



# Strategic Plan 2015 - 2018

Make Consumer Voice  
Heard and make it Count



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## FOREWORD

It gives me pleasure to present the Council's Strategic Plan 2015 to 2018. The Strategic Plan is an evolving document that is reviewed annually to take account of changing situations, government policies and emerging issues affecting consumers. The plan is expected to play a positive role in achieving a market place where consumers are well informed, confident and protected from unlawful, deceptive, misleading or otherwise objectionable practices. It is critical that consumers understand their rights and responsibilities and have the skills and confidence necessary to ensure they receive the best quality services and value for money.

A clear direction to design Council's Strategic Plan was provided by the Fiji Institute of Applied Studies (FIAS) Report. FIAS Report made recommendations after a comprehensive review of the Council's consumer awareness and service delivery programs which was funded by the AusAID. I wish to thank the Government of Australia and the European Union for assisting the Council financially to implement this strategic plan.

The Plan provides the framework against which the Council will prioritise its activities for action for the next 4 years. The staff of the Council will turn these strategies into Work Programme each year so that it delivers the activities effectively for the benefit of the consumers. The revised Strategic Plan outlines the Council's roles and functions and highlights its mandate, mission statement, values and aspirations. The objectives and strategies in this document are designed to spell out a sense of purpose and source of direction.

The Plan further highlights the strategic objectives which the Council will endeavor to achieve in the next 4 years keeping in view the resources available to it. Developing the Plan has been a real challenge particularly with the level of awareness that the Council has created which has led to greater expectations of the consumers from the Council. This is a very positive impact and will be further built upon for the future.

It is our hope that we will continue to engage with all our partners as we take this Plan forward in a spirit of openness and partnership for change for the benefit of consumers. We firmly believe that our Strategic Plan provides a focused approach to address issues confronting our consumers.

.....  
**Mr. Raman Dahia**  
**Chair, Consumer Council of Fiji**

## BOARD OF DIRECTORS

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## **PURPOSE OF THE STRATEGIC PLAN**

This Plan sets out what the Council will be doing over the 4 year period from January 2015, and how the Council intends to get there. The Plan outlines our vision, mission, values, operating principles, objectives and implementation strategies for 2015-2018. It provides the direction for a more detailed annual work programme, which will clearly identify how we will measure our performance against key result areas. It gives the direction for management decisions and priorities for all levels of the Council's work, and provides a basis for measuring and reviewing the individual staff and overall performance of the Council.

Given the Council's mandate stated in the Consumer Council of Fiji Act-1976, the Council's strategies, activities and performance indicators have been reviewed to accommodate consumer complaints, research conducted by the Council and the emerging issues identified by the Consumers International.

## **VISION STATEMENT**

**To build a society of informed and responsible consumers in which everyone is treated fairly, obtains value for money and is able to exercise their consumer rights**

## **MISSION STATEMENT**

**Make consumer voice heard and make it count**

## 1.0 OUR VALUES

The Council is committed to achieving positive change for consumers. As a small organization with limited resources, the Council will play an active role as a catalyst and facilitator for positive change in the marketplace.

Everything that we do during the implementation of this Strategic Plan will reflect our core values.

- Professional, impartial and ethical in all our dealings.
- Accessible and helpful in sharing our knowledge.
- Transparent, accountable and consistent in our approach.
- Collaborative, innovative, proactive and focused on achieving outstanding results.
- Dedicated to learning, team work and mutual respect.
- Foster open and honest communication.
- Value new ideas and seek ways of doing things better.

## 2.0 OUR PRINCIPLES

- Campaign fearlessly to change the policies and practices that adversely affect consumer interests;
- Maintain a highly disciplined result-oriented focus that maximises impact for consumers;
- Maintain objectivity in resolving consumer complaints without fear or favour; and
- Build a strong financial management and sound operating procedures.

## 3.0 ABOUT THE CONSUMER COUNCIL

**3.1** The Consumer Council of Fiji (CCF) is a statutory body established under the Consumer Council Act (Cap 235). The Council, as a watchdog protects the rights and interests of consumers by promoting a fair and just delivery of goods and services. First and foremost the Consumer Council is an advocacy organisation, conducting rigorous research and policy analysis on key consumer issues. CCF's insight into consumer need is a powerful tool for influencing decision-makers to bring about change. The Council protects the vulnerable groups such as rural poor, physically and mentally challenged, children and women by identifying and articulating the policy issues that are of importance to the consumers.

**3.2** Board members are appointed by the Minister for Industry and Trade for a term or terms as the Minister may determine. The Chairperson of the Council reports to the Minister. The Board of Directors appoint the Chief Executive Officer to lead and

manage the Council affairs within the legal framework and by maintaining high ethical standards. From corporate governance perspective, a Board Charter is in place that sets the rules and procedures within which the Board functions.

## 4.0 FUNCTIONS OF THE COUNCIL

Section 6 of the Consumer Council Act stipulates the functions of the Council. The Council is required to **do such acts and things it considers necessary** or expedient to ensure that the interests of the consumers of goods and services are promoted and protected.

These functions include:

- Advising the Minister on such matters affecting the interests of the consumers;
- Making representations to the Government or to any other person/organizations on any issues affecting the interests of consumers;
- Collecting, collating and disseminating information in respect of matters affecting the interests of consumers;
- Supporting or maintaining legal proceedings initiated by a consumer, where such support is deemed necessary;
- Conducting research and investigations into matters affecting consumers;
- Advising and assisting consumers on matters affecting their interests;
- Co-operating with any person, association or organization outside Fiji having similar functions and becoming a member of or affiliate to any international organization concerned with consumer matters; and
- Soliciting and accepting for the purposes of the Council any money, land, or other property from the Government, any local authority, public body, organization, or person by way of grant, subsidy, donation, gift, or otherwise.

The Consumer Council Act 1976 was amended in 1992 by Decree No 23. The amendment deleted a few key functions of the Council to promulgate the “Trade Standards and Quality Control Decree 1991”. Whether the amendment decree reduced the specifically listed functions to prevent the CCF from actually carrying out these functions is a matter of legal interpretation. As long as the amendment does not prohibit the carrying out of the three functions, the general power of the Council can be invoked to continue to carry out research, and/or examination or testing of goods and services, and receiving and acting on consumer complaints. The overriding function is to *‘do all such acts and things that it may consider necessary or expedient to ensure that the interests of consumers of goods and services are promoted and protected’* [s6 (1)]. The 1992 amendment to the Consumer Council Act seems to be redundant as consequential amendments were not made to the Act.

## 5.0 GENERAL PRINCIPLES

The Government endorsed the United Nations Guidelines for Consumer Protection that represents an internationally recognized set of minimum objectives to protect and promote consumer interests. The Council is guided by the United Nations Guidelines for Consumer Protection, briefly given as follows:

*Governments should develop, strengthen or maintain a strong consumer policy, taking into account the guidelines set out below. In so doing, each Government must set its own priorities for the protection of consumers in accordance with the economic and social circumstances of the country, and the needs of its population, and bearing in mind the costs and benefits of proposed measures.*

The legitimate needs that the guidelines are intended to meet are translated into the nine basic *rights* and *responsibilities* of consumers. These are the essential starting point for the Council's policies.

### 5.1 Consumer Rights

- **The right to satisfaction of basic needs** – Right to have access to basic essential products and services, adequate food, clothing, shelter, health care, education, water and sanitation;
- **The right to safety**- Right to be protected against production processes, products and services that are hazardous to health or life;
- **The right to be informed**- Right to be given facts needed to make an informed choice, and to be protected against dishonest or misleading advertising or labelling;
- **The right to choose**- Right to be able to select from a range of products and services, offered at competitive prices with an assurance of satisfactory quality;
- **The right to be heard**- Right to have consumer interests represented in the making and execution of government policy, and in the development of products and services;
- **The right to redress**- Right to receive a fair settlement of just claims, including compensation for misrepresentation, badly made products or unsatisfactory services;
- **The right to consumer education**- Right to acquire knowledge and skills needed to make informed, confident choices about products and services while being aware of basic consumer rights and responsibilities and how to act on them;

- **The right to a healthy environment**- Right to live and work in an environment that is non-threatening to the well-being of present and future generations; and
- **The right to service** – Right to receive the highest possible standard of service from public and private sector service providers regardless of consumers’ income and irrespective of whether they live in an urban or rural areas.

## 5.2 Consumer Responsibilities

- **Critical Awareness**- to be more alert and question the price and quality of goods and services we use.
- **Action** – to be assertive and take action to ensure that we get a fair deal and avoid being exploited by traders and service providers.
- **Social Concern** –to be aware of the impact of our consumption on other citizens, especially disadvantaged or powerless groups whether in the local, national or international community.
- **Environmental Awareness** – to understand the environmental and other consequences of our consumption. We should recognize our individual and social responsibility to conserve natural resources and protect the earth for future generations.
- **Solidarity** – to come together as consumers to strengthen and protect our interests.

## 6.0 GENERAL FRAMEWORK

### 6.1 Consumer Policy

Consumer policy can contribute to poverty alleviation, efficient markets, good governance and the promotion of consumer justice. The Council will actively pursue the three pillars of consumer policy:

1. Consumer Protection Legislations and Regulations,
2. Consumer Representation, and
3. Empowerment of individual consumers through education and dissemination of information.

Within this general framework, the Council will:

- Advocate for simple, speedy, efficacious, inexpensive consumer redress systems;
- Actively advocate for stringent enforcement of existing consumer protection legislations;

- Advocate for consumer representation at national policy making level and at appropriate bodies dealing with key consumer issues; and
- Empower consumers on their rights, responsibilities and redress systems as outlined in the Consumer Protection Laws.

## **6.2 Campaigns**

The Council will use campaign as a medium to raise consumer awareness, engagement and mobilization on key consumer issues. Through campaigns consumers will become conscious, proactive, critical, responsible and supportive to demand better quality of products and services. Campaigns empower consumers to voice against unethical practices in a marketplace. The Council will:

- Campaign effectively on key consumer issues and lobby for policy reforms; and
- Gather evidences to advocate for reforms in the marketplace on a product or service.

## **6.3 Consumer Education& Awareness**

Consumer education addresses not only problems of consumers individually, but also targets sustainable consumption, social justice, human rights, ethical values and poverty alleviation. Consumer education contributes towards the formation of a participative, critical and competent citizenry. The Council will:

- Undertake consumer awareness in schools; tertiary institutions, Government Departments, private sector, civil society groups, rural and outer islands and urban communities through mobile units, lectures, community visits, workshops, campaigns, media programmes etc;
- Promote active participation and consumer awareness amongst traders and service providers; and
- Develop multilingual consumer education and awareness materials for consumers in Fiji.

## **6.4 Trade and Economics**

The daily lives of consumers across the world are directly affected by the actions of governments and international institutions in regulating and liberalizing trade, investment and the practices of international business. Speculative financial flows, regional and multilateral trade liberalization, and corporate mergers and acquisitions are of particular concern.

The Council, in concert with any organization in the region and internationally, will ensure that the interests and rights of consumers are recognized and protected in international and regional trade and economic agreements. The Council will:

- Advocate for the inclusion of consumer interests in the formation of trade and economic policies;
- Research the impact of trade liberalization on the daily lives of consumers;
- Promote the use of competition policy which enhances consumer welfare nationally;
- Encourage Government to develop and implement policies/ laws based on UN Guidelines on Consumer Protection;
- Encourage businesses to adopt standards in delivering their goods and services to consumers; and
- Encourage businesses to be transparent, fair and responsible when dealing with consumers.

## **6.5 International Rules and Standards**

International rules and standards have major impact on safe design, performance and fit for purpose of products and services, and hence provide vital safeguards and protection for consumers. Standards should take into account consumer concerns and grievances against product and services which consumers use in their daily lives. The Council will:

- Lobby with the Department of National Trade Measurement and Standards to develop and implement Standards;
- Encourage Trade Standard and Advisory Council and other organisations to prevent the entry of inferior quality and ill packaged goods into Fiji;
- Increase public awareness on the importance of standards in protecting consumers; and
- Participate in national/ international standards development forums that are of interest to the Council.

## **6.6 Sustainable Consumption**

Find ways to improve the quality of life for consumers while preserving the natural environment and ensuring equitable distribution of the country's resources. The Council will encourage consumers, Government and industries to adopt behaviours, policies and practices that will promote sustainable consumption. The Council will:

- Promote public transport systems, car pooling and other ways to prevent traffic congestion and pollution of the environment;
- Ensure that consumers have accurate and reliable information on the environmental impacts of their buying decisions and lifestyle choices;
- Promote water and energy conservation;
- Raise consumer and industry awareness on production and marketing practices that are consistent with sound environmental policies; and
- Raise consumer awareness on buying of fair trade, environment friendly and energy-efficient products and services.

## **7.0 CORE FOCUS AREAS**

### **7.1 Safe and healthy food**

The Council recognizes that food security is the availability, accessibility and affordability of safe food for all citizens. All consumers have the right to sufficient, affordable, nutritious and safe food. In protecting that right the Council will:

- Promote food security and improved access to affordable, safe and healthy food;
- Promote information strategies that support informed choices;
- Ensure that food is safe and correctly represented in accordance to food safety laws;
- Test food items to ensure the labels reflect the ingredients used in the food and that the food is not adulterated or contaminated;
- Require clear and explicit labelling of irradiated food, genetically modified food and other food of concern to consumers; and
- Encourage appropriate food standards and grading systems.

### **7.2 Health**

The Council believes that every consumer should have accessible, affordable and reliable health services. In this respect it supports the objectives and targets set by the WHO in its document “Health for All” and the right to health provided for in the Constitution of Fiji. The Council will strive to pursue the following:

- Promotion of patients rights, privacy and redress;
- Raise awareness on misleading advertisements and door to door sale of alternative medicines such as herbal medicines, therapeutic treatments etc;
- Access to safe and affordable pharmaceutical products and medical devices;
- Monitor anti-competitive market practice in the pharmaceutical sector and auxiliary health services;
- Encourage the implementation of reforms in public and private medical and dental practices for efficient, accessible, affordable and safe delivery of services;
- Pressure the Dental and Medical Secretariat to be effective and efficient in resolving consumer grievances; and
- Support the Ministry of Health’s NCD prevention work and educate consumers on healthy eating habits and healthy lifestyles.

### **7.3 Public Utilities**

Public utilities including water, electricity, road infrastructure and postal services are the fundamental rights of consumers. The price, quality and reliability of these services and access to them are the most important issues for consumers. The consumer interest should be the basis for planning and decision making. The Council will:

- Encourage equal access to public utilities for all consumers;
- Encourage cost effective, reliable, timely and efficient service delivery;
- Advocate for fair procedures for consumer complaints and redress;
- Lobby for consumer friendly billing system that is accurate and easy to understand;and
- Lobby government for the removal of the regulatory powers of FEA and WAF.

## **7.4 Digital Age**

Information, Communications and Technology (ICT) and media are fundamental in creating conscious and assertive consumerism in Fiji. The Council will advocate for ICT and media policies on the following:

- Protection of consumer privacy and security;
- Promote the establishment of effective redress mechanisms;
- Advocate for appropriate ICT standards on products and services;
- Campaign on nutrition labelling and fair contracts in broadband services;
- Advocate for Universal Service Obligations in the ICT sector;
- Empower and educate consumers on ICT products and services and on internet governance;
- Advocate for affordable, accessible and undisrupted ICT services; and
- Lobby for continuous improvement in regulations on marketing, advertising, and broadcasting.

## **7.5 The Child Consumer**

In the contemporary marketplace, businesses are increasingly targeting children to sell their products. The advertising and marketing strategies of businesses and corporations have now become more child-focused. This is because young population of today are known to have greater influence on their parents' decision-making and income. To protect child-consumers in Fiji, the Council will lobby:

- To protect the use of children in advertising and marketing of products;
- Against irresponsible marketing and promotion of junk foods and unsafe products to children in school canteens, sporting events and via media; and
- With the Ministry of Education and schools to enhance consumer education.

## **7.6 Safe and fair financial services**

Consumers are facing difficulties with the rapid pace of financial innovation, the growing complexity of financial products, and the increasing financial risks and responsibilities

transferred to households. The need to teach people how to spend, save, invest, borrow and manage debt wisely has become more important than ever, in both developed and developing countries.

As governments implement policies to promote economic recovery, financial education programmes should be targeted at all levels of society – the most vulnerable and the financially excluded, as well as the general public – to help sustain consumer confidence and create economies that can better withstand market fluctuations. In this regard the Council will:

- Educate consumers to understand credit and other complex financial products;
- Lobby for an independent financial commission;
- Resolve consumer complaints on financial products and services;
- Continue raising awareness on Consumer Credit Act and the Hire Purchase Industry;
- Lobby for reforms in the Consumer Credit Act and Regulations;
- Lobby to make Data Bureau (Fiji) Limited accountable to consumers;
- Encourage responsible borrowing and discourage irresponsible lending;
- Provide Debt Management and Consumer Credit Advisory Services; and
- Highlight unethical practices that exist in the financial services sector.

## 9.0 GOALS

### Goal 1- Improve consumers' ability to make informed decisions

#### Strategic Objectives:

1. Provide consumers with the practical knowledge and skills to be more critical and competent when buying goods and services;
2. Disseminate information on issues affecting consumer interests;
3. Mount campaigns on key consumer issues to raise awareness and to educate consumers to become participative and critical in accessing goods and services; and
4. Educate and inform traders and service providers on consumer protection.

#### Implementation Strategies

- a) Campaign effectively on key consumer issues using the following mediums:
  - TV Ads
  - Cinema Ads
  - Radio Ads
  - Print Media
  - Fact sheet
  - Brochures/posters
  - Community networks

- Resource kits
  - Mobile units
  - Networking
  - Newsletters
  - Website based Consultation
  - Complaints- based investigative research
- b) Mobilise and strengthen consumer network members;
  - c) Develop and disseminate information and resource materials on key consumer issues;
  - d) Produce and publish Council's newsletter *The Consumer Watch*;
  - e) Conduct consumer outreach programs through mobile units, community visits, workshops, school/tertiary institution visits etc;
  - f) Regularly update Council's website and maintain Facebook network;
  - g) Conduct regular radio-broadcasts on consumer issues in English, Fijian and Hindi languages;
  - h) Issue regular press releases on consumer issues and respond to any media queries; and
  - i) Organise activities for World Consumer Rights Day Celebrations.

## **Goal 2 – Drive change to benefit consumers**

### **Strategic Objectives:**

1. Advising the minister on issues that affect consumers;
2. Making representations to the government or to any other persons or organisations on any issues affecting the interests of consumers;
3. Conducting research and investigations into matters affecting consumers;
4. Conduct research in partnership with regional and international organisations;
5. Conduct market surveillance to establish product prices and compliance with product labelling and safety requirements and misrepresentation;
6. Engage with Government, regulators, policy makers, private sector, NGO's and civil society groups with the aim to safeguard and promote consumer interests; and
7. Influence the decision making processes of public and private sector groups.

### **Implementation Strategies**

- a) Prepare submissions on legislations, policies, practices and prices or proposed price changes of goods and services;

- b) Conduct research, investigation, consultation to prepare Issues Papers on key consumer concerns;
- c) Propose necessary change to the respective laws, policies, practices, and standards, to ensure consumer issues are taken into consideration;
- d) Conduct market surveillance and surveys to establish product prices, labelling, safety, availability and compliance with current laws, regulations and standards;
- e) Develop and maintain network with civil society organisations and donor agencies locally, regionally and globally;
- f) Develop database on price changes of products and services;
- g) Work in partnership with Regional and International organizations to identify and understand emerging consumer issues;
- h) Develop research proposals on key consumer issues for donor funding; and
- i) Participate in consultative forums, boards, committees, task force groups and other working groups in private and public sectors.

### **Goal 3 – Solve consumer complaints through Alternative Dispute Resolution (ADR), Advisory services and legal representation.**

#### **Strategic Objectives:**

1. Resolve consumer complaints through mediation with traders and service providers;
2. Advise and assist consumers on matters affecting their interests.
3. Refer cases that come under the jurisdiction of other consumer protection agencies for their intervention;
4. Support and maintain legal proceedings contemplated or initiated by consumers where the Council deems such support necessary;
5. Provide debt management and consumer credit advisory services to financially illiterate consumers; and
6. Assist in the establishment of the proposed Consumer Complaints / Compensation Tribunal.

#### **Implementation Strategies**

- a) Provide advisory services to consumers on any enquiries on products and services;

- b) Assist consumers to deal with debt related complaints by restructuring their credit accounts with financial institutions;
- c) Raise awareness on Debt Management, Budgeting and their rights and responsibilities under the Consumer Credit Act 1999 and Moneylenders Act (Cap 234);
- d) Create conducive environment to resolve disputes amicably;
- e) Facilitate dispute resolution for cases with a monetary value of up to \$5,000 to the Small Claims Tribunal;
- f) Issue consumer alerts on traders and service providers who repeatedly engage in unethical and unfair trade practices;
- g) Record and document complaints on a centralised database; and
- h) Collate and provide complaints statistics on request.

## **Goal 4 – Foster a high performance organisation**

### **Strategic Objectives:**

1. Manage the Council’s resources and donor funds prudently and efficiently in accordance with good governance practices;
2. Maintain and adhere to a healthy work environment with a work culture that promotes organisational pride;
3. Manage and control financial resources based on good governance practices;
4. Review Council’s policies, plans, agreements, practices, appraisals, budget to be able to achieve organisational targets and objectives effectively; and
5. Provide focus to the Council through its governance structure for the effective delivery of the Council’s services.

### **Implementation Strategies**

- a) To facilitate the review of Council’s strategic plan, work programme, business plan, the organizational structure, provisional yearly budgets, performance management systems and individual job descriptions;
- b) Prepare yearly financial budget in consultation with the Council/Ministry in accordance with government’s budget guidelines in a timely manner;
- c) Implement donor funded projects in consultation with key stakeholders;
- d) Prepare annual Service Agreement and Council’s annual performance assessment report for the Ministry;

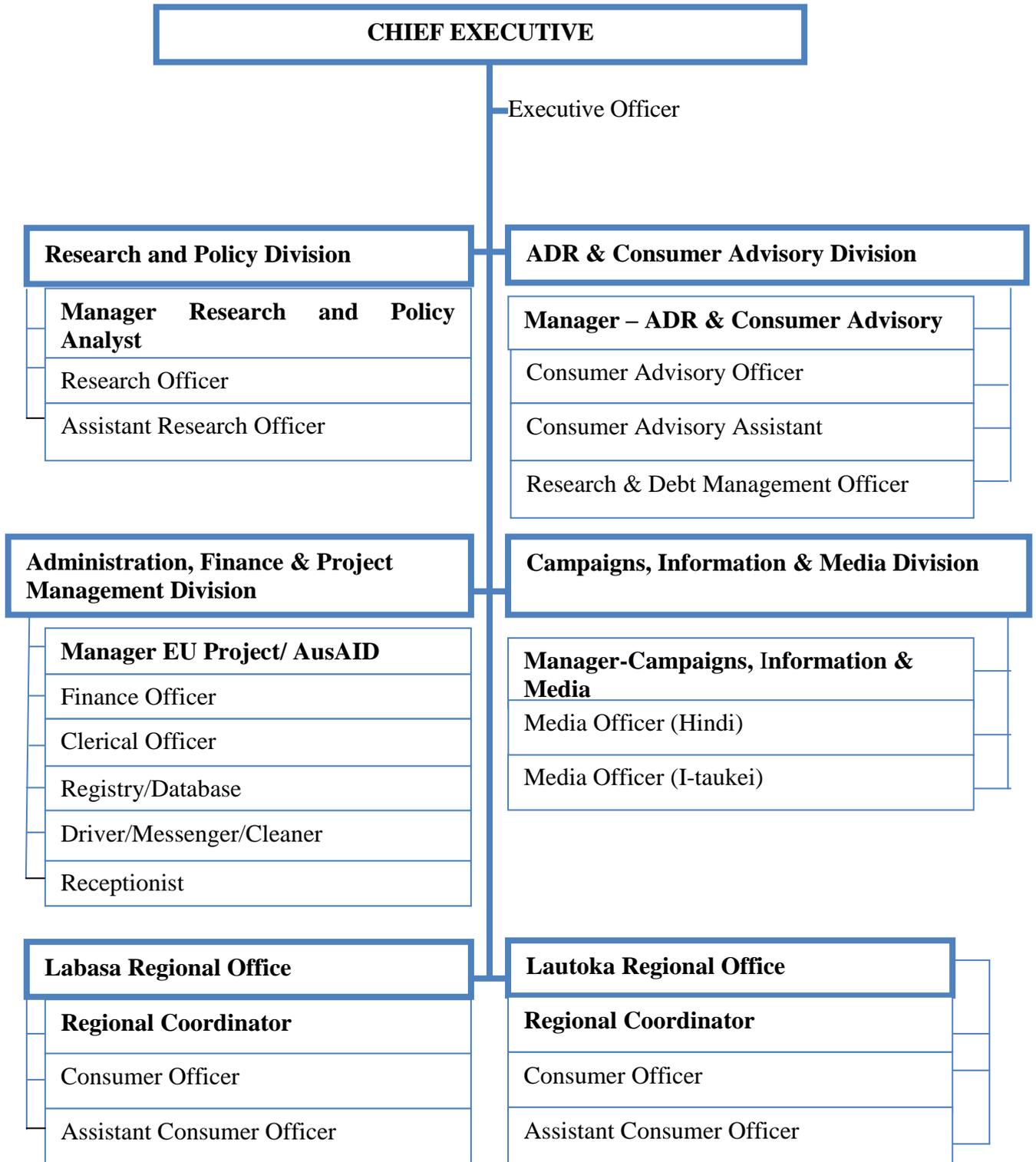
- e) Organize Council Meetings, management meetings and staff briefings;
- f) Prepare board papers, minutes, quarterly reports, annual reports;
- g) Develop personnel resources through training and practical attachment internally and externally to improve the efficiency and effectiveness of our workforce; and
- h) Maintain and develop Council's IT, Registry & Database Services.

## 8.0 ORGANIZATIONAL STRUCTURE

To achieve the Strategic Plan, there are four divisions with specific objectives, which are given below:

<b>Division</b>	<b>Objectives</b>
Research and Policy Analysis Division	To identify and undertake broad-based and complaints driven research on key consumer issues and consumer protection legislations to bring about necessary policy change and improvement in business practices.
Campaign, Information & Media Division	To empower consumers with knowledge and information so they can assert their rights and make their voices heard in the market place.
Alternative Dispute Resolution & Consumer Advisory Division (ADR)	To assist consumers in resolving complaints through alternative dispute resolution, advisory services and legal representation.
Administration, Finance and Project Management Division	To manage the Council's resources prudently and efficiently in accordance with good governance practices. To maintain and adhere to a healthy work environment with a work culture that promotes organizational pride.

This management structure will enable the Council to implement its objectives and strategies efficiently and effectively.



## CONTACTS OF CONSUMER COUNCIL OFFICES

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