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# **Consumer Education As A Way Forward to Consumer Protection**

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# INTRODUCTION

Globally, institutions of government are established to provide specific and relevant goods and services to the citizens.



Some of these services are intended among others, to protect the rights of consumer amidst fair trade and a competitive market environment and also ensure quality service delivery.

General public expression and opinion shows that gaps exist between expected service delivery and received services because a large proportion of the populace are not aware of the creation and existence of processes, procedures and mechanism for eliminating the gaps.



# CONSUMER PROTECTION AWARENESS CONCERNS

In a November 2012 Final Report on Nigeria Consumer Satisfaction Survey conducted by the Commonwealth Telecommunications Organization for the Nigeria Communications Commission, it was observed that many consumers do not make complaints for poorly rendered services.

Lack of awareness of a solution in place may be responsible for this.

	Whole sample	North West	South South	South West	South East	North Central	North East
never	64.0	68.9	65.4	69.2	59.1	50.2	65.5
once	14.2	9.4	18.8	12.0	17.2	19.6	13.0
2 - 5 times	12.8	6.5	10.7	12.6	14.5	22.0	15.2
more than 5 times	4.8	3.7	3.2	6.2	6.2	5.5	4.0
Did not answer	4.2	11.5	1.9	0.0	3.1	2.7	2.3
Total	100	100	100	100	100	100	100

# WHY LOW LEVEL CONSUMER EDUCATION

Low level consumer awareness situation could be linked to the consumer education systems and strategies put in place at different institutional levels for consumer education.

Apathy on demand for improved service delivery and resolution of unsatisfied services could have stem from unpleasant previous experiences and the general belief of a lack of an effective '*follow-up*' system on failed services in the country.

Following the drive and initiatives of the Consumer Protection Council in deploying several regulatory tools for monitoring and modifying behaviours of service providers and manufacturers through complaint resolution, surveillance and enforcement, consumer education, as well as research and strategy, some institutions (public and private) have carved out means of improving consumer education in Nigeria.

One of the objectives of consumer protection is the preservation of matters / services that relates to public health or safety.

Road Traffic Injury is declared by the World Health Organization (WHO) as a public health concern and as such Road Traffic Crashes (RTCs) and Road Traffic Injuries (RTIs) are topical issues of government at global, national and local levels.

Nigeria is not left out on this track as the country's Road Safety Lead Agency (FRSC) strives to improve on safety services delivery through robust awareness creation and other educational platforms.

# ROAD SAFETY EDUCATION AS A LIFE SUSTENANCE TOOL

The Federal Road Safety Corps (FRSC) engages in robust public education on its goods and services to enhance safety on Nigerian roads.

In the discharge of its duties, the Corps offers some services to the general public that have consumer protection dimension.



## PRODUCTS

In advancing safe road use culture and practices in Nigeria, FRSC is engages in educating the motoring public on the processes and procedures of obtaining some of its products namely:

- **National Drivers licence**
- **Vehicle Number Plate**
- **Road Signs and Signals**

### THE NATIONAL DRIVERS LICENCE (NDL)

This is one of the most acceptable national security /identification document in the country.

It is produced by FRSC for States under a Tripartite arrangement through the Joint Tax Board platform with each agency involved in the process performing unique but coordinated action.

### THE NATIONAL DRIVERS LICENCE (NDL)

Consumer Protection interests have been sustained through adequate awareness creation on the roles played by the various agencies in the production of the National Drivers Licence.

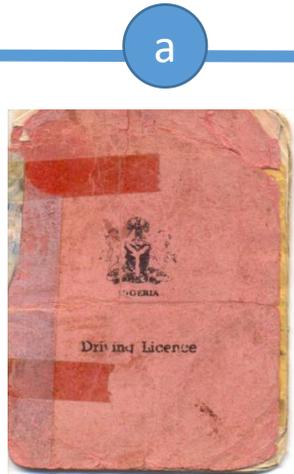
- **Vehicle Inspection Officers (VIOs):** Upon completion of training at the an FRSC approved driving schools, applicants are required to be tested by VIO. Only those who passed the VIO test proceed to process the driver's licence.

### THE NATIONAL DRIVERS LICENCE (NDL)

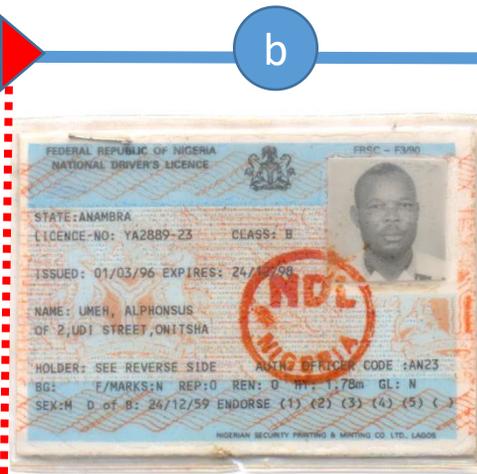
- **Board of Internal Revenue (BIR):** The BIR or Motor Vehicle Administration Authority (MVAA) is responsible for endorsing applications for processing and distribution of printed permanent drivers licence to applicants.
- **Federal Road Safety Commission (FRSC):** FRSC is responsible for capturing applicant's biometrics upon endorsement by BIR and printing of the permanent driver's licence as well as maintaining the database for all drivers nationwide.

## THE NATIONAL DRIVERS LICENCE (NDL)

The changes in concept and design based on national security imperatives have been well documented and published to keep consumers abreast of the development. This is done to ensure consumer protection on the products.



**Booklet Type NDL:**  
In use before 1990



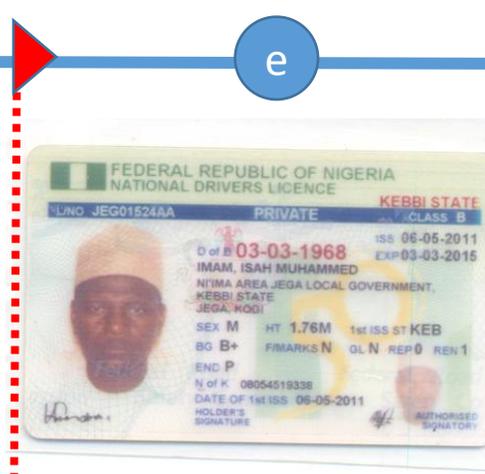
**Laminated NDL:**  
1990-1997



**PVC: Enhanced NDL:**  
1997-2005



**PVC: Customized NDL:**  
2005-2011



**PVC: e-NDL:**  
2011-Date

## THE NATIONAL DRIVERS LICENCE (NDL)

Other measures put in place to guard the interest of consumers on Drivers Licence matters includes:

1

Expanded awareness through publication of the NDL process in three (3) major languages:

- Hausa;
- Yoruba;
- Igbo

2

Creation of friendly and simplified digital platforms for payment of NDL

<https://www.nigeriadriverslicence.org/>

3

Deployment of Social Media channels for speedy resolution of NDL complains and issues

4

Use of Web and Mobile NDL verification tools for public utilization

To verify the genuineness of a DL, text **verifydlc** (space) **licenceNumber** to 33324

## VEHICLE NUMBER PLATE

Another critical area of service that the Corps ensures adequate consumer protection is in vehicle number plate production and issuance. The Corps has provided various means of educating consumers on the product, accessibility and other useful information.



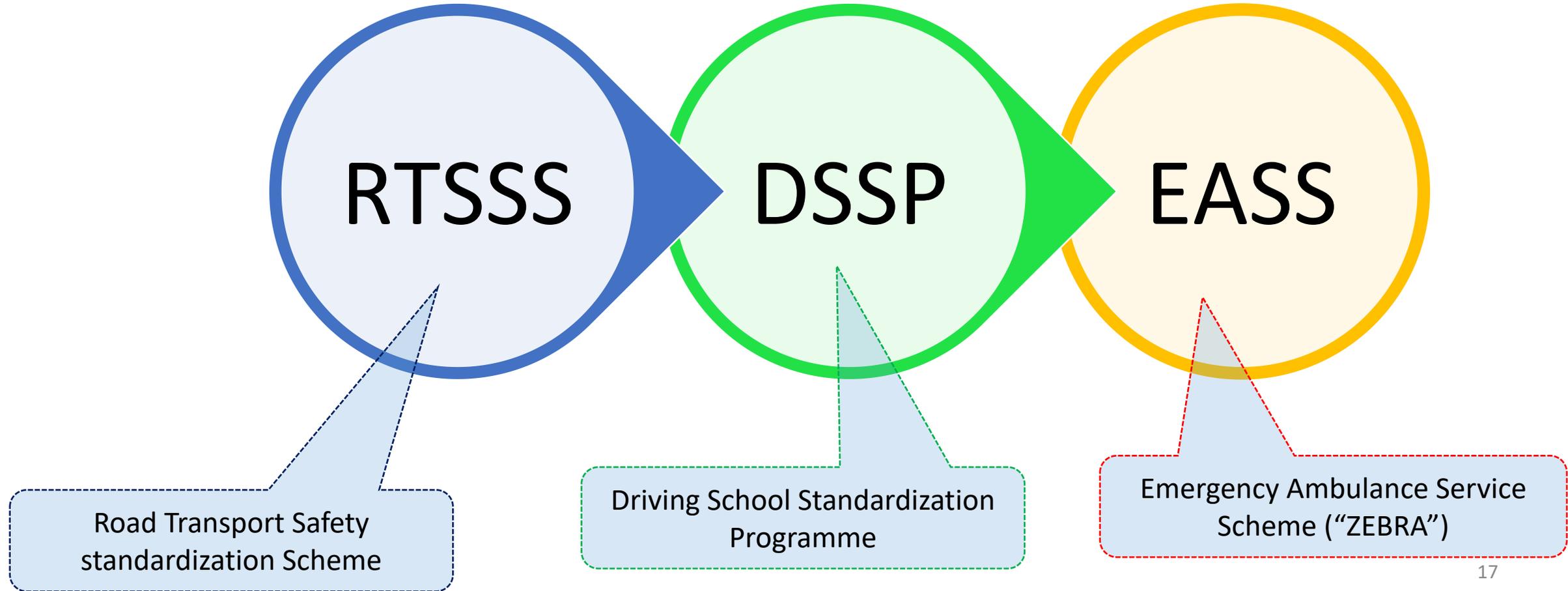
## ROAD SIGNS AND SIGNALS

In domesticating international road safety conventions and standardizing national road signage, FRSC has commenced production of standard road signs and signals for proper use of the road by all.



The product provides guidance for road to facilitate safety and security through appropriate placements at designated places.

Besides the products offered by the Corps, a number of services are equally rendered to ensure safety on the road. The services includes;



### RTSSS

The Road Transport Safety Standardization Scheme (RTSSS) was established on 11 September 2007 to regulate the activities of fleet Operators. It oversees the full implementation of three (3) main safety standards in commercial fleet operations in the country.

These standards include;

- ✓ Operator Safety Standards
- ✓ Vehicle Safety Standards
- ✓ Driver Safety Standards.

The right of stakeholders and consumers in fleet operations has been protected by the Corps on the RTSSS through:

- *Regular Inspection and Certification exercise for continual improvement of operational standards.*
- *Massive awareness system through publication via pamphlets, online and social media.*

22. Regulations 199 (20C). Any person who contravenes the provisions of this sub regulation commits an offence and liable on conviction to a fine and in addition may have his driver's licence suspended for one month and the owner of the operator of the vehicle shall compensate the passenger for an amount to be determined by the court.

23. Regulations 199 (20D). The driver and the owner or operator shall be severally and jointly liable for contravention of any of the provisions of this sub-regulation.

24. Regulations 200 (5). A company shall not be registered as a commercial transport company by the Corporate Affairs Commission unless it presents to the Corporate Affairs Commission a certificate of compliance issued by the Commission.

**PENALTY FOR VIOLATION**

- Regulation 199 (13) says any fleet operator who refuses to allow the certification team access into its premises to carry out assessment and inspection or refuses to avail himself for assessment or inspection shall be liable on conviction.
- Regulation 199 (14) says any fleet operator who fails to meet with the certification standard twice shall be suspended from operation until he fulfills the certification standards.
- Regulation 199 (15) says any fleet operator who fails to fix certification sticker on its vehicle shall be liable on conviction.
- Regulation 199 (16)(a) says any fleet operator who is involved in road traffic crash up to five (5) times within a quarter shall be investigated and if found culpable of not complying with stipulated safe standards shall have its licence suspended and be prosecuted.
- (b) Says any fleet operator who is involved in a fatal crash and if found culpable shall on conviction have its operation suspended.

25. Regulations 199 (17). Any fleet operator who fails to write emergency phone numbers on his vehicle shall be liable on conviction to a fine.

26. Regulations 199 (18A). Any fleet operator who is involved in road traffic crash up to five times within a quarter shall be investigated and if found culpable of not complying with stipulated safety standards have its licence suspended and be prosecuted. In addition to any other penalty prescribed by these Regulations or any other law, such fleet operator shall on conviction have its operation declared unsafe for public patronage. Nothing in this provision shall preclude the Commission from investigating any fleet operator involved in a single road traffic crash within a quarter.

27. Regulations 199 (18B). Any fleet operator who is involved in a fatal crash shall be investigated and if found culpable shall on conviction have its operation suspended. Provided that the fleet operator may re-apply for its licence on complying with stipulated safety standard.

28. Regulations 199 (18C). Nothing in this regulation shall prevent any victim of road traffic crash from taking legal action against such fleet operator.

29. Regulations 199 (19). In addition to third party insurance, all fleet operators shall have an insurance policy which shall cover victims of road traffic crash involving vehicles of the fleet operator.

20. Regulations 199 (20A). The driver or operator of a commercial vehicle shall convey any fare-paying passenger in his vehicle to the agreed destination.

21. Regulations 199 (20B). Where of any reason the driver or operator cannot proceed with the journey, the passenger shall be refunded the full amount he paid as fare and where the journey is disrupted or discontinued on the road for any reason other than the deliberate act of the passenger, the driver or the operator of the vehicle shall provide alternative vehicle to convey the passenger to his destination.

**REGULATING ROAD TRANSPORTATION IN NIGERIA THROUGH THE ROAD TRANSPORT SAFETY STANDARDIZATION SCHEME (RTSSS)**

**RTSSS**

The Lack of professionalism by fleet owners and near complete absence of proper regulations overtime resulted in poor management and phenomenal increase in avoidable Road Traffic Crashes involving fleet operators.

To ensure safety, there was need to bring some level of professionalism into the industry. Subsequently, Road Transport Safety Standardization Scheme (RTSSS) was officially launched on 11th September, 2007 by the President, Commander in Chief of the Armed Forces, Federal Republic of Nigeria, to among others;

- ♦ Regulate road transportation
- ♦ Ensure safe and standardized fleet transport operations
- ♦ Check the excesses of transport operators
- ♦ Entrench a culture of safety consciousness in organizations and companies with fleet of vehicles

**WHAT IS RTSSS?**

RTSSS stands for **Road Transport Safety Standardization Scheme**. It is a road transport regulatory policy which stipulates minimum safety requirements for fleet operators (organizations, companies, ministries, agencies and departments, academic institutions, NGOs and other road transport owners) with at least five (5) vehicles in their fleet.

# SERVICES (cont'd)

The provision of a dedicated website for RTSSS has expanded the consumer education channel and provided an unlimited access to information on fleet operation and services in Nigeria.



Entrenchment of safe road use culture is fully activated at the point of graduating drivers from driving schools through the Driving School Standardization Scheme (RTSSSS).

The screenshot displays the website for the Driving School Standardization Programme (DSSP) under the Federal Road Safety Corps (FRSC). The browser address bar shows the URL <https://dssp.frsc.gov.ng>. The contact information includes an email address [info@frsc-dssp.org](mailto:info@frsc-dssp.org) and a phone number +234 7060032222. A 'Login' button is visible in the top right corner.

The main content area features a navigation menu with the following links: Home, About DSSP, Useful Links, FAQ, and Contact. Below the navigation menu is a grid of 24 traffic signs, each with a descriptive label:

- STOP (blue circle)
- STOP (red octagon)
- No vehicles (yellow circle)
- No entry (red circle with white bar)
- No motor vehicles (red circle with motor vehicle icon)
- No motor vehicles except solo motorcycles, scooters or mopeds (red circle with motor vehicle icon)
- No lorries or coaches (red circle with lorry icon)
- No tractors, off-road vehicles on wheels or rotor-propelled machinery (yellow triangle with tractor icon)
- No motorcycles (red circle with motorcycle icon)
- No track-driven cross-country vehicles (snow scooters) (red circle with motorcycle icon)
- No mopeds (red circle with moped icon)
- No bicycles or mopeds (red circle with bicycle icon)
- No horse riding (red circle with horse icon)
- No pedestrians (red circle with pedestrian icon)
- Smallest interval between motor vehicles (yellow circle with 50 and arrows)
- Width limit (yellow circle with 2.2 m and arrows)
- Length limit (yellow circle with 10 m and arrows)
- Height limit (yellow circle with 3.5 m and arrows)
- Total weight limit (yellow circle with 8 t)

At the bottom of the page, there is a blue banner with the text "Search for Certified Driving School" and a search input field with the placeholder text "Search by Name, Address or City" and a "Search" button.

### DSSP

The use of technology to drive the operations of the DSSP has enhanced the reach of Driving School Operators and other allied service to consumers information and knowledge.

The DSSP 'apparatus' has been veritable too for the establishing a sound consumer (potential drivers) education system in the country.

## DSSP

As a sustainable methodology, the DSSP provides full scale information on the following to enhance consumer protection in Driving Schools operations:

- ▶ + Requirements for Setup of Driving School
- ▶ + Procedures for Establishing Driving Schools
- ▶ + Driving School Certification
- ▶ + Uniform Curriculum for Driving Schools
- ▶ + Instructor's Training
- ▶ + Assessment/Grading of Driving Schools

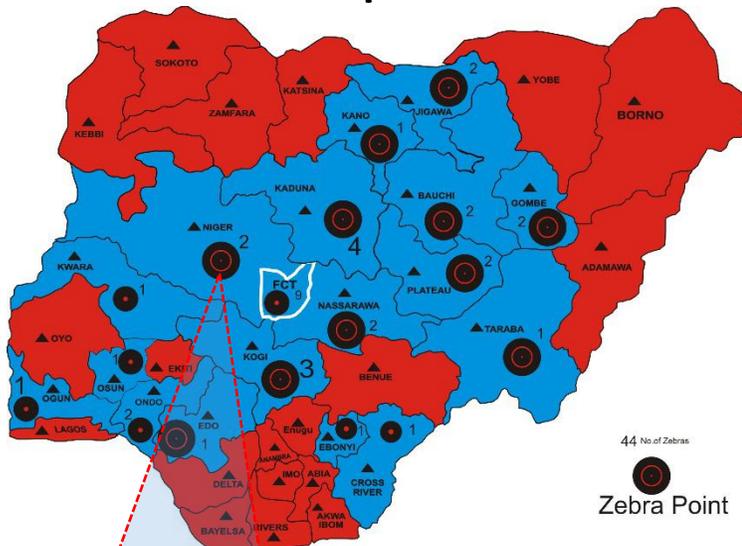
## EASS

Through a network of infrastructures, Emergency Ambulance Service Scheme (EASS) popularly known as ZEBRA has delivered timely road safety rescue interventions to many victims of Road Traffic Crashes in Nigeria.



## EASS

In ensuring that the motoring public benefits maximally from this service, information on Zebra locations, access to Emergency Call Centre and services as well as basic post-crash education have been brought to public domain.



ZEBRA locations in Nigeria



Emergency Ambulance Service Point (ZEBRA)



Emergency 24/7 Toll-Free Call Centre

## EASS

As a result of this handshake in infrastructure on post-crash services , the number of **persons rescued alive** at road traffic crash scenes from year 2011 to 2018 have increased thus leading to the saving and preservation of **many** lives on Nigerian roads.

Year	Total Number of Persons Involved in RTC's	Total Number of Persons Killed in RTC's	Total Number of Persons Rescued Alive from RTC's
2018	60,050	5,062	54,988
2017	66,998	5,121	61,877
2016	65,467	5,053	60,414
2015	64,394	5,440	58,954
2014	64,916	5,996	58,920
2013	79,744	6,544	73,200
2012	80,185	6,092	74,093
2011	81,927	6,054	75,873
<b>Total</b>	<b>563,681</b>	<b>45,362</b>	<b>518,319</b>

## SOCIAL MEDIA

In a fast paced world where communication is driven by technology, the FRSC leverages on Social Media to advance its Consumer Education and Protection priorities.

The Corps has a dedicated Social Media Group which is positioned to respond to any of the needs of FRSC customers on a 24-hour basis.

FRSC has deployed Facebook, twitter, WhatsApp, Youtube and Instagram as Social Media tools for effective Consumer Education Channels.



## CALL CENTRE REPORTS & COMPLAINTS HANDLING

A **24/7** Toll-Free Call Centre has been established to handle all Consumer complaints issues as far as road traffic safety issues are concerned.

Calls/Complaints are duly documented and enquiries are properly resolved to ensure that customers are adequately satisfied.



## Other Consumer Education Channels Deployed By FRSC Includes

Ease of  
Doing  
Business  
Publication

Public display of all FRSC processes at all FRSC Formations for transparency.

Print &  
Electronic  
Media  
Approach

Bill Boards  
and  
Outdoor  
Road Safety  
Publicity  
Tools

Text  
Messaging

Used to alert and notify consumers on issues such as NDL etc

Motor Park  
Rallies

Flowing from the survey conducted by the Commonwealth Telecommunications Organization on consumer satisfaction in the telecoms sector in Nigeria, it can be generalized that:

- ***A significant proportion of citizens do not make demand for change of poorly rendered services.***
- ***A number of people do not have sufficient information on how to redress the situation due to absence of a feedback mechanism.***
- ***Though there is an awareness mechanism in place, only a handful of Nigerians utilize the available channels provided.***

It is well established that a well informed consumer is highly protected from risks and hazards. Thus in ensuring that more Nigerian consumers get the needed awareness on products and services, the following recommendations are proffered:

- i. Expand existing consumer protection education framework to all Nigerians through robust awareness creation.***
- ii. Showcase resolved cases on consumer protections violations.***
- iii. Enact stiffer laws on consumer protection infringements.***
- iv. Fully implement the provisions of the guidelines on Ease of Doing Business in Nigeria (Executive Order 001).***

It can be noted that the present general public perception on consumer protection is limited to the level of education of the consumers.

The apathy shown by members of the public on failed services also reflect the lack of will on the part of citizens and a significant loss of confidence in getting justice especially by institutions established for such.

It is therefore important for government at all levels to take the programme of educating its citizenry to its zenith to facilitate effective service delivery.



Safety starts with  
**you**

# Thank you

Phone Only



Call toll free on: 122  
0700 - CALL - FRSC  
0700 - 2255 - 3772



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