

TOWARDS SUSTAINABLE CONSUMPTION IN NIGERIA: THE ROLE OF LAWYERS IN THE PROMOTION AND PROTECTION OF CONSUMERS' INTEREST

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ABSTRACT

Nigeria, like any other country in the world is seriously concerned with the menace of high incidences of sharp and unfair trading practices, fake and substandard products and services in all facets of the economy. No nation, no matter how powerful can effectively tackle the problem of dubious activities of fake or substandard manufacturers of goods and services. The need for holistic approach or close domestic cooperation and collaboration is indispensable. Hence, there is need for active participation of all the stakeholders in Nigeria towards the Promotion and Protection of Consumer's interest. This article intends to examine the responsibilities expected of Nigerian lawyers, as one of the primary stakeholders in consumerism, i.e. in promoting and protecting consumer's interest (rights) towards sustainable consumption.

Keywords: Consumer, Lawyers, Nigeria, Manufacturers, Sustainable Consumption

INTRODUCTION

Nigeria has formulated policies, established institutional structures such as Consumer Protection Council (C.P.C), National Agency for Food and Drug Administration and Control (NAFDAC), Standard Organization of Nigeria (SON), National Oil Spill Detection and Responses Agency (NOSDRA), National Environmental Standards Regulatory and Enforcement Agency (NESREA), Nigerian Communication Commission (N.C.C), National Information Technology Development Agency (NITDA), National Insurance Commission (NAICOM), Central Bank of Nigeria (CBN), Securities and Exchange Commission (SEC), Nigeria Civil Aviation Agency (NCAA), National Lottery Commission (NLC), National Deposit Insurance Corporation (NDIC), etc. It has committed resources within the limit of its capacity towards the promotion and protection of consumer's interest. The strength and efficacy of these measures though encouraging, has however not been effective as a result of the increasing complexity of these problems.

It is an established fact that by the provision of section 2 and 3 of CPC, the Consumer Protection Council (CPC) is the apex consumer regulatory agency of the Federal Government of Nigeria that is directly saddled with the responsibility of Promoting and Protecting Consumer's interest against hazardous products (services inclusive) in all sectors of the economy. The CPC is not like Food and Drugs Act, (NAFDAC); Communication (NCC); Aviation (NCAA); Insurance (NAICOM, NDIC) Banking and Investment in Securities (,CBN, SEC and Stock Exchange) etc that are sector specific. However, one should not be carried away by the provisions of the CPC Act or any other legislation establishing similar or related Consumer regulatory agencies. Every stakeholder- the Consumer, the Manufacturer, the Government (all government institutions), Domestic and International bodies, Professional bodies (lawyers, doctors, engineers, etc.) or Non- governmental Organizations, Foreign Sovereign States all have some role to play in promoting and protecting consumers' interest in Nigeria. The need for active participation of all the stakeholders is indispensable towards the Promotion and Protection of Consumer's interest. Total consumer protection is a collective effort. Its actualization demands collective input from not just the CPC, Manufacturers/Service Providers, Government, etc. but also the consumers themselves. It is against this background that this article considers that Nigerian lawyers too, are expected to contribute their quota towards promoting and protecting consumer's interest to achieve sustainable consumption in Nigeria. Therefore, the paper examines and addresses the following pertinent questions: -

1. Who is a consumer?
2. Who is a lawyer?
3. What is sustainable consumption?
4. What consumer's interest is to be promoted and protected?
5. How does the consumer's problem affect everybody?
6. What role are Nigerian lawyers expected to play in promoting and protecting consumers' interest in Nigeria?
7. What is the ultimate goal to be attained at the end if every Stakeholder played its role in promoting and protecting consumer's interest?

WHO IS A CONSUMER?

Various scholars and text writers have attempted the definition of the term "Consumer". For example, *Collins Cobuild English Language Dictionary* defines a consumer as 'a person who buys things or uses services; a person or company

that buys a particular thing or uses particular services; something or someone that uses up a supply or amount of something.’ On the other hand, *Longman Dictionary of Contemporary English* defines a consumer in a short and precise manner as ‘someone who buys and uses products and services.’

Chambers English Dictionary simply defines a consumer as ‘one who consumes; as opposed to producer, one who uses an article produced. Nonetheless, Blacks’ Law Dictionary has given a broader definition and more acceptable definition of Consumer. It defines Consumer as:

“one who consumes, individuals who purchase, use, maintain and dispose of products and services; users of final product; a member of the broad class of people, who is affected by the pricing policies, financing practices, quality of goods and services, credit reporting, debt collection, and other trade practices for which the state and general consumer protection laws are enacted; a buyer of any consumer; any person to whom such product is transferred during the duration of an implied or written warranty applicable to the product, any other person who is entitled by the terms of such warranty or under applicable state law to enforce against the warrantor the obligations of the warranty.”

Section 32 of the Consumer Protection Council Act defines *consumer* as ‘an individual who purchase, uses, maintains or dispose of goods or services.’

From the above definitions therefore, the definition of consumer in the Blacks’ Law dictionary is more acceptable because it is elaborate and all encompassing. So, everybody is a consumer. Whether as an individual, corporate entity, group or class of people, Social/Cultural/community, organizations, government department/agencies, International Organizations, Professional bodies and Donor agencies etc. are consumers. We all depend on products and services for our everyday existence. We all have access to the basic goods and services necessary for survival or pleasure, such as food, water, energy, clothing, shelter, health care, education, transport, telecommunication, banking services, tourism and what have you that are too numerous to mention.

WHO IS A LAWYER?

Legal pluralism is perhaps the most prominent feature of law in Nigeria. There are laws indigenous to Nigeria. These are the laws of hundreds of tribes and ethnic groupings each with their own laws and customs. There are also imported laws represented by the Received English law and doctrine of equity (Oba, 2000).

However, colonialism has established the superiority of the common law over Islamic law and the indigenous customary laws. Colonialism established the common law as the basic law, the standard by which all other laws are assessed. The practitioners of common law are the only organised and statutorily recognised law practitioners in Nigeria.

The term ‘lawyers’ in this paper refers primarily to those trained in the common law and/or Shari’ah Law, who had their academic legal training and professional training in both University and the Nigerian Law School respectively. Legal

practitioners who have been duly called to the Nigerian Bar and who are entitled to practise as lawyers in Nigeria under the terms of the Legal Practitioners' Act, 1975.

WHAT IS SUSTAINABLE CONSUMPTION?

The term '*sustainable consumption*' is an upshot of the concept '*sustainable development*'. Sustainable development has been described as "at once a scientific principle, a political goal, a social practice and a moral guideline" (Blowers, 1997).

The precise meaning of this comprehensive term remains elusive as Brundtland definition says– "development that meets the needs of the present without compromising the ability of future generations to meet their own needs" – accommodates widely different interpretations. Although the later evolution of the concept of sustainable development has specified that it consists of the three 'pillars' of social, economic, and environmental sustainability, the wide spectrum of normativities attached to the term continues to produce disparate theories and actions under the banner of sustainable development (Brundtland, 1987). It has invariably found its use in legislature, policy, academia, social movements and business strategies. At its core, sustainable development is expressing views on the appropriate relationship between humans and nature. However, the human-nature interaction is largely conceptualised as a user-resource relationship across the sustainable development literature.

As such, a lot of literature has defined the concept of Sustainable Development at various stages of its emergence (Ghide, 2012). According to Health Canada Report on Planning for Health for a Sustainable Development, Sustainable Development is "about working to achieve and maintain for present and future generations healthy natural and built environments, a vibrant and just society, and a well-functioning economy. That Sustainable development can be achieved through effective, responsible and equitable use of human, natural and economic capital over the long-term."

Britannica Encyclopaedia defines Sustainable development as "an approach to economic planning that attempts to foster economic growth while preserving the quality of the environment for future generations."

MONET (2001) defines Sustainable Development thus:

"Sustainable development means ensuring dignified living conditions with regard to human rights by creating and maintaining the widest possible range of options for freely defining life plans. The principle of fairness among and between present and future generations should be taken into account in the use of environmental, economic and social resources. Putting these needs into practice entails comprehensive protection of bio-diversity in terms of ecosystem, species and genetic diversity, all of which are the vital foundations of life."

But the most often quoted definition of sustainable development is the one expressed during the World Conference on Environment and Development in 1987 which defines Sustainable Development as "development that meets the needs of the present without compromising the ability of future generations to meet their own needs" (Charles and Gareth, 1998).

This definition stated that mankind has the ability to ensure a sustainable development, meaning that the present necessities are met without compromising the ability of future generations to meet their own needs. The central concept of this definition is the need for intergenerational equity so that future generations have the same rights as the present ones. Intergenerational equity means that persons of the same generation belonging to different political, economic, social and geographical contexts have the same rights (Ibid). The success of this concept, mainly of ecological source, has inspired the international debate and led to numerous in-depth studies and further elaborations, so that over time it has come to comprise all dimensions that contribute to development (Ibid).

From this point of view, development is not to be perceived as a permanent state or a static image, but rather as a continuing process that implies the integration of the three essential and inseparable aspects of development i.e. the Environmental, Economic and Social dimensions (Ibid).

Within the wider debate on sustainable development, sustainable consumption has become an established policy objective and a growing field of research. The term was first introduced as a global policy issue at the Rio Earth Summit in 1992 with a mandate in Agenda 21 for changing consumption patterns (Rio de Janeiro 1992). The meaning of sustainable consumption is narrowly focused to consumption. Stern defines sustainable consumption as “human-induced transformations of materials and energy” which “is environmentally important to the extent that it makes materials or energy less available for future use” Daniel, 2012). One of the earliest definitions of the term came from the Oslo Symposium on Sustainable Consumption in 1994. It is defined as “the use of goods and services that respond to basic needs and bring a better quality of life, while minimizing the use of natural resources, toxic materials and emissions of waste and pollutants over the lifecycle, so as not to jeopardize the needs of future generations” (The Road from Johannesburg, 2003). This was adopted as UNEP's working definition and remains so today. Although this definition is hard to distinguish from that of sustainable development, UNEP proposes that 'systemic' sustainable consumption implies a shift in focus away from top-down policies.

However, according to the UN Guidelines for Consumer Protection, ‘Sustainable Consumption includes meeting the needs of the present and future generations for goods and services in ways that are economically, socially and environmentally sustainable.’ Therefore, all consumer stakeholders should note the following useful tips in their consumption patterns:

- Adopt patterns of consumption and production that safeguard human rights and community well-being;
- Consume product or services with tomorrow in view;
- Do not damage the future generations by your present consumption of products and services;
- Promote responsible and sustainable consumption: Avoid, social, economic and environmental ills;
- Beware of aggressive but fraudulent commercial messages before you buy any product or service;
- Sustainable consumption will help curb social, economic and environmental ills and stimulate responsible consumption.

The new perspective that sustainable consumption has brought to the policy debate is thus a focus on the consumer-citizen in changing consumption patterns. In addition to efficiency measures and market-based instruments, this would

mean fostering “new concepts of wealth and prosperity which allow higher standards of living through changed lifestyles and are less dependent on the Earth’s finite resources” (UNCED, 1992). Surveying various policy definitions of sustainable consumption, the concept is all about 'doing more with less', capturing the underlying assumption that “individuals should be able to meet their own consumption needs whilst also taking the environmental impacts of their actions into account”.

In policy terms, sustainable consumption has been incorporated into the prevailing ecological modernisation discourse where the state acts to facilitate or enable environmentally friendly decisions through incentives, rather than control through regulation. Sustainable consumption is in this way “not about consuming less, it is about consuming differently, consuming efficiently, and having an improved quality of life” (Det Larderel, 2001). Thus, the same user-resource relationship that underpins most of the sustainability discourse is also found in the policy debates on sustainable consumption.

WHAT CONSUMERS’ INTEREST IS TO BE PROMOTED AND PROTECTED?

To promote, literally means to ‘advance, endorse, encourage, help, support, sponsor, uphold, or recognize. While protect on the other hand means to ‘guard, safeguard, defend, keep, or shield.’ The phrase “consumer protection” has been defined in Osborne Concise Law Dictionary as “legislation, which protects the interest of consumers”. This definition is clearly restrictive. It excludes other forms of protection, which are not statutory, such as protection from judiciary, trade associations and other voluntary consumer organizations (Monye, 2003). The Encyclopaedia Americana defines consumer protection as “safeguarding the buying public from dangerous or inferior goods and services and from fraudulent and other unfair selling practices”. This definition is, however, not comprehensive. It has been shown that the concept of consumerism goes beyond the notion of buyer. Thus, consumer protection can be defined as “the act of safeguarding the interests of the consumer in matters relating to the supply of goods and services, fraudulent and hazardous practices as well as environmental degradation” (Ibid).

Therefore, the phrase “promoting and protecting consumers’ interest” may be broadly defined as “the act of recognizing or upholding and safeguarding the interest of the consumer in matters relating to the supply of goods and services, fraudulent and hazardous practices as well as environment degradation. Although there are varying consumers’ interests as there are variant goods and services in the market. It all depend on the particular goods and services the consumer is paying for, the ultimate consumer’s interest is to have value for the money being paid for (the goods or services delivered or rendered).The fact remains that consumer is the king. The manufacturers and providers of goods and service must have the interests of the consumers at the back of their mind. An investment without consumer satisfaction with the quality of the products or services, the end result is a worthless investment. According to the CPC brochure, the promotion and protection of the consumer interest simply is to recognize and safeguard the following rights which have come to stay universally as ‘consumer rights’ viz:-

1. The right to satisfaction of basic needs- Access to basic goods and services necessary for survival, such as food, water, energy, clothing, shelter, transport, health-care, education and sanitation. These goods and services must meet the standards of quality promised such that there is value for money in purchase. For example, some sellers of goods and services fix outrageous prices in the name of quality goods or services of which reverse is the case.

2. The right to safety- Protection from hazardous products, production processes and services by banning dangerous goods and establishing mandatory and information standards. For example, sales of fake and substandard products and shoddy services or non- performance of services paid for.
3. The right to information- Provision of information enabling informed consumer choice as well as protection from misleading or inaccurate advertisement and labeling. For example, “No wahala loans” for banks; in sales promotion- “Buy one and get one free!!!”, Drink your way to success !! How? Just buy “wonder” drink and find underneath the crown, the right key that will open your door to becoming a millionaire, etc.
4. The right to choose- Access to a variety of quality products and services at competitive prices. For example, some sellers of goods and services hoard qualitative products just to compel consumers to buy less qualitative goods against their interest.
5. The right to redress- Compensation for misrepresentation, shoddy goods and unsatisfactory public and private services, including the right to adequate legal representation. For example, consumers should not be stopped from seeking redress for any injury suffered for the use of any product as a result of misrepresentations or for seeking compensation for the services paid for but not rendered.
6. The right to consumer education- Acquisition of the skills to be an informed consumer throughout life. It is only an informed consumer that can make a discriminatory and discerning purchase. This is usually done through sensitization seminar, workshop, rally, orientation, distribution of fliers and pamphlets, listening to media consumer education programmes, etc.
7. The right to representation- Advocacy of consumers’ interest and ability to take part in the formulation of economic and other policies affecting consumers’ i.e the right to be heard. This involves active participation and involvement of consumers in policy initiation and identification, formulation and if possible implementation in as much as it affects their interest.
8. The right to a healthy environment- Habitation in a place that is safe for present and future generations and which will enhance the quality of their lives. This requires the manufacturers and the sellers of goods, as well as the service providers to make the environment in which they operate to be habitable by consumers free of nuisance and pollution. The environment that will last long not only for today’s habitants but for the future generations yet unborn.

The non-observance of these eight (8) rights by any manufacturer or provider of goods and services amounts to violation of the consumers’ right. The question is when do we say consumers right has been violated which calls for enforcement?

Violation of Consumer Rights:- The violation of consumers’ interests or rights may come in varying situations. The following cases constitute violations of consumers’ rights if:

1. Upon purchase of goods or receipt of a service, freedom of choice and the expressed will of the consumer are not observed;
2. The principle of equality of the contracting parties is not observed and the terms of the contract are unfair;

3. The possibility to receive comprehensive and complete information regarding the goods, or the service or the price of the service is not ensured;
4. Unsafe goods or goods that do not conform to the provisions of the contract, or unsafe services or services that do not conform to the provisions of the contract are sold to the consumer;
5. The payments for the purchase or the weight or measure are not correctly determined and no opportunity is provided to check it;
6. Contractual obligations are not adequately performed;
7. No opportunity is provided to a consumer to exercise the right of withdrawal, revocation of a contract entered into, alteration of conditions of a contract entered into, or other lawful or contractual rights; or
8. A document that confirms the transaction is not issued.

HOW DOES THE CONSUMERS' PROBLEM AFFECT EVERYBODY?

The supply of fake, sub-standard, counterfeit or shoddy products and services constitute a big problem to the consumers, the manufacturers and the government alike though the degree of such problem may vary (Monye, 2003). The negative effect takes either of the under-mentioned forms:

- *On the part of the consumer*, the supply of fake or substandard products denies him proper worth for his money. Besides, the product may be injurious to health thus exposing him to health hazard.
- *On the part of manufacturer of genuine products*, the low level of promotion and protection of consumer's interest may have negative effects in two forms:
 - (i) it causes the genuine manufacturer to have unnecessary competition with manufacturer of fake or substandard products whose products are invariably cheaper in price thus, places much burden on him in terms of time and capital in order to remain in business by resorting to intensive advertisement and advice to public on how to detect the difference between genuine and fake products. The end result therefore, is to push the price of the genuine product up which makes it out of the reach of an average consumer;
 - (ii) The presence of fake products may lead consumers to avoid the product in question for fear of purchasing of fake brands which the genuine manufacturer loses out in the long run (Ibid).
- *On the part of the government and its agencies* on the other hand, it has the following negative effects:
 - (i) low level of protection against production and sales of fake or substandard brands leads to unpleasant experience e.g. low or non- patronage of Nigeria's exportable goods and services by the neighboring or foreign countries which would have yielded revenue for the country;
 - (ii) Production of fake drugs is a source of concern to the health sector because if administered, it leads to treatment failure and negative response expectation.

(iii) The effort of government in eradicating the circulation of fake or substandard products and services in the country requires putting in all the necessary legal and regulatory agencies in place, which is time consuming and capital intensive.

(iv) The prosecution of offenders for consumer offences equally compounds the problem of courts and prison congestion in the administration of criminal justice in the country.

(v) Production of substandard products tarnishes the image of the country at the international scene.

WHAT ARE THE ROLES OF NIGERIAN LAWYERS IN PROMOTING AND PROTECTING CONSUMERS' INTEREST FOR A SUSTAINABLE CONSUMPTION?

Effective regulation of manufacturers' activities and quality of consumer goods by relevant regulatory agencies through the implementation of applicable laws is crucial to the regime of sustainable consumer protection (Odion, 2011). This is against the backdrop that the consumer's bargaining power is perpetually weakened by a number of factors among which is the fact that manufacturers and other key players in the chain of distribution, in their unabated quest for avariciousness consciously and deliberately put in the overt market potentially dangerous consumer products, adulterated food, fake and substandard drugs with the least consideration for and to the detriment of consumer's health and safety (Ibid). This was succinctly summed up in the case of *Constance Ngonadi v. Nigerian Bottling Co. Ltd* by Aniagolu J.S.C in the following words:

...nothing appears to be elementary in this country where it is often the unhappy lot of consumers to be inflicted with shoddy and unmerchantable goods by some pretentious manufacturers, entrepreneurs, and shady middlemen and unprincipled retailer whose avowed interest seems only, and always, to be to maximize their profits leaving honesty a discounted and shattered commodity.

Sometimes, in these days of competition, convincing buyers to purchase all manner of goods or services by sales persons or representatives and marketers make all manner of promises and give all kinds of guarantees and assurances about the real content and value of their goods or services to prospective buyers. Such promises, guarantees or assurances touches on the goods and services quality, quantity, value, functionality, etc. and it may be made innocently with the objective of closing a sale quickly or in some disturbing cases, falsely or fraudulently (Legal Brief Africa, 2006). And sometimes, the false statements are made because the sales person or representatives are afraid to admit that they are unaware of the details of the product or services, or they do not have an answer to the inquiry or because the extra effort of obtaining the information may result in the prospective buyer's interest dwindling or disappearing entirely (Ibid).

The foregoing scenario therefore, presents major challenges to consumerism and consumer protection with reference to standardisation, product liability and merchandising marks.

Primarily, According to Section 1(1) of the CPC Act, CPC has been established pursuant to Decree No. 66 of 1992 in Nigeria as the apex consumer protection agency of the Federal Government to promote and protect consumers' interests in all areas of products and services, provide speedy redress to their complaints, inform, educate and empower them

(consumers) to act as discerning and discriminating consumers in the market place. And that is what brought about the creation of Consumer Protection Council of Nigeria. The core existence of CPC is for two major reasons, illiteracy and poverty. Illiteracy either resulting from the inability to read and write in any language or as result of inability of literate person to know the technical components of the production of goods and services. For instance, a person who is trained in law, art and social science courses may not be conversant with the technical components of production process which are engineering or science based. For the existence of CPC, the CPC Flier succinctly put thus:

There is an imbalance in the power relations between consumers' lack of knowledge of the characteristic and technical components of goods and services, the superior bargaining power of the supplier of goods and services over consumer, and the fact that producers of products and services are much endowed in terms of resources, the consumer is considered as the weaker of the two in this power relations. This makes it imperative for the existence of the third party, particularly a government agency that will help to balance the power relations between the consumers and the producers by assisting the former in dealings with the later. In Nigeria, the Consumer Protection Council exists as a third party that protects the consumer in his dealings with producers of products and services'

Both at the national and international levels, UN Charter adopted by the Eight United Congress on the Prevention of Crime and Treatment of Offenders adopts that laws and rules are made dealing with some basic principles on the role of lawyers in serving and protecting their clients' interests generally. Wherever there is liberty, there must be law, for freedom unrestrained descends to license. The lawyer is the medium through which the law reaches the people, and the highest honour and integrity must mark the calling which deals with the rights, privileges, and liberties of the people. By reason of a lawyer's training and position, a lawyer is looked to for guidance and advice and wields a mighty influence for good or evil. The lawyer's education is never done. Legal knowledge must touch upon all things, for all things are involved in subjects of judicial investigation. If lawyers think clearly, our whole people prosper; if the lawyer is slovenly, confusion follows in that lawyer's train.

The lawyer's place in history is most important. Supplanting might with right, the lawyer laid the foundation of civil society in place of military rule; formulated civil regulations; and has ever since been their expounder and administrator. The precepts of the civil law are these: to live honourably, to injure nobody, to render to all their due. Lawyers as ministers of justice have the duty to keep the law in its pure foundation and undefiled.

The lawyer's role, whether retained by an individual, a corporation or the state, is the client's trusted adviser and representative, as a professional respected by third parties, and as an indispensable participant in the fair administration of justice. By embodying all these elements, the lawyer, who faithfully serves a client's interests and protects the client's rights, also fulfils the functions of the lawyer in society – which are to forestall and prevent conflicts, to ensure that conflicts are resolved in accordance with recognised principles of civil, public or criminal law and with due account of rights and interests, to negotiate and draft agreements and other transactional necessities, to further the development of the law, and to defend liberty, justice and the rule of law.

At any stage, lawyers in the course of practice coupled with the modern trend of globalization brought about three factors affecting international business (transnationalisation of economic activity; increased concern about the environment and increased attention to the human rights obligations of actors other than states) (Bradlow, 2008). Lawyers are consulted for legal advice touching on national and international business transactions, daily local and international purchases, litigations, etc. irrespective of whether you are protecting the interests of your clients or ensuring that you are personally not in breach of the provisions of the CPC Act. It is imperative that lawyers grapple with the application of the Act and become extremely familiar both with its aims and practical effect. It is likely that irrespective of the nature of your legal practice, the CPC Act will have at least partial application and it is crucial that lawyers become familiar with its terms both as professionals engaged to guide clients and as regulated service providers.

So, to achieve sustainable consumption patterns in Nigeria, lawyers are expected, in the course of discharging their duties and responsibilities as lawyers, to play certain roles that will go a long way in promoting and protecting consumer rights (Campbell and Logan, 2011). The following are the roles lawyers should play:

1. Study the appropriate law and provide expert legal advice. A better understanding of the social, environmental and economic context in which the law operates. This knowledge will enable you to assist your clients to assess and manage the legal risk associated with their proposed plans of action. It will also ensure that they function effectively as members of the cross-cultural and multi-disciplinary teams that drive most international business transaction.
2. Make certain the client receives the benefit of all their rights under the law. Especially with the modern trend of Alternative Dispute Resolution (ADR), lawyers should ensure that their clients lodge consumable related complaints with Consumer Protection Council since its mandate is to provide speedy redress by means of resolving consumer complaints through amicable settlement by way of negotiation, mediation and conciliation (Section 2(a) CPC Act).
3. Lawyers should acquire cross-cultural negotiating and drafting skills so that they can help their client's structure and negotiate national and international transactions that both meet the needs of all relevant stakeholders and that creatively exploit the opportunities that currently exist for the private ordering of cross-border business relations. This suggests that effective international business lawyers need an understanding of diverse cultures and the ability to communicate in different languages (Bradlow, 2008)
4. Lawyers must not do anything which might jeopardize your client's interest
5. Financial institutions offer services such as opening of current and saving accounts, loan, home mortgages, credit cards, retirement and investment services, investment products and services such as shares, stocks and bonds. Lawyers should advice their clients on the following issues on the choice of their financial institution-
 - Look out for the Central Bank of Nigeria (CBN) Operating License; a copy should be on display in the banking hall. If in doubt, contact CBN Headquarters in Abuja, its branches or its website-www.cbn.gov.ng
 - Look out for Nigerian Deposit Insurance Corporation (NDIC) certificate of which should be on display in every banking hall.
 - Beware of unlicensed financial institutions

- Shop and compare: before deciding which institution is right for you, ask yourself if the bank is close, does it have reasonable opening hours, does it offer the services required, etc?
6. Production, telecommunication, Insurance companies etc conduct sales promotions and offer a lot of mouth watering promises, goods and services whose terms and conditions are not easily understood. Lawyers should ensure that:-
 - Their clients get the basic information about a particular products or services before making any move.
 - Educate or require the manufacturers and service providers educate their clients on the proper handling of cheques books, ATM cards, share certificates, leases, insurance policies, certificate of purchase, warranty certificates, etc.
 - Service providers and manufacturers of goods provide written terms and conditions expressed in simple language, to customers of various types of financial, investment and contractual services offered by them.
 - Adequate information and reasonable time about changes in the fees and charges should be made available to customers
 7. Conduct the client's case so that it will be decided on the merits.
 8. Render the highest fidelity toward the rights of the client.
 9. Protect the client's confidentiality.
 10. Conduct the case in an orderly and expeditious manner.
 11. Obey the law and adhere to professional ethics.
 12. Lawyers shall at all times maintain the honour and dignity of their profession as essential agents of the administration of justice.
 13. Advise clients as to their legal rights and obligations, and as to the working of the legal system in so far as it is relevant to the legal rights and obligations of the clients;
 14. Assisting clients in every appropriate way, and taking legal action to protect their interests;
 15. Assisting clients before courts, tribunals or administrative authorities, where appropriate.

Lawyers, in protecting the rights of their clients and in promoting the cause of justice, shall seek to uphold human rights and fundamental freedoms recognized by national and international law and shall at all times act freely and diligently in accordance with the law and recognized standards and ethics of the legal profession.
 16. Lawyers shall always loyally respect the interests of their clients.
 17. Lawyer must represent his client ethically, zealously and within the bounds of the law.
 18. Lawyer must competently analyze legal issues and exercise knowledge of the law applicable to his/her case.
 19. Lawyer must communicate with a client in a timely and effective manner
 20. Lawyer or attorney owes a client, a duty of loyalty. Lawyer cannot simultaneously represent one and another client with legal interests that conflict with theirs. An example of an obvious conflict would be representation of both the landlord and the tenant in an eviction action

21. For so long as he or she continues to represent a client, lawyer is required to follow client's directions in handling his case unless those directions are illegal.
22. Lawyer must keep his personal property separate from his client's property, and must keep his money in an escrow account.
23. Except in rare circumstances, your lawyer is required to keep client confidences confidential.
24. Depending on the jurisdiction, lawyers may be prohibited from having personal relationships with their clients.

WHAT IS THE ULTIMATE GOAL TO BE ATTAINED BY PROMOTING AND PROTECTING CONSUMERS' INTEREST?

The ultimate goals to be attained at the end if all stakeholders could promote and protect the consumer's interest are numerous. It will:

- Enhance the welfare of consumers;
- Increase the patronage for Nigerian products and services;
- Ensure the growth of our national economy;
- Enhance efficiency and motivate producers of goods and services to be innovative, competitive and fair in their dealings with consumers;
- Make consumers enjoy the value of their money;
- Enable consumers to be knowledgeable about the market place and its mechanisms;
- Make consumers to be proactive and vigilant about what takes place in the market;
- Make consumers to be assertive about their rights and to be conscious of their responsibilities to the manufacturers of goods and services.
- Above all, make both consumers and providers of goods and services to maintain a cordial relationship and operate in a healthy and safety environment that can be preserved for the future generations.

CONCLUSION

From the foregoing therefore, everyone in the society is a consumer in as much as one has to pay for goods and services in one way or the other. One will appreciate that the CPC though has the statutory mandate to promote and protect the consumer's interest in all facet of the economy, but in order to achieve its set goals, the CPC has to partner with:

- All sector regulators
- Non- governmental organizations (NGOs)
- International Development Partners
- All stakeholders and consumer interest groups
- Professional bodies such as the lawyers, doctor, engineers, etc.

Therefore, lawyers as ministers in the temple of justice; as professional bodies; as social engineers; and as one of the stakeholders, have a big role in the course of providing their professional services to their clients in all manners of transaction to be ethical and must confirm with universal code of best practices. They have to give various advice and render services to their clients to enable the clients to be an enlightened, ethical and proactive consumers whose rights

(right to basic needs, right to redress, right to consumer education etc) if violated, can take appropriate steps to seek redress at the appropriate forum. In the end, the use of goods and services that respond to basic needs would be attained. This will bring a better quality of life, while minimizing the use of natural resources, toxic materials and emissions of waste and pollutants over the lifecycle, so as not to jeopardize the needs of future generations. When these are observed, the lawyers are said to have discharged their role as promoters and protectors of Nigeria consumer interest that is in line with the universal principle of sustainable consumption.

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