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Empowering the Market Participant: Adult Education as a Strategy for Consumer Protection in Nigeria

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Abstract

The contemporary marketplace presents consumers with multifaceted challenges that demand critical awareness and informed decision-making. Misleading advertising, exploitative pricing strategies, substandard product quality, dissatisfaction with pharmaceutical products, and inadequate enforcement of consumer rights remain persistent issues that compromise consumer welfare. Regulatory bodies, while tasked with safeguarding consumer interests, often struggle with limited resources, weak enforcement mechanisms, or insufficient oversight, thereby exacerbating vulnerabilities in sectors such as healthcare and finance. Adult education, as a lifelong learning process, provides a vital framework for addressing these challenges by fostering financial literacy, critical thinking, and consumer empowerment. This paper examines the connection between adult education and consumer protection, arguing that structured educational initiatives enhance individuals' capacity to evaluate market information, resist manipulative practices, question product efficacy, including pharmaceuticals and assert their rights within increasingly complex economic systems. Therefore, situating consumer problems within the broader discourse of adult learning, the study underscores the transformative potential of education in cultivating responsible, resilient, and rights-conscious consumers. Furthermore, it highlights the necessity of integrating consumer education into adult learning programs as a strategic response to marketplace inequities, pharmaceutical product dissatisfaction, and regulatory gaps, ultimately strengthening democratic participation in economic life.

Keywords: Adult Education, Consumer Protection, Marketplace Challenges, Consumer Empowerment, Lifelong Learning, Critical Literacy, Transformative Learning.

Introduction

Adult education is any systematic learning for adults (beyond traditional schooling) to gain new skills, knowledge, or values for personal growth, career advancement, or community participation, encompassing formal courses, non-formal workshops, or self-directed study to meet life's evolving needs and challenges. It's a lifelong process that empowers individuals to adapt, improve their lives, and contribute to society, focusing on practical, relevant learning for adults who are often self-directed. Adult education is a process where adults who are no longer in school, or do not attend school on a regular or, full time basis, or school dropouts undertake sequential (Chronological) and organised educational activities on various subjects, such as health and family welfare, agriculture and animal husbandry, etc. This is intended to bringing about changes in knowledge, attitude, and skill for the purpose of identifying and solving personal or community problems.

Adult education embraces all forms of educative experiences needed by men and women according to their varying interests and requirements at their differing levels of comprehensions and ability, and in their changing roles and responsibility throughout life (Okenwa-Ojo & Adewole, 2025). Adult education plays an indirect but significant role in the educational as well as economic development of a nation. It can be remarked that without adult education and adult literacy, it is not possible to have range and speed of economic and social development that makes it worthwhile in terms of values and welfare because it is not possible to impart all types of education to various categories of learners (Omolewa, 2023). Non-classroom education of adult learners has immense importance, particularly for a developing society, and a society with low levels of literacy, high illiteracy, and low development.

According to Reddy (2000) “adult education is part time or full-time education for men and women of all ages either organised by themselves or provided by schools, learning centres, or other agencies which enable them to improve their general or professional knowledge, skills and abilities by either continuing their education or resuming their initial or incomplete education of previous year. According to Morgan, Holmes & Bundy, “adult education may be thought of as the conscious effort of a mature person to learn something new”.

In essence, adult education is any purposeful activity geared towards changing the status quo of human mindsets in order to equip the same mind with new ideas, skills, knowledge and morals which will make him or her become a functional entity/being in the environment where they live. Adult education is not just an ordinary venture but a very structured activity with a specific target clientele. The word adult here does not denote and aged personality but to differentiate this form of education from all others the world over. According to Osuji (2004), the concept “adult” is definable using the criteria of chronological (age) maturity, physical (size) maturity, biological (development of secondary sexual characteristics) maturity, mental/psychological (thinking reasonably and logically) maturity and social role (being

responsible for oneself and/or for others). But while variabilities can occur in physical, chronological and biological criteria, the mental maturity and social role criteria are very reliable and therefore mostly used by many societies.

In today's fast-paced and frequently overwhelming consumer landscape, individuals encounter numerous challenges when making purchasing decisions, resolving issues with products or services, and navigating complex market systems. The market can be a gloomy place, with consumers blitzed by unfair trade practices, spiralling prices, product adulteration, worthless or low-quality products, deceptive packaging, confusing advertisements, promotions and the likes (Olaniyi, 2023). As a result, consumers often feel overwhelmed, anxious, and unsure of their rights, leading to financial losses, emotional stress, and decreased trust in businesses and institutions.

Consumers today work in more complex markets, with ever-increasing volumes of data and a wider range of items to choose from. Virtually a greater number of sellers and producers in Nigeria whose utmost interest in business is profit maximisation at all cost, indulge in selling of adulterated or fake and dangerous products and services, not minding the effects it will have on the consumers. There has been global recognition of the fact that there is an existing imbalance of knowledge and power bond linking producers of goods and services and customers (consumers) (Ndubisi, Anyanwu & Nwankwo, 2016). The Nigerian shoppers because of this information irregularity had throughout the long term, endured such a huge amount of abuses from the hands of providers of services and products with whom they were connected in terms of providing unacceptable services and expired products (Olaniyi, 2025).

Challenges Faced by Consumers

When buying products from the market, consumers face certain problems. These include the following:

a) Price Variation:

Many times, while purchasing products one may notice that the price of the same item is different in different shops in the similar market. Also, price variations exist between markets. Why do prices vary? Sometimes prices vary due to certain genuine reasons and at other times, they vary because the sales persons want to overcharge you. Understanding the reason first:

- Prices are lower for the same product in wholesale markets as compared to retail markets.
- Prices of packed products are higher than the price for the same product when sold loose. This is due to packaging charges in packed goods.
- Maximum Retail Price (inclusive of all taxes), also called MRP, printed on the label of all products includes the commission of the seller. If he is ready to forgo a part of it, he sells the product at a price lower than the MRP to attract consumers and make them regular customers.
- Purchasing power of people varies in different localities. The sellers charge more from people who have the capacity of paying more, for example, they claim that they

provide the products clean and well packed, showroom is clean, attractive and the customer can move around and select the products, there is also facility of free home delivery.

- Products are sold at a reduced price during the "end-of-season" sales or at a discounted rate during "stock clearance" sales or for early birds.
- Products of better quality cost more than the lower quality ones or those nearing the expiry dates.

Some of the ways in which sellers overcharge consumers are:

- Selling a copy of the popular brand name.
- MRP for certain products varies in different states. These are mentioned on the label, and the shopkeeper takes advantage of this to charge the highest mentioned MRP.
- Selling items loose without a label or packaging so that you cannot read and check its real price.

b) Adulteration and Poor Quality

Adulteration means addition of certain things or their removal from a product, thereby, lowering its quality. Adulteration can also occur because of the use of poor quality raw materials or poor method of production or inappropriate storage of finished products. Adulteration is usually intentional. Such products may be harmful for the health and safety of consumers. However, all low quality products may not necessarily be adulterated ones. One may have heard of people suffering from diarrhea and vomiting after eating food and sweets from roadside hawkers. This may be due to adulteration of the food with harmful colours, stale ingredients, poor quality cooking oil, etc. These food items may also have been contaminated with germs. Therefore, it is important that we critically evaluate nutritional claims from advertisements and nutrition related news stories. Cases of people getting electric shocks from poorly designed electric irons and immersion rod may also not be new to you. Many fabrics shrink or the colour fades after the very first wash. Readymade garments that are stitched badly or have loose buttons are the other examples of poor quality products.

c) Non-availability - Hoarding and Black Marketing

There may be occasions when you do not find certain products in the market. This non-availability may be because of any of the following:

- Genuine and unavoidable reasons like off-season, lower production or less supply due to transporters strike or a natural calamity like drought or floods.
- Artificially created reasons by traders to demand a higher price from you. This is due to hoarding or hiding of certain products and their sale in black market i.e. at unreasonably high prices to needy consumers. Many times, when the manufacturers want to raise prices, they temporarily withhold the supply of their products from the market, thus causing artificial scarcity. Even in normal periods, when the sellers expect a rise in prices, they hoard products. For example, you may find such a situation for petrol, butter, cooking oil, etc., in the months of January and February, that is, just

before the budget and Government announcements of new policies on taxes, duties and others.

d) Defective Weights and Measures

Shopkeepers use several malpractices while measuring or weighing what you buy. These may be:

- use of irregular weights like bricks or stones or hollow bottom of iron weights which weigh less than the actual weight,
- use the weighing balance with a wooden beam that does not remain horizontal when the pans are empty,
- pointers of weighing scale that do not rest at zero even when no weight is put on the pans,
- placement of a piece of magnet or cardboard under the pans of a weighing scale,
- meters at petrol pumps and in auto-rickshaws and taxis not showing zero readings,
- use of a measure that may be dented or with a false bottom to give less measurements of liquids like milk or oil,
- use of a short or dented measuring rod, or by stretching the fabric or measuring the fabric on marked table tops to measure less fabric, etc. The shopkeepers' intention all the while is to give you less than the promised quantity without your knowledge, thereby earning higher profits (Wilson & Uyo, 2021).

e) Deceptive Trade Practices

You may have observed some of the following deceptive trade practices by shopkeepers and manufacturers:

- packing of small goods in large packets and packing poor quality goods in stylish wrappers that cannot be opened to examine the products inside.
- use of brand names, labels and packaging similar to good quality popular products for low quality products.
- offer of attractive free gifts, sales and discounts with some low quality products or offer of cheap free gifts and discounts that are not genuine, etc.
- selling expired articles at lower prices.
- polishing and packing second hand articles for selling them at first hand prices.

Thus, consumers are deceived and cheated.

f) Poor Consumer Guidance

Consumers have to often rely on the mercy of shopkeepers and manufacturers for information required to make any purchase. But they do not always give the correct and complete information or they may themselves not have sufficient information. They talk positively about only those brands of products that they stock and get a higher commission. Some salespersons do not pay attention to consumers. They behave rudely and do not show all the items. Thus, the consumers get very little help from these salespersons while making choices.

Also, there are no standardized consumer booklets available that one can refer to (www.fccpc.org.ng, 2014).

g) Lack of Standardised Products

While shopping, have you ever noticed that some products bear a quality standard mark like ISO, NAFDAC Registration number (Naf. Reg. no.), Manufactured Date, Batch number along with some other numbers? What do they mean to you? Well, these marks are called standardization or certification marks and are issued by the government. The numbers displayed along with the marks are the numbers of Nigeria standards corresponding to a product and unique for it. These marks convey the message that products bearing them are of good quality, correct weight and safe to use. However, all the products sold in the market including some very popular brands, do not bear a standardization mark. For example, when you buy a pressure cooker, you may be unsure and unable to decide whether to buy a popular brand without a standardization mark or to buy a less popular brand with a standardization mark. This leaves the consumer confused. Some incidences of misuse and misrepresentation of standardization marks have been reported wherein fake or duplicate products have been found bearing these marks (www.fccpc.org.ng, 2019).

h) E-commerce Fraud:

E-market fraud in Nigeria is a growing problem, with scams ranging from counterfeit goods ("what I ordered vs. what I got") to financial fraud through digital platforms, costing consumers billions and eroding trust in online marketplaces. Sellers advertise premium goods but deliver substandard or counterfeit items. Popularly known as "what I ordered vs. what I got." Fake online stores or sellers collect payment but never deliver products. Phishing & Identity Theft: Fraudsters create fake e-commerce sites to steal personal and financial data. Digital Lending Exploitation: Unregulated fintech apps impose hidden charges and predatory interest rates. Nigeria's "Yahoo Boys" have turned online scams into a global threat, damaging the country's digital reputation. E-market fraud in Nigeria is not just about individual scams—it reflects systemic weaknesses in regulation, trust, and consumer protection. For consumers in Ibadan and across Nigeria, empowerment comes from combining transformative learning (personal reflection and smarter choices) with critical consciousness (collective action to demand accountability).

i) Data Privacy:

Currently, data is the new oil; its value increases the more it is refined and responsibly shared, hence Data privacy in Nigeria is under intense focus and attack, with the Nigeria Data Protection Commission (NDPC) warning of escalating cyber threats targeting financial systems and critical infrastructure. The Nigeria Data Protection Act (2023) provides the legal framework, but enforcement and consumer awareness remain key challenges. Nigeria Data Protection Act (2023) establishes the NDPC and sets rules for processing personal data which include lawfulness, fairness, transparency, purpose limitation, data minimization, accuracy,

storage limitation, integrity, and confidentiality. The current challenges include coordinated attacks on Nigeria's financial systems and digital infrastructure, l**ow** consumer awareness, weak enforcement and data breaches and identity theft especially in fintech and e-commerce sectors.

The Place of Adult Education

Adult education plays a vital role in addressing consumer challenges in the marketplace. Through providing individuals with the knowledge and skills needed to navigate the complexities of the marketplace, adult education programs can empower consumers to make informed decisions, avoid financial pitfalls, and advocate for their rights.

Empowerment and Informed Decision-Making: Adult education provides individuals with essential information about products, services, prices, and quality standards, enabling them to make sound purchasing decisions that meet their needs and align with their resources.

Awareness of Rights and Responsibilities: A cornerstone of consumer education is familiarizing adults with their fundamental consumer rights (e.g., the right to safety, to be informed, to choose, to be heard, and to redress). This awareness is crucial for holding businesses accountable and reporting unlawful practices.

Protection Against Malpractices: Educated consumers are better equipped to identify and avoid fraudulent or deceptive business practices, such as false advertising, hidden fees, and the sale of substandard or counterfeit goods.

Financial literacy: Adult education programs often incorporate financial literacy training, which enables consumers to understand budgeting, saving, borrowing, and investing. Financial literacy is one of the strongest pillars of consumer empowerment, it equips consumer with the knowledge and confidence to navigate financial systems, resist exploitation, and make choices that improve their long-term well-being. They can evaluate loan terms, interest rates, and repayment schedules to avoid debt traps (Informed Decision-Making). Financial literacy helps consumers recognize predatory lending, hidden charges, and fraudulent schemes. In Nigeria's digital economy, this is vital for avoiding exploitative fintech apps and e-market fraud. Knowledge of financial products encourages participation in the formal banking system. This builds trust in institutions and reduces reliance on informal, often exploitative, financial practices. Financially literate consumers can plan for long-term goals such as education, housing, or retirement. Women and youth, in particular, gain independence and resilience through financial knowledge. Empowered consumers demand transparency from banks, fintechs, and e-commerce platforms. They become active participants in shaping fairer financial policies.

Media Literacy: Media literacy plays a vital role in consumer empowerment because it equips individuals with the ability to critically analyze, evaluate, and respond to the flood of information, advertisements, and digital content that shape consumer choices. It helps consumers recognize manipulative tactics, exaggerations, and misleading claims. Prevents impulsive buying based on emotional or deceptive marketing. Consumers learn to identify the interests behind media messages (corporate, political, or cultural). This awareness reduces

vulnerability to propaganda or one-sided narratives. Media literacy enables consumers to spot fake websites, phishing attempts, and fraudulent e-market ads. Protects against scams and identity theft in online marketplaces. Through analyzing reviews, influencer endorsements, and sponsored content, consumers distinguish genuine information from paid promotion. Leads to smarter, value-driven purchasing decisions. Consumers can use media platforms to share experiences, expose fraud, and advocate for transparency. Builds collective consumer power and accountability for businesses.

Digital Literacy: it is a cornerstone of consumer empowerment because it equips individuals with the skills to navigate, evaluate, and use digital technologies safely and effectively. In Nigeria's fast-growing digital economy, it is as essential as financial and media literacy. Consumers learn to use e-marketplaces, fintech apps, and mobile banking securely. Reduces risks of fraud, phishing, and identity theft. Helps consumers distinguish between genuine websites, apps, and reviews versus fake or manipulated ones. Prevents exploitation through misinformation and scams. Enables consumers to leverage mobile apps for budgeting, saving, and shopping. Encourages participation in digital financial inclusion programs. Consumers understand how their personal data is collected and used. Empowers them to demand transparency and exercise rights under Nigeria's Data Protection Act 2023. Consumers use social media and online forums to share experiences, expose fraud, and demand accountability. Builds stronger consumer movements and collective bargaining power.

Navigation of the Digital Marketplace: In the digital age, adult education is essential for developing digital literacy skills, including online safety, data privacy protection, recognizing online scams, and understanding the terms and conditions of e-commerce transactions.

Promoting Sustainable and Ethical Consumption: Education can raise consumer awareness about the environmental and social impacts of their purchasing habits. This encourages ethical consumerism, fair trade choices, and sustainable consumption patterns (e.g., reducing waste, identifying eco-friendly products).

Fostering Market Accountability: By creating a body of informed and demanding consumers, adult education encourages competition and drives businesses to improve their standards of quality, safety, and transparency to attract and maintain customer trust and loyalty.

Conclusion

In conclusion, adult education has, together with other sectors, been pushed into a more market-oriented situation in recent years, partly as a result of funding crises and partly as a response to this New Right thinking. As a result, it has come to be seen as a commodity like any other that can be marketed by using attractive presentation, effective publicity, market research and product evaluation (Liashenko, 2020).. In addition to this, deregulation in the distribution of education, as exemplified by the 1992 Act, has pronounced a climate of competition for access to whatever form of education is seen as having the highest exchange

value, thus encouraging a move away from negotiated community-based education to more narrowly vocational provision.

As we move forward, it is essential that we prioritize adult education and consumer education, ensuring that individuals have the tools they need to thrive in today's marketplace. Investing in adult education programs focused on consumer education, individuals and society as a whole can reap numerous benefits, including: improved financial stability and security, increased confidence in the marketplace, better decision-making and problem-solving skills, enhanced critical thinking and media literacy, and a more informed and engaged citizenry (Egbokhare, 2024). In essence, adult education is a powerful tool for individual self-reliance and for fostering a healthier, more dynamic, and equitable marketplace for all participants. Adult education has always been a cornerstone for personal growth, workforce development, and social mobility. However, the digital age has dramatically reshaped its landscape. From online learning platforms to AI-driven personalized education, adults today face both unprecedented opportunities and unique challenges in pursuing lifelong learning

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