

The Legal Regime for Consumer Protection under the Nigerian Jurisprudence: An Examination

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Abstract

The law of consumer protection envisages the safety of the consumer in all ramifications irrespective of the area involved and the nature of the consumer in question. This is so because lack of this protection has consequential effect on the life of the citizens not minding the person denied the protection. The significant position occupied by this protection in the life of a nation can never be over emphasized. It thus calls for the examination of the available legal frame work for the protection of the consumer. A close scrutiny of the frontline legislations will be carried out to ascertain whether their provisions as they are will, if effectively implemented, accord adequate protection to the consumer. In doing so, the setbacks embedded in these provisions which impede consumer protection will be highlighted. Lastly the paper will attempt to proffer the way out of these setbacks and hitches to ensure that the average Nigerian is accorded the requisite protection.

Key Words: Legal Regime, Jurisprudence, Consumer, Consumer Protection

Introduction

The end of a production process results in the product. Everywhere the world over, man engages in the production of goods and services which are utilized by the consumer. But the whole process of production would be useless if the products are not consumed. This places the consumer in a strategic position. This all important position of the consumer was aptly captured as early as the latter part of the nineteenth century by Adam Smith when he posited thus:

Consumption is the sole end and purpose of all production and the interest of the producers ought to be attended to, only so far as it may be necessary for promoting that of the consumer. The maxim is so perfectly self-evident that it would be absurd to prove it. But in the mercantile system, the interest of the consumer is almost constantly sacrificed to that of the producer and it seems to consider production and not consumption as the ultimate end and object of all industry and commerce. (Smith 1880)

This view of Smith is reiterating the obvious, that is, recognizing the consumer – oriented philosophy and thereby looking at the business through the eyes of the consumer. Despite this very important role of the consumer in the production process, the consumer had not been the focal point in Nigeria until very recently. It was only in the regulation of the production, distribution and marketing processes where the aim was to check unfair competition (by promoting fair trading) that the consumer came into focus and got some measure of protection (Oughton 1991). But consumer protection is a worldwide phenomenon, strongly supported by governments and non-governmental organizations alike and backed by legislations and in some areas even by the constitution. In more advanced societies, where consumer protection measures have been in existence for a long time, it is a known fact that the breaches of consumer laws and practices have on many occasions brought down whole businesses with the injured parties receiving substantial payments as damages. This has created a conscious society of both producers and consumers who work together to ensure a better living standard for the population/society. But unfortunately, this global consciousness regarding consumer protection is not being felt in Nigeria. Nigeria has become a dumping ground of sorts. Foreign goods both genuine and fake find their ways into our shores. Local products are produced at will, some meeting the required quality standards while most do not. The unsuspecting public consume these products without restraint. This leads to

all kinds of health hazards suffered by the consumers due to the intake of these fake and defective products.

The import of this paper is to appraise the legal and institutional frame works on ground in Nigeria for the production of the consumer, some of the laws bordering on consumer protection and the existing institutions, evaluating their mode of operation to ensure the protection. Moreover the constraints against the achievement of this protection by the existing government agencies and individuals will be considered. Finally suggestions will be made as to how these difficulties will be surmounted.

Definition of Terms

For a better comprehension of the work, it behoves us to undertake an elucidation of the salient terms or keywords connected with and related to the topic. Such terms as consumer, consumer protection, legal regime, and jurisprudence need to be explained.

Jurisprudence

The word jurisprudence has been defined as the science or study of law (Longman 2009). It is the theoretical analysis of legal issues (Martin and Law 2006). Also it has been defined as the science of law, the study of the structure of legal systems or a synonym for law (Gifis 1993). Drawing from these meanings ascribed to the word, we explain jurisprudence as meaning the branch of law entailing the study of the structure of legal systems. Thus to this paper it means the study of the legal structure of the law of consumer protection as embedded in the Nigerian legal system for the time being in force.

Legal Regime

A legal regime is a system of principles and rules governing something and which is created by law. It is a framework of legal rules (US legal definitions home 2013). The Free Dictionary (2013) described a regime as a system of government or a particular administration, a system of rule or government. While the findlawdictionary (2013) explained it as a system of principles, rules or regulations for administration. Extrapolating from these, a legal regime is made up of the law and set of rules and regulations that form a system for the administration of any aspect of government. It

thus follows that the legal regime for consumer protection embodies the law, regulations and rules employed in the realization of protection for the consumer.

The Consumer

To legal minds the word consumer has both broad and narrow meanings (Ajai 1992/93). The narrow meaning confines the word to those who purchase goods for general or household use as different from the acquisition of capital goods, that is consumption of capital goods. From this angle Lowe and Woodroffe (1991) describe a consumer as a customer who buys for personal use and not for business purposes. Following suit, the Nigerian Consumer Protection Council Act (2004) provides that a consumer is an individual who purchases, uses, maintains or disposes of products or services. Agreeing with the above Investorwords (2013) see a consumer as an individual who buys products or services for a personal use and not for manufacture or resale. Furthermore, the consumer is seen as a person who buys goods or services for personal, family or household use, with no intention of resale, a natural person who uses products for personal rather than business purpose (Garner, 2007).

The broad meaning of the word regards as consumers all persons who purchase goods and services. Thus consumers can be defined simply as the final or end users of all goods and services produced in an economy (Grady 1982). Tarr (1981) gave a wider meaning to the word when he posited that a consumer is any person, natural or legal to whom goods, services or credit are supplied or sought to be supplied by another in the course of business carried on by him. Widening it further, Schiffman and Kanut (1984) see the consumer as being of two forms- the personal and the organizational consumers. A personal consumer to them is one who buys goods and services for his own use, for the use of his household or for just one member of the household or even as a gift for a friend while an organizational consumer comprises private business, government agencies and institutions all of which must buy products, equipment and services in order to run their organizations whether for profit or not.

Deducing from the foregoing meanings, the general consensus is that a consumer is an individual whether natural or artificial. Therefore, to us, a consumer is a juristic person irrespective of whether it is a physical individual as a man or woman or as a corporate or legal entity or an association. So while giving the meaning of a consumer,

both the narrow and broad descriptions of the word should be subsumed into it to avoid a situation where the protection which is to be accorded a consumer is denied due to the manner in which the meaning of a consumer is couched. Marrying both meanings will give a wider sphere to its description and thereby extend the dragnet of the protection accorded the consumer, which in fact is the essence of the law of consumer protection.

Consumer Protection

The phrase consumer protection has been defined as protection of consumers from various unfair trade practices. The purpose of such protection is to avoid exploitation and check various business malpractices (meaning of Consumer Protection 2013). Bird (1983) described it as legislation which protects the interest of consumers. Consumer protection consists of laws and organizations designed to ensure the rights of consumers as well as fair trade competition and free flow of truthful information in the market place (Consumer Protection 2013). According to Monye (2013), the phrase means the act of safeguarding the interest of the consumer in matters relating to the supply of goods and services, fraudulent and hazardous practices as well as environmental degradation. It has been explained to mean concrete efforts made by individuals or organizations to protect the consumers against defective and often unsatisfactory goods and services frequently provided by manufacturers and sellers, it refers to the use of laws and legislations to keep these manufacturers in check with the sole aim of protecting the rights of the consumers (Enemuo 2002).

Inferring from the above meanings and descriptions of the phrase consumer protection, the phrase to us means the prevention of injuries, losses or wrongs from occurring to the users of goods and services and the provisions of remedy to the consumer in a situation where there had been such an occurrence through the instrumentalities of the law, governmental and non-governmental organizations.

Evolution of the Law of Consumer Protection in Nigeria

Complaints about defective products are as old as when man began to live in society. Where there were complaints against the nature of products offered for sale or consumption, a system of granting reliefs, not necessarily in our modern connotation of remedies existed in most ancient societies. In fact, consumer protection is traceable to

the olden days following the biblical injunction of the Old Testament that builders and architects should take care in the design and construction of their product by making of railings for the roofs of the new houses they built. The injunction was so strong that its violation was stated to be capable of bringing blood guilt on the builder's household if anyone fell from the roof without railing (the Holy Bible). The passage creates a wide historical background to the understanding of a discussion of consumer based laws (Badaiki 2001). So, although the subject of consumer protection is comparatively new, it is deeply rooted in the olden days when the natural law had imposed duties on persons exercising certain callings producing goods and services since ancient times.

Since Nigeria became a colony of Britain till 1960, the developmental pattern of our consumer protection law took after that of Britain. The nature and system of consumer protection practiced in Britain were replicated in Nigeria. Thus our laws are largely influenced by the principles of the English legal system to wit; the English common law, doctrines of equity and statutes of general application in force in England on 1st January 1900.

Although as early as 1266 there had been a legislation in England imposing criminal liability upon marketers for the supply of —corruptl food(Prosser 1960), yet there had been no comprehensive legislation on the protection of the consumer until late 1987 when the English Consumer Protection Act was enacted.

The English laws on the subject had come in piecemeal and most times were designed primarily for other purposes notwithstanding that the consumer was incidentally protected though unplanned. Due to this nature of development, there were different legislations which governed the subject in Britain. These include inter alia; the Bread Act 1836, the Adulteration of Food and Drugs Act 1872, the Sale of Goods Act 1893 and later 1979, the Hire Purchase Act 1965, the Medicines Act 1968, Trade Description Act 1968, the Weights and Measures Act 1897 and now 1985, the Consumer Credit Act 1974 etc. It should be noted that though these laws accidently protected the consumer, much of the motivation for their enactment stemmed from a desire to regulate competition and ensure fair trading.

In Nigeria much is not known about the state of consumer protection during the pre-colonial era. There was no written historical evolution of the subject, but it is given that there were exchanges of goods and services during the trade by barter system and

later cowries were used as medium of exchange in the sale of goods and services. So there must have been schemes fashioned out by various communities to handle the situation where the goods were defective or an injury occurred on consumption of defective products.

Nigeria being an off-shoot of Britain in pre-independence era followed in tow in the enactment of piecemeal legislations. So the laws holding sway in the realm of consumer protection in Nigeria were English statutes passed before 1st January 1900 which were accepted in Nigeria as statutes of general application, for example, the Sale of Goods Act of 1893 the provisions of which are applicable in the whole country except for the states that have localized it or enacted similar statutes. These laws existed as Ordinances till 1958 when they were codified as Laws of the Federation of Nigeria and Lagos. The laws in force by 1960 up till 1990 became part of the Laws of the Federation of Nigeria 1990, while the most recent ones are in the Laws of the Federation of Nigeria 2004. These laws include inter alia: the Merchandise Marks Act 1915, the Weights and Measures Act 1917, the Price Control Act 1970, the Food and Drugs Act 1974, the Trade Malpractices (Miscellaneous Offences) Act 1992, the Hire Purchase Act 1965, the Sale of Goods Act 1893, etc. Therefore just as Britain has just lately developed a comprehensive body of laws that is, the English Consumer Protection Act of 1987 but had all along been applying different piece meal legislations, in the same way Nigeria still operates pieces of legislations in different statute books. The closest Nigeria has come to developing a body of laws for consumer protection is the enactment of the Consumer Protection Council Act of 1992. It was just of recent that the House of Representatives started playing with a bill on Consumer Protection. We believe and hope that it will see the light of day.

The Legal Framework for Consumer Protection in Nigeria

Consumer protection regime is made up of both the legislations and the core institutions that apply these legislations. These constitute the consumer policy framework. When the laws are made, the government sets up human institutions to ensure the implementation of their provisions which if not done the legislative provisions amount to mere declaration of policy, attitudes and intentions (Akande

1991). Thus both form a composite whole. But here we shall concern ourselves with the legal framework.

Nigerian laws related to consumer protection are many and diverse following in tandem with the English laws as already emphasized. These laws might not have been specifically enacted to offer protection to the consumer, but we should bring to the fore pockets of provisions hidden within these laws, the mere existence of which connote consumer protection. Since these laws are piece meal it behoves us to discuss the few ones that are centrally related to the protection as space will not permit us to dwell on all or majority of them. This paper will therefore only dwell on the Weights and Measures Act, the Trade Malpractices (Miscellaneous Offences) Act and the Price Control Act.

The Weights and Measures Act Cap W3, Laws of the Federation of Nigeria (LFN) 2004.

This Act came into force in Nigeria in 1917 as Ordinance No 36 of 1917. It was later amended in 1922 and 1947 to become Ordinance Nos 26 and 17 respectively. During the codification of the laws in 1958, it became the Weights and Measures Act Cap 38 of the Laws of the Federation of Nigeria and Lagos 1958. It was repealed and re-enacted in 1975 with additional provisions to facilitate the change over to the metric system and thus it became the Weights and Measures Act of 1975 and commenced on 1st June 1975. It later became Weights and Measures Act, Cap 467, LFN 1990 and latter Cap W3 LFN 2004.

This law regulates the units and standards of measurement whether in length, area, volume, capacity, mass or weight (Weights and Measures Act 2004). It provides for two units of measurement – the imperial unit for length, inch, foot, yard, mile, area-square inch, foot, yard, mile; volume-cubic inch, foot, yard, capacity – fluid ounce/pint, quart, gallon, bushel, mass or weight-ounce, pound and ton, precious stones and metals, the carat (section 2(4), 5 (1) and 6 (2) of the Act and the Sixth Schedule to the Act) and the metric unit- for the length – millimeter, meter, kilometer, area-square millimeter, meter and hectare, volume-cubic millimeter and meter, capacity-milliliter, liter and hectoliter, mass or weight, gram (carat), kilogram, metric ton. (section 1(2) and first schedule to the Act). But it became unlawful, as from January 1st 1979 to use the

imperial unit of measurement for any trade or commercial purposes. This implies that only the metric unit of measure is the legal unit of measurement in Nigeria, and it is an offence to contravene this law (section 52(1 and 2) of the Act).

This Act provides that where an article is to be sold by weight, measure or number, it is an offence for such a product to be delivered or caused to be delivered to the consumer/ purchaser, a lesser quantity than that purported to be sold or than corresponds with the price charged.

Again this Act provides that where any fraud is willfully committed in the use of any weight, measure, marking or measuring instrument for trade, the person committing such fraud, and every person party to such fraud shall be guilty of an offence and such weight, measure, weighing instrument or measuring instrument shall be liable to forfeiture.

The penalties, where there is a conviction include ₦500.00 fine or imprisonment term of one year or both if it is an individual, and for a corporate body a fine of ₦5000.00. Such monies when collected are paid into the consolidated revenue fund of the federation.

Trade Malpractices(Miscellaneous Offences)Act Cap T12,LFN 2004)

The Trade Malpractices (Miscellaneous Offences) Act was promulgated in 1992 as Decree No. 67 of 1992. The essence of the law is to create trade malpractice offences together with the penalty. (Trade Malpractices (Misc. Offs) Act 2004). It established a malpractices investigation panel with the mandate of investigation whether any of the offences created under section 1 of the Act has been committed (section 2 of the Act). After investigation, the panel is to make a report to the Attorney-General of the Federation, who may prosecute the offender if he is of the opinion that an offence has been committed under the Act. (section 3 of the Act).

Amidst the eight offences created by section 1 of the Act, the ones that have relationship with our discourse are those found in SI (1) (b,e and f) which provide as follows; (1) Any person who; (b) for the purpose of sale, contract, or other dealing uses or has in his possession for use any weight, measure, weighing or measuring instruments which are false or unjust or (e) with intent to defraud, alters any weight, measures, weighing or measuring instruments Or uses in any sale contract or other

dealing, any such altered weight, measure, weighing instrument, or (f) sells any product by weight or number and delivers or causes to be delivered to the purchaser a less weight, measure or number as the case may be, than is purported to be sold or corresponds with the price charged, commits an offence and is liable on conviction to a fine of not less than N50,000.00.

The Price Control Act, Cap P28 LFN, 2004

The first attempt of the government in fashioning a price control mechanism in Nigeria was through the promulgation of the Price Control Decree in 1970 as Decree No 33 of that year with a commencement date of May 25th 1970. It was re-enacted in 1977 prescribing stiffer penalties for offenders. This was through Decree No 1 of 1977. Later it became known as the price Control Act, Cap 365, LFN 1990 and now Cap P28, LFN 2004.

The Act created a board known as the Price Control Board and a Price Control Committee in each state of the federation with the principal function of advising the Board and helping it to achieve its purpose. (Section 2 of the Act.) This Board is charged with the responsibility of fixing the prices for the goods termed —controlled commodities. These are; bicycles and spare parts, flour, matches, milk, motorcycles and spare parts, motor vehicles and spare parts, petroleum products, salt and sugar (Schedule 1 to the Price Control Act). In fixing the prices it takes into consideration the cost of production of the commodity plus the profit of the manufacturer for locally manufactured goods. In the case of imported goods, it considers the duty paid, landing cost of the product and the profit of the importer. In fixing the prices, the Board is to make variation in price to make allowance for transportation and other costs including the distributor's profit. (Section 5 (1-3) of the Act).

The sale of any of the controlled commodities above the price fixed by the Board by the manufacturer or importer or any person in his employ or a middleman in the chain of distribution is an offence under the Act. Where the retailer is the offender, he is liable on conviction to a fine of between N200.00 and N2000.00 or six (6) months imprisonment term or both, while if he is the manufacturer, wholesaler or major distributor, it is between N1,000.00 and N10,000.00 or twelve months imprisonment or both. In addition, the commodity is liable to forfeiture and where the forfeited

commodity is disposed, ninety per cent(90%) of the proceeds is paid to the owner of the goods and the remaining ten percent (10%) to the consolidated revenue fund (CRF) of the federation (section 6 of the Act).

It is an offence for any person dealing in any controlled goods to hoard such a good and refuse to sell it to the buyer or while he is in possession of the good to use any words or give any other indication calculated to lead the buyer to suppose that he does not have the good or will not or cannot sell it. In such circumstances, on conviction, the person shall be sentenced to six(6) months imprisonment term without the option of a fine and a fine of at least N5,000. 00 for a corporate body. The product shall be forfeited and on disposal , the whole proceeds will be paid to the CRF of the Federation (S 7 of the Act).

Setbacks in Achieving the Protection and the Way Forward

The object of every piece of legislation is to make adequate provision for the subject matter intended to be dealt with by the legislation. How effectively the subject is dealt with largely depends on how adequately the legislation has made provisions to the same effect. The object of the mischief rule of statutory interpretation is to find out the mischief which was in existence before the legislation and which necessitated the legislative process. The intention is always to deal with the mischief. Where the legislation makes adequate provisions which are well implemented the problem is solved. But where the legislation fails to adequately cover the subject matter, the object of the legislation is either totally defeated or not adequately dealt with. This last arm of this paper is to bring to light the shortcomings in the few legislations discussed which militate against the interest of the consumer and make recommendations as to the ways to make these laws more consumer friendly .

Continuous Existence of the Imperial Unit of Measure in our Law

Section 52 (1 and 2) of the Weights Measures Act makes it unlawful to use the imperial system of measuring and weighting in transacting any business while sec 1 states categorically that the meter shall be the unit of measurement of length and kilogramme, the unit of measurement of mass . It gives cause for concern that in spite of these two provisions, the same Act still retains the imperial system of measurement

which was abolished in 1979 more than thirty (30) years ago despite the 1990 and 2004 revisions of the Federal Laws. Moreover, it is unimaginable that the imperial unit of measure is still in use in the sale of certain products in the country without anybody winking an eye. Most of fuel stations and other outlets use the pint, quart, gallon etc in dispensing engine oil for vehicles. These units of measures are produced and used by them and the public buy without minding, even when not certain of the accurate measure of the product being paid for. That is, making profit in the midst of illegality, which to our mind is absurd and unbecoming.

There is therefore the urgent need for the amendment of the statute to address this issue, expunging the imperial system from this law and stop the ripping off of the consumer which has been going on unchecked for decades.

Sale with False Measure and or Weight

Under both the Weights and Measures Act and the Trade Malpractices (Misc. Offs) Act, it is an offence to sell any product with false measure or weight or altering a measuring instrument (eg the petrol dispensing metre) thereby delivering lesser quantity of the product than ought to be delivered. But this is a common phenomenon in the country today. A visit to any market to purchase any good sold with a measure (eg garri, rice, beans etc) will reveal the presentation of at least three or four of the measuring instruments for the consumer to choose which will be used for the sale, while there are regulatory bodies/ agencies set up and funded to monitor and ensure that the appropriate measures are in use.

This is also obtainable in the dispensing of petroleum products. Most of these fuel outlets alter the dispensing meter to deliver less than one meter of fuel. But we all, both the high and mighty, the middle and the lowly, the educated and informed and the illiterate and uninformed alike know it, yet nobody winks an eye while the law has made this an offence which earns the offender a prison term and or a fine.

This makes for a wake-up call on the part of the consumers to drop the negative attitudes of laxity, nonchalance and compromise often exhibited and make reports to the appropriate quarters so that arrests and prosecution will be made and possible conviction where the person is found guilty. This we are sure will act as enough deterrent as the fear instilled by these will deter the swindlers. But where the situation is

left unchecked, the sellers will continue to have a field day enlarging their pockets at the expense of the consumers.

Again making intention (*mens rea*) (section 19 and 51(1)b) of the Weights and Measures Act and the Trade Malpractices (Misc Offs) Act respectively a requirement in the proof of these offences is unnecessary and unwarranted as it goes without saying that commission of fraud is the only intention of any person involved in such an act. The provision as it is provides a leeway for the culprit to escape. It should be expunged from these legislations and such acts should be made strict liability offences.

Hoarding and Sale of Controlled Products above the Control Price

Our interest in the provisions of the Price Control Act is based on the nature of the goods classified as —Controlled Commodities. They are consumables that cut across all the strata of the society and everyone is involved and affected. Even petroleum products which are bought on daily basis by all and sundry are among them. This calls for a close examination of the provisions. Firstly, the continued retention of this Act in our statute books is embarrassing as there is no known observance of the provisions by anybody dealing in the controlled commodities —neither have we heard of any arrest and prosecution of any alleged offender who had contravened the law, nor have we heard or read in the law reports of any conviction based on the provisions of the law or any of these laws discussed in this paper. Few interviews by us concerning the fixing of prices, by the Price Control Board, among the dealers in these goods proved that the dealers do not even know of the fact that these goods are controlled goods not to talk of having fixed prices for them. (Section 6 of the Act).

In relation to hoarding of the controlled goods, our interest lies in the petroleum products particularly the premium motor spirit (PMS) or the fuel or petrol as popularly referred to and the dual purpose kerosene (DPK) or kerosene as they are used by all. It is a known fact that the PMS is always either scarce during the yuletide which hikes the price or it is available at a price above the regulated price. Hoarding and sale of the DPK above the regulated price is the norm in the country with the long unending queues at selling points (Section 7 of the Act).

So, in suggesting solutions to these problems, the basic question to be addressed by the government is whether this Act is still extant or extinct. For if it is extinct then our complaints above go to no issue. But if it is still extant as we believe because it still exists in our statute books as a current law, then there is need for total awakening of the regulatory body in charge to be alive to its responsibilities.

Nature of Sanctions Provided by the Laws

The kind of most of the fines provided for in these laws is to say the least laughable. Even though there are some of these fines and prison terms that are worth the while, some are ridiculous and totally unacceptable. For instance the Trade Malpractices (Misc Offs) Act has a fine ₦50,000.00 attached to any of its offences. To an uninformed mind, the amount seems commensurate but when compared with a dealer in a product like the PMS who might have made about one million naira on one consignment, paying such a fine would mean nothing to him as it does not impact much on his business . Both the Weights and Measures Act and the Price Control Act are replete with such provisions (section 6,12,13, of the price Control Act and 49(1 & 3(Weights and Measure Act). Such fines of ₦500.00, ₦200.00 – ₦2000.00 , ₦100.00- ₦10,000 and ₦5000.00 are to say the least ludicrous. This calls for an upward revision of such fines to introduce fines that will constitute enough deterrent to the intending offenders. Heavy fines and reasonably long terms of imprisonment will be scary enough.

Also, the fines where imposed and paid are paid to the consolidated revenue fund of the Federation which does not assuage the injured or swindled consumer in any manner. There is the need to statutorily pursue and sustain the application of the rule that allows the courts to grant compensation to a consumer for loss, injury or damage suffered as a result of an offence. This is because the desirability of individual redress and remedy is central to the question of consumer protection (Kanyip 1998).

Other factors that constitute a clog in the wheel of consumer protection in the country include, inter alia, the non –existence of a comprehensive legislation solely on consumer protection, that is, the Consumer Protection Act; the ignorant state of most consumers of their rights and responsibilities, naivety and illiteracy of the consumer also take a toll on the provision of the protection; laxity on the part of the statutorily

created regulatory bodies in relation to checking the excesses of manufacturers and those in the chain of distribution and mounting of awareness campaigns to enlighten the consumers.

Conclusion

This work is an examination of the legal regime for consumer protection by appraising just a few but germane statutes related to the subject. We have made a terse attempt at giving the history of the development of the law of consumer protection in Nigeria.

Among the laws examined we discussed the pertinent provisions. Some of the noticeable hitches in the laws were x-rayed among others with solutions preferred which we hope if implemented will make a positive impact on this much needed protection of the consumer of goods and services in the country.

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