education embraces both teaching and learning, the researcher decided to narrow the focus to learning *per se*. In the **teaching paradigm**, the educators/learning facilitators are seen to be the source of knowledge and information-giving, and the learner is the recipient and therefore the information-receiver. In this product-oriented curriculum, students resort to memorising “facts” which are reproduced for examinations. Cognitive activities such as understanding, application and critical evaluation are often a reflection of the teacher’s conceptualisation. In contrast, **the learning paradigm** requires a shift to the learner-centred approach whereby educators/learning facilitators need to create the conditions for learning and are instrumental in establishing a learning culture (Barr and Tagg, 1995: 15-16). The term **“consumer education”** has therefore been substituted with the term **“consumer learning**” in this study.

The following **working definition** of “Consumer Learning” was formulated for this study:

> *Consumer learning is the process of gaining knowledge and understanding, skills, values and attitudes to create critical, independent thinking and informed consumers who not only manage consumer resources responsibly in a complex, multi-faceted society, but take appropriate action to influence the factors which affect consumer decisions as part of collective life.*

Consumer responsibilities

1. **Solidarity**: Consumers have the right to have their voice represented in the political arena, but also have the responsibility to organise themselves to develop strength and influence so as to promote and protect their interests.

2. **Critical awareness**: Consumers have the right to safety and information, but also have the responsibility to be able to distinguish between needs and wants, to ask informed questions about price, availability and quality of goods and services. One can assume that critical awareness is gained through acting on the responsibility for accessing consumer education (learning).

3. **Action and involvement**: Consumers have the right to choice, safety and redress, but also have the responsibility to assert themselves and act confidently to make their voices heard.

4. **Environmental responsibility**: Consumers have the right to a healthy environment, but have the responsibility to understand and be aware of the environmental costs of their consuming patterns and to protect the earth for future generations.

5. **Social concern**: Social concern means being aware of personal consumption patterns and of the effect on local, national and international citizens. Being “socially responsible” takes into account the individual concerns of consumers and the shared concern for the society at large
(adapted from McGregor, 1999a: 48; Hellman-Tuitert, 1999: 15).

Consumer rights

1. The right to satisfaction of basic needs: to have access to basic, essential goods and services, namely adequate food, clothing, shelter, healthcare, education, public utilities, water and sanitation

2. The right to safety: to be protected against products, production processes and services that are hazardous to health or life

3. The right to be informed: to be given facts needed to make informed choices and to be protected against dishonest or misleading advertising and labelling

4. The right to choose: to be able to select from a range of products and services, offered at competitive prices with an assurance of satisfactory quality

5. The right to be heard: to have consumer interests represented in the making and execution of government policy, and in the development of products and services

6. The right to redress: to receive fair settlement of just claims, including compensation for misrepresentation, shoddy goods or unsatisfactory service

7. The right to consumer education (learning): to acquire knowledge and skills needed to make informed, confident choices about goods and services, while being aware of basic consumer rights and responsibilities, and how to act on them

8. The right to a healthy environment: to live and work in an environment, which is non-threatening to the well-being of present and future generations (CI, 2003: 2).

Consumer Science/Home Economics

Consumer Science/Home Economics is a multi-disciplinary applied science concerned with the physical, psychological, social and material well-being of the consumer (individual, family/households and other groups) through the use of knowledge to utilise resources and apply technology to satisfy needs and expectations with respect to certain aspects of foods, nutrition, housing and clothing (Boshoff, 1997a: 1; cf. 2.4.1).

Curriculum framework

The very nature of a framework implies a structural plan or a constructional system which gives character to the elements within it, providing support for the appropriate, selected sub-structures (The New Collins Concise English Dictionary, 1985: 442).

Curriculum development

It is widely accepted that curriculum development is a continuing umbrella process in which structure and systematic planning methods figure strongly from curriculum to evaluation. Curriculum development therefore comprises of curriculum design, curriculum dissemination, curriculum implementation and curriculum evaluation. In this definition, curriculum development is seen as a continuous process, which is not static, because the phases progress from one phase to the other and imply change and development (Carl, 1997: 40).

Curriculum design

Curriculum design can be described as that phase of curriculum development during which a new curriculum is planned, or during which the replanning and review of an existing curriculum is done, after a full re-evaluation has taken place. Decision-making and flexible planning feature strongly during this phase and include a number of characteristic components such as: purposefulness, contents, methods, learning experiences and evaluation (Carl, 1997: 48).

Critical crossfield outcomes

In the context of this research the term “critical crossfield outcomes” (CCFOs) will be used to describe the full domain of independent skills that are considered to be essential life skills for people both in and out of the workforce, such as required in the daily life of the consumer, and for the development of the capacity for lifelong learning as prescribed by SAQA (cf. Appendix C3).

Situation analysis

The process of situation analysis or “contextual evaluation” often serves as a starting point for curriculum development. It is a method of evaluation that comprises the collection and interpretation of all information which may influence curriculum development and will act as a strong guideline for the curriculum design process as a whole (Mostert, 1985: 40).

1.9 OUTLINE OF CHAPTERS

The outline of the dissertation is as follows:

Chapter 1 provides an introduction to the study as well as a broad overview of the research process.

Chapter 2 comprises a literature review undertaken to define concepts such as consumer learning and citizenship learning, as well as the development of so-called “consumer-citizens”. A developmental overview is provided of consumer learning in the USA from the 18th to the 21st century and an overview is given of prominent international organisations and networks that promote consumer learning. Contemporary consumer learning in various countries, including consumer learning in the formal SA educational system, is discussed. The chapter culminates in a discussion of the overarching context of consumer learning within the discipline of Consumer Science in SA.

Chapter 3 provides a review of literature to contextualise curriculum development within HE legislation and educational structures in SA. Curriculum design as a first phase of curriculum development is emphasised as it forms the main thrust of the study.

Chapter 4 outlines the research design and methods. The research design is described, and the quantitative and qualitative research approaches, methods and procedures are described. The case study as a research strategy for social research is also discussed. The importance of triangulation as a means to transcend the quantitative and qualitative divide is highlighted, while aspects such as the reliability, validity, credibility and trustworthiness of the study are also dealt with.

Chapter 5 describes the application of descriptive statistics to analyse the quantitative data generated by the survey questionnaire that was administered to first-year (NQF Level 5) students. The summary of findings informed the development of the curriculum design phase of the curriculum framework for consumer learning that is presented in the last chapter of the study.

In **Chapter 6** basic and higher level analysis of interview data is done. This analysis led to the identification of patterns and a summary of the findings which are included in the design phase of the curriculum framework for consumer learning in the last chapter of the study.

The final chapter, **Chapter 7,** provides a summary of the research activities and the findings. The ensuing recommendations culminate in a curriculum framework for consumer learning at the CPUT. The limitations of the study, together with recommendations for future research, are contained in this chapter.

1.10 CONCLUSION

Chapter 1 provided the introduction and background to the research undertaken regarding the development of a curriculum framework for consumer learning at a higher education institution (HEI). It was necessary to explain the importance and need for consumer learning to prepare young adults to become the informed consumers of tomorrow, equipped with the knowledge and understanding, skills, values and attitudes to become critical, independently thinking, informed consumers who not only manage consumer resources responsibly in a complex, multi-faceted society, but take appropriate action to influence the factors that affect consumer decisions as part of collective life.

The purpose of the study, statement of the problem, objectives of the study were presented, followed by a discussion of the scope of the study, as well as the research design and methods of investigation.

In this introductory chapter a rationale for the study was established. The next chapter will review the literature to provide an understanding of the conceptual framework and theoretical underpinnings of consumer learning. An overview of the development of consumer learning in the USA will be presented and integrated with developments in SA in the appropriate time frames. Chapter 2 will also briefly summarise the work of prominent international consumer organisations and networks. Finally, an international overview of consumer learning in various regions and countries in the world will be presented, culminating in a discussion of consumer learning in formal schooling in SA and the focus and scope of the discipline of Consumer Science in SA.

CHAPTER 2

CONSUMER LEARNING IN PERSPECTIVE

2.1 INTRODUCTION

This chapter aims to define the concept of consumer learning in a discussion which also refers to the development towards consumer citizenship. Thereafter a developmental overview of consumer learning in the USA is summarised and presented, and, where applicable, the SA experience is incorporated. This overview highlights the origins of consumer rights and responsibilities, while shedding light on the changing role and challenges facing the consumer. The development and function of international consumer organisations and networks of note will be provided, as well as relevant SA governmental and non-governmental organisations which play a part in the growth and advancement of consumer learning and consumer protection.

As this research focuses on the development of a curriculum framework towards consumer learning for university students, it seems relevant to explore both the international and the South African school scenario, since prior consumer learning experiences will inform curriculum development activities in higher education and provide insight into the growth of consumer learning in various regions and countries. The chapter concludes with an illustration and discussion of the focus and content of Consumer Studies/Sciences in order to indicate the scope of the discipline of Consumer Science in South Africa.

2.2 CONSUMER LEARNING DEFINED

Steffens (1993: 22) contends that consumer learning has traditionally focused on developing the skills of the individual consumer – skills such as finding fair prices, buying quality goods and avoiding seller deception in the marketplace. Earlier consumer learning did not deal with skills development of consumers to engage in economic, social and political decisions that affect their day-to-day lives, nor did it educate the young to reflect on how their wishes, desires and needs impacted on the well-being of others and the environment. It also did not develop solidarity with underprivileged members of their own societies, the Third World and other developing countries. Today, a shift in focus of consumer learning towards a more socially responsible perspective is followed whereby students take both the individual concerns of the consumer and the shared concerns of society at large into account (Hellman-Tuitert, 1999: 15).

Consumer learning is about "living and sharing" and is a powerful concept which should assist the development of a strong consumer movement (Fazal and Singh, 1991: 16). Thoresen (2000: 18) aptly calls consumer learning "responsibility learning" which contributes not only to the individual's ability to manage his or her own life, but also the collective life of the global society.

To provide insight and capture the essence of consumer learning, the researcher acknowledges the definitions and descriptions that follow. Bannister and Monsma (1982: 5) define consumer learning as "the process of gaining the knowledge and skills needed in managing consumer resources and taking actions to influence the factors which affect consumer decisions". Wells and Atherton (1998: 127) describe consumer learning in more detail as being concerned with the skills, attitudes, knowledge and understanding needed by individuals living in a consumer society so that they can use the range of consumer opportunities in today's complex marketplace to the fullest extent. Thoresen (2002a: 15) elaborates that consumer learning nowadays is generally regarded as encompassing the attitudes, knowledge and skills necessary "to educate independent, discriminating and informed consumers".

The goals for consumer learning formulated by the USA Department of Education in 1980 indicate that consumer learning includes much more than the mechanical transfer of knowledge. Critical thinking and problem-solving skills are also required to function and participate effectively in the marketplace (NICE, 1996: 1; Hellman-Tuitert, 1999: 13; Anon 2003a: 5).

In expanding on goal formulation, Thoresen (2003: 8) refers to the goal report NSA 1992: 599 of the document of the Nordic Council of Ministers, which provides the following detailed definition of the aims and content of consumer education/learning:

> *The objectives of consumer education at school (university) are to educate independent, discriminating and informed consumers. It is to equip the learner with knowledge and insight into the conditions of being a consumer in a complex, multi-faceted society by providing basic knowledge in such areas as consumer legislation, personal finances, economics, advertising and persuasion, consumption and environment, global resources, housing, clothing, price and quality, diet and health. Schools (universities) should contribute to make learners aware of the influences they are exposed to with respect to lifestyles, consumer habits, values and attitudes* (own brackets).

The intentions of consumer learning as summarised by Thoresen (2002b: 7) are therefore to create insight into consumption in the past and present, increase awareness about the influences to which people are exposed in relation to lifestyles, contribute to increased awareness of the consequences of choices and actions, reflect on the quality of life and the definition of “need” and acquire the necessary knowledge and skills to become independent, critical and aware consumers.

The process by which young people acquire skills, knowledge and attitudes relevant to their functioning in the marketplace is known as consumer socialisation (Ward, 1981: 382). McGregor (1999b: 38) positions consumer learning as a key consumer socialising agent and cites Zigler and Child (1969: 474), who define socialisation as a broad term for the whole process by which an individual develops, through transaction with other people, his specific patterns of socially relevant behaviours and experiences. Consumption can therefore be seen as one of the roles for which people are socialised.

2.2.1 Classification of concepts in Consumer Learning

It is important that the concepts associated with consumer learning be clarified because of their inter-relatedness to the definitions provided. One of the earlier attempts to define consumer learning and identify related concepts is the

Classification of concepts in Consumer Learning which was authored by Bannister and Monsma, funded by the US Office of Consumer Education and coordinated by the Michigan Consumer Education Centre (at Eastern Michigan University) in 1980 (Bannister, 1996: 1; Bannister and Monsma, 1982). This classification, which has broadly been accepted as the definitive conceptual framework in the field of consumer learning, arranges the consumer concepts into a taxonomy of three primary categories, namely Consumer Choice and Decision-Making, Personal Resource Management and Citizen Participation in the Marketplace. Bannister's classification of concepts in consumer learning is provided in Table 2.1 below.

The first category in Table 2.1 contains concepts relating to internal and external factors that influence consumer choice as well as to the stages of the decision-making process. Concepts such as technology, information gathering, ethical behaviour, economic problems, and health and safety issues in everyday life are listed. The second category pertains to personal resource management and the many factors which influence the financial well-being of the consumer in the economy, such as the generation and management of personal income and the impact of the use of resources on the environment. In the third and last category, concepts regarding citizen participation in the marketplace, consumer protection agencies and laws, consumer rights and responsibilities, and individual and group action strategies (advocacy) are summarised.

Table 2.1: Classification of concepts in consumer learning

Consumer Choice and Decision Making
Impact of technology on consumer choice
Consumer decision-making process
Information availability, reliability, cost and use
Ethical marketplace behaviour of producers, workers, consumers
Economic problems such as poverty, unemployment, welfare costs
Consumer issues such as health and safety
Personal Resource Management
Earning, spending, saving and investing money
Buying and using goods and services
Budgeting and record keeping
Using consumer credit, avoiding credit problems
Insurance – life, health, property, casualty
Taxes – costs, benefits, problems and policies
Education, employability skills and income
Environmental resources – conservation, use and disposal
Citizen Participation in the Marketplace
Consumer protection laws
Agencies and sources of assistance
Rights and responsibilities of consumers, producers, government
Consumer redress – assertiveness, action strategies
Consumer organisation – from individual to group action

Source: Bannister (1996: 1)

An updated concept list mentioning the main authors and their respective classification of principal concepts in consumer learning from 1980 to 2000 is provided by Kitson, Bailey and Harrison (2001) and is presented in Table 2.2.

Table 2.2: Principle concepts in consumer learning from 1980 to 2000

AUTHORS	CONCEPTS
Bannister and Monsma: National Institute for Consumer Education (NICE) (USA): Concepts: a taxonomy of three primary objectives (1980)	Decision making Resource management Citizen participation
Grada Hellman-Tuitert for the IOCU (now Consumers International): Promoting Consumer Education in Schools (1985)	Knowledge to act as informed consumers Understand society's function and role of consumers Skills to act as informed and responsible consumers Recognise importance to be informed consumers Act as informed, educated and responsible consumers
National Consumer Council (UK): 1. Main Aims of Consumer Education (1989) 2. Aims of Consumer Education in Adult Education (1990)	Making choices Gathering and evaluating information Using goods and services Money management
Bannister and Williams: National Institute for Consumer Education (NICE) (USA): Four General Areas (1990)	Consumer decision making Personal Finance Rights and responsibilities Economics (includes roles of consumer and resource allocation)
Nordic Council of Ministers: Consumer	Personal finances

Education in Nordic countries: Six Fields of Content in Consumer Education (1992-1999)	Rights and obligations of the consumer Advertising and persuasion Consumption and environment Diet Safety
Wells, J. (UK): Concepts – school-based: Edge Hill Consumer Education Development Project – Towards 2000 (1995/1997)	Choice Participation Information
Andersen Consulting: Attributes of Youth – Key Skills (core skills) (1998)	Communications Problem solving Personal skills (working with others, improving own performance) Application of numbers Information Technology
National Consumer Education Partnership (NCEP): Draft Framework – Skills and Attitudes (1999)	Consumer values and behaviour Consumers in the marketplace Consumer rights and responsibilities

Source: Kitson, Bailey and Harrison (2001: 6-7)

The above list of concepts expands on the 1980 taxonomy of the three primary objectives of consumer learning, namely decision making, resource management and citizen participation. An analysis of the concept list shows that during the 1980s various authors emphasised the importance of knowledge and specific skills, such as money management, personal finance and economics. Thereafter a strong focus emerged on the rights and responsibilities of individuals to act as informed, educated and responsible consumers. In the last decade of the 20th century, the Nordic countries (Denmark, Finland, Iceland, Norway and Sweden) identified six themes or areas of importance for consumer learning, namely personal finance, the rights and obligations of the consumer, commercial persuasion, consumption/environment and ethics, food and safety (Hellman-Tuitert, 1999: 41).

The UK, however, concentrated on the concepts of choice, participation and information at school level. During the later years of the 1990s, the incorporation of core/generic skills, such as communication, problem-solving, personal and interpersonal skills, and numeracy and information technology, became important tools in consumer learning.

In 1999 the National Consumer Education Partnership (NCEP), based in the UK, described the important concepts of consumer learning as concerned with knowledge, skills, values and attitudes (KSVA) required for living in a consumer society (Kitson *et al.*, 2001).

Against this background, the following **working definition** of consumer learning might be offered:

> *Consumer learning is the process of gaining knowledge and understanding, skills, values and attitudes to create critical independent thinking and informed consumers who not only manage consumer resources responsibly in a complex, multi-faceted society, but take appropriate action to influence the factors which affect consumer decisions as part of collective life* (cf. par. 1.8).

In essence, this definition implies that consumers will, throughout their lifetime, through various forms of learning, become critical in their management of resources and conscious of the impact and consequences of their decisions on the local and global society.

2.3 CONSUMER CITIZENSHIP DEFINED

Consumers International has recently issued a broader definition of consumer education (learning) which incorporates aspects of consumer citizenship education (learning): "Consumer education (learning) addresses not only the problems of consumers individually, but also of sustainable consumption, social justice, human rights, ethical issues and poverty eradication. Consumer education (learning) contributes towards the formation of participative, critical and competent citizenship" (own brackets) (Thoresen, 2002a: XXVIII).

An interesting, additional concept is emphasised by Thoresen (2004a: 11), who states that consumer citizenship should be a cross-curricular, interdisciplinary approach to promote attitudes, transfer knowledge and develop skills. It is her view that this combines consumer learning, environmental learning and civic training. Her definition of the consumer citizenship is the following:

> *Consumer citizenship is when the individual, in his/her role as consumer, actively participates in developing and improving society by considering ethical issues, diversity of perspectives, global processes and future conditions. It involves taking responsibility on a global scale when securing one's own personal needs and well-being*.

The three-year Comenius 2.1 Project sponsored by the European Commission's Socrates Programme, *Consumer education and teacher training: Developing Consumer Citizenship* (Thoresen, 2004a: 11), provides its definition of the consumer citizen:

> *A consumer citizen is an individual who makes choices based on ethical, economic and ecological considerations. The consumer citizen actively contributes to the maintenance of just and sustainable development by caring and acting responsibly on family, national and global levels*.

Green (1982) (in Hellman-Tuitert, 1999: 6) describes the scope of consumer learning as ranging from learning to cope with the present circumstances to participating as citizens to influence change, emphasising reflexive skills and the ability to think creatively and innovatively. McGregor (1998: 111-119) discusses the need for people to see themselves as consumer citizens engaged in a life long learning process, with "citizen" meaning a responsible, socially aware consumer willing to make reasoned judgements and sacrifices for the common good.

In her keynote address McGregor (2002a: VII) explains that community is part of citizenship learning. Therefore, if citizenship learning becomes associated with consumer learning, consumers will become concerned about the welfare of the global community and the impact of their individual and collective consumption behaviour. It is important not simply to learn ***how*** to buy or merely to assume that knowledge gained during childhood socialisation is sufficient; people need to reflect on ***what*** to buy or ***whether*** to buy at all (McGregor, 1999b: 41). By blending concepts from citizenship learning and consumer learning, a powerful synergy and learning experience could be created as consumer skills are an absolute necessity for citizens who are prepared for the opportunities, responsibilities and experiences of adult life (Hayward and Coppack, 2001: 50).

Hayward and Coppack (2001: 51), writing in an educational paradigm, mention that both consumer learning and citizenship learning have been struggling for educational status for a long time. They concur that a new approach, whereby consumer learning is used as a vehicle to unlock the citizenship curriculum, could place both fields firmly on the educational map. Consumer learning delivered within the citizenship context would therefore provide the necessary skills and empower the consumers to play their part in making markets work. When armed with the information to make appropriate decisions, consumers can be a powerful force for changing and shaping the markets. Consumers, however, need not only information, but also the skills to analyse, criticise, investigate, filter and use that information.

Hellman-Tuitert (1999: 19) refers to the Irish Consumer Education Development Committee (1997) who sees consumer learning as a lifelong process. Ideally, consumers will progress from an initial awareness of responsibilities towards self and family to an understanding of consumer issues within an overall context, and ultimately of the implications and consequences of consumer choices in their world. As mentioned previously, consumption is not merely an economic issue; it has strong links with citizenship and environmental responsibility, and includes important factors such as the psychological and social aspects of economic and social change. One can identify with McGregor's (1999a: 52) conclusion that "the ultimate objective is for consumers to be socialised in such a way that social equity and ecological soundness become integral with a moral economy that puts people ahead of consumption and production".

The researcher identifies with the belief expressed by Kroll (1991: 22) that educators/learning facilitators, as agents of consumer socialisation, can have a direct impact on the development of young adult consumer behaviour. This can be done by sensitising students to appreciate that consumer interest includes more roles than just that of the economic consumer. It also includes the role of a citizen who is concerned with public good, thus moving from an egoistic to an altruistic consumer.

The need for consumer learning and the development of so-called "consumer citizens" engaging in a lifelong socialisation process which puts the interest of others and the environment above their own self-interest in the marketplace becomes a particularly daunting task in underdeveloped areas of the world. In countries such as Africa, Asia and South America, where self-preservation is the primary objective for many individuals and families, being an "altruistic" consumer citizen is especially problematic, since it is only when the immediate needs of people are met that they will be motivated to gain the knowledge and skills being offered because they believe that they are useful.

South Africa, as a developing country, has taken the first steps to develop responsible and informed consumers with the introduction of Consumer Studies in the FET Band within the NQF (RSA DoE, 2003; Anon, 2004c: 13). This band follows directly on the General Education and Training (GET) Band and precedes the Higher Education and Training (HET) Band. The dilemma, however is that FET is not compulsory education and Consumer Studies an optional choice (RSA DoE, 1998; Anon, 2004c: 14). This may cause the majority of school leavers from the GET and FET bands to exit without having been exposed to vital consumer knowledge, skills, values and attitudes (KSVA), which are required daily and throughout life. Unless educators make an effort to include consumer learning themes in cross-curriculum activities, this situation will prevail.

2.4 CONSUMER LEARNING: A DEVELOPMENTAL OVERVIEW

Consumer learning has a long, well-documented history that runs from the 18th to the 21st century. It has strongly influenced the establishment of consumer rights and responsibilities and has indeed become a universal norm for the consumer movement throughout the world. The issue of consumer rights and responsibilities therefore formed one of the focal points in the survey questionnaire (cf. Appendix B) to determine the need for consumer learning at the CPUT.

To understand the origins and development of consumer learning in greater depth, an overview of its development in the USA is provided. The development of consumer learning in SA will be integrated into the appropriate timeframes during the discussion, to indicate the rapid progress of consumer learning in this new democracy since 1994.

2.4.1 The United States of America and South Africa

The USA has been responsible for many of the milestones in the development of consumer learning and was therefore chosen as a backdrop for the overview of this development. To place the South African consumer learning experience into perspective, SA is included in this developmental overview. The important role of Domestic Science or Home Economics (now known as Consumer Studies/Science), as well as of the pioneers of consumer learning who emerged from other fields such as business and social sciences, is recognised.

2.4.1.1 The early years

According to Bannister (1996: 4), the need for consumer learning in the USA can be traced back to the late 1700s. Thomas Jefferson, America's chief spokesman for public education at that time, believed that democracy required educated citizenry and that only educated people could understand their rights and provide for the successful functioning of the democratic republic. He addressed the need for what he called "household economics", stating that the value thereof and the diligence and dexterity in all its processes are inestimable treasures.

The Morrill Act of 1862 established a new kind of education in which agriculture, engineering and other applied sciences were to be taught through the land grant college system. This system created a pathway for education for daily living and practical skills to function in the emerging consumer marketplace (Bannister, 1996: 4).

Between 1899 and 1908 a group of interdisciplinary scientists concerned about consumer problems such as rapid industrialisation, immigration and urbanisation, met at Dewey's Lake Placid Club in New York. This group shared their ideas and carried the new enthusiasm to their respective universities, namely Cornell, Chicago, California, Wisconsin and the Massachusetts Institute of Technology. The organised continuation of the Lake Placid Conferences resulted in the founding of the American Home Economics Association in 1909, with consumer learning as one of the areas of concern (Bannister, 1996: 4).

During the 1920s, college-level textbooks played a significant role in the increased attention given to consumer learning. Bannister's (1996: 5) summary of the literature that made major contributions to the field is presented in Table 2.3.

Table 2.3: Consumer learning textbooks in the USA: 1920s-1950s

1924	*The Education of the Consumer*	Henry Harap and James Mendenhall
1939	*Economics for Consumers*	Leland Gordon (Later: Stewart Lee)
1943	*Consumer Education: Background, Present Status and Future Directions*	James Mendenhall and Henry Harap
1951	*Consumer Economic Problems*	Harmon Wilson and Elvin Eyster, (Later: Warmke, Wyllie, Sellers, Green, Lang)
1952	*The Consumer in American Society: Personal and Family Finance*	Arch W. Troelstrup (Later: Carl Hall)
1954	*General Business for Everyday Living*	Ray Price and Vernon Musselman
1959	*Consumer Economics: Principles and Problems*	Fred Wilhelms and Raymon Heimerl

Source: Bannister (1996: 5)

From the table above it is evident that the literature during the 1920s and 1930s emphasised consumer learning and economics-related aspects of consumerism. This ties in with the research done by Harap in 1938, which revealed that business education departments in universities placed emphasis on money management and general buying procedures, followed closely by home economics which focused on buymanship, information use, budgeting, saving and investing (Warmke, 1974: 607).

In the 1940s, the objectives of consumer learning included the teaching of consumption theory and the fundamental economic concepts of pricing, supply and demand, and obstructions to the free market system. Buymanship was still seen as a critical objective of consumer learning (Anon. in Langrehr and Mason, 1977: 67). In the 1950s, however, the literature focused more on the consumer in the household and personal and family financial problems encountered in daily living.

To summarise, the philosophy of “use it up, make it do, or do without” prevailed from the Great Depression of the 1930s through to the end of World War II. This philosophy encouraged people to buy as little as possible. Furthermore, it is recognised that the teaching and learning of Domestic Science played a major role in the development of consumer learning in the USA during the first half of the 20th century. However, it is clear that consumer learning emerged from other fields as well, such as business and social sciences, and brought about a fair degree of fragmentation. This fragmentation of consumer learning may have been one of the factors that prevented consumer learning from evolving as a separate disciplinary entity and from significantly influencing the strength and maturation of consumer learning in the academic community (Bannister, 1996: 6).

2.4.1.2 The 1950s: The period after World War II

The post-war economy provided a wide range of consumer products for the ordinary person and mass consumption began to cause significant changes in daily life (Thoresen, 2000: 18). During the 1950s, households embraced the new philosophy of “earn, spend, consume and throw away”, which seemed to condone conspicuous consumption and indulgence in the USA. As many people were interested in spending their money rather than learning to spend it wisely, consumer learning in schools began to develop a “negative image” and often became the dumping ground for poorly achieving students with a lack of motivation. Unfortunately, this image problem persisted for many years, hindering the acceptance of consumer learning as a legitimate academic subject for all learners in the USA (Bannister, 1996: 6).

Later in the decade, the emphasis moved to “hard” subjects such as science as the conquest of space became prominent with the Russian launch of the first orbiting spacecraft. Consequently, learners who were outside of the HE arena preferred to attend preparatory courses in colleges rather than vocational or life preparation courses (Langrehr and Mason, 1977: 68).

A significant development to re-establish the importance of consumer learning took place in 1953 with the first meeting of 21 charter members of the Council of Consumer Information, which later became known as the American Council on Consumer Interests. This organisation, with Price as the first president, consisted largely of college professors who were authors of books related to consumer affairs. As academics, they realised the need for consumer learning and the creation of mechanisms to inform and protect the consumer (Bannister, 1996: 6).

It is interesting to note that organised consumerism was unknown in SA after World War II. The “grandmother of consumerism”, Dorothy van der Westhuizen, founded the first consumer movement in the 1950s, acting on a directive given at the International Council of Women in Athens. Subsequently, various branches of the movement were established, but these only gained strength after Margaret Lessing encouraged the formation of an umbrella organisation which could speak on behalf of consumers. This initiative eventually led to the formation of the South African National Consumer Union (SANCU) in 1961 (SANCU, 2004).

2.4.1.3 The 1960s – Prudent consumers

In the USA, references to consumer learning declined in the *Education Index* by the early 1960s, but shortly thereafter consumer learning re-emerged since consumers were facing an actual decline in their standard of living. Consumers were convinced that prices were rising faster than their income (Langrehr and Mason, 1977: 68).

During this decade, three successive US Presidents demonstrated an interest in consumer learning. President Kennedy told the American Congress in March 1962: “Consumers, by definition, include us all. They are the largest economic group in the economy, affecting and affected by almost every public and private economic decision…but they are the only important group…whose views are not heard” (NCF, 2002:1).

President Kennedy listed the first **four rights of the consumer**: the right to **safety,** the right to be **informed,** the right to **choose** and the right to be **heard.** By 1963 it was announced that consumer rights were to be seen as supplementary to human rights (Thoresen, 2000: 19; Bannister, 1996: 6; Hellman-Tuitert, 1999: 9). Rights can be described as powers, privileges or protections to which people are justly entitled or that have been established by the law (Banister and Monsma, 1982).

In South Africa, SANCU was established in 1961 as a voluntary, autonomous body. Today it represents millions of consumers. The awareness of SANCU and its activities grew so rapidly that the numerous projects could not be handled on a voluntarily basis. SANCU, therefore, requested government to establish and fund a coordinating consumer body. This resulted in the establishment of the non-statutory SA Coordinating Consumer Council in Pretoria in 1970, and the expansion and strengthening of SANCU's role. SANCU was now also recognised by government as the official umbrella organisation for consumer affairs (SANCU, 1991: 76-77; SANCU, 2004).

In the USA, the cause for consumer learning was advanced when Peterson became the first appointee as the Special Assistant on Consumer Affairs to President Johnson in 1966. She indicated that education had traditionally prepared people in the skill of earning a living, but that young people also needed to be educated on how to spend money wisely. Her view was that "an education gap has arisen over the last generation … a consumer gap" (Peterson, 1966:15). In 1971 President Johnson demonstrated his insight into the importance of consumer learning as a lifelong learning activity and an integral part of consumer protection (Hellman-Tuitert, 1999: 9).

The Nixon Administration continued the emphasis on consumer learning by reappointing the President's Committee on Consumer Interest in 1968 (Langrehr and Mason, 1977: 68). The Secretary of Health, Education and Welfare was instructed to work with the nation's education system to (1) promote the establishment of consumer learning as a national education concern, (2) provide technical assistance in the development of programmes, (3) encourage teacher training in consumer learning, and (4) solicit the use of all school and public libraries as consumer information centres (Bannister, 1996: 7).

Ralph Nader's consumer lobby activities and the strengthening consumer movement in the USA renewed the interest in consumer learning. Now the focus was on consumers being prudent and on how the private household could make sure of getting a fair deal and value for money (Langrehr and Mason, 1977: 68; Thoresen, 2000: 19; Anon, 2003a: 5).

A number of authors expressed the need for consumer learning. They stated that more and better education for all consumers, especially for the youth, was needed. One of these authors, Schoenfeld (1967 as quoted in Langrehr and Mason,1977: 63) emphasised that "[c]onsumer learning must become an integral part of education in order to prepare young people and adults for competent and effective utilisation of their income". Consumer learning was, however, mainly taught as part of the Home Economics curriculum and viewed as a minor aspect of daily life, with little evidence of overall planning or coordination of consumer learning into traditional subjects (Anon, 2003a: 5; Armstrong and Uhl, 1971: 530).

2.4.1.4 The 1970s: The emergence of consumer movements

During the 1970s, consumer movements emerged, playing the role of advocates against large corporations. Consumers were being encouraged to become active and critical, not just prudent. As a reflection of this change, consumer learning was moving beyond Home Economics as a school subject and was being taught as part of Social Education in the USA. These various actions led to the introduction of consumer learning programmes in high schools during the 1970s. By 1975 the states of Delaware, Virginia, Oregon, Kentucky and West Virginia began formal training for consumer learning in schools (Anon, 2003a: 5; Smith, 2004: 6).

In his 1971 speech, President Nixon spoke on behalf of consumer learning as he stressed its importance:

> *Consumer learning is an integral part of consumer protection. It is vital if the consumer is to be able to make wise judgements in the marketplace. To*

> *enable him or her to do this, will require a true educational process beginning in childhood and continuing on* (Bannister, 1996: 7).

The importance of consumer learning as a lifelong “true educational process” is even more relevant today if one takes into account the dramatic changes in lifestyle which have resulted in cultural, economic and technological transformations that require a broader and deeper understanding of the role of the consumer in the new millennium. The South African situation differs greatly. In SA very little has been done, even in informal learning, towards educating consumers about their role(s). Through this research the researcher has endeavoured to develop a curriculum framework for consumer learning at a SA university, to intervene where consumer learning has been lacking in the prior learning experience of learners during schooling, which has left many students vulnerable to exploitation.

When President Ford in 1975 added a **fifth right of the consumer,** the right to **consumer education (learning)**, the importance of closing the “education gap” acquired new recognition and status (Bannister, 1996: 6; Hellman-Tuitert, 1999: 8). A major setback for consumer learning occurred, however, when consumer educators and consumer interest groups did not lobby the US Congress to appropriate funds for consumer learning after the 1972 amendments to the Elementary and Secondary Education Act, which authorised spending $80 million for the consumer learning curriculum and federal leadership. A second chance occurred for consumer learning when the Public Act 93-380 was passed, which paralleled the consumer learning provisions of the 1972 Act. Provision was made for the establishment of an Office of Consumer’s Education with a director and a grants and contracts programme. Funds were first appropriated in 1976. However, a total of less than $19 million was spent during the six years of the programme’s existence (Bannister, 1996: 10).

This quest for improved consumer protection through increased laws and regulations during the 1970s was the focus of many consumer activities in the USA, as well as in Europe and other parts of the world (Thoresen, 2000: 19). The influence and contribution of consumer learning was spreading worldwide and gaining momentum as a valuable tool to assist and protect consumers. This development could also be observed in SA, where membership of consumer organisations was growing and consumer learning topics were being included in subjects such as Home Economics at schools and universities.

2.4.1.5 The 1980s: Sustainable development and ethical consumerism

In 1980 the goals for consumer learning were formalised by the US DoE. These goals can be summarised as follows:

- To develop skills to make informed decisions about the purchase of goods and services in the light of personal values, maximum utilisation of resources, available alternatives, ecological considerations and changing economic conditions;
- To assist consumers to become knowledgeable about the law and rights in order to participate effectively in the marketplace and be able to take action to seek consumer redress.
- To develop an understanding of the citizen's role in the social, economic and governmental systems and how to influence these systems to make them responsive to consumer needs (NICE, 1996:1; Hellman-Tuitert, 1999: 13; Anon, 2003a: 5).

The International Organisation of Consumer Unions (now known as Consumers International – CI) developed the Charter for Consumer Action in the same year (1980). It includes the following **five consumer responsibilities**, which correlate with specific consumer rights (adapted from McGregor, 1999a: 48):

- **Solidarity** (Consumers have the right to have their voices represented in the political arena, but they also have the responsibility to organise themselves to develop strength and influence so as to promote and protect their interests).
- **Critical awareness** (Consumers have the right to safety and information, but they also have the responsibility to distinguish between needs and wants, to ask informed questions about price, availability and the quality of goods and services.) One can assume that critical awareness is gained through exposure and access to consumer learning opportunities (another right added in 1985).
- **Action and involvement** (Consumers have the right to choice, safety and redress, but they also have the responsibility to assert themselves and act confidently to make their voices heard).

- **Environmental responsibility** (Consumers have the right to a healthy environment, but they have the responsibility to understand and be aware of the environmental costs of their consuming patterns and to protect the earth for future generations).
- **Social concern** (It is interesting to note that the latter responsibility does not have a corresponding right.) Social concern means being aware of personal consumption patterns and the effect on local, national and international citizens. Being "socially responsible" takes into account the individual concerns of consumers and the shared concern for the society at large (Hellman-Tuitert, 1999: 15-16).

World Consumer Rights Day was first observed on March 15, 1983, two decades after the US President introduced the revolutionary notion of rights for consumers (CI, 2003). Every March 15, consumers, activists, organisations and democratic governments commemorate World Consumer Rights Day, focusing on a different issue of global and national interest. On March 15, 2005, the campaign focused on championing an effective and efficient consumer protection service (NCF, 2002: 1; RSA Department of Economic Development KwaZulu-Natal, 2005: 6). It was also celebrated in SA. On March 15, 2006, the campaign focused on Energy: Sustainable Access for All (CI, 2006a). It is the researcher's belief that the commemoration of this day should be seen as an ideal opportunity to promote consumer learning and expose learners at all levels, i.e. at schools, colleges and HEIs, to emphasise its importance in their everyday lives.

Another important development was the adoption of the US proclamation of consumer rights (Guidelines for Consumer Protection) by the UN in 1985 (CI, 2000: 2). The UN added the following **four rights** to the previous list of four (cf. 2.4.1.3):

- the right to be satisfied in basic needs
- the right to redress
- the right to consumer learning
- the right to a healthy environment
  (Anon, 2003a: 5).

The proclamation, furthermore, declared that consumer learning should, where appropriate, become an integral part of the basic curriculum of the education system, preferably a component of existing subjects. It was also directly responsible for the decision by the European Council of Ministers in 1986 to urge authorities to ensure the introduction of consumer learning into school curricula throughout the years of compulsory primary and secondary schooling (Anon, 2003a: 5). According to Hellman-Tuitert (1999: 10), the fact that **all** member countries of the UN accepted these guidelines provides a strong tool for consumer lobbyists to use in negotiations with their own governments.

These Guidelines for Consumer Protection, therefore, embrace the principles of the eight consumer rights mentioned, and provide a framework for the strengthening of national consumer protection policies in the USA. With the UN adoption of the Guidelines, consumer rights, which included consumer learning, were at last elevated to a position of international recognition and legitimacy, acknowledged by developed and developing countries alike.

The central theme of consumer learning during the 1980s focused on the environmental responsibilities of producers and consumers. One of the main issues was how to encourage moral, conscientious consumption, which could lead to sustainable development. The Brundtland Report by the World Commission on Environment and Development in 1987 coined the phrase “sustainable development”, which means “development that meets the needs of the present without compromising the ability of future generations to meet their own needs”. Consumer learning in the late 1980s and early 1990s, therefore, included themes such as equitable distribution and the need to guarantee just, humane production processes (Thoresen, 2000: 19).

2.4.1.6 The 1990s: Consumer safety and e-commerce

In the 1990s, the trend towards green consumerism and ethical (fair trade) consumerism became apparent. Consumers were urged to “consume less” and purchase “environmentally friendly” goods. Issues such as consumer safety and e-commerce emerged as new areas of concern and introduced a new mode of thinking into the learning arena (Anon, 2003a: 5; Smith, 2004: 6).

Sustainable consumption as a global movement was formalised at the United Nations Conference on Environment and Development (UNCED Earth Summit) in Rio de Janeiro in 1992. At this conference the Summit's action plan, called **Agenda 21**, was developed, as were other major policy documents. Participants from 175 governments, many trans-national corporations and more than 30 000 delegates who were representing the disenfranchised and the environment, were part of this process (McGregor, 2002a: IV). Since the adoption of Agenda 21 in 1992, sustainable consumption, historically defined as minimisation of wasteful consumption and promotion of environmentally sound products and services, has been recognised as being a vital element in the effort to build a more sustainable global economy (Anon 2003b: 19). Furthermore, Agenda 21 was important as it reinforced the right of consumers to a healthy environment.

Of concern, however, are the results of a 1991 Consumer Federation of America and American Express Company survey into consumer knowledge levels of high school seniors which indicated that thousands of young men and women graduate from the USA education system without gaining basic money management skills and without knowing how to assert and protect their rights in the marketplace (Bannister, 1994: 9-11).

During the late 1990s the subject of consumer learning, now defined as an interdisciplinary approach to daily living skills, became the focus of researchers, educators, journalists, novelists and lawyers who were attracted to consumer learning debates and issues (Anon, 2003a: 5; Thoresen, 2000: 19). This new and different attention and focus gave consumer learning an added dimension.

Towards the end of the 1990s, the UN expanded the 1985 general Guidelines for Consumer Protection when a new point dealing with sustainable development was added to the list of consumer rights. The UN Guidelines for Consumer Protection (UN, 2003) also included the following general principles, which include consumer learning (refer to Point 4 in the UN Document):

Governments should develop or maintain a strong consumer protection policy, taking into account the guidelines set out below and relevant international agreements. In so doing, each Government should set its own priorities for the protection of consumers in accordance with the economic, social and environmental circumstances of the country and the needs of its population, bearing in mind the costs and benefits of proposed measures. The legitimate needs which the guidelines are intended to meet are the following:

(a) The protection of consumers from hazards to their health and safety;

(b) The promotion and protection of the economic interests of consumers;

(c) The access of consumers to the adequate information to enable them to make informed choices according to individual wishes and needs;

(d) Consumer learning, including environmental education, social and economic consequences of consumer choices;

(e) Availability of effective consumer redress;

(f) Freedom to form consumer or other relevant groups or organisations and the opportunity of such organisations to present their views in decision-making processes affecting them;

(g) The promotion of sustainable consumption patterns
(UN, 2003).

Steffen's summary in Table 2.4 provides a useful and apt generic depiction of the development of consumer learning, as it emphasises the major changes which took place from 1960 to 1990 and beyond.

Table 2.4: The evolution of consumer learning

The Times of Naïve Consumption (to the end of the 1960s)	The Times of Consumerism (to the end of the 1970s)	The Times of Social and Green Consumerism (in the 1980s)	The Times of Safety-Concerns (since the 1990s)
Paradigm "Value for Money" Focus Private Household	Paradigm "Rights and Power to the Consumer" Focus Market-Structures	Paradigm "Quality of Life" Focus Society and Environment	Paradigm "Web of Trust" Focus Consumers @ shopping (Internet)
Preferences - Hierarchy of Needs - Economic Utility - Understanding the Principles and Mechanism of Market-Economy	Preferences - Empowering the Consumer Organisations - Development of Consumer Policy - Legislation	Preferences - Social and Environmental Responsibilities versus Wasteful Consumption - Sustainable Consumption versus Exploitation of Resources - Product Line Assessment - Global/Local Markets	Preferences - Effective Safety Policy - Emphasis on Choice and Convenience - Strict Privacy Policy - High Ease and Low Cost Access for All **- @ guidelines for consumers** - High Standards of Consumer Protection
↑	↑	↑	↑
Information	Organisation	Communication	Selection and Interaction
Curriculum Approach Home Economics	Curriculum Approach Social Studies	Curriculum Approach Home Economics + Social Studies + Value Education	Curriculum Approach IT Education + Home Economics + Social Studies

Source: Anon (2000b: 13)

Table 2.4 indicates the evolution of consumer learning in terms of the paradigm shifts over the four decades since 1960. The paradigm progressed from a focus on "Value for Money" and the private household to the "Rights and Power to the Consumer". Here the consumer movement was strengthened through the rise of consumer organisations, consumer policy and legislation. Next came the “Quality of Life”, which included social and ecological responsibilities through sustainable consumption. In the 1990s it was followed by the “Safety Concerns” and the “Web of Trust” paradigm in which consumer safety and protection and the role and use of e-commerce in the market economy are emphasised. It is also interesting to note that the curriculum approach to Home Economics evolved into a combination of Social Studies, Value Education and Information Technology, indicating the necessity of innovative and up-to-date curricula to stay abreast of modern-day developments and challenges.

2.4.1.7 The 21ST Century: Towards consumer citizenship and a global perspective

For consumer learning to stay relevant in the 21st century, it will need to stay abreast of the many changes and challenges (aesthetic, cultural, material, physical, psychological, social) facing the consumer (as individual, family, household, group, community, society) in the fast-changing micro-, meso- and macro-environment so as to contribute to human well-being, and to arrive at its pedagogical identity (Boshoff, 1997b: 54).

At the dawn of the 21st century, the USA had the highest literacy rate in the world and recognised the importance of ongoing consumer learning. Various state governments in the USA now employ full-time personnel for consumer learning, and “consumer advocates” and senior citizen liaison staff have been appointed in the State of Virginia to assist with consumer learning. The National Consumer League, in partnership with non-profit government and education organisations, runs the “LifeSmarts” (www.lifesmarts.org) programmes that target teenagers at school. These programmes focus on personal finance, technology, consumer rights and responsibilities, health and safety and the environment. Since 2001 a national consumer week that focuses on various consumer issues is run annually. Economic literacy is promoted among both students and educators through a national network, the National Council on Economic Education (NCEE) (www.ncee.net/about/), which is funded by federal agencies and corporations, as well as by public and private entities (Anon, 2004b: 74).

A major concern regarding consumer learning is, however, expressed by McGregor (2002b: 9) who says that “students do not opt to, or have the opportunity to, pursue consumer learning or peace education in high school or secondary institutions in the USA and Canada”. She also states that this has brought about a serious obstacle to the peace-making and “consumer making” capacities of North America. She therefore suggests that conventional consumer learning needs to be redesigned to educate people for peace as they engage in their consumption role. By this she means that consumer learning as education for peace would mean leading people from being focused on self-interest to being concerned for the welfare of others and of the ecosystem. The traditional view of consumer learning, which prepares people to be consumers, must also be concerned with consumer-citizenship and peace education to prepare people to be world citizens.

The position of consumer learning in SA at the beginning of the 21st century was mentioned in a paper presented by Nduli (2000: 4, 6) at the National Consumer Forum (NCF). She stated that consumer learning *per se* had never been a teaching subject in South African schools. Her view was that if consumer learning were integrated into existing subjects such as Home Economics, it could encounter similar problems as those in the USA and the UK, where the multi-disciplinary nature of consumer learning handicaps its growth and development, as there is no one disciplinary “home” for this field of study. It should be noted that Nduli’s opinion was expressed as recently as 2000, whereas the USA and UK have grappled with this issue for many years, addressing the problem in various ways with limited success.

This problem has subsequently been addressed with the adoption of the Constitution of the Republic of South Africa (Act 108 of 1996) which provides a basis for curriculum transformation and development and creates the opportunity for the inclusion of consumer learning in the new curriculum that was introduced in 2006 (RSA, 1996; Anon, 2004c: 12). The DoE’s National Curriculum Statement (NCS) for Consumer Studies (which is equivalent to consumer learning) for Grades 10 - 12 (Schools) in the FET Band thus lays the foundation for the achievement of the goals of the Constitution by stipulating outcomes and standards, and by spelling out the key principles and values that underpin the curriculum (RSA DoE, 2003: 2; RSA DoE, 2005).

An interesting aspect of African culture which might play a positive role in the growth of consumer learning towards consumer citizenship in South Africa is highlighted by Erasmus, Kok and Retief (2001:119). These authors cite Du Plessis and Rousseau (1999) who mention that *Afrocentricity*, which in essence opposes materialism, typical of a Eurocentric approach, represents a value orientation where inclusive group participation exemplifies the collective African will. Another concept relevant to Africans is *Ubuntu*, which means that a person can only be a person through other people. These concepts, which focus on group participation and caring for the well-being of others, may facilitate the gradual transition of consumer learning towards the development of consumer citizenship with a global perspective in SA. The latter entails challenging materialism and commercialism and examining one's role as a citizen (Erasmus, Kok and Retief, 2001: 116).

Although the USA, as a "trendsetter" and the leading economy of the world, was chosen to provide the backdrop for the development of consumer learning and the consumer rights movement, surveys suggest that consumer learning has not kept up with the rapid changes in the marketplace (Bannister, 1996: 7; McGregor, 2002b: 9). It is, therefore, interesting to note that SA as a developing economy has identified consumer learning as an important component of the FET Band of the new school curriculum that was introduced in January 2006. South Africa is therefore following the lead of consumer learning developments in schools and teacher training in the Nordic countries and other countries in the EU to empower the consumer, which is the ultimate objective of consumer learning.

While developments in consumer learning in the USA and SA in particular are important, it is also vital to provide an international overview which includes a discussion on international organisations and networks of note which promote consumer learning and the rights and responsibilities of consumers. To place the developments in SA in perspective, it is therefore necessary to provide a global view of the *status quo* of consumer learning in various parts of the world.

2.5 CONSUMER LEARNING: PROMINENT ORGANISATIONS AND NETWORKS

The background and role of prominent consumer organisations such as CI and more specifically, CI's regional Office for Africa (ROAF) are provided as they influence consumer learning developments in SA. Even at this early stage it should be mentioned that the influence of CI in Africa is expanding and the necessity for consumer learning is seen as a priority by the African Union (AU). The influential Consumer Citizenship Network (CCN) and European Network of Consumer Educators (ENCE) are discussed thereafter.

2.5.1 Consumers International

Consumers International (CI), with a membership of 234 consumer organisations from 113 countries in 2006, is an independent, non-profit and non-political federation of consumer organisations (CI, 2006a: 1). It was founded in The Hague in the Netherlands in 1960 as the International Organisation of Consumer Unions (IOCU). The five founding consumer organisations were the Consumers Union of the USA, the Consumer Association of the UK and Australia, Association des Consommateurs of France and the Consumentenbond of the Netherlands. This group believed in linking individual strengths across national borders. The organisation grew rapidly and soon became recognised as the voice of the international consumer movement on many issues such as health, product standards, social policy and the environment (CI, 2000: 1; NCF, 2000: 1).

Consumers International is dedicated to the promotion and protection of consumer basic rights and interests worldwide through research, information and dedication. The two main goals of the organisation are to support and strengthen member organisations and the consumer movement in general, and specifically to fight for policies at the international level that respect consumer concerns, particularly of the poor, the disadvantaged and the marginalised. Developing and protecting consumer rights and their awareness of their responsibilities are integral to the eradication of poverty, good governance, social justice and respect for human rights, fair and effective market economies, and protection of the environment. Fees from member organisations, governments and foundation grants are used to fund the movement (Mokale, Masimong and Ndaw, 1996: iii; CI, 2004a: 1; CI, 2006a: 1).

In 1974 the IOCU Regional Office in Japore was moved to Penang (Malaysia) and relocated to Kuala Lumpur in 2000. The Head Office and Regional Office for Europe and North America were established in The Hague (Netherlands) in 1989 (CI, 2000: 1).

In 1993 the Head Office and Regional Office for Europe/North America was relocated to London, and during 1994 the Regional Office for Africa (ROAF) was established in Harare (Zimbabwe). A programme for West and Central Africa was developed in Senegal (CI, 2000: 1). The name “Consumers International” (CI) was adopted in 1995 and regional offices were located in Kuala Lumpur (Malaysia), Santiago (Chile) and Harare (Zimbabwe). Consumers International also created the Office for Developed and Transition Economies (ODTE) in London in 1999 (CI, 2000: 1).

2.5.2 Consumers International Regional Office for Africa

Ten years ago, only a few African countries – Kenya, Mauritius, SA, Tunisia and Zimbabwe – had strong consumer movements. Today however, CI in Africa works with 82 consumer organisations of which 41 are members of CI. Just over a decade ago, in March 1994, the Regional Office for Africa (ROAF) was established in Harare (Zimbabwe) to coordinate and support the activities of African organisations. A sub-regional office was also established in Dakar to cater for West and Central African countries. In September 2005, both offices merged into a single office based in Accra, Ghana. To ensure the protection of the economic interests of African consumers, this new Africa Office aims to increase consumer awareness among various stakeholders (CI, 2006b: 1). More specifically, and pertaining to the scope of this research, their further challenge is:

- to establish a consumer movement in countries where it does not exist;
- to strengthen the capabilities and capacities of the existing organisations;
- to establish a consumer legislation programme to ensure that governments enact appropriate laws, regulations and enforcement mechanisms for the protection and defence of consumers;
- **to promote consumer education/learning** and protection through more effective measures, and greater opportunities for consumer groups to participate in their development; and

- to mobilise national, regional and local organisations and government agencies in developing a campaign to adopt policies on key consumer issues such as public utilities, health and hazardous products, food and food safety, technical standards and the environment for sustainable human development and consumption (own emphasis) (Nduli, 2000: 7).

African Union (AU) Ministers adopted a groundbreaking consumer protection resolution in the context of market liberalisation and globalisation during the 2nd Ordinary Session of the AU's Conference of Ministers of Trade, Customs and Immigration held in Kigali, Rwanda, from 24 to 28 May 2004 (CI, 2004b: 1). The resolution reads as follows:

> The Ministers recognized the existence of consumer protection rights as enshrined in the UN Resolution 39/248 entitled 'Guidelines for Consumer Protection' and as provided for under Article 51 of the Cotonou Convention. They also undertook to protect the welfare of consumers against, inter alia, dangerous products, and unfair business practices, as well dumping of subsidized and sub-standard goods. In this connection, Ministers agreed to enter into policy dialogue with their citizenry with a view to enacting the requisite legislation to protect their consumers from all forms of exploitation and all forms of unfair business practices. **To that end, they agreed to promote consumer education (learning) in their countries** (own emphasis and brackets) (CI, 2004b: 3).

2.5.3 Consumer Citizenship Network

An important international effort to advance consumer learning occurred with the establishment of the Consumer Citizenship Network (CCN). This interdisciplinary network consists of educators and researchers who share an interest in the role of the individual as consumer and how it can contribute constructively to sustainable development and mutual solidarity. Expertise from the fields of citizenship, environmental and consumer learning is brought together to develop good practices for teaching and accessing consumer citizenship learning. The network consists of 125 institutions in 29 countries, with three additional countries as affiliates. The United Nations Environmental Programme (UNEP), United Nations Educational, Scientific and Cultural Organisation (UNESCO), international consumer organisations and civic organisations are also members (Thoresen, 2004b: 4). The Network maintains five thematic groups, which may be altered if deemed necessary. The following themes are balanced between reflective and pragmatic groupings: ethical challenges, the information society, rights and responsibilities, global solidarity and involvement (Anon, 2004a: 9).

2.5.4 European Network of Consumer Educators

The objectives for the European Network of Consumer Educators (ENCE) are to exchange experiences between consumer educators to develop consumer learning further and to represent and lobby for consumer learning at the European level and, if necessary, at an international level. The Network is aimed at promoting the interests of participants of Western European countries, but others interested in receiving the newsletter can join and will be regularly invited to share their experiences. The participants are consumer educators within consumer organisations, curriculum development agencies, national ministries, teacher organisations, teacher training institutes and universities. Membership is free of charge and the Nordic countries finance the production and distribution of the bi-annual newsletter, News and Information about Consumer Education (NICE-Mail), which has been published since June 1994. Due to financial pressure, NICE-Mail is now only available on the Internet as an online publication at www.norden.org/nice-mail. The language of communication is English and a Spanish version is made possible by the European School of Consumers in Santander, Spain (Heinila and Thoresen, 2004: 2).

The influence of these prominent international organisations and networks to provide the critical mass for the development and promotion of consumer learning globally must not be underestimated. These forums provide a critical link to stimulate dialogue and the exchange of ideas and information between consumer educators. It also enables the sharing of best practices. Membership of international and national consumer learning organisations, as well as of networks, creates a platform for the development of consumer learning and the empowerment of consumers. For consumer learning to grow in Africa, efforts similar to those discussed should be encouraged to create opportunities for dialogue and cooperation amongst consumer learning educators and other stakeholders. This is necessary as Africans face unique challenges and are best suited to develop their own mechanisms to empower consumers through the promotion of consumer learning in their individual countries.

2.6 CONSUMER LEARNING: AN INTERNATIONAL OVERVIEW

An international overview provides insight into the development of consumer learning in schools and HE institutions in various regions and countries, as the development of a curriculum framework for consumer learning does not happen in isolation, but within a local and global context. The development of consumer learning in SA schools is also investigated as the prior exposure of students to consumer learning will influence the envisaged curriculum framework being developed in this study.

2.6.1 The European Union and the United Kingdom

Consumer learning is primarily driven by the European Council of Ministers which has, since 1986, urged authorities to introduce consumer learning throughout the years of compulsory schooling in both primary and secondary school curricula (Anon, 2003a: 5). The concept of consumer learning was emphasised in a second resolution adopted by the European Union (EU) in 1995, which dealt with consumer learning and consumer information. It also widened the target market to include adult consumers with the incorporation of the concept of lifelong learning (Hellman-Tuitert, 1999: 2).

Since the EU Amsterdam Treaty Article 153 of 1997, which states that consumers have the fundamental right to consumer learning and that consumer learning and information have an important role to play in lifelong learning and adult education, cooperation between member states of the EU and their education systems has been emphasised. The promotion of consumer learning has become a priority for the EU and the UN, and the introduction of consumer learning as a cross-curriculum subject is envisaged (Knights, 2000: 39; Anon, 2000a: 11; Kitson *et al.*, 2001: 2; Schuh and Kitson, 2003: 221).

Consumer learning is also treated as a major source of research in Europe. A study of 19 European schools done in 2005 shows that the status of consumer learning appears to be as follows:

Belgium has integrated consumer learning in primary and secondary schools in the French-speaking community for more than 25 years; Flemish-speaking schools have consumer learning as an integrated compulsory curricular element; Germany has included consumer themes in one way or another in school curricula; Spain includes consumer learning as a cross-curricular element and has made it obligatory for teaching staff; the UK has consumer learning as a fully fledged subject, but themes it deals with are included in the subject of Citizenship; Cyprus integrates consumer learning into curricula; Luxembourg considers consumer learning as very important to teach persons to consume in a responsible way, but does not have consumer learning as a compulsory subject; Romania, Greece, and Portugal include consumer learning as an optional theme; Bulgaria includes consumer learning in certain degree courses, but it is not compulsory at school; France, Italy, the Czech Republic, Latvia, Lithuania, Hungary, Poland, Slovenia and Slovakia do not include consumer learning as part of the curriculum as such. There is, however, a strong recognition of the importance thereof and of the inclusion of various themes across curricula (European School of Consumers, 2005).

Knights (2000: 35-38) provides an overview of the developments of consumer learning in Central and Eastern Europe (CEE), where the Baltic countries (Estonia, Latvia, Lithuania) are showing considerable interest in developing consumer learning. In Estonia consumer learning is not included in the national curriculum, but it is possible to teach it under different subjects. In Latvia the close cooperation between the government's Consumer Rights Protection Centre and the Education Content and Examination Centre of the Ministry of Education has resulted in consumer learning being included in the basic curriculum. Consumer learning is not compulsory in Lithuania. However, the Lithuanian government has given the Office for Consumer Protection the task of developing consumer learning programmes for schools. In Romania, Bosnia and Macedonia no evidence of consumer learning could be found. Bulgaria provides extra-mural activities through the Bulgarian Consumer Federation and it is hoped that consumer learning will be introduced in schools in the near future. It is thus apparent that the introduction of consumer learning in schools in CEE countries still has a long way to go to catch up with the developments in the EU, as many activities are still either in the experimental phase or non-existent.

To summarise, it seems that while citizenship learning has gained ground in schools throughout Europe, particularly in the UK and especially since 2002 when it formed part of the National Curriculum as a compulsory subject for learners between the ages of 11 and 16 (Coppack, 2002: 49), consumer learning in general, and consumer citizenship in particular, have seen limited progress. However, positive developments are apparent in the Nordic countries of Norway, Sweden, Finland, Denmark and Iceland where consumer learning has been recognised at governmental level and joint proposals for consumer learning content at the compulsory upper secondary level of education have been produced (Kitson *et al.,* 2001: 3).

In 2000 a project called “Focusing on Consumer Learning” was conducted by two professional consumer educators who carried out extensive research on how best to upgrade consumer learning in Norway. Some of the constructive solutions which are valuable suggestions for consumer learning development in SA are:

- the recognition of a cross-curricular coordinator responsible for interdisciplinary themes such as consumer learning;
- internal and national website development for exchanging information between consumer learning educators;
- inclusion of global aspects of consumer learning in courses;
- the maintenance and provision of up-to-date literature pertinent to the consumer learning syllabus by a national network for teacher trainers;
- the importance of participatory educational methods when teaching consumer learning;
- connecting consumer learning with national (and European) efforts to develop entrepreneurial skills;
- giving higher priority to research and development work related to consumer issues and carried out by college or university lecturers; and
- increasing the number of colleges and universities that offer post-graduate courses on consumer learning (Anon, 2000c: 9).

2.6.2 Canada

Consumer learning in Canada, where only four provinces had a separate curriculum in 2000, is very fragmented. Although there has been an increase in the number of consumer concepts being included in a wide range of curricula, consumer learning concepts are still primarily found in the Home Economics/Family Studies subjects. However, they also feature in Economics, Business Education and Social Studies. A new trend was the inclusion of consumer topics in Mathematics and in a new area titled “Career and Life Management” in some provinces (McGregor, 2000: 5).

McGregor (2000: 8) mentions that “Canada is one of the few, if not the only country in the world, with no central government ministry of education or official responsible for education matters”. She quotes Cappon (1997) who states: “At the central government level, there is no substantial coordination of local policies either with regard to primary and secondary education or with regard to Higher Education.” There is a need for a coordinated national effort that focuses on consumer learning in Canada, as well as for a national consumer learning curriculum for provincial adoption (McGregor, 2000: 8, 10).

The Internet is used as a major education tool for consumer learning in Canada. The Canadian Consumer Information Gateway (www.consumeronromation.ca) is a government initiative that endeavours to combine the efforts of numerous organisations to provide comprehensive and valuable information to consumers. The Consumer Connection website: www.consumerconnection.ic.gc.ca gives information pertaining to protection measures and procedures to the consumer. The website “Straight Goods” (www.straightgoods.com) provides information to consumers from an independent source. A consumer magazine “Protegez-vous” provides information on consumer matters in general. Television programmes such as “Marketplace” and Street Cents” are also used to discuss consumer matters and to facilitate consumer learning (Anon, 2004b: 72).

2.6.3 Malaysia

The Ministry of Education in Malaysia attempts to educate young consumers through the formal education system in aspects such as rights and responsibilities, expenditure patterns, decision-making competence, advertising practices, protection measures and objective information sources. Consumer learning forms part of learning at primary and lower secondary school level and is largely theoretical in nature. At the upper secondary school level, consumer learning forms part of certain optional subjects. In HE consumer-related courses are offered in various departments such as Education, Human Ecology, Business Studies, Mass Communication, Economics, Law and Sociology. The University of Putra has a Department of Resource Management and Consumer Studies that is dedicated to consumer learning. The Consumer Association of Penang is very active in co-curricular activities in most schools (Anon, 2004b: 71).

Since 1985 the Asia Pacific Office of CI has been concentrating on the printing of consumer learning material for distribution. On-line communication and education of consumers via the Internet have also been developed (Anon, 2004b: 71).

2.6.4 Botswana

One of the few research articles of consumer learning in Africa was provided by Botswana. Consumer learning was recently introduced in Botswana in the curriculum for junior schools (1996), senior secondary schools (2002) and the University of Botswana (2002). In a study titled “Consumer Education Programs in Creating Consumer Awareness among Adolescents”, 3 107 senior secondary school learners (Grades 11 and 12) participated to determine their awareness of consumer rights and responsibilities and their perceptions of their consumer behaviour and consumer learning. It was found that consumer learning has an impact on adolescents, as a substantial number (two-thirds) were aware of consumer rights and responsibilities and acted as informed consumers in most cases (Makela, 2004: 153).

2.6.5 South Africa

Since 1994 new progress has been made in South African schools: a new learning programme that deals with consumer competence in the school curriculum has been developed and approved by the DoE. The new subject is called **Consumer Studies** and is introduced in the Further Education and Training (FET) Band or Grades 10-12 Phase as an **optional** choice for learners (Anon, 2004c: 14). Although this is a major achievement for the development of consumer learning in SA, the problem is that the subject has to compete with other subject options. This, in turn, will lead to a situation where many learners who opt for other subjects may only have limited exposure to the crucial knowledge and skills to survive in the sophisticated consumer world of today. Another problem is that the FET Band is not compulsory education, by definition. It has no age limit, as its goal is to promote lifelong learning and education on the job (RSA DoE, 1998; RSA SA DoE, 2003: 2; Anon, 2004c: 14).

The knowledge and skills that are acquired in the General Education and Training (GET) Band, prior to the FET Band, cover learning areas such as Natural Sciences, Economic and Management Sciences, Technology, Languages, Life Orientation and Mathematics, which all serve as a base from which learners can proceed to Consumer Studies. During the FET Band learners are also provided with underpinning knowledge and skills to study further in the higher education and training (HET) Band in areas such as food, nutrition, clothing, textiles, housing and interior design (RSA DoE, 2003: 9).

In the NCS (RSA DoE, 2005: 7), the definition for the new learning area called Consumer Studies is as follows:

> *Consumer Studies focuses on developing KSVA in learners to become* ***responsible and informed consumers*** *of food, clothing, housing, furnishings and household equipment. This implies optimal and sustainable use of human and material resources to improve human well-being. Well-being refers to the physical, material, social, psychological, aesthetic and cultural welfare of individuals, families, households, groups, communities and societies. A consumer, as an individual or part of a family or group, does not function in isolation but continually interacts within their environments* (own emphasis).

According to the DoE (RSA DoE, 2005: 7), the purpose of Consumer Studies is to educate learners to become wise consumers by developing KSVAs that:

- *improve their own and their community's quality of life;*
- *use science and technology effectively and critically while showing responsibility towards the environment and the health of others;*
- *collect, analyse and critically evaluate information to acquire the skills to be effective consumers;*
- *use different sources of product information to make consumer decisions using critical and creative thinking;*

- *communicate effectively using visual, symbolic and/or language skills in various modes;*
- *recognise environmental concerns and the effect of these on consumers and producers (e.g. the decreasing supply of natural resources and the excess of waste);*
- *understand the impact of unfair and irresponsible consumption and production on the natural and economic environment;*
- *appreciate the mutual benefits of working with others as members of a team or group in investigating issues, solving problems and producing products;*
- *develop cultural and aesthetic sensitivity about food, clothing and housing patterns across a range of social contexts;*
- *encourage positive attitudes towards work and empower individuals to become self-reliant by applying the knowledge of food, clothing, housing and furnishings, and entrepreneurial knowledge and skills; and*
- *lay the foundation for higher education and training and explore career opportunities in food, clothing, housing and interior design industries.*

According to the DoE National Curriculum Statement document on Consumer Studies (RSA DoE 2003: 9; RSA DoE, 2005: 8), the following **four** Learning Outcomes, derived from the contextual statement above, will serve the purpose of directing the offering of Consumer Studies programmes:

Learning Outcome 1: Management of the consumer role
The learner is able to demonstrate knowledge of responsible consumer practices and to effectively address consumer issues.

This learning outcome focuses on the rights and responsibilities of consumers, the redress available to consumers through various channels in SA, the household budget, marketing practices and aspects of the economic environment impacting on consumer financial decision making.

Learning Outcome 2: Knowledgeable consumer choices

The learner is able to make knowledgeable consumer choices of food, clothing, housing and furnishings within a given socio-economic and cultural context.

This learning outcome focuses on the economic, socio-cultural, functional and aesthetic considerations in the choice of food, clothing, housing and furnishings, the food needs of consumers with different types of requirements, the design elements and principles as aesthetic considerations in evaluating floor plans and selecting furnishings and clothing, and the evaluation of living spaces for accessibility and safety.

Learning Outcome 3: Responsible use of resources

The learner is able to demonstrate consumer responsibility towards the sustainability of the environment, the community and oneself through the judicious use of resources.

This learning outcome focuses on the interaction between the consumer and the social, cultural, economic and natural environment, the interaction between available resources and the choice of food, clothing, housing, and furnishing, criteria for evaluating food, clothing and furniture and furniture outlets, safe food handling practices and aspects causing food spoilage, and ergonomic principles in the choice of furniture.

Learning Outcome 4: Production and marketing of food, clothing and soft furnishings

The learner is able to apply knowledge and demonstrate skills to produce quality consumer products and to apply entrepreneurial knowledge and skills to market these products.

This learning outcome focuses on the application of theoretical knowledge and practical skills necessary for the small-scale production of food, clothing and furnishings that are marketable and safe for human consumption. Indigenous knowledge, skills, customs, and practices should be considered in the creation of these products.

The first three learning outcomes in Consumer Studies focus on the development of responsible consumer knowledge and skills, whereas the fourth learning outcome focuses on theoretical knowledge and developing the practical skills necessary to produce quality products. It must also be noted that although the theoretical components cover all aspects of producing food, clothing and furnishing products, schools and learners have a choice of food or clothing or furnishing production in practical application (RSA DoE, 2005: 8).

In the **Focus and Content of Consumer Science in SA** document, which is concerned with consumer science as a field of study and its scope of learning material in SA, the following definition is given for consumer science. It clearly indicates the importance of consumer learning as a crucial part of the discipline:

> *Consumer Science is a multi-disciplinary applied science concerned with the physical, psychological, social and material well-being of* ***the consumer*** *(individual, family/households and other groups) through the use of knowledge to utilise resources and apply technology to satisfy needs and expectations with respect to certain aspects of foods, nutrition, housing and clothing* (own emphasis) (Boshoff, 1997a: 1).

Boshoff (1997a: 1) states that the definition provided above entails interrelationships between the basic and applied sciences and technology. Technology represents the tools, techniques and processes that are used to provide products and services that solve problems of survival or that improve human well-being. Knowledge and principles from the basic sciences are applied for this purpose. The tools/technology/skills mentioned constitute the application of the theories that aim to solve problems in everyday living.

Figure 2.1 illustrates the focus and content of Consumer Science in SA. It indicates that consumer science focuses on developing and utilising human and material resources to lead to human well-being. This includes the aesthetic, cultural, material, physical, psychological and social well-being of individuals, families, households, groups, communities and societies. This process takes place throughout the individual and family life cycle via assessment, understanding and application of knowledge and skills pertaining to selected aspects of food and nutrition, clothing and housing. The consumer as an individual and part of a family, household, group, community and society interacts in and with his or her micro-, meso- and macro-environments.

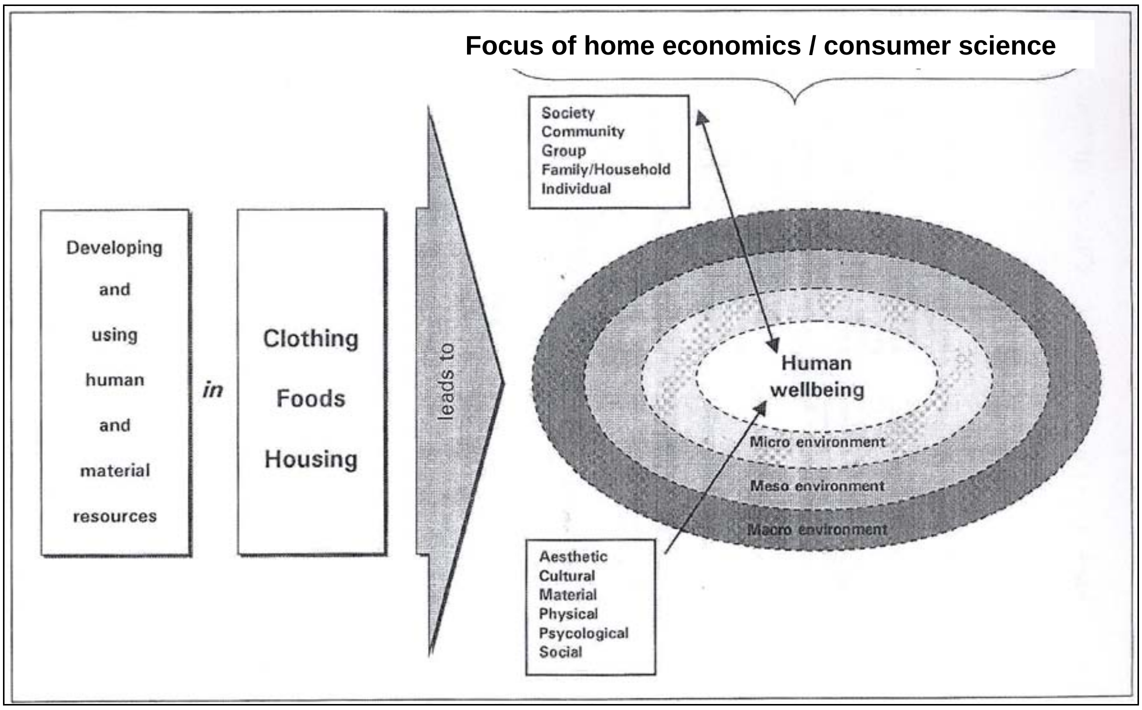


Figure 2.1: Focus and content of home economics / consumer science in South Africa

Source: Adapted from Boshoff (1997b: 54)

If one compares the above discussion with the working definition provided for consumer learning in this study (cf. 1.8), it is clear that it forms part of the discipline of Consumer Science in SA.

2.7 IMPLICATIONS OF CONSUMER LITERATURE FOR A CURRICULUM FRAMEWORK

The consumer literature study provides the background for curriculum development to be undertaken at the CPUT. The conceptual framework and theoretical underpinnings of consumer learning were discussed and the following implications might be highlighted:

- Learning facilitators should not only **define concepts** such as consumer learning and consumer citizenship, but **blend concepts** which could lead to a powerful synergy and learning experience. Students need to see themselves as **"consumer-citizens"** in a lifelong learning process to appreciate their roles and responsibilities as consumers. At the same time they need to think about the consequences of their actions and how they impact on other citizens, communities and societies.

- A **developmental overview** of consumer learning and the **origins of consumer rights and responsibilities** – which have become the norm for the consumer movement around the world – need to be emphasised. Students' awareness of historical contexts allows them to understand how events of the past have helped to shape the present. Special attention should also be given to the **evolvement of consumer learning in SA**.

- Cognisance should be taken of the **important national and international organisations and networks** which **promote the rights and responsibilities of consumers**. The growth of these organisations in Africa, and in South Africa in particular, should be noted as they contribute to the development of the critical mass for the growth and promotion of consumer learning globally.

- **International developments of consumer learning** at learning institutions in various regions and countries of the world should be investigated to provide a **global perspective** on consumer learning. The ability to examine, analyse and interpret world issues through multiple perspectives should therefore be developed. **Trends** in consumer learning could be identified and their impact analysed to **predict future scenarios**.

- FET outcomes may be used as a guideline for the **formulation of outcomes at HE level in OBE format**, as prior exposure of students to consumer learning at school must be considered. These learning outcomes should be **clearly formulated** and should **focus on developing the KSVAs** of learners to **become responsible and informed consumers, able to contribute to human well-being**. The **development of CCFOs** needs to be prioritised and emphasised.

- The **focus and content** of the discipline of **Consumer Science in SA** must be noted, as it is synonymous with consumer learning. An **understanding** of the **"disciplinary home"** and the scope thereof **provides an important frame of reference**.

- Learning that is **authentic** should be encouraged. Authentic learning occurs when students can **connect to the larger social context** within which they live. Learning activities should prioritise **real-life applications** and **transferability of skills**.

- As personal and societal issues often encompass more than a single discipline, an **integrated curriculum approach,** which prepares learners for **lifelong learning, appears to be important**. Creating **meaningful co-curricular activities** that focus on broad areas of study generates **holistic teaching and learning** that reflects the **real world** and prepares students **for the future** more effectively.

2.8 CONCLUSION

To develop a curriculum framework for consumer learning at an HEI, which is the main aim of the study, it was important to have an understanding of the conceptual framework and theoretical underpinnings of consumer learning. In this chapter, consumer learning was therefore defined and contextualised through a discussion of the concept and closely related terminology such as consumer citizenship and consumer socialisation. This was followed by a discussion of the evolvement of consumer learning in the USA from the early years (1700s) up to the 21^{st} century. This was done to provide insight into the origins and development of consumer rights and responsibilities. To offer a South African perspective, the development of consumer learning in SA was also included in this discussion. A brief summary was given of prominent international consumer organisations such as Consumers International and various consumer networks which promote consumer learning and the rights and responsibilities of consumers.

To sketch the international scene, a brief overview was given of the *status quo* of consumer learning in various other regions and countries. This culminated in a discussion of the definition, purpose and outcomes of Consumer Studies, which forms part of the curriculum in the FET Band in formal schooling in SA. This overview was necessary since it provided both a global and a local perspective of consumer learning. It also supplied the background against which the development of the curriculum framework for consumer learning at university level was discussed.

The chapter concluded with an illustration of the focus and content of Home Economics/Consumer Science in order to indicate the scope of the discipline of Consumer Science in SA, and a discussion of the relevance of consumer literature and the implications thereof to a curriculum framework for consumer learning.

The following chapter will seek to define curriculum development and to determine how it will be implemented to construct a curriculum framework for consumer learning at the HE level mentioned. The philosophical and theoretical foundation and approaches, as well as various models, phases and levels in the process, will be discussed. The process mentioned will be contextualised against the backdrop of the HE legislation and educational structures in SA.

CHAPTER 3

CURRICULUM DEVELOPMENT: CONTEXTUAL AND CONCEPTUAL VIEWS

3.1 INTRODUCTION

The concept of consumer learning was captured in a working definition in Chapter 2 (cf. 2.2.1). It refers to the process of gaining knowledge and understanding, skills, values and attitudes towards creating critical, independent thinking within informed consumers, enabling them to manage consumer resources responsibly. Such consumers can take appropriate action in order to influence the factors which affect their consumer decisions as part of collective life. This definition proposes **a context** as well as **a process** of learning which will be extrapolated in this chapter.

The context in which consumer learning features in this study is higher education (HE) in South Africa. The process towards consumer learning (as suggested by the aims of this study) focuses on the development of a structured curriculum framework for university students. The aim of this chapter is twofold. The first is to explore developments in HE, with an emphasis on outcomes-based education (OBE), and to provide an overview of the HE transition process, HE legislation and relevant structures. The second is to revisit definitions and theories of curriculum and curriculum development offered in the literature. Curriculum design as a first phase of a curriculum development process will be examined and both the situation analysis and the needs assessment as sub-phase will be emphasised. The discussion is directed at an HE perspective which incorporates the OBE approach and is aligned to the Higher Education Qualifications Framework (HEQF). This review indeed serves as a rationale for the research undertaken.

3.2 THE HIGHER EDUCATION CONTEXT

Higher education plays a central role in the social, cultural and economic development of modern societies. Internationally, the nature of HE in modern universities is changing rapidly and institutions are being forced to take account of the imperatives of the global economy. Some of the challenges facing HE worldwide are the problems of maintaining academic independence and disciplinary integrity on the one hand, and providing the knowledge, skills and attributes required by future employers on the other. Another challenge is the synergistic plurality of goals at universities, i.e. teaching and learning, research and community engagement/ service. For the purposes of this study some of the major trends in the current HE reform process which impact on curriculum development in SA have been explored.

Cognisance is taken of factors such as the reduction in government subsidies with subsequent financial implications not only for institutions, but eventually also the teaching-learning situation in the classroom. To this may be added the increase in student numbers, a factor particularly applicable in post-apartheid SA, linked to psycho-social problems encountered by teachers in respect of the diversity of learners.

3.2.1 Changing curriculum outcomes: education to training and *vice versa*

The rapidly changing job market is characterised by new types of employment, increased globalisation, as well as new technologies, which have led to employers seeking multi-skilled and flexible employees who are willing and able to continue their learning. Furthermore, there is world-wide concern that existing undergraduate programmes are not producing graduates with the kinds of lifelong learning and professional skills required to be successful in the workplace (Gnanam, 2000: 147; De la Harpe, Radloff and Wyber, 2000: 232). Even though the above exemplifies an international finding, this scenario is very much applicable to the SA situation.

Birenbaum (1996: 4) describes the information age leading into the 21st century as characterised by an infinite, dynamic and changing mass of information. He identifies specific skills which are required for successful career functioning: These are:

> *a) cognitive competencies such as problem-solving, critical thinking, formulating questions, searching for relevant information, making informed judgements, efficient use of information, conducting observations,*

> *investigations, inventing and creating new things, analysing data, presenting data communicatively, oral and written expression;*
> *b) meta-cognitive competencies such as self-reflection or self-evaluation;*
> *c) social competencies such as leading discussions, persuading, cooperating, working in groups, etc.; and*
> *d) affective dispositions such as perseverance, internal motivation, self efficacy, independence, flexibility or coping with frustrating situations."*

It is interesting to note that these "specific skills" as described are similar and in tandem with the transferable attributes (CCFOs) as identified and underwritten by SAQA and the NQF (cf. Appendix C3). Cognisance is taken of the fact that these CCFOs feature so significantly in practically all curriculum-related writings, and further investigated in the text to follow.

In the context of rapid socio-cultural, political, economic and technological change, it is thus acknowledged that HEIs have the responsibility to prepare graduates who will be able to respond effectively to the inherent demands, challenges and tensions characterised by change. By post-apartheid standards in SA, this is a particularly demanding challenge. These HEIs therefore had to revisit and adapt their mission and vision statements to accommodate the need for graduates who are "fit for purpose" when they enter the job market, as voiced by commerce and industry (De la Harpe *et al.*, 2000: 231).

The development of discipline, knowledge and skills have traditionally been emphasised in HE. However, HE is being pressurised by government and industry, as well as by the institutions themselves, to place increasing value on the development of generic skills in addition to facilitating learning toward attaining knowledge and skills. Candy (2000) (in Bath, Smith, Stein and Swann, 2004: 315) argues that disciplinary knowledge is of a transient nature, whereas generic skills such as communication, teamwork, leadership and analytical and critical thinking (cf. Birenbaum, 1996: 4) should be the hallmark of graduates irrespective of their field of study and should form an important element of the undergraduate curriculum. Universities, therefore, have the difficult problem of maintaining academic independence and discipline integrity on the one hand, and adopting an approach that values the skills development required by future employers on the other (Swartz and Foley, 1996: 38). Writings by Teichler (1999: 285) indeed claim that generic competencies should be given “greater attention” because of the need for such competencies to serve as buffers for increased globalisation and internationalisation. If HE curricula succeed in attaining these skills in addition to their purpose of establishing professional and discipline-specific skills, they certainly will have met the “high-level” expertise needed for the growth and prosperity of a modern economy (RSA DoE, 1997a: 9). The challenge for curriculum developers therefore would be to accommodate the need for multi-skilled employees, a matter that intrinsically implies that a diversity of knowledge, skills, values and attitudes be infused into curriculum activities.

Many institutions are therefore beginning to develop curricula and are implementing programmes in which identified “generic” or “transferable attributes” are embedded. Gnanam’s (2000: 151) speculation that the shift in focus towards generic competencies or attributes makes education relevant to any career, as well as to life in a modern society (which includes the role of being a consumer), may thus be a reality that any curricular activity should accommodate if validity is to be ensured (own brackets).

It appears that learners can only really be empowered when curricular aims lead to the selection of learning experiences and materials to facilitate the enhancement of knowledge, skills, values and attitudes to accommodate transformation in HE (Barnett and Coate, 2005: 36; Swartz and Foley, 1996: 36).

Views supporting the relevance of HE qualifications in the workplace are not new. However, arguments about the extent to which HE should either be separate from or integrated into the “practical” affairs of industry and commerce have been continuing since the 19th century. What is new is the attempt to place the prominent rise of “transferable attributes” (CCFOs) more centrally within the curriculum, as is envisaged in the development of the curriculum framework in this study.

Changing curriculum outcomes in HE can therefore be categorised as, firstly, providing subject or discipline-related knowledge and skills, and, secondly, providing subject-neutral or generic attributes. These changed outcomes are required to meet the challenges in the changing learning and working environment of the 21st century. Jacobs (1999a: 135) subsequently declares that “universities have been transported to the marketplace and unless they can meet the educational and market needs of society, they will lose their relevance”.

3.2.2 The paradigm shift from teaching to learning

Constructivism as a theory of learning has emerged as a prominent approach that underpins teaching. It has led to a fundamental shift in assumptions and views about teaching and learning in HE in the past decade. This paradigm is derived from the field of cognitive psychology and is based on the work of, among others, Dewey, Montessori, Piaget, Vygotsky, Bruner, Gardner and Goodman. The main assumption of constructivism is that knowledge is actively constructed from within by learners on the basis of interaction with their environment, thus socially constructed (Hendry and King, 1994: 223; Peterman, 1997: 157). Cross (1999) contends that students learn through making cognitive connections, social connections and experiential connections. As students make these connections differently, they do not learn in the same way. Brockbank and McGill (1998: 147) add that when the social context of learning is recognised and collaboration is valued rather than penalised, the significance of relationships in learning makes sense. When this involvement and connection are prioritised, joint endeavours are nurtured, stimulating the creativity of constructed knowledge and thereby encouraging movement towards higher stages of learning. According to a “socio-constructivist” approach, the curriculum is therefore a result of negotiation. In this way, the amount of learning is reduced and the focus is on forming conceptual frameworks into which new information is integrated (Claassen, 1998: 35).

The new understanding sketched above has led to a fundamental shift in assumptions and views about teaching and learning, and has given rise to the notion of a paradigm shift in HE; one from a focus on teaching to a focus on learning; on what learners do and why they think they are doing it, rather than what the teacher does. The implication of such a learning paradigm is that there is a shift in what the institution and teachers take responsibility for. Its purpose will not to be transfer knowledge, but to create environments and experiences that bring students to discover and construct knowledge for themselves; to make students members of communities of learners that make discoveries and solve problems. In such a paradigm students become the co-producers of learning; they "can and must, take responsibility for their learning" (Barr and Tagg, 1995: 15).

Teaching *per se* should be revisited as the emphasis shifts to notions of learning through experience, especially in real-world settings. The idea that "teaching" means more than instructing and performing and extends more broadly to providing a context in which students engage productively with subject matter has become more generally accepted (Assiter, 1995: 21). This has led to new "powerful pedagogies" such as situation-based learning, action learning, inquiry-based learning, project-based learning, case-based leaning, problem-based learning (PBL) and research-based learning. In a constructivist approach, such methodology becomes the dominant classroom paradigm.

In Table 3.1, Barr and Tagg (1995) appropriately summarise the shift from teaching to learning as discussed.

Table 3.1: The paradigm shift from teaching to learning

TEACHING PARADIGM	**LEARNING PARADIGM**
MISSION AND OBJECTIVES	
• Presents/provides teaching • Conveys knowledge • Offers programmes and courses • Improves teaching quality • Ensures access to teaching	• Produces learning • Promotes discovery and construction of knowledge • Creates powerful learning environments • Improves learning quality • Achieves success through learning
LEARNING THEORIES	
• Knowledge is "out there" • Knowledge comes in bits and pieces and is "conveyed" by teachers	• Knowledge exists "on the inside" and is shaped by individual experience • Knowledge is constructed, created and acquired

• Learning is cumulative and linear	• Learning is an interlinking and interaction of networks
• Learning can be compared to the storage of knowledge	• Learning can be compared to learning to ride a bicycle
• Learning is controlled by teachers	• Learning is managed and directed by learners
• Physical proximity is necessary for effective learning	• Active learners are necessary, but the physical presence of the teacher is not necessarily a prerequisite
• Learning is competitive and individualistic	• Learning environment is co-operative, collaborative and supportive
• Talent and ability are found only in some	• Talent and ability are generally present
NATURE OF ROLES	
• Educators/lecturers convey knowledge	• Educators/lecturers design the learning process and learning environment
• Educators/lecturers and students function independently and in isolation	• Educators/lecturers and students form a learning community
• Educators/lecturers grade and classify students	• Educators/lecturers develop the ability and talents of students
• Only educators/lecturers may "lecture"	• All staff help ensure learning outcomes and success
• Any expert may teach	• Learning empowerment is challenging and complex

Source: Adapted from Barr and Tagg (1995: 16 -17)

It is evident from Table 3.1 that, in the **teaching paradigm**, the educators/lecturers are seen to be the source of knowledge and information-giving, and the learner is the recipient and therefore the information-receiver. In this product-oriented curriculum, students resort to memorising "facts" which are reproduced for examinations. Cognitive activities such as understanding, application and critical evaluation are often a reflection of the teacher's conceptualisation. In contrast, **the learning paradigm** requires a shift to the learner-centred approach whereby educators/lecturers need to create the conditions for learning and are instrumental in establishing a learning culture.

It is envisaged that the curriculum framework for consumer learning will accommodate the constructivist nature of learning where learning is viewed as a process through which the learner creates meaning. As the “information age” demands extended knowledge and skills of learners with no certainty about the mastery thereof, ample opportunities for social interaction should be created. Tasks and problems should furthermore also be representative of those situations where learners will have to apply their knowledge and skills as consumers in the future.

3.2.3 Lifelong learning

The European Commission has for some time recognised the need to establish a “Learning Society” that takes into consideration the rapid changes occurring place in Europe due to the internationalisation of trade and the move to an information society. It utilises education and training to provide solutions through a mix of formal qualifications and personal skills (European Commission, 1995). The European experience identified is not unique and these observations can be made in many, if not all, the countries in the world, particularly in post-apartheid SA.

One of the important aims of the NQF in SA is to contribute to **lifelong learning.** Large numbers of highly skilled workers are needed in a knowledge-based, global economy. This implies that learning should not be limited to formal education. The construct of lifelong learning is linked to the fact that individuals will in the future be required to change their careers several times in a lifetime because of the demand of shifting economic contexts. Therefore, the ability to learn on an ongoing basis, often outside formal education structures, and at the same time receive credit for the learning in the form of a qualification, becomes important (Boughey, in Geyser, 2004: 8).

Van Niekerk (1999: 216) defines a lifelong learner as “someone who understands different learning strategies and who is able to apply strategies appropriate to the learning task at hand”.

Another more comprehensive description of lifelong learning is provided by Lans, Wesselink, Biemans and Mulder (2004: 77), who state that lifelong learning can be defined as *"*a continuous, stimulating and supporting process, initiated in regular education, supporting needs, possibilities and experiences of persons, to develop their ability to acquire competencies necessary for personal development and professional functioning in their own organisations and the rapidly changing society*".*

In an NQF overview, SAQA (2000b) adopts a model in which Ball describes the kind of learner suited for the 21st century as the "flexible generalist". According to this description, flexible generalists are people who have the necessary knowledge, skills and values (attributes), who are able to adjust readily to multiple career changes, and who make a significant contribution to society and the world through their own personal development.

The equivalent of transferable skills in SA is known as critical outcomes, generic skills or critical crossfield outcomes (CCFOs) (cf. Appendix C3). These have been incorporated in all existing programmes and qualifications listed on the NQF. The establishment and underscoring of critical outcomes, not as "added value" to the NQF levels, but to be embedded, indeed integrated into all learning, is due to the endeavours of the South African Department of Education (RSA DoE). This has come about as a result of the shifts in the labour market which is now focused on promoting the effectiveness of graduates in the workplace. Lifelong learning has the capacity to develop learners who are under continual obligation to "up-skill" and/or "re-skill" (Jacobs, 1999a:137; Spreen, 2001: 62).

For the consumer to stay abreast of developments both in the marketplace and in life in general, lifelong learning has become a necessity. It is envisaged that the curriculum framework for consumer learning that is being developed will be used as a vehicle to develop and enhance within learners the CCFOs prescribed by SAQA to produce the "flexible generalist" required for the 21st century.

3.2.4 Web-based learning

In a new era of technological advancement and innovation, education will utilise the electronic highway in all its forms. Intensive use of all electronic forms of communication in academic contexts is already taking place. New teaching and learning strategies are being developed, such as the use of multimedia, local area networks, shared communication systems, video conferencing facilities, the Internet, electronic self-study materials and progress assessment systems, to mention a few (Dochy and Moerkerke in Dochy and McDowell, 1997: 280).

Van der Westhuizen (2004: 157) states that HEIs have embraced web technology for learning as it holds the pedagogical promises of improved communication access, increased interactivity and communication between learning facilitators and learners, self-directed learning and multi-sensory learning experiences. Institutions now also have the ability to reach students in remote areas as web-based courses can be delivered to learners over a wide geographical area. Students need to be prepared for a knowledge-based society where graduates are fit to function in ever-expanding business and trade to be competitive. Web-based learning (WBL) can provide the immediate and often mobile skills which hold the promise of “just in time” and “just for me” learning.

Electronic learning will thus be accommodated in the curriculum framework being developed in this study, as consumers need these forms of communication to be informed and effective, and able to execute their consumer rights and responsibilities as discussed in Chapter 2.

3.2.5 The student as “consumer” of knowledge

As the HE system has expanded, universities have been guided into the market by the state and encouraged to respond to the market’s demands. A shift is occurring in the economic base of this growing system towards the people who benefit from it, and students are becoming discerning consumers of HE. The result is that curricula are increasingly being guided by consumer demand (Barnett and Coate, 2005: 37).

This, in essence; is not necessarily a negative situation. The issue of meaningful, functional learning programmes driven by valid curricula, i.e. meeting the needs of commerce and/or industry and the public sector, has already been discussed. However, any curriculum must be balanced; on the one hand maintaining in-depth academic education, the *raison d’être* for universities, but on the other hand, providing learning opportunities for discipline specialists.

What is propagated in this study is that the constructivist approach to curriculum development, teaching, and last but not least student learning, be adopted and implemented. Learners may be "consumers of knowledge", but curricula must afford them the opportunity to construct their own learning and to bring to the classroom their individual knowledge and skills to complement the facilitation of their learning by teachers and peers.

Learners/students confronted with the new role of "consumer of knowledge" (Lemmer, 1998: 21) are mostly ill-equipped to deal with the decision-making issues and consequences of their choices. It is therefore important that educators/lecturers facilitate the development of consumer-related competencies which can support life-changing decisions, such as their choice of knowledge and how to apply it. By implication, learning facilitators must therefore expect (if not demand) of learners to think critically about knowledge, to transform such knowledge and to become learning partners and co-researchers.

3.2.6 Outcomes-based education

Since 1994 OBE has become a reality in all spheres of education in SA. Educators who bought into the principles of the "philosophy" (Boughey, 2004: 8) have accepted and implemented them. These principles are briefly summarised as follows:

1. Ensure clarity of focus on outcomes of significance.

Learning facilitators who underwrite this principle inform learners what the outcomes of their learning are to be: both specific, sometimes referred to as enabling outcomes, and critical crossfield outcomes (CCFOs), also known as generic outcomes (Spady and Marshall, 1991: 70).

Facilitators who implement this principle correctly communicate the criteria for assessing whether stated outcomes were attained, together with the assessment task (in fact the total methodology for the assessment), to learners beforehand. Such facilitation would therefore meet the characteristics of learner-centredness laid down by Spady (1994), Killen (2002: 3) and other "founders" of OBE.

2. Provide expanded opportunity and support for learning success.

In the application of OBE in the teaching-learning situation time is seen as a flexible resource whereby learners are expected to acquire outcomes at their own pace and at the same time co-construct meaning and shared understanding. Learning time needed to master an activity will inevitably differ from learner to learner and therefore learning diversity will not only have to be accommodated, but indeed enhanced (Spady and Marshall, 1991: 70, Killen 2002: 4).

3. Provide a high expectation for all to succeed.

Many educators have come to recognise the wisdom in Bloom's assertion that learning results are a direct reflection of both teacher expectations and the instructional practices that embody and reinforce them. Educators therefore insist that all students reach high performance standards on all outcomes within their reasonable grasp (Spady and Marshall, 1991: 70; Killen 2002: 4). What becomes important in the realisation of the principle of attaining outcomes successfully is the very content of the curriculum to be adopted. Not only does it have to be designed in a realistic, relevant manner, including appropriate learning outcomes and content to enable such attainment, but it must also frequently and comprehensively be evaluated.

4. Designing back from desired end-result

This approach starts with the abilities, skills, knowledge and attitudes that learners should ultimately be able to achieve. In assessment it focuses on what the learner has achieved in relation to these outcomes rather than merely on what was presented in the course of delivery (Spady and Marshall, 1991: 70; Spady, 1994: 10; Killen 2002: 4).

The OBE approach has led to much debate and criticism. Fakier and Waghid (2004: 56) contend that competence models such as OBE fail to recognise that human understanding and behaviour comprise of a complex series of activities which cannot be defined in terms of outcomes. They contend that OBE is "flawed" because it insists on interpreting the complexity of human activity in terms of outcomes. They quote Kraak (1999: 47) who argues that competence models such as OBE tend to describe competence in precise, transparent and observable terms in order to predict the specific outcome of effective action. It is their view that human knowledge (which incorporates human action and understanding) cannot be explained with such precision. Because OBE expects all learners to demonstrate similar outcomes and behaviours at the end of a programme, OBE can also be seen as having a tendency to indoctrinate and become manipulative (Fakier and Waghid, 2004: 56).

Fact remains that the implementation of OBE displays several more “flaws” than the ones identified by Fakier and Waghid (2004:56). Curricula are not always designed in the “down/build back” mode. Often the outcomes to be attained are designed or negotiated first, and thereafter followed by the rest of the curriculum design. Learners are very seldom given the opportunity to co-construct their learning outcomes and/or needs with either the designers or the implementers of the curriculum. This results in their merely becoming “consumers” of learning – a situation not in line with OBE principles.

If there were claims towards curriculum transformation, the changes were often merely cosmetic. Outcomes were then simply re-written according to traditional objectives and appeared to be trivial and not of real value. Perhaps the most significant shortcoming in the formulation of outcomes by some learning facilitators is the **lack of alignment** of outcomes (including the CCFOs and their assessment), the curriculum content, the selected teaching strategies and assessment tasks and criteria. This altogether defeats the objectives of OBE.

Justified criticism regarding curriculum alignment may furthermore be ascribed to the lack of juxtaposing the outcomes of a qualification and its learning tasks to the level and level descriptors on the NQF (cf. 3.3.9). If a learning outcome is too “low” or too “high” for the level into which it was pitched, it would inevitably affect the validity thereof.

The question may be asked whether traditional institutions for career education, i.e. colleges and technikons, are succeeding in making the paradigm shift out of a behavioural learning mode. An incorrect interpretation of OBE will certainly not make it easier when it comes to curriculum development which is done in a haphazard manner.

Diversity of the learners in the post-modern university classroom poses a real challenge to the principles of OBE. Neither individuality nor the opportunity to acquire shared understanding is accommodated in most learning situations. It may even be questioned whether HE is in any position at present to accommodate diversity, given the logistical and financial restrictions it experiences. In this regard Capper and Jamison (1993: 428) mention that adherents to an outcomes-based approach describe it as "…a means of meeting the needs of all students regardless of their environment, ethnicity, economic status or disabling condition", a view which certainly appeals to educators.

The above discussion has provided a background to some of factors that are currently shaping the future direction of HE worldwide and in SA in particular. The liberalisation of trade and the rapid technological advances of the new millennium are placing education systems under extreme pressure.

For the purposes of this study the focus was placed on six trends in HE. It is, however, important for any research into curriculum development to take note also of other driving forces such as globalisation, transformation, equality and access, maintenance of academic standards and the "Africanisation" of academic institutions (Mabokela, 1998). Coetzee (2002: 3) aptly summarises the efforts of HE by stating that "they try to adapt and incorporate these changes in an effort to produce more creative, effective and adaptable people". HE therefore needs to ensure that it will contribute to and develop employability skills and high level technical subject knowledge, but, on the other hand, simultaneously pay as much attention to the transferable attributes as the balancing factor in the equation.

3.3 EDUCATION LEGISLATIVE FRAMEWORK AND STRUCTURES IN SOUTH AFRICA

In a publication by Strydom, Hay and Strydom (2001: 55) acknowledged that HE may be passing through times that are difficult, unstable and competitive, and that a review of the aspects of policy formulation and implementation (relative to (re)structuring of HE curricula) was critical to ensure the survival of a vibrant HE sector in SA. In the period of time since then it seems as if the situation has been exacerbated. More legislation introduced more structures with their individual perspectives on HE. Moreover, the extent to which the suggested “review” has been progressing is not certain. Some relevant policy issues and processes are highlighted in the following paragraphs.

3.3.1 The higher education transition process

The National Commission for Higher Education (NCHE) (1996:1) highlighted the need for change in the HE sector in a document that listed various inadequacies and problems in a formerly divided and fragmented system:

- It (the system) perpetuated an inequitable distribution of access and opportunity for students and staff (with regard to race, gender, class and geographic discrimination).
- A chronic mismatch existed between HE’s output and the needs of the community.
- The inclination towards a closed-system disciplinary approach and programmes had led to inadequately contextualised teaching and research.
- Regulatory frameworks were lacking.
- The HE had a tendency to replicate the ethnic, racial and gender divisions of the wider society (Grobbelaar, 2004: 38).

3.3.2 The National Commission on Higher Education

In February 1995, President Nelson Mandela appointed the National Commission on Higher Education (NCHE), which consulted widely and compiled the document *A Framework for Transformation* in 1996. This report set the tone for a process of transformation of HE into a single, coordinated HE system which would include cooperative equity, democratisation, quality, academic freedom and institutional autonomy, as well as effectiveness and efficiency (RSA DoE, 1997a: 2; Grobbelaar, 2004: 38).

3.3.3 The Education White Paper 3

The release of the Education White Paper (EWP) 3: A *Programme for the Transformation of Higher Education* was the culmination of an extensive and wide-ranging process of investigation and consultation by the NCHE. It led to the release of the Green Paper on HE in 1996 and the Draft White Paper on HE in April 1997 Since its publication in the Government Gazette on 15 August 1997 (RSA DoE, 1997a: 10), this White Paper 3 has guided the government in realising its vision for HE in South Africa.

The vision of the DoE for the HE Sector in SA is based on “a transformed, democratic, non-racial and non-sexist system” (RSA DoE, 1997a: 10).

The requirements for the transformation of HE (RSA DOE, 1997a: 10) are summarised as follows:

- **Increased and broadened participation**

  The historically determined pattern of fragmentation, inequality and inefficiency must be overcome by successful policy. Access for blacks, women, disabled and mature students must be increased. New curricula and flexible models of learning and teaching, including modes of delivery, must be generated to accommodate a larger and more diverse student population.

- **Responsiveness to societal interest and needs**

  To meet the needs of an increasingly technologically-oriented economy, successful policy must restructure the HE and its institutions. To equip a developing society with the capacity to address national needs and to participate in a rapidly changing and competitive global context, it must also deliver the requisite research, highly trained people and knowledge.

- **Cooperation and partnerships in governance**

  The relationship between HE and the state, civil society, stakeholders and institutions must be reconceptualised in successful policy to create a culture and an enabling institutional environment that are sensitive to and affirm diversity, promote reconciliation and respect for human life, protect the dignity of individuals from racial and sexual harassment, and reject all forms of violent behaviour.

The most significant conceptual change is that the system will be premised on a **programme-based definition** of HE which states that: “HE comprises all learning programmes leading to qualifications higher than the proposed Further Education and Training Certificates (FETC) or the current Standard 10 Certificate” (RSA DoE, 1997a: 10).

The programme-based approach recognises that HE takes place in a multiplicity of institutions and sites of learning, using a variety of methods and attracting an increasingly diverse body of learners. This approach is fully compatible with the functions and integral components of HE, which include learning and teaching, scholarship and research, community development and extension services. The challenge for the HE sector, therefore, is to promote the development of flexible learning systems, a range of face-to-face and distant delivery mechanisms and support services with appropriate, cost-effective combinations of teaching technologies and resource-based learning (Bester, 2004: 90; RSA DoE, 1997a: 13-18).

3.3.4 The Higher Education Act (No. 101 of 1997) and the establishment of the Council on Higher Education

The Government’s intention to restructure HE in South Africa was signalled by the passing of the SAQA Act (No. 58 of 1995) and the HE Act (No. 101 of 1997), which was promulgated in December 1997 (RSA DoE, 1997b). This gave the Minister of Education far-reaching powers to implement and enforce, if necessary, the anticipated changes of the HE community (Grobbelaar, 2004: 41).

In the HE Act (No. 101 of 1997), “higher education” is defined as “all learning programmes leading to qualifications higher than Grade 12 or its equivalent in terms of the NQF as contemplated in the SAQA Act (No. 58 of 1995), and includes tertiary education as contemplated in Schedule 4 of the Constitution…” (SAQA 1995; RSA DoE, 1997b: 7).

Two key statutory bodies, whose operational mandates and scope of work directly affect HE provision in SA, are the Council on Higher Education (CHE) and SAQA, were established by government. The CHE was established as a statutory body in

May 1998 in terms of the HE Act (No. 101 of 1997), the HE Act and the EWP 3 of 1997: A programme for the transformation of HE (cf. 3.3.3), established the responsibilities of the CHE as advising the Minister of Education on all matters related to HE policy issues and assuming executive responsibility for quality assurance within HE and training. It would therefore give effect to the transformation of HE in the spirit of cooperative governance and enable reform of the governing structures of HEIs (RSA DoE, 1997a: 24).

3.3.5 The Size and Shape Report

The CHE was asked to provide a set of concrete proposals on the “shape” and “size” of the HE system (RSA DoE, 2000a: 6). A size and shape task team was therefore established which was committed to the establishment of an HE system which would strive to achieve equity and aspire to **excellence as intrinsic to the achievement of meaningful equity**. It was also committed to achieving vast improvements in the quality of HE teaching and learning, research, community service and innovation (RSA DoE, 2000a:4).

The CHE report entitled “Towards a New HE Landscape: Meeting the Equity, Quality and Social Development Imperatives of SA in the 21st century” which followed, made clear proposals for the structuring of an HE sector that is characterised by differentiation and diversity within an integrated and coordinated national system (RSA DoE, 2000b: 32).

Government took no action on the basis of the CHE report which was not favourably received, since it created uncertainty in the HE sector. It did, however, raise the following important issues:

- It was clear that no institution could be complacent about its position in the future dispensation.
- The need to reduce the number of institutions through enforced mergers was a possibility to be taken seriously. Possible mergers were to resurface in future deliberations.
- The use of benchmarks to assist in positioning institutions was made explicit.

- The need for institutions to be economically viable and sustainable with a clear developmental path was emphasised (Grobbelaar, 2004: 44).

3.3.6 The National Plan for Higher Education

The National Plan for Higher Education (NPHE) was published in February 2001 (RSA DoE, 2001a). It identified five strategic objectives (policy goals) considered central to achieving the overall goal of the transformation of the higher education system. These strategic objectives are:

- to provide increased access to higher education and to produce graduates with the skills and competencies necessary to meet the resources needs of the country;
- to promote equity of access and to redress past inequalities through ensuring that the student and staff profiles progressively reflect the demographic realities of SA society;
- to ensure diversity in organisational form and institutional landscape through mission and programme differentiation;
- to build high-level research capacity to address the research and knowledge needs of SA; and
- to build new institutional and organisational identities through regional collaboration between institutions (RSA DoE, 2001a).

3.3.7 The National Working Group on Higher Education

A significant action by the DoE was the establishment of the National Working Group (NWG) to investigate and advise the Minister on appropriate institutional structures on a regional basis in order to meet the regional as well as national needs for HE. This included mergers and/or other combinations (RSA DoE, 2001b: 93).

The NWG had to:

- determine how the number of institutions could be reduced;
- decide upon the form institutions should take (not whether the number of institutions could or should be reduced);

- ensure that HE programmes would continue to be offered at the current sites of delivery, but within new institutional and organisational forms and structures; and
- consider the full range of potential institutional arrangements, including the rationalisation through institutional collaboration, as well as different models of mergers (RSA DoE, 2001b: 93).

It was stated explicitly that “no institution should be exempted from the need to change fundamentally and from contributing to achieving a new HE landscape” (RSA DoE, 2001b: 56).

These recommendations paved the way for a new dispensation of merging HEIs. Technikons would in future be called “Universities of Technology”, with the exception of the Durban Institute of Technology (DIT), which had received permission earlier to be known as such. The name has however subsequently been changed back to Durban University of Technology.

The new perspectives that had to be taken into account in the HE programme planning processes, within the context of a consortium of institutions (and in general), can be summarised as follows:

Firstly, SA HEIs were facing many challenges and new developments as they must be seen to play a viable role not only in South and Southern Africa, but also in Africa in general. New challenges were being posed with regard to the development of leadership and management skills in HEIs (Fourie and Hay, 2000: 202).

Secondly, new administrators, some without much experience in administration and management of institutions, had to be prepared to take on their new roles in a new system incorporating values such as redress, democracy, non-racism and non-sexism (Fourie and Hay, 2000: 202).

Thirdly, the plethora of change inside and outside the HEIs necessitates education and training opportunities for practitioners, policy-makers and managers. The changes were listed as new policy developments and legislation, new governance structures, a paradigm shift from teaching to learning, new delivery modes, massification (although it seemed that the new system of capping student numbers in the various institutions, therefore limiting student numbers in HE, was now the norm), the push for quality promotion and quality assurance, new funding mechanisms, collaborative endeavours such as consortia and the need for capacity building, to mention a few (own brackets) (Fourie and Hay, 2000: 202).

3.3.8 Higher Education South Africa

As a result of the restructuring of HE in South Africa, the two national associations for HEIs in SA, the South African Universities' Vice-Chancellors' Association (SAUVCA) and the Committee of Technikon Principals (CTP), initiated discussions in 2005 on the establishment of a new HE association. The new organisation, called Higher Education South Africa (HESA), would focus on the needs of a redefined and reconfigured system (HESA, 2006).

The CHE is an independent statutory body established by the HE Act of 1997. Its mandate is to advise the Minister of Education on all matters of HE to bring equity and quality into the system and help it respond to economic and social development needs, provide effective and efficient management and contribute to the public good (CHE, 2005).

The CHE is responsible, through its Higher Education Quality Committee (HEQC), for the promotion of quality assurance in HE, the auditing of the quality assurance mechanisms of institutions of HE, and the accreditation programmes of HE. It must report regularly on the state of HE in South Africa and contribute to the general development of this sector (CHE HEQC, 2004; CHE, 2005).

The increased responsiveness of HE to international trends and national transformation drives has the following implications for programme development in SA:

- HEIs have proactively to identify the learning needs of the private and public sectors and, where necessary, to reorganise curricula to match the desired outputs.

- The mode of delivery of programmes has to be dynamic, flexible and responsive to the demands of the particular enterprises and sectors while ensuring a high level of conceptual and intellectual coherence and quality.
- Mechanisms for significant components of workplace in-service learning and structured internships at all qualification levels should be part of programme development, and should facilitate the portability of qualifications.
- The assessment and recognition of prior learning and experience should be embedded in the policies and practices of HEIs to enhance access for workplace and adult learners (CHE, 2000-2001:45).

The South African HE system as a whole is only just embarking on the road to real transformation. The first 10 years of democracy have seen the effective formulation of a policy framework for the sector, but as Makgoba (2004: 5) states,

> *[T]he next decade should mark the beginning of a new era for higher education in SA, strongly focused on implementation and delivery… We have waited a long time for the Renaissance of the African University and the creation of a new HE system and we dare not fail!*

3.3.9 The South African National Qualifications Framework and the subsequent Higher Education Qualifications Framework

The major purpose of the NQF at its inception in 1994 was the standardisation and subsequent portability of credits and qualifications (Malan, 1997: 4). Coetzee (2002: 5) expands on the fact that qualifications frameworks have been used to transform education and/or training in a number of other countries, especially the UK, Australia and New Zealand. In each case the broad strategy was to use the qualifications frameworks to centralise control of the rights to issue qualifications (i.e. accreditation), and then to deregulate who should provide education and training, and how, when or where it takes place.

It was essentially intended to be a transformative instrument, enabling learners to acquire qualifications of high quality. Thus the NQF is SAQA’s actualisaton of the provisions of the HE Act (No. 101 of 1997)(RSA DoE, 1997b). It provided the much-needed clarification regarding the level on which HE qualifications were being pitched. Initially, HEQF levels included Levels 5-8, but they have been revised to include Levels 5-10 of the framework. (RSA MoE, 2004: 11). The Draft Level Descriptors document (RSA, 2005: 3-11) is still a discussion document and needs to be approved.

Three bands were identified, namely a General Education and Training (GET) Band, a Further Education and Training (FET) Band and a Higher Education and Training (HET) Band. These three bands can, furthermore, be described in terms of “levels” which span from Level 1 in the GET Band (where schooling or equivalent Adult Basic Education qualifications are located) to the highest level (Level 10) in HET, where doctoral degrees are located (Boughey, 2004: 7).

Each qualification level has a set of level descriptors which provides a basis for differentiating the various levels of complexity of qualifications on the framework. Level descriptors form the outermost layer of qualification specifications and describe the generic nature of learning achievements and their complexity. Level descriptors can thus be seen as broad, qualitative statements against which more specific learning outcomes can be compared and located (SAQA, 2000c; RSA MoE, 2004: 11). Difficulties have, however, been experienced in defining level descriptors whose common vocabulary fit both the workplace-based qualifications and the discipline-based qualifications.

The NQF (cf. 3.3.9) determines that a system organised around the notion of learning outcomes will drive education and training in SA. Decisions regarding learning programme design, development, delivery and assessment must therefore constantly consider the learning outcomes that learners need to demonstrate as achievement of competence. It is, however, important to note that OBE (cf. 3.2.6) is primarily about systemic change and not curriculum change. It is about the changing nature of how the education system works – the guiding vision, a set of principles and guidelines that frames the education and training activities that take place within the system. The NQF is not a curriculum framework. Its primary focus is not how the outcomes are achieved. It does, however, include what the curricula or, more specifically, learning programmes should aim to achieve, in this case the desired learning outcomes and the assurance that learners accredited with particular standards and qualifications have demonstrated their ability as specified in the standards and qualifications (SAQA, 2000b).

3.3.10 Criteria for programme accreditation

In the White Paper 3 (RSA DoE, 1997a) and the Higher Education Qualifications Framework (HEQF) draft discussion document, which is consistent with NQF practices, a programme is described as a purposeful and structured set of learning experiences that leads to a qualification. Programmes may be discipline based, professional, career-focused and trans-, and inter- or multi-disciplinary in nature. A programme has recognised entry and exit points. All higher education programmes which are taught should have core and elective elements. This is optional in the case of research-based programmes (RSA HEQC, 2004).

The National Commission of Higher Education (NCHE) Report indicates “The demands of the future and the situation of SA as a developing country require that programmes, while necessarily diverse, should be educationally transformative. Thus they should be planned, coherent and integrated; they should be value-adding, building contextually on learner’s existing frames of reference; they should be learner-based, experiential and outcomes-oriented; they should develop attitudes of critical enquiry and powers of analysis; they should prepare [learners] for continued learning in the world of technological and cultural change” (RSA DOE, 2003: 6).

Programme accreditation entails the evaluation of HE academic programmes in accordance with the HEQC’s programme accreditation criteria, which stipulate the minimum requirements for programme input, process, output and impact, and review. These criteria should therefore serve as the foundation during the curriculum development phases of the curriculum for consumer learning envisaged. (RSA HEQC, 2004).

The HEQC’s accreditation and audit systems form part of an interconnected quality assurance system. This connection is evident in institutional requirements for achieving self-accreditation status. The HEQC’s decision about self-accreditation status will be informed by evidence of programme quality deriving from a range of sources, including evidence from audits. Self-accreditation is one of the HEQC’s key strategies for facilitating the move of the higher education system towards a greater measure of quality assurance self-regulation (RSA HEQC, 2004).

The HEQC's criteria for programme accreditation should therefore serve as the driving force during the curriculum development phases of the consumer learning curriculum (RSA HEQC, 2004).

3.4 CURRICULUM DEVELOPMENT DEFINED

As the study proposes to develop a curriculum framework for consumer learning, it is necessary to explore the definitions and concepts relating to curriculum and curriculum development.

As indicated in Chapter 2, one of the basic rights of consumers is that of access to consumer learning to assist them in becoming informed consumers in an ever-changing environment. To meet this challenge, education and training must be embedded in a curriculum developed to accommodate these specific needs. As a point of departure, curriculum and curriculum development are defined in the following paragraphs. Curriculum development approaches and their contextual meaning in teaching and learning are also investigated. This is to inform the researcher about the philosophical and theoretical underpinnings which could assist in the conceptualisation and development of the core elements of the envisaged framework.

3.4.1 Definitions of curriculum and curriculum development

The word "curriculum" was originally derived from the Latin verb *currere*, which means "to run". "Curriculum" therefore implies a relatively fixed track or racecourse (learning content) which must be covered (mastered) by the participant (the learner) in order to reach the winning post (learning result) (Van Rooy, 1996: 91). A notable feature of this description is highlighted by Jacobs (1999b: 97), who mentions that it emphasises the role and the personal experiences of the individual as he "runs" through life. To run the race successfully, "desirable knowledge" is required. Many deliberations have ensued among curriculum planners, teachers, politicians and those involved in curriculum issues about the nature of the desirable knowledge.

Responses to this issue are numerous, diverse and contradictory, and various perceptions of the term curriculum have subsequently developed.

Barnett and Coate (2005: 55, 58), for example, add the issue of "generic skills" and the instilment and cultivation of such skills. The debate on "life skills" as essential abilities students should learn to master during the course of their studying is ongoing. The acquisition of life skills as enabling factors for students to manage themselves and their resources is becoming increasingly important.

Pratt (1994: 5) likens a curriculum to the set of blueprints from which a house is constructed: it is "a blueprint for instruction". Pratt's definition emphasises the role of "planning" and "intentions", whereas Van Rooy (1996: 92) brings in the notion of "interrelatedness" of the components of the curriculum. Oliva (1997: 3-4) explains that a curriculum is "built, planned, designed and constructed…improved, revised and evaluated*".* Likewise, Bellis's definition (SAQA, 2000b: 6) adds to the above-mentioned the importance of evaluation of the curriculum after delivery.

Despite the range of definitions of curriculum as a fixed track or racecourse, blueprint or plan, it must be borne in mind that curriculum is "contextually shaped" and cannot be understood or changed without attention to its setting or context, which can be seen as structural and sociocultural (Cornbleth, 1990: 6). Cornbleth (1990: 7) states that curriculum emerges from dynamic interaction of action, reflection, and setting, not action and reflection alone. It is therefore clear that whichever component of the curriculum is being emphasised, it has to adapt to the changing context of HE, such as the need for transformation; the advent of mass HE; the emphasis on work-based skills development; the legislative requirements of SAQA and the CHE; and the OBE approach. Ideally, managers and learning facilitators, and learners themselves, should be given the opportunity to negotiate their interests and needs so as to provide for the growing claim towards "marketability" at the completion of their study period.

Curriculum development is described by Oliva (1998: 23) and Van Rooy (1996: 107) as a rational activity and a comprehensive term that incorporates curriculum planning, design, implementation and evaluation. Carl (1997: 47-49) categorises curriculum development into four phases, namely design, dissemination; implementation and evaluation. Furthermore, Carl (1997) points out that curriculum development ranges from the educational planning at macro-level to lesson preparation at micro-level. Curriculum development therefore implies change and betterment. Although the term “curriculum improvement” is often used as a synonym for “curriculum development”, it can also be regarded as the result of development.

3.4.2 Analysis of curriculum development models

The use of models of curriculum development can assist in conceptualising a process by showing certain principles and procedures. Analysis of curriculum design models offered in the literature provided informative, interesting and useful data to serve the purpose of scaffolding the curriculum framework for consumer learning at which this research was aimed.

Models offered by authors like Mostert (1985), De Boer (1990), Oliva (1997), Carl (1997), Lawson (2002) (in Jackson and Shaw, 2002: 3), Killen and Spady (1999), Geyser (2004), Jacobs, Vakalisa and Gawe (2004) confirmed the fact that curricula are grounded in particular philosophies. These various views and assumptions might inevitably serve as theoretical foundation for any curriculum.

The apparent diversity demonstrated in the above-mentioned theories highlighted the fact that there can be no fixed recipe or strict rules for designing a curriculum. The dynamic nature of the design process was clearly indicated by the extent of movement and interaction amongst components within the proposed models.

A characteristic that stands out in all the models that were studied is the element of flexibility. Ironically, the characteristics of flexibility seem to be invariably rooted in a mode of logical ordering and verifying, meaningful structuring, constant evaluation of each component in relation to those before and after it, and interaction to ensure the validity and relevance of the design process.

A significant observation from an analysis of the relevant models and theories is the way in which constraints, expectations, role-players, stakeholders and learners themselves have been accommodated. As curriculum is contextually shaped, the practice of curriculum cannot be understood adequately or substantially changed without attention to its setting or context. Future trends, conditions and challenges are other issues which have been noted.

3.4.3 Themes and approaches to curriculum development

Before some of the latest approaches to curriculum development are discussed, the **four major themes** that are prevalent in current education classroom reform need to be highlighted.

The first theme is that of **constructivist learning**, which is the most dominant in instructional improvement today (cf. 3.2.2). The advocates of this approach argue that the brain builds frameworks of meaning and connections among individual pieces of information and that these are only remembered if they relate to a construct or concept already familiar to the student. Students are encouraged to discover new things and make connections among them as a way of building systems of meaning and stimulating intellectual growth. Thus students are engaged through active learning processes (Spady, 1998: 64).

The second theme is that of the **integrated curriculum**, which directly supports the emphasis on constructivist learning. The integrated curriculum is closely connected to two other trends, namely interdisciplinarity and problem-based learning (PBL). These approaches represent a direct challenge to the practice of teaching content in isolated discipline-based subjects that students must pass in order to graduate. Reformers contend that the lack of connection among courses prevents students from seeing the connections that exist and inhibits them in deriving greater meaning from the content they encounter. Critics of reform, on the other hand, perceive this approach as an attempt to make curriculum artificially "relevant", as regard is only given to subjects with familiar, discipline-based names as legitimate foundations of intellectual learning. Attempts to alter academic structure are viewed as unjustified experimentalism and deliberate lowering of standards (Spady, 1998: 65).

The third theme is that of **learning modalities**. The advocates of this approach demonstrate that some students learn more easily through hands-on manipulation (practical-concrete), others with words (verbal-abstract) and yet others with pictures (visual). Understanding is therefore acquired through various learning styles. The challenge for learning facilitators is to diversify their instructional approach sufficiently so that students can involve themselves successfully in the learning being addressed. Critics believe that this approach opens the door to classroom activities that are non-academic and that it devotes a disproportionate level of attention to those who lack academic talents (Spady, 1998: 66).

The fourth theme is that of **performance assessment**. Performance assessment is about determining and documenting what students can do with what they know. Learning facilitators must therefore establish clear criteria that constitute quality student performance, have students execute the performance, assess whether all of the essential criteria are present, and complete the performance. Critics view performance assessment as subjective and as a smokescreen for avoiding “real, academic evaluations”. They view scores as measures, and tests as the only way to determine scores objectively (Spady, 1998: 67).

A variety of approaches may be accommodated within these themes. Five of these are discussed in the following paragraphs.

3.4.3.1 Content versus process approach

Two approaches to curriculum development are compared by Smith and Cooper (2000: 91), namely the content approach and the process approach. The content or teacher-led approach is directed by the teacher who decides on the course aims, objectives, content, delivery and assessment of the course. The process approach or student-led approach emphasises the importance of the learning experience of the student whereby the student is fully involved in the learning process, which becomes the focus of the course. These two approaches are represented in Table 3.1 (Teaching versus Learning Paradigm) of this chapter.

3.4.3.2 Deep versus shallow learning approach

Studies have demonstrated that students engage in different learning approaches when attempting to accomplish a learning task. From both quantitative (Biggs, 1987) and qualitative studies (Marton and Saljo, 1976), two general approaches to learning have been identified, namely the “surface” and the “deep” approaches. Tying in with these approaches are the two orientations identified by Entwistle (1987, 1992), which are referred to as “knowledge-seeking” and “understanding-seeking.”

Students who have a knowledge-seeking orientation search for facts and information. The learning may be mechanical (learning by rote) as students try to memorise what is perceived as being important, and it may be surface learning rather than deep learning. Rote learning is used for the purpose of reproducing content, not of understanding it. In adopting the surface learning approach, students have an extrinsic motive to carry out the task for some external achievements other than the task itself. These students focus on isolated facts and fail to see the relation among the information (Biggs, 2003: 14; Brown, Bull and Pendlebury, 1997: 23).

In the surface learning approach, students are confronted with heavy workloads, relatively high contact hours of tuition, excessive amounts of course material, a lack of choice regarding subjects and method of study, a lack of opportunity to pursue subjects in depth and an anxiety-provoking assessment system (Gibbs, 1995: 154). The surface approach might be typical of traditional teaching and learning that emphasises content too heavily.

In adopting the deep learning approach, students have an intrinsic motivation of felt need based on interest in the task. The strategy that accompanies this approach is task specific and the student seeks to understand the meaning (understanding-seeking) of what is learnt. The students relate what they learn to their earlier experience and they explore potential connections, linkages and discrepancies. “Understanders” tend to be holists who prefer to get the global picture before exploring detail. They are therefore likely to be deep problem solvers, creative and independent (Brown, Bull and Pendlebury, 1997: 23).

It is interesting to note that according to Brown, Bull and Pendlebury (1997: 23), both the reproducers and the understanders may have varying degrees of achievement motivation. When motivation is high, students have the willingness to switch to the style of learning demanded by the system of teaching and assessment. Most students, however, have a predominant style which may be influenced by the conditions of learning. Understanders therefore work better in environments that provide some choice of what is studied. They demonstrate flexible approaches to learning, can manage formal workloads, and excel when a variety of assessment forms are used (Brown, Bull and Pendlebury, 1997: 24).

The tendency to infer from the studies of student learning that the knowledge-seekers produce shallow or superficial learning, while the understanding-seekers engage in deep processing, is not necessarily true in all cases. It is however, important to realise that the knowledge-seeking domain is required in certain tasks and subjects, and should therefore not be dismissed out of hand, as knowing what and knowing how are often just as important as knowing why (Brown, Bull and Pendlebury, 1997: 26).

Gravett (2004: 24) states that the quality of the outcomes of learning is functionally related to the approaches adopted by the learners, and affirms that a deep approach is a prerequisite for the realisation of significant learning that will last; the type of learning associated with HE.

3.4.3.3 Constructive alignment approach

Biggs (2003: 27) states that teaching and learning take place in a **whole system**, which embraces classroom, department and institutional levels. In systems that are poor, components are not necessarily integrated and tuned in to support learning; therefore only "academic" students spontaneously use higher-order learning processes. He contends that when a system is integrated, such as the theory of learning known as "constructive alignment" (CA), all aspects of teaching and assessment are attuned to support high level learning.

CA has two aspects. Firstly, it refers to what the learner does (learning system), which is to **construct meaning** through relevant learning activities. Secondly, it refers to the "alignment", which refers to what the teacher does (teaching system). The role of the teacher/facilitator of learning is to create a learning environment that supports the learning activities which are appropriate to achieve the desired outcomes. The key in the teaching system is that all components – the curriculum and its intended learning outcomes, the teaching methods used, the resources to support learning, and the assessment tasks and criteria for evaluating learning – are aligned to each other and facilitate the achievement of the intended learning outcomes (Biggs, 2003: 28; Jackson, Wisdom and Shaw, 2003: 2).

In Figure 3.1 the teaching system by Biggs (2003: 28), which conceptualises the curriculum through the idea of CA, is illustrated. As mentioned above, in this system the curriculum, teaching and assessment are all aligned to construct desired learning outcomes.

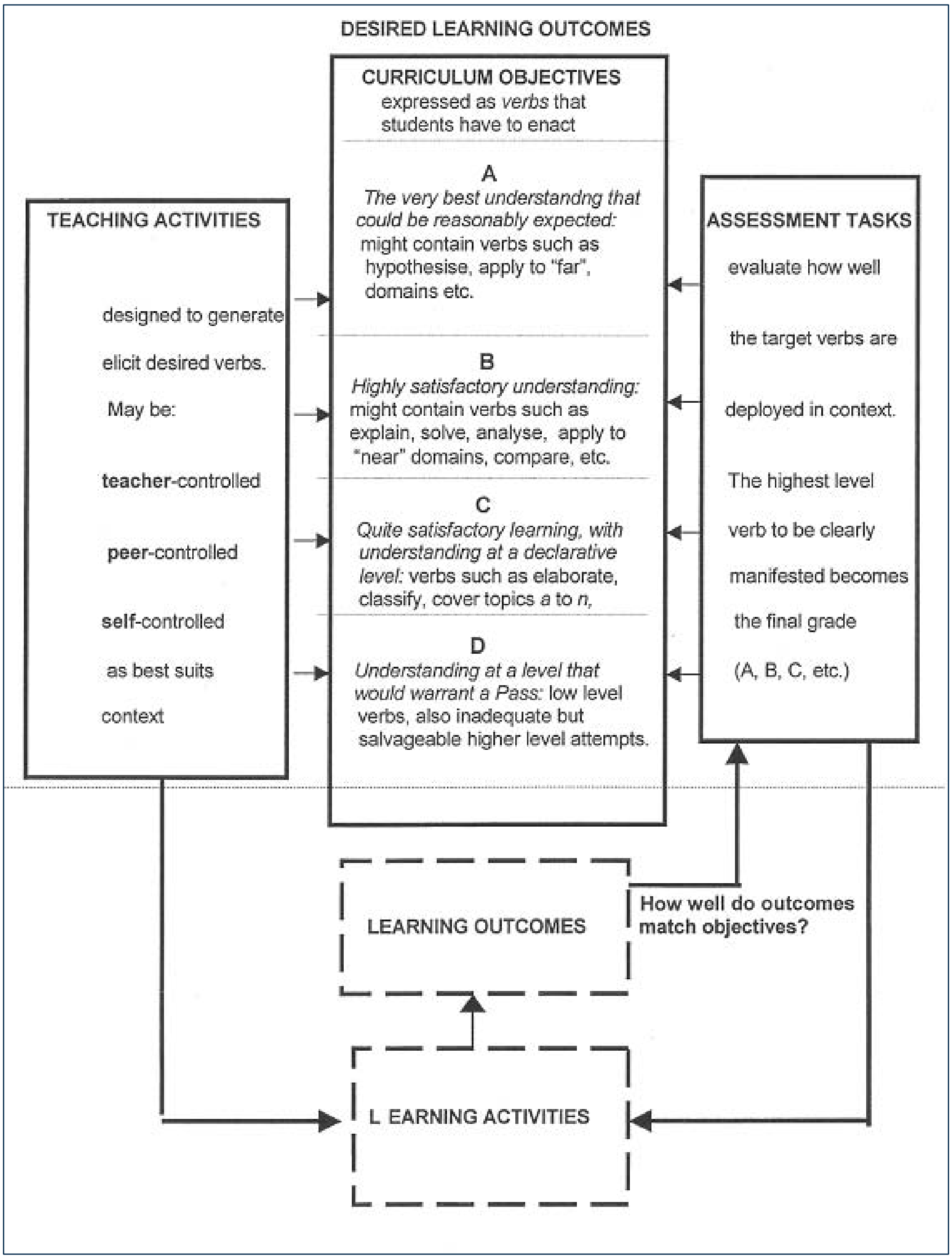


Figure 3.1: Teaching system for constructive alignment

Source: Biggs (2003: 28)

Figure 3.1 shows that two systems are involved in "constructive alignment": **the teaching system**, which is set up by the teacher and the **learning system**, which is to be activated by the teaching system. Central to the teaching system are the intended learning outcomes, also called the Curriculum Objectives. Various grade categories (A, B, C, D) are listed. They are defined by a particular quality of learning and understanding not based on accumulation of marks or percentages. The levels of performance (and understanding) are defined as verbs that describe the content being taught.

Lastly, the teaching/learning activities (left-hand column) and the assessment (right-hand column) address those verbs. When the teaching activities elicit the learning activities that produce the outcomes, their success can be assessed by how well the learning outcomes match the desired outcomes. The level of the grade category awarded reflects how good the match is (Biggs, 2003: 29; Anon, 2002: 4).

3.4.3.4 Problem-based learning approach

Problem-based learning (PBL) or project-centred learning is an excellent example of an aligned system (Biggs, 2003: 3). The difference between conventionally structured courses which include problems and projects is that a course which describes itself as “problem-based” or “centred on inquiry learning” uses problems in a different way. PBL uses everyday problems or situations as a way of stimulating students to discover and explore the key concepts and skills of the discipline, rather than using problems as an opportunity to apply knowledge gained through learning activities such as lectures and tutorials. In PBL the curriculum is therefore constructed with and through the students. These curricula are largely constructivist in nature as students play a major role in making decisions about what counts as knowledge and learning. As such the problem with this approach is that it may be at odds with the benchmarking standards and auditing culture that is prevalent in HE (Anon, 2002: 7).

Gibbs (1995: 156) equates problem-based learning to a deep learning approach that provides students with an engaging context within which learning can take place.

Because of the way the design impinges on the roles and responsibilities of staff and the way learning and knowledge is perceived, the design of the curriculum is central to effecting problem-based learning (Anon, 2002: 8). Figure 3.2 illustrates that problem-based curricula are suffused with an explicit educational philosophy and designed with problem scenarios central to student learning and to each component of the curriculum.

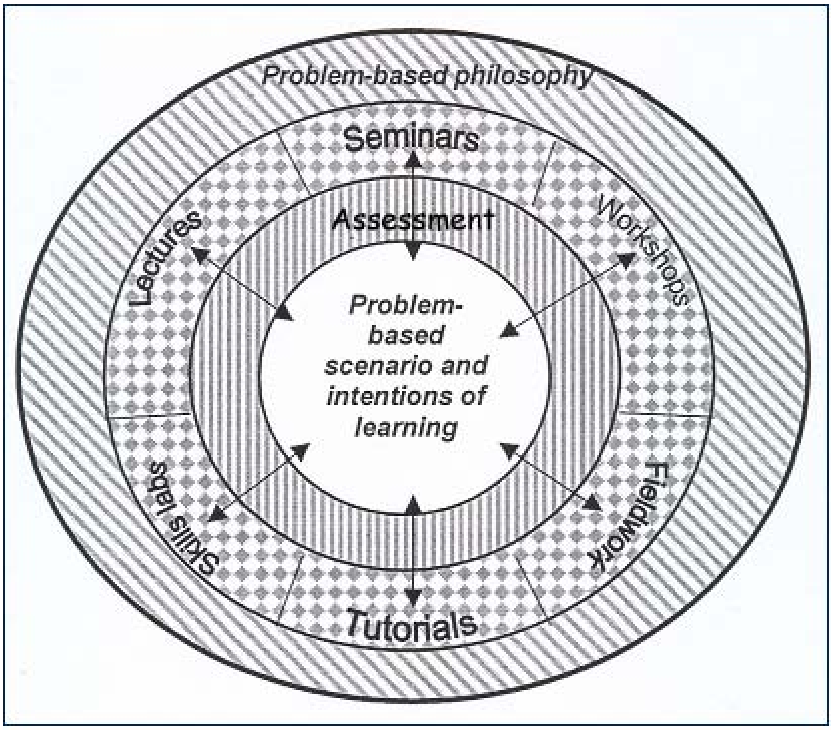


Figure 3.2: Conceptualising and designing problem-based curricula
Source: Anon (2002: 7)

When designing a module or a whole programme, the starting point should therefore be a set of problem scenarios central to student learning and located in each component of the curriculum (modules/units). Lectures, seminars, skills laboratories, tutorials and fieldwork support and inform student enquiry, instead of transmitting large chunks of subject-based knowledge (Anon, 2002: 8).

3.4.3.5 The negotiated curriculum approach (the capability envelope)

The capability envelope is a curriculum framework that accommodates the different demands of preparing students to be capable in both predictable and unpredictable situations. This approach gives students the opportunity to imagine and define their potential future and take the responsibility to plan, negotiate and complete a programme. Although students experience personal risk and exposure during this process, successful completion of such a programme (in particular within a demanding and rigorous educational environment) builds their belief in their power to perform in new and demanding circumstances (Anon, 2002: 10; Barnett, 1995: 127).

The capability envelope illustrated in Figure 3.3 can be described as a sequence of stages formally established as part of the total programme. It is wrapped around specialist content. The first part is the **Exploration Stage** in which the students are assisted to plan and negotiate approval for their programmes of study. The second part continues with the **Progress Review Stage**, which runs through the main study phase where students are assisted in monitoring and reviewing their progress. The last stage is the **Demonstration Stage** in which students show what they have learnt through the application of their learning to real situations relevant to their intended careers. What is demonstrated at the end is what was planned at the beginning or renegotiated during the process (Anon, 2002: 11).

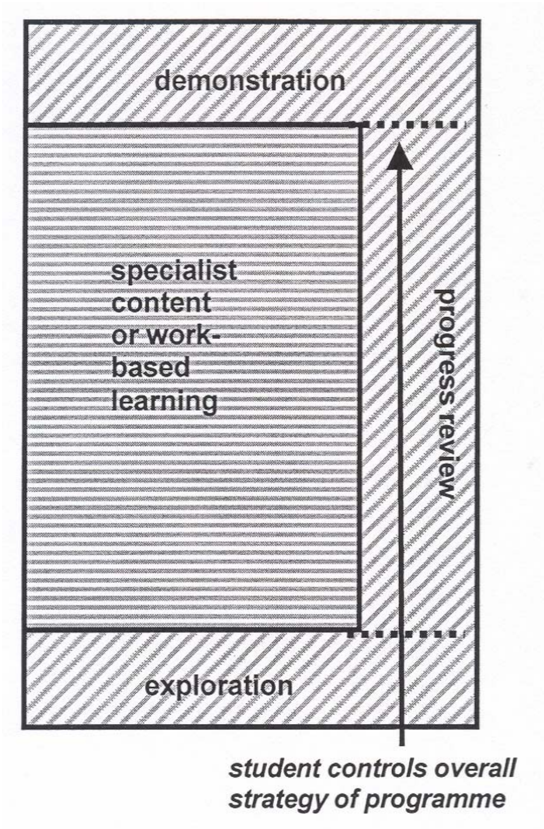


Figure 3.3: The capability envelope

Source: Anon (2002: 10)

The capability envelope, which is managed by the student, provides an overall coherent structure and a process for the autonomous management of lifelong learning, whether on campus, at work or in life generally. The capability envelope also enables students to develop a wide range of important high level skills in the context of their main studies, such as planning, negotiating, implementing, demonstrating and reflecting (Anon, 2002: 11; Laycock and Stephenson, 1993: 173).

The review presented in the previous pages proves that curriculum planners work from a specific approach and will continue to do so. Fact remains that in developing a curriculum, attention should be given to all the role-players and stakeholders who would be affected by the curriculum aims, the outcomes intended, how learners will be supported in this attainment and how achievement will be assessed. The latter, is, after all, what employers are interested in.

3.4.4 Levels in curriculum development

It is important for the curriculum developer to take cognisance of the various levels at which curriculum development may take place, as this indicates the responsibility of the different stakeholders.

Curriculum development can be carried out at three levels. These levels, as described by Van Rooy (1996: 104) and Carl (1997: 82), are the following:

- **Macro-level curriculum development**, which is at issue when the general and all inclusive educational policy, educational aims and provision of education in a particular country, province or school are discussed or when the totality of educational activities of a particular didactic environment are scrutinised;
- **Meso-level curriculum development**, which gives the responsibilities of curriculum development to regional authorities, senior administrators and experts (e.g. at provincial or departmental level). It is mainly subject curricula that are developed at this level;
- **Micro-level curriculum development**, which occurs when aspects of curriculum are considered with regard to individual didactic situations, such as planning a scheme of work for an individual lesson or even during a single lesson presentation. The responsibility for micro-level curriculum development is therefore at the institutional level (e.g. school level).

In this study the issue of curriculum development primarily focused on curriculum **design** as the first phase of curriculum development. The micro-level of curriculum development will be the focus of the study to ascertain the need for consumer learning at the CPUT through a situation analysis.

3.5 CURRICULUM DESIGN AS THE FIRST PHASE OF CURRICULUM DEVELOPMENT

The terms “curriculum” and “curriculum development” have been described (cf. 3.4.1) and some key features have been identified and discussed. Various approaches were reviewed (cf. 3.4.2 and 3.43), followed by a description of the levels at which curriculum development could take place (cf. 3.4.4).

Curriculum design can be described as the first phase of curriculum development. During this phase a new curriculum is planned, or an existing curriculum is re-planned and reviewed after a full re-evaluation has taken place. Decision-making and flexible planning feature strongly in this phase and include a number of characteristic components such as purposefulness, contents, methods, learning experiences and evaluation (Carl, 1997: 48).

In most models of programme design a comprehensive **situation analysis** or **“contextual evaluation”** (which is broader and more in-depth than a needs analysis) is suggested as the first step in the development process (Mostert, 1985: 33-34, 40; De Boer, 1990: 27). The process of situation analysis comprises the collection and interpretation of all information that may influence curriculum development, and is therefore a method of evaluation. This process may serve as a starting point, but should preferably take place on an ongoing basis during curriculum development. The results should provide a strong guideline for the design that follows with all its facets. This could include the application of various market research techniques to establish the extent of the demand within the community and the characteristics of the potential student body. For the purpose of this study the methodology utilised for the situation analysis that informed the curriculum design process for the development of a consumer learning curriculum is described in detail in Chapters 4, 5 and 6.

3.6 ESSENTIAL COMPONENTS OF A FEASIBLE CURRICULUM FRAMEWORK

On investigating the various definitions, theories, approaches, conceptual frameworks and models for curriculum development and design, it becomes clear that in many cases components are similar, in other cases some components are more explicit than others, and generally some overlapping exists. What is essential, however, is that whatever framework or model is used in planning curriculum design, the planning will be systematic and thorough, as the successful dissemination, implementation and evaluation of the curriculum will depend thereon.

Based on the previous sections and supporting the purpose of this study, namely to construct a curriculum framework for consumer learning, the following essential components of a feasible framework appear to be important:

- A specific **focus** should be placed on competencies (KSVA) that learners will need in their family, civic and career roles. This aspect and the attention it will be given should preferably be clearly detectable in a curriculum framework.
- A **needs assessment** based on a **situation analysis** should provide fundamental knowledge about the competencies (KSVA) and should trigger and steer the curriculum design process. A situation analysis should thus form one of the initial activities and thereafter occur on an ongoing basis in order to make relevant adjustments.
- A curriculum framework should indicate that the needs and requirements of contextual role-players such as **statutory and legislative bodies**, **providers of learning**, and **commerce and industry** have been borne in mind. This includes national and even international factors, where applicable.
- A framework should clearly depict **articulation, mobility** and **integration** amongst its components. Feedback and interaction lines should be indicated.
- Criteria such as **relevance, coherence, responsiveness** and ways in which the framework accommodates instruments to meet such criteria should be incorporated.
- It should be easy to track the formulation of viable, realistic and attainable **outcomes** within which the KSVA are embedded. Both specific and critical outcomes, which combine intentionality with flexibility, seem crucial.

- It seems important to emphasise that CCFOs should be included to develop lifelong learning with students..
- An approach of **constructive alignment (CA)** should be accommodated in the framework. Elements such as the learner needs, the requirements of role-players and stakeholders, the learning outcomes, materials selected, methodology to be adopted, assessment criteria, -tasks, -methods and -techniques need to be aligned.
- Teaching and learning activities which involve learning facilitators and learners in a purposeful **process of enquiry** and **self-discovery** to move towards a **deep approach to learning** seem to be crucial.
- **Assessment** that is fair, valid and reliable and accommodates both **summative** and **formative assessment** should form an integral part of any curriculum design.
- Components should preferably be presented in the **form of a diagram or chart** to simplify interpretation, understanding and implementation.

3.7 CONCLUSION

This chapter provided an overview of the contextual and conceptual views on curriculum development against a backdrop of current legislation for higher education in South Africa. Matters that were discussed are changes in curriculum objectives and/or approaches (such as the shift from teaching to learning), the demands of the information age and lifelong learning, web-based learning, the notion of students as constructors of their own learning, and other factors that influence HE.

The nature, application and implications of OBE were explored and an overview was given of legislation and statutory bodies pertaining to education in SA since 1994. Acknowledging the structures which formed the scaffolding needed to ensure quality learning outcomes was essential as this provided the direction to be followed in a curriculum design process. It also established the main institutional prerequisites for the research: constructing a framework for students to become critical, independent thinking and informed consumers who not only manage consumer resources responsibly in a complex, multi-faceted society, but take appropriate action to influence the factors that affect consumer decisions as part of the global society's collective life.

To add to the investigation into legislation and related facets in HE, a thorough study was done on curriculum design *per se*. Philosophies, theories, approaches and applications in the form of curriculum development models were analysed and synthesised. This informed and in some ways confirmed the views of the researcher. It also provided a backdrop for a proper situation analysis. This analysis will be outlined in Chapters 4, 5 and 6.

The following chapter, Chapter 4, will deal with the theoretical perspectives of the methods used for the empirical research and will be followed by a detailed discussion of how the researcher employed the methods.

CHAPTER 4

RESEARCH METHODOLOGY

4.1 INTRODUCTION

This chapter aims at providing an overview of the research design and methodology used in this study. A sound theoretical framework for the selection of the appropriate research methods and techniques is intended. The case study undertaken is typified as exploratory, descriptive and interpretive and is motivated in the text to follow. A discussion of quantitative and qualitative approaches, as well as the specific methods and procedures that were used to generate data, is provided. A brief discussion aiming at transcending the quantitative-qualitative divide through triangulation will also be presented.

4.2 THE APPLICATION OF EXPLORATORY, DESCRIPTIVE AND INTERPRETIVE RESEARCH TO THIS STUDY

The study addressed the research problem identified in Chapter 1, which was articulated by the following question: What constitutes a curriculum framework aimed at consumer learning at a higher education institution? The study thus addressed the first stage of curriculum development, namely curriculum design. The focus of the investigation was on a situation analysis at a higher education institution, in this case the Cape Peninsula University of Technology, to determine the need for consumer learning and the development of a curriculum framework for consumer learning.

To begin with, the researcher conducted a literature study of consumer learning (Chapter 2) and curriculum development in (Chapter 3) to ascertain and comprehend the scope and depth of the investigation being undertaken and the application thereof in the context of the HE system of SA. Consequently the policies of the DoE, SAQA and the NQF/HEQF were reviewed for the purposes of this study.

The study undertaken is of an applied research nature and strives to generate new knowledge that may be used in real-life problems, in this instance a curriculum framework aimed at consumer learning at an HEI. The study is therefore exploratory (investigative) as it seeks to obtain clarity and generate understanding of the problem being addressed (Dixon, 1989: 13). Neuman (2000: 510) defines exploratory research as “research into an area that has not been studied and in which a researcher wants to develop ideas and a more focused research question”. This type of research typically involves gathering information from a small sample (Struwig and Stead, 2001: 5). The application of exploratory research is considered relevant as little documentation exists regarding consumer learning for university students, especially in SA.

It is also important to clarify the particular role of the researcher in this study as this influenced the choice of research approaches and methodology. The researcher saw her particular role in the study as that of an investigator, exploring the need for consumer learning at an HEI. The selection of approaches and methods was based upon the researcher’s pragmatic world-view that a triangulation approach would provide the best of both the quantitative and qualitative worlds. The research methods utilised in this study have been selected for their contribution to the understanding of the CPUT as case in time to ascertain and address the need for curriculum development for consumer learning. The researcher was a participant and interviewer in the research process, striving throughout to ensure that the goals of the study were reached through the use of impartial and honest methods.

In the first of the two data-generating phases of the study, a quantitative research approach was adopted. As a quantitative approach in educational research is descriptive by nature, it should strive to understand the meaning and relevance of the data gathered, in this case from a self-administered survey questionnaire. Babbie (1990: 36) postulates that the descriptive and exploratory conclusions that will be reached by this kind of analysis provide a broad overview of the representative sample of a large population, in this case the entire student body at the CPUT.

Self-administered questionnaires were therefore used to determine the need for consumer learning as perceived by first-year students at the CPUT and to determine their knowledge, skills, values and attitude (KSVA) regarding consumer rights and responsibilities, as well as other consumer-related issues.

The second phase of the research made use of qualitative research. The qualitative approach in the study sought to understand the "deeper" meaning and relevance of the data gathered and is therefore interpretive in nature. "Interpretivism" is an umbrella term normally associated with qualitative research methods for evaluation in the social sciences. As stated by Gibbons and Sanderson (2002: 9), this type of research is field-focused and natural settings are the direct source of data in which the researcher is the key instrument. Data is traditionally collected by means of words and pictures rather than numbers.

Semi-structured interviews were therefore used to explore the views of the learning facilitators regarding the importance of consumer learning in general and the need thereof for students at the CPUT. Furthermore, the characteristics of an informed consumer in the marketplace in daily life have been identified. To assist in the development of a curriculum framework for consumer learning, curriculum-related questions have been included such as suggestions for topics/themes, teaching strategies, implementation, development and incorporation of critical crossfield outcomes (CCFOs), as well as the major benefits and obstacles to be faced in offering consumer learning at the CPUT.

4.3 THE CASE STUDY DESIGN

Case study designs are well established in the qualitative research tradition; there however appears to be a growing trend away from considering case studies exclusively and reflexively in a qualitative context. A more expansive view accommodates an adaptive research structure that can accommodate qualitative and quantitative perspectives, techniques and standards (Winegardner, n.d.: 18). Wheeler (2001: 8) summarises this view of the case study as "an intensive study approach utilising multiple methods and research paradigms (quantitative and qualitative) to examine specific individuals, organisations, or contexts for a defined purpose within a defined unit of analysis. It can be exploratory, explanatory or descriptive in its orientation." Yin (1984: 15-16) states in this regard: "We were taught to believe that case studies were appropriate for the exploratory phase of an investigation, that survey and histories were appropriate for the descriptive phase, and the experiments were the only way of doing explanatory or causal inquiries…Some of the best and most famous case studies have been both descriptive…and explanatory. The more appropriate view of these different strategies is a pluralistic one. Each strategy can be used for all three purposes – exploratory, descriptive and explanatory."

The case study design or strategy is furthermore described by Denscombe (2001: 30), as focusing on one instance (or a few instances) of a particular phenomenon to be investigated, rather than on a wide spectrum of instances, illuminating the general by looking at the particular. This specificity makes it a good design for practical problems, questions, situations and occurrences of everyday practice for applied or real-world research. Through design, there is more opportunity to delve into more detail and unravel the complexities of a given situation. The case and basis for the investigation is not artificially generated. It is a phenomenon that naturally exists prior to the research project and will exist once the research has finished. A variety of sources, types and methods may be used in the case study to capture the complex reality under scrutiny and, in turn, facilitate the validation of data through triangulation (cf. 4.4.1) (Denscombe, 2001: 31, 40).

Winegardner (n.d.: 7) observes that Merriam (1988) originally viewed the case study as "and intensive, holistic description and analysis of a single instance, phenomenon, or social unit". At a later stage, however, Merriam (1998) added a new dimension to this view, contending that the single most defining characteristic of the case study is the delimitation of the unit of study. The phenomenon must therefore be intrinsically bounded (has a limit to the number of people who can be interviewed or to the observations that can be made) to be a case.

A case study may be also be categorised by the epistemology of the researcher as well as by the research framework and may be embedded in different philosophical traditions (positivist, post-positivist or critical) of research. A dual philosophical approach, which accommodates the descriptive (positivist tradition) and the interpretive (post-positivist tradition) to research, was aimed at in this case.

To define what attributes would most likely yield the relevant data, the “case” selection criteria would relate to the purpose of the study (cf. 1.3) and the research question (cf. 1.4) which needs to be answered. Cases are therefore selected by a sampling process for a specific reason. In the instance of this study, the case study under investigation was the CPUT.

One of the aspects of case study research which is criticised is that the case being investigated is not necessarily representative of similar cases and therefore the results of the research are not generalisable (Hancock, 2002: 7). This stems from a misunderstanding regarding the purpose of case study research, which is to describe a particular case in greater detail. It is therefore particularistic and contextual. Struwig and Stead (2001: 145) describe generalisability or applicability as the degree to which data can be generalised within a group (similar to internal validity) or to other groups (external validity). The issue of generalisation is not normally an issue for the researcher who is involved in studying a specific situation or case. It is rather an issue with interested parties who might want to know whether findings can be applied elsewhere. The readers, therefore, must decide whether or not the case being described is sufficiently representative or similar to their own local situation (Hancock, 2002: 7).

To summarise, the orientation of the case study approach for this study was therefore to accommodate the positivist (empirical-analytical paradigm) and post-positivist (interpretive paradigm) philosophical traditions. The case study in this research was firstly exploratory (investigative) to obtain clarity and generate understanding of the problems being addressed. Secondly, it was descriptive, as it sought to give detailed descriptions of the social phenomenon under investigation, i.e. consumer learning at an HEI. This provided a snapshot of the variables of interest at a single point in time. Thirdly, it was interpretive; seeking to gain an understanding of the meaning and relevance of the data gathered relating to curriculum development in consumer learning. This combined approach to the case under investigation was used to capture the complex reality under scrutiny. The case study, which contained both quantitative and qualitative data, was confined to the context of the CPUT.

4.4 USE OF QUANTITATIVE AND QUALITATIVE DATA

Critics of positivistic methods argue that they strip contexts from meanings in the process of developing quantified measures of phenomena (Guba and Lincoln, 1994: 106). Meanings are therefore seen as separate from people's subjective interpretations, consciousness and interpretations (Waghid, 2000: 26). Gebhart (1999: 5) theorises that positivism is effective for theory testing, but that it precludes theory development and discovery, as the positivist methods are inherently oriented to testing pre-established hypotheses and propositions. Educational research that is based on empirical positivist theory, draws on neutral, objective and statistical language, and includes the use of questionnaire-driven surveys (Kelchtermans and Schratz, 1994 in Waghid 2000: 26).

In using qualitative data, reality is not viewed as being external to the researcher. The researcher cannot be completely objective and value-free as he/she is part of that reality, and multiple realities exist which are dependent in content on individuals and groups (Struwig and Stead, 2001: 16). More emphasis is therefore placed on the participant's perspectives, behaviours, beliefs and description of events (Guba and Lincoln, 1994 in Struwig and Stead, 2001: 17).

It must be noted that both the quantitative and the qualitative data seek to make contributions to the "body of knowledge" that allows the use of generalisations to benefit educational and social practices (Keeves, 1997: 386). In summarising the difference between the two methodologies Hancock (2002: 2) states that quantitative research is more concerned with finding answers for questions such as: *How much? How many? How often?* and *To what extent?* while qualitative research is more concerned with finding answers to questions such as: *Why? How?* and *In what way?*

4.4.1 Triangulation

Researchers are increasingly recognising the benefits of combining quantitative and qualitative procedures and data, since this approach results in greater methodological mixes that strengthen the research design. Social scientists have borrowed the term "triangulation" from the field of navigation to assist in the description of the use of multiple approaches to a research problem or question. This enables an investigator to "zero in" on the answers and information sought by using two or more dissimilar measuring instruments or approaches. The key to triangulation, therefore, lies in the use of dissimilar methods or measures that do not share the same methodological weaknesses, such as errors and biases (Singleton, Straits and Straits, 1993: 391). Creswell (1994: 174) describes the concept of triangulation as being based on the assumption that any bias inherent in a particular data source, investigator and method would be neutralised when used in conjunction with other data sources, investigators and sources. If different methods produce similar findings, confidence in the results increases. However, according to Struwig and Stead (2001: 145), if the data from various sources are at times in conflict, such issues should be reported. These conflicting findings may then be used to broaden the interpretation of the data or allow the researcher to view the research from a new perspective.

For this research a triangulation of methods which is neither purely quantitative nor purely qualitative and therefore transcends the quantitative-qualitative debate was used.

This will be discussed in the following paragraphs, as well as the methodological issues relating to the quantitative and qualitative research approaches to this study.

4.5 THE QUANTITATIVE RESEARCH METHOD AND PREPARATION

Quantitative research can be described as a form of conclusive research involving representative samples and fairly structured collection procedures to generate data. The researcher carefully assessed what information was to be obtained and thoroughly considered concepts such as reliability and validity.

4.5.1 The research instrument: survey questionnaires

For the purposes of this study the researcher chose to use self-administered survey questionnaires to assist in the needs assessment for curriculum development for consumer learning at the CPUT. The questionnaires aimed at determining the KSVAs of the first-year students with regard to consumer rights and responsibilities and other consumer-related issues.

4.5.2 Generating data

The questionnaires were administered to the 2004 intake of first-year students registered in the faculties of Education, Management, Applied Sciences and Engineering at the former Cape Technikon, now known as the CPUT. These faculties were chosen as they were representative of Human, Social and Natural Sciences, as well as of Engineering, providing a “base” for comparisons to be made during data analysis.

4.5.2.1 Sampling

Purposive or judgemental sampling as a non-probability sampling technique was used to select 474 first-year students from the total population of 5 850 registered first-year students in 2004. This technique is applied when the researcher has some background information regarding the population and deliberately selects people or events that are likely to produce the most valuable data (Denscombe, 2001: 15; Struwig and Stead, 2001: 111; Babbie, 1990: 97). It is important to note that the projection of data beyond the sample would be statistically inappropriate, and variability and bias of estimates cannot be controlled or measured (Struwig and Stead, 2001: 111, 115). This, according to Stoker (1989: 103), does not imply that good results cannot be achieved with non-probability methods. The problem is that the user of these methods is unable to give any indication of the reliability of the results that have been obtained.

In order to achieve a 95% confidence level, the minimum sample size required for the survey was 374 respondents (Zemke and Kramlinger, 1982:161). The researcher decided to enlarge the sample size to 474 respondents to increase the response rate and to compensate for questionnaires that could be filled in incorrectly or left incomplete.

4.5.2.2 Questionnaire construction

The self-administered survey questionnaire (cf. Appendix B) was constructed by using a dendrogram (Schutte, 1992), which defined the conceptual framework of the study and from which the questions could be constructed (cf. Appendix A). This technique was applied after the boundaries for the theory were defined during a comprehensive literature study, which acted as a guide for compiling the relevant questions within the scope of the case study, namely the CPUT.

The questionnaire consisted of a series of modules or sequences, each concerned with a different variable. The order of these modules was based on the internal logic of the enquiry (cf. Appendix A) and the likely reaction of the respondents. The various question formats that were included in the content domain varied according to the type of information required (Schnetler, 1989: 45). They are discussed in the next section (cf. 4.5.2.3).

As suggested by Denscombe (2001: 95-96), the length of a questionnaire depends on factors such as the topic under investigation, the complexity of the questions, the nature of the respondents who have been targeted, and the time it takes to complete the questionnaire. He cautions that every effort should be made to keep the questionnaire as brief as possible by restricting the scope of the questions to crucial issues related to the research and avoiding superfluous detail or non-essential topics.

The questionnaire was also designed to be as user-friendly as possible by making it easy on the eye, as this encourages a more positive attitude to completing it. The layout was planned in order to minimise the possibility of errors that could arise when there is confusion of where answers should go and in which form they should be presented. Good lay-out assisted the researcher in reading the results and accurately transferring them to a database for analysis.

4.5.2.3 Open-ended questions

As the order in which questions are asked can affect the answers given, the researcher placed three open-ended (free response) questions (cf. Appendix B: 1; 2 and 3) at the beginning of the questionnaire to introduce the subject and elicit a general response about consumer rights and responsibilities without prior contamination from other questions (Babbie, 1992: 156-157). Although the open-ended questions used in the questionnaire were generally short (cf. Appendix B: 1; 2; 3; 7.2; 7.3; 12.2 and 18), the answers tended to be long, as the respondents were free to answer in their own words and to express any ideas they thought might be appropriate (Oppenheim, 1992: 112).

As the study was of an exploratory nature, inductive coding was used to analyse open-ended questions. Coding categories (cf. 5.31; 5.32 and 5.33) were therefore designed after analysing a representative sample of answers to the questions. According to Bowling (2004: 336), this approach has many advantages, such as flexibility and richness of the codes. Furthermore, it prevents the data from being constrained by being forced to fit pre-codes, as it allows for the development of new categories that might not otherwise have been thought of. These types of questions influence the respondents less than multiple choice or dichotomous questions. However, they are time-consuming, and difficult tabulation of responses often has to take place (Struwig and Stead, 2001: 92).

4.5.2.4 Closed questions

Following the open-ended questions at the beginning of the questionnaire, a closed question structure, which only allowed answers to fit into categories that had been established in advance by the researcher, were used for the most part (Appendix B: 4; 6; 7.1; 7.5; 9; 11.1; 11.2; 12.1; 15; 16; 17 and 19). The advantages and disadvantages of the closed questions, as described by Denscombe (2001: 101), are that the answers provided by the respondents are uniform in length and provide pre-coded data than can readily be quantified and analysed. The disadvantages, however, are that there is less scope for respondents to supply answers that reflect exact facts and true feelings, especially if the facts or opinions do not fit exactly into the range of options provided in the questionnaire. The latter may cause respondents to get frustrated, as they are not allowed to express their views fully.

Multiple choice questions, which offer specific alternatives from which respondents choose one or more answers, were also incorporated. A checklist or grid, which is similar to multiple-choice questions, was used. The latter typically lists various attributes a respondent is required to rate in terms of given criteria. In order to overcome the problem of excluding a response category, the advice by Struwig and Stead (2001: 93) was implemented, namely to add a category and to label it as “other”. Such a category was duly added (cf. Appendix B: 5; 7.4; 7.6; 14).

The researcher also made use of dichotomous questions, where respondents are offered a choice between two options, i.e. “yes” or “no” (Appendix B: 10; 13.1; 13.2;

13.3 and 20). The difficulty with these types of questions are highlighted by Struwig and Stead (2001: 94) who state that no provision is made for “don’t know” or “maybe” responses and that no factor statistical analysis can therefore be done, hence no sub-scales can be produced from a measure.

A Likert-scale response question to gather data on attitudes and perceptions was included, as scaled responses yield ordinal data and are preferable to other forms of questions such as open-ended questions, multiple-choice questions and dichotomous questions (Struwig and Stead, 2001: 95). The 5-point scale that was used varied from “not effective” to “very effective” (cf. Appendix B: 8).

A funnel approach as suggested by Oppenheim (1992: 110), Huysamen (1994: 133) and Babbie (1992: 154) was used. According to this approach, a broad question is asked and then progressively narrows down the scope of questions till it ends in some specific point (cf. Appendix B: 7.1). Filter questions or contingency questions are normally used to exclude some respondents from a particular question sequence as those questions are irrelevant to them. Clear routing instructions must be given to skip the next few questions and proceed to the beginning of the next question sequence.

There is no general consensus on the positioning of demographic questions on subjects such as sex, age and education. Of importance, however, is that questions were ordered in a way that is logical and seems natural to the respondent (Singleton, Straits and Straits, 1993: 311). The researcher therefore decided to place biographical questions for this study towards the end of the questionnaire (cf. Appendix B: 15-19).

4.5.2.5 Informal testing of questionnaire

Informal testing was a first step in refining the questionnaire. During this process the preliminary questionnaire was subjected to the scrutiny of a panel of colleagues and specialists who were familiar with the nature and scope of the study. To address face and content validity, as well as question construction methodology, 10 lecturers specialising in one of the following fields of study received questionnaires: Consumer Science, Education, Consumer Behaviour and Marketing. Their comments indicated the following: terminology should be simplified and adapted to the level of first-year students, open-ended questions should be reduced, the length of the questionnaire should be shortened, some questions could be omitted and an A5 booklet format would be preferred.

The recommended modifications were made to the questionnaire and the final version was a user-friendly, four-page A5 size booklet with clear instructions on how to complete the total of 20 questions. Thereafter the revised, self-administered questionnaire (cf. Appendix B) was proofread and edited for errors in grammar and spelling.

4.5.2.6 Pre-testing of questionnaire

Pre-testing a survey instrument consists of trying it out on a small number of people that have similar characteristics to those of the target group of respondents (first-year students) (Singleton *et al.*, 1993: 70). This is done to determine whether or not the purpose of the research is fulfilled and gives the opportunity to examine and reduce potential problems in the survey administration. A class of 45 first-year Somatology students in the Faculty of Applied Sciences was therefore chosen to complete the questionnaire as a pre-test.

As suggested by Denscombe (2001: 93) the students were briefed in the classroom regarding the purpose of the self-administered questionnaire and instructed on how to answer the questions. Dixon (1989: 25) describes the group completion of individual questionnaires as a combination of the personal interview and the postal survey: while the respondents themselves complete the questionnaire, the researcher is present to deal with queries, as is the case with the individual interview.

An effort was made to construct the questions so that the respondents' interest and attention could be held. No students indicated any problems with the question construction or the interpretation thereof, and a 100% completion rate was achieved. The average completion time was between 15 and 20 minutes.

During the analysis of the responses, however, a small percentage of students did not answer the funnel questions correctly as they did not follow the corresponding arrows when responding negatively. To overcome this problem, the researcher stressed this aspect during the instructions phase before the target group of students were required to complete the questionnaires.

4.5.2.7 Consent and confidentiality

All students were informed that participation was of a voluntary nature and that their responses would be treated with the strictest confidence. All questionnaires were anonymous. The exercise confirmed the finding of Dixon (1989: 39), who noted that when respondents experience a greater sense of anonymity, they are more willing to provide reliable information in a personal survey. No students refused to complete the questionnaires.

4.5.2.8 Reliability

Struwig and Stead (2001: 130) describe reliability as the extent to which test scores are accurate, consistent and stable. The validity of a test score is dependent on the reliability of the score. In the same vein, Niemann, Niemann, Brazelle, Van Staden, Heyns and De Wet (2000: 283) state that in quantitative research, reliability is associated with accuracy, stability, consistency and repeatability of the research. If the reliability is inadequate, the validity will be poor. It is therefore important to determine the reliability of the score before examining its validity.

To try to prevent errors from occurring, the researcher ensured that the testing procedure, in this case the completion of the questionnaires, was comprehensive and that the respondents clearly understood it. The testing environment was a classroom, which furthermore encouraged respondents to concentrate. The researcher scored and checked responses for accuracy and consistency.

4.5.2.9 Validity

Validity can be described as the extent to which a research design is scientifically sound and appropriately conducted. Validity comprises both external and internal validity. External validity refers to the extent to which results can be generalised to other populations (which would not be applicable in this case study). Internal validity addresses the issue of whether independent variables and not other extraneous variables are responsible for variations in the dependent variables (own brackets) (Struwig and Stead, 2001: 136).

To ensure internal validity, the researcher controlled the extraneous variables by ensuring that all participants within each group were treated in the same way, that measures with acceptable reliability and validity scores among the sample were tested, and that the sample size increased from the minimum of 374 to 474 participants.

4.5.2.10 Data analysis procedure

The data obtained from the questionnaire, which was completed by first-year students, was analysed by the researcher, assisted by a former statistician from the University of Stellenbosch who has specific experience and expertise in questionnaire analysis.

To organise and summarise the responses from the research survey, coding was used as a method of conceptualising research data and classifying it into meaningful and relevant categories. This data was originally entered into an *Excel* spreadsheet and then imported into a STATISTICA data analysis software system (StatSoft, Inc. 2005). Descriptive statistics such as frequencies of variables, differences between variables and averages were mostly used to analyse the data (Singleton *et al.*, 1993: 425 - 426). Statistical tests are designed to estimate the significance of the results and the probability that they did not occur by chance. At the end of the analysis there is a mass of results, but as Hancock (2002: 16) mentions, there is also what may be called “the big picture” or main findings.

4.5.2.11 Contingency tables

When biographical factors such as gender, age group and home language, and others such as faculty and a knowledge level index are cross-tabulated and the frequency counts at all combinations of the factor levels are tabulated, such a table of frequencies is known as a contingency table. One, two or more factors may be tabulated simultaneously. Analyses in this work focused mainly on two-factor tabulations.

There are three ways in which such a table can result. The first is when row frequencies are of interest. The second, in principle the same as the first, is when column frequencies are compared. The third is when the focus is on the total frequency (every row/column frequency expressed as a percentage of the grand total).

In the row/column case the hypothesis of interest is that all rows have the same distribution of percentages over the columns (or vice versa). Another way to say this is that the row profiles (of percentages) are the same. For example, if the two factors are “Faculty” and “Home Language” then this hypothesis is that each faculty (rows) has the same distribution, i.e. percentages, as the different home languages (columns).

If the two-way table consists of I rows and J columns and if the frequency in row “i” and column “j” is denoted by n_{ij} and the true proportion in cell (i, j) is p_{ij}, then the null hypothesis of equal row profiles is:

$$H_{01}: p_{1j} = p_{2j} = \ldots = p_{Ij}, \text{ for } j = 1, 2, \ldots , J.$$

The alternative hypothesis is that at least one of the equalities in H_0 is not true.

When the null-hypothesis is true, the expected frequency can be estimated from the data for each cell in the contingency table. When the expected frequencies, over the entire table, differ “too much” from the observed frequencies, it is considered that the null-hypothesis is violated. Pearson’s X^2 statistic (Christensen, 1997: 34) is well known to evaluate the difference between observed and expected frequencies and to provide a significance test for H_{01}. X^2 has a discrete distribution under the H_{01} (for every combination of row frequencies there are only a finite number of outcomes of the value of X^2). It is well known that if the sample size is large, the continuous chi-squared distribution provides an excellent approximation to the X^2 distribution. Thus, the chi-squared distribution is customarily used to evaluate the significance of the test of homogeneity of percentages. For tables with I rows and J columns, the chi-squared approximation to X^2 is based on $(I – 1)(J – 1)$ degrees of freedom. However, the approximation becomes suspect under certain conditions. These deviations will be discussed more fully later.

Another hypothesis of interest for a two-way contingency table arises when the researcher wishes to evaluate the possible association between two discrete factors for which only counts are available for their joint occurrence at their different levels. When the two factors are independent of one another (or, alternatively, if they are not associated with one another), the hypothesis of independence in a contingency table can be checked by estimating the joint distribution of the two factors and comparing it to the product of the estimated marginal distributions (Christensen, 1997: 35). The null-hypothesis in this case is:

H_{02}: $p_{ij} = p_{i+}p_{+j}$, for i = 1, 2, … , I , and j = 1, 2, … , J.

The notation p_{i+} denotes the proportion of cases (in the population) belonging to the i-th row and similarly, p_{+j} is the proportion in the j-th column.

In this case the alternative hypothesis is that at least one of the equalities in H_{02} is not true.

It is interesting to note that the two X^2 tests for H_{01} and H_{02} are fundamentally different (derived under different null-hypotheses). It is only the way in which the sampling has been done that determines which null-hypothesis is relevant. However, unexpectedly, it can be shown that the two tests for H_{01} and H_{02} are numerically identical.

With some exceptions, the chi-squared distribution provides a good approximation to the distribution of X^2. Generally speaking, the sample size must be “large”, although it is not clear how large is “large”. Cochran (1954) concluded that no estimated expected frequency (under H_{01} or H_{02}) should be less than 1 and that no more than 20% of the cells in a table should contain expected frequencies less than 5.0.

If the conditions for the asymptotic approximation hold for a table with ν degrees of freedom (d.f.) and if $X^2 = u$, then we approximate the P-value of the test by $P(X^2 \geq u) \approx P(\Xi_\nu^2 \geq u) = p$. Here Ξ_ν^2 denotes the chi-squared variable on ν d.f. This is in answering the question: what is the probability of finding a value for X^2 as extreme (or more extreme) than the observed value of u? If that probability is small (usually smaller than 5%) then it is considered to be evidence against the null-hypothesis.

This value is known as the P-value of the test. If the P-value is less than 5% (for example) then one could also say that the null-hypothesis is rejected at the 5% level of significance.

In cases where the chi-squared approximation is considered not to hold, use is made of a statistical software package that can evaluate the exact p-value of the test (Mehta and Patel, 2001). The software has to be applied with circumspection: it can't be applied routinely to any table as it may take inappropriately long to produce exact values for tables that are too large. In this work it has only been applied to situations where the exceptions stated above have been violated.

4.5.2.12 Correspondence analysis

Sometimes it is desirable to get better insight into the structure of a contingency table. Geometrically, each row profile (of J proportions) can be represented as a point in J-dimensional space. Correspondence analysis is a statistical technique in which a subspace of much lower dimension (preferably in 2-D space) is sought so that the I row points are as close to it as possible. A graphical representation in two or three dimensions may then enable the user to see which level(s) of one of the factors is responsible for the largest contribution to the overall X^2 value (cf. 5.3.4).

The next section will discuss the qualitative empirical research used in the study.

4.6 QUALITATIVE RESEARCH METHOD AND PREPARATION

A reflection on the nature of the research problem, which was the development of a curriculum framework for consumer learning at an HEI, influenced the decision to use qualitative research in conjunction with quantitative research as described in the previous paragraphs. Denzin and Lincoln (1994) describe qualitative research as multi-method in its focus, involving an interpretive, naturalistic approach to its subject matter. This method of naturalistic enquiry is usually less obtrusive and does not manipulate the research setting (which will be the context of the CPUT), as occurs in quantitative investigations.

Exploratory semi-structured interviews, which are “concerned with trying to understand how ordinary people think and feel about the topics of concern to the research” (Oppenheim, 1992: 67), were used. A useful set of exploratory interviews can broaden and deepen the original plan of the research, present new dimensions to be studied and suggest new ideas, hypotheses and differences between groups of respondents (Oppenheim, 1992: 67-68). The qualitative investigator has the advantage of getting close to the research material and can obtain a great deal of in-depth information that can be tested in subsequent quantitative studies if necessary and appropriate (Bowling, 2004: 352). According to Henning, Van Rensburg and Smit (2004: 53) whatever the aim of the interview, the content is taken at “face value” and the standard is guidance without interference or conversation from the interviewer.

4.6.1 Generating data

To obtain in-depth information and develop a deeper understanding of the social phenomenon of consumer learning from the perspective of the learning facilitators at the CPUT, interviews were chosen as a method to generate data in this study. Interviews can be highly structured, semi-structured or unstructured. Structured interviews are based on a tightly structured schedule of questions, similar to a questionnaire. The researcher chose semi-structured interviews (sometimes referred to as focused interviews or semi-standardised interviews). These have standardised open-ended questions, whereby the exact wording and sequence of questions are maintained and the interviewee is able to respond as he or she wishes (Henderson, 1991: 73; Hancock, 2002: 9; Struwig and Stead, 2001: 98). This data collection instrument was chosen because this method would provide the researcher and participants more flexibility, the researcher could follow up any interesting avenues that emerged in the interview and the participants would be able to give a fuller picture (Greeff, 2002: 302).

Hancock (2002: 10) states that qualitative interviews should be fairly informal so that interviewees feel as if they are participating in a conversation or discussion rather than a formal question and answer situation. As the researcher had been an academic at the CPUT for many years, she felt that she was well equipped to act as interviewer in the case.

4.6.1.1 Instrumentation: semi-structured interviews

Researchers generally use semi-structured interviews in order to gain a detailed picture of a participant’s beliefs about, or perceptions or accounts of, a particular topic (De Vos, Strydom, Fouché and Delport, 2005: 296). The purpose of the semi-structured interviews conducted with learning facilitators at CPUT (cf. Addendum C1), was to determine their views and perceptions regarding the importance of consumer learning and to ascertain whether they perceived a need for consumer learning. As HE practitioners, their knowledge and experience of curriculum development was also sought regarding aspects which might influence the development of the curriculum framework for consumer learning. Interviewees were not seen as vessels of information, but as “research partners” who were also trying to capture the essence of the unit of analysis (Henning *et al*., 2004: 68).

The researcher made use of a set of predetermined questions on an interview schedule. These questions were peer reviewed by learning facilitators of the institution to ensure that they were clearly structured and in logical sequence. Small changes in sentence construction were suggested and were subsequently implemented. It must be noted that the interview was guided by the schedule rather than dictated by it. De Vos *et al.* (2005: 296) mention that in this type of interview, the participant shares more closely in the direction the interview takes and can introduce an issue the researcher has not thought of. They cite Smith *et al*. (1995) who contend that in this relationship, the participant can be perceived as the expert on the subject and should be allowed maximum opportunity to tell his/her story.

The questions for the semi-structured interviews were divided into four sections. In the first section, questions were focused to provide a general orientation towards consumer learning at the CPUT. The respondents were asked what they thought about consumer learning and how important they perceived it to be for students at the institution. They were also required to indicate the need for consumer learning for students on a 1-10 scale. The last question in this section referred to the characteristics (knowledge, skills and attitudes) respondents thought an informed consumer should possess to function effectively in the marketplace and in daily life in general.

The second section included questions regarding topics/themes that should be included in consumer learning and why these were deemed important. Other questions pertained to teaching strategies that could be used to offer consumer learning.

The third section referred to the implementation of consumer learning at the CPUT and how it could be included or integrated into the curriculum and in which year of study. Other questions pertained to the potential for consumer learning to act as a vehicle/medium for the development of critical or crossfield outcomes. An example of how the critical outcomes could be incorporated in a consumer learning offering/module was also requested.

The fourth and last section of the semi-structured interview included questions on the major benefits of consumer learning for students, and the major obstacles and problems foreseen in offering consumer learning at the CPUT.

4.6.1.2 Selection of participants

The participants for the semi-structured interviews were purposively selected to fit into the criteria of **desirable participants**. These criteria come from the researcher's knowledge of the topic and of how the theorising was developing during the research process. The selected participants represented a theoretical population that act as the spokespersons for the topic of enquiry, and the findings from the interviews were not generalisable to the whole population, as a case study approach was used (Henning *et al*., 2004: 71).

To provide for various perspectives on consumer learning, the researcher decided on the following inclusion criteria for the learning facilitators who participated in this study:

1. A minimum of three years in HE as a learning facilitator
2. One male and one female learning facilitator from the Faculties of Education, Engineering, Applied Sciences and Management.

Eight learning facilitators were eventually selected to participate in the interviews.

4.6.1.3 The interview process

All interviews were conducted and tape recorded in the offices of the participants to ensure that the physical environment was optimally fit for the purpose. This implied that there would be no interruption, and ensured comfortable seating, familiar surroundings and privacy. The first interview was conducted as a pilot interview, using the semi-structured questionnaire to determine if the interviewee understood the topic and questions and found them appropriate and useful. This also contributed to interview reliability (Struwig and Stead, 2001: 135).

The pilot interview was conducted on July 22, 2005 and included the predetermined questions that were systematically presented to the participants. During the interview the researcher probed and deviated from these questions where and when necessary. The interviewer attempted to remain as neutral as possible in relation to the interviewee during the interview by not offering opinions on the topic, but rather encouraging the interviewee to provide detailed information. This interview lasted 37 minutes.

The interviewee had no problems with the questions, but suggested that the questionnaires be handed out prior to the interviews so that the interviewees could prepare themselves before the interview session and ensure informed responses. The suggestion was also made that the questionnaires be accompanied with a handout which provides the working definition of consumer learning, a summary of the consumer rights and responsibilities, and a list of SAQA’s CCFOs to refer to, before and during, the interviews (Appendices C, C1, C2 and C3). These suggestions were adopted by the researcher, as some of the participants were not well acquainted with consumer learning *per se*.

4.6.1.4 Credibility (Reliability)

Reliability is an index of the consistency of something; the repeatability, its dependability (Kaufman and English, 1979: 13). Interview reliability refers to the consistency of the observation (Starfield, 1993: 71) and the extent to which it can be replicated under similar situations so that similar conclusions and results can be reached (Joppe, 2000: 1). To ensure rigour in the qualitative research process, meticulous records, i.e. tape recordings, *verbatim* transcripts, field notes and reference documents, were kept. This was done to enable another investigator to generate and analyse the data in the same way.

4.6.1.5 Trustworthiness (Validity)

The trustworthiness (validity) of qualitative research is a contentious issue, and some authors query the usefulness of the validation from a qualitative perspective. The various ways of confirming or validating qualitative data, as summarised by Struwig and Stead (2001: 143-146), are listed below and related to this particular study.

- Descriptive validity refers to whether the information provided by the researcher is factually accurate and comprehensive or whether it has been omitted or distorted. This view is supported by Johnson and Christensen (2000: 209). The factual accuracy in this research was ensured through the maintenance of written notes and audio taped records of the procedures followed.
- Interpretative validity is an indication of whether the participants' meanings or perspectives on events and behaviours are accurately reported (Holloway and Wheeler, 2002: 257 refer to this as "member checking"). In this case emphasis was placed on the perspectives and language of the participants rather than the terminology and interpretation of the researcher. Interpretative validity of the interviews was addressed by giving participants a summary of their interview after all the interviews were completed and allowing them to comment on its accuracy.
- Theoretical validity refers to whether there is common agreement between the researcher and the participants about the concepts or theory used to describe the phenomenon. By forwarding the questionnaire and additional information on the definition of consumer learning, consumer rights and responsibilities and CCFOs beforehand, the researcher endeavoured to address the theoretical validity from the onset of the interviews.
- Triangulation refers to the extent to which independent measures confirm or contradict the findings of the study. Independent researchers can be used to analyse the data and determine if they are in agreement with the coding or interpretation of the data. In the case of this study, triangulation was achieved by complementing the data with the findings from the quantitative measures

to determine if similar or supplementing patterns in the data emerge from both analyses.

- Researcher effect refers to the degree to which the researcher is biased in reporting and interpreting the findings. The researcher should explain his/her background, beliefs and views that could influence the interpretations offered. In this study, the researcher saw her particular role as that of an investigator, participant and facilitator. As the researcher has been involved in teaching and practising Consumer Science for many years, she strived to ensure that the study reached its goals by using impartial methods to describe the need for consumer learning accurately and report any inconsistencies in the findings which contributed to the development of a curriculum framework.

Henning *et al.* (2004: 148) cite Kvale (2002) who states that validation depends on good craftsmanship in an investigation, which includes continual checking, questioning, and theoretically interpreting the findings. They furthermore contend that craftsmanship means **precision** throughout the research process, from the design to the presentation of the findings. The researcher adopted this approach throughout the study to ensure validity.

4.6.1.6 Data analysis procedure

According to Miles and Huberman (1994: 10), qualitative data analysis consists of three concurrent flows of activity: data reduction, data display and conclusion/verification. Data reduction refers to the process of selecting, focusing, simplifying, abstracting, and transforming the data that appears in transcriptions. Data reduction is a form of analysis that sharpens, sorts, focuses, discards, and organises data in such a way that “final” conclusions can be drawn and verified. Data display generically refers to an organised, compressed assembly of information that permits conclusion drawing and action (Miles and Huberman, 1994: 91). Hancock (2002: 17) explains that the basic idea is to identify from transcripts the extracts of data that are informative and to glean important messages hidden in the mass of each interview.

The content can be analysed at two levels:

- the basic level of analysis (also referred to as the manifest level or type of analysis), which is a descriptive account of the data reflecting what participants said with nothing read into it or assumed about it, and
- the higher level of analysis, which is interpretive (also referred to as the latent level of analysis). This means that the analysis is concerned with what is meant or implied by the response (Hancock, 2002: 17).

4.6.1.7 Basic level of analysis

For the basic analysis the researcher developed her own predetermined categories derived from the questionnaire, as no established categories were available to sort the data items. This was an iterative process where constant comparison of the data segments from the interviews took place, to determine if they were in the most appropriate category and to identify formal connections between them (cf. Appendix D).

Classifying data is an important step in the analysis; otherwise there is no way of knowing what is actually analysed and no meaningful comparisons can be made. This lays the conceptual foundations upon which interpretations – which make action meaningful to others – and explanations are based. Classification is done with a purpose which is guided by the research objectives (Henning *et al.*, 2004: 129).

4.6.1.8 Higher level of analysis

During the higher level of analysis which followed, themes or trends were identified, analysed and categorised from these data segments. As described by Henning *et al.* (2004: 132), this actual linking of categories does not take place descriptively, but rather on a conceptual level, which implies that the text is converted into concepts.

The analysis of this research was therefore done at two levels: the actual words used by the respondents (basic level) and the conceptualisation of these words (higher level) by the researcher. Content analysis was therefore an important tool. It is described by Henning *et al*. (2004: 109) *as* “chunking the data and synthesising the chunks again to create a new whole”.

4.6.1.9 Interpretation of qualitative data

Data interpretation for qualitative research focuses on holistic “illumination, understanding and extrapolation” (Patton, 1990: 424 in Struwig and Stead, 2001: 172). Linear interpretations, in which certain variables are mechanistically related to each other, are avoided. Interpretation of data (higher level of analysis) is more than just reporting the data (basic level of analysis); it provides the reader with reasonable insight that may at first not be obvious (own brackets) (Struwig and Stead, 2001: 172).

When the researcher is satisfied that the themes (patterns) represent a reasonably “researched” chunk of reality, each theme (pattern) can be used as the basis for an argument in a discussion around them (own brackets) (Henning *et al*., 2004: 107). The right balance of description, interpretation and style that integrates them in an interesting and informative narrative must be achieved when writing the results of qualitative research. As in quantitative research, some data may be measurable, but for the most part the data is used to describe a phenomenon, to articulate what it means and to understand it (Hancock, 2002: 16).

It is also important to note that the processed data does not have the status of “findings” until the themes (patterns) have been discussed and argued to make a point, and the point that is made is the research question (own brackets) (Henning *et al*., 2004: 107). In this recontextualisation of the data text (when final data is integrated as evidence in an argument, the original data text and the context (the “text” with “text”) are merged (Henning *et al*., 2004: 107). During the process of creating a “thick description” or “thick explanation”, the researcher therefore sought constructs, those concepts which may be inferred from the phenomena and could be used to explain them, as well as themes/patterns, the salient characteristics of the case being investigated.

The predetermined categories, basic and higher level of analysis of data from the semi-structured interviews conducted with the learning facilitators, as well as the recontextualisation of the data text (when final data is integrated as evidence in an argument) are documented in Chapter 6.

4.7 CONCLUSION

This chapter sought to motivate why the research undertaken could be exploratory, descriptive and interpretive. To begin with, positivist and post-positivist perspectives were explained to provide a backdrop for the choice of research approaches and methods for this study. This was followed by a discussion presenting the more expansive view of the case study as an adaptive research structure or design that can accommodate both qualitative and quantitative data. This view supports the idea of a “unity of purpose” in educational research, which respects the capacity of quantitative and qualitative paradigms to add clarity to understanding human behaviour (Gibbons and Sanderson, 2002: 20).

A brief discussion of triangulation adopted in this study followed. Triangulation was used to improve the scientific method as it ensured that the study was rigorous in its use of both quantitative and qualitative data and that biases were limited in varying ways in the application of different methods. The researcher therefore increased the trustworthiness of the research and in the process gained enriched explanation of the research problem.

The last section of the chapter reported on the application of the quantitative research method through the use of survey questionnaires with first-year students. A detailed discussion followed of the application of the qualitative research method through the use of semi-structured interviews with learning facilitators. The analysis of the data generated through the application of the research methods, which follows in Chapter 5 and Chapter 6, not only shed light on the situation analysis to determine the need for consumer learning at the CPUT, but also informed the subsequent development of a curriculum framework for consumer learning, the aim of the study.

The next chapter, Chapter 5, will deal with the results obtained from the questionnaire survey with students, the statistical analysis of the data and a summative discussion of the findings.

CHAPTER 5

QUANTITATIVE DATA ANALYSIS

5.1 INTRODUCTION

This research was conducted in a number of phases, which began with a comprehensive literature review on consumer learning (presented in Chapter 2) and curriculum development (in Chapter 3). The literature review was used as a basis to develop the dendrogram or conceptual framework (cf. Appendix A) which guided the construction of the survey questionnaire (cf. Appendix B) used in this study.

The goals of the survey questionnaire were firstly, to assist in the needs assessment for curriculum development at the CPUT and secondly, to determine the knowledge, skills, values and attitudes of first-year respondents regarding consumer rights and responsibilities, as well as other consumer-related issues. This would not only provide insight into the situation analysis, but also assist in the planning and development of a curriculum framework for consumer learning at an HEI, which was the aim of the study.

The data generated through the application of the survey questionnaire during the last term of 2004 will be scrutinised, analysed and discussed through the use of descriptive statistics. This chapter presents the results, the data analysis and a description of the findings, as well as a summative discussion thereof.

As discussed in Chapter 4, the survey was conducted using a relatively short four-page questionnaire in English (cf. Appendix B). The distribution and completion thereof took place over a two-week period during the last quarter of 2004. Seven class groups of registered first-year students from four different faculties participated. The total number of respondents was 474 (see **Table 5.1**) and all the questionnaires could be used (the total population of first-year students was 5 850).

The questions comprised the following:

1. Knowledge of consumer rights (8 questions)
2. Knowledge of consumer responsibilities (6 questions)
3. Purchasing experience (3 questions)
4. Knowledge of SA consumer organisations (3 questions)
5. Information sources (3 questions)
6. Biographical information (5 questions) and an additional question on the need for consumer education. (It was decided to use the term "consumer education", instead of "consumer learning" in the questionnaire as this terminology was more familiar to the students.)

The researcher made the assumption that young adults at university would possess prior knowledge (from school) and be informed (from experience) on consumer issues, especially regarding their consumer rights and responsibilities and how consumers' decisions influence their lives. Another factor that may have contributed to their knowledge, skills, values and attitudes as consumers, are the many forms of media and information sources such as television, radio, newspapers, magazines, the Internet etc., to which they had been exposed.

Table 5.1: Student group participants

Note that here (and in other tables) percentages may often not add to 100 due to rounding error

Group	N	%
Civil Engineering	111	23,4
Personnel Management	104	21,9
Education	91	19,2
Somatology	45	9,5
Marketing	44	9,3
Food Technology	41	8,6
Consumer Science: Food and Nutrition	38	8,0
Total	**474**	**100,0**

Although the first three groups were on average 10% larger than the last four groups, there should not be any effect on the research. This was coincidental. There was an expectation however, that the respondents from Consumer Science: Food and Nutrition would have more knowledge than those from other courses, as the consumer forms the central theme of their course. The numbers were however too small to indicate significance, which can be seen as a shortcoming of the study.

Because the biographical data of respondents was seen as being the most important information in which significant differences are based, the last section of the questionnaire is handled first in the discussion which follows. The rest of the questionnaire was analysed in the same order as on the questionnaire. In most cases only frequencies and percentages are given.

5.2 BIOGRAPHICAL INFORMATION

In any investigation the biographical information forms an integral part of the research undertaken. This information will be referred to as the "explanatory variables" in this study. The explanatory variables contain information that is unique to each individual in the survey. He or she is thus either male or female, has a specific home language, ethnicity, school education and/or higher education and career path. This "process" has an influence on an individual's lifestyle and world view. In any research the explanatory variables thus need to be scrutinised carefully and they should be used to "explain" the responses of different groups of individuals in the survey via the various statistical analyses.

In this investigation the explanatory variables were gender, age, the faculty in which students were studying, home language, and specific subjects taken at school (which included consumer learning topics). They were all taken into consideration and used to determine whether they could explain significant differences that may exist between various questions.

The responses given by the survey subjects, other than the explanatory (biographical) variables, will be referred to as the "response variables" (also sometimes known as "dependent" variables).

5.2.1 Gender

In any investigation gender forms a very important basis. Gender and age are two of the explanatory variables that explain most significant differences. **Table 5.2** and **Figure 5.1** reflect the number of males and females who participated in the study.

Table 5.2: Gender and “no response” rate

Group	N	%
Male	164	34,6
Female	297	62,7
No response	13	2,7
Total	**474**	**100,0**

Table 5.2 is graphically illustrated as follows:

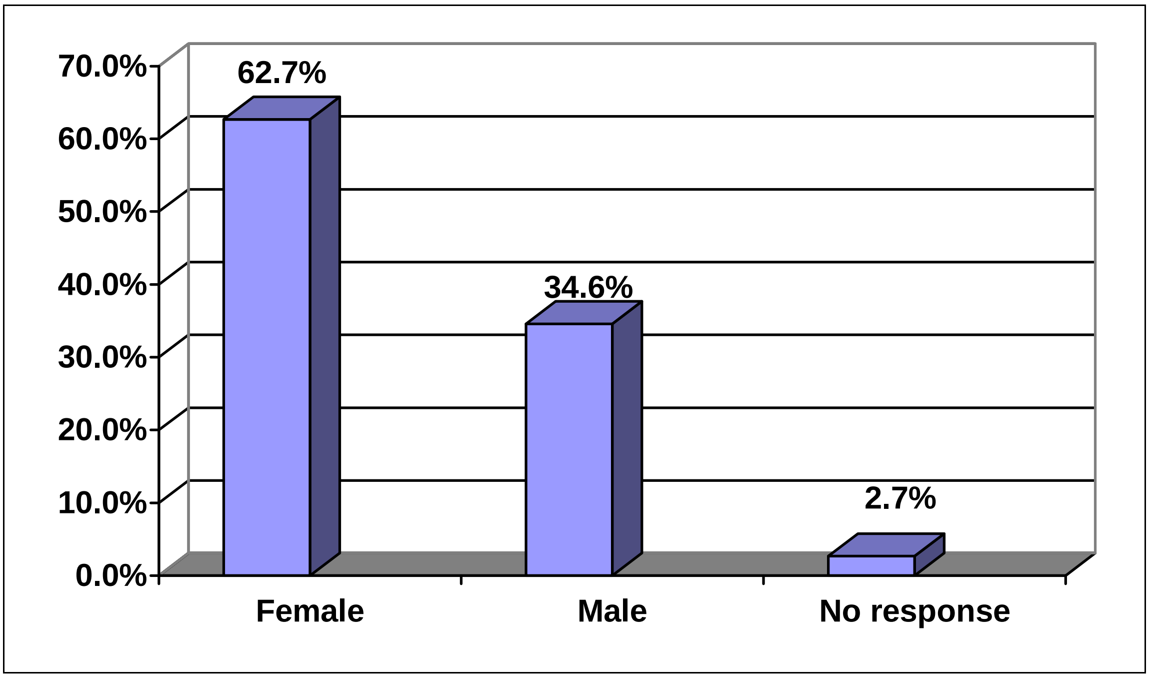


Figure 5.1: Gender

According to **Table 5.2** and **Figure 5.1** it is clear that most respondents in the survey are female. As soon as the frequency information of the age categories and the faculties were determined, gender distribution and age, as well as faculties were analysed, as inconsistencies influenced the investigation. In all statistical computations where gender is the explanatory variable, those cases in the non-response category were treated as missing values, thus they were not included in the analyses.

5.2.2 Age category

Most of the students at the university are in the age category 19 - 25. This is the normal age range for post-school education. Many first-years are still 19 and the more senior students are between 20 and 25. There are always some exceptions, such as respondents who already had a job but decided in their late twenties to change jobs or return to studying to improve their future prospects. These exceptions may have had more exposure to consumer learning and thus more knowledge regarding "consumer rights and responsibilities" than the first-year students of "normal" age. It was therefore important to check for differences in the age and consumer-related knowledge of respondents. The distributions of age groups are illustrated in **Table 5.3** and **Figure 5.2**.

Table 5.3: Age

Age category	N	%
19 or -	203	42,8
20 - 25	242	51,1
26 - 30	13	2,7
31 +	6	1,3
No response	10	2,1
Total	**474**	**100,0**

Table 5.3 is graphically illustrated as follows:

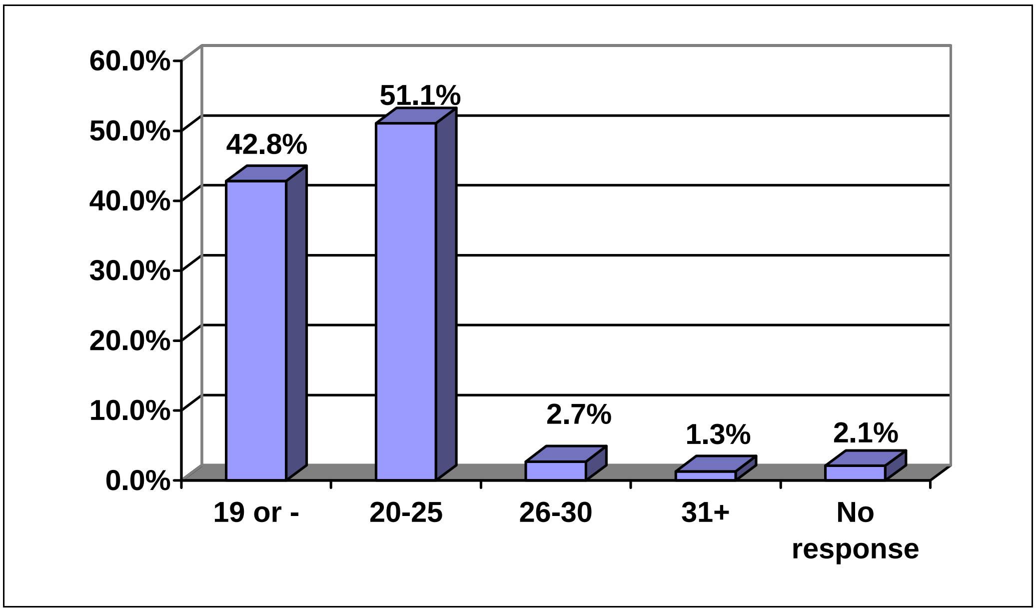


Figure 5.2: Age

According to **Table 5.3** and **Figure 5.2** most respondents (51,1%) were between 20 and 25 years of age. Few were older than 25. To compare the explanatory variables with the consumers' questions, it was decided to place students older than 26 years in one group. This means that the number of students in this group added up to 19 (4,0%).

The gender distribution in the various age categories is indicated in **Table 5.4** below:

Table 5.4: Age distribution by gender

	Male		Female		Total	
Age distribution	**N**	**%**	**N**	**%**	**N**	**%**
19 or -	57	34,8	146	49,2	203	44.0
20 -25	100	61,0	140	47,1	242	52.1
26 +	7	4,3	11	3,7	19	3,9
Total	**164**	**100,0**	**297**	**100,0**	**461**	**100,0**

It is interesting to note that most of the students who did not fill in their gender also did not fill in the other questions in this section. This group of respondents have also not been included in the contingency tables analysed later.

When applying a Pearson chi-square test to the data in **Table 5.4**, a significant difference was found at the 5% significance level (p=0,0114) between gender and age. Of the 164 male respondents, 61,0% were between 20 and 25 years, while the females tended to be younger (49,2% were 19 years and younger).

There could be various reasons for this phenomenon. One of the reasons could be that young adults, especially males, often decide to go overseas after their Grade 12 schooling year for financial reasons and then return to study thereafter; other students possibly work and are then sent to university by their companies to improve their qualifications. Females, on the other hand, often decide immediately after school whether they want to study for a career or seek work.

5.2.3 Faculty

When comparing faculties in which the respondents are registered, it was found that most respondents were registered in the Faculty of Management (30,6%) and the least (18,4%) in the Faculty of Education. The results are indicated in **Table 5.5** and **Figure 5.3** below.

Table 5.5: Faculty

Group	N	%
Education	87	18,4
Engineering	109	23,0
Management	145	30,6
Applied Sciences	122	25,7
No response	11	2,3
Total	**474**	**100,0**

Figure 5.3 depicts this graphically as follows:

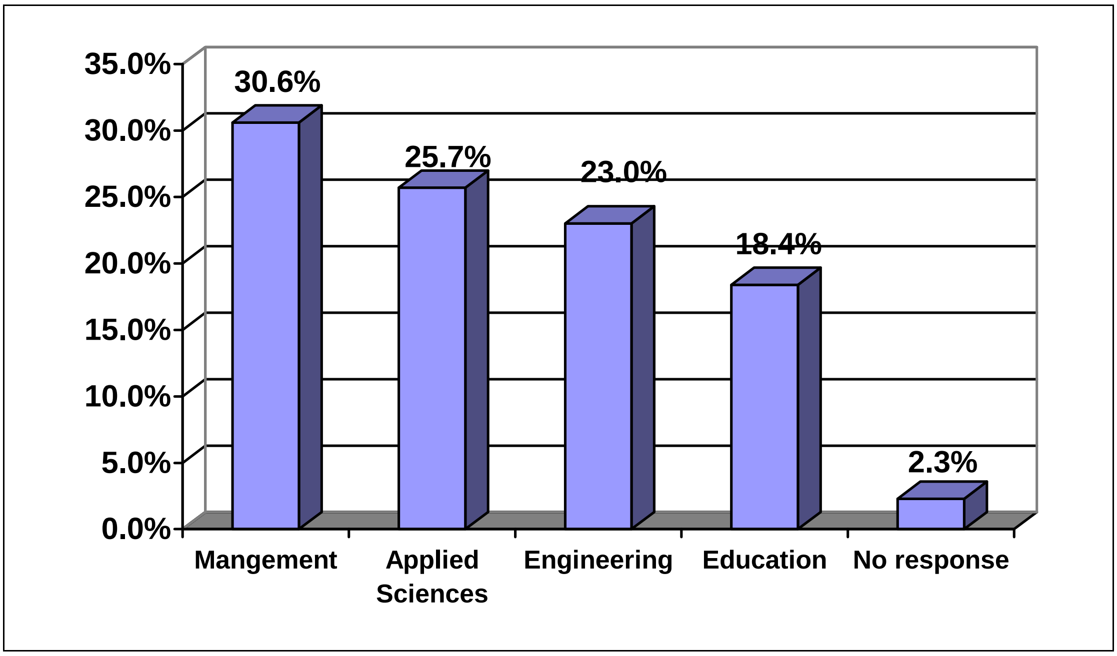


Figure 5.3: Faculty

In **Table 5.6** the gender distribution in the four faculties is represented. In this association, non-responses have not been included.

Table 5.6: Distribution of faculties by gender

	Male		Female		Total	
Faculties	**N**	**%**	**N**	**%**	**N**	**%**
Education	11	6,8	75	25,3	87	18,7
Engineering	76	46,9	30	10,1	109	23,1
Management	58	35,8	87	29,3	145	31,6
Applied Sciences	17	10,5	105	35,4	122	26,6
Total	**162**	**100,0**	**297**	**100,0**	**459**	**100,0**

Regarding the distribution into faculties by gender, the chi-square test shows a significant difference at the 1% level (p=0,000). It is clear that most of the male respondents (just less than half) study Engineering (46,9%),while the second most study Management (35,4%). The distribution of females in the faculties was Applied Sciences (35,4%), Management (29,3%) and Education (25,3%). It is significant that few women study Engineering (10,1%). From this information, the assumption can be made that more male respondents will have less knowledge regarding consumer rights and responsibilities and consumer-related information, because this is not a priority in their courses. Should they therefore have knowledge, other factors such as exposure to consumer information at school, culture and background may be the reason, and not the course they are studying.

If one looks for association between age and the faculty in which students are studying, a significant difference may be expected as most of the females are 19 years and younger. The results are indicated in **Table 5.7**.

Table 5.7: Age distribution per faculty

	19 years and younger		20 – 25 years		26 years and older		Total	
Faculties	**N**	**%**	**N**	**%**	**N**	**%**	**N**	**%**
Education	32	15,8	47	19,5	8	42,1	87	18,8
Engineering	50	24,8	53	22,0	5	26,3	108	23,4
Management	62	30,7	78	32,4	5	26,3	145	31,4
Applied Science	58	28,7	63	26,1	1	5,3	122	26,4
Total	**202**	**100,0**	**241**	**100,0**	**19**	**100,0**	**462**	**100,0**

For **Table 5.7**, Pearson's chi-square test leads to a significant difference at the 10% level of significance (X^2 = 10.80, degrees of freedom (d.f.) = 6, P = 0.0928). The profiles of the two younger age groups (over faculties) are somewhat alike. However, the profile of students of 26 years and older is different in that most of them (42,1%) are in Education, whereas only 5,3% of them study Applied Science.

5.2.4 Language

Language is an important component of a person's culture. The language spoken at home will influence the culture of a person in various ways. The perception exists that cultures vary to such an extent that what is important for one culture, may not mean much to another culture. **Table 5.8** indicates the results for home language.

Table 5.8: Home language

Language group	N	%
African	116	24,5
English	235	49,6
Afrikaans	105	22,2
No response	18	3,8
Total	**474**	**100,0**

Table 5.8 is represented graphically as follows:

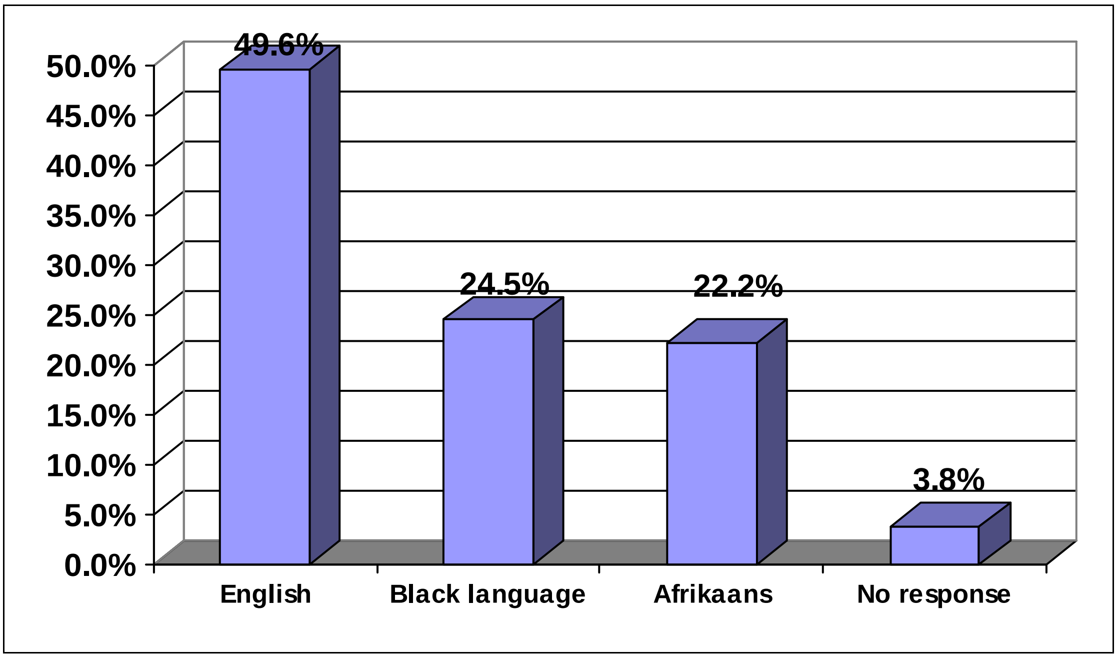


Figure 5.4: Home language

Nearly half of the respondents are English-speaking. According to the language policy of the institution, the languages of instruction are English and Afrikaans, with additional support to students with communication problems. Most of the classes are however conducted in English and where the class size makes it possible, separate Afrikaans tuition is given. The percentages of respondents with an African language (24,5%) and Afrikaans as home language (22,2%) are approximately the same.

An analysis of the association between gender and home language gave the following results:

Table 5.9: Language distribution by gender

	Male		Female		Total	
Home Language	**N**	**%**	**N**	**%**	**N**	**%**
African	42	26,3	72	24,6	114	25,2
English	65	40,6	170	58,0	235	51,9
Afrikaans	53	33,1	51	17,4	104	23,0
Total	**160**	**100,0**	**293**	**100,0**	**453**	**100,0**

The Pearson chi-square test (X2 = 17.29, d.f. = 2 and P = 0.0002) indicates a highly significant difference at the 1% level between gender and language. The two gender profiles are quite different. The proportion of males and females with an African language as home language is about the same (26,3% and 24,6% respectively). However, for the English speakers, this ratio is 40.6% male as opposed to 58,0% female. Moreover, 33,1% of the males have Afrikaans as a home language as opposed to only 17,4% of the females.

In **Table 5.10** association between age distribution and language is indicated.

Table 5.10: Language distribution by age

	19 years and younger		20 – 25 years		26 years and older		Total	
Home Language	**N**	**%**	**N**	**%**	**N**	**%**	**N**	**%**
African	38	18,7	70	29,7	7	43,8	115	25,3
English	105	51,7	125	53,0	5	31,3	235	51,6
Afrikaans	60	29,6	41	17,4	4	25,0	105	23.1
Total	**203**	**100,0**	**236**	**100,0**	**16**	**100,0**	**455**	**100,0**

A significant difference was found at the 1% level (X^2 = 15.82, d.f. = 4, p=0,003) between language and age. Of all the respondents that were 19 years and younger, only 18,7% were of the African language group. **Table 5.10** therefore shows that the older the group the larger the percentage of respondents who spoke an African language. English-speaking students represented a total of 51,6% of all the students. Of these students, 44,7% were under 19 years of age, while 53,2% were between 20 and 25 years, and 2,1% were 26 years and older. The highest percentage of students younger than 19 years (57,1%) were from the Afrikaans-speaking group, with 39,1% between 20 and 25 and only 3,8% of them 26 years and older.

If any significant differences were found between the responses and the explanatory variables, they could be attributed to any of the explanatory variables as there had already been significant changes at this level.

5.2.5 Subjects

Six school subjects that may have had an influence on their exposure to consumer rights and responsibilities were presented to the respondents. They were asked to indicate which of the six subjects they had studied at school or university. The perception existed that if they had studied these subjects, they would have had more exposure to consumer knowledge, rights and responsibilities. The number of respondents for each of the subjects was indicated first, followed by how many had studied one to six of the listed subjects. This would have further increased their consumer knowledge as a result of the additional exposure. The numbers of respondents who had studied each of the subjects are listed in **Table 5.11**.

Table 5.11 Subjects at school/university

Subjects at school/university	N	%
Accounting	246	51,9
Business Economics	204	43,0
Business Management	126	26,6
Consumer Behaviour	46	9,7
Financial Management	30	6,3
Home Economics	161	34,0

According to **Table 5.11** and **Figure 5.5**, it is clear that most of the respondents (51,9%) had studied Accounting, followed by Business Economics (43,0%). Few respondents had studied Consumer Behaviour (9,7%) and Financial Management (6,3%) at school or university level.

Table 5.11 is represented graphically in **Figure 5.5** below.

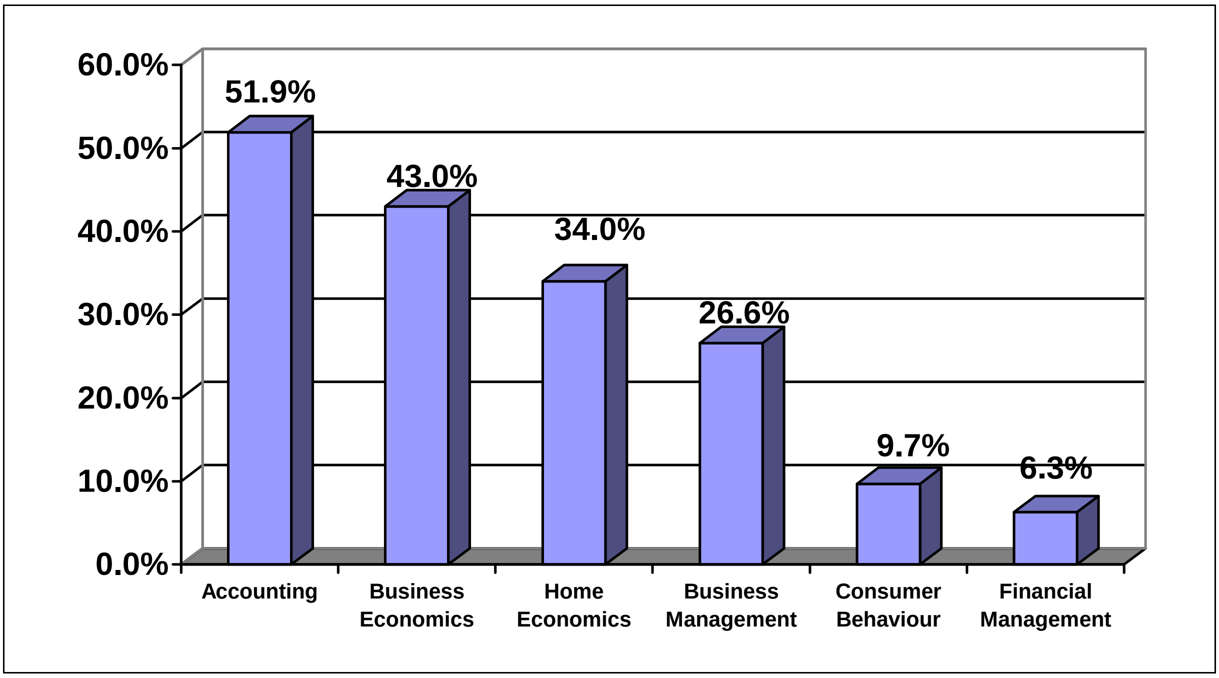


Figure 5.5: Subjects studied at school

The gender distribution of each of the subjects studied by respondents is illustrated in **Table 5.12**. Totals are not indicated as each subject was measured individually. Only the numbers of respondents that indicated that they had studied the subject are shown.

Table 5.12 Gender distribution per subject studied

	Male		Female		Total	
Subjects	**N**	**%**	**N**	**%**	**N**	**%**
Business Economics	68	33,8	133	66,2	201	100,0
Business Management	48	39,0	75	61,0	123	100,0
Home Economics	20	12,7	138	87,3	158	100,0
Financial Management	11	40,7	16	59,3	27	100,0
Accounting	78	32,1	165	67,9	243	100,0
Consumer Behaviour	18	41,9	25	58,1	43	100,0

From **Table 5.12** it is clear that in all cases females are in the majority regarding exposure to specific subjects. This was expected as males represented approximately a third of the students (34,8%) and the females a little less than two thirds (62,7%).

5.2.6 Need for consumer education/learning

The last question in the biographical section requested the respondents to indicate whether they felt that there was a need for consumer education/learning for all students at a higher education institution. Results follow in **Table 5.13** and **Figure 5.6**.

Table 5.13: Need for consumer education

Group	N	%
No	85	17,9
Yes	377	79,5
No response	12	2,5
Total	**474**	**100,0**

It is interesting that most of the respondents (79,5%) indicated that they felt there was a need for consumer learning at an HE institution. Cognisance is taken of the Hawthorne Effect, which may have influenced this result. This common bias found in survey research refers to respondents responding differently simply because they have been selected for the study. Because of the recognition which has been given to them, they tend to answer in the way that will most please the researcher (Anon, n.d.).

Table 5.13 is represented graphically in **Figure 5.6**.

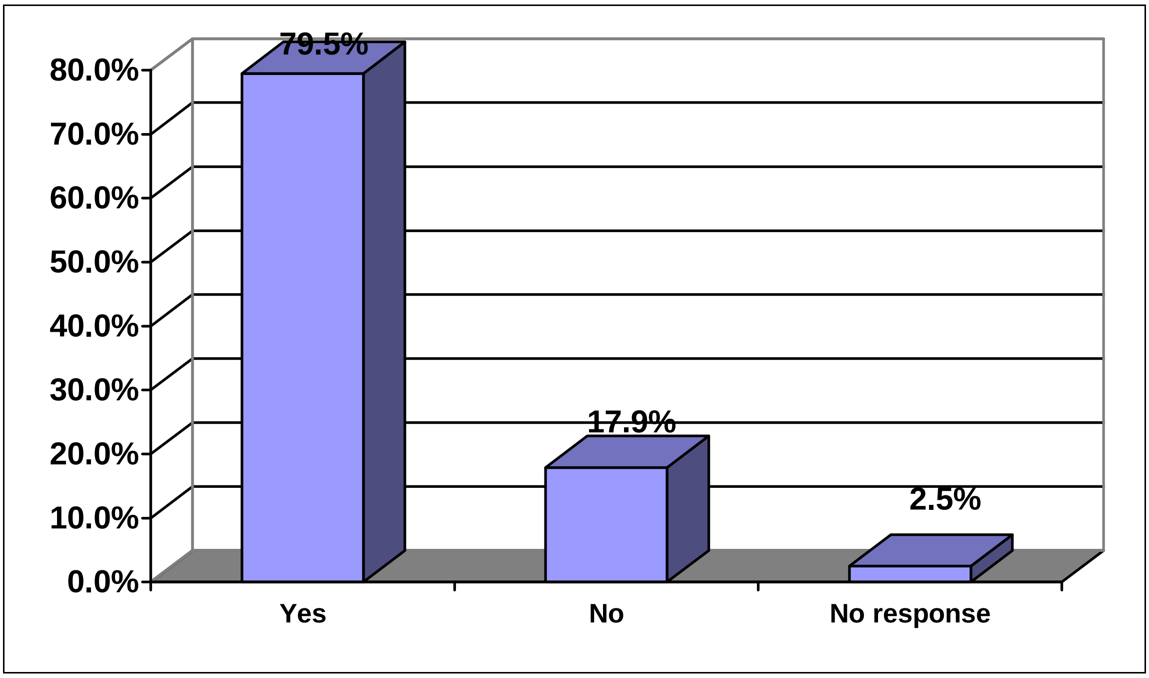


Figure 5.6: Need for consumer education

5.3 KNOWLEDGE OF CONSUMER RIGHTS AND RESPONSIBILITIES

This section consisted of eight questions. The first three were open-ended, and it was the researcher's opinion that these three questions would already give an indication of the knowledge of respondents regarding consumer rights and responsibilities. These questions were specifically placed at the beginning of the questionnaire so that answers from respondents would not be influenced by the questions that followed.

5.3.1 Question 1

In the first question, respondents were asked: "If you think of consumer rights, what comes to your mind first?" A decision was taken that the easiest way to handle open questions was to read the responses, to categorise them, and thereafter to divide them into correct and incorrect answers. This would enable the researcher to establish whether respondents really had a good knowledge of consumer rights and responsibilities or not. Respondents' answers were divided into the following 10 categories:

1. Reasonable / low prices
2. Other / I don't know
3. Good quality products / guaranteed products
4. Right to know ingredients / the product / not to be misled / to be told the truth

5. Fair treatment / treat with respect / good service / no discrimination / exploitation / must get best treatment / customer is queen
6. Freedom of choice
7. Right to complain / return goods
8. Right to have an opinion / to express myself / speak freely
9. Right to safe product and environment
10. We have no rights as a consumer.

Categories 1, 3, 4, 6, 7, 8 and 9 were perceived as correct, while 2, 5 and 10 were seen as being incorrect. The results are reflected in **Table 5.14**.

Table 5.14: Responses to Question 1

Group	N	%
Correct	231	48,7
Incorrect	218	45,0
No response	25	5,3
Total	**474**	**100,0**

According to **Table 5.14** it is clear that most of the respondents (48,7%) knew what consumer rights were about, while nearly the same proportion of respondents (45,0%) did not know, and 5,3% did not react to the question.

In the cross-tabulation between this question and the explanatory variables, a significant difference was found at the 1% level between this question, the respondents' faculty of study and respondents' language preference. The distribution between language and this question is indicated in **Table 5.15** (X^2 = 10.07, d.f. = 2, p=0,0065).

Table 5.15: Responses to Question 1 by language

	Correct		Incorrect		Total	
Language	**N**	**%**	**N**	**%**	**N**	**%**
African	44	39,6	67	60,4	111	100,0
English	130	58,0	94	42,0	224	100,0
Afrikaans	50	51,6	47	48,5	97	100,0
Total	**224**	**51,9**	**208**	**48,1**	**432**	**100,0**

According to the table it is clear that the respondents who provided most correct responses are English-speaking (58,0%). The group that had the most incorrect responses were those that spoke an African language (60,4%), while only 39,6% had it correct. It does thus appear that the last group needs the most exposure to consumer learning.

There also seemed to be a significant difference at the 1% level (X^2 = 23.44, d.f. = 3, p=0,000) in the responses of the faculties at which the students were studying. In **Table 5.16** the frequency information of this difference is indicated.

Table 5.16: Responses to Question 1 by faculty

	Correct		Incorrect		Total	
Faculties	**N**	**%**	**N**	**%**	**N**	**%**
Education	33	43,4	43	56,6	76	100,0
Engineering	41	40,2	61	59,8	102	100,0
Management	69	48,9	72	51,1	141	100,0
Applied Science	83	69,7	36	30,3	119	100,0
Total	**226**	**51,6**	**212**	**48,4**	**438**	**100,0**

According to **Table 5.16** the students in the Faculty of Applied Science had the most knowledge in relation to Question 1 (69,7%), followed by the Faculty of Management students with 48,9%. The respondents from the Faculty of Engineering had the least knowledge (40,2% correct). This result was not unexpected, as Consumer Science: Food and Nutrition students form part of the Faculty of Applied Sciences, which focuses on the consumer in their programme. Participants in the Faculty of Management are also exposed to consumer-related subjects during their first year of study.

5.3.2 Question 2

In the second question the respondents were asked: “If you think of consumer responsibilities, what comes to your mind first?” This was an open question and just as in the case of Question 1, it was decided to see how many correct and incorrect responses were received. Respondents’ answers were also divided into 10 categories:

1. No litter / wasting
2. Report defaults and needs; tell seller if ever you are not happy

3. I don’t know; rights of the consumer; respect properties of other / shop; don't shop where they don't accept returns / guarantee; we have no responsibilities; not always assume they are right; do not incur debt; consumers cannot blame companies of carelessness; without consumers there is no need for products; be a friendly person / behave in humane manner / politeness / respect / patience; responsibilities that I have as a consumer
4. Good handling of products; uphold the agreement; I am responsible for what I buy; be responsible buyer / compare different products before you buy / know product before you buy; standards; do not abuse service / no abusing consumer rights
5. Aware of terms and conditions of products; information regarding product; checking what we buy; read labels carefully; stand for high standards; check expiry dates; food safety and health
6. Responsibility to help other consumers; being fair to producers / do not complain unnecessary; be considerate to others
7. Pay product / accounts / taxes; don't steal
8. Copyright
9. Making sure we get lower prices; getting best deal for the product / value for money
10. Become knowledgeable of consumer rights / educate yourself regarding your rights; never sign anything you are not sure about.

Categories 1, 2, 4, 5, 6, 9 and 10 were perceived as correct, while 3, 7 and 8 were seen as being incorrect. Results are as follows:

Table 5.17: Responses to Question 2

Group	**N**	**%**
Correct	262	55,3
Incorrect	144	30,4
No response	68	14,3
Total	**474**	**100,0**

According to **Table 5.17** it is clear that more respondents (55,3%) answered this question correctly than Question 1. Here 30,4% of the respondents did not know what their responsibilities were, while 14,3% of the respondents did not react to this question. In the latter case, the deduction could be made that students did not know what the question was about.

Consumer rights and responsibilities go hand in hand. It seems that more students are aware of their responsibilities than their rights. In any consumer learning curriculum the distinction and co-dependence between these two concepts might have to be emphasised.

It was decided to correlate the answers of Questions 1 and 2 to see if there were respondents who knew the answer to Question 2 and not to Question 1 (**Table 5.18**).

Table 5.18 Fisher's exact test for correlation between Questions 1 and 2

	Q2 Correct	Q2 Incorrect	Total
Q1 Correct	159 (39.9%)	100 (25.1%)	259 (64.9%)
Q1 Incorrect	50 (12.5%)	90 (22.6%)	140 (35.1%)
Total	209 (52.4%)	190 (47.6%)	399 (100%)

Of the 399 respondents who answered both questions, 159 respondents (39,9%) of all the respondents had both answers correct, while 90 respondents (22,6%) had both answers incorrect. One hundred (100) respondents (25,1%) had Question 1 correct, but Question 2 incorrect, and 50 respondents (12,5%) had Question 2 correct, but Question 1 incorrect.

If the responses to Q1 and Q2 were independent of one another, the researcher would be able to predict the proportion of subjects who have Q2 correct, given the proportion that have Q1 incorrect. To check this independence, Fisher's exact test for a 2 x 2 table was applied to **Table 5.18**, leading to F = 24.11 with a p-value P = 0.000, thus rejecting the independence assumption between the responses to Q1 and Q2.

In the cross-tabulation between the explanatory variables and Question 2, significant differences were found between both gender and faculties at the 1% level (Fisher's exact test yields F = 11.26 with P = 0.0003). In **Table 5.19** the statistical analysis of this question is provided.

Table 5.19: Responses to Question 2 by gender

	Correct		Incorrect		Total	
Gender	**N**	**%**	**N**	**%**	**N**	**%**
Male	73	54,1	62	45,9	135	100,0
Female	185	71,2	75	28,8	260	100,0
Total	**258**	**65,3**	**137**	**34,7**	**395**	**100,0**

As shown in **Table 5.19**, female respondents have significantly more knowledge (71,2%) regarding this question than male respondents (54,1%). It would therefore be beneficial if male students received exposure to consumer learning regarding consumer rights and responsibilities.

A significant difference at the 1% level (X^2 = 39.46, d.f. = 3, p=0,000) was found between the faculties where the respondents were studying and their responses to Question 2. Statistics follow in **Table 5.20**.

Table 5.20: Responses to Question 2 by faculty

	Correct		Incorrect		Total	
Faculties	**N**	**%**	**N**	**%**	**N**	**%**
Education	38	56,7	29	43,3	67	100,0
Engineering	42	45,2	51	54,8	93	100,0
Management	82	64,1	46	35,9	128	100,0
Applied Science	94	86,2	15	13,8	109	100,0
Total	**256**	**64,5**	**141**	**35,5**	**397**	**100,0**

According to **Table 5.20,** the Faculty of Applied Science students (86,2%) had the most knowledge regarding this question, followed by students in the Faculty of Management (64,1%). This was expected, as similar results occurred with regard to Question 1. In comparison, the students from the Faculty of Engineering had the least knowledge (45,2%). This result indicates the need to introduce consumer learning into the curriculum of engineering students to address this knowledge gap.

5.3.3 Question 3

In this question the respondents were asked: “What is the single most important consumer advice you would give your best friend?” Like the previous two questions, this question was also open-ended. The correct and incorrect responses were divided and grouped into 21 categories, namely:

1. Do not waste product / food; buy only what you need
2. Buy with head not heart / stay open-minded / be responsible; don't buy on impulse; plan / know what you want / research for best buy; make sure you know what you are going to buy / check product before buying
3. I don't know; being careful with products in store / respect facility
4. Use as if it is yours
5. Make sure you comply with all terms and conditions; always read small print; check expiry dates
6. Don't be intimidated; do not be forced / misled; fight for your right; remember / know your rights
7. Ask; ask for discount
8. Test before buying
9. Don't trust anyone
10. Do not buy on credit
11. Consumers are always right
12. Report defaults
13. Buy quality / from reliable source
14. Be friendly / cooperative / respectful; be loyal; be reasonable
15. Do not abuse service
16. Buy a bargain; buy best value for money; compare prices / shop around
17. Keep money in bank
18. Never settle for anything less / never compromise
19. You are not always right
20. Keep your till slips
21. Loyalty.

Categories 1, 2, 5, 6, 7, 10, 12, 13, 16 and 17 were perceived as correct, while 3, 4, 8, 9, 11, 14, 15, 18, 19, 20 and 21 were seen to be incorrect. The results are presented in **Table 5.21**.

Table 5.21: Responses to Question 3

Group	N	%
Correct	305	64,3
Incorrect	109	23,0
No response	60	12,7
Total	**474**	**100,0**

Considerably more respondents had this question correct, compared to the previous two. A possible explanation for this is that it was a general knowledge type of question.

In an association between this question and the explanatory variables, a significant association between language and faculty was found to exist. The significant association between Question 3 and language was found at the 1% level (X^2 = 9.376, d.f. = 2, p=0,009). Results are indicated in **Table 5.22**.

Table 5.22: Responses to Question 3 by language

	Correct		Incorrect		Total	
Language	**N**	**%**	**N**	**%**	**N**	**%**
African	61	62,2	37	37,8	98	100,0
English	163	78,7	44	21,3	207	100,0
Afrikaans	70	74,5	24	25,5	94	100,0
Total	**294**	**73,7**	**105**	**26,3**	**399**	**100,0**

According to the above table it becomes clear that most of the respondents who answered the question correctly are English speaking (78,7%) with the Afrikaans group close by at 74,5%. The African language group were 12,3% behind, with only 62,2% correct responses. It therefore seems that this group, especially, may need to receive exposure to consumer learning.

As expected, significant association was found at the 1% level of significance, between Question 3 and faculties, (X^2 = 17.06, d.f. = 3, p = 0.001). Results follow in **Table 5.23**.

Table 5.23: Responses to Question 3 by faculty

	Correct		Incorrect		Total	
Faculties	**N**	**%**	**N**	**%**	**N**	**%**
Education	50	78,1	14	21,9	64	100,0
Engineering	55	59,1	38	40,9	93	100,0
Management	97	74,0	34	26,0	131	100,0
Applied Sciences	98	83,8	19	16,2	117	100,0
Total	**300**	**74,1**	**105**	**23,0**	**405**	**100,0**

According to **Table 5.23**, in comparison with the rest, the Faculty of Applied Sciences (83,8%) had the most knowledge regarding this question. The Faculty of Management followed with 74,0%. Knowledge with regard to this question was high overall (74,1%), but the Faculty of Engineering had the lowest correct response of 59,1%, indicating a need for consumer learning in this faculty.

5.3.4 Total knowledge index

It is difficult to ascertain precisely from three questions how much knowledge respondents had of consumer issues. To achieve a more structured knowledge index, a decision was taken to calculate a total knowledge index for respondents. If respondents answered all three questions correctly, a 3 was allocated, which meant that the student had good knowledge. A 2 was allocated if a respondent had two of the three questions correct, which indicated that the student had average knowledge. A 1 was allocated if any one of the three questions was correct, which meant that the respondent had little knowledge. A score of zero was allocated if the respondent had no answers correct, or if the response was omitted, meaning no knowledge of the three topics. **Table 5.24** lists the frequencies of the knowledge index.

Table 5.24: Knowledge index (i) on all 3 questions

Group	**N**	**%**
No knowledge (I = 0)	71	15,3
Little knowledge (I = 1)	127	27,4
Average knowledge (I = 2)	140	30,2
Good knowledge (I = 3)	126	27,2
Total	**464**	**100,0**

According to **Table 5.24** there is an even spread between the amount of knowledge respondents had regarding consumer rights: 27,2% had good knowledge (all three open questions correct), while 30,2% of the respondents had at least two of the three answers correct. This means that 57,4% (more than half of the respondents, almost 60%) had at least two out of three questions correct. Although 27,2% of respondents answered all three questions correctly, respondents only had to indicate knowledge of the consumer rights and responsibilities, which could have been very limited. Question 3 could also be considered a general knowledge question; the researcher therefore expected that the percentages of respondents with knowledge should have been higher.

It is furthermore interesting that 15,3% of all the respondents had no knowledge of consumer rights and responsibilities.

In an association analysis between this question and the explanatory variables, significant association was found between total consumer knowledge and age, faculty and language. The analysis of this data follows in **Table 5.25**.

Table 5.25: Total knowledge index by age

	19 years and younger		20 to 25 years		26 years and older		TOTAL	
Knowledge level	**N**	**%**	**N**	**%**	**N**	**%**	**N**	**%**
Good knowledge	61	30,0	62	25,6	3	15,8	126	27,2
Average knowledge	54	26,6	81	33,5	5	26,3	140	30,2
Little knowledge	56	27,6	68	28,1	3	15,8	127	27,4
No knowledge	32	15,8	31	12,8	8	42,1	71	15,3
Total	**203**	**100,0**	**242**	**100,0**	**19**	**100,0**	**464**	**100,0**

In the case of the knowledge index and age (**Table 5.25**) a somewhat problematic situation arose. The Pearson chi-square test showed a significant association between the Index and Age at the 5% level of significance (X^2 = 14.48, d.f. = 6, p = 0.0237). Due to the small expected values occurring in the last column of the table, the maximum likelihood ratio statistic was also computed (G = 11.95, d.f. = 6, P = 0.0744). The MLR test did not indicate significance, with a markedly larger P-value than Pearson's X^2. Both of the p-values were exact (and not asymptotic) and led to opposite conclusions.

It was thus decided to do a graphical presentation of the table by means of a correspondence analysis (Greenacre, 1984). The three age groups were plotted in the best fitting two-dimensional subspace of the four-dimensional knowledge space. The first dimension explained 81,6% of the total inertia of the table (i.e. it was responsible for that percentage of the chi-square value for the table). The second dimension added another 18,5% (percentages were rounded) and thus a very good visual picture was achieved in two dimensions (cf. **Figure 5.7**).

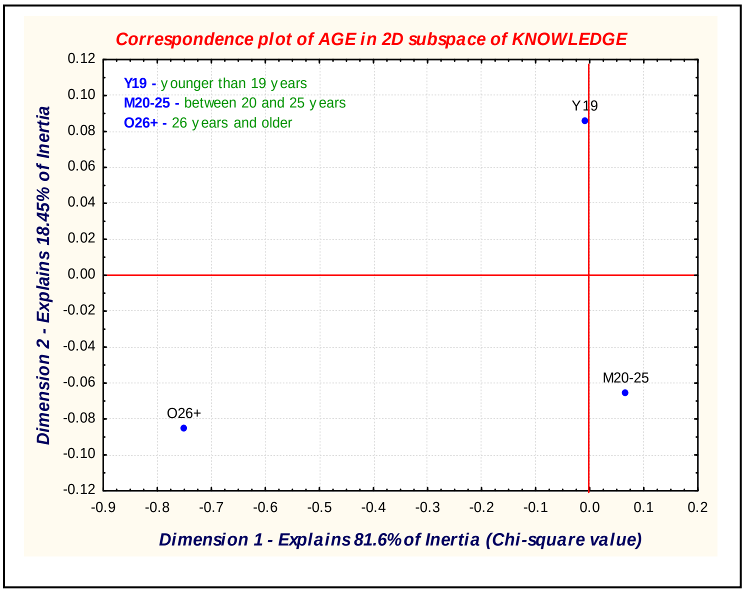


Figure 5.7: Correspondence plot of age in subspace of knowledge

A conspicuous feature of the figure is that the point representing the older group of students differs dramatically on the first dimension from the other two groups.

From the correspondence analysis and visual inspection of **Figure 5.7** it is clear that the older the respondents are the less knowledge they have about consumer issues (42,1% have no knowledge). A reason for this could be related to the subject choice at school and university level, which provided limited exposure to consumer learning.

A significant association was also found to exist on the 1% level (X^2 = 68.36, d.f. = 9, p=0,000) between total consumer knowledge and faculty. In **Table 5.26** the statistical information is indicated.

Table 5.26: Total knowledge index by faculty

	Education		Engineering		Management		Applied Science		TOTAL	
Knowledge level	**N**	**%**	**N**	**%**	**N**	**%**	**N**	**%**	**N**	**%**
Good knowledge	14	16,1	18	16,5	37	25,5	56	45,9	125	27,2
Average knowledge	25	28,7	26	23,9	45	31,0	43	35,2	139	30,2
Little knowledge	29	33,3	32	29,4	46	31,7	21	17,2	128	27,4
No knowledge	19	21,8	33	30,3	17	11,7	2	1.6	71	15,3
Total	**87**	**100,0**	**109**	**100,0**	**145**	**100,0**	**122**	**100,0**	**463**	**100,0**

According to **Table 5.26**, respondents in the Faculty of Applied Science had the best knowledge of all the faculties (81,1%: good knowledge + average knowledge), followed by Management (56,5%), Education (44,8%), and lastly Engineering (40,4%). This data confirms that Engineering had the least knowledge.

There also was a significant difference on the 1% level (X^2 = 22.58, d.f. = 6, p=0,001) between language and total knowledge. In **Table 5.27** the statistics are indicated.

Table 5.27: Total knowledge index by language

	African language		English		Afrikaans		Total	
Knowledge level	**N**	**%**	**N**	**%**	**N**	**%**	**N**	**%**
Good knowledge	15	12,9	75	31,9	33	31,4	123	27,0
Average knowledge	38	32,8	78	33,2	23	21,9	139	30,5
Little knowledge	40	34,5	55	23,4	30	28,6	125	27,4
No knowledge	23	19,8	27	11,5	19	18,1	69	15,1
Total	**116**	**100,0**	**235**	**100,0**	**105**	**100,0**	**456**	**100,0**

It is interesting to see that English-speaking respondents had the most knowledge (65,1%: good knowledge + average knowledge), followed by Afrikaans-speaking (53,3%) respondents, and thereafter respondents speaking an African language (45,7%). The average and better knowledge index of the whole group was 57,5%.

5.3.5 Expressing consumer rights

In this question respondents were requested to indicate how self-confident they were in expressing or applying their consumer rights. The only reason the researcher incorporated this question was to see if respondents had the confidence to express their rights. The response to this question is indicated in **Table 5.28**.

Table 5.28: Expressing consumer rights

Group	N	%
Not confident	77	16,2
Confident	274	57,8
Very confident	111	23,4
No response	12	2,5
Total	**474**	**100,0**

According to **Table 5.28** and the figure below, most respondents (57,8%) were confident to very confident (23,4%) in expressing their consumer rights. Few respondents (16,2%) were not confident.

Table 5.28 is represented graphically in **Figure 5.8**.

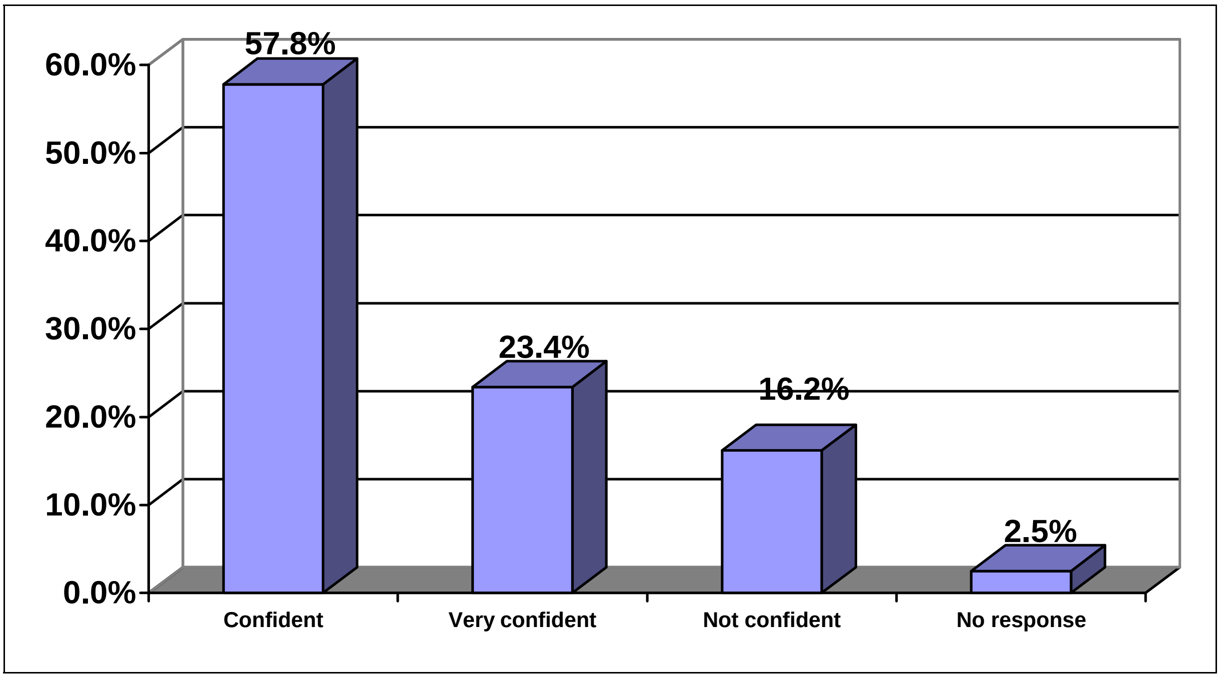


Figure 5.8: Expressing consumer rights

In the cross-association between this question on confidence about expressing consumer rights and the explanatory variables, only one significant difference was found relating to faculty on the 1% level (X^2 = 19.36, d.f. = 6, p=0,004), as shown in **Table 5.29.**

Table 5.29: Consumer rights by faculty

	Education		**Engineering**		**Management**		**Applied Sciences**		**Total**	
Consumer rights	**N**	**%**	**N**	**%**	**N**	**%**	**N**	**%**	**N**	**%**
Not confident	29	24,0	9	6,3	22	20,4	15	18,5	57	16,6
Confident	71	58,7	97	68,3	58	53,7	45	55,6	271	60,0
Very confident	21	17,4	36	25,4	28	25,9	21	25,9	106	23,5
Total	**121**	**100,0**	**142**	**100,0**	**108**	**100,0**	**81**	**100,0**	**452**	**100,0**

The respondents in the Faculty of Engineering are significantly more confident to very confident (93,7%), than respondents in Applied Sciences (81,5%), followed by Management (79,6%) and lastly Education (76,0%). It is interesting to note that although the respondents from the Faculty of Engineering had the least knowledge regarding consumer rights, they had significantly more confidence in expressing these rights.

5.3.6 Reading of consumer-related articles

In this question the respondents were asked how frequently they read articles and reports from a list of consumer-related periodicals. It was not specified that the articles were about consumer rights or consumer products. The researcher included this question to determine the interest of students in gaining more information on economic issues that impact on the consumer. **Table 5.30** and **Figure 5.9** illustrate the results from the respondents that read articles.

Table 5.30: Reading of publications and the "no response" rate

	Financial Mail		Business Day		SA Consumer	
Reading frequency	**N**	**%**	**N**	**%**	**N**	**%**
Daily	5	1,1	12	2,8	5	1,1
Weekly	27	6,2	34	7,8	22	5,2
Monthly	59	13,5	53	12,2	41	9,6
Every six months	35	8,0	38	8,7	33	7,7
At least once a year	67	15,3	67	15,4	56	13,1
Never	244	55,8	232	53,2	270	63,2
No response	37	7,8	38	8,0	47	9,9
Total	**474**		**474**		**474**	

	Business Section of Newspaper		The Economist		Other	
Reading frequency	**N**	**%**	**N**	**%**	**N**	**%**
Daily	28	6,3	10	2,3	44	19,7
Weekly	73	16,4	25	5,8	44	19,7
Monthly	79	17,8	30	7,0	42	18,8
Every six months	62	14,0	36	8,4	12	5,4
At least once a year	52	11,7	55	12,8	6	2,7
Never	150	33,8	272	63,6	75	33,0
No response	30	6,3	46	9,7	251	53,0
Total	**474**		**474**		**474**	

It is clear that most respondents did not read The Economist (57,4%), the SA Consumer (57,0%) or the Financial Mail (55.8%). Slightly less than half read the Business Day (48,9%). Most respondents (294) read the business section of newspapers. It must be noted that some students indicated incorrect responses, as the Business Day and the business section of a newspaper are published daily, the Financial Mail is published weekly and the SA Consumer and The Economist are published monthly.

5.3.7 Product information

In the last question in this section respondents were asked if they searched for information before purchasing a product or making use of a service. The example that was given was buying a car and food delivery as a service.

Table 5.31 Gathering of information

Gathering of information	N	%
Never	22	4,7
Seldom	89	19,3
Often	216	46,9
Very often	134	29,1
No response	13	2,7
Total	**474**	

Graphically the table is represented as follows (**Figure 5.9**):

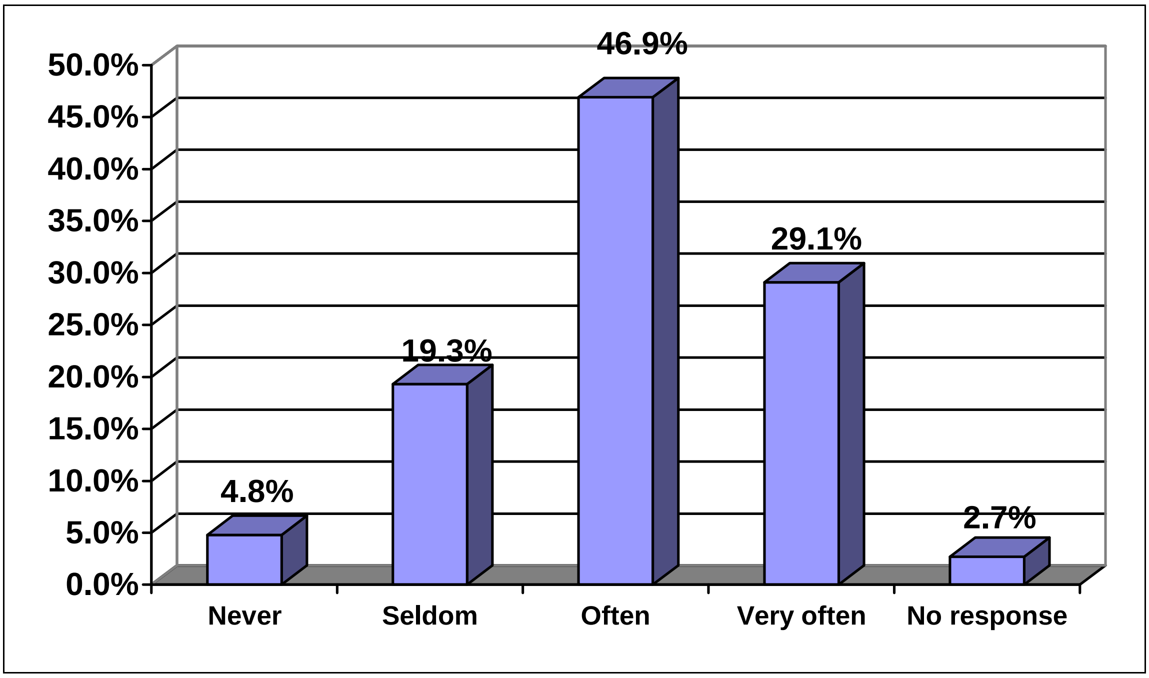


Figure 5.9: Information gathering

Most respondents (76.0%: often + very often) indicated that they searched for information. It must be borne in mind that the group of respondents are students and in many cases receive money from bursaries and loans to pay for their studies. Most of the respondents would therefore not have large sums of money to buy expensive products such as cars or make use of expensive services.

In a cross-tabulation between this question and the explanatory variables a significant difference was found between this question and gender as well as language.

A significant association on the 1% level (X^2 = 13.83, d.f. = 3, p=0.003) was found between gathering of information and gender. This means that the male and female profiles for gathering information were significantly different. The association table is provided as **Table 5.32**.

Table 5.32: Information gathering by gender

	Male		Female		Total	
Gathering of information	**N**	**%**	**N**	**%**	**N**	**%**
Never	11	7,0	10	3,4	21	4,7
Seldom	19	12,0	70	24,0	89	19,8
Often	72	45,6	138	47,3	210	46,7
Very often	56	35,4	74	25,3	130	28,9
Total	**158**	**100,0**	**292**	**100,0**	**450**	**100,0**

According to **Table 5.32**, females tended to gather less information about a specific product or service than males. This response may have been caused by the fact that purchasing a car was used as example in the question. Of the female respondents 27,4% indicated that they gathered information never to seldom. The corresponding figure for males was 19,0%. Most males (81.0) indicated that they gathered information often to very often, whereas 73,6% of the females indicated that they did this often to very often.

A significant association was found at the 5% level (X^2 = 12.77, d.f. = 6, p=0,0469) between language and the inclination to gather information. Results follow in **Table 5.33**.

Table 5.33: Language distribution according to gathering of information

Gathering of information	**African language**		**English**		**Afrikaans**		**Total**	
	N	**%**	**N**	**%**	**N**	**%**	**N**	**%**
Never	7	6,4	13	5,6	1	1.0	21	4,7
Seldom	29	26,6	39	16,7	20	19.2	88	19,7
Often	48	44,0	115	49,4	44	42.3	207	46,4
Very often	25	22,9	66	28,3	39	37.5	130	29,1
Total	**109**	**100,0**	**233**	**52,2**	**104**	**100.0**	**446**	**100,0**

Table 5.33 shows that Afrikaans-speaking respondents (79,8%) are most likely to gather information (often to very often), followed by English-speaking (77,7%)

respondents, then by respondents speaking an African language (66,9%). These information gathering profiles of the three language groups are significantly different at the 5% level and the largest gap of almost 11% (for often to very often) is meaningful.

5.4 KNOWLEDGE OF CONSUMER RESPONSIBILITIES

This section consisted of five questions, of which two were open and dealt with complaining about a product or service. In the first question respondents had to indicate whether or not they had complained. If not, they could continue to the following section.

5.4.1 Frequency of complaints

In this question respondents had to indicate how often they complained about a faulty product or poor service to indicate action and involvement as part of consumer responsibilities. Consumer services in SA vary considerably between the different product and service providers. Large retail companies usually exchange or replace goods, whereas the same level of consumer protection does not necessarily exist in the informal sector.

Results are presented in **Table 5.34**.

Table 5.34: Complaining about product / service and the "no response" rate

Group	N	%
Never	113	24,0
Seldom	211	44,8
Often	112	23,8
Very often	35	7,4
No response	3	0,6
Total	**474**	

It is interesting to note that a little less than a quarter of all the respondents (24%) never complained about products or services. This group is omitted in the next questions. The "no response" cases (0,6%) have also been left out. The section that follows therefore includes only the 358 respondents (75,5%) who completed the rest of the questions.

Table 5.34 is represented graphically in **Figure 5.10**.

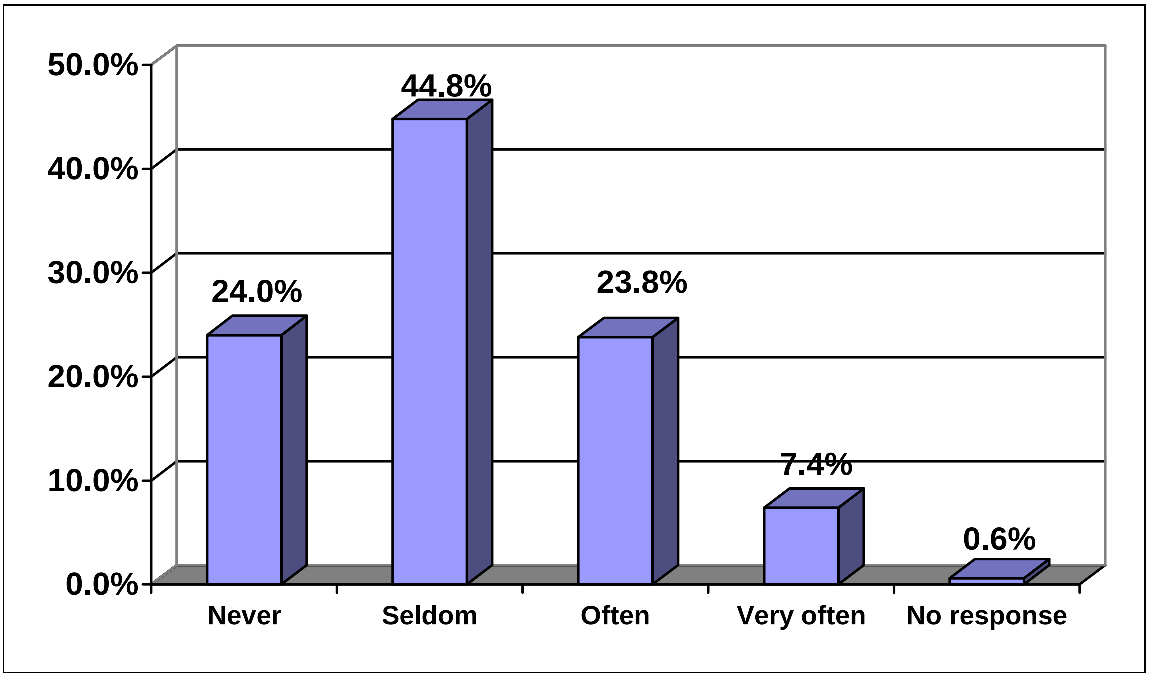


Figure 5.10: Complaining about product / service

In a cross-tabulation between this question and the explanatory variables a significant difference was found between complaining and gender, faculty and age.

For complaining and age a significant difference has been found at the 5% level (X^2 = 9.79, d.f. = 3, p=0,020). The basic statistics underlying this case are given in **Table 5.35**.

Table 5.35: Complaining about product / service by gender

	Male		Female		Total	
	N	%	N	%	N	%
Never	47	29,0	65	21,9	112	24,4
Seldom	57	35,2	148	49,8	205	44,7
Often	43	26,5	67	22,6	110	24,0
Very often	15	9,3	17	5,7	32	7,0
Total	**162**	**100,0**	**297**	**100,0**	**459**	**100,0**

According to **Table 5.35**, males were again more inclined than females to complain about a product or a service. Of the males, 35,8% indicated that they complained often or very often, while 28,3% females reported the same. Furthermore, 21,9% females indicated that they never complained, while 29,0% of the males indicated this, indicating a contradiction. It seems that males are more inclined to act when they have a complaint.

There is also a significant difference at the 1% level (X^2 = 25.42, d.f. = 9, p=0,003) between faculty and complaining about the product or service. Results follow in **Table 5.36**.

Table 5.36: Complaining about product / service by faculty

Faculty	Education		Engineering		Management		Applied Science		Total	
Complaining	**N**	**%**	**N**	**%**	**N**	**%**	**N**	**%**	**N**	**%**
Never	6	6,9	35	32,1	39	27,1	32	26,4	112	24,3
Seldom	44	50,6	43	39,4	56	38,9	62	51,2	205	44,5
Often	29	33,3	23	21,1	38	26,4	20	16,5	110	23,9
Very often	8	9,2	8	7,3	11	7,6	7	5,8	34	7,4
Total	**87**	**100,0**	**109**	**100,0**	**144**	**100,0**	**121**	**100,0**	**461**	**100,0**

According to **Table 5.36** it seems that the respondents from the Faculty of Applied Sciences (77,6%: never + seldom), followed by those in the Faculty of Engineering significantly complain less about a product or service (71,5%: never + seldom). This may be because these students have more knowledge of the products they use than students from other courses. Respondents from the Faculty of Education were inclined to complain the most (42,5% for often + very often), followed by the Faculty of Management (34,0% for often + very often).

A significant difference at the 5% level (X^2 = 15.32, d.f. = 6, p=0,018) was found between the age group profiles and complaining about a product or service (**Table 5.37**).

Table 5.37: Complaining about product / service by age

	19 years and younger		20 to 25 years		26 years and older		TOTAL	
Complaining	**N**	**%**	**N**	**%**	**N**	**%**	**N**	**%**
Never	53	26,2	57	23,7	3	15,8	113	24,5
Seldom	103	51,0	95	39,4	7	36,8	205	44,4
Often	39	19,3	65	27,0	7	36,8	111	24,0
Very often	7	3,5	24	10,0	2	10,5	33	7,1
Total	**202**	**100,0**	**241**	**100,0**	**19**	**100,0**	**462**	**100,0**

The above table indicates that younger respondents are less inclined to complain than older students. Only 22,8% of the respondents that are 19 years or younger indicated that they complain often or very often, while 36,9% of the respondents between 20 and 25 years, and 47,4% of the respondents 26 years and older complain. It therefore seems that the older the respondents, the more confident they seem to be to complain about a product or service.

5.4.2 Products / services complained about

Respondents who indicated that they complained about a faulty product or poor service in the previous question, also had to answer the next three questions. There were 358 respondents in this group. Respondents who indicated that they never complained were not supposed to answer this question. The question was open-ended and respondents had to indicate what they complained about. Responses were divided into three categories, namely food, goods and services. Responses were as follows (**Table 5.38**):

Table 5.38: Products / services complained about and the "no response" rate

Group	**N**	**%**
Goods	132	42,3
Food products	80	25,6
Services	100	32,1
No response	46	12,8
Total	**358**	

Table 5.38 indicates that the "no response" rate is 12,8% and that if respondents complain, it is mostly about goods (42,3%), followed by services (32,1%) and food products (25,6%).

Table 5.38 is represented graphically as follows:

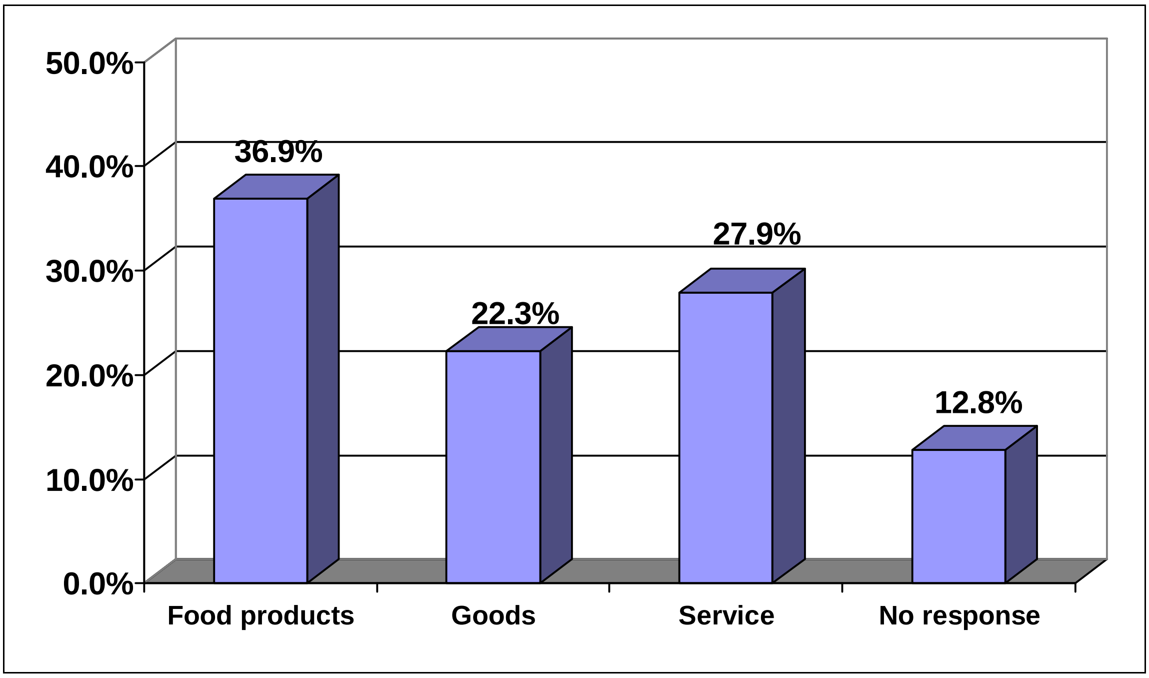


Figure 5.11: Products / services complained about and the "no response" rate

In order to determine how often respondents complain about specific products or services, **Table 5.39** was extracted from the database. Note that all missing cases have been ignored. No significant difference could be found (X^2 = 0.86, d.f. = 4, p=0,930).

Table 5.39: Frequency of complaints by products and services

	Seldom		Often		Very often		TOTAL	
Products/services	**N**	**%**	**N**	**%**	**N**	**%**	**N**	**%**
Goods	79	59,9	42	31,8	11	8,3	132	100,0
Food products	47	58,8	25	31,3	8	10,0	80	100,0
Services	57	57,0	31	31,0	12	12,0	100	100,0
Total	**183**	**58,7**	**98**	**31,4**	**31**	**9,9**	**312**	**100,0**

There is a fairly even percentage spread with regard to the products and services complained about, which confirms that there will not be significant differences between the profiles of the products/services. A total of 58,7% of the respondents indicated that they seldom complained. This response was approximately the same for goods, food products and services. The same results were found with respondents that often complained. The few respondents that very often complained indicated that this was mostly about services, but not significantly so. The result therefore indicates that if and when respondents complain, they tend to complain fairly uniformly about goods, food products and services.

5.4.3 Main reason for the complaints

This question was an open-ended question. The main reasons for the complaints were divided into three categories, namely poor quality, poor service and exploitation. Frequency information is as follows:

Table 5.40: Main reasons for complaints

Group	N	%
Poor quality	207	57,8
Poor service	95	26,5
Exploitation	9	2,5
No response	47	13,1
Total	**358**	**100,0**

This question is closely linked to the previous one. As the researcher expected, poor quality was the main complaint regarding food products, as is apparent from the response (57,8%), followed by poor service (26,5%).

Table 5.40 is represented graphically in **Figure 5.12**.

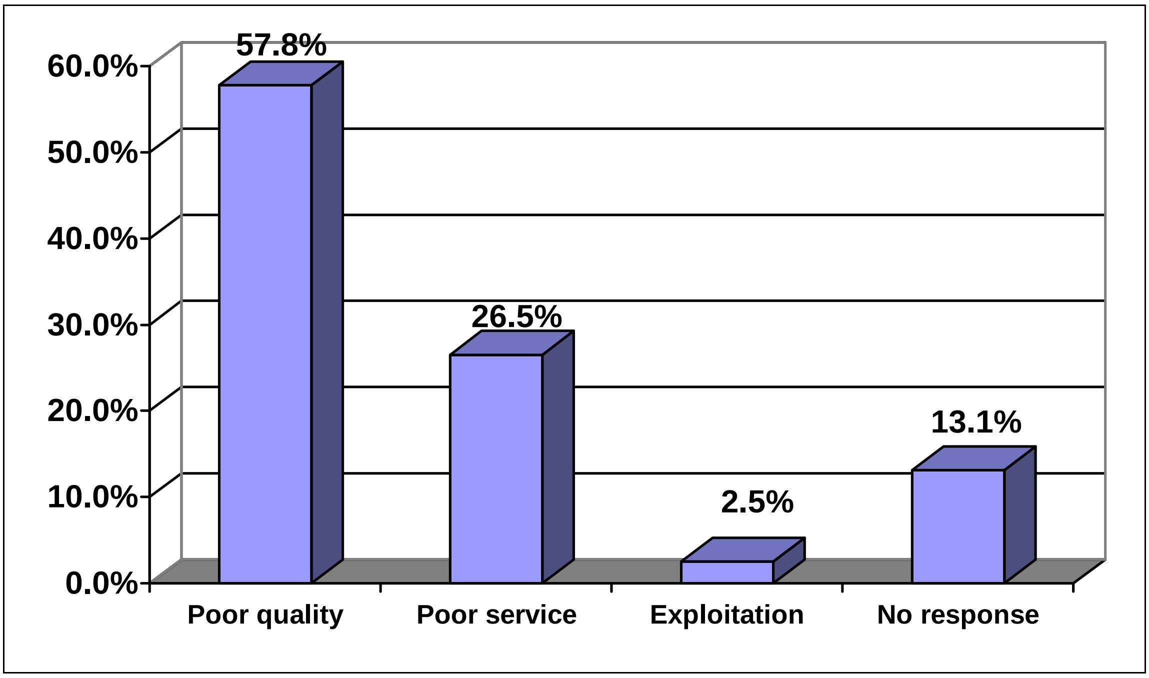


Figure 5.12: Main reason for complaints

In an association between the main reasons for complaining and the products/services that were complained about, a significant difference was found at the 1% level (X^2 = 125.7, d.f. = 4, p=0,000). The association is indicated in **Table 5.41**.

Table 5.41: Reason for complaint by product / services

	Foods		Goods		Service		Total	
	N	%	N	%	N	%	N	%
Quality	110	83,3	70	90,9	25	25,0	205	66,3
Poor Service	17	12,9	5	6,5	73	73,0	95	30,7
Exploitation	5	3,8	2	2,6	2	2,0	9	2,9
TOTAL	**132**	**100,0**	**77**	**100,0**	**100**	**100,0**	**309**	**100,0**

From **Table 5.41** it is seen that most respondents who complained about food, complained about poor quality (83,3%). The same is apparent for goods (90,9%). Respondents who complained about service, complained about poor service (73,0%). This was also expected.

No other significant associations could be found between this question and the explanatory variables.

5.4.4 Channels for complaints

If the respondents had a complaint, they usually worked through specific channels. Complaints about food and clothing were usually handled by client services at the retailer or service provider. Complaints about a specific product, such as a can of peas containing a foreign object, were also resolved by contacting the customer care line of the manufacturer. These types of complaints are minimal as strict quality control mechanisms are adhered to in the food and manufacturing sector in SA. However, problems with cheap, imported goods are however becoming a problem. The frequency distribution for this question is illustrated in **Table 5.42**.

Table 5.42: Channels for complaints

Chnnel for complaint	N	%
Retailer/service provider	215	60,1
Manufacturer	18	5,0
Head Office	48	13,4
Consumer organisation	12	3,4
Regulatory body/industry watchdog	3	0,8
Other	40	11,2
No response	22	6,1
Total	**358**	**100,0**

In the above table it is clear that most respondents (60,1%) complained directly to the retailer or service provider. **Figure 5.13** represents this graphically as follows:

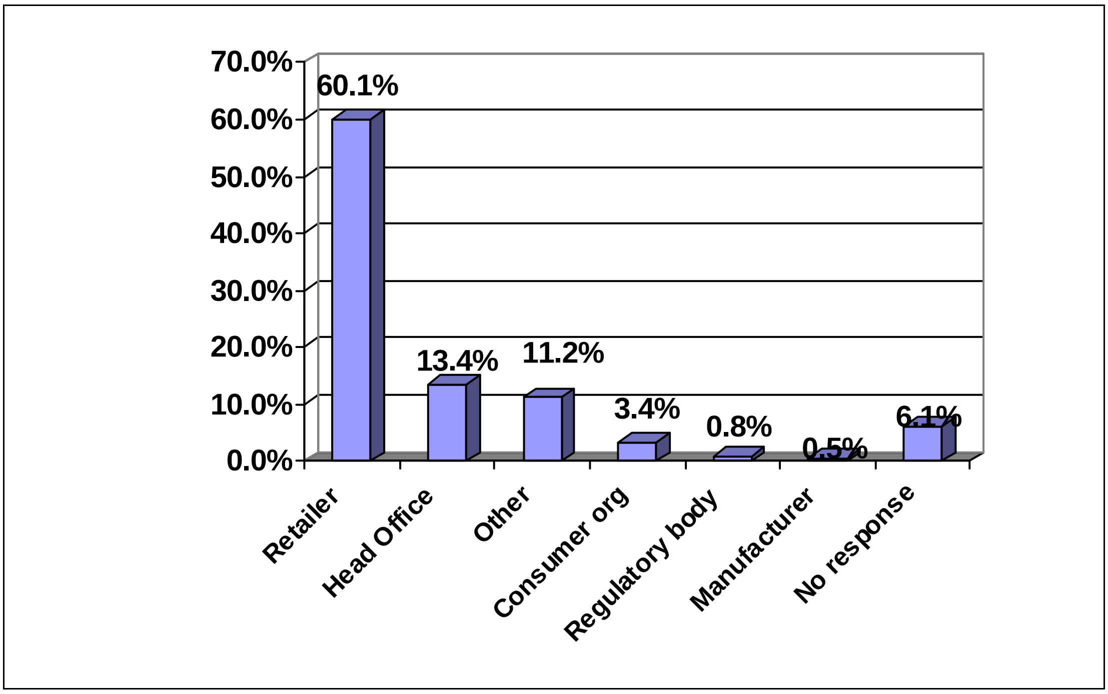


Figure 5.13: Channels for complaints

There were no significant associations found between this question and the explanatory variables.

5.4.5 Complaint resolution

The researcher also wanted to know how satisfactorily the complaints were resolved in order to determine how well the available channels for complaints were working. If they work well, consumers should be encouraged to use them, as they have a right to complain about faulty goods and poor service.

Table 5.43: Extent of complaint resolution

Extent of complaint resolution	N	%
Not at all	71	19,8
To some extent	145	40,5
To a full extent	123	34,4
No response	19	5,3
Total	**458**	**100,0**

Table 5.43 is represented graphically in **Figure 5.14**.

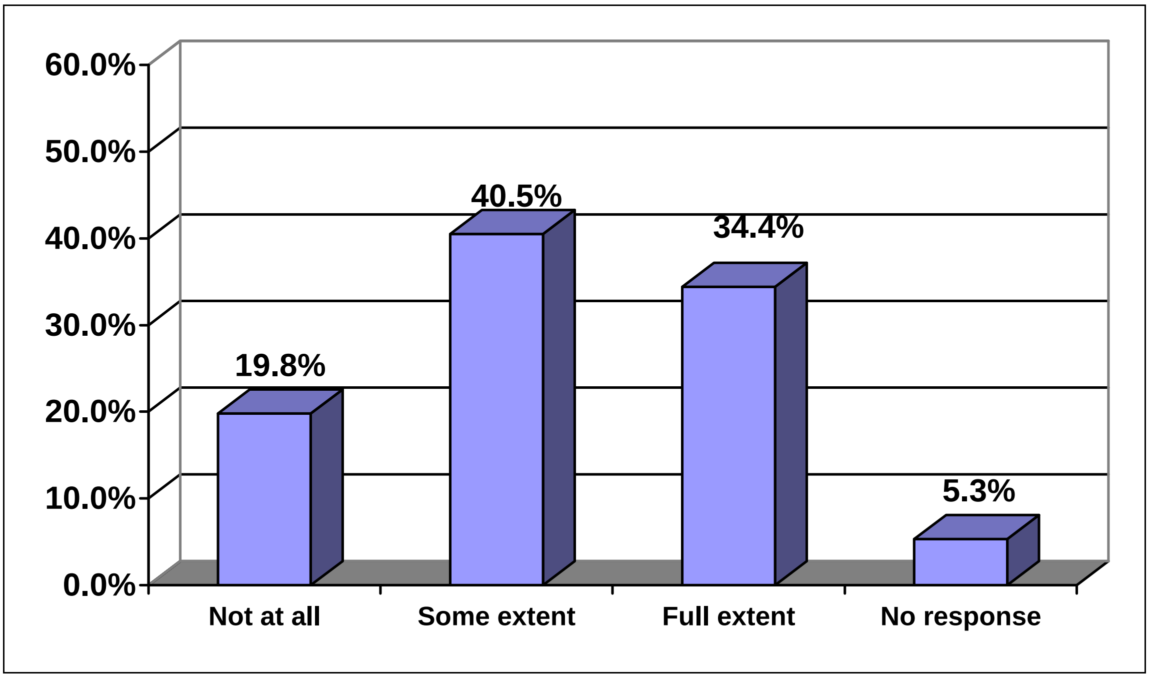


Figure 5.14: Extent of complaint resolution

An analysis of the extent of complaint resolution showed that a high percentage (19,8%) of the problems were not resolved. The consumer should, however, be

100% satisfied, as money was paid for the product or service. Consumers should therefore be taught how to complain effectively (be heard), seek redress, and be involved and act when necessary, since these are consumer rights and responsibilities.

In investigating the association between this question and question 7.1 (how often you complain about a product or service), a significant difference was found at the 5% level (X^2 = 7.7, d.f. = 2, p=0,021) between this question and gender. The data is given in **Table 5.44**.

Table 5.44: Extent of problem resolution by gender

	Male		Female		Total	
Level of problem resolution	**N**	**%**	**N**	**%**	**N**	**%**
Not at all	33	29,2	36	16.6	69	20,9
To some extent	41	36,3	102	47,0	143	43,3
To a full extent	39	34,5	79	36,4	118	35,8
Total	**113**	**100,0**	**217**	**100,0**	**330**	**100,0**

As done in other cases, the “no response” cases were omitted from **Table 5.44**. This table shows that females are more satisfied to some or a full extent (83,4%) than males (70,8%) regarding the extent of problem resolution. Nearly one third (29,2%) of all males indicated that their complaints had not been solved, whereas this was only the case with 16,6% of females. A reason for this result may be that female respondents tended to buy more food than their male counterparts, who rather tended to buy more products that were not food-related.

5.4.6 Method of complaint resolution

The method used to resolve the complaint was of importance to the researcher, as the methods used often exploit the lack of consumer knowledge regarding consumer rights. In **Table 5.45** the frequency distribution for this question is given, and combined with the previous question to see which methods resolved the complaints satisfactorily. Although respondents who indicated “not at all” were requested not to answer this question, 43 of the 71 responded in any case. It was therefore decided to include their responses, as they indicated that their complaint had not been resolved satisfactorily. The “no response” category was not included.

Table 5.45: Method used to handle the complaint by extent

	Not at all		Some extent		Full extent		Total	
Method	**N**	**%**	**N**	**%**	**N**	**%**	**N**	**%**
Exchange	8	18,6	44	32,6	33	27,7	85	28,6
Partial refund	3	7,0	15	11,1	2	1,7	20	6,7
Full refund	10	23,3	19	14,1	41	34,5	70	23,6
Repair	10	23,3	16	11,9	5	4,2	31	10,4
Replace	7	16,3	26	19,3	34	28,6	67	22,6
Other	5	11,6	15	11,1	4	3,4	24	8,1
TOTAL	**43**	**100,0**	**135**	**100,0**	**119**	**100,0**	**297**	**100,0**

A significant difference between the two questions was found on the 1% level (X^2 = 42.04, d.f. = 10, p=0,000). From a correspondence analysis plot (Greenacre, 1984) of the columns of **Table 5.45** in two dimensions (Dimension 1 explains 80% of the inertia of the table), it appears that the group that was satisfied to a full extent differs markedly from the other two groups on Dimension 1 (cf. **Figure 5.15**).

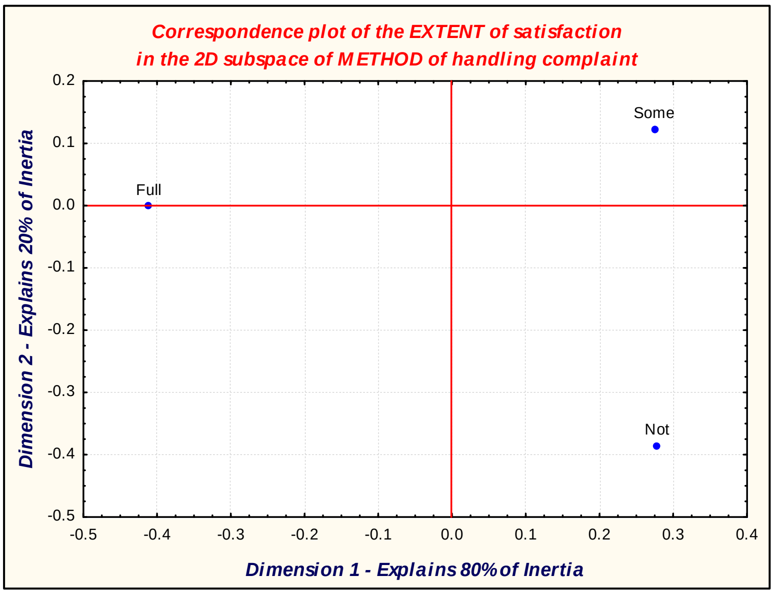


Figure 5.15: Correspondence analysis plot of the three extents of satisfaction

Most respondents (34,5%) whose problems were solved to a full extent received a full refund, while 28,6% received a replacement and 27,7% an exchange. The respondents who indicated that their complaints had been resolved to some extent indicated that they had in most cases received an exchange (32,6%), while respondents whose complaints had not been resolved, had received a repaired item (23,3%). The reason why the last group of respondents were not satisfied could be that the repair work was not done satisfactorily and the item could still not be used fully. It was interesting to note that the respondents who had received a full refund (also 23,3%) felt their complaints had not been resolved. It was important for the researcher to take all the responses into consideration.

An analysis of the results for the whole group showed that most complaints had been handled through an exchange (28,6%), followed by a full refund (23,6%), and a replacement (22,6%). The total percentage of repairs was 10,4%, and of the 31 respondents, 10 (32,3%) problems had not been satisfactorily resolved. This is a little less than a third.

These results indicate that it was better to ask for a refund than to have the item/s repaired.

No other significant associations between this question and the explanatory variables were found.

Other responses were the following:

- Service was improved.
- Sent me a hamper.
- Ignored me.
- Apologised.

5.4.7 Effectiveness of media to protect consumer rights

In this question, respondents were asked how effective they regarded the media to be in the protection of consumer rights, after which four types of media were presented to them. These responses were relative, as respondents had to indicate how effective the media are (from not effective to very effective) on a 5-point Likert scale. In the interpretation of this table it is better to indicate the averages to compare the four types of media with one another. The “no response” category in this case has been left out. Note that the total does not add up to 100,0%.

Table 5.46: Effectiveness of the media

Media	N	Mean	Median	Mode	Std. Dev.
Newspapers	439	3.45	3	3	1.10
Magazines	429	3.18	3	3	1.06
Television	434	3.85	4	5	1.13
Radio	431	3.59	4	5	1.19

Table 5.46 is represented graphically below (**Fig. 5.16**).

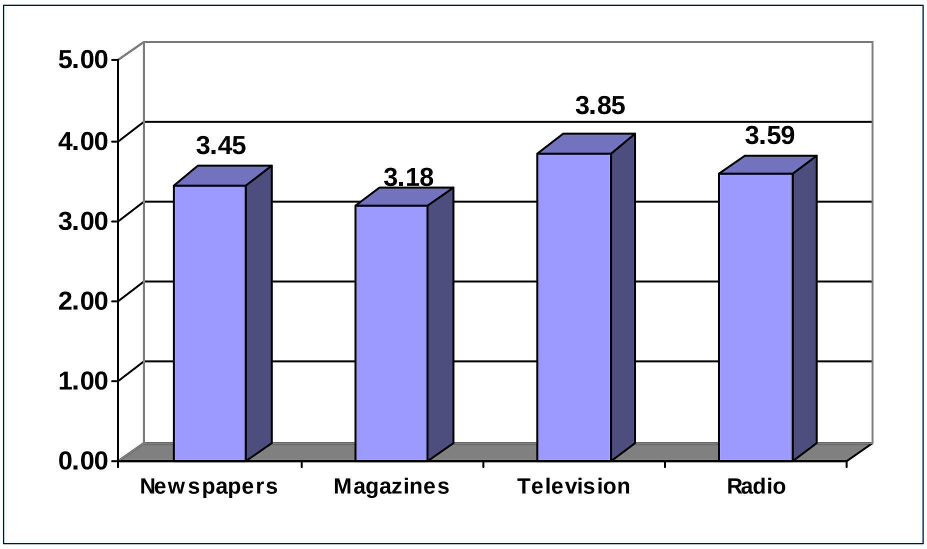


Figure 5.16: Effectiveness of the media

In order to establish whether the media scores differ significantly from one another, Friedman's analysis of variance test was applied as the ratings of each individual would be correlated over the four media. This test is also applicable to data measured on an ordinal scale (in this case Likert). Friedman's chi-square test yielded the following values: X^2 = 114.2, n = 425, d.f. = 3, p = 0.000. This shows a highly significant difference between the effects of the media. According to the average rank numbers resulting from Friedman's test and confirmed by the average, median and mode as given in **Table 5.46**, it seems that the television and radio (in that order) are the most effective in protecting consumer rights, followed by newspapers and magazines (Friedman, 1937: 675-701). When the scores for television and radio are compared to one another, using the Wilcoxon matched pairs, test statistics of W =

9500, n = 427, p = 0.000 result (Wilcoxon, 1945: 80-83). Thus television has a significantly higher score than radio (and hence any of the other media).

This result indicates that television can be used as the preferred medium for consumer learning, followed by radio and other media.

5.5 CONSUMER RIGHTS WITH REGARD TO BASIC NEEDS PROVISION, CONSUMER EDUCATION / LEARNING AND A HEALTHY ENVIRONMENT

The purchasing experiences of respondents indirectly teach them what their consumer rights are in a practical sense. In this section the respondents were asked six questions, of which one was an open-ended question. These questions are presented and discussed in the section below.

5.5.1 To what extent do you feel your consumer rights with respect to the quality of basic needs (food, housing, clothing, healthcare, education, and drinking water) are protected in South Africa?

The existence of many consumer protection agencies in SA indicates that consumer rights are considerably protected. Consumer rights can't attain their full potential if people don't use them. In this question respondents were pertinently asked to what extent their consumer rights to basic needs in SA were protected.

In **Table 5.47**, as in other similar situations, the 3% cases that did not respond were ignored in the computation of the other response percentages.

Table 5.47: Extent to which the consumer right to basic needs is protected

Protection of consumer right to basic needs provision	N	%
Not at all	41	8,9
To some extent	361	8,5
To a full extent	58	12,6
No response	14	3,0
Total	**474**	

Table 5.47 is represented graphically in **Figure 5.17** below.

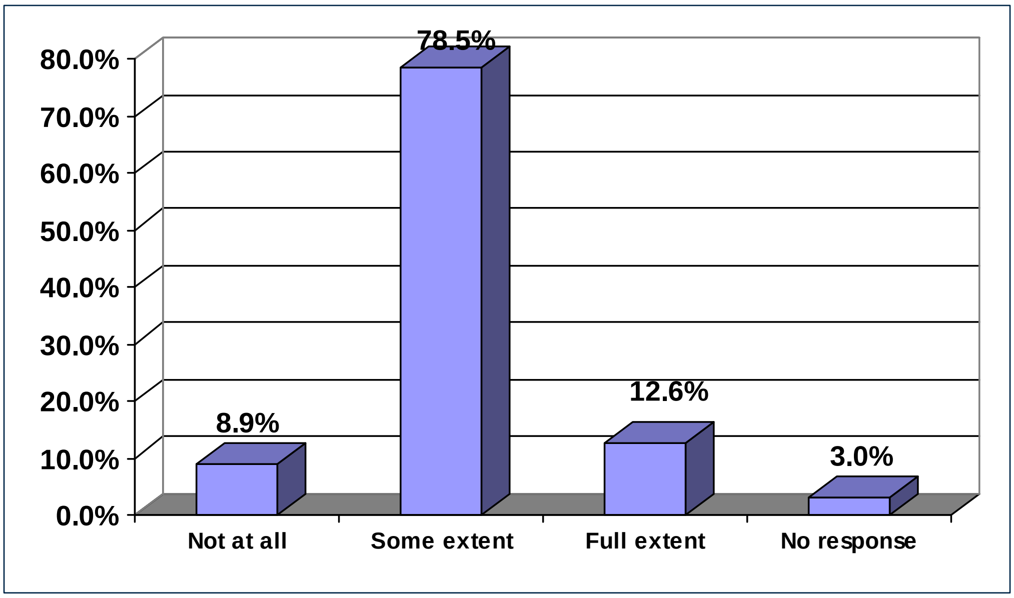


Figure 5.17: Extent to which the consumer right to basic needs is protected

Most of the respondents (78,5%) were of the opinion that their consumer right to basic needs was protected to some extent.

In a cross-tabulation between this question and the explanatory variables, a significant difference exists between the levels of gender, language and age. These associations will be handled independently.

In the following table a significant association was found at the 5% level (X^2 = 8.39, d.f. = 2, p=0,015) between gender and the extent to which the consumer right to basic needs is protected. The "no response" cases were left out.

Table 5.48: Extent to which the consumer right to basic needs is met, by gender

	Male		Female		Total	
Protection of consumer right to basic needs	**N**	**%**	**N**	**%**	**N**	**%**
Not at all	22	13,8	18	6,1	40	8,8
To some extent	115	72,3	240	81,9	355	78,5
To a full extent	22	13,8	35	11,9	57	12,6
Total	**159**	**100,0**	**293**	**100,0**	**452**	**100,0**

According to **Table 5.48** it seems that females are more satisfied with regard to the extent to which the consumer right to basic needs is protected (93,8% some extent + full extent) than males 86,1%.

A significant association was found at the 1% level (X^2 = 15.49, p=0.006) between age and the extent to which consumer rights to basic needs are protected. This is shown in **Table 5.49** below. The p-value stated here is the exact p-value (not the asymptotic p-value). This computation was deemed necessary due to the small frequencies "26 years and older" where the asymptotic chi-square approximation was known to be inexact.

Table 5.49: Age distribution in relation to the extent to which the consumer right to basic needs is met

	19 years and younger		**20 – 25 years**		**26 years and older**		**Total**	
Protection of consumer right to basic needs	**N**	**%**	**N**	**%**	**N**	**%**	**N**	**%**
Not at all	17	8,5	18	7,6	5	27,8	40	8,8
To some extent	166	83,0	183	77,2	9	50,0	358	78,7
To a full extent	17	8,5	36	15,2	4	22,2	57	12,5
Total	**200**	**100,0**	**237**	**100,0**	**18**	**100,0**	**455**	**100,0**

According to **Table 5.49**, most respondents 19 years and younger (83,0%) felt their consumer right to basic needs was protected to some extent. In the 20 to 25 year age group, 77,2% felt the same, while only 50,0% of the group 26 and older shared this view. A reason for this result could be that the older group which consisted of only 18 individuals had had more consumer-related experiences.

In **Table 5.50** a significant association was found at the 5% level (X^2 = 11.28, d.f. = 4, p = 0.024) between home language and the extent to which the consumer right to basic needs is met.

Table 5.50: Home language distribution in relation to the extent to which the consumer right to basic needs is met

	African language		English		Afrikaans		Total	
Protection of consumer right to basic needs	**N**	**%**	**N**	**%**	**N**	**%**	**N**	**%**
Not at all	11	9,9	17	7,3	12	11,5	40	8,9
To some extent	77	69,4	191	82,3	83	79,8	351	78,5
To a full extent	23	20,7	24	10,3	9	8,7	56	12,5
Total	**111**	**100,0**	**232**	**100,0**	**104**	**100,0**	**447**	**100,0**

According to the above table there is a significant difference between home language and the extent that the consumer right to basic needs is met, to some extent and to a full extent. Although all respondents are of the opinion that this consumer right is protected to some extent, respondents with an African home language tended to be more of the opinion that their basic needs were fully met (20,7%), followed by the English-speaking (10,3%) and Afrikaans-speaking respondents (8,7%).

5.5.2 Do you think South African consumers have reasonable access to a variety of products / services at reasonable prices?

For any business enterprise to competitive it is important that prices for goods and services should be competitive. It is therefore important that consumers from the lower-income categories should spend their money prudently, so that the provision of basic needs (food, clothing, healthcare, education, and drinking water) is accessible and affordable. **Table 5.51** illustrates the frequency distribution of the responses.

Table 5.51: Access to products / services at reasonable prices

Group	N	%
No	171	37,2
Yes	289	62,8
No response	14	3,0
Total	**474**	

Most of the respondents (62,8%) were of the opinion that South Africans have reasonable access to a variety of goods and services at a reasonable price.

Table 5.51 is represented graphically in **Figure 5.18**.

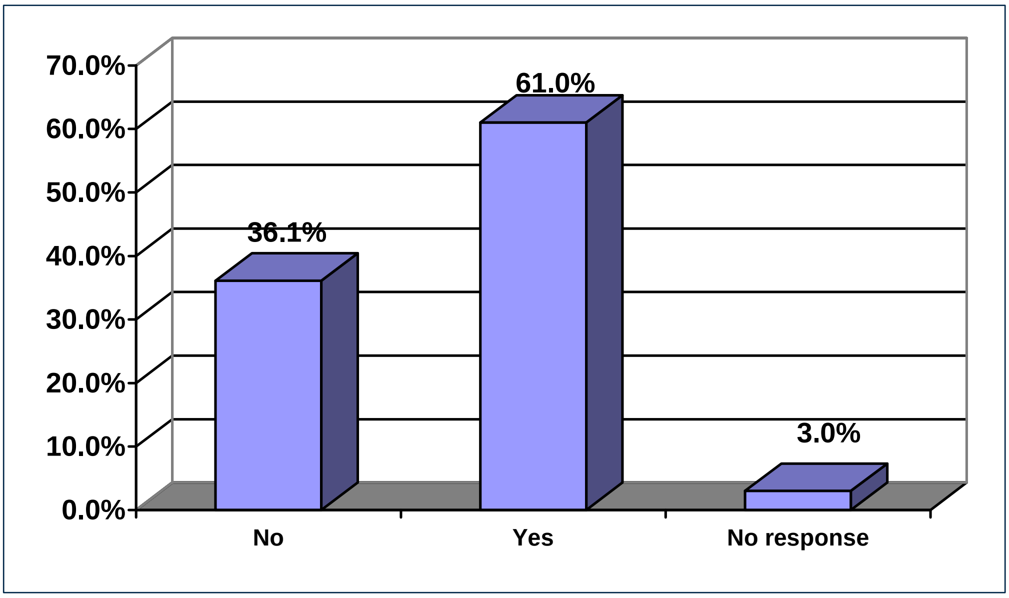


Figure 5.18: Access to products / services at a reasonable price

In a cross-tabulation of this question and the explanatory variables, only one significant difference could be found and this was with gender. A significant association at the 1% level (Fisher exact test = 9.38, p=0,002) was found. The results are presented in **Table 5.52**.

Table 5.52: Gender distribution regarding access to products / services at reasonable prices

	Male		Female		Total	
Group	**N**	**%**	**N**	**%**	**N**	**%**
No	76	46,9	94	32,3	170	37,5
Yes	86	53,1	197	67,7	283	62,5
Total	**162**	**100.0**	**291**	**100.0**	**453**	**100.0**

According to **Table 5.52**, females are more satisfied (93,8% some extent + full extent) about access to products and services at reasonable prices than males (86,1%). The reason for this may be that females are more involved in the daily duties such as food preparation and childcare and therefore have more experience regarding access to products and services.

5.5.3 To what extent are you aware that consumer education is a consumer right?

In this question respondents had to indicate to what extent they were aware that consumer education is a consumer right. This question was posed since the focus of this research is on consumer learning. The response is tabulated in **Table 5.53.**

Table 5.53: Awareness of consumer education as a consumer right

Group	N	%
Not at all	128	27,8
To some extent	231	50,1
To a full extent	102	22,1
No response	13	2,7
Total	**474**	

It is clear from the above table that a little more than a quarter (27,8%) of the respondents were not aware that consumer education is a right. Less than a quarter (22,1%) were aware to a full extent, which indicates that more can be done to create awareness regarding this specific right, as consumers need to take the responsibility to educate themselves to be able to make informed decisions as consumers.

Table 5.53 is represented graphically in **Figure 5.19.**

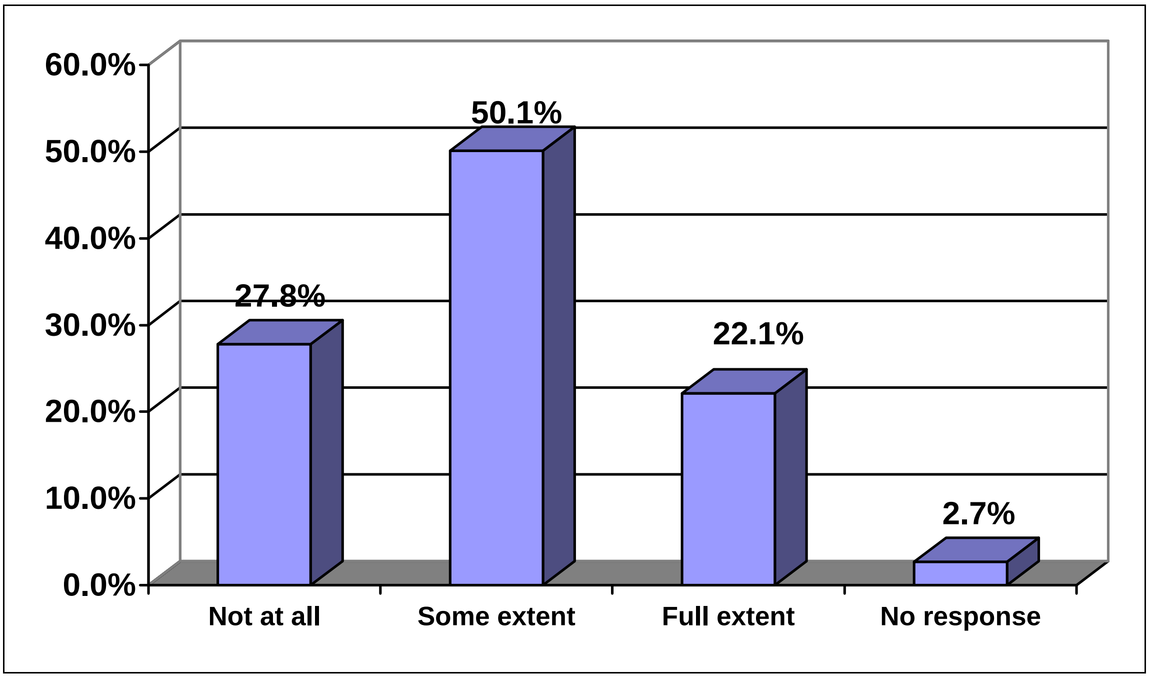


Figure 5.19: Awareness of consumer education as a consumer right

In a cross-tabulation between this question and the explanatory variables significant differences were found between responses of faculties with regard to the last question which asks respondents if they feel that there is a need for consumer education for all students at an HEI. The information is provided in the next two tables. The “no response” cases have been omitted in the calculation of the chi-square tests.

In the cross-tabulation with faculty significant differences were found at the 1% level (X^2 = 28.7, d.f. = 6, p=0,000). The statistics are indicated in the next table.

Table 5.54: Faculty distribution and awareness of consumer education as a consumer right

	Education		Engineering		Manage-ment		Applied Science		Total	
Awareness of consumer education as a right	**N**	**%**	**N**	**%**	**N**	**%**	**N**	**%**	**N**	**%**
Not at all	15	17,9	50	46,3	29	20,3	31	25,6	125	27,4
To some extent	51	60,7	42	38,9	76	53,1	60	49,2	229	50,2
To a full extent	18	21,4	16	14,8	38	26,6	30	24,8	102	22,4
Total	**84**	**100,0**	**108**	**100,0**	**143**	**100,0**	**121**	**100,0**	**456**	**100,0**

According to **Table 5.54** most respondents (46,3%) in the Engineering Faculty were not aware that consumer education is a consumer right, followed by 25,6% of the respondents in the Faculty of Applied Science, 20,3% from the Faculty of Management and 17,9% from the Faculty of Education.

The researcher does not find this result surprising as engineering students would not necessarily have had the same interest in consumer issues as respondents from the faculties related to social sciences and the humanities such as the Faculty of Management and the Faculty of Education.

In **Table 5.55** a significant association was found at the 5% level (X^2 = 7.01, d.f. = 2, p=0,030) between awareness that consumer education is a right and the need for consumer education for all students at an HEI.

Table 5.55: Need for consumer education and awareness that consumer education is a consumer right

	No		Yes		Total	
Group	**N**	**%**	**N**	**%**	**N**	**%**
Not at all	33	39,3	94	25,3	127	27,9
To some extent	37	44,0	190	51,1	227	49,8
To a full extent	14	16,7	88	23,7	102	22,4
Total	**84**	**100,0**	**372**	**100,0**	**456**	**100,0**

From **Table 5.55** the results indicate that the respondents who indicated that consumer education is a consumer right are also of the opinion that a need exists for consumer education for all students at an HEI.

No other significant differences between this question and the explanatory variables could be found.

5.5.4 To what extent did the right to consumer education equip you to be an informed consumer?

This question had to be answered by the 70,2% respondents (n = 333) who had indicated in the previous question that they were aware to some extent, or to a full extent, that consumer education is a consumer right. In this question respondents had to indicate how well consumer education had equipped them to be informed consumers. **Table 5.56** provides the frequency distribution of the information.

Table 5.56: Extent to be equipped to be an informed consumer

Group	N	%
Not at all	28	8,8
To some extent	234	73,6
To a full extent	56	17,6
No response	15	4,5
Total	**333**	

Few respondents (only 8,8%) indicated that they were not equipped at all, and 4,5% did not react to the question. A total of 91,2% of the respondents were of the opinion that they had been to some extent and to a full extent equipped with knowledge to make informed decisions as consumers.

Table 5.56 is represented graphically in **Figure 5.20.**

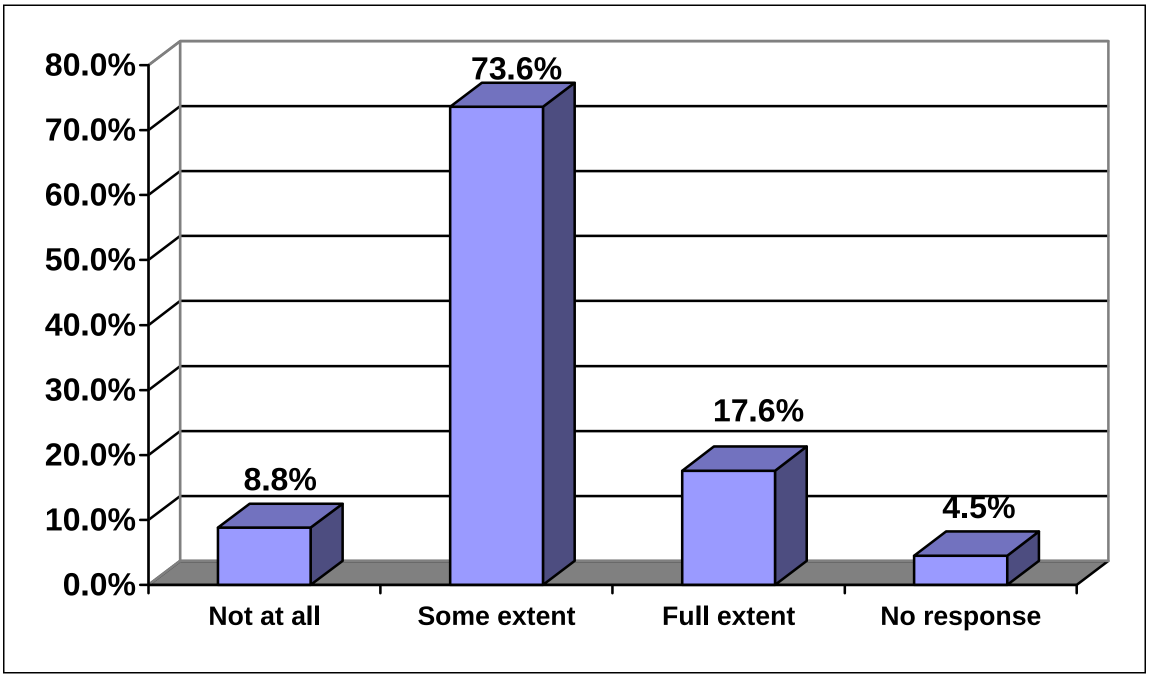


Figure 5.20: Extent to be equipped to be an informed consumer

No other significant differences between this question and the explanatory variables could be found.

5.5.5 To what extent do you think your right to a healthy environment is protected?

In this question respondents had to indicate to what extent their right to a healthy environment (free of pollution, "environmentally friendly goods", sustainable consumption practices, etc.) is protected.

The frequency distribution for this question is illustrated in **Table 5.57**.

Table 5.57: Right to a healthy environment is protected

Group	N	%
Not at all	89	20,2
To some extent	301	68,4
To a full extent	50	11,4
No response	34	7,2
Total	**474**	

Table 5.61 is represented graphically in **Figure 5.21**.

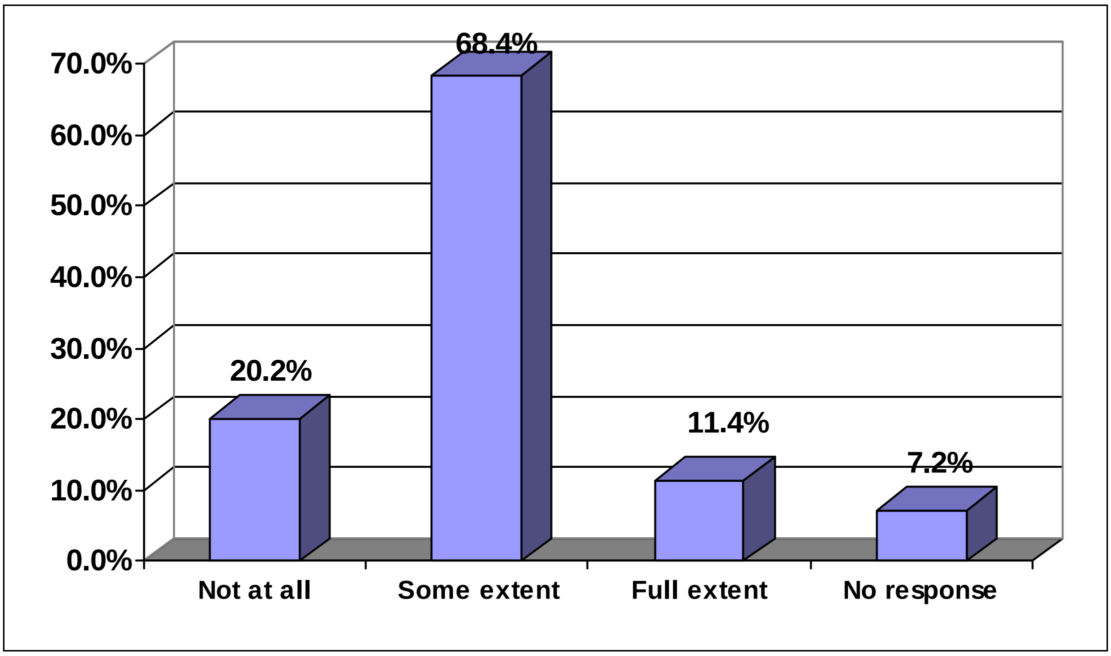


Figure 5.21: Right to a healthy environment is protected

From the above table and figure it can be seen that 79,8% of the respondents indicated that they felt their consumer right to a healthy environment was protected. Only 11,4% of the respondents felt that this right was protected to a full extent and 20,2% felt that this right was not protected at all. No significant differences between this question and the explanatory variables could be found.

5.5.6 Give a reason for your answer

This question was a reaction to the previous question. Respondents had to give reasons why they were of the opinion that their consumer right to a healthy environment was protected. In **Table 5.58** more than half of the respondents (52,5%) indicated that this right was protected to some extent and to a full extent. This finding may be the result of the awareness and emphasis placed on environmental issues by the government.

Table 5.58: Protection of consumer right to a healthy environment

Group	N	%
Not at all	17	6,1
To some extent	56	20,0
To a full extent	91	32,5
Not relevant	116	41,4
No response	194	40,9
Total	**474**	

Table 5.62 is represented graphically in **Figure 5.22**.

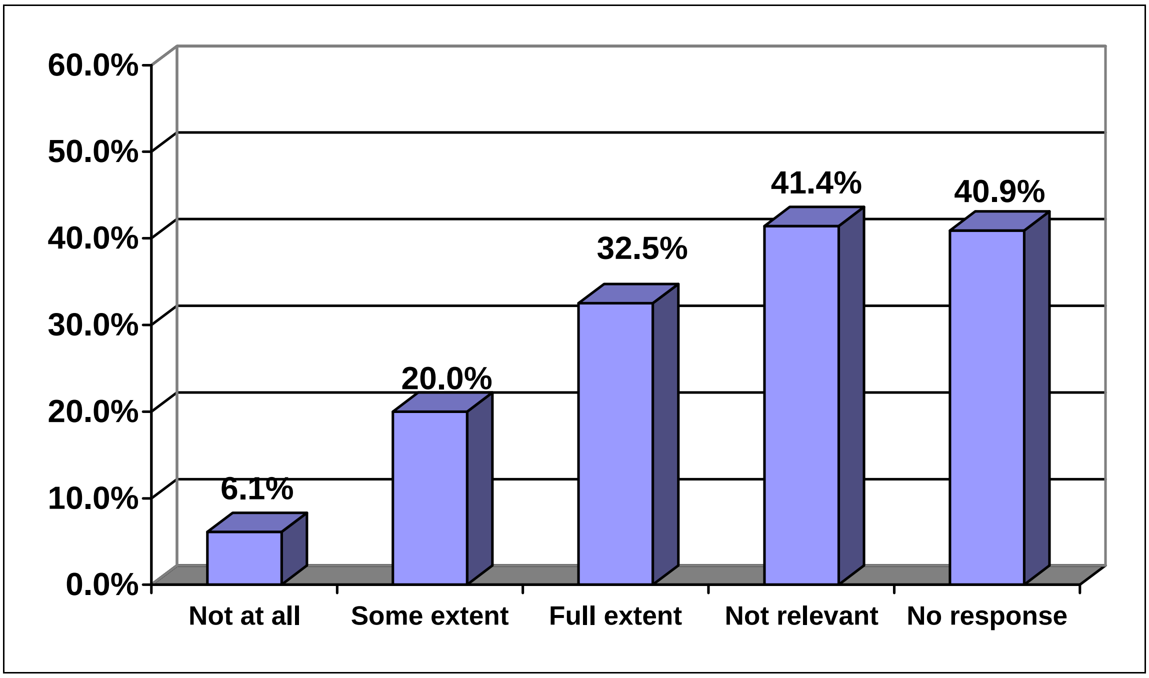


Figure 5.22: Protection of consumer right to a healthy environment

5.6 KNOWLEDGE OF SA CONSUMER ORGANISATIONS

This section consisted of three questions about consumer organisations. It was important for the researcher to know how much knowledge respondents had about consumer organisations, as an assumption could be made that this should indicate the respondents' knowledge of consumer rights and responsibilities.

5.6.1 Are you aware of any consumer organisations that handle consumer complaints?

Various consumer organisations in SA protect the consumers and their rights. Some of the more prominent consumer organisations are listed in **Table 5.63**. This question was included to determine if respondents have knowledge of these organisations.

Table 5.59: Consumer organisations that handle complaints

Group	N	%
No	208	46,1
Yes	243	53,9
No response	23	4,9
Total	**474**	

From **Table 5.59** it is clear that about half of the respondents (53,9%) had heard about the consumer organisations listed. A little less than a half (46,1%) had not heard about these organisations. As these organisations play a vital role in the protection of the consumer, this result shows that there is a lack of awareness and that particular actions might be needed to promote their importance.

Table 5.59 is represented graphically in **Figure 5.23**.

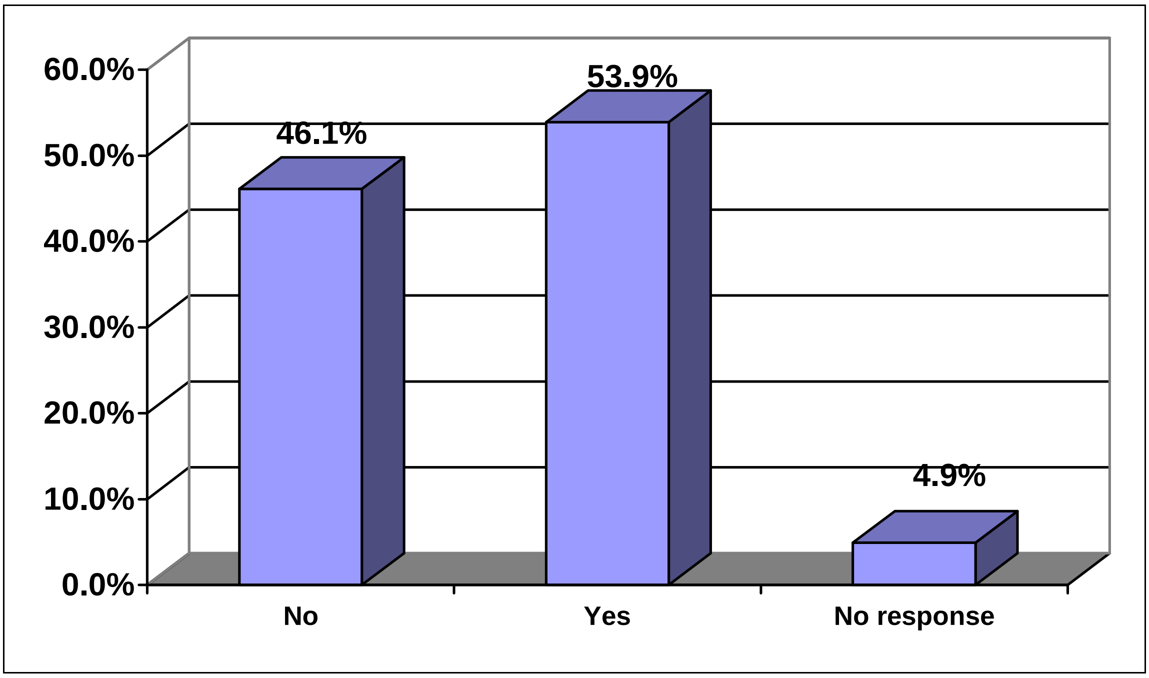


Figure 5.23: Consumer organisations that handle complaints

In a cross-tabulation between this question and the explanatory variables, a significant difference was found between gender, age groups and faculties.

In the cross-tabulation between knowledge of consumer organisations and gender a significant difference was found by Fisher's exact test for 2x2 tables at the 5% level ($F = 5.21$, $p=0.022$). The data is indicated in **Table 5.60**.

Table 5.60: Gender distribution related to consumer organisations that handle complaints

	Male		Female		Total	
Group	**N**	**%**	**N**	**%**	**N**	**%**
No	58	35,4	75	25,3	133	28,9
Yes	106	64,6	222	74,7	328	71,1
Total	**164**	**100,0**	**297**	**100,0**	**461**	**100,0**

Table 5.60 indicates that most respondents (71,1%) were aware of the consumer organisations that handle complaints. It appears that more females (74,7%) than males (64,6%) are aware of consumer organisations.

In **Table 5.61** a significant association on the 1% level (X2 = 9.55, d.f. = 2, p=0.007) was found between age and knowledge of consumer organisations that handle complaints.

Table 5.61: Age distribution related to consumer organisations that handle complaints

	19 years and younger		20 – 25 years		26 years and older		Total	
Group	**N**	**%**	**N**	**%**	**N**	**%**	**N**	**%**
No	70	34,5	62	25,6	1	5,3	133	28,7
Yes	133	65,5	180	74,4	18	94,7	331	71,3
Total	**203**	**100,0**	**242**	**100,0**	**19**	**100,0**	**464**	**100,0**

According to **Table 5.61,** the results indicate that the older the respondents were the more aware they were regarding knowledge about consumer organisations that handle complaints.

In a cross-tabulation between faculty and knowledge of consumer organisations that handle complaints a significant difference was found on the 1% level (p=0,000). The results are indicated in **Table 5.62**.

Table 5.62: Faculty distribution related to consumer organisations that handle complaints

	Education		Engineering		Management		Applied Science		Total	
Group	**N**	**%**	**N**	**%**	**N**	**%**	**N**	**%**	**N**	**%**
No	10	11,5	47	43,1	33	22,8	41	33,6	131	28,3
Yes	77	88,5	62	56,9	112	77,2	81	66,4	332	71,7
Total	**87**	**100,0**	**109**	**100,0**	**145**	**100,0**	**122**	**100,0**	**463**	**100,0**

According to **Table 5.62** respondents from the Faculty of Engineering had the most respondents (43,1%) who had the least amount of knowledge about consumer organisations that handle complaints. This was also the group that was of the opinion that consumer education is not a consumer right. Of the respondents who did not have knowledge of consumer organisations, 33,6% were from the Faculty of Applied Science, 22,8% from the Faculty of Management and 11,5% from the Faculty of Education. Technically the Faculty of Education were the most informed group about consumer organisations.

If respondents answered positively to this question they were supposed to move to the next section.

5.6.2 About which of the following consumer organisations have you heard?

In this question five of the recognised consumer organisations are listed. If respondents indicated that they had knowledge of any of these organisations, they had to indicate this specifically. Of the respondents, 243 (51,3%) who had indicated that they had knowledge answered this question. As in previous calculations, the “no response” category was not included. The total group of respondents should therefore be 243 or fewer.

Table 5.63: Knowledge of consumer organisations

	Yes		No		TOTAL	
	N	%	N	%	N	%
SA National Consumer Union (SANCU)	136	40,6	199	59,4	335	100,0
National Consumer Forum (NCF)	57	17,0	278	83,0	335	100,0
Department of Consumer Affairs	147	43,9	188	56,1	335	100,0
South African Bureau of Standards (SABS)	293	87,5	42	12,5	335	100,0
Business Practices Committee	43	12,8	292	87,2	335	100,0

Table 5.63 is represented graphically in **Figure 5.24**.

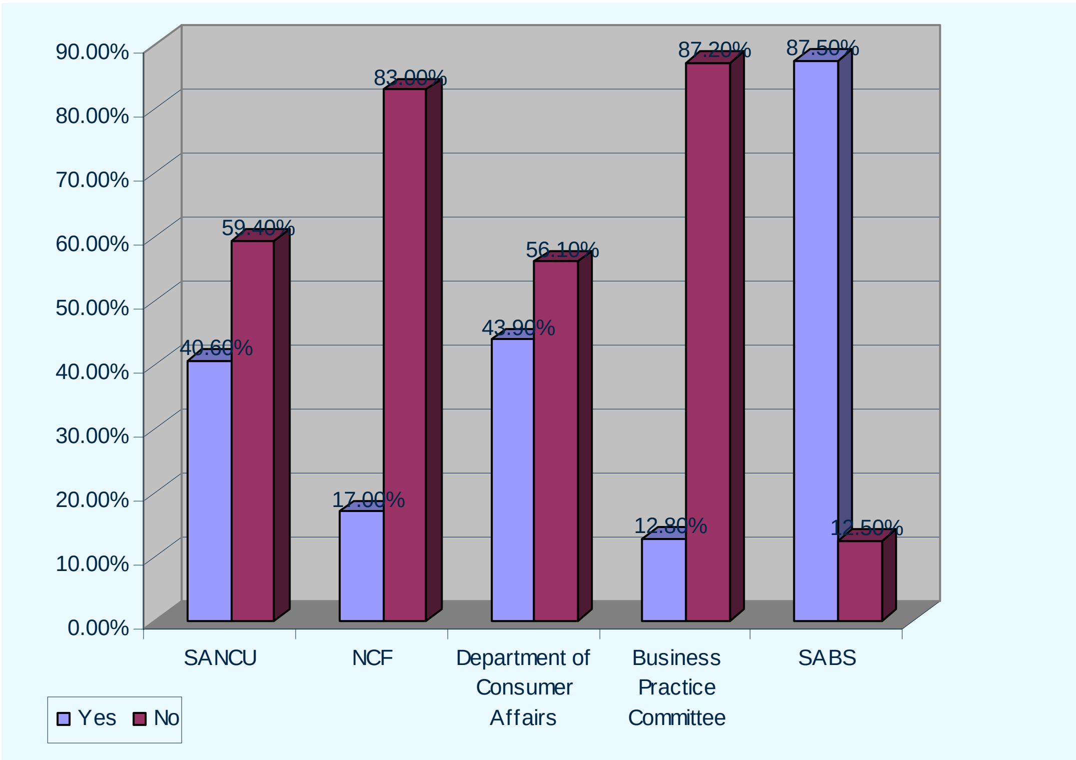


Figure 5.24: Knowledge of consumer organisations

It is clear from the above table that most respondents had heard of the South African Bureau of Standards (SABS) (87,2%), followed by the Department of Consumer Affairs (43,9%) and the SA National Consumer Union (SANCU) (40,6%). Only 17% had heard of the National Consumer Forum (NCF) and even fewer (12,8%) of the Business Practices Committee.

These results also suggest that the consumer organisations need to publicise their role and services more widely, as many respondents were not aware of their existence.

5.6.3 Would you join a consumer organisation to protect your consumer rights?

In this question, respondents had to indicate whether they would join a consumer organisation to protect their consumer rights. This question was included to determine the respondents' willingness to join a consumer organisation.

Table 5.64: Membership of consumer organisations

Group	**N**	**%**
No	141	41,6
Yes	198	58,4
No response	135	28,5
Total	**474**	**100,0**

Table 5.64 is represented graphically in **Figure 5.25**.

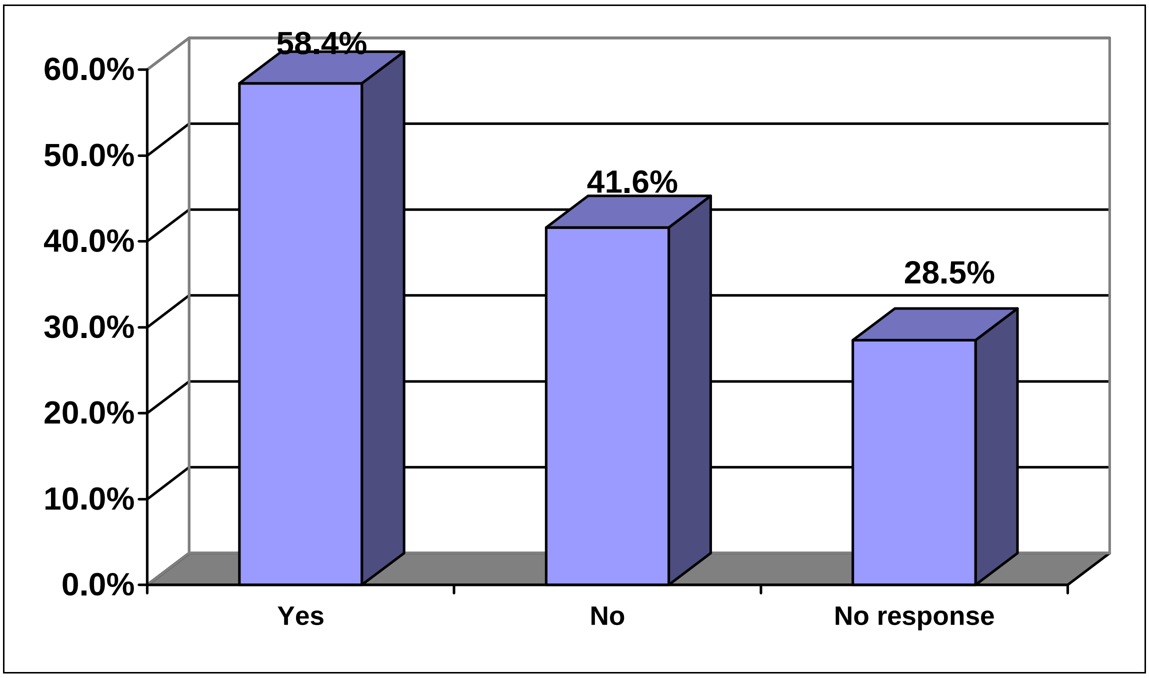


Figure 5.25: Membership of consumer organisations

According to Table 5.68, altogether 58,4% of the respondents indicated that they would join a consumer organisation, while 41,6% indicated a negative response. As 28,5% of the respondents indicated a "no response" it is clear that they either did not understand the question or did not know what it means to be a member of an organisation.

5.7 INFORMATION SOURCES

This section consisted of only one question in which respondents had to indicate how frequently they had consulted various information sources. The answers were relative, as the choices included the following responses: never, sometimes, usually and always. Responses follow in **Table 5.65**.

Table 5.65: Frequency of information sources consulted before a product was bought

Media	Missing	Never	Sometimes	Usually	Always	Total
Website of product / service	55/474 (11,6%)	200 (47.7%)	143 (34.1%)	52 (12.4%)	24 (5.7%)	419 (100%)
Product / service advertisement in newspapers	51/474 (10,8%)	53 (12,5%)	143 (33,8%)	168 (39,7%)	59 (13.9%)	423 (100%)
Television, radio	48/474 (10,1%)	54 (12,7%)	121 (28,4%)	158 (37,1%)	93 (21.8%)	426 (100%)
Friends and family	43/474 (9,1%)	20 (4,6%)	69 (16,0%)	161 (37,4%)	181 (42.0%)	431 (100%)
Consumer publications	52/474 (11,0%)	169 (40,1%)	148 (35,1%)	77 (18,2%)	28 (6.6%)	422 (100%)
Magazines	52/474 (11,0%)	50 (11,8%)	167 (39,6%)	138 (32,7%)	67 (15.9%)	422 (100%)
Product / service leaflets / brochures	54/474 (11,4%)	64 (15,2%)	129 (30,7%)	156 (37,1%)	71 (16.9%)	420 (100%)
Other sources	341/474 (71,9%)	41 (30,8%)	48 (36,1%)	34 (25,6%)	10 (7.5%)	133 (100%)

Pearson's chi-square test indicates a highly significant difference between the profiles of the different media (X^2 = 702.5, d.f. = 21, p = 0.000) as is to be seen from **Table 5.65**. The table shows that the most frequently used of the media was "Friends and Family". This is not surprising, as consumer-dominated information sources (friends, relatives, peers and acquaintances) are normally perceived as being trustworthy (Mason, Mayer and Ezell, 1994: 145). This is followed by marketer-dominated sources i.e. television and radio. The above table also indicates that respondents do not make much use of the Internet when searching for information. This indicates the lack of knowledge of the wide scope of information sources that are available to assist the consumer of today in making informed decisions. This aspect will therefore have to be addressed in the development of a consumer learning curriculum.

5.8 SUMMARY OF FINDINGS

The survey questionnaire consisted of 29 questions that were constructed to inform the situation analysis regarding the perceived need for consumer learning in HE. The reader needs to be reminded that the questionnaire was based on a dendrogram or conceptual framework (cf. Appendix A). Questions which were included pertained to the knowledge, skills, values and attitudes of first-year students at the CPUT regarding their consumer rights and responsibilities, as these factors would impact on how informed they were as consumers.

5.8.1 Biographical profile

The **biographical profile** of the 474 student respondents can be summarised as follows:

Most respondents were female (cf. Table 5.2), the average age of the group was 20-25 years of age (cf. Table 5.3), and females tended to be younger (49,2% were 19 years and younger) (cf. Table 5.4). Most respondents were studying at the Faculty of Management, followed by Applied Sciences, Engineering and Education (cf. Table 5.5). Most male respondents were in the Faculty of Engineering, and second most in the Faculty of Management. Most of the female respondents were in the Faculty of Applied Sciences, while second most were in the Faculty of Management and Education (cf. Table 5.6). In terms of age, most students older than 26 years were in the Faculty of Education (cf. Table 5.7).

Nearly half of the respondents were English-speaking, followed by those speaking an African language and those with Afrikaans as home language (cf. Table 5.8). More females than males spoke English, whereas approximately the same number of males and females spoke an African language. A third of the respondents who spoke Afrikaans were males, and only 17,4% were females (cf. Table 5.9).

The results for language distribution by age indicate that the older the group, the larger the percentage of African language respondents. In the English-speaking group, which represented 51,6% of the total group, the largest percentage was between 20 and 25 years of age. The largest percentage of students younger than 19 years of age were Afrikaans-speaking (cf. Table 5.10).

In terms of subjects taken at school or university which would be relevant to consumer learning, 51,9% of the respondents studied Accounting, followed by 43% with Business Economics, 34% with Home Economics and 26,6% with Business Management. Very few students studied Consumer Behaviour (9,7%) and Financial Management (6,3%) (cf. Table 5.11). In terms of gender, more females than males were exposed to the specific subjects (cf. Table 5.12).

5.8.2 Need for consumer education / learning

The last question in the questionnaire pertaining to the need for consumer learning was analysed as part of the biographical section. The majority of respondents (79,5%) indicated that there was an educational need for consumer learning at HEIs (cf. Table 5.13).

The assumption that was made at the onset of the development of the survey questionnaire was that university students (as young adults) would possess prior knowledge and be informed regarding consumer issues, especially about consumer rights and responsibilities. The analysis of the results shed new light on the needs assessment for consumer learning at the CPUT. They indicated that a definite need for consumer learning exists, especially with regard to consumer rights and responsibilities.

5.8.3 Knowledge of consumer rights and responsibilities

The findings for the knowledge of consumer rights and responsibilities indicated the following:

5.8.3.1 Total knowledge index

The total knowledge index (cf. 5.3.4) that summarised the amount of knowledge students have regarding consumer rights and responsibilities (Questions 1, 2 and 3) indicated an even distribution between respondents with little, average, and good knowledge regarding consumer rights and responsibilities. Of the respondents,15.3% had no knowledge.

An interesting finding from the correspondence analysis and visual inspection (cf. Figure 5.7) was that older respondents were less knowledgeable than younger students.

The result of the total knowledge index per faculty indicated that the Faculty of Applied Sciences had good knowledge as opposed to the Engineering Faculty, who had the least knowledge (cf.Table 5.26).

The total knowledge index by language indicated that English-speaking respondents had the most knowledge; followed by Afrikaans-speaking respondents and finally the African language group, who had the least knowledge (cf. Table 5.27).

5.8.4 Expression of consumer rights

The majority finding regarding the expression of their consumer rights indicated respondent confidence, with respondents from the Faculty of Engineering being the most confident, although they have the least knowledge regarding consumer rights and responsibilities (cf.Table 5.29).

5.8.5 Information gathering

Most respondents read the business section of newspapers (cf.Table 5.30). Males tended to pay more attention to gathering information about products and services (cf. Table 5.32). Furthermore, Afrikaans-speaking respondents were found to pay more attention to gathering information, followed by English-speaking and African language respondents (cf. Table 5.33).

5.8.6 Knowledge of consumer responsibilities

Knowledge of consumer responsibilities was as follows:

5.8.6.1 Complaints

As far as complaints are concerned, a little less than a quarter of all respondents (23,8%) never complained about a faulty product or poor service. The majority of respondents never complained (cf. Table 5.34). In addition to this finding, it is interesting that males were more inclined to act when they have a complaint (cf.

Table 5.35). Respondents from the Faculty of Education were inclined to complain the most, followed by the Faculty of Management (cf. Table 5.36). It was also found that older respondents were more confident about complaining about a product or a service (cf. Table 5.37).

If respondents did complain, there was a fairly even percentage spread with regard to goods, food products and services (cf. Table 5.39). Complaints were mostly quality-related with regard to food products, followed by poor service and exploitation (cf. Table 5.40). Complaints were mostly addressed to the retailers or service providers (60,1%)(cf. Table 5.42).

5.8.6.2 Complaint resolution

It was interesting to note that 19,8% of respondents indicated that their complaints were not resolved (cf. Table 5.43). Females tended to be more satisfied than males regarding the extent of problem resolution (cf. Table 5.44). Most complaints were handled through an exchange, followed by a refund and a replacement (cf. Table 5.45). When asked about the effectiveness of media as a possible protector of consumer rights, respondents indicated that television, followed by radio, was the most effective in protecting consumer rights. These were followed by newspapers and magazines (cf. Figure 5.16).

5.8.7 Consumer right to basic needs provision

On the issue of the extent to which the right to basic needs was protected, most respondents (78,5%) felt protected to some extent (cf. Figure 5.17). Females were more satisfied than male respondents in this regard (cf. Table 5.48). Younger respondents in the group (19 years and younger) felt more positive than the other respondents in this regard (cf. Table 5.49) and more African home language respondents tended to be of the opinion that their basic needs were fully met, followed by English-speaking and Afrikaans-speaking respondents (cf. Table 5.50). On the issue of accessibility of reasonably priced products and services, the majority of respondents (62.8%) responded positively (cf. Table 5.51). Females were more satisfied than males about access to products and services at reasonable prices (cf. Table 5.52).

5.8.8 Awareness of consumer education as a consumer right

A little more than a quarter (27,8%) of the respondents were not at all aware that consumer education is a right. Most of the respondents indicated knowledge to some extent (50,1%) and to a full extent (22,1%) (cf. Table 5.53). The respondents from the Faculty of Engineering were the least aware that consumer education is a right, followed by those from Applied Sciences, Management and Education (cf. Table 5.54).

There was a positive correlation between respondents who indicated a need and awareness that consumer education was a right and those who were of the opinion that a need for consumer education for all students at an HEI existed (cf. Table 5.55). A significant majority (91,2%) of respondents were of the opinion that the right to consumer education had equipped them to some extent and to a full extent to make informed decisions (cf. Table 5.56).

5.8.9 Consumer right to a healthy environment is protected

Altogether 79,8% of respondents felt that as consumers, their right to a healthy environment was protected to some extent and to a full extent, while 20,2% indicated that this right was not protected at all (cf. Table 5.57). In the follow-up open question in which respondents had to substantiate their answer, 52,5% correctly answered that their right to a healthy environment was protected to some extent and to a full extent (cf. Table 5.58).

5.8.10 Knowledge of South African consumer organisations

There is a lack of awareness of consumer organisations in SA that handle complaints. About half (53,9%) of the respondents had heard about the consumer organisations listed (cf. Table 5.59). More females (71,1%) than males (64,6%) were aware of such organisations (cf. Table 5.60) and most respondents who knew about the relevant organisations were 26 years and older (cf. Table 5.61).

Although respondents were clearly aware of the SABS (87,5%), they were ignorant of prominent consumer education organisations such as SANCU and the NCF (cf. Table 5.63). However, 58,4% of the respondents were positively inclined to join a consumer organisation to protect their consumer rights (Table 5.64).

5.8.11 Information sources consulted

From the list of information sources the respondents could select from, friends and family rated highest followed by television and radio (cf. Table 5.65).

5.9 CONCLUSION

Chapter 5 aimed at presenting the results of the analysis of the quantitative data generated through the survey questionnaire completed by 474 first-year students at the CPUT during 2004. Descriptive statistics were used in analysing the data generated by the questionnaire.

The survey questionnaire was used to assist in the needs assessment for curriculum development at the CPUT and to determine the knowledge, skills, values and attitudes of first-year students regarding the eight consumer rights (cf. 2.3.1.3 ; 2.3.1.4 and 2.3.1.5) and five consumer responsibilities (cf. 2.3.1.5), as well as other consumer-related issues. This not only provided insight into the situation regarding consumer learning at the CPUT among first-year students, but also informed the curriculum development process for a possible curriculum framework for consumer learning at the institution.

The biographical questions were analysed first. These included the respondent’s gender, age, faculty affiliation, home language and prior exposure to subjects related to consumer learning at school or at university. The need for consumer learning for all students in an HEI was also analysed in this section. This was followed by an analysis of the rest of the questionnaire in the same order that the questions were posed in the questionnaire (cf. Appendix B).

The information and findings of this chapter are furthermore significant as they provide detailed information for the curriculum design phase of the curriculum framework for consumer learning. The formulation of outcomes (both specific and generic), contents, teaching strategies and assessment for a consumer learning curriculum cannot be validated if the findings referred to in this chapter are not addressed in the proposed curriculum framework for consumer learning.

To complete triangulation, the views and perceptions from the learning facilitators themselves will be solicited. In Chapter 6 the data from the semi-structured interviews will be analysed and themes (patterns) identified which will assist in identifying key findings to be accommodated in the development of a curriculum framework for consumer learning (cf. 7.3).

CHAPTER 6

QUALITATIVE DATA ANALYSIS

6.1 INTRODUCTION

As this study adopted triangulation (as a measure to validate data) the quantitative empirical research was initially applied by means of a survey questionnaire that was completed by first-year students as outlined in the previous chapter. In this chapter, the qualitative empirical research that generated data through semi-structured interviews with eight learning facilitators is discussed. The data obtained by both methods will inform the situation analysis (cf. Chapters 5 and 6), which in turn will contribute the development of a curriculum framework for consumer learning (cf. 7.3).

The aim of utilising semi-structured interviews in this study was to enable the researcher to determine the views and perceptions of learning facilitators (lecturers) regarding the importance of consumer learning, as well as the need thereof at the CPUT. Furthermore, aspects relating to the contents, teaching strategies, level of introduction, potential for critical crossfield outcomes development, benefits and major obstacles in the implementation and/or integration into the curriculum were explored.

To analyse the qualitative data generated, the researcher adapted the analytical abstraction formulated by Carney (1990) (cited in Miles and Huberman 1994: 91) to reflect a more simplified version of the process, which is illustrated in Figure 6.1.

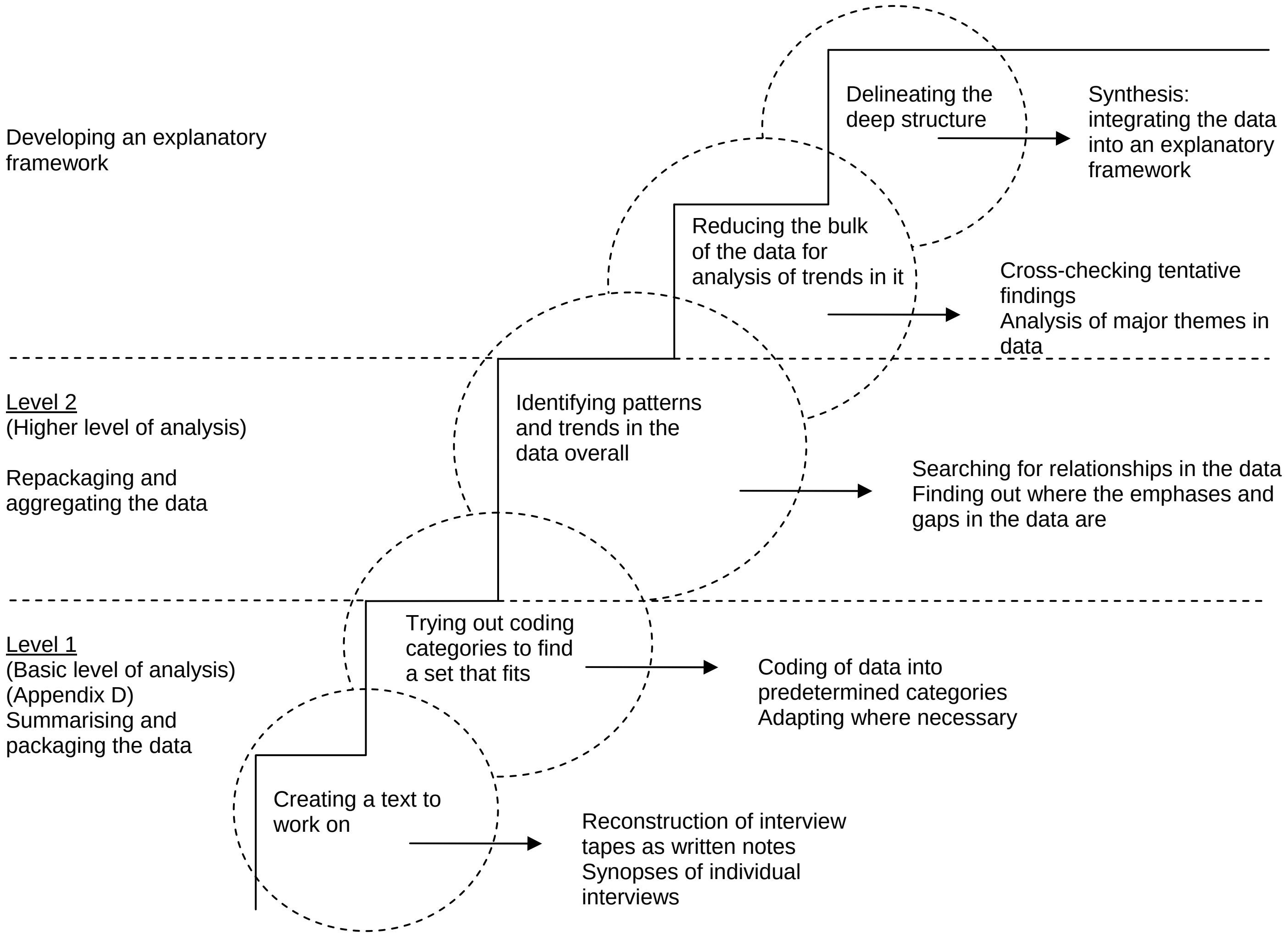


Figure 6.1: The ladder of analytical abstraction
(adapted from Miles and Huberman,1994: 92)

Figure 6.1 illustrates two levels of analytical abstraction which naturally progresses from summarising and packaging qualitative data (basic level of analysis), to repacking and aggregating the data (higher level analysis), finally culminating in the construction of an explanatory framework, which in this study informed the development of a curriculum framework for consumer learning.

6.2 CONTENT OR BASIC LEVEL ANALYSIS OF DATA

6.2.1 Procedures

As discussed in Chapter 4, the researcher made use of a set of predetermined questions on an interview schedule (cf. Appendix C1). These predetermined questions were formulated by the researcher, who has been involved with curriculum development over many years and who undertook an extensive literature review in this regard (Chapters 2, 3 and 4). The questions were divided into four sections and peer reviewed by learning facilitators at CPUT to assess the suitability thereof to answer the research question and objectives of the study. Small changes that were suggested were implemented. All interviews were recorded and transcribed onto computer diskettes.

The analysis began with the development of a set of predetermined categories which were guided by the conceptual framework, the research question and objectives, and/or key variables, to summarise and repack the data obtained from the interviews. The data was scrutinised, analysed, classified, summarised and tabulated, in other words content analysis or basic level analysis was done. As these codes were descriptive they entailed little interpretation as they were attributing a class of phenomena to a segment of text.

With regard to the analysis of the data, the following needs to be noted: during the manual classification of the data the researcher decided to amalgamate the data from two of the questions. The item “benefits” was found to be in tandem with the item “characteristics”, as much overlap in responses occurred. Responses regarding the characteristics (knowledge, skills and attitudes) of an informed consumer to function effectively in the marketplace in particular and in daily life in general and the major benefits of consumer learning for students at the CPUT, were therefore combined and re-categorised. During this iterative process a descriptive content analysis matrix was constructed (cf. Appendix D), which assisted in the next step of the abstraction process, i.e. higher level analysis, a conceptual process that sought to identify emerging patterns or trends.

6.2.2 Findings

During the basic level of analysis (also known as content analysis) (Category 1), it became clear that the majority of the learning facilitators were in agreement regarding **the importance of consumer learning for all students at the CPUT** as ratings on a scale of 1-10 recorded a rating of 6 and above. The responses were as follows: 2 indicated 6 out of 10, 1 indicated 6,5 out of 10, 2 indicated 8 out of 10, 1 indicated 9 out of 10 and 2 indicated 10 out of 10.

Some of the participants' responses are presented below. They are quoted verbatim and the initials of the respondents are provided in brackets after the quotes. Only significant remarks as recorded are presented. These support the patterns subsequently identified (cf. 6.3).

Three of the respondents justified their ratings as follows:

> "So although it is important that they become better consumers, I think we are firstly here to train students and although it could possibly improve their studies, I don't think we can give it a higher number than that." (Rating: 6) (LdT)
>
> "They must really learn about consumerism and being a good consumer, I really believe so." (Rating: 8) (MW)
>
> "…I would say that it's a 10 because you can be taken for a ride if you're not aware of all the traps that you can fall into…it's just not only for CPUT students, it's for everybody." (Rating: 10) (MdP1)

Some of the responses to **what the respondents thought about consumer learning** (Category 1) were:

> "The first thing that comes to mind is sort of the rights and responsibilities of consumers." (LdT)
>
> "I think that consumer learning is an important aspect of both formal and informal learning at all levels of education from school level through to university level." (P-CF)
>
> "…when I think of consumer education, it's a right that the consumer has, it is an absolute right." (SR)

"…consumer learning is the sum total of experiences and exposure to a product or a service."(MdP2)

Responses from lecturers on the **characteristics of an informed consumer** (Category 2), which included **the benefits of consumer learning in terms of knowledge, skills and attitudes**, were the following:

In terms of **knowledge**:

"…with knowledge you need knowledge of products, you need knowledge of services and you also need to know where to get information if you want information for example about specific products." (LdT)

"I think they need to have knowledge and attitudes with regard to the rights and responsibilities of the consumer and the public in terms of consumer protection…I believe they need to have knowledge and skills when it comes to decision making, to recognise needs and wants and they should be able to have effective financial management of their own finances to manage their finances well." (P-CF)

"…in terms of knowledge we need to be empowering people with the right knowledge…. I think the consumer needs to know about, be informed in terms of the true benefits of something, whatever the product or service is." (SR)

In terms of **skill**:

"…it's a life skill." (LdT)

"…that's a skill you must have to be able to make informed decisions, you must be able to evaluate one product and compare products with other products." (TvdS)

"Skills that he should be able to use, mathematics, understand the communication of the marketer." (MdP1)

"…the skills of buying…" (MW)

In terms of **attitudes**:

"With attitude, perhaps sort of a positive attitude… (LdT)

"…I think innovative, inquisitive attitude….open for suggestions."(MS)

"Look for quality and value for money." (TvdS)

"…attitude he will be more confident in terms of making a decision…" (MdP1)

The next category (Category 3) pertained to the **contents/themes** that should be included in a curriculum for consumer learning. Some of the respondents reacted as follows:

> "…I think the starting point must be the life of the students starting with housing, hiring a flat, hiring a room, reading the contract and then clothing, purchasing clothing, accounts at stores…..best buys, sort of reading label information and even things like cell phones…Things they are presently purchasing and services they are presently using." (LdT)
>
> "Rights and responsibilities I think is right at the top and together with that should be knowledge of … the regulatory bodies…various factors in marketing and business management would form part of consumer learning." (P-CF)
>
> "Budgeting their expenses and how a balance sheet and an income statement and a cash flow statement and all that works." (MS)
>
> "…I would say research, research is very important…to be a good consumer we should be able to understand the process of research, you should know how to interpret them, you should verify the source and you should be able to have insight into how the research was done, whether it is going to be effective with the decision that you are making or have to make." (MdP1)
>
> "Here I would like to suggest that you simply take those twelve critical crossfield outcomes and transform them ...expand on them…if you talk about topics and themes you could have problem solving in consumerism, working effectively with others…and research skills…" (MW)

The responses to the potential of consumer learning as a **vehicle/medium to develop CCFOs** (Category 4) reflected a range of possibilities. Some of the responses were recorded as follows:

> "…for example one of them is to identify and solve problems…to me this whole cellphone story with sort of a new contract, what does it entail, if we look at this supplier compared to that supplier." (LdT)
>
> "… it definitely has potential across all the learning outcomes as some aspects of consumer learning are very much part of the critical crossfield outcomes…just working as part of a team for example, the commitment to

lifelong learning, those critical outcomes would fit into consumer learning…"(PC-F)

"Work effectively with others, organises and manage oneself and one's activities, communication skills, to some extent technology and environmental literacy." (MS)

"…and then again to good time management, yes organise and manage oneself and one's activities. Research skills, you don't go in there with your guns blazing, you have to have your facts before you do something. Communication is vital, if you're not saying what you want correctly…" (SR)

The fifth category (Category 5) involved the **teaching strategies** to be implemented towards consumer learning. At this early stage of analysis it was interesting to note that all the respondents agreed that consumer learning should steer away from theory and that practical real-life application was required. Some of the responses were:

"Stay away from formal lectures, stay away from anything that they would consider almost to be boring." (LdT)

"In other words they should relate to real-life experience. I think it should be based on an outcomes-based education process…I believe that role play and class presentations are important …I think research should and will be part of this…a real-life subject…most of the work that can be done here will be done on real-life situation, real-life cases." (P-CF)

"I think a more interactive way…steer away from theory…have some practical applications…There's going to have to be a lot of group work and interaction between the teacher and the learner." (MS)

"I would like to do it but I would do it through projects." (TvdS)

"…it's got to be very interactive…So initially you yourself are running a little bit of a survey with the group you are working with and then you run that generic model…you now use them as examples…" (SR)

"Practical, it has to be done on a practical basis…role play, case studies, projects."(MdP1)

"You can then analyse newspaper clippings in teams or on their own…group work, teamwork, individual work, experiential learning." (MW)

> MW also makes a statement about peer learning later in the interview: "You know I'd love to see peer learning here…but that the students themselves teach the novices…you know it will just have so much more power if they can learn from their peers…"

The next question category (Category 6) related to aspects pertaining to the **implementation and/or integration of consumer learning** into the curriculum at the CPUT, as well as **the year of study consumer learning should be introduced**.

Varied responses were provided regarding the implementation and/or integration of consumer learning into the curriculum at the CPUT. Responses ranged from consumer learning being offered as a stand-alone subject, being incorporated into short courses such as entrepreneurship, being integrated into communication courses, forming part of orientation or foundation programmes as a life skills module, being integrated into as many courses as possible, and even being integrated into both formal and informal learning at all levels of education. Some of the responses were:

> "…I don't think it should be a stand-alone module, it should be integrated into the work that they are doing and this type of thing cuts across all different educational aspects whether it's in a science-based faculty or marketing or even engineering faculty …" (PC-F)
>
> "Well, I think there should be a module built into their respective curriculum…If we want to educate them and develop them to become a worthwhile person or consumer, then they have to be taught these things and be confronted by these things and be exposed to these things." (MdP1)
>
> "The more I speak to you the more I think that communication might be the best avenue because everybody has to do it…This would be ideally suited for inclusion in a communication programme." (MW)
>
> "Maybe for everybody this is a blanket course…to equip our students with a basic understanding of business, consumers, money, maybe banking, demand, supply, competition and the economy." (MdP2)

Respondents furthermore had to indicate in which **year of study** consumer learning should be offered. Most respondents agreed that consumer learning should be introduced during the first year in some or other form such as a foundation programme or orientation programme, or integrated into a communication or entrepreneurship course. Some of the respondents also mentioned that consumer learning should be blended in all learning and be integrated into other years of study as well. Responses from some of the respondents were as follows:

> "It could be a short course like we have entrepreneurial skills and then I think it should be in the first year, maybe even part of orientation….So perhaps it is better to keep it separate from a formal subject." (LdT)
>
> "In the first year the benefit would be that you are getting the learners right when they start studying to be aware of their consumer rights and responsibilities and it can then evolve into greater detail over the following two or three years…On the other hand the benefits of doing it into a final year is that the students are more mature…" (PC-F)
>
> "…the other reason why it should be in the first year is that many of them have left home for the first time. They have now the responsibility, I have a budget, I've got to manage this budget as a responsible consumer how do I buy stuff, how do I know I'm not being taken for a ride, how do I know I'm not just being gullible in terms of buying things, there's a lot and I think the information needs to be given to them up front." (SR)
>
> "…maybe find a little bit of it in the first year, in the second semester and a bit later again, so it's sprinkled…"(MdP2)

The last category (Category 7) related to the **possible obstacles** in the **implementation and/or integration** of consumer learning at the CPUT. Some of the responses are as follows:

> "I think there is such a lot going on in terms of the merger, in terms of research, in terms of lecture loads that a lot of lecturers are going to feel it's another thing we have to do." (LdT)
>
> "…the perceived value of the subject…because I think some students and staff might not see the value to this, you need trained staff to present the course." (PC-F)
>
> "…I think maybe lecturers will be a bit sceptical to see it as a subject…I don't think we must bring it in as a subject, we must bring it in as part of a subject."(TvdS)

> “Obstacles, I would say maybe numbers…because we’re talking about every student…” (MdP1)

The value of the basic analysis is its potential to facilitate the higher level analysis that follows below.

6.3 HIGHER LEVEL ANALYSIS OF DATA AND IDENTIFICATION OF EMERGING PATTERNS

During the basic analysis, recurring patterns, themes, or “gestalts”, which pull together the many separate pieces of data, were noted. These were followed by the higher level analysis of data, which is interpretive: it is concerned with what is meant by the response, what is inferred or implied (Hancock, 2002: 17). It is aimed at identifying patterns or themes which are the main findings of the study (Hancock, 2002: 22).

The following patterns were identified:

6.3.1 Pattern 1: The importance of consumer learning

The pattern that transpired indicated that respondents had perceived the need for consumer learning for students at the CPUT as a high priority.

It is interesting to note that all of the eight respondents (learning facilitators) rated the importance/significance of consumer learning as six and above out of a total of 10. Two respondents (SR and MdP) rated the importance as 10 out of 10.

6.3.2 Pattern 2: The potential of consumer learning towards holistic “human development”

The benefits of consumer learning are clearly highlighted in the responses that described the characteristics of an informed consumer in terms of knowledge, skills and attitudes, as well as the benefits of consumer learning. Many of the characteristics and benefits mentioned related significantly to the development of the critical crossfield outcomes (CCFOs) such as problem-solving skills, teamship, self-responsibility skills, research skills, communication skills (including numeracy), technological and environmental literacy, development of macro-vision, citizenship, and cultural and aesthetic understanding (Appendix C3). As considerable overlap existed between Category 2 and Category 4 the responses were combined.

The pattern observed was that respondents did not only perceive consumer learning as developing independent, critical and aware consumers, but supported the assumption that consumer learning acted as a vehicle/medium to develop CCFOs, which contributed to the development of "human development" as a whole. Thoresen (2000: 14) supports this view and emphasises how many of the CCFOs can be developed through consumer learning. At FETC level, the development of CCFOs also forms an integral part of Consumer Studies (RSA DoE, 2003: 8).

6.3.3 Pattern 3: Content of a consumer learning module/programme

The pattern identified from responses led to the following classification of concepts which could be included in the content of a consumer learning module/programme: Consumer Choice and Decision-Making, Personal Resource Management (including Numeracy), Citizen Participation in the Marketplace (including the Rights and Responsibilities of Consumers), Advertising and Persuasion (Marketing), Personal and Interpersonal Communication Skills and Information Technology. This classification overlapped considerably with the Principal Consumer Learning Concept Classification from 1980-2000, listed in Chapter 2 (cf. Table 2.2), as well as the six themes of importance identified by the Nordic countries (cf. 2.2.1). The researcher found a summarised list of the content elements of consumer learning recommended by the Nordic Council of Ministers, which is more detailed and could assist learning facilitators to determine the curriculum learning content more comprehensively (Thoresen, 2002a: 15).

6.3.4 Pattern 4: Learning opportunities should be experiential

The pattern that emerged from the responses indicated that experiential learning opportunities, which emphasise real-life scenarios, were perceived to be the best way to impart consumer learning (Thoresen, 2000: 20). Learning was preferred to be interactive, practical, real-life and problem-based, using techniques such as role-play, simulations, case studies, projects, group work, team work, individual work, peer learning, guest presentations and interactive workshops. Self-study, tailor made on-line, as well as e-learning techniques could be included. Many of the latter learning approaches to and techniques for consumer learning are supported in the literature (Fazal and Singh, 1991: v; Hellman-Tuitert, 1999: 51-56; NICE-Mail 15, 2001b: 5; NICE-Mail 15, 2001c: 7; Knowles, 1990: 59; Thoresen, 2003: 20).

The above supports the view by Knowles (1990: 59) who suggests that prominence should rather be placed on experiential learning techniques that tap into the experiences of learners. Techniques mentioned are group discussions, simulated exercises, problem-solving activities, case studies and peer-assisting activities.

The above pattern also corresponds to the view of Dirkx and Prenger (1997: 19) who contend that learning can be a powerful tool when it is grounded in and connected to the content and meaning of adults' lives. Contextual learning refers to learning that adults find meaningful, relevant and significant to their situations and life experiences (Shor, 1992 in Dirkx and Prenger, 1997: 19). Adults, in this case students, are therefore motivated to learn when they perceive that the learning activities will help them deal with problems or tasks with which they are confronted in real life. Learning of new knowledge, skills and attitudes will be most effective when it is presented in the context of real-life situations (Cranton, 1989: 28).

An important aspect to take into consideration that was mentioned by one of the respondents is the fact that an OBE approach and principles would have to be followed (cf. 3.26), to comply with SAQA and the HEQF requirements for qualifications.

6.3.5 Pattern 5: Stage of introduction

Findings indicated that consumer learning should be introduced as soon as possible during the first year of study. Suggestions were made to introduce consumer learning during student orientation programmes, as part of an Integrated First Year Experience (IFYE), the Extended Curriculum, or during the Foundation Programme where it could form part of Life Skills. Another respondent mentioned that it should proceed to higher levels and even be incorporated in third- and fourth-year subjects in Engineering. Some other suggestions put forward were that consumer learning could form part of a basic Business course, Entrepreneurship or a Communication course. Research to upgrade consumer learning in Norway also indicated connecting consumer learning to the development of entrepreneurial skills (cf. 2.6.1).

6.3.6 Pattern 6: The format of a consumer learning experience

Although one respondent mentioned the possibility of consumer learning as a separate stand-alone subject, the majority of respondents indicated that it should be integrated into as many subjects as possible. One of the responses was: “blend consumer learning into all learning.” One respondent felt so strongly about the importance of consumer learning that he indicated it should be “integrated in both formal and informal learning at all levels of learning: school and university.”

Various approaches to consumer learning such as separate courses, integrating concepts into existing subject/course, integrating into several existing subjects/courses, integrating into capstone courses (such as Entrepreneurship at the CPUT) and multi-disciplinary teaching teams are supported in the literature (Bannister, 1996: 9; Anon, 2000c: 9). Approaches may therefore vary depending on the specific requirements of the learning provider.

6.3.7 Pattern 7: Obstacles facing consumer learning

Patterns observed were the fact that the “value” of the subject may be underestimated by sceptical lecturers and even students, especially if the subject is a stand-alone subject. The unit of learning could therefore form part of a module. The latter view could however also be an obstacle as some of the responses indicated that consumer learning may be seen as an “add-on”, which may result in negative perceptions from staff who feel overloaded by a too full teaching load. To overcome this problem it was suggested that modules should be credit-bearing.

Learning facilitators may have to undergo training in facilitation skills, handling of large and diverse groups and group work. Large groups of students would present a challenge, as practical sessions may be time-consuming. The necessary infrastructure, logistical support and additional technology should be provided by the institution.

From the above discussion of emerging patterns it became evident that there are unique relationships and correlations which should be borne in mind when the framework for consumer learning is constructed. These are presented in the following chapter.

6.4 SUMMARY OF FINDINGS

Chapter 6 sought to provide insight into the qualitative analysis of the data generated through semi-structured interviews (cf. Appendix C1) conducted with eight learning facilitators at the CPUT. The approach mentioned was adopted in order to analyse the transcripts on a basic or content level, developing a matrix (cf. Appendix D) in which responses were placed in seven predetermined categories. This matrix formed the base from which the higher level analysis of data took place, thereby facilitating the identification of emerging patterns. Seven such patterns were identified, which informed the development of the curriculum framework for consumer learning (cf. 7.3). The following emerged from the seven patterns:

1. **Learning facilitators were in agreement that there was a need for consumer learning** and it should be a high priority at the CPUT.
2. Learning facilitators acknowledged **the benefits of consumer learning towards developing independent, critical and aware consumers**. They furthermore supported the assumption that **consumer learning acts as a vehicle/medium to develop CCFOs,** which contributes to “human development” as a whole.
3. Learning facilitators identified the following classification of concepts to be included in the **content** of a consumer learning module/programme:
Consumer Choice and Decision-Making, Personal Resource Management (including numeracy), Citizen Participation in the Marketplace (including the rights and responsibilities of consumers), Advertising and Persuasion (Marketing), Personal and Interpersonal Communication Skills and Information Technology.
4. Learning facilitators support **experiential learning opportunities**, which emphasise real-life scenarios. The OBE approach and principles should furthermore be followed to comply with SAQA and HEQF requirements.
5. Learning facilitators have **various views on the stage of introduction** of consumer learning. There was consensus about introducing such learning at the

onset of the learning experience. A variety of approaches that can be accommodated in the curriculum framework are therefore proposed.

6. Learning facilitators were mostly in favour of consumer learning being **integrated in as many subjects** as possible and not as a stand-alone subject (modules).

7. Learning facilitators were of the opinion that the **"value" of consumer learning may be underestimated if not integrated** into learning units and modules. The modules should therefore be credit-bearing. **In-service training** would also be required to assist learning facilitators to handle challenges such as facilitation skills, handling large groups and group work. The institution also needs to provide the necessary support in the form of infrastructure, logistical support and technology.

6.5 CONCLUSION

This chapter dealt with the analysis of the qualitative data obtained from the semi-structured interviews conducted with learning facilitators at CPUT required for the development of a curriculum framework for consumer learning. The basic (cf. 6.2) and higher level (cf. 6.3) analysis undertaken, therefore not only served to inform the situation analysis regarding the perceived need for consumer learning from the perspective of the learning facilitators, but also contributed towards a rationale for the development of a curriculum framework for consumer learning at the CPUT.

In the following chapter, Chapter 7, the curriculum framework for consumer learning will be presented, as well as other conclusions and recommendations from the study.

CHAPTER 7

A CURRICULUM FRAMEWORK FOR CONSUMER LEARNING: CONCLUSIONS AND RECOMMENDATIONS

7.1 INTRODUCTION

This study was undertaken with the aim of developing a curriculum framework for consumer learning at an HEI. The research methods used in developing such a curriculum included a comprehensive literature review, the use of survey questionnaires for first-year students (young adults) and, finally, the use of semi-structured interviews with learning facilitators/lecturers to inform the needs assessment derived from the situation analysis to justify the development of a curriculum framework for consumer learning at the CPUT.

Chapter 1 dealt with the introduction and orientation to the study, whilst Chapter 2 provided a perspective on consumer learning. Chapter 3 reviewed the literature on curriculum development and reflected on aspects of importance to take into consideration when developing a curriculum framework for consumer learning. Furthermore, this chapter was based upon the proposition that a scientifically validated situation analysis is an essential precursor to the development of a curriculum framework for consumer learning at an HEI. The research design, methodology, sampling and selection were discussed in Chapter 4 and were specifically selected for their contribution to a composite understanding of the curriculum development needs for consumer learning at the CPUT. Chapter 5 provided the quantitative analysis of data and Chapter 6 the qualitative data analysis.

Investigating the social phenomenon of consumer learning at the CPUT from different angles, the literature and two sets of empirical data were triangulated and enabled the researcher to corroborate, elaborate and illuminate the findings to meet the aim of the study, i.e. the development of a curriculum framework for consumer learning at an HEI, which is put forward in this final chapter.

7.2 SUMMARY OF THE STUDY

The following section provides a synopsis of the study.

7.2.1 The research problem

The study attempted to answer the following central question, constituting the main focus of the study:

> ***What constitutes a curriculum framework aimed at consumer learning at a higher education institution?***

In this case the "higher education institution" is the CPUT.

7.2.2 The purpose of the study

The central focus of the study was to develop a curriculum framework for consumer learning at the CPUT as it emerged from a case study. The development was based on a needs assessment which was informed by the situation analysis derived from self-administered survey questionnaires to first-year students. Thereafter data generated from semi-structured interviews conducted with learning facilitators was also incorporated. Based on the acquired empirical data, as well as on a thorough literature study of consumer learning and curriculum development, a curriculum framework for consumer learning (cf. 7.3) in a format compatible with the NQF/HEQF requirements was developed for the CPUT.

7.2.3 Summary of the findings

The **need for consumer learning** was discussed in Chapter 1 and Chapter 2, and substantiated by international and national literature. The literature in Chapter 2 provided the background for the development of the survey questionnaire (cf. Appendix B) which primarily focused on the KSVAs of first-year students regarding their consumer rights and responsibilities. Furthermore, it also provided information for the curriculum design phase of the proposed curriculum framework for consumer learning (cf. 3.6).

The literature study in Chapter 3 indicated the following essential elements that should be identifiable in a curriculum framework if it is to be considered as valid and reliable:

Evidence of the intended focus on the development of KSVAs in consumer learners must be detectable. These competencies must be informed by a **needs assessment** based on a **situation analysis**. The latter should form an initial activity and thereafter be sustained.

Specific needs and requirements of contextual role-players, such as statutory and legislative bodies, providers of learning, commerce and industry, should be borne in mind.

Components in the curriculum framework should depict **articulation**, **mobility** and **integration**. Instruments to meet **criteria** such as **relevance**, **coherence** and **responsiveness,** should be accommodated. **Viable**, **realistic** and **attainable outcomes (SOs** and **CCFOs)** within which the KSVAs are embedded should be formulated. CCFOs to develop **lifelong learning** should be emphasised.

An approach of **constructive alignment (CA)** (cf. 3.4.3.3) has been identified to be most appropriate to accommodate the needs of role-players and stakeholders. Teaching and learning activities, which involve both learning facilitators and learners in a purposeful **process of enquiry** and **self-discovery** to move towards a deep **approach to learning**, seem to be crucial.

Assessment (**formative** and **summative**) which is **fair**, **valid** and **reliable** should form an integral part of any curriculum design. A **diagram** or **chart** should preferably be used to present the components in the framework.

Findings from the survey questionnaire completed by first-year students in Chapter 5 (quantitative data analysis) indicated the **significant need for consumer learning at the CPUT**. The questionnaire was also used to determine the KSVAs of the respondents regarding consumer rights and responsibilities, as well as other consumer-related issues. This not only provides insight into the situation regarding consumer learning at CPUT, but also guides the curriculum design phase of a curriculum framework for consumer learning.

The findings in Chapter 6 dealt with the analysis of the qualitative data obtained from the semi-structured interviews conducted with learning facilitators. The latter were in agreement that there **was a need for consumer learning** and that it should be **prioritised at the CPUT**. These findings therefore provided information regarding the situation analysis and contributed towards the rationale for the development of a curriculum framework for consumer learning.

Based on the findings of this study, the development of a framework for consumer learning was inevitable, as the need and "readiness climate" for such a framework was established and verified, as discussed above. The curriculum framework that was developed is illustrated in the next section.

7.3 A CURRICULUM FRAMEWORK FOR CONSUMER LEARNING

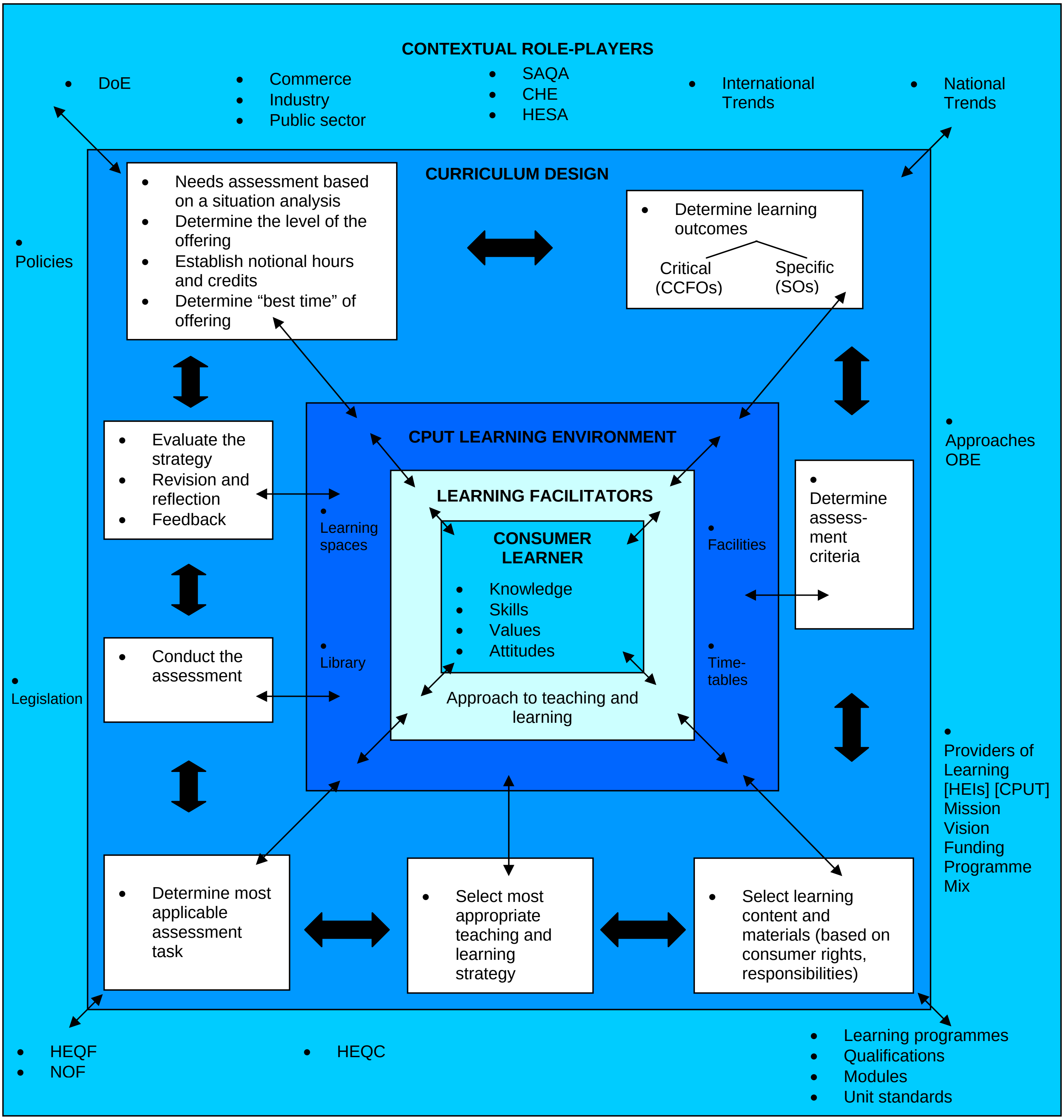
At the heart of a clarification for the term "curriculum" lies the notion of a pre-determined, goal-directed "track to be run" by identified learners (cf. 3.4.1). Hence a "curriculum framework" describes and/or directs the format of a specific curriculum such as the one under discussion. It aims at providing/establishing structured guidance and scaffolding; indeed a skeletal or structural frame. A frame therefore provides shape and strength to the inner sub-structures. The curriculum framework recommended will be based on this premise. The following recommendations are proposed:

7.3.1 Recommendation 1: A curriculum framework for consumer learning

A curriculum framework providing a consumer learning experience for students at the CPUT, the case selected for this study, is presented below. As mentioned, the very nature of a framework implies a fundamental backbone or a constructional system that gives character to the elements within it, and provides support for the appropriate, selected sub-structures.

A graphical representation of such a framework is presented in Figure 7.1.

Figure 7.1: A curriculum framework for consumer learning at an HEI



The proposed curriculum framework depicts the consumer learner as the focus of the framework. On the periphery of the frame and impacting thereupon are the **contextual role-players**, namely legislation, regulations, statutory bodies and providers of education. National and international trends that impact on the learner and the learning in focus are also of importance. These factors provide a backdrop to the curriculum activities within.

The next frame represents the **curriculum design activities**. These activities were determined from the literature (cf. Chapter 3 in general and in particular Section 3.5). Central to this framework is that of the **learning environment**, the **learning facilitator**, all directed at the **learner** and his/her learning as the focus of the framework.

Two-way arrows are implemented to indicate integration and reciprocal functioning, openness, flexibility and the ability to allow for diversity of learners, learning facilitators, facilities and logistics confronting the implementation of the structure.

7.3.1.1 Contextual role-players (outside frame)

Curriculum is contextually shaped and cannot be understood adequately or substantially changed without attention to setting or context.

The needs and requirements of the contextual role-players such as statutory and legislative bodies and structures which include SAQA, CHE, DOE, commerce and industry should be taken note of. National and international trends which include the demands of the information age, lifelong learning, web-based learning and the notion of students as constructors of learning, as well as the emphasis on work-based or generic skills to ensure that students are “fit for purpose” when they enter the job-market must be taken cognizance of.

Other factors to take into account is the changing context of HE in SA such as the need for transformation, the paradigm shift from teaching to learning, the advent of mass education, and the push for quality promotion and quality assurance monitored by the HEQC.

HEIs as providers of learning and the CPUT in particular therefore need to align their missions, visions and programme mixes to accommodate the above and stay relevant.

Another important factor is the emphasis on Outcomes-based education (OBE). The NQF/HEQF determines that a system organized around the notion of learning outcomes will drive education and training in SA. Decisions regarding learning programme design, development, delivery and assessment must therefore constantly consider the learning outcomes that learners need to demonstrate as achievement of competence.

These factors provide a backdrop for the curriculum activities within.

7.3.1.2 Curriculum design process (second frame)

Curriculum design can be described as the first phase of curriculum development. During this phase a new curriculum is planned, or an existing curriculum is re-planned and reviewed after a full re-evaluation has taken place.

Decision-making and flexibility feature strongly in this phase and include a number of characteristic components such as:

- a needs assessment based on a situation analysis which should provide fundamental knowledge about the competencies or KSVAs and should trigger or steer the curriculum design process,
- determination of outcomes,
- determination of assessment criteria,
- selection of learning contents and materials contents (based on consumer rights and responsibilities),
- selection of appropriate teaching and learning strategy,
- determination of most applicable assessment task,
- conducting the assessment, and lastly,
- evaluation of the strategy, revision and reflection as well as feedback.

Articulation, mobility, and interaction of components are indicated through the use of two-way arrows. Logical ordering and verifying, meaningful structuring, constant evaluation of each component in relation to those before and after it and interaction to ensure validity and relevance in the design process needs to take place.

7.3.1.3 CPUT learning environment (third frame)

The CPUT learning environment refers to the structural factors and operating procedures. How people and structures interact produce different learning situations or contexts. These factors are often called the learning climate.

7.3.1.4 Learning facilitators (fourth frame)

The teaching philosophy and approach to teaching and learning of the learning facilitators will play a cardinal role in determining the feasibility and success of the consumer learning experience.

The process or student-lead approach whereby the learner constructs meaning through relevant activities rather than the teacher- led or content approach should be encouraged by learning facilitators. A theory of learning known “Constructive Alignment” is an integrated system in which all aspects of learning and assessment are attuned to support higher level learning is proposed. Another integrated system is that of problem-based learning which uses everyday problems or situations which provides and engaging context where students discover and explore key concepts and skills of a discipline.

7.3.1.5 Consumer learner(s)

In the centre of the framework the intended KSVAs of the learners are indicated. The interdependency and articulation amongst the five frames is regulated from here.

The curriculum should have a special focus on the competencies required by the learner in their family, civic and career roles and learners must be encouraged to become fully involved in the learning process. The framework therefore supports a socio-constructivist approach to learning in that it acknowledges the learners and their learning needs as fundamental to learning provision.

From this discussion it becomes clear that curriculum is contextually shaped and emerges from a dynamic interaction of action, reflection and setting.

7.3.2 Recommendation 2: Application of the framework to the CPUT context

For the application of the recommended framework the aspects contained in the curriculum design phase need to be followed. The direction is indicated by the dark arrows.

All curriculum implementation must be preceded by a **needs assessment** based on a **situation analysis** (cf. 3.5) during which the NQF level descriptors for the offering should be identified and clarified (cf. 3.3.9). Logistics such as “best time” for the offering and credit counts according to notional hours should also be determined. The study indicates various scenarios for the integration and implementation of a consumer learning programme in the curriculum at the CPUT (cf. 6.3.5; 6.3.6 and 6.4).

When **determining learning outcomes**, two sets of outcomes need to be formulated: critical crossfield outcomes (CCFOs) (cf. 3.2.3 and 6.4) and specific outcomes (SOs). The latter are informed by the CCFOs and should describe the competences that learners should be able to demonstrate within a specific context (Anon, 2005). It must be noted that **consumer rights and responsibilities** should serve as the backdrop for the entire learning activity. As a **constructive alignment (CA)** approach (cf. 3.4.3.3) is proposed, **assessment criteria** or **standards** for determining the outcomes mentioned should be stated at the outset.

A third component of the curriculum design activity entails the **selection of learning content supported by appropriate learning materials**. Learning facilitators must take cognisance of the findings of the study and literature in this regard:

- Specific emphasis should be placed on extensive interaction with consumer-related publications when selecting learning content and materials for consumer learning. Findings from quantitative data proved the lack or limited accessing of such materials (cf. 5.3.6).

- Furthermore, the data proved that the issue of searching for product and service information should be focused on, as it was evident from the quantitative data (cf. 5.3.7) obtained that this aspect warrants much attention.

- The issue of complaining, as a consumer right to be heard and to seek redress, as well as the responsibility of action and involvement, needs to be emphasised in a consumer learning curriculum. Complaining as a method to be heard and seek redress needs to be cultivated as a life skill. This includes special methods and techniques of complaining (cf. 5.4.5 and 5.4.6).

- The role of media, and specifically that of television (cf. 5.4.7), should be emphasised as a mechanism to protect consumer rights and responsibilities. This could be accommodated in the selection of content and materials in the design phase of the curriculum framework. A diversity of media should be accommodated in the curriculum to enrich the learning experience and expose learners to real-life scenarios as consumers.

- Awareness regarding the consumer right to basic needs (food, housing, clothing, healthcare, education, and drinking water) (cf. 5.5) should be created through the selection of the appropriate learning content and materials.

- Consumer education/learning as a consumer right (cf. 5.5.3) is of critical importance and should be integrated into the consumer learning experience.

- An important aspect which needs to be focused on in the selection of content and material in a curriculum for consumer learning is knowledge of SA consumer organisations (cf. 5.6) in particular. This is necessary as it will equip learners with a valuable source of information on consumer-related issues, especially regarding the protection of their consumer rights.

- It is also recommended that the electronic media, especially the Internet (NICE-Mail 15, 2001b: 5; NICE-Mail 15, 2001c: 7), be introduced to students (together with other media) as an additional information source over and above advice from friends and family (cf. 5.7). A wealth of material is available for consumer learning, such as newspapers, magazines, books, shops, advertising leaflets, radio, television and the Internet. Many suitable resource materials are also available from consumer organisations, non-profit organisations, government departments and business. Sustained utilisation of such resources should therefore be encouraged. This recommendation will be accommodated in the selection of content as well as in the teaching and learning strategies of the curriculum design process reflected in the framework for consumer learning.

- The following classification of concepts should be included in the content of a consumer learning programme: Personal Resource Management (including numeracy), Citizen Participation in the Marketplace (including the rights and responsibilities of consumers), Advertising and Persuasion (Marketing), Personal and Interpersonal Communication Skills and Information Technology (cf. 6.4). It is recommended that emphasis needs to be placed on consumer rights and responsibilities (cf. Appendix C2) which could form the foundation and/or focus of the consumer learning curriculum.

In selecting the appropriate **teaching and learning strategy** during curriculum design it is strongly recommended that older students (cf. Figure 5.7) and African language speakers (cf. 5.2.4) be afforded special attention regarding their competencies pertaining to consumer rights and responsibilities at the CPUT. The diversity of learners at HEIs should therefore be accommodated through a variety of teaching and learning strategies and approaches such as constructive alignment (CA) (cf. 3.4.3.3), problem-based learning (PBL) (cf. 3.4.3.4) and the capability envelope (cf. 3.4.3.5), which emphasise constructivist learning (cf. 3.4.3) whereby students are engaged through active learning processes. Experiential learning opportunities that emphasise real-life scenarios should be included (cf. 6.3.4).

Assessment tasks and criteria by which judgements are made should be specified, thereby forcing both students and learning facilitators to examine and articulate the relationship between learning outcomes, assessment and learning opportunities (constructive alignment cf. 3.4.3.3) The following principles of good assessment should be applied: they should be valid, reliable, transparent, fair, practical and realistic (Geyser, 2004: 96-97). Malan (2000: 26) contends that the ultimate purpose of assessment is to validate learning outcomes – be it for diagnostic, formative or summative purposes. OBE highlights authentic assessment strategies that are continuous, performance-based, criterion-referenced, and integrate the knowledge, skills and values of learners even in the smallest unit of assessment. Assessment must be summative, performance-based and criterion-referenced in an OBE approach. Summative assessment would include continual assessments (formative assessment) (Malan, 1997: 31).

As funders of education, government and education authorities demand more accountability from HEIs regarding learning facilitation and assessment practices. It is strongly recommended that all curriculum design activities as described should be **evaluated**. Learner assessment, in particular, should

- be based on an understanding of how students learn;
- accommodate individual differences in students;
- allow all students proper feedback on learning;
- provide them with opportunities to reflect on their learning and practice; and
- form an integral component of outcomes-based learning facilitation and curriculum and module design (Van Tonder, Wilkinson and Van Schoor, 2005: 1-2).

Several techniques may be utilised, such as eliciting feedback from learners, supervisors, heads of department, alumni, and role-players in commerce and industry. The information obtained should be analysed and reflected upon. Both positive and negative feedback should be acted upon towards the improvement of further provision of consumer learning programmes.

7.4 RECOMMENDATIONS FOR FURTHER STUDY

Once the proposed framework for consumer learning is implemented in curriculum format, it should be evaluated. Special attention should be given regarding the extent to which consumer rights and responsibilities form the backdrop for such learning. Moreover, this should verify the viability of the initial curriculum framework.

A longitudinal study focusing on the FET application of consumer learning at schools and colleges should be undertaken to provide more insight into the preparedness of students entering the HE domain.

The situation analysis undertaken in this study was important as it indicated the need for consumer learning at the CPUT, which could serve as a “springboard” for further research in other HEIs. Comparative studies of an exploratory, descriptive and interpretive nature could then be undertaken.

It is also recommended that the format of this research be duplicated in schools, colleges and other HEIs in South Africa, other African countries and abroad. Findings and recommendations could be juxtaposed towards reciprocal advantage of these learning providers.

7.5 LIMITATIONS OF THE STUDY

As a case study approach (cf. 4.3) was used in this study, the recommendations are context bound to the Cape Technikon, now known as the Cape Town Campus of the CPUT, which merged with the Peninsula Technikon in January 2006. Should the study be repeated “post merger”, varying results may be obtained. However, all findings and references from the literature that culminated in the proposed curriculum framework for consumer learning (cf. 7.3) are applicable and may be utilised in any HEI. In fact, an analogy may even be drawn for primary and secondary education.

Semi-structured interviews with students were not conducted, as the survey questionnaire responses provided the necessary data required to determine the need and KSVAs for consumer learning for students at the CPUT. It was also felt that first-year students lacked the necessary knowledge and insight regarding the HE situation and requirements for a consumer learning curriculum, and their responses may have reflected this in an interview situation.

However much it would have been useful to go beyond the curriculum design phase of the study to include its implementation, it was decided to narrow the scope, and to focus within pre-determined parameters. The outcome was to undertake a comprehensive situation analysis to establish a focused need for consumer learning. Suggestions for implementation have been provided.

An additional limitation of the study was the lack of literature and completed research relating to this topic in developing countries, specifically in Africa

7.6 CONCLUDING REMARKS

This study, which is of an applied nature, strived to identify new knowledge that may be used to address challenges concerning consumer learning. The study furthermore identified a significant need for consumer learning at the CPUT and culminated in a curriculum framework to facilitate such learning.

The primary aim of this study was stated as being the undertaking of a situation analysis as the first phase of curriculum design to determine the need for consumer learning at the CPUT as “bounded” context of the case study approach. Firstly, the key elements identified in a dendrogram (cf. Appendix A) were translated into a self-administered survey questionnaire (cf. Appendix B) for a group of first-year students. The data was analysed to establish findings (cf. Chapter 5). Secondly, Appendix A was used as a reference for the development of semi-structured interviews (cf. Appendix C1) which were conducted with learning facilitators (cf. Chapter 6). The “readiness climate” for consumer learning at the CPUT was therefore also assessed. To overcome the quantitative-qualitative divide, triangulation was applied throughout the study by integrating the literature and the two sets of data. Finally, the study concluded with a curriculum framework for consumer learning for university students at an HE institution (cf. Figure 7.1), which was the purpose of the study.

The situation analysis undertaken confirmed the researcher’s assumption that a need exists for consumer learning at the CPUT, especially with regard to consumer rights and responsibilities. The existence of this need was confirmed against the background of relevant literature on consumer learning (Chapter 2) and curriculum development (Chapter 3), as well as the manifestation thereof in the HE context through legislation and statutory regulations mentioned in previous chapters. This formed the basis for the construction of a curriculum framework for consumer learning. The development of the curriculum framework was furthermore supported by the affirmation of the need and importance thereof (cf. Chapters 5 and 6), and a positive “readiness climate” was conveyed by the learning facilitators at the institution.

The curriculum framework as envisaged at the onset of this research was presented in the last chapter and represents a synthesis of the findings of the study. The information, findings and recommendations contained in this chapter are significant in the sense that they provide the backdrop for the implementation phase of the curriculum for consumer learning at the CPUT by providing a curriculum framework for consumer learning at an HEI.

Retrospectively, therefore, the ultimate aim of the research was to improve the human well-being of young adult learners by developing their knowledge, skills, values and attitudes (KSVAs) in the domain of consumer learning. As stated in the working definition of consumer learning in Chapter 1:

> *Consumer learning is the process of gaining knowledge (and understanding), skills, values and attitudes to create critical, independent thinking and informed consumers who not only manage consumer resources responsibly in a complex, multi-faceted society, but take appropriate action to influence the factors which affect consumer decisions as part of collective life.*

It is trusted that the curriculum framework for consumer learning that was developed in this study will be implemented not only at the CPUT, even though this was the focus of the case study undertaken, but at other HEIs as well; both nationally and internationally.

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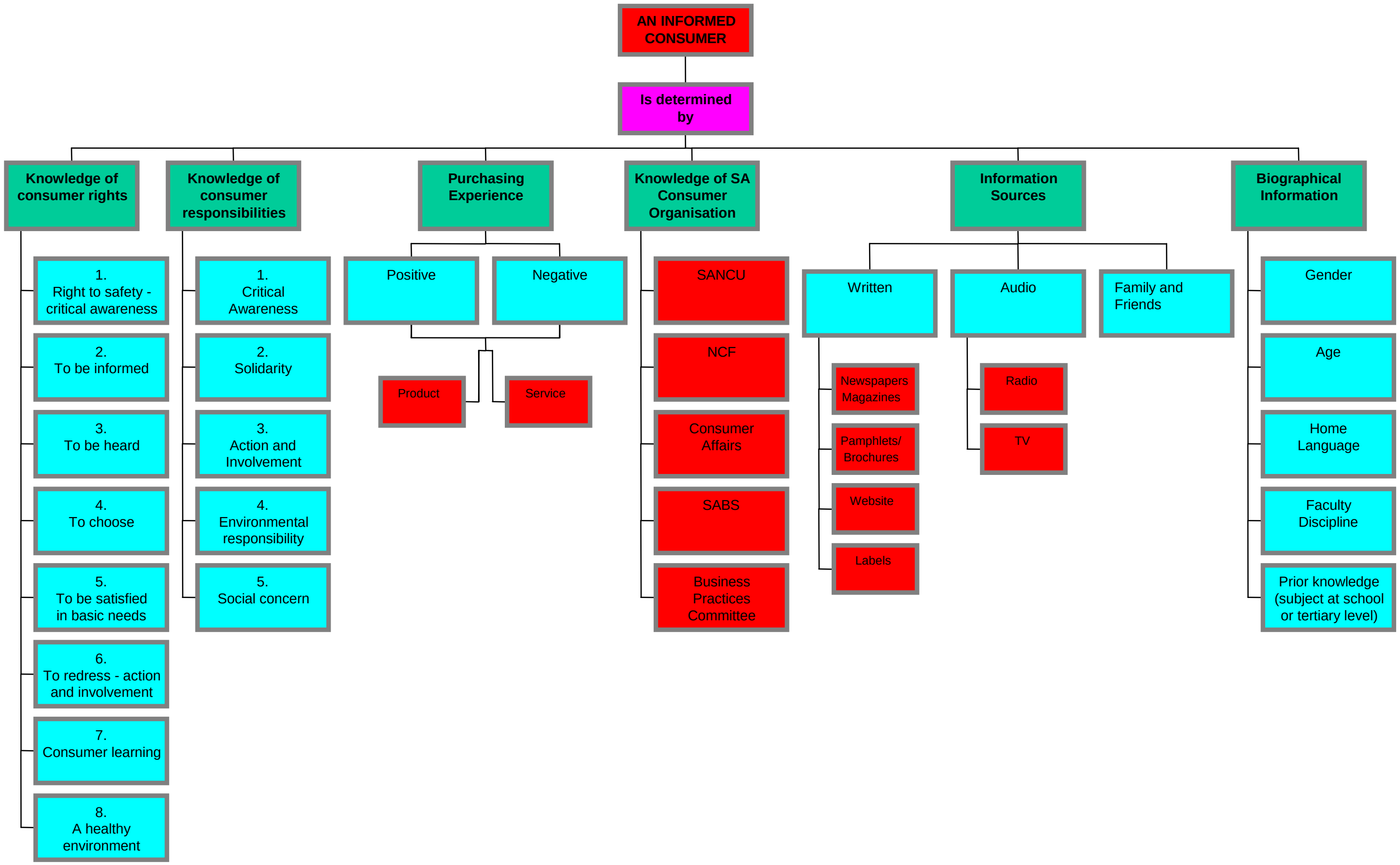
LIST OF APPENDICES

APPENDIX A: DENDROGRAM



CAPE TECHNIKON

Student Survey Questionnaire

For office use

Respondent number

1 2 3

Please respond to the following questions by encircling the appropriate number and/or writing your answer on the dotted line. Please follow the arrows where indicated.

1. If you think of consumer rights, what comes to your mind first?

…………………………………………………………………………………………
…………………………………………………………………………………………
………………………………………………………………………………………… 4

2. If you think of consumer responsibilities, what comes to your mind first?

…………………………………………………………………………………………
…………………………………………………………………………………………
………………………………………………………………………………………… 5

3. What is the single most important consumer advice you would give your best friend?

…………………………………………………………………………………………
…………………………………………………………………………………………
………………………………………………………………………………………… 6

4. How confident are you about expressing your rights as a consumer?

Not confident	1	
Confident	2	
Very confident	3	7

5. How frequently do you read articles or reports in any of the following publications?

Publication	Daily	Weekly	Monthly	Every six months	At least once a year	Never	
Financial Mail	1	2	3	4	5	6	8
Business Day	1	2	3	4	5	6	9
South African Consumer	1	2	3	4	5	6	10
Business section of newspaper	1	2	3	4	5	6	11
The Economist	1	2	3	4	5	6	12
Other ………………………… …………………………	1	2	3	4	5	6	13

6. Before you buy a product (e.g. a car) or make use of a service (e.g. food delivery service) that you are not familiar with, do you gather information regarding the quality and safety aspects to be able to make an informed choice?

Never	1	
Seldom	2	
Often	3	
Very often	4	14

7.1 How often do you complain about a faulty product or poor service?

Never	1	
Seldom	2	
Often	3	
Very often	4	15

7.2 In respect of what product/service did you complain?

……………………………………………………………………………………………
…………………………………………………………………………………………… 16

7.3 What was the main reason for this complaint?

……………………………………………………………………………………………
…………………………………………………………………………………………… 17

7.4 Where did you complain? (**Choose only one)**

Retailer/Service provider	1	
Manufacturer	2	
Head Office	3	
Consumer organisation	4	
Regulatory body/industry watchdog	5	
Other	6	18

7.5 To what extent was your complaint resolved?

Not at all	1	
To some extent	2	
To a full extent	3	19

7.6 Encircle the single main method used to handle your complaint?

Main Method		
Exchange	1	
Partial refund	2	
Full refund	3	
Repair	4	
Replace	5	
Other ……………………. …………………………….	6	20

8. Indicate on the scale of 1-5 how effective you consider the following media in defending your consumer rights?

Media	**Not effective**				**Very effective**	
Newspapers	1	2	3	4	5	21
Magazines	1	2	3	4	5	22
Television	1	2	3	4	5	23
Radio	1	2	3	4	5	24

9. To what extent do you feel your consumer rights with respect to the quality of **basic needs** (food, housing, clothing, healthcare, education, and drinking water) are protected in South Africa?

Not at all	1
To some extent	2
To a full extent	3

25

10. Do you think South African consumers have reasonable access to a variety of products/services at reasonable prices?

No	1
Yes	2

26

11.1 To what extent are you aware that consumer education is a consumer right?

Not at all	1
To some extent	2
To a full extent	3

27

11.2 To what extent has this right equipped you to be an informed consumer?

Not at all	1
To some extent	2
To a full extent	3

28

12.1 To what extent do you think your consumer right to a healthy environment is protected?

Not at all	1
To some extent	2
To a full extent	3

29

12.2 Give a reason for your answer:

……………………………………………………………………………………………

…………………………………………………………………………………………… 30

13.1 Are you aware of consumer organisations that deal with consumer complaints?

No	1
Yes	2

31

13.2 Which of the following consumer organisations have you heard of?

Organisation	Yes	No	
South African National Consumer Union (SANCU)	1	2	32
National Consumer Forum (NCF)	1	2	33
Department of Consumer Affairs (Provincial Government)	1	2	34
South African Bureau of Standards (SABS)	1	2	35
Business Practices Committee	1	2	36

13.3 If presented with the opportunity, would you join a consumer organisation to protect your consumer rights?

No	1
Yes	2

37

14. How frequently do you consult the following information sources before you buy a product or service type for the first time?

Information sources	Never	Sometimes	Usually	Always	
Website of product/service	1	2	3	4	38
Product/service advertisements in newspapers	1	2	3	4	39
Television, radio	1	2	3	4	40
Friends and family	1	2	3	4	41
Consumer Publications	1	2	3	4	42
Magazines	1	2	3	4	43
Product/service leaflets/brochures	1	2	3	4	44
Other sources …………………………	1	2	3	4	45

15. What is your gender?

Male	1	
Female	2	46

16. In which age category do you fall?

- 19	1	
20 – 25	2	
26 – 30	3	
31 +	4	47

17. In which Faculty are you studying?

Education	1	48
Engineering	2	49
Management	3	50
Applied Sciences	4	51

18. What language do you mostly speak at home?

………………………………………………………………………………………… 52

19. Have you had exposure to the following subjects at school or Higher Education level?

Business Economics	1	53
Business Management	2	54
Home Economics	3	55
Financial Management	4	56
Accounting	5	57
Consumer Behaviour	6	58

20. Do you feel there is a need for consumer education for **all students** at a Higher Education institution?

No	1	
Yes	2	59

Thank you for your valued participation in the survey.

APPENDIX C: LETTER OF INVITATION TO LECTURERS TO PARTICIPATE IN SEMI-STRUCTURED INTERVIEWS

10/09/2005

Dear Colleague

PARTICIPATION IN SEMI-STRUCTURED INTERVIEWS ON CONSUMER LEARNING

As I mentioned telephonically, I am currently undertaking an investigation into the need for consumer learning at our institution in order to compile a curriculum framework for consumer learning.

To assist you with the interview I have attached documentation for your information and reference purposes.

1. The semi-structured interview schedule (to be used during interview)

2. The working definition for consumer learning and list of eight consumer rights and five consumer responsibilities

3. The list of Critical Crossfield Outcomes (CCFOs) compiled by the South African Qualifications Authority (SAQA).

I will be contacting you shortly to arrange a date, time and place for the interviews to take place. The interviews should take between 30 and 45 minutes.

Thank you once again for agreeing to participate.

Yours sincerely

SHARON CRAFFORD

Contact details:
Cell: 083-383-5503
E-mail: CraffordS@cput.ac.za

APPENDIX C1: SEMI-STRUCTURED INTERVIEW SCHEDULE

GENERAL ORIENTATION AND THE NEED FOR CONSUMER LEARNING:
What do you think of Consumer learning?
Why?

How important do you consider Consumer Learning for students at the CPUT?
Why?

In your view, on a scale of 1-10, how important do you perceive the need for Consumer Learning at the CPUT?
Why?

What characteristics (knowledge, skills and attitudes) do you think an informed consumer would possess to function effectively in the marketplace and daily life in general?

CONTENT/TEACHING STRATEGIES:
What topics/themes do you think should be included in Consumer Learning?
Why do you deem them as important?
Any other topics/themes you may want to include?
Why?

Could you mention the teaching strategies you think should be used to offer Consumer Learning?
Why?

IMPLEMENTATION:
How could consumer learning be included into the curriculum at the CPUT?
Any other suggestions?

In your view, in which year of study should Consumer Learning be offered?
Why?

What do you think of the potential of Consumer Learning as a vehicle/medium to develop Critical Cross Field Outcomes (CCFOs) or generic skills as prescribed for all learning programmes by SAQA?

Could you think of an example of how CCFOs could be incorporated in a Consumer Learning offering/module?
Any other examples?

BENEFITS/OBSTACLES:
What would be the major benefits of Consumer Learning for students at the CPUT?
Any other benefits?

What do you think would be the major obstacles or problems to offer Consumer Learning at the CPUT?
Any other obstacles?

APPENDIX C2: ADDITIONAL INFORMATION

WORKING DEFINITION FOR CONSUMER LEARNING FORMULATED FOR THIS STUDY:

> *"Consumer learning is the process of gaining knowledge and understanding, skills, values and attitudes to create critical independent thinking and informed consumers who not only manage consumer resources responsibly in a complex, multi-faceted society, but take appropriate action to influence the factors which affect consumer decisions as part of the global society's collective life."*

LIST OF EIGHT CONSUMER RIGHTS:

1. The right to satisfaction of basic needs: to have access to basic, essential goods and services i.e. adequate food, clothing, shelter, healthcare, education, public utilities, water and sanitation.

2. The right to safety: to be protected against products, production processes and services, which are hazardous to health or life.

3. The right to be informed: to be given facts needed to make informed choice and to be protected against dishonest or misleading advertising and labelling.

4. The right to choose: to be able to select from a range of products and services, offered at competitive prices with an assurance of satisfactory quality.

5. The right to be heard: to have consumer interests represented in the making and execution of government policy, and in the development of products and services.

6. The right to redress: to receive fair settlement of just claims, including compensation for misrepresentation, shoddy goods or unsatisfactory service.

7. The right to consumer education (learning): to acquire knowledge and skills needed to make informed, confident choices about goods and services, while being aware of basic consumer rights and responsibilities, and how to act on them.

8. The right to a healthy environment: to live and work in an environment, which is non-threatening to the well-being of present and future generations (Consumers International, 2003: 2).

LIST OF FIVE CONSUMER RESPONSIBILITIES:

1. **Solidarity**: Consumers have the right to have their voice represented in the political arena, but also have the responsibility to organise themselves to develop strength and influence so as to promote and protect their interests.

2. **Critical awareness**: Consumers have the right to safety and information, but also have the responsibility to be able to distinguish between needs and wants, to ask informed questions about price, availability and quality of goods and services. One can assume that critical awareness is gained through acting on the responsibility for accessing consumer education (learning).

3. **Action and involvement**: Consumers have the right to choice, safety and redress, but also have the responsibility to assert themselves and act confidently to make their voices heard.

4. **Environmental responsibility**: Consumers have the right to a healthy environment, but have the responsibility to understand and be aware of environmental costs of their consuming patterns and to protect the earth for future generations.

5. **Social concern**: Social concern means being aware of personal consumption patterns and the effect on local, national and international citizens. Being "socially responsible" takes into account the individual concerns of consumers and the shared concern for the society at large
(adapted from McGregor, 1999: 48; Hellman-Tuitert, 1999: 15).

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APPENDIX C3: SAQA's CRITICAL CROSS-FIELD OUTCOMES

These are the Critical Outcomes or Critical Crossfield (CCFOs) outcomes:

1. Demonstrate an understanding of the world as a set of related systems by recognising that problem-solving contexts do not exist in isolation.

2. Work effectively with others as a member of a team, group, organisation, community.

3. Organise and manage oneself and one's activities responsible and effectively.

4. Collect, analyse, organise and critically evaluate information.

5. Identify and solve problems in which solutions display that responsible decisions have been made, using critical creative thinking.

6. Use science and technology effectively and critically, showing responsibility towards the environment and health of others.

7. Communicate effectively using visual, scientific and/or language skills in the modes of oral and/or written presentation.

In order to contribute to the full personal development of each learner and the social and economic development of the society at large, it must be the intention underlying and programme of learning to make an individual aware of the importance of:

1. Reflecting and exploring a variety of strategies to learn more effectively;

2. Participating as responsible citizens in the life of local, national and global communities;

3. Being culturally and aesthetically sensitive across a wide range of social contexts;

4. Exploring education and career opportunities;

5. Developing entrepreneurial opportunities and business skills based on sound management principles.

Reference:

SAQA (South African Qualifications Authority). 2000a. *The National Qualifications Framework and curriculum development*. Pretoria: SAQA.

APPENDIX D: MATRIX: BASIC LEVEL ANALYSIS OF QUALITATIVE DATA

	APPLIED SCIENCES		ENGINEERING
Pre-determined categories:	LdT (Female)	PC-F (Male)	MS (Female)
1. Rating scale of lecturers indicating the perceived need for consumer learning	6/10	8/10	6/10
2. Characteristics of an informed consumer (knowledge, skills, attitudes of an informed consumer) – Includes the benefits of consumer learning	• knows products to make better decisions • knows where to find information • skills to manage money matters • awareness of the quality of service • a life skill • develops a positive attitude	• knowledge protects consumer • develops country as a whole • knowledge will rub off on peers, etc. • insight into both business matters as well as consumer view points • equipped to counteract "emotional shopping" • will know about rights and protection	• will have financial/ marketing knowledge and skills • may create innovative attitude (open to suggestions) • be able to receive criticism in a constructive way
3. Contents of a consumer learning programme	• "life of a consumer": • purchasing practices, housing contracts, budgeting • marketing principles • able to manage any/all contracts, e.g. cellphone	• rights and responsibilities • marketing and advertising • recognize difference between needs and wants • investment knowledge • knowledge of regulatory bodies • contracts and legal aspects of purchasing • service standards and redress	• management in general • financial management and marketing • budgeting and financial administration • Marketing and Entrepreneurship • using the internet for comparative studies
4. Potential of consumer learning as a vehicle/medium to develop CCFOs	• self management • identify and solve problems • critical evaluation of information	• can develop practically all CCFOs	• "teamship" • self-organisation • communication skills • environmental literacy • problem solving • research
5. Teaching strategies to be implemented towards consumer learning	• learning not too formal, "amusing, not boring" • e-learning incorporated • role play • case studies • self-study	• role play • practical and evidence based : relate to real life experiences • OBE-based • class presentations • on-line • case studies • action research	• interactive way • steer away from theory - practical application necessary • "group work and interaction" • Relevant to their situation • e-learning or on-line
6. Implementation and/or integration of consumer learning and in which year of study	• orientation • foundation programme • short courses e.g. Entrepreneurial Skills • as separate subject • integrated in communication	• "… integrate in both formal and informal learning at all levels of learning : school – university" • short course • integrated in Entrepreneurship • part of integrated first year experience (IFYE)* • not a stand-alone programme	• should proceed to higher levels • first year • extended curriculum • foundation level • an elective
7. Possible obstacles or problems to offer consumer learning at CPUT	• merger, lecturer overload, emphasis on research • should be offered in a "disciplined type of environment" • a negative attitude exists – consumer learning taken for granted • academic skills will be prioritised	• infrastructure inadequate • lack of awareness regarding importance of rights and responsibilities • uncertainty about level of offering • workload of students • "value" of subject may be underestimated • staff may need extra training • subsidy uncertainties	• curricula already loaded • on-line cannot ensure attainment of all outcomes • students may resent group exercises • students unaware of nature, benefits of being a good consumer • students may lose interest

*IFYE = Integrated First Year Experience: a programme that was offered in the past to first year students

ENGINEERING	MANAGEMENT			EDUCATION
TvdS (Male)	SR (Female)	MdP (Male)	MW (Female)	MduP (Male)
6.5/10	10/10	10/10	8/10	9/10
• lateral thinkers • "will be sensible buyers" • make informed decisions • will be able to evaluate and compare products • will seek and demand quality • will "want value for money" • consumer learning will assist in daily life and the world of work	• informed consumers are "our future" • awareness of corruptive practices • informed consumers can empower others ("because of their knowledge") • "have realistic expectations • consumer learning teaches "macro-vision"	• informed consumers think holistically	• informed consumers take great care about the quality of products • consumer learning develops competent decision making skills	• "consumer learning is the sum total of experiences and exposure to a product or a service" – if mastered, it will benefit everybody • informed consumers are not "brand loyal" • decision making is functional, not emotional • consumer learning provides "macro-vision" • will have respect for other consumers
• doing internet searches for relevant information • rights of consumers – information • awareness of marketing and selling strategies • budgeting	• ethics in Consumerism • product and service attributes • rights of consumers • channels for redress/ "recourse" • buying practices	• research in Consumerism • communication • basic arithmetic • knowledge about Consumer Protection Agencies • the layout of a supermarket • how to utilize internet re consumerism	• product knowledge and labelling • buying practices • rights and tasks about being a consumer • interpersonal skills, e.g. negotiations, fact-finding, queries, redress	• learn dynamics of perception • consumer behaviour • consumer rights and responsibilities • basic understanding of business, consumers, money, banking, demand-supply, competition and the economy
• will demonstrate working in teams • will develop research skills • learning consumer learning will develop all CCFOs	• consumer learning teaches research skills • consumer learning is a "definite life-skill" • problem solving skills, self-responsibility	• teamship, communication, research skills learnt in Consumer Learning • comparative studies teach arithmetic skill	• consumerism is all about CCFOs : the theme lends itself to developing all the CCFOs	• will develop teamship, self-management, research skills, communication skills, technical and environmental literacy
• projects focused on decision making (problem-based) • may be tailored as on-line learning • group work	• "two-way process" – learners must find some knowledge for themselves • run interactive workshops • learners must be given opportunity to express themselves • building on group experiences	• project work • "practical" offering • role-play • case studies • modular structure • interactive approach • simulation strongly advised	• strategies to make learners "want to" learn • must be offered in a practical way : case studies, problem-based learning • create a need for learning • don't give packs and stacks of notes • "I cannot see myself learning to be a consumer on a computer" • group work, experiential learning • peer learning	• same strategies as for Business Sciences : not starting with theory, but with practical examples and then vice-versa • teach establishment of trends, patterns • follow a consumer behaviour approach • role-play, case studies, groupwork • invited presenters • offered as a generic module
• basics in communication (1st year), application in Design subjects : 3 + 4th years • could be incorporated in Engineering Design • could learn basics in Communication • applicable in Foundation Programme : Life Skills section	• introduced in first year	• offer at entrance, foundation and incorporate in existing curriculum	• start learning about consumer learning "right away" • should be integrated in as many as possible subjects • could be part of communication or life skills	• can be part of a basic Business Course, e.g. Entrepreneurship • blend consumer learning into all learning
• additional technology and/or infrastructure will be needed • lecturers will be skeptical to see it as a subject – bring it in as section of a subject	• information must not simply be "given" to learners; if so, no learning will take place • special facilitation skills required • individualisation within diverse group will be necessary • group work requires specific logistics • modules must be credit bearing	• large student groups • practical sessions may be time-consuming	• teachers will see consumer learning as an "add-on" instead of following an interactive approach • specific facilitating skills will have to be implemented • consumer learning should have happened (introduced) at an early age – difficult to modify established consumer behaviour	• no consumer focus at present in many disciplines in HET • academics focused on at the cost of a consumer approach that will an entrepreneurial way of thinking