



Consumer Education Outreach Programme

This fact sheet has been developed for the Consumer Education Program by the Communications Commission of Kenya. It was compiled by studying material from various authoritative sources and adopting what is universally acceptable and relevant to the Kenyan situation. The fact sheet is intended to enable Consumers have a good understanding of the issues discussed and hence empower them when making decisions regarding ICT products and systems.

Why carry out Consumer education?

The liberalization of the ICT sector through a rigorous licensing process by the Commission in the last couple of years has greatly enhancing competition, thus ensuring that the Consumer not only has a variety of choices but also at competitive prices. The focus for the Commission has now shifted to Consumer protection in tandem with global trends which indicate that regulators worldwide are moving from licensing and regulation to laying more emphasis on Consumer protection. Furthermore the United Nations recognizes that Consumers often face imbalances in economic terms, educational levels and bargaining power and therefore has developed guidelines for Consumer protection.

One key aspect of Consumer protection is Consumer education which is concerned with the skills, attitudes, knowledge and understanding necessary to assist Consumers play their role effectively of making discerning choices, sorting out problems effectively and seeking further information and help appropriately. Through a survey carried out to obtain an objective assessment of the level of end-user satisfaction with itself and its licensees, the Commission learnt that there was an urgent need to carry out Consumer education as Consumers of ICT services were not well informed on issues in the sector like premium rates services among others. In addition the Commission has also been continuously challenged by industry players, to carry out Consumer education. It is therefore in this regard that the Commission has embarked on a Consumer Education Outreach programme whose primary aim is to create awareness and motivate Consumers to play a more active role in protecting themselves.

Consumer Education sets out to change behaviour, strengthen responsibility, and motivate Consumers to be more assertive in the marketplace. Whilst laws and markets may change, these skills will enable people to move through life as effective Consumers. It encompasses the rights and responsibilities of the Consumers which they need to know so as to play their roles more effectively. This entails taking a shared view of society as a whole as well as the individual concerns of the Consumer. Informed, articulate and demanding Consumers are likely to be more effective individuals.



Consumer Education Outreach Programme

Objectives of the Consumer education

The programme will run for one year and have a nationwide approach with outreach programs focusing on urban and peri-urban areas of high penetration. The programme aims to achieve the following objectives:

- Enable Consumer get value for money when procuring ICT products and services.
- Enable Consumer interpret available information and make informed discerning and responsible Consumer choices
- Enable Consumers to know their basic rights and responsibilities
- To enable Consumers analyze Consumer information
- Enable Consumers develop confidence and skill to complain effectively and resolve problems related to communication services
- Give information that will enable Consumers to know where to seek for help and advice when necessary
- Enable Consumers to recognize the wider social and economic impact of their decisions.

Empowered Consumers

Information raises awareness and knowledge of people's rights and responsibilities. It provides practical life skills enabling them to develop roles, values and behaviour within society as citizens, Consumers and workers. Armed with information, Consumers can make informed choices, develop a critical view of the various products offered to them in the market place and they are also able to protect themselves from exploitative market practices. When faced with problems or particular needs Consumers can use and analyse the information and become responsible Consumers.

Confident Consumers

Consumer confidence is built on knowledge, skills and attitudes as imparted by the Consumer education programme. All three need to be in place in order that the individual's life chances are maximised, and for the business environment to flourish. The confident Consumer knows his or her rights, how the market operates and how to find information about what they are buying. They will be skilled enough to negotiate where necessary, to budget for what they are buying and be able to sort out problems before they escalate. Assertiveness enables Consumers to complain and if they do not do so, this has implications for the business environment as a whole. Consumer confidence can then help shape an effective business and social environment.

Responsible Consumers

Consumer education makes Consumers be aware of their responsibilities which contribute in making delivery of services effective. The Consumer has the responsibility of obtaining as much information as possible regarding a product or service on offer and making the best choice. They should be weary of making decisions in a rush as this may



Consumer Education Outreach Programme

have detrimental consequences. Well conceived decisions will help promote competition between the service suppliers and ultimately lead to better services and prices.

With respect to problems with the services provided by licensed companies, Consumers need to ensure that they have copies of relevant receipts, invoices, contracts and promotional literature and to furnish the same to the Commission, to assist in speedy resolution of their problems if they eventually seek regulatory assistance.

Consumers should also strive to always inform the regulator in writing about any problems of a general nature such as network congestion or frequent call drops, or more generally problems affecting all or a certain group of Consumers since the Commission may not easily know of such problems unless it is informed.

Materials available for the Consumer education

Materials to be used in the Consumer education include press articles, fact-sheets, brochures that address issues in five thematic areas: CCK's role and mandate in Consumer protection, safe mobile use, buyer awareness, responsible internet use and premium rate services. Fact sheets containing educative materials that touch on these topics are available on the Commissions website as follows:

1. What to know about Internet Services
2. Electromagnetic energy and human health
3. Children and mobile phones
4. Child safety and internet use
5. Choosing a mobile phone service
6. Internet safety and privacy
7. Mobile phone security
8. Warranties and Service Level Agreements
9. Role of CCK in Consumer protection
10. Tariffs
11. How to Complain
12. Consumer rights and responsibilities
13. Internet services options
14. Mobile phone technologies
15. Quality of Service - QoS
16. Premium rate services
17. Cell phone etiquette
18. Buying a mobile phone
19. Productive use of the internet
20. Consumer Education Outreach Programme

Also available is a Glossary of over 200 terms compiled to assist Consumers in understanding the meaning of the most commonly used terms in ICT.



Consumer Education Outreach Programme

Consumer education terms

To give the Consumers a further in-depth understanding of the program a mini-glossary of Consumer education terms has been included in this fact sheet. This glossary seeks to explain the common terms that can be encountered in the process of carrying out this Consumer Education Program. This glossary is provided below.

<i>Term</i>	<i>Definition</i>
Consumer	This is a person who consumes goods, services and gifts of nature for his or her own satisfaction and general well being. A Communications product Consumer is one who uses ICT products or service such as mobile phones and the internet.
Consumer education	This is the development of skills and knowledge that assists Consumers to play their role effectively of making discerning choices, sorting out problems effectively and seeking further information and help appropriately.
Consumer protection	Consumer protection refers to the regulations and practices which enable protection of the interests of Consumers, by helping prevent fraud, deception and unfair business practices in the marketplace that target Consumers.
PRS	PRS or premium rate services are services that offer information or entertainment at an extra charge or premium through a variety of media including phones, fax, internet and TV.
CEP	CEP or Consumer Education Program is an activity carried out by an organization to execute Consumer education.
EMC	EMC or Electromagnetic Compatibility Electromagnetic Compatibility is the branch of science which studies the unintentional generation, propagation and reception of electromagnetic energy with reference to the unwanted effects that such energy may induce to surrounding electrical equipments or cause harm to human beings and other living things.
QoS	QoS or quality of service is the measure of performance of a telecommunication service, which determines the degree of satisfaction of a user of the service.

Consumer Education Outreach Programme

<i>Term</i>	<i>Definition</i>
Tariffs	Tariffs are the different billing rates available to a Consumer for using the different services offered by the network operators.
Target audience	Target audience or group is the group of people that a campaign e.g. the CEP is aimed at appealing to. It can be people of a certain age group, gender, marital status, etc. A certain combination, like men from twenty to thirty is often a target audience.
Frequency	The main characteristic distinguishing electromagnetic waves. Each 'electromagnetic wave' operates at a given frequency measured in Hz (Hertz) with KHz (Kilo Hertz) being 1000 Hz, MHz (Mega Hertz) being 1000 KHz and GHz (Giga Hertz) being 1000 MHz.
ICT	ICT or Information Communication Technology is an umbrella term that refers to computer and communication systems, devices or applications, encompassing: radio, television, cellular phones, computer hardware and software, computer and communications networks, satellite systems and the various services and applications associated with them.
Regulator	This is the national regulator of telecommunication services - CCK
CCK	CCK short for Communication Commission of Kenya is the regulatory body established by an Act of Parliament to license and regulate telecommunication, radio communication and postal/courier services in Kenya.
Tele-density	Number of fixed lines per 100 inhabitants.
Mobile density	Number of mobile phone subscribers per 100 inhabitants.
Penetration	A measure of access to telecommunication calculated by dividing the number of subscribers to a particular service by the population and multiplying by 100. Penetration is also referred to as tele-density in fixed lines and mobile-density in mobile service.

<i>Term</i>	<i>Definition</i>
Radio waves	These are electromagnetic waves occurring on the radio frequency portion of the electromagnetic spectrum. They are commonly used to transport information through the atmosphere or outer space without wires.
Universal access	The ability of all people to have equal opportunity and access to a service or product from which they can benefit, regardless of their social class, ethnicity, background or physical disabilities. It is a vision, and in some cases a legal term, that spans many fields, including education, disability, telecommunications and healthcare.
Interconnection	The linking together of two or more communications units, such as systems, networks, nodes, equipment, circuits, and devices.
Subscriber	A subscriber is a person who pays to access or receive services offered by a service provider, such as making phone calls, sending short text messages or accessing the internet.
WAP	WAP is a technology that enables a mobile phone gain limited ability to browse websites modified from the original and made suitable for the display on mobile phones.
2G	Second Generation Mobile Networks refers to digital wireless mobile telephone network such as first generation GSM networks.
3G	3G or Third Generation Mobile Networks are a set of technologies available in the latest phones that allows the delivery of multimedia content to the mobile phone. These phones are thus capable of high data rates, wide bandwidth and increased capacity needed to support multimedia content.
Electromagnetic waves	An electromagnetic wave is an invisible wave travelling through space or conducting wires composed of both electric and magnetic fields.
Spam	Spam is the term commonly used to mean unsolicited email or SMS messages. The purpose of such communications varies from unwanted marketing information about products or services, to messages that have a malicious or criminal intent.

Consumer Education Outreach Programme

<i>Term</i>	<i>Definition</i>
EDGE	EDGE is a GSM wireless service that enables data to be delivered at fast rates of up to 384 Kbps.
VOIP	VoIP or Voice over IP basically refers to making of telephone calls over the internet.
CDMA	CDMA is a digital wideband technology for mobile and data communication.
GSM	GSM is a telecommunication system for mobile communication that allows international roaming.
Internet	A worldwide, publicly accessible series of globally interconnected computer networks that allows users to access resources and information using web browsing software.
Warranty	This is an undertaking by a seller to be responsible for deficiencies or defects on the items sold. A warranty agreement provides for a specific remedy such as repair or replacement in the event the product fails to live up to standard.
SLA	An SLA or service-level agreement is a contract between a network service provider and a customer that specifies, usually in measurable terms, the level of service that will be provided.
Call drop	This is the premature termination of a call due to weak signal when the network cannot maintain the required signal strength.
Call termination	This is the successful connection to the called-person when a caller initiates a telephone call. If the telephone call connects at once after dialling then that call has been properly terminated.
Prepaid	Prepaid refers to payments where one has to purchase credit before using subscribed network services.
Post paid	Prepaid refers to payments where one pays all the bills on a timely basis either monthly or quarterly. The service provider sums up the expenses on services used, then issues a statement with amount due.

<i>Term</i>	<i>Definition</i>
Bluetooth	This is a wireless technology that allows electronic devices such as computers, PDAs and mobile phones, to communicate with each other without any physical links within a small radius. It requires that both devices be fitted with the technology and is typically used to replace cable connections.
Bandwidth	When many electromagnetic waves are pulled together each with its own frequency, they will occupy a set of frequencies known as a frequency band. The difference between the highest and lowest frequency of the combined wave is known as bandwidth.
GPRS	GPRS or General Packet Radio Service is a wireless data transmission service that enables GSM mobile phones access of internet.
Streaming	A technique that allows real-time viewing of the information by transferring data over the internet in a continuous flow. It enables large multimedia files to be viewed or displayed to an end user's computer while they are being transmitted.
Internet chatting	This is a kind of communication over the internet that allows direct exchange of messages.
Mobile chatting	This is a one to one or interactive form of communication in mobile phones using the Short Message Service.
Bluejacking	This is the sending of unsolicited messages over Bluetooth, to Bluetooth-enabled devices such as mobile phones, PDAs or laptop computers.
Bluesnarfing	This is the un-authorized access of information from a wireless device through a Bluetooth connection, often between phones, desktops, laptops, and PDAs.
Roaming	This is the use of a mobile phone in a different network other than the one where it was issued, such as a mobile phone issued on a Kenyan Mobile network being used in a South African network.
Toll-free numbers	Toll free numbers are numbers which allow the caller to reach a business and/or individuals without being charged for the call. The charge for using a toll free number is paid by the called party instead of the calling party.



Consumer Education Outreach Programme

<i>Term</i>	<i>Definition</i>
Log in	Log-in is the process by which a person accesses a computer system by identifying oneself to the system through a password and username.
Password	A password is a secret code used to gain access or login to a locked system such as a computer network.
Username	A short name unique to a person on a network.
Carriers	These are licensed companies that provide services to telephone subscribers.
Individualized marketing	This is the marketing technique where targeted customers are treated in different ways in order to provide them with what they need, when they need it, and differentiate them clearly from the rest of customers.
Consumer representatives	A Consumer representative is a person who is capable of reflecting the viewpoints and concerns of Consumers and therefore takes part in the decision-making process on behalf of Consumers.
Distribution channel	These are the means used to disseminate information to the Consumers that include brochures, fact-sheets, press articles, posters among other means.
Perception survey	This is a survey carried out to find out the impression people give to something or how they perceive it.

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Consumer Education Outreach Programme

Disclaimer

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