

## THE DEVELOPMENT OF CONSUMERISM IN NIGERIA: PROSPECTS AND CHALLENGES

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### **Abstract**

*In a free economy, businesses can deliver abundant goods and services to those who can afford them, but could make consumers vulnerable due to unscrupulous practices of certain organizations. Nigeria as a third-world country has had consumerism more in the form of government legislation and enforcement than organized consumer associations. Thirty-Seven years after the first consumer protection agency was established, cases of consumer rights abuse are still preponderant. The aim of this exploratory and conceptual study is to assess the performance of agencies in charge of consumer rights protection on the basis of their statutory functions. The study finds that, for the most part, the agencies are below par in performance with very poor level of awareness among Nigerian consumers who are reluctant to enforce their rights. This reluctance is largely due to poor level of education among Nigerian consumers, unnecessarily rigid judicial system which protects the manufacturers and marketers, coupled with the non-committed attitude of the government towards protecting consumer rights. The government should ensure immediate establishment of Consumer Protection Council committees in all states of the federation as provided by the Act, enforce the use of warranties, and direct other agencies to vigorously create awareness and bring defaulting organizations to book. This would go a long way in making the Nigerian consumer more assertive and conscious of his responsibilities.*

### **Introduction**

The experience of a customer is hardly ever an exciting one all through. Some customers have very memorable experiences with products or services while several others would rather put their memories behind because they are to say the very least, disappointing. This happens because even the best products sometimes manifest factory defects after purchase while in the case of services there could be service delivery failure. For illustrative purposes, look at the following scenarios. One, a customer walks into a shop and buys a camera and on getting home he discovers that the battery indicator shows “full charge” but when inserted into the camera it says “low battery”. He rushes back to the shop and the sales man apologizes and offers to replace the camera or refund the money as the customer desires. Two, a customer buys a ticket from an airline and intends to catch a connecting flight but there is a delay which would mean missing his connecting flight. On arrival, the airline apologizes and lodges him into a hotel until the next day so as to catch the next available flight. Three, a customer buys a pair of shoes and returns the next day saying that he needs a refund because the shoes do not fit. The shop attendant says “sorry, but you tried them on before leaving yesterday, so we can not take them back”.

In the first and second scenarios, the customers encountered problems but they were somewhat pacified and their experiences would be considered as reasonably satisfactory. However, the third scenario is a very negative experience and such a customer would be hardly satisfied.

Consumers in developed countries would see the first and second scenarios as very normal while taking the third as simply unimaginable and impossible. On the other extreme of the continuum, consumers in Nigeria and perhaps some other developing countries would see the third scenario as the norm while the first and second as, too good to be true. Against this backdrop, there is the question of whether consumers should protect themselves from products and services, or governments should intervene on consumers' behalf because consumers can not protect themselves adequately?

In developing economies (of which Nigeria is one) consumerism is in the early stages of development. Consumers rely more on government to protect them (Al-Ghamdi *et al*, 2007). Since, various governments have initiated different forms of consumer protection, but in spite of the existence and commendable efforts of some of these agencies, it would seem that Nigerian consumers are still not adequately protected against producers and marketers. This study is considered important because forty years after the first consumer protection agency was established in Nigeria; there has not been proper investigation to appraise the development of consumerism. In sum, this study attempts to investigate why consumer rights are perceived as not adequately protected notwithstanding the role of the various protection agencies. The specific objectives of this study are to assess the performance of the various agencies from observed practices as well as the standpoint of the consumers; juxtapose the practices of organisations with what the laws provide; and examine the prospects of the movement.

### **Conceptual Framework and Review of Literature**

Vance Packard linked the term "consumerism" with strategies for persuading consumers to quickly expand their needs and wants by making them voracious, and this reflected concerns of the 1950's with planned obsolescence, poor quality and services (Day and Aaker, 1997). However, the speech by President Kennedy in 1962 calling for consumer rights has influenced public and regulation in the USA from the 1960's to the present day (Lampman, 1988). This led to the passage of "Bill of Consumer Rights in USA in 1962 (Al-Ghamdi *et al*, 2007). Although the word "consumerism" has become commonplace in marketing parlance, it has no universally accepted conceptualization (Kagun *et al*, 1975; Buskirk and Rothe, 1979; Swagler, 1994).

The term consumerism was defined by Kotler (1972) as a social movement seeking to augment the rights and powers of buyers in relation to sellers. Similarly, Kotler *et al* (1998) see it as an organized movement of consumers whose aim is to improve the rights and powers of buyers in relation to sellers. Maynes (1989) suggests that it represents the voice of consumer discontent and subsequent corrective actions. The conceptualization of the term keeps expanding as evident in Kotler and Keller (2009) where they presented it as an organized movement of citizens and government to strengthen the rights and powers of buyers in relation to sellers. In essence, consumerism is all about ensuring a shift in power from producers to consumers, which could be organized by the citizens themselves for their own protection or where necessary, by the government through legislation.

The need to protect consumers is largely due to discontent which they would experience from time to time in the course of buying products and services. Studies conducted by Jones and Gardner (1976) in the USA attributed the causes of consumer discontent in developed countries to two reasons: first, higher expectations of a better lifestyle as a result of increasing incomes and sociological changes; and second, due to negligence on the part of business and government to protect the interest of consumers. Similarly, Andreasen and Best (1977) found that consumer discontent arise for reasons such as: incompetence; reluctance by marketers to resolve

complaints; and the government being more pro-business thereby failing to rise up and defend the interest of consumers effectively.

It would seem that most of the research on consumerism has been concentrated on the first world countries because the market economies are advanced and tend to be freer of government intervention (Lysonski *et al*, 2003). However, there have been some studies on consumerism issues in both second and third-world countries. Onah (1979) was the first to extend the idea to Nigeria, a third-world country, by examining the efforts of consumers, government, or independent institutions to protect consumers from unscrupulous business activities driven by the profit motive. Similarly, Darley and Johnson (1993) studied marketing and consumerism issues in multiple countries (both less developed and developing): Singapore, India, Nigeria and Kenya. They posit that there are differences among the nations, but some degree of discontent appeared in all of them and there is support for more government regulation. In a more recent study conducted in Saudi Arabia, reports show that consumer discontent is attributable to factors like: business organizations trying to monopolize their industries; widespread fraudulent practices; suspect in product quality; and little provision of expiry dates, ingredients and pricing (Al-Ghamdi *et al*, 2007).

From the perspective of third-world nations where the market economies are not so advanced and with significant government regulation therein, Kaynak (1982) notes that consumerism in such countries expresses itself more by way of government legislation and enforcement as against organized public activities. This may, for the most part, be due to preponderance of violations in the marketplace which are related to the distribution of products and services, coupled with poor level of awareness and education.

Kaynak (1985) argues that consumerism is much like any social movement and, therefore, subject to a life cycle pattern. In essence, countries may follow a consumerism life cycle (CLC). He identified four distinct stages; crystallization, organization, institutionalization, and conceptualization. In this model, countries are placed on the CLC based on amount of information available to consumers, the degree to which legislation is in place to protect consumers, emergence of government consumer agencies, degree of public financing of consumer education, and the awareness and sensitivity of consumers towards consumer issues. On the basis of the CLC as classified by Kaynak's model, Nigeria can be argued to be at the crystallization stage given the non existence of organized consumer activities and more of different government agencies put in place (since 1971 to date) to protect the rights of consumers. The CLC model is considered reliable because Quazi (2002) provides an empirical support in its favour.

In essence, from the foregoing discussion, it is believed that in developing countries, there is the need for properly regulated institutions and they should be made to play more important role in the protection of consumer rights rather than leaving it market forces.

## **Methodology**

The target population of this study consists of randomly selected consumers in Kano state and precisely Kano Metropolis encompassing a popular Local Government Area namely Nassarawa. The total population of consumers in the aforementioned LGA approximates to over 360,537 (National Population Census, 2006). The population of this study consists of men, women and youth. Consumers below the age of 18 will not be included in this study. This is justified by the fact that children may not be adequately informed to provide satisfactory and meaningful answers to the questionnaires that will be administered to respondents.

A total of Fifty (50) respondents from the population of the study which is heterogeneous comprising men, women and youth were selected. Judgemental sampling was employed in this study in order to ensure that the samples drawn are representative of the population.

The main research instrument used in this study is the interview. The interview schedule was titled Consumer Rights and Protection (CRP). The interview sought to find out the personal data and educational background of respondents, the factors militating against the advancement of consumerism in Nigeria, the stage of consumerism in the country and the extent to which government and private sector are contributing towards the development of consumerism in the country.

### **Consumer Protection Agencies in Nigeria**

In Nigeria, the “oil boom” (a phrase used to refer to the world oil crisis of the early 1970’s which astronomically increased the country’s foreign earnings) and the consequent review of wages and salaries by the Udoji commission resulted into inflation. There was the attempt by the government to regulate prices through the introduction of the price control boards, which regularly monitored prices of consumer items and brought defaulting sellers to book. Although, this programme was introduced in good faith, it had a lot operational problems, plagued with corruption on the part of the implementing officers. There was also the issue of massive importation into Nigeria and the government felt the need to enforce some standards for both imported and locally manufactured goods. For the purpose of this study, the four prominent consumer protection agencies in the country are considered as case studies. These were chosen because for the most part our respondents during the interviews consistently mentioned Standard Organization of Nigeria, Consumer Protection Council, National Agency for Food and Drug Administration and Control and lastly Nigerian Communications Commission.

#### **Case 1: Standard Organization of Nigeria (SON):**

SON was established by an Enabling Act Number 56 of December 1971 – the standard organisation of Nigeria Act cap 412 of the laws of Federal Republic of Nigeria, with commencement date of 1<sup>st</sup> January 1972. The Act has had three amendments: Act Number 20 of 1976, Act Number 32 of 1984 and Act Number 18 of 1990. SON was vested with the mandate of authority for standard elaboration, specifications, and quality assurance system of commodities, manufactured industrial, commercial and imported products and services generally, including metrology (SON, 2003). They are also responsible for the certification of products, assistance in the production of quality goods and services, improvement of measurement accuracies and circulation of information relating to standards. SON is also vested with the powers of seizure, confiscation and destruction of substandard products, including powers to seal up premises where defective products are manufactured or stored (SON, 2006). Severe penalties for offending manufacturers, importers and sellers of substandard products are also provided for.

#### **Case 2: Consumer Protection Council (CPC):**

The CPC was established via the Consumer Protection Council Act of 1992 in order to enforce consumer rights in the country. The council is charged with the following functions among others: provide speedy redress to consumer complaints through negotiations, mediations and conciliations; seek ways and means of removing or eliminating from the market hazardous products and causing offenders to replace such products with safer and more appropriate alternatives; publish from time to time, list of products whose consumption and sale have been banned, withdrawn or not approved by Nigerian government or foreign governments; and cause an offending company or individual to protect, compensate, provide relief and safeguards to injured consumers or

communities from adverse effects of technologies that are inherently harmful (Federal Republic of Nigeria, 1992).

The CPC was set up to assure the Nigerian consumers the following rights:

- The right to safety and protection from hazardous goods and services.
- The right to be informed and protected against fraudulent, deceitful or misleading practices and to have access to accurate information and facts needed to make informed choices and decisions.
- The right to choose and have access to a variety of products and services at fair and competitive prices.
- The right to be heard and express and represent consumer interests in the making of economic and political decisions.
- The right to consumer education and to become a skilled and informed consumer capable of functioning effectively in the marketplace.
- The right to redress and to be compensated for misrepresentation, shoddy goods or unsatisfactory services. (CPC Act, 1992).

For the purposes of operational efficiency and easy access to consumers, the Act provides for the establishment of a council at the federal level and a state committee in each of the 36 states in the country.

### **Case 3: National Agency for Food and Drug Administration and Control (NAFDAC):**

In the last two decades, the problem of fake, counterfeit and adulterated medication has been a major problem in Nigeria. The establishment of NAFDAC in Nigeria was inspired by a 1988 World Health Assembly requesting countries to assist in combating the global health threat posed by counterfeit pharmaceuticals. In addition, well over 150 children died in 1989 as a result of medication formulation errors (NAFDAC, 2003) and following this, the agency was established under Decree No. 15 of 1993.

Based on its enabling decree, NAFDAC is authorized to carry out the following functions:

- Regulate and control the importation, exportation, manufacture, advertisement, distribution, sale and use of drugs, cosmetics, medical devices, bottled water and chemicals.
- Conduct appropriate investigations, tests and ensure compliance with standard specifications designated and approved by the council for the effective control of quality food, drugs, cosmetics, medical devices, bottled water and chemicals.
- Undertake the certification of production sites and registration of food, drugs, medical devices, bottled water and chemicals. (

The agency has six zonal offices and 36 offices spread across the 36 states in the country for easy accessibility to consumers and making it function more effectively.

### **Case 4: Nigerian Communications Commission (NCC):**

The NCC is the independent National Regulatory Authority for the telecommunications industry in Nigeria. The Commission is responsible for creating an enabling environment for competition among operators in the industry as well as ensuring the provision of qualitative and efficient telecommunications services throughout the country. It was created under Decree number 75 by the Federal Military Government of Nigeria on 24 November 1992.

Based on the decree, the NCC is charged with a wide range of functions and some of them include:

- The facilitation of investments in and entry into the Nigerian market for provision and supply of communications services, equipment and facilities.
- The protection and promotion of the interests of consumers against unfair practices including but not limited to matters relating to tariffs and charges for and the availability and quality of communications services, equipment and facilities.
- Ensuring that licensees implement and operate at all times the most efficient and accurate billing system.
- The promotion of fair competition in the communications industry and protection of communications services and facilities providers from misuse of market power or anti-competitive and unfair practices by other service or facilities providers or equipment suppliers.
- Granting and renewing communications licenses whether or not the licenses themselves provide for renewal in accordance with the provisions of this Act and monitoring and enforcing compliance with licenses terms and conditions by licensees.
- The development and monitoring of performance standards and indices relating to the quality of telephone and other communications services and facilities supplied to consumers in Nigeria having regard to the best international performance indicators.
- Making and enforcement of such regulations as may be necessary under this Act to give full force and effect to the provisions of this Act.

### **Appraisal of the Agencies on the Basis of their Statutory Functions**

The four major agencies have very elaborate mandate and functions (in some cases duplicating and overlapping) such that one would expect the interest of the consumer to be adequately protected. Sadly, of these four agencies, only NAFDAC has made significant impact in terms of the spread, awareness creation and effectiveness. The average Nigerian consumer is fully aware of what NAFDAC represents and advertorials (Television, Radio jingles and billboards) are employed by the agency to sensitize and educate consumers on the significance of NAFDAC registration number among several other issues. In the words of a respondent “With the coming of Dora Akunyili (the immediate past Director General) less privileged Nigerians like us got know about NAFDAC and its activities which has protected us from fake medication”. As a result of public enlightenment, in 2004, fake medication worth 2 billion Naira (about \$17 million) was destroyed (NAFDAC, 2005). This was largely from these sources; repentant traders, those found in secret warehouses on tip off by the public, and those seized by NAFDAC task forces. In the agency’s effort to curtail the fake medication scourge, it designated specific airports and sea ports as the exclusive points of entry for the importation of medication and pharmaceutical raw materials (NAFDAC, 2005).

In the case of SON, the performance has been below par. Given that it was the first consumer protection agency established by the government (in 1971), one would have expected a more positive impact. One of the major functions of SON is to provide standards and quality assurance system for commodities, including manufactured, industrial and imported products and services. Unfortunately, the presence of counterfeit spares for automobiles and other machineries has become commonplace in Nigeria. McCarthy (2004) defines counterfeit as the act of producing or selling a product containing an intentional and calculated reproduction of a genuine trademark. Nonetheless, names such as knock-off, fake, copy, bogus, copycat, overrun are commonly used (Trott and Hoecht, 2007). However, in Nigeria, such products are popularly tagged as “Taiwan”, “Taitwo”, or “China”. Paradoxically, these names do not necessarily refer to the country of origin but rather used to imply

that they are counterfeits. One respondent said “Whenever I want to buy spare parts for my car I am scared because even with my money I am not sure whether I will get genuine parts”.

Although, in some cases, the actions of the sellers could be defended on the grounds that the consumer knows full well he is buying a sub-standard product because the price would obviously suggest so. Sadly, often times, customers in Nigeria buy “Taiwan” products being fooled about its true quality. This has to do with consumer safety issues like danger arising from poor quality counterfeit aftermarket car parts (Nash, 1989; Wechsler, 2002). With the preponderance of these counterfeit parts and sellers occasionally asking customers “Do you want original or Taiwan?” imply that Nigerian consumers are not protected, but have accepted counterfeiting as part and parcel of their daily lives. In a situation like this, it is difficult to say that SON has done well over the years.

The CPC Act provides for the establishment of a council at the federal level and a state committee in each state of the federation. Although, the Act came into force in 1992, the provision relating to state committees was not implemented until 2000 when two state committees were inaugurated. As at 2005, (13 years after inauguration) only nine states out of 36 have inaugurated their committees (Gupta, 2006). This does not suggest commitment to truly protect consumer rights on the part of the government.

The rigidity of the judicial system in Nigeria tends to favour the manufacturers thereby making it near impossible to establish negligence by manufacturers. The defence of “foolproof system of production” convinces the courts of an impeccable system of production incapable of admitting any defects as alleged by the consumer (see *Boardman v. Guinness Nig. Ltd* [1980] NCLR 109 at 126; *Okonkwo v. Guinness Nig. Plc* [1980] NCLR at 130) (Gupta, 2006). In essence, a litigation system which is very difficult for the consumer to triumph is what we have in place in Nigeria.

Samli (2001) posits that in modern times, a shift from a sellers market to a buyer’s one is especially beneficial to consumers. This is so because modern consumers are portrayed as having an unprecedented power to choose, to customize the goods and services that they want, to avoid the undesired ones, and to shop around for the best price-quality combination (Shankar *et al*, 2006). Unfortunately, much as the Nigerian market is arguably a buyer’s one, the consumers do not seem to have the unprecedented powers as described by Shankar and others.

We present below a case of consumer right abuse as posted in Consumer Law & Policy Blog.

Mr. Dada paid MULTICHOICE NIGERIA for one month cable TV subscription on the 1<sup>st</sup> of December 2007. The company did not suspend the service until the 7th of January 2008. When he went to pay for the month of January 2008, some deductions were made from his payment on the grounds that he was serviced six days beyond his subscription for the month of December 2007. He is wondering whether he should be responsible for MULTICHOICE inefficiency.

Yinka Dada.

Most Nigerians like this subscriber are exploited, exposed to abuse, not aware of the CPC, and lack even a superficial appreciation of their rights and liabilities in post-sale legal conflicts. The consumer feels that based on common sense and logic he should not be treated in this manner. However, a great number of Nigerians would not care or even bother to ask. They would just walk away believing that it is the norm. On the basis of the foregoing, there is justification for the government to protect poorly educated, inexperienced and disadvantaged consumers through first better awareness, better information on both rights and that for products

and services, through legislation and proper enforcement, and by way of adequate incentives for manufacturers, distributors and retailers to contribute to a better culture of consumerism.

### **Consumer Protection and the Need for Intervention**

The CPC after its enactment in 1992 was able to compel tobacco manufacturers and marketers in Nigeria to insert the cautionary note “The Federal Ministry of Health Warns that Tobacco Smoking is Dangerous to Health”. Similarly, companies are mandated to provide nutrition information on food related products. Unfortunately, most Nigerian consumers hardly bother about checking such details. At best, you would find some educated shoppers looking at the expiry date but checking nutrition label is a rarity.

### **Product Information Deficiency**

The attitude of marketers in developed countries is completely different from those of the third-world. This can be seen when Exhibit 1 is compared with Exhibit 2.

### **Exhibit 1: Cereal Marketed in Nigeria**



On the pack all that is provided is the 350 grammes contained in the package, Nourishing goodness anytime, and the brand name “Nasco Corn Flakes”.

### **Exhibit 2: Cereal Marketed in the United States of America**



On the pack you have the Brand name “Millville” Sugar Frosted Flakes, sweetened corn cereal written. Furthermore, fat free, cholesterol free food is clearly stated. Finally, there is a direction to look at side panel for nutrition information.

When Exhibit 1 and Exhibit 2 are compared, it is clear that marketers in developed economies are more attuned to informing consumers about nutrition contents as against those of the third-world countries. In Exhibit 1, the marketer does not provide any details because the side panel already contains all the information as mandated by law. Given that Nigerian consumers are not that informed, one would have expected the marketers to encourage consumers to check for nutrition details as provided in Exhibit 2.

### Exhibit 3: Typical Purchase Receipt in Nigeria

OFFICE: 10 HOBARRS  
 Store 5, 10 Amhri Kano Way  
 By Telephone: Jallaton,  
 Goren-Dusse, Kano  
 080 42135273

BRANCH OF BORRO  
 Kano  
 080 65481000

Name: Michael Hennessey  
 Address: Kano  
 Date: 27/1/08

QTY	DESCRIPTION	RATE	AMOUNT
1000	flour	300	300
TOTAL N			300

Amount in words: Three hundred

Manager's Sign: [Signature]  
 Customer's Sign: [Signature]

Exhibit 3 would appear normal with date of purchase, name of buyer and address, quantity purchased and amount paid. However, on closer examination, to the left side of the total, there is a cautionary note which reads “We received the above goods in good condition. No refund of money after payment”. In some other receipts from bigger shopping malls (where scanners are used at check out counters) you would find a similar cautionary note that says “Goods bought in good condition are not returnable”. The implication is that the buyer is expected to certify the condition of the product before he leaves the shop. This is a complete case of the *Caveat Emptor* clause which does not provide for implied warranties. Even shops that provide warranty make return of bad products a nightmare for the customer so much that the customer would rather figure out how to fix the defective product himself.

### Service Sector Anomalies: The Case of the Telecom Sector

The NCC is charged with the responsibility of protecting the interest of Nigerian subscribers from abuses and exploitation. However, the experience in the telecom sector in Nigeria could be argued not to be any better than most others. The subscriber base of Global System Mobile (GSM) operators in Nigeria witnessed an astronomical growth from 500,000 in 2001 to 98.3 million in June 2012 ([www.2.ncc.gov.ng](http://www.2.ncc.gov.ng)). The sector is the third highest revenue earner in the country and has multiplied to the region of \$10 billion in the last six years (Yinka, 2008). This is not surprising given the high tariff charged by the operators; one of the highest in the world. Unfortunately, this has not translated into good service delivery and for this reason, the Chairman,

Senate Committee on Communication urged Nigerian subscribers to take the legal option and sue GSM operators if dissatisfied with the service being offered by them (Anyanwu, 2008).

Given the low level of education and lack of awareness of most consumers in Nigeria, they need to be more ably represented by advocates who would help to jump start their legal consciousness. In line with this, a team of aggrieved parties (consisting mostly of lawyers) together with other interested stakeholders plan to file a class action suit against MTN Nigeria, the mobile market leader and others over persistent network congestion suffered by subscribers (Badaru, 2008). Although, this may take ages due to the slow dispensation of justice, it would be a good starting point and possibly mark the beginning of consumers coming together to protect their own rights.

The government, through its regulatory body, Nigerian Communications Commission (NCC) imposed sanctions on the GSM operators for persistent poor service delivery. NCC ordered two mobile operators, MTN Nigeria Communications Ltd and Celtel Nigeria Ltd to refund 4.7 billion Naira (about \$40 million) to subscribers for poor quality of service rendered in the month of January 2008 (Amaefule, 2008). They were to pay compensation to every active subscriber on their network by giving them airtime of 175 Naira (about \$1.50) from March 1, 2008 to April 15, 2008. This penalty would be imposed on them for every month they fail to meet the specified average key performance indicators. These performance indicators include; traffic channel congestion, call completion rates, call set-up success rates, call dropped rates, percentage of failed calls, call set-up time, speech quality index, and handover success rates. The Head of Public Affairs at NCC confirmed that Quality of Service (QoS) test equipment had just been acquired (Nweke, 2008). This is seven years after the introduction of GSM which is somewhat reflective of the government's care-free attitude towards consumer rights protection.

In the event of default on the part of the GSM operators, further sanctions would be imposed in line with provisions of the Nigerian Communications Regulations 205, where they would be required to pay five million Naira (about \$42,750) to the NCC and 500,000 Naira (about \$4,275) per day that such penalty remains unpaid and for as long as the contravention persists (Balogun, 2008). Much as these sanctions and measures taken by the government was encouraging, it left a grey area. For instance, who constituted an active subscriber was the discretion of the GSM operators. Government's efforts to establish more laws and regulations to protect consumer interests would suggest that the attitude of the government towards consumer protection is getting better believing that they would actually enforce these compensations and sanctions. The sincerity and commitment of the government was proven when the refund of airtime was carried out. However, one of the respondents said "How come since April 2008 there has not been any other sanction? With the regular poor service delivery and network congestion, it is puzzling that none of the four GSM operators got sanctioned again. This confirms that the NCC simply took that decision in 2008 to calm Nigerian subscribers".

### **Conclusion and Recommendations**

Given that Nigeria is a third-world country, there is greater expectation of government involvement in issues of consumer protection. However, the enforcement of consumer rights in Nigeria has not been very commendable due to a number of reasons which include: the poor commitment on the part of the government as seen in the snail pace formation of state committees 13 years after the CPC Act; the low level of education of the average Nigerian consumer; poor and inexperienced leaders of some of the agencies; and the rigid judicial system which is over protective of the manufacturers and marketers. The move by the government (through the NCC) to

protect the rights of GSM subscribers by way of refunds imposed on one of the operators coupled with the planned suit by some subscribers would go a long way in improving consumerism in Nigeria.

The government needs to stop paying lip service to the issue of consumer protection and be more focused and committed. This requires ensuring that the remaining 27 states in the country set up their respective CPC's as provided for by the Act. Other agencies should be encouraged to borrow a leaf from NAFDAC and embark on vigorous campaigns to create rapid awareness among the Nigerian consumers and be bold to sanction defaulting organizations. The government should pass a bill that would establish minimum product warranties. The media should focus more on consumerism because, for the most part, Nigerian consumers do not seem to know what is troubling them until the extent of the problem is publicized and they realize that several other consumers share similar worries. This would encourage consumers to be more assertive about their rights and conscious of their responsibilities.

This is an exploratory and conceptual study, and for this reason, generalization must be done with caution. We acknowledge that several other consumer protection agencies were not considered. Therefore, an empirical study that examines products and services with much larger samples of consumers as well as other agencies would allow for better and more valid generalization.

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