



Association For Consumer Rights (Malta)

Pope Pius XII, Flat 4, Mountbatten Street, Blata I-Bajda
Hamrun HMR 1579, Malta
Tel no 356 21246982

11.11.2012

A National Strategy for Consumer Education – Malta

Comments and proposals

Association for Consumer Rights Malta

Introduction and Objectives

The Commission currently defines its consumer policy as "*ensuring a common high level of protection for all EU consumers, wherever they live, travel to or buy from in the EU, from risk and threats to their safety and economic interests and increasing consumers' capacity to promote their own interests*"¹.

"Consumers must come first"

"This statement has often raised concerns that putting the consumer first would involve additional costs in their bid to fulfil their obligations towards the consumer. At the same time businesses need to be in a position to respond to consumer demands and expectations which ultimately will provide business opportunities to benefit from Europe's socio-economic framework"

”- Commissioner John Dalli, *MBB Business Agenda March - May 2010*.

Mr Dalli states that giving the consumer freedom of choice can be achieved in two ways:

- by increasing the amount of information given to consumers and by
- educating the consumers to help them interpret this information correctly

Comments

4. A National Strategy

4. 1.

This chapter speaks mainly about consumer education in schools at different levels. The strategy should talk about consumer education beyond formal education for all citizens

¹

http://ec.europa.eu/consumers/overview/cons_policy/index_en.htm.

A National Strategy for Consumer Education needs to be embedded in the following:

- Empowering the consumers to ensure access to **education** and **information** thus providing them with the necessary tools to make informed choices and take positive action
- The National Strategy should not only cater for the ‘intelligent ‘or ‘average’ consumer but also reach out to vulnerable groups.
- Clear separation of information, (including labelling) advertising and education

2. to add:

- Responsible Consumption
- Acquisition of skills regarding reporting consumer complaints, seeking redress etc
- To be proactive in consumer matters that have not been addressed

3. We consider the need for a Consumer Education Framework crucial

- So far we do not have adequate evaluation of how consumer education is being addressed in schools at different levels, whether it is only information and little input of education. Information and education cannot be treated in the same manner.
- Consumer Education should also be provided at tertiary level for all students and not only for students attending specific courses
- The framework should also include new communication programmes with modern methods that would ensure active participation by the consumers in the various programmes.
- Programmes should be monitored and evaluated to ensure effectiveness with regards to empowerment of young people.

4.2. Consumer Education as Lifelong Learning

- It is important that Consumer Education should be part of a Lifelong Learning Framework
- Malta does not as yet have a National Framework Strategy for Lifelong Learning
- Consumer Education should be incorporated in the Strategy
- Training for specialised individuals for Consumer Education and Information programmes should also be ensured before implementation
- The best scenario is for Consumer Education to be centralised
- Different entities and stakeholders, including the business sector also need to be educated in consumer affairs : rights and obligations and the concept of education which leads to

more and better quality consumption which will give a competitive edge to the business sector

4.3. Structure of Consumer Education

- A National Strategy for consumer education should cater for all ages, in tandem with the Ministry of Education, Ministry of Health including the Health Promotion Department. Ministry for the Environment, (interministerial strategy) the business community and the NGO sector representing consumers
- Involve all stakeholders including the Business Community, Trade Unions and NGOs in constructive dialogue
- Programmes should not be a one-size-fits-all but should cater for the needs of different sectors of society
- Exchange of good practice through European and International Counterparts
- Keeping in touch with developments in legislation and new legislation and emerging consumer products at EU and Global level
- Monitoring of progress of the Strategy through regular surveys.
- Setting up a permanent committee within the Malta Competition and Consumer Affairs Authority (MCCAA) for the drafting and execution of the Strategy
- Building a library of effective communication programmes on consumer affairs as a tool for use on the media or for group activities to ensure interaction through active participation and feedback from target groups

4.4. Formal Education – Compulsory Schooling

- So far we do not have adequate evaluation of how consumer education is being addressed in schools at different levels, whether it is only information and little input of education. Information and education cannot be treated in the same manner.
- Consumer Education should also be provided at tertiary level for all students and not only for students attending specific courses
- The strategy should provide adequate and effective education through current programmes in schools (such as PSD, which is open to all students) for school children of all ages (mainstreamed) and not only for students who take up courses where consumer affairs are relevant
- Due to an overloaded curriculum it would be difficult to include it as a separate subject. As stated above it can **be integrated in a number of subjects with basic education programmes for all students and more specialised education and information according to specific courses.** The education programmes at all levels **should focus on skills acquisition which is the key concept of empowerment**

- Emphasis should be made on educating and empowering consumers of all ages, in particular children and young people to become **active responsible consumers of the media and internet in particular, rather than passive consumers.**
- ACR agrees that there should be some form of recognition eg. A School Leaving Certificate

4.5 Post-Secondary Education

To add to above recommendations

- Tertiary Education involves Junior College, University, MCAST, ITS. The strategy should be two-forked:
- Consumer education to be formally implemented for all students at Post-Secondary level. The word '*instruction*' is a misnomer – in modern education theory the word should be '*education*'
- More indepth highly specialised education according to the different courses, which will also involve issues of *codes of ethics*, as part of consumer education
- It should be included in the Systems of Knowledge
- Addressing the needs and social context of young people should be one of the priorities
- Incentives for a stronger involvement of Students Organisations is one of the best ways of getting young people on board
- Employers themselves need to change their perception of consumer education; this can be done through specific programmes tailor-made for them, which in the end will serve employers to see the economic and social value of consumer education (win-win situations)
- Providing consumer education in marketing departments in the private sector can provide for better marketing skills and techniques for their products; ethics is a very important area when dealing with production and marketing

4.6 Teacher Training

- Adequate training for school staff to ensure skills and techniques for the use of indepth education programmes in the curriculum; programmes methodology should go beyond information giving
- There should be a combination of B.Ed (Hons) course as well as inservice courses
- Specialised subjects at Secondary and post-secondary level, in particular those that deal with accounts and economics should also have some form of training in consumer education, as it goes beyond the teaching of the subject, and the aim is to give a holistic development to individuals

4.7 Non-formal Education

- ACR supports models like EcoSkola and the further development of such models
- Initiatives through Parent-teacher Associations can be devised to reach parents to become educated consumers

4.8 Informal Education

4.8.1 Targeted education

- Lifelong learning programmes are already providing consumer education in eg digital competence for vulnerable groups such as disabled, illiterate, or early school leavers, for all ages and for the elderly and pensioners .
- There is the need to ensure regular evaluation of these courses and the necessary updating of content and method made according to developments in society

4.8.2 The Mass Media

- This chapter deals with the technical skills s required to make use of the media in various ways. One needs to highlight that most programmes are simply advertising with no elements of education at all
- Therefore there is the need to introduce initiatives which educate and empower consumers of all ages, in particular children and young people to become **active responsible consumers of the media and internet in a general manner, rather than passive consumers. This should be separate from specific education programmes on the marketing of different products, but should focus on the media as products in themselves**

4.8.3 Public Authorities

- Most public authorities provide information rather than education. Education involves more expertise in communication skills dealing with a variety of consumer affairs, preparation of suitable programmes for interactive activities, relevant funds etc
- Most of the questions in this section deal with information. Although information is very useful, there is the need to educate consumers to have the skills to apply the information they receive
- With regards to the Consumer Claims Tribunal, there is the need for better trained and informed individuals presiding over Tribunals (although often they are lawyers and therefore should know the law) to be able to interpret the law, to take just decisions especially when dealing with traffic issues and insurance claims.
- Local Councils should be involved to reduce bureaucracy, that is as intermediaries but should not be responsible for investigating and taking decisions, unless an expert is employed with a Local Council. This role and service should be covered by relevant legislation

- A One-stop-shop can be considered, however, the MCCAA should be the overall Authority; to coordinate the various initiatives of different stakeholders, to ensure education programmes are standardised, to ensure development of expertise, technical and financial assistance to NGOs working in this field and other necessary initiatives to be taken in a fast changing scenario of consumer affairs
- The members of the Consumer Affairs Council need to be committed, ensure that they regularly update themselves regarding information, changes in amendments in laws, new legislation, modern methods of communication in reaching the public etc So far there is provision of information rather than education . NGOs need funds to operate effectively in the above proposals

4.8.4 Non-governmental Organisations/Private Sector

- Earlier on I have referred to the important role of the Business sector, where there is the need for training and education, including also officials in human resources management (perhaps co-ordination with FHRD could be one suggestion). Educated consumers are an asset to business.(win-win situations)
- Members of Consumers Associations need time, expertise and commitment; they need to keep themselves constantly informed of developments, new issues that rise from time to time and have acquired communication skills.
- To work efficiently they need funds to employ experts and other necessary human resources, as well as use modern technology, including the social media.
- However personal contact and exchange of experiences of consumers is an essential method of empowerment and I think this should be one of the priorities of a Consumer Association

4.9 Emerging challenges

4.9.1 Digital Competence

This has been dealt with earlier on in the document and the initiatives being carried out so far are effective, however we need to make sure they are enhanced.

There is the need to reach vulnerable groups, not only persons with disability (children, youths, adults and elderly) but also persons with social problems, persons with illiteracy problems, persons involved in criminal activities, inmates of prisons etc. Narrowing the digital divide should be a priority

4.9.2 Sustainable consumption

The skills proposed earlier on regarding effective education programmes need to be applied also to sustainable consumption. Strengthening interministerial initiatives currently being run are a

good foundation. While there is the need that trained personnel are qualified and well informed,(information) plans to adequately train personnel in educational and communication skills and techniques are also essential

4.9.3 Financial Education

- The setting up of a Commission for Financial Education is a very important step forward. Responsible Consumption should be part of its remit
- The aim should not only be to pass on knowledge and skills (financial education),² but also to ensure people are sufficiently financially literate to be able to take the right decisions on managing their personal finances in the real world (financial empowerment)
- Financial education will allow consumers to make informed decisions, and promote the **intelligent consumption** of financial products. This issue is becoming a common objective for governments, regulators and supervisory authorities.
- The ACR supports the development of online consumer education tools for adults (**DOLCETA**), referred to in the Consultation document, and the establishment of the Expert Group on Financial Education (**EGFE**) by the Commission in October 2008. The EGFE meets regularly to examine the different strategies for rolling out financial education programmes, encouraging public-private cooperation to improve the way programmes are implemented

Concluding Comments

- Strengthening and enhancing structures that are already in place should be the first step.
- MCCA to be the ‘umbrella’ co-ordinator of the wide range of structures, agencies and departments in place is a priority
- Creating new key structures where a vacuum exists should ensure implementation measures to reach our objectives against deadlines
- Ensuring that the tools used to reach objectives are translated into well-targeted outcomes

List of areas to be addressed in Consumer Education

Health services and safe consumption of medicines of all ages

Health and safety at the workplace for different categories of workers including pregnant mothers and elderly workers among others

Financial Education and Consumption and financial Literacy (to expand)

² EESC ECO 297, July 2011 Financial Education and responsible consumption

Insurance Policies

Labelling and information on packed, bottled products etc

Reporting consumer complaints and inquiries

Media Literacy and Consumption (to expand)

Product guarantees and contracts

Product safety

Eco products

Use of internet services

Gambling

Road Safety and traffic rules

Foodstuffs, in particular those intended for nutritional use

Healthy Lifestyles – dietary habits

Alcohol Consumption

Patients Rights

Rights of travelling of the Elderly

Travelling for all ages

Property Contracts

Installation of lifts – responsibilities

Door-to door sales

Tele-shopping

Private property construction rights and obligations in cases of accidents

Rights to information in criminal proceedings

Right of access to a lawyer and right to communicate upon arrest

Toy Safety

Protection of Consumers – distance contracts

Pesticides and standards in the production of agricultural products

Animal food production

The list is not exhaustive.....

Grace Attard

General Secretary Association for Consumer Rights