

## INSTITUTIONAL FRAMEWORK FOR CONSUMERS PROTECTION IN NIGERIA

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### ABSTRACT

*This study examined the framework institutionalized for the protection of consumers in Nigeria. In particular it x-rayed the administrative and regulatory mechanisms put in place for the protection of consumers and considered the attitude of the courts in matters affecting the consumers. It was evidenced from the study that there are several regulatory agencies, with functions sometimes overlapping, set up to advance the consumer's course. The effectiveness of these agencies is brought into scrutiny, as sometimes, their existence is hardly known to the consumers. The study expressed a general lacklustre approach of the courts in consumer protection cases and its adverse effect on the consumers. If the consumer is to take benefit of whatever legal framework institutionalized for his protection in Nigeria, some level of judicial activism are required.*

**Keywords:** *Institutional framework, Consumer Protection, Courts*

### INTRODUCTION

Consumption is the essence of production of goods and services. The process of production would be worthless if the products of that process are not consumed. In Nigeria however, the incidence of fake, substandard, defective and adulterated product assumes an alarming dimension. The quality of services rendered by service providers leaves much to be desired. The consumer is left in a precarious position, having to pay for shoddy services, sometimes no services, and for goods that are below the regulated standards. Consumers of goods and services have been exposed to myriad of problems including problem of safety and quality of product and service.

Some framework has been institutionalised to address these consumer problems. These take the form of administrative interventions that regulate the activities of manufacturers and suppliers of goods and providers of services. Furthermore, the courts are there to enforce consumer legislation and award appropriate remedies to aggrieved consumers. This study analyses the existing framework for the protection of consumers in Nigeria. To achieve the objective of this study some cases that relate to consumer protection have been critically appraised to determine the attitude of Nigerian courts towards consumers protection.

A consumer is broadly defined as a person who buys or uses goods and services<sup>1</sup>. This definition imports contractual nexus into the concept of consumer. It presupposes that the consumer retains his freedom; freedom to choose what and where to buy and freedom to choose to use or not to use a particular product or

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## **Institutional Framework For Consumers Protection In Nigeria:**

Consumer Alternative Dispute Resolution in Emerging Economies Eda Sahin-Sengül, Serkan Kaya, 2025-02-25 This book provides a comprehensive guide to consumer Alternative Dispute Resolution ADRs and the unconventional challenges they pose for emerging economies aiming to advance their growth within developing nations Written in response to the increasing number of transactions between consumers and traders in the digital age and the accompanying rise in consumer disputes the book details ADR systems which have come to the fore to settle complaints Covering ADR techniques including arbitration mediation and ombudsman services it provides a guide to efficient dispute resolution and its application to emerging economies worldwide The book also examines the role of technology in shaping ADR processes given the prevalence of digital transactions in consumer markets Thoughtfully explaining the challenges faced in implementing these systems suggests how governments and businesses can encourage the use of ADR alongside providing practical case studies detailing past integrations into emerging economies Practical thorough and internationally focused this book will be of interest to researchers in the fields of dispute resolution consumer law and technology

The Protection of Consumers of Drinks in Cameroon. A Legal Appraisal Enow Godwill Baiye, 2022-05-30 Academic Paper in the subject Law Civil Private Law of Obligation Property Law language English abstract The principal objective of this research is to evaluate the extent to which consumer protection laws in Cameroon safeguard consumers against the consumption of adulterated and contaminated drinks produced not only by the drinks industries but also those produced locally The drink s industry is considered as one of the most dynamic and growing ones in the world today As a result of this consumers of drinks may be exposed to the consumption of defective and substandard drinks The methodology utilised to attain this main objective and to address the problem is the critical analyses of the existing legal initiatives and institutional frame works that regulates the production of drinks in Cameroon

Routledge Handbook of Consumer Protection and Behaviour in Energy Markets Tina Soliman Hunter, Marcin Kraśniewski, Jurgita Malinauskaite, Marzena Czarnecka, 2024-09-27 The Routledge Handbook of Consumer Protection and Behaviour in Energy Markets provides a comprehensive study of consumer protection and consumer behaviour in selected jurisdictions worldwide Each chapter is written by experts and provides a contemporary overview of national consumer protection and policy developments in the energy sector Today energy has become an essential factor in ensuring the socio economic development of any country and improving the quality of life of society and is now an essential element of life for everyone The energy market has become a competitive market based on the assumption that generation and sale of energy is not a natural monopoly and that market mechanisms in particular competition between energy companies are the best way to reduce prices and improve customer service The purchase of energy is inextricably linked with its distribution from the producer to the purchaser The book shows that well functioning energy markets need informed and well protected consumers who can benefit from competition and transparent offers They are free to choose the

most competitive providers and know their rights with access to effective means of redress Given that the energy market has a specific technical nature the book analyses the energy market within the scope of free market principles with a focus on the protection of the weaker party to the contract the consumer In addition consumers can also play an active part of the clean energy transition [Lesotho Law Journal](#) ,2006 **Africa's trade facilitation preparedness & ethical property rights** Gbadebo Odularu,Bamidele Adekunle,Caiphaz Chekwoti,2024-05-01 With the AfCFTA in force and several regional integration initiatives ongoing in Africa effective implementation promises an economic growth and development trajectory that defines the Africa we want as posited by the African policymakers within the context of the African Union's Agenda 2063 This is more evident with emerging dynamics characterised by unprecedented shocks and fast paced evolution in the digital space The implications of these dynamics beckon a rethinking of the strategies for riding on and above the wave This book delves into some of the policy intricacies and generates both insights on emerging shocks digitalisation intellectual property rights and raises interesting issues for further reflection It is a great read that illuminates critical trade issues with important policy implications [The African Journal of Finance and Management](#) ,2016 [OECD Investment Policy Reviews: Nigeria 2015](#) OECD,2015-05-21 This Investment Policy Review examines Nigeria's investment policies in light of the OECD Policy Framework for Investment PFI a tool to mobilise investment in support of economic growth and sustainable development [Nigerian Journal of Research and Production](#) ,2006 **Data governance in African health research: ELSI challenges and solutions** Donrich Thaldar,Simisola Oluwatoyin Akintola,Bonginkosi Shoji,2025-04-02 Data protection legislation is increasingly being enacted in African countries Additionally the African Union recently adopted the AU Data Protection Framework How are these legal and policy developments influencing established ethics notions about data governance in health research For example is broad or tiered consent to research participation sufficient or does new legislation require specific consent How do individual rights in data interact with communitarian values Should health research receive special treatment from a data protection regulatory perspective How should African countries approach AI in healthcare This research topic aims to identify and analyse ELSI challenges in contemporary data governance in African health research and to develop possible solutions for such challenges Articles in this research topic will aim to assist policy makers health researchers and ELSI practitioners in Africa to better navigate and where relevant improve data governance in African health research Perspective style articles as well as more in depth research articles are welcome While articles can analyse fundamental theoretical issues application oriented articles and articles that explore lessons learnt in practice are especially encouraged Authors should address one or more of following inter related themes within the research topic of data governance in African health research 1 Conflicts between new legal and policy developments and established ethics notions 2 Africanisation decolonisation and intra African rule harmonisation 3 The evolution of informed consent and the role of trust 4 The various legal ethical and social dimensions or meanings of data and how these dimensions interact 5 Power and control

This includes individual institutional ethnic community and national claims to data It also includes existing and proposed structures of control of data such as data trusts and data transfer agreements DTAs 6 Engagement with data protection regulatory authorities 7 Artificial intelligence and Big Data **The Stances of e-Government** Puneet Kumar, Vinod Kumar Jain, Kumar Sambhav Pareek, 2018-11-01 This book focuses on the three inevitable facets of e government namely policies processes and technologies The policies discusses the genesis and revitalization of government policies processes talks about ongoing e government practices across developing countries technology reveals the inclusion of novel technologies

**Consumer Journal** ,2006 *Trade and Industrial Policy of Nigeria* Nigeria. Federal Ministry of Commerce and Industry, 2009 The document is a compendium of policy initiatives Malawi National Export Strategy 2013-2018: Annexes 6-11 ,2012 Readings in Banking and Finance in Nigeria G. O. Nwankwo, 2001 Modus International ,2001 **IAUE Journal of Social Sciences** ,2017 Beyond Freedom Hans d' Orville, 1996 *Benefits and Costs of Economic Reforms in Nigeria* Nigerian Economic Society. Conference, 2006 **Initiating a Commodity Exchange Market Development in Nigeria** Nigeria. Securities and Exchange Commission, 2004 *A Review of the Strengthening of the Nigeria Consumer Protection Framework Via Judicial Activism Within the Hospitality and Tourism Businesses* Aderonke Adegbite, Wasiu Babalola, Omope Oyeyemi, 2023 This paper examined the framework institutionalized for the protection of consumers in Nigeria with bias on the effectiveness and efficiency of available consumer protection framework on hospitality and tourism businesses in Nigeria In particular it x rayed the administrative and regulatory mechanisms put in place for the protection of consumers and considered the attitude of the courts in matters affecting consumers while patronizing hospitality and tourism products services It was evidenced from the submission of the paper that there are several regulatory agencies with functions sometimes overlapping set up to advance the consumer s course The effectiveness of these agencies is brought into scrutiny as sometimes their existence is hardly known to the consumers If the consumer is to take benefit of whatever legal framework institutionalized for his protection in Nigeria some level of judicial activism are required Although this paper does not examine the concept of judicial activism its legitimacy nor as a mechanism for providing checks and balances in within the consumer protection frameworks it Nigeria it is employed to establish the theory of popular participation of courts in the decision making processes through settlement of disputes interpretation or construction of laws determination of propriety of legislations legislative and execution actions within the doctrine of separation of powers for the purpose of enforcement of the limitations in in existing laws The study exposed a general lackluster approach of the courts in consumer protection cases and its adverse effect on the consumers It concludes that judicial activism would be a veritable tool in advancing the compliance and benefits to consumers of whatever legal framework institutionalized for his protection in Nigeria in the face of societal changes consumerism and customer protection

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## **Table of Contents Institutional Framework For Consumers Protection In Nigeria**

1. Understanding the eBook Institutional Framework For Consumers Protection In Nigeria
  - The Rise of Digital Reading Institutional Framework For Consumers Protection In Nigeria
  - Advantages of eBooks Over Traditional Books
2. Identifying Institutional Framework For Consumers Protection In Nigeria
  - Exploring Different Genres
  - Considering Fiction vs. Non-Fiction
  - Determining Your Reading Goals
3. Choosing the Right eBook Platform
  - Popular eBook Platforms
  - Features to Look for in an Institutional Framework For Consumers Protection In Nigeria
  - User-Friendly Interface
4. Exploring eBook Recommendations from Institutional Framework For Consumers Protection In Nigeria
  - Personalized Recommendations
  - Institutional Framework For Consumers Protection In Nigeria User Reviews and Ratings
  - Institutional Framework For Consumers Protection In Nigeria and Bestseller Lists
5. Accessing Institutional Framework For Consumers Protection In Nigeria Free and Paid eBooks
  - Institutional Framework For Consumers Protection In Nigeria Public Domain eBooks

- Institutional Framework For Consumers Protection In Nigeria eBook Subscription Services
- Institutional Framework For Consumers Protection In Nigeria Budget-Friendly Options
- 6. Navigating Institutional Framework For Consumers Protection In Nigeria eBook Formats
  - ePub, PDF, MOBI, and More
  - Institutional Framework For Consumers Protection In Nigeria Compatibility with Devices
  - Institutional Framework For Consumers Protection In Nigeria Enhanced eBook Features
- 7. Enhancing Your Reading Experience
  - Adjustable Fonts and Text Sizes of Institutional Framework For Consumers Protection In Nigeria
  - Highlighting and Note-Taking Institutional Framework For Consumers Protection In Nigeria
  - Interactive Elements Institutional Framework For Consumers Protection In Nigeria
- 8. Staying Engaged with Institutional Framework For Consumers Protection In Nigeria
  - Joining Online Reading Communities
  - Participating in Virtual Book Clubs
  - Following Authors and Publishers Institutional Framework For Consumers Protection In Nigeria
- 9. Balancing eBooks and Physical Books Institutional Framework For Consumers Protection In Nigeria
  - Benefits of a Digital Library
  - Creating a Diverse Reading Collection Institutional Framework For Consumers Protection In Nigeria
- 10. Overcoming Reading Challenges
  - Dealing with Digital Eye Strain
  - Minimizing Distractions
  - Managing Screen Time
- 11. Cultivating a Reading Routine Institutional Framework For Consumers Protection In Nigeria
  - Setting Reading Goals Institutional Framework For Consumers Protection In Nigeria
  - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Institutional Framework For Consumers Protection In Nigeria
  - Fact-Checking eBook Content of Institutional Framework For Consumers Protection In Nigeria
  - Distinguishing Credible Sources
- 13. Promoting Lifelong Learning
  - Utilizing eBooks for Skill Development
  - Exploring Educational eBooks

### 14. Embracing eBook Trends

- Integration of Multimedia Elements
- Interactive and Gamified eBooks

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