

## 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 exposed 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

# Institutional Framework For Consumers Protection In Nigeria

**Patrick Vollmar**



## **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 Telecommunications Law and Practice in Nigeria Enyia, Jacob Otu, 2019-07-22 Telecommunications Law and Practice in Nigeria Perspectives on Consumer Protection is intended primarily to provide an indigenous source of information on the theoretical and legal framework of the regulation of telecommunications in Nigeria with respect to how such legal framework assists in addressing the consumers problems in the field of telecommunications The book covers the evolution of telecommunications the world over and its variant in Nigeria a variety of issues including the early controlling organs regulatory regimes the deregulation era interconnectivity and privacy law telecommunications and intellectual property international trade and drafting of international trade contracts encryption technology and privacy in telecommunications The book should be an invaluable companion on the Nigerian telecommunications law and practice with perspectives on consumer protection *Lesotho Law Journal* ,2006 **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

**The African Journal of Finance and Management** ,2016 *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 *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

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Research Handbook on Cross-border Enforcement of Intellectual Property Paul Torremans,2014-12-31 The Research Handbook on Cross border Enforcement of Intellectual Property systematically analyses the unique difficulties posed by cross border intellectual property disputes in the modern world The contributions to this book focus on the enf **Political Reform and Economic Recovery in Nigeria** I. A. Ayua,D. A. Guobadia,2001 **Readings in Banking and Finance in Nigeria** G. O. Nwankwo,2001 **Modus International** ,1999 *Initiating a Commodity Exchange Market Development in Nigeria* Nigeria. Securities and Exchange Commission,2004 *NISER Review of Nigerian Development* ,2003 *Beyond Freedom* Hans d' Orville,1996 Guidelines for the National Rolling Plan (1990-92). ,1990 **Guidelines for the Rolling Plan** Nigeria. National Planning Office,1990 National Rolling Plan Nigeria,1990 Consumer Protection Framework Central Bank of Nigeria. Consumer Protection Department,2016

## Decoding **Institutional Framework For Consumers Protection In Nigeria**: Revealing the Captivating Potential of Verbal Expression

In a period characterized by interconnectedness and an insatiable thirst for knowledge, the captivating potential of verbal expression has emerged as a formidable force. Its capability to evoke sentiments, stimulate introspection, and incite profound transformations is genuinely awe-inspiring. Within the pages of "**Institutional Framework For Consumers Protection In Nigeria**," a mesmerizing literary creation penned with a celebrated wordsmith, readers set about an enlightening odyssey, unraveling the intricate significance of language and its enduring impact on our lives. In this appraisal, we shall explore the book is central themes, evaluate its distinctive writing style, and gauge its pervasive influence on the hearts and minds of its readership.

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