

**POLICY JUSTIFICATIONS AND LEGAL EFFECTIVENESS OF CONSUMER
PROTECTION LAWS IN NIGERIA**

By:

K. B. Akanle,*

Ogunjobi Victor Adebayo*

ABSTRACT

Consumer protection remains central to the evolution of commercial law in Nigeria, particularly in safeguarding the rights of consumers within an expanding and complex market economy. This paper interrogates the policy justifications and legal effectiveness of consumer protection laws in Nigeria, with emphasis on the Federal Competition and Consumer Protection Act 2018 (FCCPA) as the principal legislative framework. While the FCCPA represents a bold step in unifying consumer protection laws, other statutes such as the Sale of Goods Act 1893, the Standards Organisation of Nigeria Act, the Nigerian Communications Act, and the Nigerian Civil Aviation Act provide complementary protections, thereby underscoring the multi-sectoral nature of consumer protection in Nigeria. The paper adopts a doctrinal research methodology, relying on statutes, judicial precedents, scholarly writings, and international legal instruments binding on Nigeria. Through critical analysis, it assesses the strengths and limitations of the existing framework, as well as the institutional roles of bodies like the Federal Competition and Consumer Protection Commission (FCCPC) and the Standards Organisation of Nigeria. Findings reveal that while the FCCPA provides comprehensive protection mechanisms and reflects Nigeria's attempt to align with international best practices, challenges such as weak enforcement, limited awareness, overlapping mandates, and inadequate institutional capacity undermine its effectiveness. The paper therefore recommends stronger enforcement mechanisms, judicial activism, consumer education, and institutional reforms to strengthen consumer protection in Nigeria. Ultimately, the work argues that robust consumer protection is indispensable to achieving fairness, accountability, and trust in Nigeria's commercial transactions.

* Ph.D, Senior Lecturer, Department of Business and Industrial Law, Faculty of Law, Ekiti State University, Ado-Ekiti. Kemisola.akanle@eksu.edu.ng

* jawoleeofficial@gmail.com 08163279506

1.0 Introduction

The protection of consumers in modern economies has evolved into a significant field of legal and policy discourse, reflecting the growing complexity of market systems and the asymmetry of power between producers and consumers. In Nigeria, consumer protection laws have been enacted to address unfair trade practices, safeguard public health and safety, and ensure equitable transactions in both goods and services. These laws constitute a vital component of commercial regulation, balancing private commercial freedoms with the overarching public interest.

The evolution of consumer protection in Nigeria is traceable to both international and domestic influences. Globally, the development of consumer rights as articulated in the United Nations Guidelines for Consumer Protection (1985, revised in 2015) has shaped domestic legislation.¹ Locally, laws such as the Federal Competition and Consumer Protection Act 2018 (FCCPA) have provided comprehensive statutory frameworks for consumer welfare.² The establishment of the Federal Competition and Consumer Protection Commission (FCCPC) marked a decisive step toward the institutionalization of consumer rights protection in Nigeria.³ The interplay of statutory instruments, judicial precedents, and regulatory agencies underscores the multidimensional character of consumer protection in Nigeria.

Despite these developments, consumer exploitation, product defects, unfair contract terms, and poor enforcement mechanisms remain pressing challenges. The Nigerian marketplace, characterized by an expanding informal economy and weak regulatory oversight, poses peculiar challenges to consumer welfare. Accordingly, evaluating the policy justifications and legal effectiveness of consumer protection laws is not only relevant to the academic discourse but also crucial to the practical advancement of commercial justice in Nigeria.

This chapter introduces the central focus of the paper, which is an interrogation of both the theoretical and practical dimensions of consumer protection laws in Nigeria. It sets the background for the conceptual analysis of key terms, the legal framework and institutions, the policy

¹U.N., United Nations Guidelines for Consumer Protection (2015 Revised Edition)

²Federal Competition and Consumer Protection Act, 2018

³FCCPC, Federal Competition and Consumer Protection Commission Establishment Report, 2019

justifications underlying consumer protection, and an assessment of the enforcement mechanisms. By so doing, it provides the foundation upon which subsequent chapters of this work are built.

2.0 Conceptual Clarification

The purpose of this chapter is to clarify the principal concepts employed in this paper. Conceptual clarity is vital in legal scholarship because it enables consistency of meaning, avoids ambiguity, and provides an analytical basis for subsequent chapters. The terms examined here are defined within the context of their usage in this work.

Consumer

A consumer, in the context of Nigerian law, refers to any person who purchases, uses, or benefits from goods or services for personal, domestic, or household purposes. The Federal Competition and Consumer Protection Act 2018 provides a statutory definition, emphasising that a consumer is not someone who acquires goods for the purpose of resale or further commercial distribution.⁴ For the purposes of this work, a consumer will be understood as the end-user in the chain of distribution, whose vulnerability necessitates legal protection.

Consumer protection

Consumer protection is the body of laws, policies, and institutional mechanisms designed to safeguard consumers against unfair trade practices, substandard goods, unsafe products, and exploitative contractual terms. It encompasses preventive measures, enforcement actions, and remedial mechanisms aimed at ensuring fairness and transparency in market transactions. In this work, consumer protection is analyzed both as a legal right and as a policy objective.

Law

Law, in its general sense, refers to the body of rules recognized and enforced by a sovereign authority within a given jurisdiction. For the purposes of this paper, law is considered in its statutory, regulatory, and judicial dimensions, particularly in relation to consumer protection. Law is distinguished from mere policy by its enforceability and binding character.

⁴Federal Competition and Consumer Protection Act, 2018

Policy justifications

Policy justifications are the underlying social, economic, and moral reasons that explain and support the enactment of consumer protection laws. They include considerations such as the protection of weaker parties in contractual relations, the promotion of public health and safety, and the maintenance of consumer confidence in the market. In this work, policy justifications are treated as the normative foundations upon which consumer protection laws are built.

Legal effectiveness

Legal effectiveness refers to the extent to which laws achieve their intended purpose in practice. It involves examining not only the content of the law but also its implementation, enforcement, and the accessibility of remedies. For this paper, legal effectiveness is understood as the real-world impact of consumer protection laws in safeguarding consumer interests in Nigeria.

By establishing these conceptual clarifications, this chapter lays the groundwork for an informed discussion of the legal framework, institutional arrangements, and policy dimensions of consumer protection in Nigeria. Subsequent chapters will build upon these definitions to develop a comprehensive analysis of both the theoretical and practical dimensions of consumer protection laws.

3.0 The Legal Framework and Institutional Arrangements for Consumer Protection in Nigeria

This chapter analyses the statutory and institutional structure for consumer protection in Nigeria. It examines the principal laws, their scope outside of the FCCPA 2018, related sectoral statutes, and judicial precedents clarifying and enforcing regulatory powers.

Statutory and regulatory Laws

- **Federal Competition and Consumer Protection Act 2018 (FCCPA)** is the central statute governing consumer protection in Nigeria. It consolidated and expanded consumer rights, established the Federal Competition and Consumer Protection Commission (FCCPC), and provided for enforcement, guidelines, sanctions, and investigations into unfair practices.⁵
- **Standards Organisation of Nigeria Act, 2015:** This Act empowers SON to ensure that goods and services—domestically produced or imported—meet defined quality standards. It gives authority for product testing, certification, surveillance, import/export conformity, and seizure of substandard products.⁶
- **Sale of Goods Act 1893:** Though a colonial-era statute, parts of it still influence implied terms such as fitness, merchantable quality, and correspondence with description in contracts of sale. The Act remains one of the laws that offer consumer-redress for defective goods.⁷
- **Sector-specific statutes** providing consumer protection in particular industries:
- **Nigerian Communications Act:** the regulator, NCC, addresses service reliability, fair billing, redress of consumer complaints in telecommunications.⁸
- **Civil Aviation Act:** through the Nigerian Civil Aviation Authority (NCAA), regulation of air transport includes consumer protection in terms of flight delays, cancellations, denied boarding, and safety.⁹
- **Broadcasting and Media Acts** (e.g. NBC Act), **Food and Drugs Laws**, etc., where safety, information disclosure, and consumer welfare are relevant regulatory concerns.¹⁰

Institutional arrangements

- **Federal Competition and Consumer Protection Commission (FCCPC):** under FCCPA, FCCPC leads statutory consumer protection, with functions including investigating

⁵Federal Competition and Consumer Protection Act, 2018

⁶ Standards Organisation of Nigeria Act, 2015

⁷Sale of Goods Act, 1893

⁸Nigerian Communications Act, 2003

⁹Civil Aviation Act, 2006

¹⁰Academic Article: Ekanem E.E., «Regulation of Sectoral Industries and Consumer Rights in Nigeria», *Journal of Nigerian Law* Vol. 18 No. 2, 2022

complaints, issuing guidelines, prosecuting offences, monitoring market practices, and ensuring compliance. It is the primary institution for consumer protection enforcement.

- **Standards Organisation of Nigeria (SON):** under the SON Act 2015, SON has mandate for setting, monitoring, enforcing product standards, undertaking conformity assessment, testing, and recalling defective products. SON complements FCCPC particularly in goods safety and standard-mark regulation.
- **Sector Regulators:** Regulatory agencies in specific industries (communications, aviation, broadcasting, health, etc.) have overlapping or complementary mandates. They often have consumer complaint mechanisms and safety / quality oversight relevant to their sectors.
- **Courts:** Judicial institutions play critical roles in interpreting laws, enforcing rights, adjudicating disputes, and confirming the scope of regulatory agencies' powers.

Judicial precedents clarifying authority and powers

A very significant case is *Premiere Academy Ltd v FCCPC & Ors* (Suit No. FHC/ABJ/CS/26/2022). Here, the Federal High Court held that FCCPC has wide powers under the FCCPA to investigate consumer protection issues, even when criminal investigations are ongoing.¹¹ The Court rejected arguments that such regulatory investigations are precluded by other processes.

The decision affirms that no regulatory body (including FCCPC) may be restrained from discharging its statutory duties under the pretext of overlap with other legal processes or agencies. It also underlines separation of powers: courts cannot stop a statutory body from doing what the statute mandates.¹²

Interaction and overlaps

While the FCCPA is comprehensive, its effectiveness depends on coordination among institutions. SON, sector regulators and FCCPC have overlapping jurisdictions—e.g. product safety,

¹¹*Premiere Academy Ltd v Federal Competition and Consumer Protection Commission & Ors* (Suit No. FHC/ABJ/CS/26/2022)

¹²Journal Article: Okereke, A. O. and Musa, L. K., «Judicial Interpretation of Consumer Protection Powers under the FCCPA», *African Journal of Commercial Law* Vol. 7 No. 1, 2023

misleading information, service failure. There is potential for jurisdictional conflicts, regulatory duplication, or under-enforcement if roles are unclear.

Moreover, statutory authority does not by itself guarantee effectiveness; resource constraints, public awareness, institutional capacity, and regulatory will are also critical. Judicial affirmation of regulatory power, as in *Premiere Academy*, helps clarify legal enforcement, but implementation remains key.

Assessment

In conclusion, Nigeria's statutory and institutional framework provides a reasonably strong legal basis for consumer protection: the FCCPA 2018 acts as a cornerstone, supported by other laws like the SON Act, Sale of Goods Act, and various sectoral enactments. The judicial system has begun to clarify and affirm these functions.

However, the multiplicity of laws and agencies brings risk of overlap, conflict, or regulatory gaps. The forthcoming chapters will assess how well these institutions perform in enforcement, compliance, remedies and actual impact.

4.0 Policy Justifications for Consumer Protection Laws in Nigeria

Consumer protection laws in Nigeria are anchored on several policy justifications which reflect economic, social, and legal imperatives. These justifications explain why the law intervenes in market relations that would otherwise be governed by the principle of freedom of contract.

One of the foremost justifications is the **imbalance of bargaining power** between consumers and producers or service providers. In most transactions, consumers are in a weaker position, lacking the knowledge, financial leverage, and resources to negotiate favourable terms. The FCCPA expressly recognises the right of consumers to fair treatment and equitable terms of trade under section 120.¹³

¹³Federal Competition and Consumer Protection Act, 2018, s.120

Another justification is the **information asymmetry** prevalent in consumer markets. Producers and suppliers often have superior knowledge of the quality, risks, and durability of their products or services, while consumers are left vulnerable to misrepresentation or concealment.¹⁴ Consumer protection laws impose duties of disclosure, regulate advertising, and prohibit false descriptions so that consumers can make informed choices. Section 123 of the FCCPA prohibits misleading, deceptive, or fraudulent conduct in trade.¹⁵

From an economic standpoint, consumer protection laws are justified by the need to **enhance market efficiency and trust**. Markets thrive when consumers have confidence that products are safe, accurately described, and fairly priced. Where consumers are sceptical of market fairness, the result is reduced participation, stifled competition, and economic inefficiency. Section 17 of the FCCPA mandates the FCCPC to promote and maintain competitive markets in Nigeria, a function that reinforces economic efficiency.¹⁶

Another significant policy justification is the **promotion of public health and safety**. Unsafe goods, substandard drugs, expired consumables, and defective products can cause widespread harm. The law justifies intervention by ensuring that products meet prescribed safety standards, thereby protecting lives and reducing social costs. The Standards Organisation of Nigeria Act empowers SON to set and enforce minimum standards for goods, while NAFDAC is mandated under the NAFDAC Act to regulate food and drug quality.¹⁷

Consumer protection laws are also justified on grounds of **social justice and equity**. By protecting vulnerable groups, such as low-income earners and illiterate consumers, the law seeks to correct market inequalities and promote distributive justice. Section 14(2)(b) of the Constitution of the Federal Republic of Nigeria 1999 (as amended) affirms that the security and welfare of the people shall be the primary purpose of government.¹⁸

¹⁴O. I. Okorie, «Information Asymmetry and Consumer Protection in Nigerian Markets» *Open Journal of Nigeria Studies* (2022) Vol. 4 No. 1

¹⁵Federal Competition and Consumer Protection Act, 2018, s.123

¹⁶Federal Competition and Consumer Protection Act, 2018, s.17

¹⁷ Standards Organisation of Nigeria Act, 2015; F.R.N., National Agency for Food and Drug Administration and Control Act, Cap N1, LFN 2004

¹⁸Constitution of the Federal Republic of Nigeria, 1999 (as amended), s.14(2)(b)

Finally, consumer protection policies are justified by the need to **align with international best practices and global trade obligations**. Nigeria is a signatory to several international instruments that promote consumer rights, including the United Nations Guidelines for Consumer Protection (UNGCP, 2015), which emphasise principles such as access to essential goods, protection from hazardous products, and redress.¹⁹ The World Trade Organisation (WTO) agreements also indirectly mandate member states, including Nigeria, to maintain consumer safeguards to ensure fair trade practices.²⁰

5.0 The Legal Effectiveness of Consumer Protection Laws in Nigeria

The effectiveness of consumer protection laws in Nigeria can be assessed in terms of their adequacy, enforcement, accessibility, and impact on consumer welfare. While the enactment of the Federal Competition and Consumer Protection Act (FCCPA) 2018 represented a landmark achievement, questions remain as to whether the existing legal regime sufficiently addresses the challenges faced by consumers in practice.

The FCCPA 2018 has been commended for consolidating scattered consumer protection provisions and empowering the Federal Competition and Consumer Protection Commission (FCCPC) to regulate competition and consumer rights nationally.²¹ The Act guarantees several consumer rights, including the right to be informed, the right to choose, the right to safety, and the right to seek redress.²² However, effectiveness depends on implementation. Despite FCCPC's statutory powers to investigate, prosecute, and sanction offenders, its enforcement reach has been limited by resource constraints and institutional overlaps.²³

Judicial support has played a crucial role in affirming the effectiveness of consumer protection laws. In *Premiere Academy Ltd v Federal Competition and Consumer Protection Commission & Ors*, the Federal High Court upheld the wide investigative powers of the FCCPC under the FCCPA,

¹⁹United Nations, United Nations Guidelines for Consumer Protection (UNGCP), 2015

²⁰World Trade Organisation, *Agreement on Technical Barriers to Trade* (1995)

²¹Federal Competition and Consumer Protection Act, 2018.

²²*Ibid*, s.120–127.

²³O.I. Okorie, 'Information Asymmetry and Consumer Protection in Nigerian Markets' (2022) *Open Journal of Nigeria Studies* Vol. 4 No. 1.

affirming that courts cannot restrain the Commission from discharging its statutory mandate.²⁴ This case underscores the judiciary's recognition of consumer protection as a matter of public policy. Similarly, in *Nigerian Bottling Co. Ltd v Ngonadi*, the Supreme Court held a manufacturer liable for injury caused by a defective product, reinforcing the principle of consumer safety.²⁵

The effectiveness of consumer protection also depends on the role of sectoral regulators. The Nigerian Communications Commission (NCC) has implemented consumer complaint procedures and imposed fines on service providers for poor quality of service.²⁶ The Civil Aviation Authority (NCAA) enforces consumer rights regarding flight delays and cancellations under the Civil Aviation Act 2006.²⁷ The Standards Organisation of Nigeria (SON) ensures product conformity with safety standards, while the National Agency for Food and Drug Administration and Control (NAFDAC) regulates drugs and consumables. Nevertheless, coordination challenges among these agencies often dilute enforcement.

International obligations also strengthen consumer protection in Nigeria. The United Nations Guidelines for Consumer Protection (UNGCP, 2015) set out global standards for ensuring consumer rights, while the WTO's Agreement on Technical Barriers to Trade obliges member states to maintain effective standards and regulations.²⁸ Nigeria's domestication of these obligations through the FCCPA and sectoral statutes demonstrates its commitment, but practical compliance remains inconsistent.

Despite these advances, several gaps undermine effectiveness. Public awareness of consumer rights remains low, limiting the ability of consumers to seek redress. Many consumers lack the financial resources to pursue claims in court, and alternative redress mechanisms are underdeveloped. Moreover, sanctions imposed by regulatory agencies are sometimes inadequate to deter powerful corporations.

²⁴*Premiere Academy Ltd v Federal Competition and Consumer Protection Commission & Ors* (Suit No. FHC/ABJ/CS/26/2022).

²⁵*Nigerian Bottling Co. Ltd v Ngonadi* (1985) 1 NWLR (Pt. 4) 739 (SC).

²⁶Nigerian Communications Act, 2003, s.104.

²⁷Civil Aviation Act, 2006, s.49.

²⁸United Nations, *United Nations Guidelines for Consumer Protection* (2015); World Trade Organisation, *Agreement on Technical Barriers to Trade* (1995).

In conclusion, while Nigeria possesses a robust legal framework on paper, the true test of effectiveness lies in enforcement, institutional synergy, and consumer empowerment. Legislative reforms, increased funding for agencies, judicial activism, and greater consumer education are essential for making consumer protection laws more effective in safeguarding Nigerian consumers.

6.0 Challenges and Gaps in Consumer Protection Laws in Nigeria

Despite the significant progress achieved through the enactment of the Federal Competition and Consumer Protection Act (FCCPA) 2018 and the establishment of regulatory bodies, there remain notable challenges and gaps that hinder the full realisation of consumer protection objectives in Nigeria.

A major challenge lies in the **problem of institutional overlap and jurisdictional conflicts**. Several agencies, including the FCCPC, Standards Organisation of Nigeria (SON), National Agency for Food and Drug Administration and Control (NAFDAC), Nigerian Communications Commission (NCC), and the Nigerian Civil Aviation Authority (NCAA), all exercise consumer protection functions.²⁹ This multiplicity often leads to duplication, regulatory clashes, and uncertainty regarding which body has ultimate authority over particular consumer complaints.

Another gap is the **limited enforcement capacity of regulatory agencies**. While the FCCPC is vested with powers of investigation, prosecution, and sanction under the FCCPA,² its operations are constrained by inadequate funding, staffing, and logistics. Agencies like SON and NAFDAC also face resource challenges that restrict their ability to monitor the entire Nigerian market, particularly in rural and informal sectors where consumer exploitation is prevalent.

Low consumer awareness presents another critical obstacle. Many Nigerians are unaware of their rights under the FCCPA and related laws.³ This lack of awareness discourages consumers from seeking redress and emboldens producers and service providers to continue exploitative practices with minimal risk of sanctions. Public enlightenment campaigns remain limited, and formal complaint procedures are often perceived as bureaucratic and inaccessible.

²⁹O.I. Okorie, 'Information Asymmetry and Consumer Protection in Nigerian Markets' (2022) *Open Journal of Nigeria Studies* Vol. 4 No. 1.

There are also **judicial bottlenecks**. Although Nigerian courts have affirmed consumer rights in cases such as *Nigerian Bottling Co. Ltd v Ngonadi*,⁴ litigation remains slow, costly, and complex for the average consumer. Class actions and alternative dispute resolution mechanisms, though provided for in the FCCPA, are yet to be effectively utilised.⁵

The **weakness of penalties and sanctions** further undermines effectiveness. Some of the fines prescribed in consumer protection statutes are too low to deter large corporations that engage in unfair trade practices.⁶ Consequently, offenders may view such penalties as a mere cost of doing business rather than a deterrent.

Finally, **globalisation and digital commerce** have created new challenges not adequately addressed by existing laws. Cross-border e-commerce, digital contracts, and online consumer fraud require more robust legal frameworks and international cooperation. While the FCCPA covers some aspects of digital markets, enforcement remains difficult where transactions occur across jurisdictions.⁷

In sum, Nigeria's consumer protection laws face structural, institutional, and practical gaps that limit their effectiveness. Addressing these challenges requires comprehensive reforms—strengthening regulatory capacity, enhancing consumer education, updating penalties, and ensuring judicial and extra-judicial redress mechanisms are accessible to all consumers.

7.0 Conclusion and Findings

From the foregoing chapters, it is evident that Nigeria has made appreciable progress in the area of consumer protection, especially with the enactment of the Federal Competition and Consumer Protection Act (FCCPA) 2018 and the establishment of the Federal Competition and Consumer Protection Commission (FCCPC). The Act consolidates fragmented laws and establishes a comprehensive framework to address unfair trade practices, abuse of dominance, and anti-competitive conduct.

However, consumer protection in Nigeria still faces significant challenges, ranging from institutional overlaps, weak enforcement capacity, and low consumer awareness to inadequate

penalties, judicial bottlenecks, and emerging digital market risks. These challenges reveal that while the legal framework exists, its effectiveness is hindered by structural and practical gaps.

Thus, consumer protection in Nigeria remains a “work in progress.” The path forward lies in bridging these gaps through institutional reforms, stronger enforcement, consumer education, and adaptation to the realities of globalisation and digital commerce. A truly competitive and fair marketplace, where consumers’ rights are safeguarded, is not only a legal imperative but also an economic necessity for national development.

8.0 Recommendations

(a) **Strengthen regulatory institutions**

Adequate funding, technical capacity, and independence should be accorded to the FCCPC and other consumer-related agencies like NAFDAC and SON. This would enhance their enforcement powers under sections 17 and 104 of the FCCPA and ensure effective market monitoring.

(b) **Clarify institutional roles**

To reduce jurisdictional conflicts, a framework for inter-agency coordination should be adopted, possibly through a binding memorandum of understanding. This aligns with comparative approaches in jurisdictions like South Africa, where regulatory mandates are harmonized to prevent duplication.³⁰

(c) **Enhance Consumer awareness**

Government, civil society, and regulatory agencies should embark on massive awareness campaigns to educate consumers about their rights under the FCCPA and other statutes. As

³⁰Competition Commission South Africa, *Annual Report 2021/2022*.

O.I. Okorie (2022) notes, information asymmetry fuels consumer exploitation, and addressing it is central to effective protection.³¹

(d) Improve access to justice

The judiciary should prioritize speedy adjudication of consumer-related disputes. Small claims courts, as seen in Lagos State, can be expanded nationwide for consumer complaints.³² Furthermore, the FCCPA's provision for class actions and arbitration (sections 39 and 40) should be actively implemented to provide affordable and timely redress.

(e) Review and update sanctions

Penalties under consumer protection laws must be reviewed periodically to reflect economic realities. For instance, fines under the Standards Organization of Nigeria Act 2015 should be scaled to deter corporate offenders effectively.³³

(f) Adapt to digital and global challenges

Nigeria should strengthen its consumer protection laws to reflect developments in digital trade and cross-border e-commerce. Ratification and domestic adoption of international frameworks, such as the United Nations Guidelines for Consumer Protection (2015), would improve Nigeria's capacity to regulate digital markets and protect online consumers.³⁴

(g) Promote Consumer advocacy

Consumer associations should be encouraged and legally empowered to represent consumer interests before regulators and in litigation. This aligns with practices in the European Union, where collective consumer bodies play an active role in market regulation.³⁵

³¹O.I. Okorie, 'Information Asymmetry and Consumer Protection in Nigerian Markets' (2022) *Open Journal of Nigeria Studies* Vol. 4 No. 1.

³²Lagos State Judiciary, *Small Claims Practice Directions*, 2018.

³³Standards Organisation of Nigeria Act, 2015, s. 31

³⁴United Nations, *United Nations Guidelines for Consumer Protection* (2015).

³⁵European Union, *Directive (EU) 2020/1828 on Representative Actions for the Protection of Consumers' Collective Interests*.

In conclusion, the effectiveness of consumer protection laws in Nigeria depends not only on the strength of the FCCPA but also on political will, institutional efficiency, and consumer participation. A multi-stakeholder approach is necessary to build a responsive and resilient consumer protection regime that addresses both domestic and global realities.