

**JOB DESCRIPTION – RESEARCH AND DEBT MANAGEMENT
ADVISORY OFFICER**

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| Position | Research and Debt Management Advisory Officer |
| Organization | Consumer Council of Fiji |
| Tenure | Three Year (Contract) |
| Duty Station | Suva |
| Reporting to | Manager Research & Policy Analyst and Manager Alternative Dispute Resolution |
| Salary Band | \$26,576- \$38,727 (Band 5) |

1.0 Primary Purpose

In this role, Research and Debt Management Advisory Officer will engage consumers on their complaints or feedback on financial institutions and practices in the financial industry. He/she will also undertake consumer risk surveillance work to identify key trends emerging from consumer complaints and feedback. Also, he/she will conduct research in a manner that ensures effective and efficient policy change in the interest of financial consumers. Mount campaign on key consumer issues to raise awareness and educate consumers to become participative, critical and competent in the delivery of financial services.

2.0 Organizational Context of Position

The Consumer Council of Fiji (CCF) is a statutory body established under the Consumer Council of Fiji Act 1976 (Cap 235). The Council 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. The prime function of the Council is to drive real change for consumers based on these five themes-

- Delivering consumer knowledge, skills and information to all
- Championing and protecting the interests of all consumers
- Assist consumers in resolving complaints with traders and service providers
- Driving change (policy/procedures/practices) to benefit consumers
- Enabling consumers to make responsible choices

3.0 Council's Role

The Council's roles are to:

- Improve consumers' ability to make informed decisions;
- Solve consumer complaints through Alternative Dispute Resolution (ADR), Advisory services and legal representation;
- Advise the Minister on such matters affecting the interests of the consumers;
- Collect, collate and disseminate information in respect of matters affecting the interests of consumers;
- Support or maintain legal proceedings initiated by consumers, where such support is deemed necessary;

- Make representations to the government or to any other persons or organisations on any issues affecting the interests of consumers;
- Conduct research and investigations into matters affecting consumers;
- Provide debt management and consumer credit advisory services to financially illiterate consumers;
- Conduct market surveillance to establish product prices and compliance with product labelling and safety requirements including misrepresentation
- Work in partnership with local, regional and international organizations to identify and understand emerging consumer issues, conduct research and campaign on issues in solidarity to change local and global practices.

4.0 Responsibilities of the Position

The key accountabilities of the Research and Debt Management Advisory Officer:

4.1 Research and Policy Support

- Assist Manager RPA to carry out relevant field research, data processing, data analysis.
- Draft Issues Paper on policy matters.
- Conduct research, gather information and prepare submissions in consultation with Manager RPA.
- Assist in preparing information papers on issues on request basis.
- Organise data for the preparation of proposals for new funding.
- Assist in writing donor fund proposals.
- Assist in drafting submissions on policy matters.
- To carry out all other such duties as to ensure quality output from the Research and Policy Analysis Division.
- To carry out any other duty as assigned by the Chief Executive Officer through the Research and Policy Analysis Division.

4.2 Campaigns and Information

- Conduct debt management awareness programs including campaigns.
- Draft Press Releases on complaints driven issues.
- Draft Feature Articles on emerging issues.
- Assist in record keeping of information documents posted on websites and the public register.

4.3 Complaints Handling

- Assist consumers who face difficulty in managing their debt.
- Liaise with credit providers for best options.
- Provide advice on consumer credit based on Consumer Credit Act and budgeting.
- Maintain records and statistics of all the complaints.
- Draft Case Studies to be used in Council's newsletters, Annual Report and media related articles.
- Carry out any other duty as assigned by the Division Manager and the CEO.

4.4 Reporting

- Monthly reporting of the RPA and ADR Division to the Manager Research & Policy Analysis Division and Manager Alternative Dispute Resolution & Consumer Advisory.
- Prepare Quarterly Report for the RPA and ADR Divisions.

5.0 Key Selection Criteria

5.1 Qualifications

- Relevant work experience or a degree, preferably in business & finance, economics or social sciences

5.2 Technical Expertise

- Experience in dispute resolution, financial education, counselling, credit related matters or public relations.
- Good analytical and research skills and understanding of consumer financial behaviour, financial products and services.
- Disposition towards consumer engagement and familiarity with consumer centric practices.
- Good knowledge of consumer issues nationally and internationally.
- Good understanding of the Consumer Credit Act and refinancing options.
- Experience in training adult learners in low-income markets.

5.3 Key Skills and Competencies

- Must possess good verbal and written communication skills.
- Experience in providing counselling to individuals and families including, but not limited to personal financial counselling, debt management, housing counselling, credit review and, restructuring of loans.
- Experience in providing accurate, relevant and helpful information to assist clients and potential clients in developing solutions in money management, housing and credit related issues via telephone, internet or in person consultation.
- Must possess excellent interpersonal skills, self - motivation, and good organizational skills.
- Ability to work in a high volume, high pressure environment and ability to multitask.
- Ability to work constructively as an individual and as part of a close-knit team.
- Must be a critical thinker and be able to work independently.
- Strategic thinker, innovative, performance driven and an effective decision maker.
- Adheres to the CCoF communication standards, formats, procedures and style.
- Establishes and maintains positive communications with key internal and external partners by seeking input and feedback.
- Shows respect for different attitudes, knowledge and approaches.
- Coordinates own work with that of the team to meet agreed priorities and deadlines.
- Places the team's agenda before any personal agenda.
- Seeks actively to improve programmes and services by continuously exploring future possibilities.
- Treats sensitive or confidential information appropriately.

6.0 Contacts

This position has regular contacts with the following organizations:

- Ministry of Commerce, Trade , Tourism & Transport
- Government Ministries/Departments
- Relevant Statutory Organizations
- Fijian Competition & Consumer Commission
- Department of National Trade Measurement and Standards
- Commercial Organizations
- Ministry of Health
- Bureau of Statistics
- Fiji Revenue & Customs Services
- Industry Groups and Professional Organisations
- Consumer Association of Fiji
- Consumer Network
- Media organizations

7.0 Challenges and Impact on Organization Results

The challenges facing the position holder include the development of effective communication with the consumers and traders. It also requires building relationships with other organization including media, schools, NGOs, community groups, traders and service providers for advocacy work. The incumbent has to develop and maintain knowledge of monopolies and multinational companies to understand the strategies used which may not be fair to the consumers. Other challenges arise from the very tight decision-making deadlines imposed by consumers, media and other stakeholders, and managing Council's involvement in a range of programs which lands on the Council's lap unexpectedly. The incumbent is expected to take a positive approach to these challenges and develop creative/innovative approaches to handle them. Lateral and strategic thinking is often required to come up with effective and achievable approaches. The incumbent needs to be strongly consumer-focused and, frequently needs to prioritise and manage multiple tasks/demands set by circumstances.

8.0 Organisation Structure

Immediate supervisor: Manager Alternative Dispute Resolution & Consumer Advisory and Manager Research and Policy Analyst

| Positions Reporting To You | No of Staff Reporting To Them |
|-----------------------------------|--------------------------------------|
| None | None |

CONSUMER COUNCIL OF FJI – ORGANISATIONAL STRUCTURE

