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## Article

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## **EDUCATION AND TRAINING NEEDS IN THE FIELD OF CONSUMER PROTECTION IN THE LOWER DANUBE REGION**

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### **Abstract**

The issues of consumer rights and consumer welfare are increasingly important, especially in the current economic climate in which the ability to make informed choices represents a real advantage in consumers' daily life. In order to make their purchases with confidence, both in their country and abroad, consumers need easy access to precise information and to professional advice.

Taking into account the fact that education and training are a strategic factor for a sustainable development through contribution to human capital development, within the Romania–Bulgaria Cross-Border Cooperation Program 2007–2013, the Academy of Economic Studies in Bucharest, Romania and the D. Tsenov Academy of Economics in Svishtov, Bulgaria decided to collaborate in the field “Cooperation on human resources development – joint development of skills and knowledge”, through the development of cross-border liaisons and exchanges between the two universities.

Our objective is to bring up new methods of training in the field of consumer protection in order to train and to supply the labour market with specialized experts in this field in charge with various issues regarding consumers in enterprises, in organizations in charge with elaborating consumer protection policies and in organizations in charge with market supervision and control and also in consumers' associations. We consider that in this way we meet both consumers' and employers' needs because economic agents need professionals in the field as well, in order to advise them in their quest to protect the rights and interests of consumers.

Also, Meglena Kuneva, the European Commissioner for Consumer Protection, noted that studies conducted at European level revealed that there is a high level of interest for recruiting qualified experts in the field of consumer protection shown by large companies, national governments, small and medium enterprises and consumers' associations.

In order to evaluate the requirement for education and training in the field of consumer protection in the Lower Danube Region, we decided to collect and study the necessary information, both at EU level as well as those specific to the counties bordering the Danube, information which sustain the need for the establishment of a new form of expert training in this field. As a result, the paper brings up aspects regarding the need for training

experts in the field of consumer protection, referring to the Romanian counties bordering the Danube and neighbouring Bulgaria. Also, this report presents the findings of a research project whose aim is to evaluate the availability of prerequisites for seeking educational products in the field of consumer protection in Bulgaria. The institutional framework of the process in Bulgaria has been analyzed and the results of a survey among the representatives of the four parties involved in it – government authorities, NGOs, consumers and suppliers – have been presented. The research presents their point of view regarding the extent to which the process of consumer protection in Bulgaria is developed, what are the major obstacles it faces, what means of improvement are there, to what extent the more active offer of educational products would facilitate the process and based on this, what would the role played by the institutions of higher education be, what types of educational products would best be realized on the market in a short-term and medium term aspect.

The motivation for such research is related both to the strive to improve the status of the consumer rights protection in Bulgaria and the intention of Tsenov Academy of Economics in Svishtov, Bulgaria and the Academy of Economic Studies in Bucharest to collaborate towards intensifying the cross-border co-operation and facilitate the human resource development in the region by jointly offering educational products.

**Keywords:** consumer protection, educational needs, educational products, training.

**JEL Classification:** D18, I23.

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### **Romanian Situation\***

In the current economic climate, consumers are confronted with major changes in their lifestyle and consumption habits. Fast changes and potential risks must raise the consumers' awareness level regarding the consequences of consumption. The consumers require information, but also education, in order to obtain the highest levels of profit off the market, to manage their budgets, to keep their financial situation under control, to make rational consumption choices. The act of buying, consuming, using goods, services or products is not a neutral act, but one with a decisive influence on building the world we live in.

Regarding its content, consumer training and education require a special effort from the experts in the consumer protection field in order to ensure an adequate comprehension of

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the different social, technical and judicial concepts, regarding their defence and protection, but also in order to create certain competences such as: health-related (e.g. nutrition); financial (e.g. debt prevention); media-related (e.g. online shopping); data-related (e.g. searching and using information); safety related (e.g. safe usage of products and services); judicial competences (e.g. knowledge and usage of consumer rights); buying (e.g. knowledge of needs); sustainability issues (e.g. durable consumption).

Due to the existence of massive array of products and variations in products quality, consumers are not always capable of efficiently satisfying their personal needs, while commercial development permanently creates new artificial needs. Not every consumer is able to filter on a critical basis the influences coming from the industry and the advertising sector. Consumers require information, counselling and education in order to acknowledge the difference between a real necessity and a subjective one, in order to become more selective and truly satisfy their needs and interests.

A free market economy might work efficiently if it is grounded on an educated and informed consumer who selects and acquires from the market only those products or services with the best quality/price/value ratio possible. This behaviour is extremely important in the market economy and, as a consequence, it should be induced, cultivated and backed by every means.

The minimum, but nevertheless absolutely necessary, requirement in order to develop the activities of informing, counselling and educating consumers, as well as protecting their rights and interests on the market is the training of experts in the field of consumer protection and education.

### **1. Training experts in the field of consumer protection in the European Union and in Romania**

The 493 million EU consumers are in the heart of the three main challenges the EU is confronted with: growth, jobs and the necessity of renewing the ties with its citizens. They are the breathing force behind the economy, their consumption representing 58% of EU's GDP. The consumers' trust and knowledge level, granting them increased powers constitute the engine for economic change, because the choices they make stimulate innovation and efficiency. In order to face these challenges, consumers must acquire the necessary competences and instruments in order to fulfil their role in modern economy (Comisia Europeană, 2007). As a consequence, the consumers' place on the domestic market, and especially on the retail markets<sup>1</sup>, must be continuously consolidated.

In the current economic context, the rights and welfare of consumers are growingly important; as a consequence they require easy access to precise information and counselling from experts in order to shop in a rational and reliable way, both domestically as well as in other EU countries. This might happen only if as many experts as possible are active in the field of consumer protection.

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<sup>1</sup> Retail market refers to economic transactions between economic agents and final consumers (consumers acting outside their professional life), sometimes named "B2C market" (business to consumer). Enterprises are not included in this strategy as buyers.

Taking this aspect into consideration, a new form of expert training in the field of consumer protection was initiated and financed starting with 2009, namely a European Masters concerning consumers.

The objective is to establish a professional training system in the field of consumer protection, in order to supply the labour market with specialized experts, able to engage in the aspects regarding consumers within enterprises, policy-making institutions and even consumers associations.

Launching the Masters program at the “Haute Alsace” University in Colmar (France), commissioner Kuneva said: “Looking at current events, such as the financial turmoil and rising prices, we cannot overstate the importance of protecting and promoting consumer rights and interests. I am therefore particularly pleased that consumer empowerment is now firmly a part of university training in Europe”. Masters programs are offered in 13 cities in 9 EU states. The universities are divided into 3 groups, depending on the chosen subjects:

*Group 1:* marketing/management, consumer oriented technology, durable consumption, food and nutrition, consumer related studies, supply chain development;

*Group 2:* consumer behaviour, judicial aspects, the relationship between enterprises and consumers;

*Group 3:* economy, marketing, law and psychology.

The precise content of the program varies from one university to another, with certain common study disciplines: judicial aspects of consumer protection, the analysis of consumer behaviour and psychology, economics, marketing, technology and consumer oriented innovations and durable consumption. The study program will last for as long as two years and the students will have to spend part of this period in a partner university from another EU country. This qualification program will be acknowledged throughout the entire European Union.

Previously performed studies showed that large companies, national governments and consumers’ associations displayed their interest regarding the recruitment of experts qualified in the field of consumer protection, and also other opportunities might show up in small and medium enterprises throughout Europe.

After analyzing the study regarding the need for postgraduate education in consumer affairs in the European Union conducted by the Health and Consumer Protection Directorate General (DG SANCO) of the European Commission, in 2005, it is noted that Romania and Bulgaria offered few such programs, in comparison to the most advanced in the field, United Kingdom and Germany. (Table no. 1)

**Table no. 1: Course programs specialised on consumer issues in EU**

Country	Degree of specialization on consumer issues		
	High	In part	Low
Bulgaria	4,5	4,3	6,3
Romania	0	2,1	9,4
United Kingdom	13,6	25,5	0
Germany	9,1	6,4	12,5

*Note: Highly specialized: primarily devoted to consumer protection/affairs*

*Partly specialized: one of various areas of specialization*

*Low specialization: marginal offers*

Source: Quici, A., Maiworm, F., Kotisaari, L. and Wächter, B., 2005. *The Need for Postgraduate Education in Consumer Affairs in the European Union*. [online] Brussels: Academic Cooperation Association (ACA) and the Gesellschaft für Empirische Studien (GES). Available at: <[http://ec.europa.eu/consumers/tenders/information/master\\_annexe\\_a\\_en.pdf](http://ec.europa.eu/consumers/tenders/information/master_annexe_a_en.pdf)> [Accessed 10 August 2010]

Through the creation of a series of *course programs specialised on consumer issues at some universities*, the actual situation in Romania has changed quite enough.

The analysis of a study conducted by the authors in September 2010 on the masters programmes related to consumer protection in the universities representative for the 8 development regions of Romania (according to the Nomenclature of Territorial Units for Statistics - NUTS), reveals the fact that there are four masters programmes in this field (“Customer Relationship Management – EUCOREM” – European direction, Academy of Economic Studies in Bucharest, Faculty of Marketing; “European Master in Consumer Affairs” (EMCA), The West University of Timișoara, Faculty of Economics and Business Administration; “Food Safety and Consumer Protection”, University of Agricultural Sciences and Veterinary Medicine Cluj-Napoca, Faculty of Agriculture; “Consumer Protection. Control of Product Quality”, Polytechnic University of Bucharest, Faculty of Applied Chemistry and Materials Science) and two masters programmes that include in their name the phrase “consumer protection” (“Quality Management, Products Expertise and Consumer Protection”, Academy of Economic Studies in Bucharest, Faculty of Commerce and “Quality Management and Consumer Protection in the Textile-Leather Field”, University of Oradea, Faculty of Textile and Leather)

Regarding the subjects of undergraduate programmes related to the training in the field of consumer protection, it was noticed that the most common subject is “Consumer behaviour”. Other subjects refer to: “Legislation and Consumer Protection”, “Consumer Rights”, “Food Goods and Consumer Security”, “Food Safety”, “Psychology and Economic Behaviour of Consumption”, “Food control and expertise”, “Operational Control Methods in Consumer Protection” and “Consumer Protection Insurance”.

Although there are all these accomplishments regarding the training of experts in the field of consumer protection in Romania, there is a deficit in what concerns the supply of experts trained in this field on the labour market. Also, in the Lower Danube Region, in the seven counties neighbouring Bulgaria, there is not a professional qualification in the field of consumer protection.

## **2. Methodology**

In order to study aspects regarding the need for experts training in the field of consumer protection, we used a study of the Health and Consumer Protection Directorate General (DG SANCO) of the European Commission regarding the need for postgraduate education in the field of consumer protection in the European Union (Quici, A., Maiworm, F., Kotisaari, L. and Wächter, B., 2005). The information, conclusions and recommendations resulting from this study were supplemented using a questionnaire administered to employees within the seven County Commissariats for Consumer Protection in the Lower

Danube Region and a phone interview with the heads of the consumers' associations in the same counties.

The questionnaires included questions regarding the level and field of studies of the employees working in the county commissariats; the level of awareness within the commissariats for consumer protection as well as the public authorities, enterprises, consumers' associations; the importance of various categories of knowledge which ensure on one hand the development of efficient activities in order to control and supervise the market and on the other hand the development of the activities that currently require improvements, through additional training.

The phone interview, organized with the heads of consumers' associations, referred to the level and field of qualification of the personnel within the management level of the associations as well as the difficulties they face in their activities.

The questionnaires were administered to employees working in the seven County Commissariats for Consumer Protection in the Lower Danube Region: Mehedinți, Dolj, Olt, Teleorman, Giurgiu, Călărași and Constanța, given the fact that only these counties are included in the *eligibility area* of the Romania-Bulgaria Cross-Border Cooperation Program 2007-2013, the foundation for the collaboration between our universities.

The 43 respondents (6 from Mehedinți, 8 from Dolj, 6 from Olt, 5 from Teleorman, 5 from Giurgiu, 6 from Călărași and 7 from Constanța), out of the 76 employees as well as the 7 chairpersons from the consumers' associations are persons that are deeply involved in the activity of consumer protection, with an average time spent in the field of consumer protection of 9 years.

### **3. Results and comments**

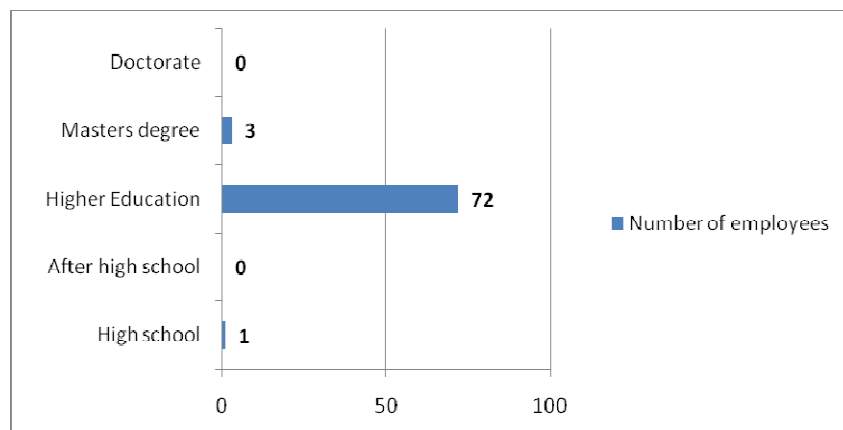
After processing the information gathered via the questionnaires administered to the seven County Commissariats for Consumer Protection in the Lower Danube Region the following results were revealed:

a) First, it can be observed that the number of 76 employees of the commissariats (Mehedinți – 9, Dolj – 15, Olt – 11, Teleorman – 10, Giurgiu – 8, Călărași – 7 and Constanța – 16) is quite low compared to the population (3 179 469 inhabitants, resulting 41 835 inhabitants/commissioner) (Institutul Național de Statistică, 2010) and also to the number of economic agents (151 069 economic agents, resulting 1 988 economic agents/commissioner)<sup>2</sup>

b) Regarding the level of education and training of the employees, it can be observed that out of the 76 employees in the seven commissariats 72 graduated from university, but only 3 graduated a Masters degree as well. Only one employee has only a high school diploma. (Figure no. 1) Also, it has been found that none of the commissariats' employees has a postgraduate qualification in the field of consumer protection.

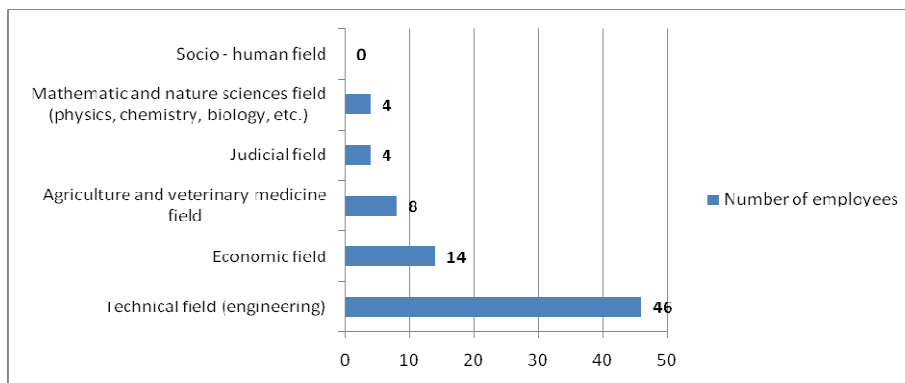
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<sup>2</sup> The calculation was based on data from Registrul Comerțului, Tabel nr.1 – Operațiuni efectuate pe categorii de înregistrări, în registrele comerțului, în perioada Decembrie 1990 – Iunie 2010, pe total țară și județe, ponderi ale județelor în totalul pe țară.



**Figure no. 1: Structure of employees according to the ultimate level of education and training**

c) Regarding the structure of employees according to the studied field, it can be observed that most of the employees belong to the technical field (46 employees), followed by the economic field (14 employees), agriculture and veterinary medicine field (8 employees), judicial field (4 employees) and mathematic and nature sciences field (4 employees). (Figure no. 2)



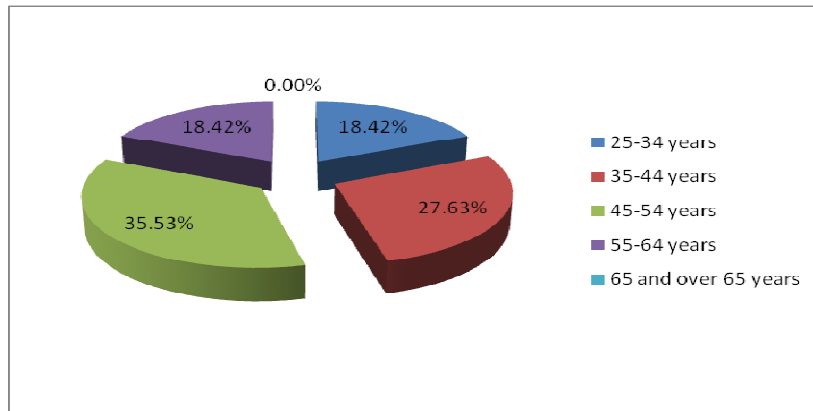
**Figure no. 2: Structure of employees according to the studied field**

The analysis of the result leads to the conclusion that the current situation reflects the fact that the majority of employees in charge with issues concerning consumer protection have a more technical training than an economical and judicial one, which would ensure the necessary skills in the consumer protection field in a much larger proportion. This also means that the county commissariats' need for personnel was satisfied by hiring graduates in fields with a low relevance in consumer issues, which needed to be trained in the field of consumer protection through various activities at work.

d) Analyzing the structure of the employees in the County Commissariats for Consumer Protection of the seven counties bordering the Danube, by age, it can be observed that a



significant number is in the range of 25-54 years, namely 62 out of a total of 76, respectively, a percentage of 81.57%. (Figure no. 3)



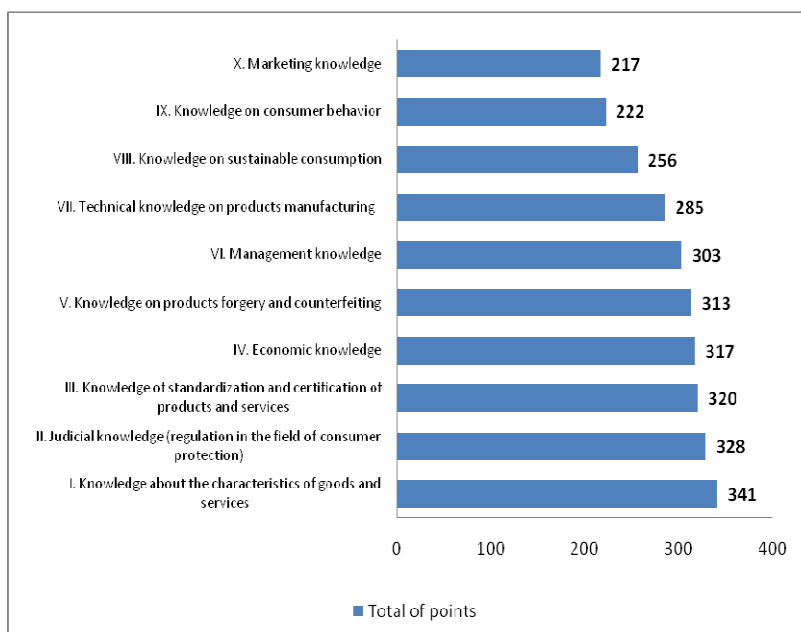
**Figure no. 3: Structure of employees according to age**

This, coupled with the fact that only three of the employees have a master degree, leads us to the conclusion that they can attend an additional training programme necessary to improve the knowledge in the field of consumer protection.

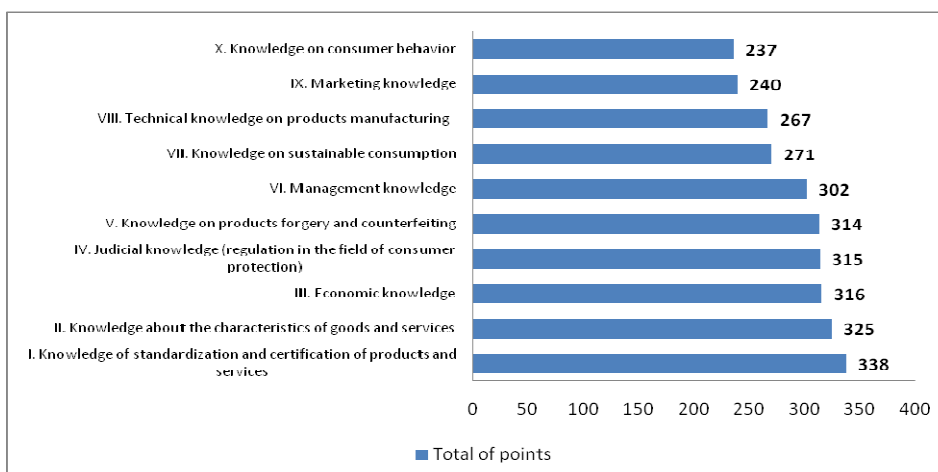
e) The rating granted by the respondents regarding the level of knowledge on consumer rights and interests existent in the commissariat they belong to, has been rated as *good* by 39 commissioners and *very good* by 4.

Even though the level of knowledge in the field of consumer protection at the commissariats is considered to be good, a need for additional training for those who work in this field is currently felt, in order to ensure a more effective protection of the consumer rights and interests. According to the data obtained from processing the questionnaires answers, the fields of priorities are as follows: knowledge of standardization and certification of products and services, knowledge about the characteristics of goods and services, economic knowledge, judicial knowledge regarding the regulation in the field of consumer protection, knowledge on products forgery and counterfeiting and management knowledge.

f) Taking into consideration the categories of knowledge regarding the field of consumer protection required for developing an effective control and surveillance activity on the market and those currently requiring improvement through additional training, an obvious accordance can be observed, in the sense that, the first places are occupied by knowledge categories referring to: the characteristics of goods and services, standardization and certification of products and services, judicial knowledge regarding the regulation in the field of consumer protection, economic knowledge and knowledge on products forgery and counterfeiting. (Figure no. 4 and 5)



**Figure no. 4: Hierarchy of the importance of necessary knowledge for a commissioner in order to conduct an efficient activity for market controlling and supervising**



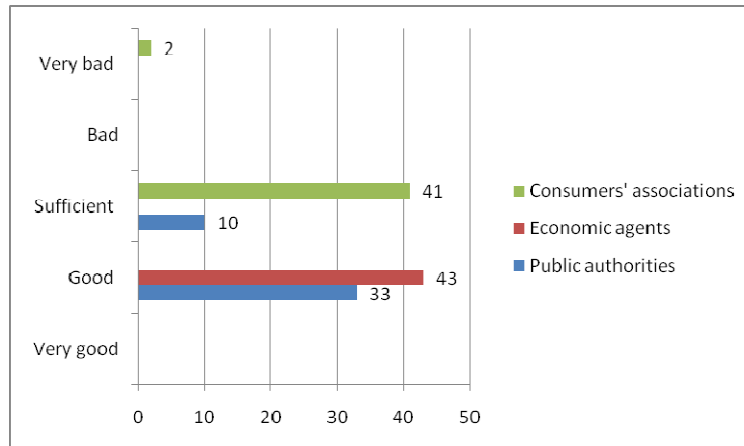
**Figure no. 5: Hierarchy of the knowledge categories in the consumer protection field that currently needs improvement through additional training**

Surprisingly, the knowledge regarding sustainable consumption and the knowledge regarding consumer behaviour occupy the last places, in what concerns the importance of these categories of knowledge to the proper training of the commissioners and on additional training. This fact leads to the idea that the respondents do not realize the importance of these categories of knowledge in their activity of educating and informing the consumers which will ensure the growth of their level of self protection.

g) While the level of knowledge in the field of consumer protection at public authorities level was rated as *good* by 33 commissioners, and at economic agents level was rated as *good* by 43 commissioners, the level of knowledge in consumers' associations was rated as *sufficient* by 41 commissioners and as *very bad* by 2 commissioners. (Figure no. 6)

The level of knowledge in the field of consumer protection was assessed as "good" at public authorities and economic agents level, this being a direct result of the fact that they have more resources and opportunities for information and advice.

The negative rating granted to the consumers' associations is a result of the fact that the qualification level of the personnel in charge with their management is not adequate to the consumer protection field.



**Figure no. 6: Assessment of the level of knowledge in the field of consumer protection of the public authorities, economic agents and consumers' associations**

A strong consumers' movement at national level is essential for the proper functioning of domestic markets. The consumers' voice must be heard and the main role belongs to the nongovernmental consumers' associations. The development of a representative and free movement of the consumers, involved in the informing, educating, counselling and representing activity, will allow to consumers to play a major role on the market, and to express their point of view in the consultative bodies, along with the representatives of other nongovernmental or entrepreneurial bodies. The rise of the consumers' associations capacity of contributing to the consumers rights and interests will only be possible if these organizations include experts in this field that will ensure the necessary abilities in major fields like management, lobbying or the regulation on consumer protection, and also in other more specialized issues. Also, the European Commission, by monitoring the national consumer protection policies, pays special attention to the national policies aimed at the consumer movement, particularly in member states where this movement is the weakest, including Romania, where its activity is very poor due to the lack of experts and small size. There are only seven organizations in the Lower Danube Region, one in each county.

#### **4. Proposition**

By analyzing the data and information resulted from the questionnaires and telephone interviews held with the heads of the consumers' associations as well as the information and recommendations made by the Health and Consumer Protection Directorate General (DG SANCO) of the European Commission regarding the need for postgraduate education in the field of consumer protection in the European Union, we have reached the conclusion that the right type of postgraduate training for experts in the field of consumer protection in the Lower Danube Region is a Masters in this field. We have a series of arguments that sustain this idea:

- In order to gain concrete and efficient benefits from their rights and also to make rational decisions, consumers need counselling from professionals so that they are able to shop with increased confidence, both domestically and abroad;
- The County Commissariats for Consumer Protection in the Lower Danube Region need additional training in order to improve the level of control and supervision on the market as well as qualified professionals in the field of consumer protection;
- The consumer associations require experts in the field of consumer protection in order to increase their abilities in the area of education, information, counselling and consumer representation;
- The implementation of the procedures needed by the institutions working in the field of consumer protection as well as the wide range of national and European legislation in this field, require expert training in this field;
- The insertion of elements regarding consumer and environmental protection in high schools and colleges requires highly educated professionals in this field, in order to ensure adequate training and education to offer the necessary competences in this field.

Taking into consideration the above mentioned arguments and the potential shown by our institutions as well as the fact that at this moment there is no postgraduate studies program specialized in the affairs regarding consumers in the Lower Danube Region, we suggest the establishment of a *Science Masters program in the field of consumer protection*.

In order to ensure the adequate training we suggest the first two semesters should contain issues of general interest, the third semester should contain two stages of specialization at the two universities, and the fourth semester should include a practical training stage and the creation of the dissertation paper.

- The first semester

*The foundation of consumer protection* (including issues regarding the consumer rights and responsibilities, durable consumption, consumer behaviour, consumer training and information etc.)

- The second semester

*Legislation and institutions* (including issues regarding consumer protection legislation at national and European levels, institutions regarding the administrative frame for consumer protection at national and European levels, competition and consumer protection, the management of consumer protection organizations etc.).

- The third semester

*The Academy of Economic Studies, Bucharest, Romania – Specialization: Consumer protection in the field of products* (handling issues regarding the particularities of food and non-food products, product standardization and certification, product labelling, product forgery and counterfeiting etc.)

*D. Tsenov Academy of Economics, Svisthov, Bulgaria – Specialization: Consumer protection in the field of services* (handling issues regarding the particularities of services, service standardization and certification, consumer protection in the field of tourism, financial services etc.)

- The fourth semester

*Traineeships and writing the dissertation paper* (the traineeships will be spent at the County Commissariats for Consumer Protection, at the National Authority for Consumer Protection, at enterprises and public authorities, in high schools where issues regarding consumer protection are taught etc.)

The Masters program ensures a balanced combination between general issues and specific issues regarding consumer protection. Structured this way, the program emphasizes the European dimension of consumption affairs, also offering specialization, in the field of services on one hand, and in the field of products on the other hand.

Conceived in this structure, the Masters program will allow the students to acquire the necessary competences in order to be able to work for a wide range of employers such as: government agencies, consumers' associations, enterprises, consultancy agencies, research institutions etc.

The Masters program will last for 2 years (4 semesters). The first and second semesters will be taught in the official language of the university of origin. After completing the first and second semesters, the students will be able to opt for a specialization period, at the Academy of Economic Studies in Bucharest, Romania for: *Consumer protection in the field of products* or at the D. Tsenov Academy of Economics in Svisthov, Bulgaria for *Consumer protection in the field of services*. Courses will be held in English.

## **Conclusions**

For socio-political and economical reasons, Romania and Bulgaria are concerned about the issues regarding consumption, trying to ensure basic training for their citizens. This training represents the basis for a fair balance between producers and consumers in issues regarding consumption.

We live in a society based on consumption, changing on a fast pace, where consumers face major changes in their lifestyle and consumption habits. Therefore, there is a strong need for consumers that are able to understand relevant information and messages sent by producers and retailers in order to make the right choices.

In the society we live in, without the support offered by experts in the field of consumer protection we cannot conceive education without training people to be able to confront situations and behave in a responsible manner in a market oriented society. There is a

strong need for a permanent process that evolves throughout the entire life, forming precise concepts, efficient procedures and positive attitudes that generate in return responsible consumption. Therefore, in the field of consumer protection, the activity of information, counselling and representation is one of the fields with high need for development, but in order to reach that goal there is a high requirement for expert qualified in this field.

Taking into consideration the positive potential universities have in creating the much needed policies for consumer protection, the Academy of Economic Studies in Bucharest, Romania and the D. Tsenov Academy of Economics in Svisthov, Bulgaria decided to cooperate in developing the human resources needed in order to bring in new ways of training in the field of consumer protection.

The Lower Danube Region, both on the Romanian side as well as on the Bulgarian side, currently lacks professional training in the field of consumer protection and the proposition regarding the creation of a university Masters in this field looks to compensate this hiatus.

### **Bulgarian Situation\*\***

Consumer rights protection is a multi-aspect process. It requires efforts in two directions. On the one hand, government authorities must be provided with the necessary prerequisites for adequate control on the behavior of the suppliers, and on the other, consumers must be encouraged to stand for their rights and exercise pressure on the suppliers. The long-term practice of the EU as a whole and in the separate member states shows that the efforts that have been made up to now prioritize the development of controlling mechanisms. This is also the sphere that is prioritized by the European directives. It can confidently be stated that these mechanisms are efficient. Still, though, little attention is paid to increasing the consumers' and suppliers' competence. It must be noted that the first steps in this sphere have already been made. The Dolceta system has been in operation since 2003; The Europa Diary has been in circulation among the EU member states since 2010; and currently several European integrated Master courses in consumer affairs are being developed in cooperation with thirteen European universities. These facts show that the EU policy is changing towards stimulating the efforts for informing the consumers and encouraging the cooperation between countries and universities.

The existence of a common EU policy does not exclude national values. Despite the high degree of standardization of the regulations concerning consumer rights in the separate countries, each member state carries out its own national policy in order to increase the competence of the participants in the market processes. Every country also has its own approach of solving the problems with the qualification of the personnel engaged in the consumer rights protection. In this respect, scholars can show scientific and practical interest in *two directions*. *First, evaluation of the educational needs must be made*. This necessitates particular data collection. The statistics of each of the member states regarding the level of competence of those employed in the system and their needs of education and data about the assessment of the level of competence of the participants in the market processes (consumers and suppliers) regarding the consumer rights and identifying their information and educational needs. Putting these two blocks of information together would

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**\*\* Ivan Marchevski**

allow defining the potential demand for educational products, both in terms of volume and types of educational products. *Secondly, assessment of the opportunities for cooperation between two universities* from two different countries (in this case Bulgaria and Romania) in developing and offering educational products in the field of consumer protection must be carried out.

Motivated by this vision, we undertake this research in order to collect data about the situation in Bulgaria regarding the character of the educational needs of the employed in the consumer protection sector, of the consumers and the suppliers. Moreover, our aim is to identify the role of education in the system of factors contributing to improving the situation and outlining the potential of the institutions of higher education so that they become active participants in this education market.

Comparing the data about the situation in Bulgaria and Romania allows outlining the areas of cooperation and determining the degree of engagement with the partners. More particularly, the type of educational products that the partners can offer, the way those products are offered and their target audience.

## **1. Methodology**

The methodology for this research is based on the thesis that the realization of educational products in the field of consumer protection depends largely on the attitudes of the participants in the process of consumer rights protection – government authorities, NGOs, consumers and suppliers. The suppliers of educational products, in particular, the institutes of higher education, should not be influenced by established notions and practices, but should offer products that correspond to the demand.

### **1.1. Hypothesis**

The research aims at testing the validity of the following working hypotheses.

*H1:* Bulgaria is ready to offer educational products in the field of consumer rights protection.

*H2:* The major problem that must be solved in order for the situation of consumer rights protection to be improved is the low level of competence among the participants in the process.

*H3:* The participants in the process fail to realize the need of increasing their level of competence, which impedes the fast development of the market of similar products and predetermines the choice of only certain educational products.

*H4:* The institutes of higher education can be key players in the process, as in short-term aspect they must orient towards offering mainly postgraduate educational products.

### **1.2. Scope, tasks and constrains**

The supply with educational products must be based on knowing the needs of the practice. This is a prerequisite for a successful market realization of the educational products and

higher effectiveness of the means of their development and supply. In doing this research we are motivated by a similar vision, and therefore have one major scope – to evaluate the educational needs in the field of consumer rights protection and to outline the role of the institutions of higher education as suppliers of educational products.

In order to attain the so defined scope, we need to collect and analyze data in several aspects. In the first place, we need to have a clear picture of the situation regarding how the process fits within the institutional framework and what the level of competence of the employees engaged in the protection of consumer rights is. This is necessary because the employed in this field form the potential market for educational products that offer training in the field of consumer protection. Secondly, we need to evaluate the training needs of the direct participants in the market relations – the consumers of goods and services and the suppliers (companies and organizations). This is determined by the fact that in order to improve the consumer protection, the suppliers must be familiar with the benefits that they will gain and the possible demands of the potential users on the one hand, and the users must know what their rights are in order to put the pressure on the suppliers, on the other hand. *Thirdly*, the users can be provided with more information through the use of various means – by popularizing (publications, explanation programs), by offering educational products (courses, programs, seminars) and by various other means. In this regard, it would be interesting to know what is the significance of the various tools for improving the general activity on protecting the consumer rights, that would provide the basis for determining the role of the institutions of higher education in the process.

Thus the so defined scope of interest determines the *main research tasks* .

*Task 1. To evaluate the current situation in Bulgaria.* The evaluation has two aspects. Which are the organizations that are engaged, directly or indirectly, in consumer protection and what is the number of their employees? Secondly, we must collect data about the level of competence and the needs for raising it. This data would help evaluate the demand for educational products by this type of potential customers.

*Task 2. To collect data about the areas of improvement.* In order to this, we need to study the views of the participants in the process about the current situation – the degree of development and adequacy. Based on the evaluation of the current situation, we can identify the main problems and the ways of improvement so that we can identify the role of the educational institutions and the institutions of higher education in particular. It is particularly important for us to consider the point of view expressed by both sides – the institutions, on the one hand, and the consumers and the suppliers, on the other, because their motivation throughout the evaluation process will vary significantly.

*Task 3. To evaluate the educational needs.* This evaluation includes outlining a clear picture of the extent to which the processes of popularization and the educational processes could play a key role in improving the situation of consumer rights protection, what type of educational products are suitable to the various groups of potential clients and based on this, what the capacity of the institutions of higher education is and where they have to direct their efforts to.

The development of the processes related to consumer rights protection requires involvement of the various subjects whose role and motivation vary. Therefore, in order to get a clear picture of the situation, we have to consider all points of view. For this reason, *the research encompasses four groups of subjects*, representing the various potential users –



the government institutions (agencies, committees, etc.), the consumers, the suppliers of goods and services, the non-governmental organizations and informal associations engaged in the consumer protection process.

*The research strategy* is based on a mixed approach that included processing public information (publications, official reports, internet based sources, etc.). It will facilitate the process of determining the institutions that are directly or indirectly engaged with consumer rights protection, the major emphases in their work, the number of their personnel, etc. On the basis of this information, we have determined some of the respondents that have been included in the field research carried out among representatives of the four target groups. We have used two tools for this purpose – an online survey and personal interviews with representatives of governmental structures that are engaged in the process of consumer protection. Collecting data in the online survey was carried out by using two questionnaires – one for the representatives of the governmental institutions and one for the representatives of the consumers, suppliers and organizations for consumer protection. In the questionnaires for both of the respondent groups, we included both similar questions that aimed at comparing the varying viewpoints and different questions reflecting their specific role in the process.

The specificities of the object of research, the selected research strategy and the organization of the work process also presupposed some *constraints* that had to be taken into account in interpreting the findings of the research.

*First.* The time spared on the research was relatively short and it was carried out in the inactive season (the second half of July and the whole of August). For this reason, the amount of data that is available to us is relatively little. We have processed 177 valid questionnaires taken by consumers, suppliers and NGOs, as well as 56 valid questionnaires taken by representatives of government authorities.

*Second.* Due to the lack of full information on the parameters of the general totality, and in particular those concerning the consumers and suppliers, in forming the sample we have used non-standard techniques (quota of respondents). This fact, along with the low quota of return, does not allow formulating statistically valid conclusions. For this reason, the conclusions drawn from the research have a rather indicative character.

*Third.* The research on the educational needs in the field of consumer protection, as already mentioned, is part of the cooperation between Tsenov Academy of Economics and Academy of Economic Studies in Bucharest, encompassing the region of the Lower Danube. The policy of consumer rights protection is carried out on national level and is equal for all regions. For this reason, it is difficult to defend the thesis of the availability of regional characteristics in the attempt to find educational products related to the field of consumer protection. Influenced by this concept, we can state that the regional aspect is missing in this research and the conclusions are valid about Bulgaria as a whole.

## **2. Results and comments**

The analysis of the final results of the research will be discussed on the basis of the separate research tasks.

### *Results of task 1*

Our first subtask was to evaluate the institutional framework and to obtain preliminary data about the existence of enough organizations engaged in the process of consumer protection. For this purpose, we studied the existing accessible data (public reports, press releases, internet sites, etc.). Consequently, we have discovered that currently in Bulgaria there are four fully or partially financed by the government organizations that are directly engaged in consumer rights protection, and which are based on various EU regulations respectively.

The principal organ for protecting consumer rights is the Commission for Consumer protection. It is part of the Ministry of Economics, Energy and Tourism and consists of 178 employees, 142 of which perform controlling or consultancy functions. The commission has six regional offices (Sofia, Ruse, Plovdiv, Montana, Varna and Burgas). The analysis of its activity, based on its annual reports, makes us think that its functions are entirely controlling. Only part of its activity has a consultancy character.

In addition to the already mentioned major government authorities, there are fourteen other organizations (commissions, government agencies, institutions, etc.) in the country, and they perform specific tasks in the field of consumer protection. On the basis of the information in their regulations we can conclude that they have more than 2,000 employees who are engaged in the process of consumer protection.

Besides some government structures, there are thirteen registered and functioning NGOs in the country as well as voluntary consumer associations that are also engaged in the process. Nine of them are national, and four – regional. Besides them, there are four internet portals that provide help to consumers, mainly by providing free information and consultancy. Similar to them is also the involvement of the voluntary consumer associations, but they also perform functions of representing consumers that have informed the competent authorities about cases of violated consumer rights.

The second subtask was related to evaluating the degree of qualification of the employed in the field of consumer protection, because this is directly related to the potential demand for educational products. For this purpose, we initially turned to representatives of government authorities with an enquiry about the qualification profile of their employees and their corresponding job descriptions. Unfortunately, we did not receive sufficient volume of data, which would enable us to make valid conclusions. For this reason, we looked into the internal normative base (organizational and internal regulations) and the job advertisements in the mentioned organizations as our aim was to identify the requirements for occupying the corresponding positions. On the basis of this information we reached the conclusion that in the majority of the organizations no specific requirements should be met. They are merely limited to holding a university degree, usually a master's degree, without mentioning the field (economic, technical, etc). Specific type of education is required in very few of the organizations and for very few positions.

The above presented information has led us to making *some more important conclusions* regarding the results *of task 1*.

- In Bulgaria there are a number of various structures and organizations having a lot of employees that work in the field of consumer protection. This can be accepted as proof in favor of our first research hypothesis.

- The analysis of the activity of the various groups of organizations proves that the government authorities are engaged primarily with controlling functions, while the NGOs and the voluntary consumer associations are engaged with consultancy and advisory work.
- The heterogeneous character of their activity and the specificity of their work make the government authorities a major user of educational products. At the same time the large number of their employees is a prerequisite for the stable search for educational and qualification services in the field of consumer protection.

*Results of task 2*

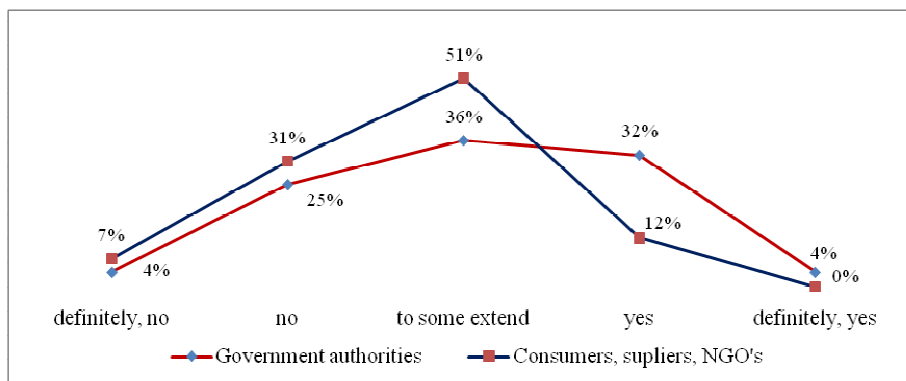
The second emphasis in our research was to determine to what extent raising the level of awareness and qualification of the various stake holders employed at government authorities, NGOs, customers and suppliers could play a significant role in improving the current state. In other words, to what extent the potential demand (the availability of a large number of employees) could be transformed into real search (necessity of raising the level of awareness and qualification).

The data collecting began with evaluating the extent to which, according to representatives of the stake holders, the consumer rights in our country are adequately protected. For this purpose, the respondents that represented the two target totalities were asked the question: "Do you think that consumer rights protection in Bulgaria is adequate?".

According to the data collected from the valid answer the evaluation is rather neutral towards unsatisfactory. (Figure no. 7)

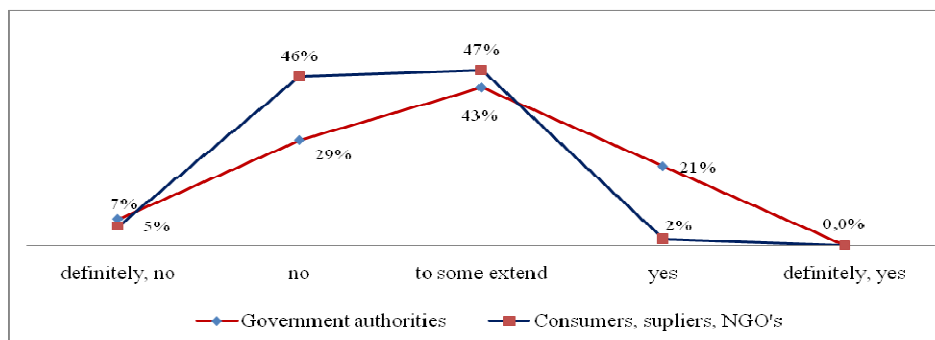
The representatives of the first group of respondents (consumers, representatives of companies and NGOs) express negative opinions with 82% thinking that consumer rights in our country are either unprotected or protected only to a certain extent. It should be noted that the positive opinions are too few.

The second group of respondents (representatives of government authorities) as a whole expresses better opinion. We could state that their opinion is more concrete because in their everyday work they come across real situations, while part of the consumers and representatives of companies express opinion that is based on insinuations rather than on experience.



**Figure no. 7: Answers to the question: "Do you think that consumer rights protection in Bulgaria is adequate?"**

Our second research hypothesis was related to the fact that one of the main reasons for the inadequate development of the process is the lack of information about the benefits of conforming to the consumer rights and information about the consumers themselves. In order to find out the truth, we asked the respondents two questions. The first one was aiming at receiving information about to what extent consumers know their rights. In this case, we also looked at the varying viewpoints. The answers to the question “Do you think that consumers in Bulgaria know their rights?” are predominantly “no” and “to some extent”. (Figure no. 8)



**Figure no. 8: Answers to the question: “Do you think that consumers in Bulgaria know their rights?”**

In this case, too, the representatives of the consumers, the suppliers and the NGOs are more certain in their evaluations. According to 93% of the respondents in this group consumers are either unaware of their rights or have only a vague idea of them. According to representatives of the government authorities the opinions are more neutral with 21% thinking that consumers know their rights.

The second question aimed at forming a rank list of the reasons for impeding the adequate protection of consumer rights and determining where the low level of competence stands among those reasons. Since representatives of the government authorities are participants in the process, having concrete engagements, their evaluation is subjective, which is why only the other group of respondents was asked this question. The data gives us the ground to make the following conclusions. (Table no. 2)

**Table no. 2: Answers to the question: “If you think that the consumer protection in Bulgaria is not adequate please rate following as a reasons/barriers for this!”, scale used from 1 "most important" to 8 "least important"!**

	Ranked on:							
	1 place	2 place	3 place	4 place	5 place	6 place	7 place	8 place
Insufficient control from the government	<b>39%</b>	22%	12%	10%	15%	-	2%	-
Lack of competency of the people working in the government control authorities	2%	8%	19%	<b>19%</b>	<b>14%</b>	14%	12%	14%

Lack of information about consumer wrights	36%	<u>25%</u>	12%	7%	7%	5%	3%	5%
Insufficient pressure from consumers	7%	19%	<u>22%</u>	14%	15%	17%	3%	3%
Poor legislations	10%	17%	17%	<u>20%</u>	10%	7%	8%	10%
National peculiarities of Bulgarian business practice	2%	3%	8%	8%	17%	<u>24%</u>	24%	14%
Resistance from suppliers	-	-	3%	8%	7%	24%	<u>29%</u>	<u>29%</u>
Bulgaria has no traditions in such kind of activities and they are unacceptable from people	5%	5%	7%	14%	15%	10%	19%	<u>25%</u>

The inadequate control of the government and the lack of information regarding consumer rights are pointed out as important barriers. As an interesting fact, it may be pointed out that the insufficient qualification of the employed in the system of organs for consumer protection occupies a relatively higher place – fourth.

In order to accept that there may be demand in the field of information and educational services, it is not sufficient to accept them as a barrier. They must also be viewed as solved. In this respect, the respondents were asked the question: “Which are the main ways for improvement of consumer protection?” The answers give firm proof in favor of the thesis of the necessity of efforts in the outlined directions. (Table no. 3)

**Table no. 3: Answers to the question “Which are the main ways for improvement of consumer protection?”, scale used from 1 "most important" to 6 "least important"!**

	Ranked on:					
	1 place	2 place	3 place	4 place	5 place	6 place
More popularization among consumers	<u>42%</u>	<u>25%</u>	10%	8%	10%	3%
More popularization among firms	3%	15%	20%	14%	12%	<u>36%</u>
Straightening the government control	<u>34%</u>	<u>27%</u>	15%	10%	7%	7%
Improving qualification of the people working in the control authorities	-	10%	20%	<u>34%</u>	22%	14%
Changes in legislations in the area of consumer protection	17%	10%	<u>22%</u>	17%	20%	14%
More active work of the consumer organizations	3%	12%	12%	17%	<u>29%</u>	27%

The prevailing opinion is that the more the consumers are informed the better the situation with the protection of their rights will be (42% of the respondents rank it first). The tool used for improvement that ranks fourth is the qualification of the employed in the government authorities. It is surprising that the explanatory work among the suppliers occupies the last sixth place.

*The general conclusions of the second research task can be summarized in the following.*

- Most people share the opinion that consumer protection in Bulgaria is not adequate. The skepticism is bigger in the group of consumers, suppliers and NGOs.
- We can argue that most people support the opinion that consumers do not know their rights to a sufficient extent.
- The main problems/barriers are insufficient control by government authorities combined with weak pressure by consumers due to lack of information about consumers rights.
- The ways of improvement are two – strengthening the government control and more efforts in educating people about their consumer rights.

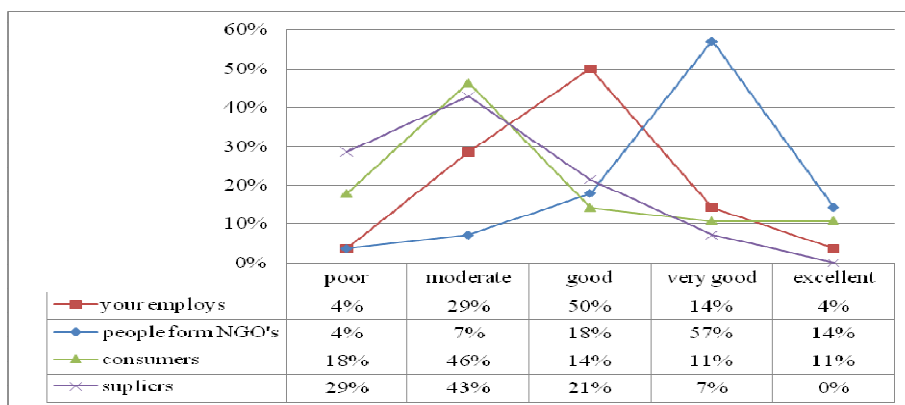
*Results of task 3*

The third research task in this study aimed at evaluating the information and educational needs. In order to achieve this, the questionnaires designed for the representatives of the government authorities included questions about the level of competence and the means of raising it.

The first aspect that we paid attention to was how satisfactory was the knowledge of consumer protection demonstrated by the various stake holders. The answers to the question “How could you evaluate the level of knowledge concerning consumer rights in the following groups?” enable us to conclude that those who are engaged in this activity are sufficiently competent. (Figure no. 9)

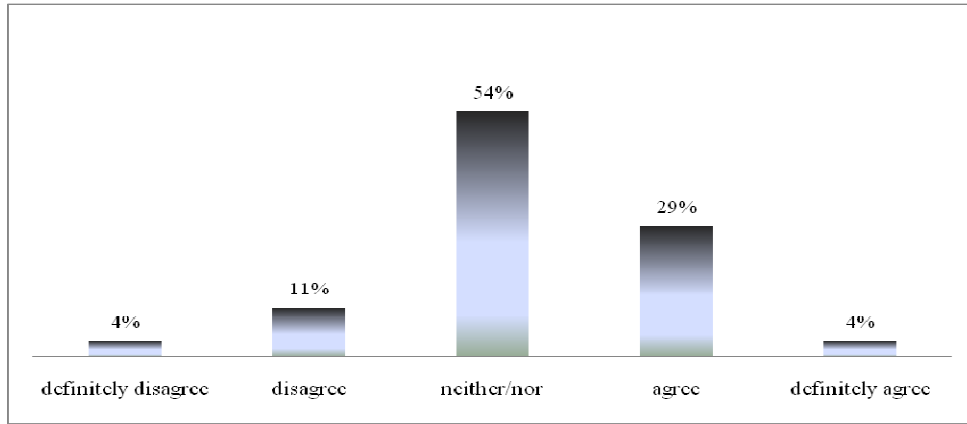
The employees in the voluntary associations for consumer protection showed the highest level of competence. According to 57% of the respondents, this competence is very good. The level of competence shown by consumers and suppliers is low as the dominating grade is “moderate. According to 72% of the respondents, company employees show insufficient competence (grades “poor” and “moderate”). A similar view, but concerning consumers is shared by 64% of the respondents.

This data allows us to state that the field of education can be significantly improved.



**Figure no. 9: Assessment of the level of knowledge in the field of consumer protection of the public authorities, economic agents and consumers’ associations**

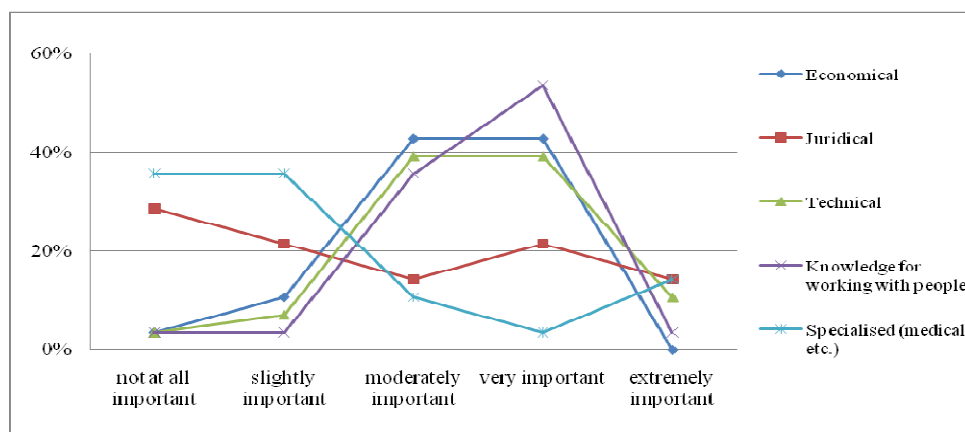
The key factor in the search for educational services is the realization that raising the level of qualification is a tool for improving the activity in the sphere of consumer protection. In order to collect data in this direction, the respondents were asked: “To what extent do you agree that improving the qualification of your employees is the main instrument for bettering consumer protection?” The answers that we received show low level of divergence as the prevailing notion is that raising the level of qualification is not decisive for achieving higher results – 54% of the respondents are neither in favor not against such a thesis. (Figure no. 10)



**Figure no. 10: Answers to the question: “To what extent do you agree that improving the qualification of your employees is the main instrument for bettering consumer protection?”**

The collected data is in favor of the third research hypothesis and allows us to state that supplying the market of educational products will be a slow process due to the low level of interest shown by the potential clients.

The competence of the employees in the government authorities depends on various types of knowledge. In order to be highly efficient in satisfying the consumer demands, the institutions of higher education must offer educational products that correspond to the needed knowledge. In this respect, it is interesting to note the opinion expressed by the potential consumers of educational products about the spheres of knowledge that they will need. In order to collect such data, we asked the respondents to rank in order of importance (from “extremely important” to “not at all important”) the knowledge in four major fields – economic, technical, legal, specialized, as well as knowledge about working with people. The results are presented in Figure no. 11.



**Figure no. 11: Assessment of the type of knowledge necessary for improvement qualification of people from government authorities**

It is evident that the most important attribute is the knowledge of working with people and most often it is termed as “very important”. The views about the economic and technical knowledge are almost the same. The prevailing opinion is that they are “moderately” to “very important.” It is difficult to make a simple interpretation regarding the demand for legal knowledge because the answers show a high level of divergence as the contrary opinions prevail. As regards the specialized knowledge (medical, veterinary, etc.) it is considered less important. The reasons for this can be found in the fact that few of the positions in the government authorities require such knowledge.

The opportunities for raising the level of competence and qualification are various. From this point of view, the institutions of higher education must orient towards educational products for which there is the most demand. Regarding this task, we once again used as a source of information the employed in the government authorities. They were asked to rank six educational and information products in order of importance. (Table no. 4)

The collected data allows us to state that open seminars on consumer protection have the highest potential (the majority of the respondents rank them first) and postgraduate programs in consumer affairs and consumer protection (50% of the respondents rank them second). As least important and difficult to apply are bachelor degrees in consumer affairs – 79% of the respondent’s rank them last as none of them has ranked them among the first three places. This information contradicts the readiness of the institutions of higher education to principally offer master degree programs or qualification courses concerning the problems of consumer protection.

**Table no. 4: Assessment of the type of educational products necessary for improvement the process of consumer protection, scale used from 1 "most appropriate" to 6 "least appropriate".**

	Ranked on					
	1 place	2 place	3 place	4 place	5 place	6 place
Bachelor degree in consumer affairs	-	-	-	4%	18%	<u>79%</u>



Master programs in consumer affairs	-	-	7%	29%	<b>46%</b>	18%
Separate courses on consumer protection in bachelor and master degree programs	4%	7%	18%	<b>39%</b>	<u>32%</u>	-
Include separate topics on consumer protection in bachelor and master degree courses	7%	7%	<b>57%</b>	25%	-	4%
Postgraduate programs in consumer affairs and consumer protection	36%	<b>50%</b>	14%	-	-	-
Open seminars on consumer protection	<b>54%</b>	36%	4%	4%	4%	-

The collected data allows us to formulate the following *basic conclusions regarding the third research task*:

- The level of competence of people from government authorities responsible for consumer protection is good.
- Raising the qualification of the personnel engaged in consumer protection is not main priority in short term period.
- The most important for the people from government authority is knowledge about communication ability, economic and technical knowledge.
- The most appropriate forms for improving the process of consumer protection are open seminars and postgraduate programs on consumer affairs.
- The universities could be “key players” in the process of bettering consumer protection in Bulgaria via delivering broad range of educational products most of them with short term horizons.

**Conclusions**

The collected throughout the research data enables us to make the following *general conclusions*.

*First.* The data, though representing a small group of people, confirmed all of the four research hypotheses.

*Second.* In Bulgaria we observe the necessity of institutional framework (structures and normative base), necessary for the achievement of satisfactory level of consumer rights protection.

*Third.* The major efforts in short-term and medium term aspect must be directed towards popularizing the ideas of the necessity of consumer rights protection as the principal addressees are the citizens and the supplying companies.

*Fourth.* As of this moment, in Bulgaria there is not a potential search for educational products with a short-term character and directed towards people that are already employed in the system of consumer protection. These are the specialized seminars and courses, as well as the programs for post-graduate qualification.

*Fifth.* The institutions of higher education can play a key role in the process of imposing the principles of consumer protection through:

- Developing and offering educational products (courses, programs, cycles of topics, etc.), which will raise the level of qualification of the citizens and will form readiness for more active standing of consumer rights and putting pressure on the market at that.
- More active communication with NGOs and voluntary consumer associations. The main efforts must be directed toward organizing joint explanatory campaigns among the citizens and companies. Special attention must be paid to the opportunities of popularizing through the Internet – joint running of internet sites, internet explanatory campaigns, links exchange, etc.
- Organizing seminars, round tables, conferences, etc., as the accent will fall on consumer rights.

*Sixth.* The collected data allows us to think that there are great differences in the search for educational products in Bulgaria and Romania. This fact is a prerequisite for the sound cooperation between Tsenov Academy of Economics, Svishov and the Academy of Economic Studies in Bucharest regarding the joint offering of educational products in the field of consumer protection. The Bulgarian market offers more favorable conditions for postgraduate education programs that are designed for people employed in the government authorities responsible for consumer protection and the representatives of companies that offer products that are to be regulated in compliance with the EU legislation. As regards the offering of master degree programs, this can be realized at a later stage. From this point of view, we can boldly state that Tsenov Academy of Economics, Svishov can become a leading partner in the development and offering of postgraduate education programs while the Academy of Economic Studies in Bucharest can play a key role in the development and offering of master degree programs in consumer affairs.

#### **Final remark**

Taking into account the positive potential of universities in developing a consumer protection policy, the Academy of Economic Studies in Bucharest, Romania and the D. Tsenov Academy of Economics in Svishov, Bulgaria decided to cooperate in the field of human resources development, in order to bring new ways of education and training in the field of consumer protection.

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