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CONSUMER EDUCATION AWARENESS AND HOUSEHOLD WELFARE IN AN ERA OF ECONOMIC UNCERTAINTY IN ABIA STATE, NIGERIA

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Abstract

This study investigated consumer education awareness on household welfare in an era of economic uncertainty in Abia State, Nigeria. Two specific objectives, two research questions and two hypotheses guided the study. This study adopted the survey design. The population for the study was all 250,000 household members who were 18 years and above in the five (5) communities in Aba. The sample size of 384 respondents was determined using Research Advisor's sample table (2006). The instrument for data collection was a questionnaire and was validated by three experts, the reliability coefficient of 0.94 was obtained using Cronbach Alpha. Mean and Standard deviation were used to answer the research questions while t- test was used to test the hypotheses at the significant level of 0.05. The finding revealed that Consumers have the right to access a variety of goods at competitive market price, right to make informed purchasing decision to avoid unfair business practices. Household financial budgeting has helped household managed financial challenges more effectively. The study concluded that consumers education awareness is important for maintaining household welfare in an era of economic uncertainty, through empowering consumers with financial literacy and consumer rights awareness. It was recommended that consumer education awareness should also focus on building sustenance in the face of economic uncertainty, this includes developing emergency funds through savings, diversifying income avenues, regular budgeting and adapting to economic conditions. By being proactive, households can reduce the effect of economic shocks and ensure their welfare.

Keywords: *Consumer, Education, Awareness, Household, Welfare, Era, Economic Uncertainty*

Introduction

In an era of Economic uncertainty, households are continually exposed to financial shocks that can remarkably influence their consumption and overall well-being (Urrea and Maldonado, 2015). The inability to smooth consumption across good and bad times, is a key measure of a household's vulnerability to poverty (Perrelli, Dijkstra and Rubalcav, 2020). Existing research has highlighted the importance of financial inclusion and access to risk management tools in enabling households to cope with economic shocks (Urrea et. al., 2015). This is particularly crucial for low-income households, who often lack the necessary savings or insurance mechanism to whether unexpected financial hardships (Urrea et. al, 2015). In the wake of the Covid-19 pandemic, the concept of household financial fragility has gained increased attention in the Nigeria Context, particularly in Abia State (Demertzis, et. al., 2020). The pandemic has exposed the financial vulnerabilities of many households, in understanding the need for effective consumer education and Financial Literacy Programs (Lusardis, el.al, 2020). By empowering households with the knowledge and skills to manage their finances, consumer education plays a vital role in enhancing their adaptability to economic shocks and reducing the risk of falling into poverty (Lusardi et al, 2020). Individuals that possess financial literacy are more equipped to handle economic uncertainty by making educated decisions on debt management, investing, saving, and budgeting. The Covid-19 Pandemic and the Nigerian financial crisis of 2023 have had an important effect on people's and

households' financial behavior. The consumer is a pivotal figure in modern economies, driving demand and influencing market trends (Kotler and Keller, 2016). As opined by the American Marketing Association, a consumer is an individual who purchase goods and services for personal or household use (AMA, 2020). Consumers are faced with multiple of choices and decisions in their daily lives, from what products to buy, how much to spend (Blackwell, Miniard, and Engel, 2016).

Consumer education is the process of equipping individuals with the knowledge and skills necessary to make informed and responsible purchasing decisions, protect their rights, and navigate the market effectively (Okanazu, et.al, 2021). Consumer education is a vital component of modern society which empowers individual to make informed decisions about their purchases and everyday lives (Hector, 2016), as explained by the Consumer Education Foundation, consumer education is the process of acquiring knowledge and skills necessary to become a wise and responsible consumer (CEF, 2020). With the increasing complexity of consumer choices, consumer education has become essential for individuals to navigate the market effectively (Kaiser and Wilkins, 2016). Research study has shown that consumer education can lead to improved financial literacy, reduced debt and enhancing consumer resilience (Kaiser et al, 2016). In this era of economic uncertainty, consumer education becomes even more crucial, as households must make difficult choices about resources allocation and prioritize their spending.

Traditionally, the subject matter taught in consumer education would be found under the label "Home Economics" beginning in the late 20th century (Sue,2022), however with the rise of excessive acquisition of goods and services, the need for an individual to manage budget, make informed purchases, and save for the future have become paramount. The outcome of consumer education includes not only the improved understanding of consumer goods and services, but also increased awareness of the consumer's rights in the consumer market and better capability to take actions to improve consumer well-being.

The goal of consumer education for households is to reduce the financial burden to quality childcare by reviewing trusted information to become their own advocates according to Consumer Education and Engagement (CEE, 2023).This is done by providing education to parents on the awareness of early education for children as well as the financial assistance that maybe needed by low-income families. The National Center for Children in Poverty (NCCP, 2023), explained consumer education for families as raising awareness on childcare that meets the household demands through a continuum of skills to expand knowledge increase variety and increase in resources that household can use. Awareness is a complex and elaborate concept that has been studied and also defined in various ways across different disciplines. Awareness refers to the state of being informed, cognizant or knowledgeable about something (Kotler et al, 2020). Awareness leads to several outcomes, such as changes in behavior and decision-making (Hochbaum *et al*., 2020), change in attitudes and perception according to Mc Combs and Shaw (2020).

Consumer education awareness plays an important role in enhancing household welfare by empowering consumers to make informed decisions about their purchases and resources. This concept has gained significant attention in recent years, with researchers and scholars emphasizing its importance in promoting consumer well-being and their rights.

Consumer rights awareness is integral to promoting household welfare. The right to safety, information, redress, and education are crucial in protecting consumers from financial loss, health risks, and unfair practices. In an increasingly unstable global economy, where economic uncertainties can arise from fluctuating market prices, political instability, or global health crises, awareness and exercise of these rights empower households to make informed decisions, maintain financial stability and ensure access to safe and quality products. As markets continue to change and economic uncertainties persist, the importance of consumer rights awareness in safeguarding welfare cannot be overstated (United Nations, 2016). This knowledge is also essential in understanding household financial budgeting.

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Household financial budgeting involves the process of creating a plan to manage income and expenditure over a specific period. It is a strategic initiative to financial management that ensures that households live within their means of income and prioritize essential expenditures. According to the Consume Financial Protection Bureau (CFPB, 2020), budgeting helps households track their spending, set financial goals, and save for emergencies all of which are critical in maintaining financial health. In times of economic uncertainty, budgeting awareness is important as it allows households to anticipate potential financial challenges and prepare accordingly. By understanding where their money goes, households can identify areas where they can cut back or reallocate funds, to cover essential needs, such as housing, food and healthcare. This level of financial control is vital in preventing financial crises that could otherwise lead to debt or insolvency. With the rising costs of living in the country, along with diminishing household income, job insecurity, as well as down-turn in general household welfare, it becomes pertinent for the researcher to carry out research on Consumer Education Awareness and Household Welfare in Abia State.

Theoretical Framework:

Adaptation Level Theory (Helson, 1948)

Helson's Adaptation Level Theory posits that an individual's perception and judgment of stimuli are relative to their adaptation level, which is the average level of stimulation they have previously experienced. The theory suggests that people adapt to their environment and adjust their expectations and perceptions accordingly. While Helson's original work focused on perception and judgement, the Adaptation Level Theory has been applied to various fields, including consumer behavior, marketing, and economics, to understand how people adapt to changes in their environment and make informed decisions. Adaptation Level Theory, developed by Harry Helson, suggests that individuals' perceptions are influenced by their current adaptation level, shaped by past experiences, expectation and context. In the context of consumer education and household welfare during economic uncertainty, this theory is relevant. At any point in time, that consumers face economic uncertainty, their adaptation level is being affected by financial instability and uncertainty. As a result, their perception about goods and services changes, and they seek for information and education to make thoughtful choices. Consumer education can help households adapt to the new economic reality, thereby enhancing their welfare.

The Adaptation Level Theory suggests that consumer education should be relevant to household's current experiences and expectations. Education programs should address specific consumer concerns, such as budget management, saving, and investing, and a well provide practical strategies for navigating economic uncertainty. This theory offers a useful framework for designing effective consumer education programs during economic uncertainty.

In essence, consumer education awareness is important in helping households adapt to economic uncertainty. By understanding how households perceive and respond to economic changes, consumer education programs can be tailored to meet their needs, promoting household welfare and sustenance in uncertain times. The relevance of this theory to this study is that this theory offers valuable insights into consumer perception and behavior. Integrating this theory into consumer education can empower individuals to recognize and mitigate influence of past experience and marketing strategies on their purchasing decisions, leading to more informed and rational consumer choices.

Statement of the Problem

In the current economic climate, Nigerians, particularly households in Abia State are facing numerous challenges that directly influence their financial stability and quality of life. The need for consumer education has never been more critical, particularly as households struggle with the effect of inflation, unemployment and fluctuating incomes. The researcher through interactions,

personal experience and existing literature observed among Nigerian, households in Abia State require urgent consumer education awareness to ease financial vulnerabilities and improve overall economic sustenance, one of the primary challenges observed among households in Abia State is the lack of efficient budgeting and resource management. Many families struggle to allocate their limited income effectively due to inadequate financial planning skills; this often leads to overspending on non-essential items while neglecting crucial areas such as healthcare, Education, and saving. This situation is escalated by rising inflation, which further strain household budgets (Smith and Olu, 2020). The rising cost of living has forced many households to make difficult choices when it comes to food. In many cases, families opt for cheaper, less nutritious food options, which can have long-term health implications (Adeyemi and Bello, 2019). Many consumers in Abia State are not fully aware of their rights, especially when it comes to purchasing goods and services. This lack of awareness often leads to exploitation by vendors who sell substandard products or fail to provide adequate services.

Therefore, this study aims to bridge the gap in the non-availability and accessibility of consumer education resources for many Abians households, particularly those in the rural areas. This gap caused by the challenges of lack of consumer rights awareness, and the efficient household budgeting, are critical issues that need to be addressed by the researcher.

Purpose of the Study

The main purpose of this study was to investigate the level of influence of consumer education awareness on household welfare in an era of economic uncertainty in Abia State. Specifically, the study sought to determine;

1. The level of influence of awareness of consumer rights on household welfare in era economic uncertainty in Abia State.
2. The level of influence of household financial budgeting awareness on household welfare in an era of economic uncertainty in Abia State.

Research Questions

The study was guided by the following research questions

1. What is the level of influence of awareness of consumer rights on household welfare in an era of economic uncertainty in Abia State?
2. What is the level of influence of household financial budgeting awareness on household welfare in an era of economic uncertainty in Abia State?

Hypotheses

The following hypotheses were formulated and tested at 0.05 level of significance

H_{O1}: There is no significant difference in the mean responses of male and female household members on the influence of the awareness of consumer rights on household welfare in the era of economic uncertainty in Abia State, Nigeria

H_{O2}: There is no significant difference in the mean responses of male and female household members on the level of influence of household financial budgeting awareness on household welfare in era of economic uncertainty in Abia State?

Methodology

The study adopted descriptive survey research design, and it was considered suitable because the opinion of a representative sample of respondents was sought using questionnaire and the finding was generalized on the entire population. The study was carried in Aba in Abia State. Aba comprises of seven Local Government Areas: Aba South, Aba North, Osisioma Ngwa, Obingwa,

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Ugwunagbo, Ukwa East and Ukwa West. However, the study was delimited to two local government areas: Aba South and Aba North from which five (5) clans was selected for the study which include, Ogborhill, Uratta, Osusu, ohabiam, and Eziukwu communities, with an estimated population of 250,000 (National Bureau of Statistics – NBS, 2021). Majority of the households are engaged in public, civil service and farming as well as trading. The population of the study was 250,000 household members who were adults of 18 years and above in the five (5) communities in Aba (NBS, 2021). The sample size was 384 respondents determined using Research Advisor Sample Table (2006). The Research Advisor suggests the optimal sample size-given a population size, a specific margin of error, and a desired confidence interval. This helps researchers avoid the formulas altogether. It may be used to determine the appropriate sample size for any study. The instrument for data collection was questionnaire titled: Consumer Education Awareness and Household Welfare Questionnaire (CEAHWQ). The questionnaire was designed on a four-point scale of Very High Level (VHL), High Level (HL), Low Level (LL) and Very Low Level (VLL) with corresponding values of 4, 3, 2 and 1 respectfully. The questionnaire was validated by three experts, one from the Department of Home Economics Education, one from the department of Agriculture Education and one statistician from Psychology and Test and Measurement, all in University of Uyo, Uyo Akwa Ibom State. Their corrections and suggestions were utilized to improve the initial copies of the questionnaire to produce the final copies. The reliability of the instrument was determined using Cronbach's Alpha Coefficient which gave a reliability index of 0.94 for the stability indicating it was appropriate for the study. The researcher administered the questionnaire to the respondents and in the end, only 320 copies were retrieved in good shape out of 384, giving 83.3% in return. Data collected was analyzed using mean and standard deviation to answer the research questions and t-test was used to test the hypotheses at the significant level of 0.05. The cut-off score is 2.50, hence items equal and above the score 2.50 was agreed while items below 2.50 were disagreed.

Results

The results of the study are presented in the following tables

Research Question 1: What is the level of influence of awareness of consumer rights on household welfare in era of economic uncertainty in Abia State?

Table 1: Mean and Standard Deviation of the awareness of consumer rights on household welfare in the era of economic uncertainty in Abia State

S/N	The following consumer rights awareness improve household welfare	Male n = 140			Female n = 180		
		X	SD	Decision	X	SD	Decision
1	Consumers are aware of their right to access a variety of goods at competitive market price	3.14	0.81	HL	3.20	0.75	HL
2	Consumers are aware of their right to satisfaction of basic needs	3.28	0.69	HL	3.35	0.75	HL
3	Awareness of consumer rights has improved my household's ability to make informed purchasing decision	3.89	0.99	HL	2.83	0.94	HL
4	Knowledge of consumer rights have helped 5my household to avoid unfair business practices	3.20	0.78	HL	3.20	0.78	HL
5	Consumers are aware of their right to safety of protection against hazardous goods	3.15	0.82	HL	3.17	0.82	HL
6	Consumers are aware of their right to seek redress for damaged products	3.00	0.93	HL	2.77	0.87	HL
7	Consumers aware of the right to be heard regarding their complaint	2.88	0.91	HL	2.76	0.86	HL

Key: $\bar{x}$ = means; SD = Standard Deviation; HL = High Level
Decision Rule: $\geq$ 2.50 = High Level; < 2.50 = Low level

Results in Table 1 show the mean and standard deviation on the level of awareness of consumer rights on household welfare in era of economic uncertainty in Abia State. Based on the total mean scores, the results revealed that the respondents (male and female) agreed that all the 7 items are of high level of the consumer rights awareness that improve the household welfare because the mean scores were $\geq$ 2.50 which was the cut-off mark. The results showed that the highest mean score was x 3.89 (item 3) while the lower is x 2.76 (item 7). The standard deviation ranged between 0.69 and 0.99.

Research Question 2: What is the level of influence of household budgeting awareness on household welfare in era economic uncertainty in Abia State?

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Table 2: Mean and Standard deviation on the level of influence of household financial budgeting awareness on household welfare in an era of economic uncertainty in Abia State

S/N	The following consumer rights awareness improve household welfare	Male n = 140			Female n = 180		
		X	SD	Decision	X	SD	Decision
1	Regular household budgeting awareness had helped me to manage financial challenges more effectively during economic uncertainty	3.19	0.79	HL	3.66	0.92	HL
2	Budgeting awareness has improved my ability to prioritize basic household needs	3.01	0.91	HL	2.71	0.82	HL
3	Budgeting awareness has helped my household to make better use of our available income	3.16	0.86	HL	3.17	0.82	HL
4	Financial planning awareness has empowered me to explore new income generating investments	3.13	0.80	HL	3.23	0.77	HL
5	Budgeting awareness has enabled me to adapt more easily to changes in household income.	3.19	0.81	HL	3.13	0.80	HL
6	Financial planning has enabled me to minimize additional debt.	3.20	0.82	HL	3.24	0.80	HL
7	Budgeting awareness has helped me maintain household savings during this period of economic uncertainty.	3.10	0.89	HL	3.08	0.82	HL
8	Budgeting awareness has allowed my household to continue saving despite economic instability	2.95	0.94	HL	2.93	0.91	HL
9	Sticking to a budget has reduced my financial stress during this uncertain economy	2.97	0.76	HL	3.01	0.76	HL

Key: $\bar{x}$ = means; SD = Standard Deviation; HL = High Level
Decision Rule: ≥ 2.50 = High Level; < 2.50 = Low Level

Result in Table 2 presents the summary of mean and standard deviation on the level of influence of household budgeting awareness on household welfare in era of economic uncertainty in Abia State; the table shows that respondents agreed to all the 9 items and there are household budgeting awareness which improves the welfare of the households during this era of economic uncertainty, because they had mean scores ≥ 2.50 which was the cut-off mean mark. The table shows that the highest mean score was x 3.66 (item 1), while the lowest mean score was x 2.71 (item 2). The standard deviation ranges between 0.76 and 0.94.

Test of hypotheses

$H0_1$: There is no significant difference in the mean responses of male and female household members on the influence of the awareness of consumer rights on household welfare in the era of economic uncertainty in Abia State, Nigeria.

Table 3: Summary of t-test Analysis on the mean responses of male and female household members on the awareness of consumer rights on household welfare in era of economic uncertainty in Abia State, Nigeria.

Gender	N	$\overline{X}$	SD	T	Df	p-value	Decision
Male	140	2.87	0.89	0.12	318	0.92	NS
Female	180	2.89	0.88	0.12			

Decision rule*: if p<.05 reject H_o, else retain H_o. NS= Significant, p<.05, * Not significant, p>.05*

Table 3 shows the summary of independent t-test analysis on the mean responses of male and female household members on the awareness of consumer rights on household welfare in era of economic uncertainty in Abia State, Nigeria. The table, showed that total number of male and female households =320, t-value =0.12 at p-value =0.92, comparing the p-value with the alpha value of 0.05 (p> 0.05), therefore the null hypothesis was retained. The implication is that both the male and female respondents did not differ in their opinions on the influence of consumer rights awareness on household welfare in era of economic uncertainty in Abia State, Nigeria.

$H0_2$: There is no significant difference in the responses of male and female household members on the influence of household financial budgeting on household welfare in era of economic uncertainty in Abia State, Nigeria.

Table 4: Summary of independent t-test Analysis on the mean responses of the male and female household members on the influence of household financial budgeting awareness on household welfare in era of economic uncertainty in Abia State, Nigeria

Gender	N	$\overline{X}$	SD	T	Df	p-value	Decision
Male	140	3.09	0.90	0.37	318	0.70	NS
Female	180	2.91	0.86				

Decision rule*: if p<.05 reject H_o, else retain H_o. NS= Significant, p<.05, * Not significant, p>.05*

Table 4 shows the summary of independent t-test analysis on the responses of male and female household members on the influence of household financial budgeting awareness on household welfare in era of economic uncertainty in Abia State, Nigeria. The table showed that total number of households =320, t-value =0.37 and p-value =0.70, comparing the p-value with the alpha value 0.05(p-value >0.05), therefore, the null hypothesis was thereby retained. The implication is that both the male and female respondents did not differ in their opinions on the influence of household financial budgeting awareness on household welfare in era of economic uncertainty in Abia State, Nigeria.

Discussion of the findings

It is important for Consumers, especially households to know their rights and also do budgeting in order to survive in this era of economic uncertainty especially in this our Country Nigeria and particularly Abia State. This is necessary because most sellers are desperate to make money and consumers are also careful to make the most of the little household resource available to them. The findings from research question 1 indicated that the following awareness of consumer rights

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improve household welfare: Consumers have the right to access a variety of goods at competitive market price, right to satisfaction of basic needs, awareness right to make informed purchasing decision, right to avoid unfair business practices and many more, the findings are in agreement with Kaiser et .al, (2016) who stated that consumer education leads to improved financial literacy, reduce debt and enhancing consumer resilience. The right to safety, information, redress and education are crucial in protecting households from financial loss, health risk and unfair practices.

The findings from research question 2 on the level of influence of household financial budgeting awareness on household welfare in era of economic uncertainty revealed that the following household financial budgeting awareness will improve household welfare as follows: Regular household budgeting has helped household manager financial challenges more effectively during economic uncertainty; budgeting has improved the ability of households to prioritize basic household needs, budgeting has helped households to make better use of their available income, budgeting has helped households to maintain their savings during this period of economic uncertainty and many more.

These findings are in line with consumer financial protection Bureau (CFPB, 2015) which reported that budgeting helps households track their spending, set financial goals and save for emergencies, all of which are important in maintaining financial health. The responses of the respondents to this study therefore were not different in this aspect mentioned. Also, responses of male and female respondents did not differ much. In other words, there is no significant difference between male and female household members mean rating on consumer education awareness on household welfare in their era of economic uncertainty. Consumer education is a vital component of modern society, empowering individual to make informed decisions about their purchases and everyday lives. Both men and women have become increasingly aware of the importance of consumer education due to greater access to information and education. Media, social networks, and community programs provide value insights into how effective consumer education can lead to financial saving and improve household welfare.

Conclusion

This study has revealed the level of necessity for effective consumer education awareness for improved household welfare in era of economic uncertainty. Consumer education awareness is integral to the economic well-being of households in Abia State. This study concludes that, in a period of economic uncertainty in the country, which is evidenced in the rising cost of living, sky-rocketing prices of goods and services, implementing this awareness can significantly improve household welfare and foster a more sustainable lifestyle.

Recommendations

The following recommendations are made based on the findings of the study.

1. Household members that are aware of their rights as far as goods and services is concern should do a door- to- door campaign on the need to focus on consumer right.
2. Consumer education awareness should also focus on building sustenance in the face of economic uncertainty, this includes developing emergency funds through saving, diversifying income avenues, regular budgeting and adapting to economic conditions. By being proactive, households can reduce the effect of economic shocks and ensure their welfare.

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