

Consumer Rights: Navigating the Shift Towards Sustainable Lifestyles

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I. Introduction

1. Your Excellencies, distinguished ladies and gentlemen, good morning.
2. I am deeply honored to deliver the Keynote Address at this year's edition of World Consumer Rights Day, 2025. Let me take a moment to appreciate the bold and fearless General Manager of the Lagos State Consumer Protection Agency (LASCOPA), Mr. Afolabi Solebo, and his dedicated team for daring to tread in this challenging space - where their everyday work means stepping on the toes of powerful cabals and industry kingpins. Later in this address, I will further highlight why events like these calls for a celebration of men and women of LASCOPA and similar agencies - who continually put themselves in harm's way in ways that many of us may not fully appreciate.
3. Let me also extend my appreciation to the Honorable Commissioner for Commerce, Cooperatives, Trade and Investment (CCTI), Lagos State, Mrs. Folashade Ambrose – Medebem, and the Permanent Secretary, Dr Aina Ayoola, for their unwavering support of LASCOPA and for allowing the Agency to continue to define and strengthen its role.
4. The theme for this year's event, "***A Just Transition to Sustainable Lifestyles,***" raised a number of thought-provoking questions for me. At its core, "transition" is the process or period of change from one state or condition to another. When we juxtapose this with the phrase "sustainable lifestyles", it is an admission of the fact that our current way of living is unsustainable - hence, the urgent need for change. The theme expresses a collective desire to improve our quality of life - one that environmentalists among us would describe as a lifestyle that minimizes environmental degradation while promoting equitable socio-economic development.

5. Rather than resolving my dilemma, this acknowledgement of our past unsustainable practices - along with our desire for a better future - has only deepened my curiosity. Human existence dates back approximately 300,000 years ago, when anatomically modern humans, the *Homo sapiens*, were said to have first evolved in Africa. Since then, growth and development have been central to human strategy and survival. In light of this, I find myself compelled to ask: Have humans always lived unsustainably? Or was there a time when we achieved sustainability, only to lose it? The majority would argue that we once lived in harmony with nature, but the advent of uncontrolled industrialization disrupted the balance - ultimately impacting negatively human health and well-being.
6. The key question, then, is: How can we achieve the shift to a sustainable lifestyle? How do we bring to life the age-old business mantra that “***the consumer is king***”? These are the pressing issues that this year’s World Consumer Rights Day 2025 challenges us to address. This was also what prompted my earlier question to this distinguished gathering: Is the connection between consumer protection and sustainable lifestyle deep... very deep... or very, very deep? To effectively tie this theme to LASCOPA’s mandate, I have deliberately titled my paper, “***Consumer Rights: Navigating the Shift Towards Sustainable Lifestyles***”.
7. The World Consumer Rights Day, celebrated annually on March 15 under different themes, serves as a powerful reminder that we all – individuals, corporate bodies and the public sector – are all consumers. More importantly, it underscores the fact that we can collectively address challenges related to consumer protection. The 2025 theme specifically aims to highlight the interconnectedness between consumer protection and sustainable consumption. Each year, at the United Nations Climate Change Conference of Parties (COP), countries negotiate and coordinate efforts to tackle climate change, seeking solutions to meet climate crisis of rising temperatures, extreme weather events, and disruptions to ecosystems and human societies. Yet, we must ask ourselves: How well have we integrated

climate change considerations into consumer protection policies and strategies? How well are we driving behavioral shifts in consumption that can collectively mitigate climate change issues? These are the pressing questions that this year's World Consumer Rights Day compels us to reflect upon.

8. Let me use an example to drive this home. Very recently (January 2025), the Lagos State Ministry of the Environment implemented a total ban on single-use plastics, including Styrofoam food containers - designed for one-time use before disposal. In light of this policy, we must ask ourselves: how many of us immediately recognized the link between our daily consumption habits and the climate crisis? These plastics are derived from petrochemicals sourced from oil and gas – meaning that their production and disposal contribute to greenhouse gas emissions and environmental degradation. The implication of the ban therefore had multiple environmental benefits: reduced reliance on fossil fuels; reduced greenhouse gas emissions; and significantly decreased plastic waste that would have ended up in our landfills and waterways. Since the ban, have we observed the response from our restaurants, shopping malls and retailers? The ban has not only raised awareness but has also triggered a shift in consumer behavior, making individuals and businesses more conscious of the challenge of single use plastic and sustainable consumption practices.
9. As we navigate the multifaceted challenges of consumer protection, how can we effectively leverage sustainable lifestyles as part of the solution? This requires critical reflection and a commitment to developing innovative, actionable responses.

II. **The Framework of Sustainable Lifestyle**

10. What constitutes the framework and expectation of a sustainable lifestyle? A starting point is recognizing that sustainable lifestyle is relative, and it

varies based on an individual's circumstances and social standing. As a result, every individual's lifestyle choices are shaped by personal preference and economic realities. What may be considered modest for A may not be the same for B. While others less affluent may engage in conspicuous consumption as a reflection of social status, those with fewer resources often focus on practical, needs-based consumption aimed at securing essentials.

11. At the individual and household levels, the way we pursue well-being and happiness directly affects those around us. At the community and institutional levels, government plays a critical role in shaping policies and initiatives that define the broader societal context within which individuals, households and communities operate. Similarly, businesses on their part also bear a corporate social responsibility – not only in the way they carry out their operations but also in the products and services that they provide, influencing consumer behavior and sustainability efforts.
12. At a minimum, the expectations of a sustainable lifestyle include:
 - (i) healthy diets – ensuring food is sufficient, safe and nutritious while promoting environmentally responsible production that safeguards long-term food security;
 - (ii) affordable housing that prioritizes resources – efficient construction and sustainable urban planning;
 - (iii) employment that is fulfilling, providing long-term job security while contributing positively to environmental sustainability and social well-being;
 - (iv) basic clothing that meets both physical and psychological/social needs;

- (v) decent and affordable transportation for low-income people while minimizing environmental impact;
- (vi) access to essential healthcare services; and
- (vii) access to reliable and affordable energy – including access to clean cooking facilities to enhance quality of life and reduce environmental hazards.

These elements form the fundamentals of a sustainable lifestyle. However, since reality often differs from expectations, what is the actual state of these conditions on ground, and how can we bridge the gap between expectations and reality?

13. Permit me to frame my response on the reality of our circumstances with some musing:
 - (i) A 2023 study by the UN Office on Drugs and Crime reveals that up to 500,000 people die annually in sub-Saharan Africa due to counterfeit drugs. This includes 267,000 deaths per year from sub-standard malaria drugs and up to 169,000 deaths from fake antibiotics used to treat pneumonia in children;
 - (ii) An estimated 600 million people – nearly 1 in 10 globally – fall ill each year due to contaminated food, leading to 420,000 deaths annually. Children under five years of age bear 40% of this foodborne disease burden, with 125,000 deaths recorded every year;
 - (iii) In 2021, the World Bank estimated Nigeria’s housing deficit at 15.56 million units, while the Nigerian government statistics put the deficit statistics at 28 million units, requiring an estimated N21 trillion in funding. The lack of affordable housing is worsened by building collapses as a result of the use of substandard building materials, engagement of non-professionals, and regulatory failures, all resulting in loss of lives and property;

- (iv) According to the International Labour Organization (ILO), millions of ordinary people struggle to build better lives through work. The mismatch between labour supply and demand extends beyond unemployment to broader underemployment and workforce underutilization – Over 188 million are unemployed; 165 million don't have enough paid work; and more than 120 million have either given up job seeking or lack access to the labour market;
- (v) A staggering 267 million young people (ages of 15 and 24) are neither employed nor in education or training. While many others endure substandard working conditions;
- (vi) Despite the seeming over-consumption, over 5.5 million adults lack essential clothing, while one in eight children do not have the minimum clothing necessary for survival, hygiene and protection of their general well-being and self-esteem;
- (vii) According to the World Bank and World Health Organization (WHO), half of the world's population lack access to essential health services, with at least 100 million people pushed into extreme poverty due to healthcare expenses;
- (viii) A high percentage of urban population lack convenient access to public transport. Over 1 billion people lack access to an all-weather road, with only 49.5% of urban residents worldwide enjoying convenient public transport. In Africa, over 70% of the rural population remains unconnected to transport infrastructure;
- (ix) More than 685 million people worldwide lack electricity, while 3.1 billion people rely on polluting fuels for cooking, worsening health and environmental risks;

- (x) Many communities continue to suffer severe environmental degradation due to oil spills, gas flares, factory waste and industrial discharge, and improper solid waste disposal. These pollutants not only destroy the livelihoods of the people (farming and fishing) but also damage their health and prospects for the future thereby diminishing economic prospects for future generations.
14. The relevance of these statistics is that the key determinants of sustainable lifestyles remain deeply challenged. The overarching objective of the 17 Sustainable Development Goals (SDGs) is to ensure healthy lives and promote well-being for all. Regrettably, with only five years left before the 2030 Agenda reaches its deadline, only 15 percent of the 140 SDG targets are on track to be achieved according to the Sustainable Development Goals Report 2024. Many targets show weak or insufficient progress, while some have stalled or even regressed. Yet, we must recognize that the failure of the SDG Agenda is not just a failure of our collective responsibility to ourselves, but also a betrayal of our promise to future generations.
15. The connection between these realities and consumer protection should not be lost on us. At its core, consumer protection seeks to achieve fairness in markets and reduce the disadvantages experienced by consumers. It involves commitment to ethical business practices in ways that foster consumer confidence. The truth, however, is that as long as people remain trapped in poverty, their ability to make informed choices is severely constrained. Sustainable lifestyles rely on the ability to consciously engage in sustainable production and consumption practices. Yet, to do so, we must clearly recognize the vulnerabilities of consumers and understand how economic and social limitations shape their decisions. As the Yoruba adage goes, ***“Ebi o ki wo nu koro mi wo”***, meaning a hungry person is not a good listener. Put simply, a hungry person is an angry person.
16. If we fail to meet the needs of the present generation, it is wishful thinking to expect them not to compromise the ability of future generations to meet their needs.

17. A person grappling with the earlier mentioned harsh realities of life - realities that should be basic human rights and are enshrined in many constitutions - will resort to survival-driven choices. They will patronize unlicensed chemist for cheaper drugs, purchase substandard products, and consume whatever is available just to stay alive. In such circumstances, food safety and healthy diets become irrelevant and meaningless concerns. Asking such a person to be mindful of his or her consumption choices and their impact on sustainability is not just unrealistic - It is a mirage. For consumer rights to have true meaning, governments must intensify efforts to eradicate poverty, combat hunger, and promote the rights of women and other vulnerable groups. Only then can we lay the foundation for a society where sustainable choices are viable, not just idealistic aspirations.

III. **The Growing Divide of Consumer Protection**

18. I previously acknowledge the dedicated efforts of the men and women of LASCOPA and similar agencies for what they do, and why we must continue to appreciate their work. The pushback for many would be that little seems to be changing – consumers are still being exploited on daily basis across multiple fronts, often without meaningful redress. I concede that enforcement remains a serious and significant challenge in many systems and this is a critical issue that consumer protection agencies must continuously address with innovative ideas and strategies. However, beyond enforcement, we must recognize that as the pace of technological changes and innovations are accelerating and emerging to reshape industries, they disrupt traditional consumer protection mechanisms and introduce complex regulatory challenges that demand continuous adaptation.
19. Our values and moral considerations are becoming increasingly disconnected. For many individuals and leaders of businesses, profits and prosperity have become the sole driving force, with little regard for what negative impact this would have on other people's lives including the environmental cost. Sustainability demands for a shift in values - one that

prioritizes collective well-being over narrow self-interest, - yet, paradoxically, we are all mindlessly pushing in the opposite direction. Even more concerning is the cycle of blame - we all sit in our quiet corners, pointing fingers and blaming others for what we all consistently do and perpetuate, collectively contributing to the very problem we condemn. The truth is that when malfeasance and unethical conduct become widespread societal norm, they become overwhelming for the law itself.

20. I have carefully examined the objectives and functions of LASCOPA and similar bodies, such as the Federal Competition and Consumer Protection Commission (FCCPC). The extent of their functions to protect against unfair commercial practices, enable consumers to make informed and sustainable choices, prevent greenwashing, and generally promote social justice and economic development is quite broad. Regrettably, limited resources remain a huge barrier undermining their effectiveness. A number of consumer protection agencies have narrowed their focus to ensuring fair competition, aimed at curbing monopolies, and protecting consumers from substandard and adulterated products. Yet, even in these areas, their effort often fall short. Meanwhile, consumers are facing new and growing challenges - barriers that are increasingly driving up their cost of living and making sustainable lifestyles inaccessible and unaffordable.
21. Permit me to highlight a few emerging consumer challenges that have become increasingly prevalent:
 - (i) consumers pay property developers who divert these funds to unrelated ventures, including funding their affluent lifestyles, while offering excuses and delays in project completion;
 - (ii) consumers wake up to all sorts of unexplained or excessive deductions from their bank accounts with financial institutions. These amounts may seem insignificant to wealthier individuals, but not so for consumers with lower bank balances;
 - (iii) telecommunication companies lock-down customers into long-term contracts with high cancellation fees, charge for unreliable services –

add hidden fees, and repeatedly violate consumers right to privacy of personal information in several ways;

- (iv) energy and electricity providers add hidden and obscure fees to bills such as “administrative charges”, “service charge”, or “late penalties”. They fail to supply pre-paid meters, yet subject consumers to unscrupulous charges in the name of “estimated billing”;
- (v) predatory payday loan companies target low-income individuals for short-term loans at high-interest rates. It is so easy to criticize those who take the loans until one is exposed to how desperate people can be when it comes to funding basic necessities of life;
- (vi) credit card companies offer seemingly “free” credit at extremely high interest rates, especially to individuals with poor credit. These often times snowball into unmanageable debts;
- (vii) landlords offer sub-standard and uninhabitable accommodation at exploitative rents to tenants with limited housing options;
- (viii) I must also mention manipulation, extortion and deceit within religious institutions. Predatory religious leaders have become a threat not only to faith in salvation, but also to moral values.

22. The sheer magnitude of issues that agencies like LASCOPA face on a regular basis are simply huge and inundating. That, however, should not be an excuse for consumer watchdogs to give up and allow consumers to continue to tolerate abusive practices. Rather, it underscores the urgent need to continuously update and fully resource these agencies to enhance their effectiveness. We must also regularly evaluate their performance, ensuring they remain efficient, proactive and responsive in protecting the consumer’s rights. Only through consistent reinforcement and strategic evaluation can these agencies fulfil their mandate and safeguard consumers from exploitation.

IV. The Keys To A Just Transition to Sustainable Lifestyles

23. Using the consumer protection framework, there are a number of things that can be done to engender radical change in consumer protection. Within this framework, several key actions can drive meaningful changes:
- (i) Deep collaboration - a deliberate and intentional commitment by LASCOPA and related agencies such as FCCPC, NAFDAC, SON, CDAs, CSOs, MAN, and Chambers of Commerce – must move beyond isolated efforts. Shared leadership, pooled resources, and cross-sector expertise (skills, information and systems) will strengthen enforcement and impact.
 - (ii) The need for accessible and efficient dispute resolution mechanisms for enforcing consumer rights cannot be overemphasized. It must be swift and effective to deter harmful conducts and practices, and build public confidence in the system. Strengthening alternative dispute resolution mechanisms will ensure consumers can seek redress without undue delays.
 - (iii) We must enable a multifaceted approach to consumer education and raising awareness that goes beyond information-sharing – it must lead to behavioral change. Here, we must effectively leverage the opportunity of the digital era, in balance with a digital governance process that prioritizes information integrity and data protection.
 - (iv) We must not only harmonize extant consumer protection policies and enforcement mechanisms, we must also continue to innovate on these laws and regulations to ensure they are aligned and continuously updated. Policies must adapt to emerging challenges in e-commerce, sustainability and climate change issues.
 - (v) We must continue to encourage vibrant consumer movements. As they play a critical role in holding businesses accountable and advocating the shift towards sustainable consumption patterns and lifestyles. Encouraging grassroots and community-led consumer activism will amplify the demand for ethical and sustainable practices.

Conclusion

Distinguished ladies and gentlemen, permit me to close with a note of caution. The global call for a ***Just Transition to Sustainable Lifestyles*** again raises fundamental questions about fairness and equity in consumer protection, particularly in a world of stark economic disparities. For instance, the key-enablers of sustainable lifestyles - as - promoted globally are largely favorable to the developmental stage, competencies and capacities of advanced economies.

Today, 42% of renewable energy jobs are concentrated in the European Union, the United States, China, India and Brazil while the entire African continent accounts for only 2.4% of jobs in this sector. This imbalance highlights a critical gap: even as the world drives green industrialization, consumer protection in developing economies must remain alert. Without strategic interventions, the promised opportunities and socio-economic benefits of sustainable growth may remain out of reach for many. The complexities of this transition demand deep reflection and proactive action from government, regulators, and stakeholders to ensure that the pathway to sustainability is truly inclusive and just.

I thank you for listening.