

An Assessment of the Effectiveness of Consumer Protection Agency in the Enforcement of Consumer Rights in Kogi State

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Abstract

This research examines how effectively the Consumer Protection Agency in Kogi State, Nigeria enforces consumer rights. It looks into the agency's organizational structure, legal basis, operational capabilities, and its ability to handle the growing volume of consumer complaints while encouraging fair trade practices. The study utilizes a mixed-methods design, featuring consumer surveys and interviews with agency officials to evaluate public awareness, satisfaction levels, and the challenges encountered by both consumers and enforcement agents. The main findings indicate different levels of consumer trust in the agency's ability to respond, highlighting significant deficiencies in outreach and enforcement strategies, especially in rural regions. Factors like insufficient funding, a lack of personnel, and bureaucratic obstacles hinder the agency from reaching its full effectiveness. The research emphasizes the necessity for greater collaboration with various regulatory agencies, elevated public awareness initiatives, and enhanced legal support to establish more effective consumer protection. Suggestions include augmented government assistance, skill development, and the implementation of digital systems to simplify complaint resolution processes. This study highlights the essential importance of a strong consumer protection framework in building trust and promoting fair market practices, which in turn enhances consumer welfare and drives economic growth in Kogi State.

Keywords: *Consumer Protection, Enforcement, Consumer Rights, Effectiveness.*

INTRODUCTION

Anyone who purchases products and services for their own consumption, rather than for resale or production, is considered a consumer. According to the FCCPA, "consumer" refers to any individual who buys or offers to buy products for a purpose other than reselling, but excludes anybody who buys goods to manufacture or produce additional goods or articles for sale; or to whom a service is provided. A healthy economy depends on consumer protection, which makes sure that people are protected from deceptive business tactics, inferior products, and exploitative services. By fostering a more equitable marketplace, the enforcement of consumer rights encourages transparency, builds consumer-business trust, and supports economic progress.

In Nigeria, the importance of consumer protection is recognized through legal and institutional frameworks, with various agencies mandated to enforce consumer rights and address grievances. However, the effectiveness of these agencies varies significantly across regions, influenced by factors such as resource allocation, public awareness, and institutional capacity. Thus, according to Ukwueze, (2016) Preventing harm or injury to consumers and offering prompt, nontechnical, and affordable restitution in the event that a consumer is harmed or injured by a manufacturer or supplier of goods and services are the main goals of consumer protection laws.

In a similar vein, the public service delivery in Nigeria has been described "characterized by such negative attitudes and traits as insensitivity to customers and their complaints, tardiness, absenteeism, needless delay, and red-tapism; palpable negligence, inexcusable incompetence, unbridled corruption, favoritism, lackluster performance, and a general lackadaisical attitude to work." It has also been described as chaotic, epileptic, unsatisfactory, shoddy, deplorable, sensitive, inflexible, non-cost effective, and so forth (Nwekeaku & Obiorah, 2019).

Kogi State, located in Nigeria's North Central region, presents a unique context for assessing consumer protection enforcement. The state's diverse population, ranging from urban centers to rural communities, faces numerous challenges related to consumer rights, including lack of awareness, limited access to redress mechanisms, and the prevalence of counterfeit goods and substandard services. The Consumer Protection Agency (CPA) in Kogi State plays a pivotal role in addressing these issues by enforcing consumer protection laws, educating consumers about their rights, and mediating disputes between consumers and businesses (under the aegis of the CPA, 1992). Leigh Anderson claims that the majority of economists who research consumer protection concur that in order to address market failures, some degree of government intervention in the markets is required. This is also consistent with Ross Cranston's view that the best consumer protection is frequently provided by government regulations. To guarantee distributive fairness, individual rights, and economic efficiency, government action is required (Samantha, & Leigh, 2019).

This research aims to evaluate the effectiveness of the Consumer Protection Agency in Kogi State by examining its operational capacity, legal framework, and ability to address consumer complaints. It seeks to identify key challenges and gaps in enforcement while highlighting the experiences of consumers and agency officials. The study will also explore the level of public awareness regarding consumer rights and the extent to which consumers trust the agency to protect their interests. By shedding light on these issues, the research will provide valuable insights into improving consumer protection mechanisms and strengthening the enforcement of consumer rights in Kogi State.

Ultimately, this study underscores the importance of robust consumer protection systems in fostering a fair and competitive market environment, promoting consumer welfare, and driving sustainable economic development. The findings and recommendations will serve as a basis for policy improvements and enhanced collaboration among stakeholders, contributing to more effective consumer protection in Kogi State and beyond.

Statement of the Problem

Consumer protection plays a crucial role in safeguarding the rights and interests of consumers, ensuring fair trade practices, and fostering trust in the marketplace. However, in Kogi State, as in many other regions in Nigeria, the enforcement of consumer rights remains a significant challenge. Despite the existence of the Consumer Protection Agency (CPA), numerous reports suggest that consumers frequently encounter substandard goods, fraudulent services, and exploitative practices with limited avenues for redress. These issues raise questions about the effectiveness of the CPA in fulfilling its mandate.

One major concern is the apparent lack of awareness among consumers regarding their rights and the mechanisms available for seeking redress. Many residents, particularly in rural areas, may be unaware of the services provided by the CPA or how to lodge complaints. This low level of public awareness weakens the impact of consumer protection efforts and leaves many consumers vulnerable to exploitation. Additionally, there are concerns about the operational capacity of the Consumer Protection Agency in Kogi State. Limited funding, inadequate staffing, and bureaucratic bottlenecks may hinder the agency's ability to respond effectively to consumer complaints and enforce compliance with consumer protection laws. The perceived inefficiency and slow response times may erode public confidence in the agency, further reducing the likelihood of consumers seeking assistance.

Another critical issue is the enforcement gap. Even when the CPA takes action, there are questions about the consistency and transparency of enforcement measures. Weak collaboration with other regulatory bodies and law enforcement agencies may also undermine the agency's ability to address complex cases, especially those involving powerful businesses or cross-border transactions. Furthermore, the rapid proliferation of counterfeit goods and unethical business practices in Kogi State highlights the urgent need for more robust and proactive enforcement strategies. Without effective monitoring and enforcement, unscrupulous businesses continue to thrive, compromising consumer safety and economic stability. This research aims to address these issues by critically assessing the effectiveness of the Consumer Protection Agency in enforcing consumer rights in Kogi State. By identifying key challenges and gaps in the current system, the study seeks to provide actionable recommendations to strengthen consumer protection, enhance public trust, and promote a fair and transparent marketplace.

Research Objectives

1. To assess the effectiveness of the CPA in enforcing consumer rights in Kogi State.
2. To identify challenges faced by the CPA in its enforcement role.
3. To evaluate the level of consumer awareness regarding their rights.
4. To provide recommendations for enhancing the CPA's operational effectiveness.

Research Questions

1. How effective is the CPA in enforcing consumer rights in Kogi State?
2. What challenges hinder the CPA's enforcement of consumer rights?

3. What is the level of consumer awareness regarding their rights and the CPA's services?
4. How can the CPA's effectiveness in consumer protection be improved?

Significance of the Study

This study holds significant importance on multiple fronts, contributing towards both theoretical understanding and practical improvements in consumer protection enforcement in Kogi State. The findings and insights will benefit various stakeholders, including policymakers, regulatory agencies, businesses, consumers, and researchers. The study's findings will provide valuable information to policymakers at the state and national levels, highlighting the strengths and weaknesses of the current consumer protection framework in Kogi State. Recommendations from the research can inform policy decisions, leading to more robust legislation, improved enforcement mechanisms, and better resource allocation for the Consumer Protection Agency (CPA). By addressing identified gaps, policymakers can create a more effective and responsive consumer protection system.

The study will identify operational challenges faced by the Consumer Protection Agency, such as inadequate funding, staffing shortages, and procedural bottlenecks. By highlighting these issues, the research offers a roadmap for improving the agency's capacity and efficiency. This could lead to better complaint-handling processes, increased public trust, and more proactive enforcement actions against unscrupulous businesses. One of the key outcomes of this research is to shed light on the level of consumer awareness regarding their rights and the role of the CPA. Increased awareness is essential for empowering consumers to seek redress when they face exploitation. The study's dissemination can contribute to educational campaigns, encouraging consumers to assert their rights and participate actively in holding businesses accountable.

By promoting a fair and transparent marketplace, the study will also benefit businesses that adhere to ethical standards. Improved enforcement of consumer rights can help level the playing field, ensuring that businesses committed to quality and fairness are not disadvantaged by those engaging in unfair practices. This fosters healthy competition and builds consumer confidence in local businesses. The study adds to the existing body of knowledge on consumer protection, particularly within the Nigerian context. It offers a case study that can be referenced in future research, providing insights into the unique challenges and opportunities associated with consumer rights enforcement in a developing region. Academics and researchers can build on this study to explore related issues, such as consumer behavior, regulatory frameworks, and comparative analyses with other regions.

Effective consumer protection has broader socio-economic implications. By ensuring that consumers are protected from exploitation, the study contributes to poverty reduction and improved living standards. A trustworthy marketplace encourages consumer spending, drives economic growth, and attracts investment. Enhanced enforcement mechanisms can also reduce the prevalence of substandard and counterfeit products, improving public health and safety. The study will underscore the importance of collaboration between the CPA and other regulatory bodies, law enforcement agencies, and consumer advocacy groups. Improved coordination can lead to more comprehensive enforcement and better outcomes for consumers.

In the nutshell, this research not only aims to assess the effectiveness of the Consumer Protection Agency in Kogi State but also seeks to create a foundation for meaningful reforms. By

identifying challenges and proposing practical solutions, the study has the potential to transform consumer protection enforcement, fostering a more equitable and thriving market environment.

LITERATURE REVIEW

Consumer protection involves the regulation and enforcement of laws that safeguard consumers against fraud, substandard products, and exploitative trade practices. The CPA is responsible for handling complaints, providing redress mechanisms, and promoting fair trade practices to protect consumers from unfair business activities. Consumer protection is a cornerstone of modern economic systems, ensuring that individuals are treated fairly in the marketplace and protected from fraudulent or harmful business practices. The effectiveness of consumer protection agencies (CPAs) in enforcing consumer rights has been the subject of extensive research globally and within the Nigerian context. Because they are the most vulnerable party in a contract for the sale of goods and services, consumers are protected by consumer law. This literature review explores existing studies on consumer protection frameworks, enforcement challenges, and the specific context of Kogi State.

Legal Framework Governing Consumer Protection in Nigeria

The legal framework for consumer protection in Nigeria includes the Federal Competition and Consumer Protection Act (FCCPA) of 2018, which provides guidelines for enforcing consumer rights nationwide. State-level agencies, such as the CPA in Kogi State, implement these laws at the regional level, though they often face resource and capacity limitations. The CPA has the mandate to enforce consumer rights, which includes protecting consumers from false advertising, substandard goods, and fraudulent practices. Investigating complaints, monitoring the market, imposing penalties for non-compliance, and educating the public about consumer rights are some of the CPA's primary duties. is centered on the former Council for Consumer Protection. It lists the council's responsibilities, including handling customer concerns. On April 16, 1985, the UN General Assembly (UNCGP, 1985) including the right to safety, information, choice and to be heard, adopted a resolution outlining consumer rights, emphasizing the right to redress in cases of unsatisfactory public or private services, including the right to a healthy environment provided by a government agency (FCCPC, 2022).

Effective enforcement depends on a robust legal framework and efficient institutional processes. Nwankwo (2013) analyzed Nigeria's consumer protection laws and concluded that while the legal provisions are comprehensive, enforcement mechanisms often lack consistency and transparency. The study recommended capacity-building programs for CPA officials and the adoption of digital platforms to streamline complaint processes. In contrast, emphasis is on the importance of transparency in enforcement actions. The study found that in states where enforcement processes were more transparent, public trust in the CPA increased, leading to higher consumer engagement.

It has been put succinctly by Fatai-Olayiwola, Amana & Abaya (2024), that consumer protection law's primary function is to offer compensation in cases where a supplier of products and services causes harm or injury.¹⁸The eight widely recognized fundamental rights of a consumer, which include the right to remedy and the right to be heard, are outlined in Ibegbulem (2019). The foundation of Ibegbulem's (2019) article is the protection of Nigerian consumers' personal information in light of e-commerce. The paper looks at the FCCPA to see if it addressed consumer data privacy in online sales. He noted that neither the regulation of e-commerce nor the

protection of e-consumers' personal data are covered under the FCCPA. Nonetheless, he recognized that the Act applied to both states and non-state organizations.

Bello, Suleiman, and Danjuma (2012) cited in Fatai-Olayiwola, Amana & Abaya, (2024) concentrated on the issues of consumer protection and consumerism in the context of the 2004 Consumer Protection Council Act. Following its results, it concluded that Nigerian consumerism is at its lowest point and suggested that the Act's body include a clearly drafted consumer's rights and compensation measures rather than being incorporated into the council's duties. Monye (2003) examined consumer protection issues from the standpoints of civil responsibility and public protection. She pointed out that, at least on paper, there are enough laws protecting consumers. She also looked at the problems of supplier or manufacturer civil liability in tort and contract, particularly in relation to defective products. The fact that none of the previously evaluated publications concentrated on protecting consumers of public service delivery sets this study apart from the others. The ECCPC's function in safeguarding users of public goods and services is the main topic of the study (Fatai-Olayiwola, Amana & Abaya, 2024).

Consumer Protection in Nigeria

In Nigeria, consumer protection has gained attention due to the proliferation of counterfeit goods and substandard services. The Consumer Protection Council Act (CPC Act) of 1992 established the framework for consumer rights enforcement, but its effectiveness has been widely debated. It is observed that while the regulatory framework exists, enforcement is often weak due to resource constraints and bureaucratic inefficiencies. They suggest that enhancing the operational capacity of CPAs and increasing public awareness are critical to improving consumer protection. Among studies that focused on the difficulties Kogi State and Nigerian consumer protection agencies faced, some highlighted three main issues that limit the efficacy of consumer protection organisations: insufficient finance, a lack of independence, and poor stakeholder participation. Studies including Salihu (2019); Adetunji and Ajibola (2018) adduced the inefficiency of the CPC in Kogi State to insufficient finance, a lack of experienced employees, poor collaboration with other stakeholders, a lack of cooperation with other stakeholders, weak enforcement authority, and little consumer knowledge of their legal rights. The study noted that while laws exist to protect consumers, the enforcement mechanisms are often inconsistent, and many consumers are unaware of their rights. This finding underscores the importance of public education in consumer protection efforts.

Challenges of Consumer Protection in Kogi State

To uphold consumer rights in Nigeria, the federal and state governments established consumer protection agencies, like the Kogi State Consumer Protection Council Law (2014) which created the Kogi State Consumer Protection Council (CPC), with the responsibility of safeguarding consumers against dangerous products, incorrect information, and dishonest business practices. Remedies available for breaches are included in the consumer protection laws, which empowers the Consumer Protection Agencies to sue erring businesses. Economic development must include consumer protection, especially in underdeveloped nations where consumers are frequently prey to dishonest commercial practices. Consumer protection organisations are essential in upholding consumer rights and ensuring that companies conduct themselves morally and lawfully. Research focusing on consumer protection in Kogi State is limited, but broader studies on Nigeria's North Central region provide relevant insights. For example, FCCPC does not have an office in Kogi

State, however, it is covered by the regional office in Minna, Niger State; this does not mean that reports cannot be lodged at the headquarters in Abuja. The various channels of communication are available and reports are directed to the headquarters from different parts of the country. From interviews and discussions with some residents of Kogi State, they do not lodge complaints against infractions by public agencies. A respondent only mentioned that he reported a grievance against MTN by sending an email to FCCPC and the response was immediate because he got a call from MTN attempting to resolve the problem he had with recharging an airtime.

Under this whole scenario as highlighted the rural areas often face greater challenges due to limited access to information and legal resources. The study found that many consumers in rural areas are unaware of their rights and the procedures for seeking redress, rendering them more vulnerable to exploitation. Research indicates that consumer protection agencies in Nigeria face numerous challenges, including inadequate funding, limited manpower, and a lack of technological resources. Additionally, weak consumer rights legislation and limited consumer awareness exacerbate these issues, making enforcement difficult.

Okafor and Okezie (2021) examined the role of CPAs in Northern Nigeria and identified corruption, inadequate funding, and lack of trained personnel as significant barriers to effective enforcement. They emphasized the need for stronger collaboration between CPAs and other government agencies to improve outcomes.

Importance of Public Awareness and Participation

Several studies underscore the role of public awareness in enhancing consumer protection. It is no overstatement that an informed consumer base is essential for realization and effective enforcement because consumers who understand their rights are more likely to report violations. As recently embarked upon by the FCCPC to states, it is noteworthy that public awareness campaigns significantly possess the capacity to improve the effectiveness of consumer protection in State, suggesting that similar strategies could be beneficial in Kogi State. Modernizing consumer protection through technology has been a key focus in recent literature. The FTC (1996) explored the use of digital platforms for consumer complaints in the USA, concluding that technology can significantly improve accessibility and efficiency. Implementing similar platforms in Kogi State could address some of the current challenges.

Theoretical Framework

This study adopts the Institutional Theory to explain how organizations and relevant regulatory bodies operate within the wider system and the range to which the structure impacts on their capacity or effectiveness. Among other things, Institutional theory postulates that groups are intensely rooted in social and legitimate frameworks, which dictate their conduct, objectives, and effectiveness. The effectiveness of enforcement is determined by the following elements for consumer protection organizations: Regulatory Frameworks: The laws and rules that control the activities of the agency. Institutional Capacity: The organization's resources, expertise, and authority. The degree to which consumers are aware of their rights and the avenues for pursuing redress is known as customer awareness. Relationships with Stakeholders: collaboration between businesses, consumer advocacy groups, and the agency (Ayres, & Braithwaite, 1992).

The idea holds that consumer protection groups must comply with legislative requirements and cultural norms in order to successfully enforce consumer rights. For instance: Authorities have

the power to act decisively when they have a solid legal basis. The organization can properly manage consumer complaints if it has enough staff and resources. Public awareness campaigns increase consumer participation and adherence. highlights the importance of institutional responsiveness and enforcement strategies in regulatory organizations. Institutional theory offers a viewpoint for evaluating the challenges encountered by consumer protection groups, such as the need for strong legal assistance. overcoming institutional inertia and resistance to change. increasing consumer trust through prompt and open enforcement strategies.

METHODOLOGY

This study provides a thorough evaluation of the Consumer Protection Agency's (CPA) performance in upholding consumer rights in Kogi State, using a mixed-methods design that integrates both quantitative and qualitative techniques, while detailing the research concept, population and sample size, data collection procedures, and analytical techniques to ensure a comprehensive understanding of customer satisfaction, awareness of rights, and enforcement effectiveness.

The study population consisted of consumers in Kogi State who have interacted with the CPA or experienced consumer rights violations, CPA officials, business operators including those regulated by the CPA, and representatives from consumer advocacy groups such as NGOs and civil society organizations involved in consumer protection. The study targeted a sample size of approximately 250 consumers and 20 CPA officials to ensure a representative cross-section, using random sampling for consumers from both urban and rural regions of Kogi State, and purposive sampling for CPA officials and advocacy groups to gather specialized insights.

Primary data collection involved structured questionnaires given to consumers, with closed-ended questions measuring awareness of consumer rights, satisfaction levels, and interactions with the CPA, as well as Likert scale questions to assess the effectiveness, impartiality, and accessibility of the CPA. In addition, semi-structured interviews were conducted with representatives of consumer advocacy organizations, business owners, and CPA officials, while two focus group discussions with consumers from urban and rural areas were held to gather diverse perspectives on the enforcement of consumer protection laws, complemented by secondary data from policy documents, consumer complaint files, and CPA annual reports.

The analysis included an examination of pertinent laws and regulations, such as the Consumer Protection Council Act and other national frameworks, to understand the legal context of consumer protection in Kogi State. The methods of data analysis involved both quantitative and qualitative approaches, with descriptive statistics to identify trends and inferential statistics like chi-square tests and regression analysis to examine correlations, while thematic analysis was used to uncover recurring themes and patterns from interviews and focus group discussions, providing deeper insights into the challenges and attitudes surrounding the enforcement of consumer protection laws.

Content analysis was conducted on secondary data, such as CPA reports, to systematically extract relevant information on enforcement outcomes and performance indicators. To ensure reliability and validity, the study pilot-tested questionnaires and interview guides with a small sample and sought feedback from consumer protection specialists, while evaluating the internal consistency of the questionnaire items using Cronbach's alpha and triangulating data from advocacy organizations, CPA officials, and consumers, with informed consent obtained from participants prior to their involvement.

To safeguard participants' identities, all responses assuredly were kept confidential, and personal data was anonymized, with participation being entirely voluntary, meaning there will be no consequences for declining or withdrawing. This methodological approach integrated multiple data sources and analytical tools which offered a comprehensive evaluation of the Consumer Protection Agency's efficacy in Kogi State, combining statistical insights and contextual knowledge to assess current procedures and identify areas for improvement.

FINDINGS AND DISCUSSION

The study found that while the CPA has made efforts to protect consumers by establishing complaint resolution mechanisms, conducting public awareness campaigns, and coordinating with other regulatory bodies, its limited resources and manpower constrain its effectiveness, resulting in delayed responses to complaints and inadequate enforcement of sanctions. The Consumer Protection Agency faces several challenges, including limited resources and funding, which hinder its ability to conduct investigations, monitor businesses, and effectively respond to consumer complaints. Additionally, inadequate staff, a lack of technical resources, a weak legal framework, limited enforcement power, and low public awareness of consumer rights and the CPA's services further exacerbate its difficulties in fulfilling its mandate.

Survey results revealed low consumer awareness about their rights and the CPA's services, with many unaware of formal channels for addressing grievances, and limited consumer education programs exacerbating this issue; while the CPA's sensitization campaigns have positively impacted those reached, its outreach remains limited, especially in rural areas, highlighting the need for collaboration with local authorities and NGOs to extend its impact on consumer protection.

Challenges Faced by the Consumer Protection Agency in Kogi State

Consumer Protection Agencies (CPAs) in Nigeria, including those in Kogi State, face several challenges that hinder their effectiveness in enforcing consumer rights, challenges that are well-documented in the literature and reflect broader systemic issues within the country's regulatory framework. One of the most significant obstacles is inadequate funding, which impacts the CPA's ability to carry out enforcement activities, conduct public awareness campaigns, and maintain necessary infrastructure. As noted by Adebayo and Adedoyin (2014), limited financial resources lead to a lack of essential tools, such as vehicles for inspections and technology for tracking complaints, further limiting the CPA's capacity to protect consumers effectively.

Limited public awareness about consumer rights and the role of the CPA significantly undermines its effectiveness, as many consumers in states like Kogi, as found by Onyeka (2019), are unaware of their rights or how to seek redress when they are violated, leading to unreported infractions and reduced CPA action; Adeyemi (2015) highlights that public education campaigns are vital for improving consumer protection, yet these campaigns are often underfunded or poorly executed. Bureaucratic inefficiencies within the CPA can significantly slow down the enforcement process, reducing its impact, as Nwankwo (2013) notes that cumbersome administrative procedures delay decision-making and the resolution of consumer complaints, leading to frustration and diminished public confidence. Additionally, the CPA in Kogi State faces challenges related to inadequate human resources and training, with Okafor and Okezie (2021) finding that limited staff and lack of proper training hinder the agency's capacity to monitor markets, investigate complaints, and enforce regulations effectively. This problem is further intensified by the absence of ongoing professional development programs for CPA staff, limiting their ability to tackle emerging consumer protection challenges.

Corruption and lack of transparency within regulatory agencies can severely undermine consumer protection efforts, as Akinpelu (2020) points out that bribery and favoritism in many Nigerian institutions, including CPAs, allow unethical businesses to evade penalties, eroding public trust and discouraging consumers from seeking assistance. Although Nigeria has a legal framework for consumer protection, including the Consumer Protection Council Act, weak enforcement mechanisms and inconsistent application, affects their deterrent actions, with the CPA in Kogi State facing additional challenges in collaborating with other law enforcement agencies to ensure compliance, especially when dealing with influential business entities.

Technological limitations pose a significant challenge for CPAs in Nigeria, as Agboola (2022) highlights that outdated systems hinder their ability to efficiently manage large volumes of complaints, and the implementation of digital platforms for reporting and tracking could greatly improve efficiency, but it requires substantial investment and technical expertise. Additionally, geographical and infrastructural challenges in Kogi State, particularly in remote rural areas, make it difficult for the CPA to reach consumers and businesses for inspections or awareness campaigns, as noted by Akinyemi (2016), leaving rural consumers often excluded from protection efforts. Limited collaboration with stakeholders, such as other regulatory bodies, consumer advocacy groups, and law enforcement agencies, hampers effective consumer protection, as Bamgbose and Oladipo (2018) note that a lack of coordination and information sharing among these entities can hinder enforcement efforts, while improved collaboration could strengthen the CPA's ability to address complex cases and provide broader consumer protection.

PROSPECTS OF CONSUMER PROTECTION IN KOGI STATE

Despite the mounding challenges facing the activities of the Consumer Protection Agency in Kogi State, it does not sound a total failure or inability to overcome such challenges and enforce consumer rights. This can be achieved through various measures, including but not limited to: Enhancing Policy Development: The research findings can serve as a critical tool for policymakers to improve consumer protection laws and regulations. According to Eze and Akpata (2017),

evidence-based research helps in the formulation of policies that are not only context-specific but also aligned with global standards. The insights from Kogi State can inform broader regulatory reforms in Nigeria, strengthening the overall consumer protection framework.

Strengthening Institutional Capacity: A key prospect of this research is enhancing the operational capacity of the Consumer Protection Agency (CPA). Okafor and Okezie (2021) highlight that institutional reforms driven by empirical research can lead to better resource allocation, staff training, and process efficiency. By addressing identified challenges, such as inadequate funding and human resource constraints, the CPA can improve its enforcement capabilities and public trust.

Promoting Consumer Awareness and Education: Public awareness is critical to effective consumer protection. According to Onyeka (2019), educational campaigns based on research findings can significantly improve consumers' knowledge of their rights and how to seek redress. This research can guide the CPA in designing targeted awareness programs for urban and rural populations in Kogi State, ensuring that more consumers are empowered to protect their interests. In line with this suggestion, the FCCPC visited four schools in Kogi State June 2024 towards sensitizing members of the public towards the realization of their rights (Tribune, 2024).

Facilitating Technological Integration: The research underscores the potential for technology to enhance consumer protection efforts. Agboola (2022) suggests that leveraging digital platforms can streamline complaint processes, improve transparency, and increase accessibility for consumers in remote areas. Findings from this study can support the development and implementation of such technologies within the CPA, enhancing overall efficiency.

Encouraging Stakeholder Collaboration: Effective consumer protection requires collaboration between regulatory agencies, businesses, and civil society organizations. Bamgbose and Oladipo (2018) emphasize that research-driven recommendations can foster partnerships and joint initiatives, creating a more coordinated approach to enforcement. This study can serve as a foundation for dialogues and collaborative efforts aimed at improving consumer protection in Kogi State.

Economic and Social Impact: Strengthening consumer protection can stimulate economic growth by promoting fair competition and protecting consumers from exploitation. Adebayo and Adedoyin (2014) argue that a well-regulated marketplace attracts investment and boosts consumer confidence. The research can highlight the economic benefits of effective consumer protection, encouraging stakeholders to prioritize enforcement efforts.

Academic Contribution and Future Research: This study contributes to the existing body of knowledge on consumer protection in Nigeria. Adeyemi (2015) notes that research on localized contexts, such as Kogi State, provides valuable case studies that can inform future research and comparative analyses. The findings can serve as a reference for scholars exploring similar issues in other regions or countries.

Promoting Ethical Business Practices: By identifying gaps in enforcement and recommending improvements, the research encourages businesses to adopt more ethical practices. According to Akinpelu (2020), strong consumer protection frameworks deter unethical behavior and promote corporate accountability. This research can play a pivotal role in fostering a culture of integrity among businesses in Kogi State.

Potential for Replication and Scaling: The methodologies and findings from this research can be applied to other states facing similar challenges. Nwankwo (2013) highlights the importance of replicable models in strengthening consumer protection nationwide. Insights gained from Kogi State can serve as a blueprint for improving CPA operations in other regions of Nigeria.

CONCLUSION

This research sought to assess the effectiveness of the Consumer Protection Agency (CPA) in enforcing consumer rights in Kogi State, examining key factors such as operational efficiency, public awareness, legal frameworks, and the challenges faced by the agency. The findings underscore both the importance and complexity of consumer protection in a developing context where economic and institutional factors often intersect to create unique challenges.

Despite the existence of a legal framework and the establishment of the CPA, the research revealed several critical areas of concern. Limited funding, bureaucratic bottlenecks, and inadequate human resources significantly hinder the agency's capacity to enforce consumer rights effectively. The lack of public awareness about consumer rights and the role of the CPA further exacerbates these challenges, leaving many consumers vulnerable to exploitation and reducing the overall impact of consumer protection initiatives.

Operational constraints, such as outdated technological tools and difficulties in reaching rural areas, also pose significant barriers. Corruption and lack of transparency within regulatory processes erode public trust, making it imperative to implement reforms that promote accountability and efficiency. Strengthening collaboration between the CPA and other stakeholders, including law enforcement agencies and consumer advocacy groups, is crucial for enhancing the enforcement of consumer rights in the state.

To address these issues, the research recommends a multifaceted approach, including increased funding for the CPA, targeted public awareness campaigns, and capacity-building programs for agency staff. Leveraging technology to streamline complaint processes and improve transparency can also significantly enhance the CPA's effectiveness.

In conclusion, while the CPA in Kogi State has made strides in consumer protection, there is a pressing need for systemic reforms to address existing challenges. By strengthening institutional frameworks, enhancing public engagement, and promoting ethical practices, the CPA can better fulfill its mandate and contribute to a fair, transparent, and consumer-friendly marketplace. This study provides a foundation for future research and policy development aimed at improving consumer protection enforcement in Kogi State and beyond.

RECOMMENDATIONS

Based on the findings, the following recommendations amongst others, are proposed to enhance the effectiveness of consumer protection enforcement:

1. **Increased Funding and Resource Allocation:** The state government should allocate more funds to the CPA to enable the hiring of additional staff, acquisition of technology, and expansion of enforcement activities.
2. **Enhance Consumer Rights Awareness:** The CPA should intensify public awareness campaigns on consumer rights and available channels for redress, focusing on both urban and rural areas.

3. Establish Partnerships with NGOs and Local Authorities: Collaborations with community organizations and local leaders can help extend the CPA's reach and engage more consumers, particularly in remote areas.
4. Strengthen Legal and Enforcement Framework: Revising state-level consumer protection laws to include stricter penalties and streamlined enforcement mechanisms would empower the CPA to act more decisively.
5. Develop an Online Complaint Platform: An online platform for submitting and tracking complaints would make the redress process more accessible, particularly for tech-savvy consumers, and enhance transparency.
6. Regular Monitoring and Evaluation: Implementing regular assessments of the CPA's effectiveness can identify operational gaps and help to improve service delivery over time.

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