



The State of Consumer Protection Around the World

Revised April 2013

About Consumers International

Established in 1960, CI is the world federation of consumer rights groups. Our goal is to ensure that consumer rights can never be ignored. With over 240 member organisations spanning 120 countries, we serve as the only independent and authoritative global voice for consumer rights. We are a registered UK charity.



The state of consumer protection around the world

Consumer protection plays a crucial role in building a fairer, safer world. Consumers International (CI), the global federation of consumer organisations, set out to assess the state of consumer protection around the world through a global survey of its member organisations. Seventy two consumer groups from 60 countries participated in this research, which covers a wide range of consumer protection issues.

The results provide an insightful global snapshot of consumer protection across a wide spectrum of countries, and an invaluable contribution to CI's work on consumer justice and protection. The results of this survey also come at an important time in the ongoing international development of consumer protection.

The key principles of consumer protection were first enshrined at an international level in the UN Guidelines for Consumer Protection (UNGCP). Since being established in 1985, the UNGCP now form the basis of consumer protection legislation in many countries around the world. At the time of writing, a review of UNGCP is under way, led by the UN Conference on Trade and Development (UNCTAD). CI and its member organisations are contributing to this process (which will be completed in 2014) to ensure that the guidelines are revised to reflect the reality faced by consumers in the 21st Century. While this report does not include a comprehensive set of recommendations, the results of this survey provide invaluable support both to the review of the UNGCP, but also to ongoing reforms of consumer protection regimes across the world.

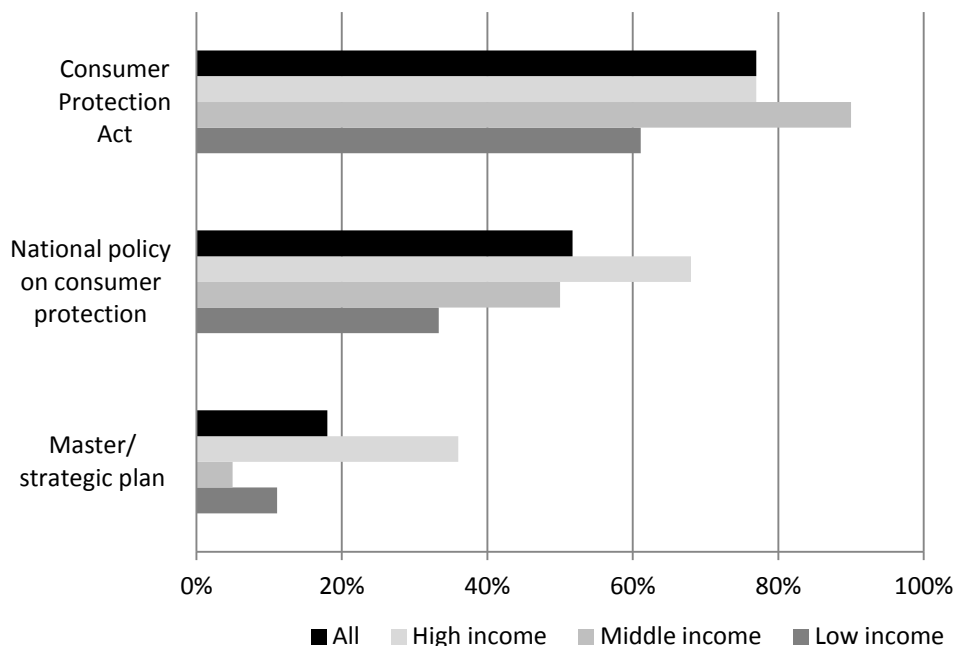
CI would like to thank all the organisations that participated for devoting their time and resources to completing the survey. For more information on the organisations involved, methodology used and classification of countries, please see the relevant annexes. The full quantitative dataset can be downloaded at: <http://consint.info/cpsurveydata>

Contents

General consumer protection measures.....	3
Consumer protection measures in specific sectors.....	12
The legitimate needs of consumers	16
The consumer rights movement	22
Annex I: Notes on the methodology	28
Annex II: The questionnaire and top line quantitative results.....	30
Annex III: List of respondents	39

General consumer protection measures

The governance of consumer protection



The predominant mechanism for the governance of consumer protection is the Consumer Protection Act (CPA) with 77% of all countries using such a measure. However, CPAs are much less prevalent in low income countries (LICs); 77% of high income countries (HICs) and 90% of middle income countries (MICs) report the existence of a CPA, while the figure for LICs is 61%. A corresponding pattern emerges when these results are viewed by geographical region, with Sub-Saharan Africa (SSA) reporting the lowest prevalence of CPAs at 63%.

However, significantly fewer countries (52%) have a national policy on consumer protection. In addition, a clear linear relationship between the existence of a national policy and income level can be observed, with 68% of HICs, 50% of MICs and 33% of LICs reporting the existence of such a policy. This indicates a substantial number of LICs that have a CPA but no national policy. Finally only 18% of all countries surveyed have a master/strategic plan for consumer protection.

It should be noted here that a CPA does not provide a guarantee of consumer protection. Respondents in many countries complain that legislation is often badly implemented, if indeed at all. Conversely, Germany has no such law in place, though it does have a policy and a very limited plan. Some countries, such as South Africa, have adopted a very comprehensive and rights-based approach.

A problem that is highlighted in some countries is that CPAs are not revised once passed. For example, Indonesia's CPA has not been revised since enactment in 1999; and Brazil's remains unchanged since 1990. CPAs in other countries are long standing but recently revised (for example, Korea's 1980 Act was revised in 2011) or are under revision, as is the case in Nicaragua, France and India. Many countries have legislated since 2000, and several others are in the process of legislating for the first time.

While progress is being made, it is uneven. For example, neither high-income Hong Kong SAR nor low-income Mali has a CPA, a national policy or a national master-plan on consumer protection either in place or in progress (although Mali's constitution does make reference to consumer rights in certain sectors). Countries can also experience setbacks. In Pakistan, where CPAs are provincial, the law in Sindh has lapsed.

The results give rise to an impression that countries tend to adopt a CPA as a first step before developing a wider policy or strategy. In theory, the development of the policy should be followed by a strategic plan of some kind, eventually leading to a programme including legislation. However, the process is often not nearly as smooth in practice. Governments may be overtaken by any number of factors out of their control, such as droughts or floods leading to food price spikes, wars leading to energy price spikes or global events such as the recent financial crisis, which in some cases required measures to be taken within a few days.

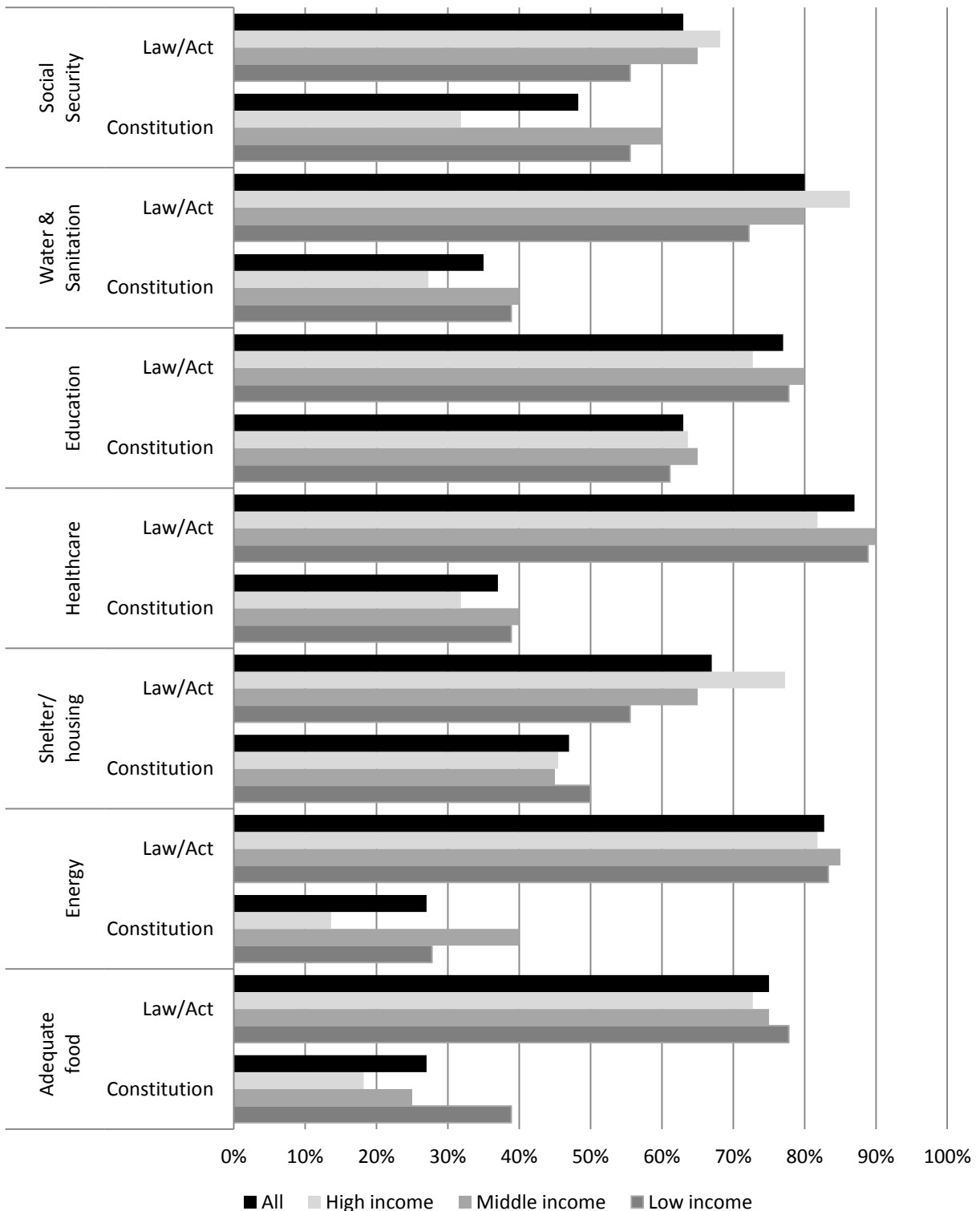
Defining the consumer in legislation

In the majority of countries, the legal definition of the consumer clearly defines consumption as only relating to the supply and household use of goods and services. In a recent example, a draft law currently under discussion in Afghanistan defines the consumer as: *"a person to whom a Good or Service is Supplied, or to whom an offer to Supply a Good or Service is made, and such Good or Service is: (a) of a kind ordinarily acquired for personal, domestic and household consumption; and (b) not purchased for: (I) re-supply, re-sale or re-distribution in the course of Business; or (II) use or consumption in manufacturing."* Certain jurisdictions do not define the consumer explicitly, as indeed is also the case in the UNGCP. Australia, France and the UK do not have single definitions. Belgium, Quebec and Uruguay explicitly exclude all professional use of products.

The EU Directive on Consumer Rights (which will come into effect in June 2014) defines the consumer in Part 2.1 as: *'any natural person who is acting for purposes which are outside his trade, business, craft or profession'*. However, the Directive also states in its preamble that: *'where the contract is concluded for purposes partly within and partly outside the person's trade and the trade purpose is so limited as not to be predominant in the overall context of the contract, that person should also be considered as a consumer.'* This kind of flexibility is also (and most clearly) demonstrated in Latin America. The terms *'persona natural o juridica'* (El Salvador, Chile, Panama, Peru), *'persona individual o juridica'* (Guatemala), and *'persona fisica o juridica'* (Argentina) all indicate the possibility of extending the concept of consumer beyond the realms of the personal. Some Latin American jurisdictions also refer to small artisans (Costa Rica) or micro-enterprises (Mexico).

The strict separation of business from personal life is a product of the 19th and 20th Century industrial revolutions and is not found to the same extent in emerging and developing countries, especially in rural areas. Where consumers are, for example, engaged in small-scale production and live and work in the same place ('above the shop', as it were), it becomes almost impossible to draw a clear distinction between purchases of goods and services for business or for personal use. With the return of 'home-working' due to developments in communications technologies, this blurring has now become a feature of advanced economies too. This has interesting implications for the scope of national consumer protection law.

Legal provisions in relation to consumers' basic needs



Respondents were asked about a range of legal approaches to addressing the basic needs of consumers, and to distinguish between the use of specific laws or acts and provisions contained within the constitution. For all sectors and in all the regions except Middle East/Turkey/North Africa (MENA) a majority of countries have adopted legislation. This ranged from 63% of countries that legislated in the area of social security and 87% of

countries with laws to ensure that basic healthcare needs are met. Similarly, at least 50% of HICs, MICs and LICs reported the existence of legislation in each sector identified.

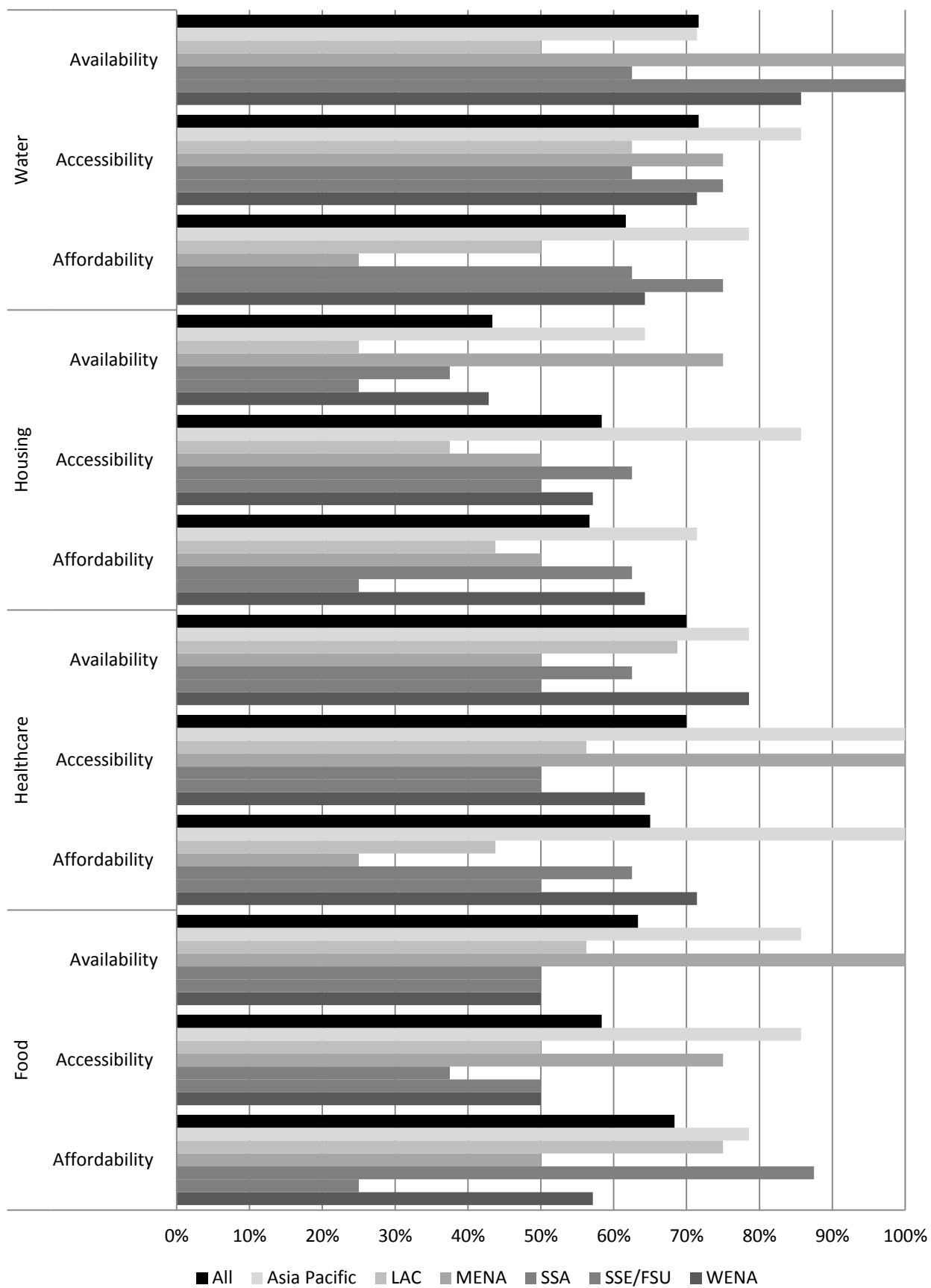
However, respondents in many countries report that such laws are frequently not effective. FUNDECOM, Dominican Republic, noted that despite constitutional *and* legislative provisions, the results were still unsatisfactory. Legal measures, whether constitutional or legislative, seem to be no guarantee of universality of access.

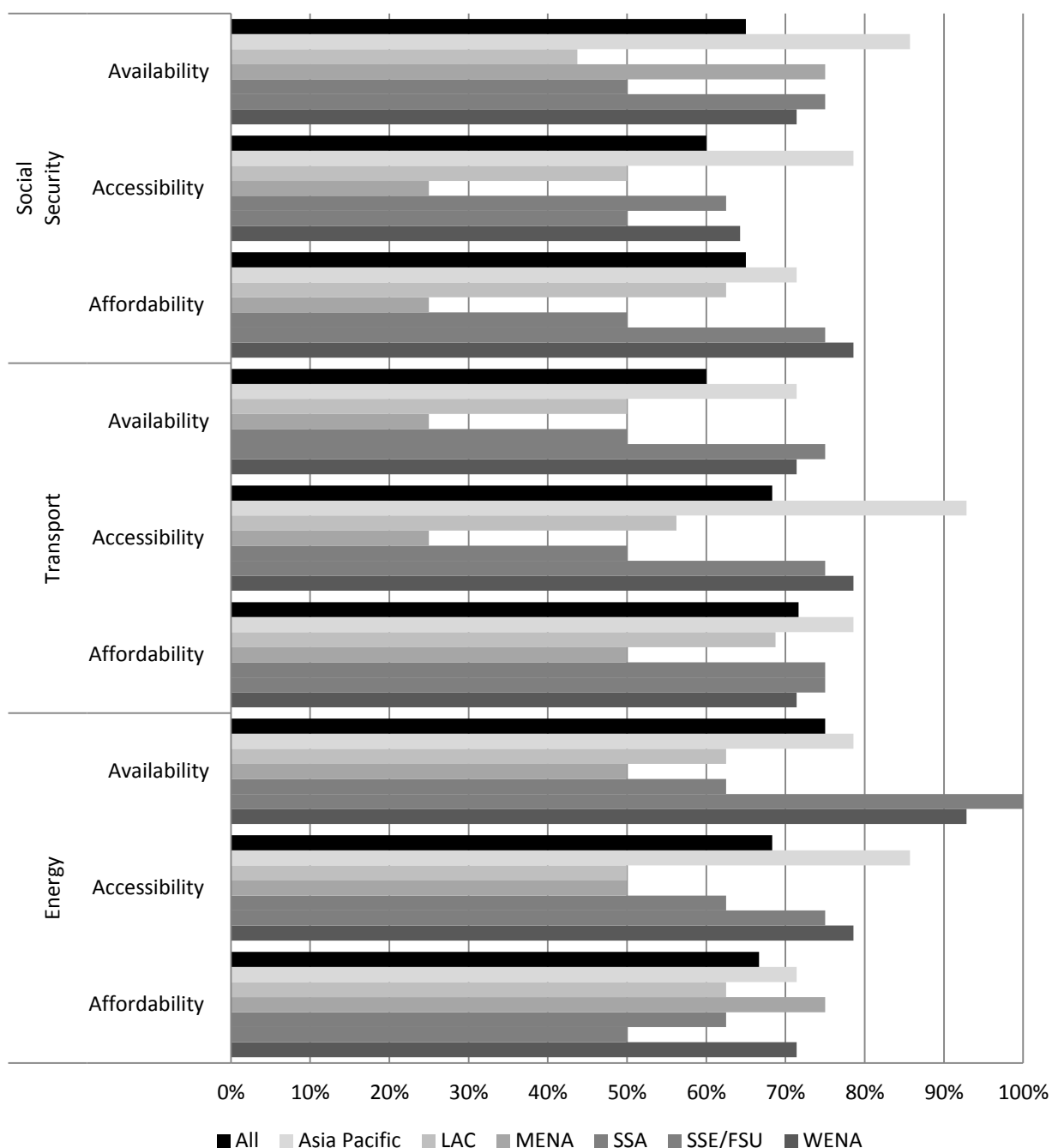
Despite the recent attention given to constitutional measures to promote consumer rights, in only one sector – education – are these provisions adopted in a majority of cases (64%). There is no evidence that constitutional provisions have yet led to higher levels of access across the sectors. HICs have the highest levels of access to basic goods and services but do not report a higher prevalence of related constitutional provisions in this survey. LICs are the most likely to have constitutional measures in place regarding food (39%) and are almost equally likely as MICs to have provisions in relation to water/sanitation and health care (39% and 40% respectively for both sectors). MICs are the most likely to use constitutional measures in relation to energy (40%) and social security (60%).

This suggests that LICs and MICS are more likely to take a declaratory approach to meeting basic consumer needs than HICs. However, some constitutional provisions (such as those in existence in South Africa regarding access to certain public services, or India's constitutional 'Right to Life') may be a tool to bring much needed improvement to levels of access. There is little evidence, however, to suggest that richer countries which have already achieved higher levels of coverage made use of these mechanisms.

This does not mean that constitutional provisions have no value, but it does suggest that they have yet to produce tangible results in many countries. Constitutional provisions are not in conflict with legislation, and laws are of course a mechanism with which to put into effect rights guaranteed under the constitution. A more pertinent issue is the extent to which the declared intentions of legislation are actually realised.

Officially organised or sponsored initiatives to address the affordability, accessibility and/or availability of essential goods and services



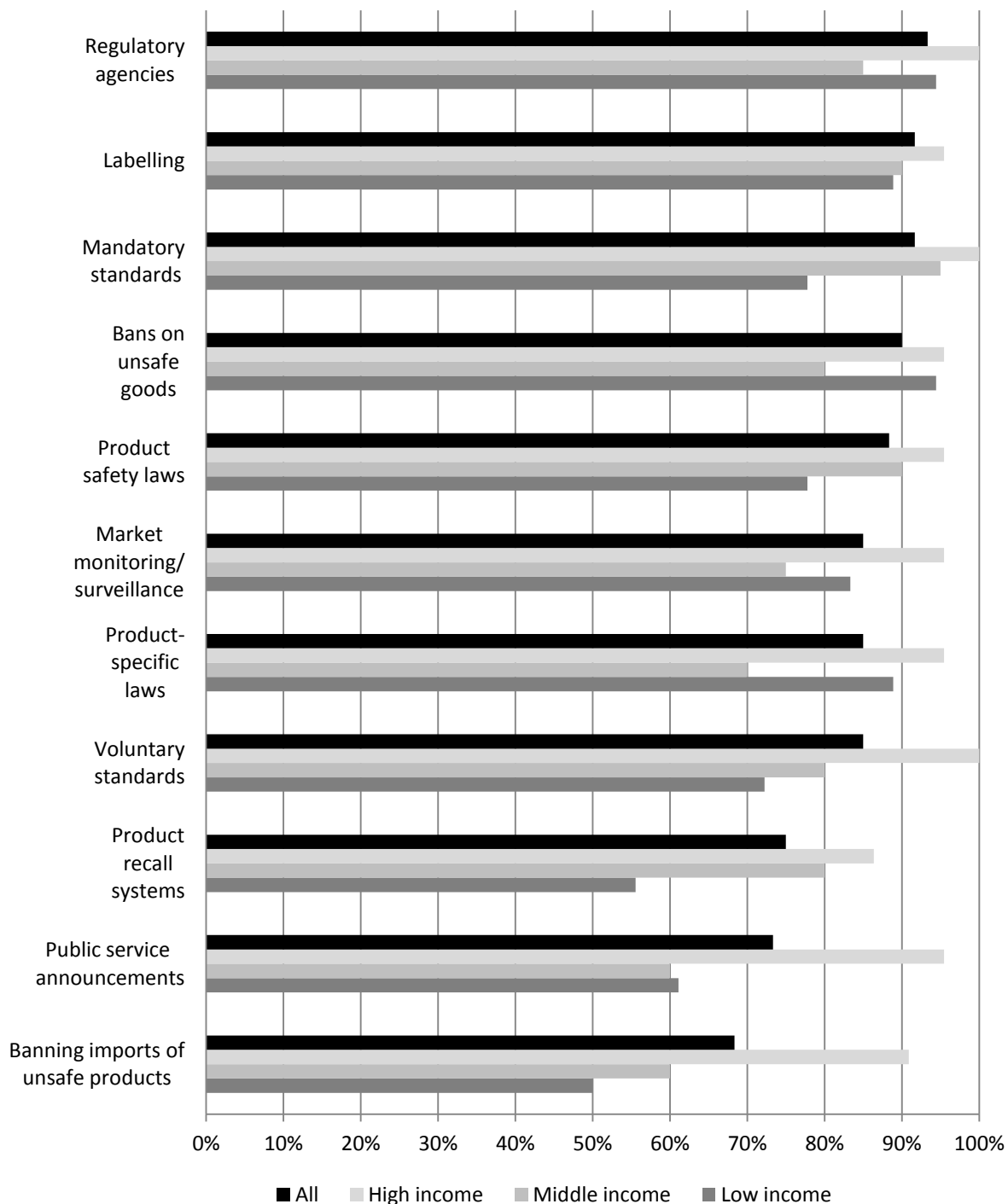


Initiatives around affordability are very prevalent in Asia Pacific and to a slightly lesser extent in SSA. LICs are slightly more likely to intervene to control the price of food, energy and transport. Affordability initiatives in these countries are more likely to target a larger proportion of the national population than in HICs (though this is not a conclusion that can be drawn directly from the results to this survey). Several countries have product-specific interventions, although respondents expressed uncertainty about their impact. According to DECOM, Mozambique: *“In the food sector, we have a program called “the basic basket”, for which the government defines the basic prices that the sellers must practice in the market for the poor people. But the impact is unknown.”*

In terms of initiatives to address the accessibility of basic goods and services, results suggest that countries in Asia Pacific are more likely to intervene, while in SSA such initiatives are less common. However, a significant

level of intervention was also reported in WENA, where access levels are high. This contrast between results on accessibility and affordability suggests that access initiatives may be more successful than price controls. A more mixed picture emerges in relation to initiatives on availability (continuity of supply). Here, SEE/FSU and MENA appear more likely to intervene. This is consistent with a profile of relatively high rates of coverage combined with frequent interruptions of supply for many basic services, characterising many countries in both regions.

Measures to ensure consumer safety



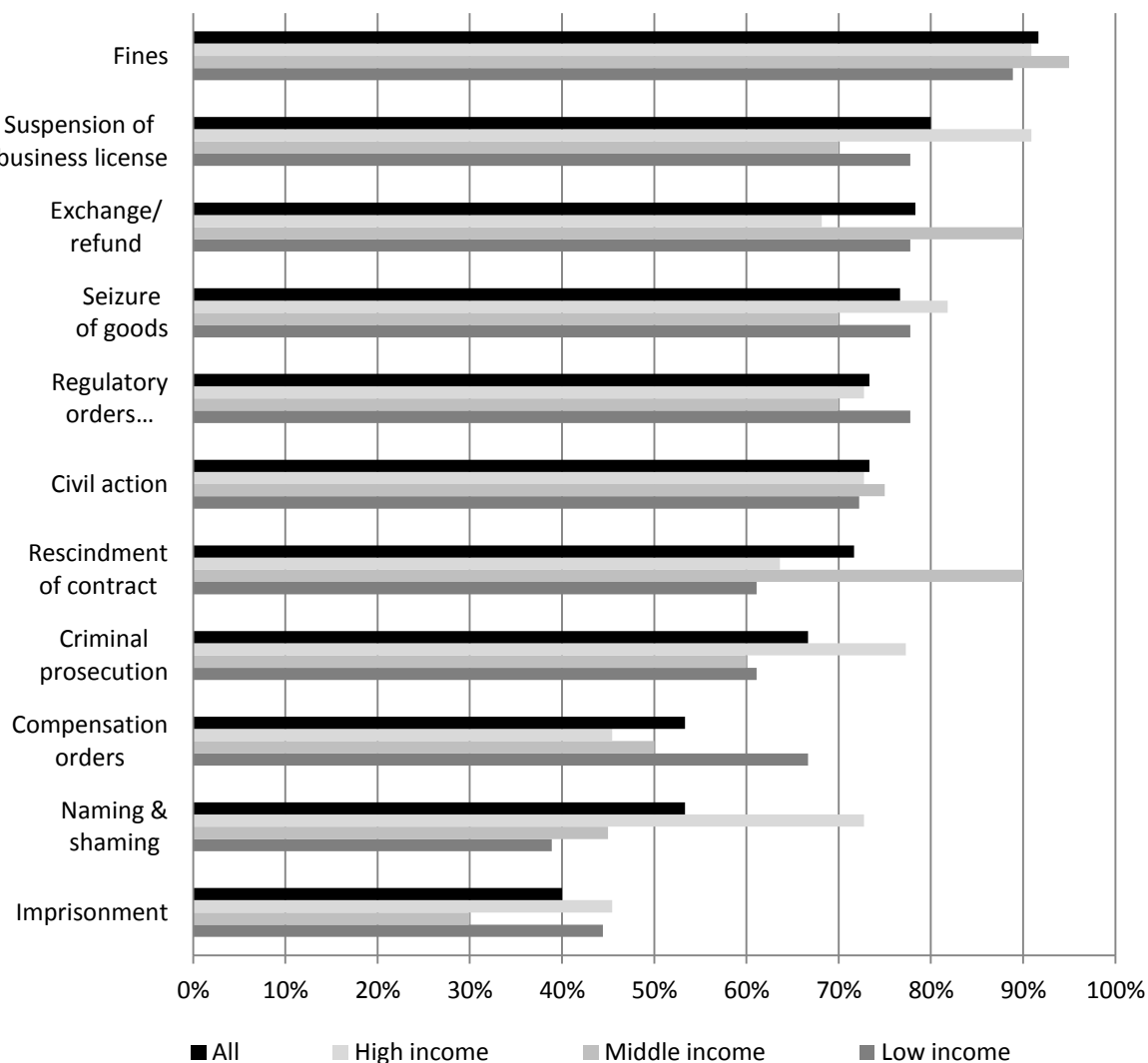
The overall results are fairly consistent in that a clear majority of countries use a wide variety of mechanisms. Import bans are the least prevalent at 68% although it should be borne in mind that imports would also be covered by bans on unsafe goods which are in place in 90% of countries. Ninety-three percent of countries

have regulatory institutions and 83% report the presence of surveillance schemes. The other most prevalent mechanisms are mandatory standards and labelling (both 92%). The use of voluntary standards by 85% of responding countries highlights the importance of the engagement of consumer groups with standards bodies. There is a well-established pattern whereby voluntary standards eventually become integrated into mandatory regulations.

There is a relationship with income level, with measures being applied least in LICs (although prevalence of all mechanisms identified is greater than 50%) and most in HICs (between 85% and 100% for all measures identified). MICs show a more diverse pattern, varying from 60% to 95% across different activities. By region, responses from SSA report the lowest prevalence of safety mechanisms while 100% prevalence for all measures is reported in WENA.

While legislative and administrative mechanisms seem to be widely in place, CI members responding to this survey express frustration with their effectiveness. As described by a respondent in India: *‘Although legal provisions (often mandatory) exist in respect of all the above issues, the implementation/enforcement is very poor or ineffective in most of the cases. As such consumer protection remains on paper and is often illusory’.*

Enforcement actions by governments in response to consumer protection violations

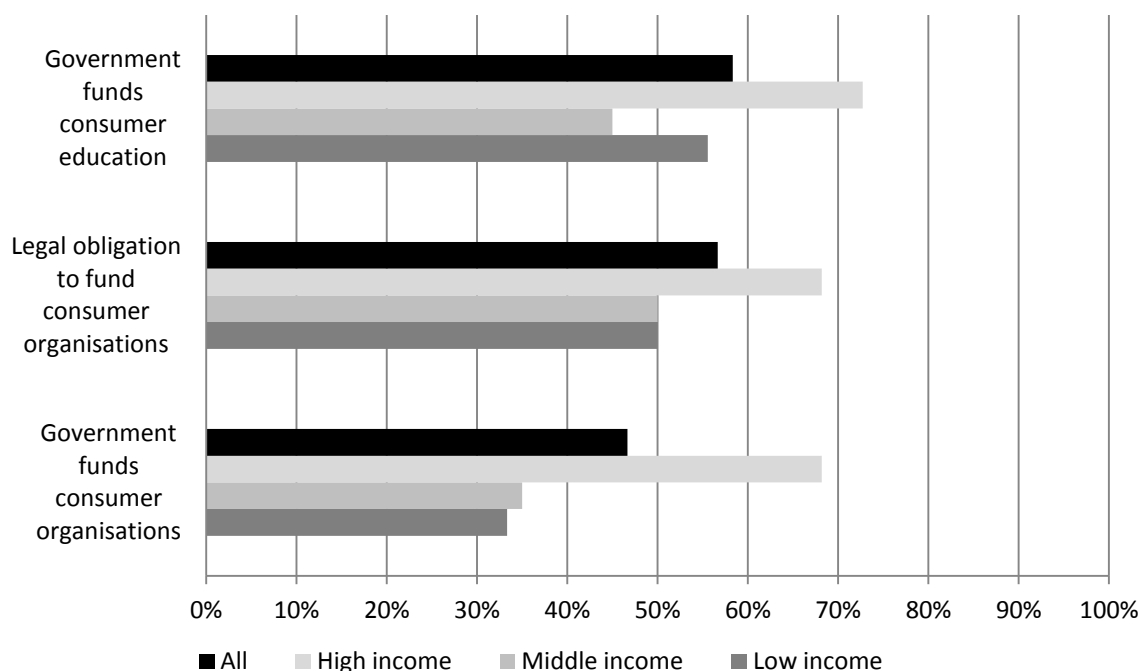


With the exception of imprisonment at 40%, all types of action identified in the survey questionnaire were used by a majority of countries. A notable result here is that while 92% of countries impose fines in response to violations, only 53% impose compensation orders. Although the difference in prevalence is less stark, it is nevertheless significant that the use of fines exceeds mandatory requirements to grant refunds, replacements or annul contracts.

Differences between income groups are not dramatic, though it is interesting to note the higher use of compensation orders in LICs (67% compared with 45% in HICs and 50% in MICs) and the lower use of ‘naming and shaming’ in LICs and MICS (39% and 40% respectively) compared with HICs (73%). In regional terms, there is not a very clear pattern.

Again, respondents express widespread dissatisfaction with the possibilities for consumers to have access to redress. At the source of many of the problems that respondents highlight appears to be a combination of slow moving official machinery, and reticence or low awareness on the part of consumers. According to CSRO, Afghanistan: *“All rules are there, but they are not put into practice and rarely is action taken against the culprits. Meanwhile, the majority of consumers are unaware of their rights”*. Another illustrative example is the failure to observe compensation mechanisms for interruptions of supply in the Dominican Republic’s electricity sector. This has led to an accumulation of debt owed to consumers and never paid, despite the best efforts of CI member organisation FUNDECOM.

Government support for consumer organisations and/or programmes



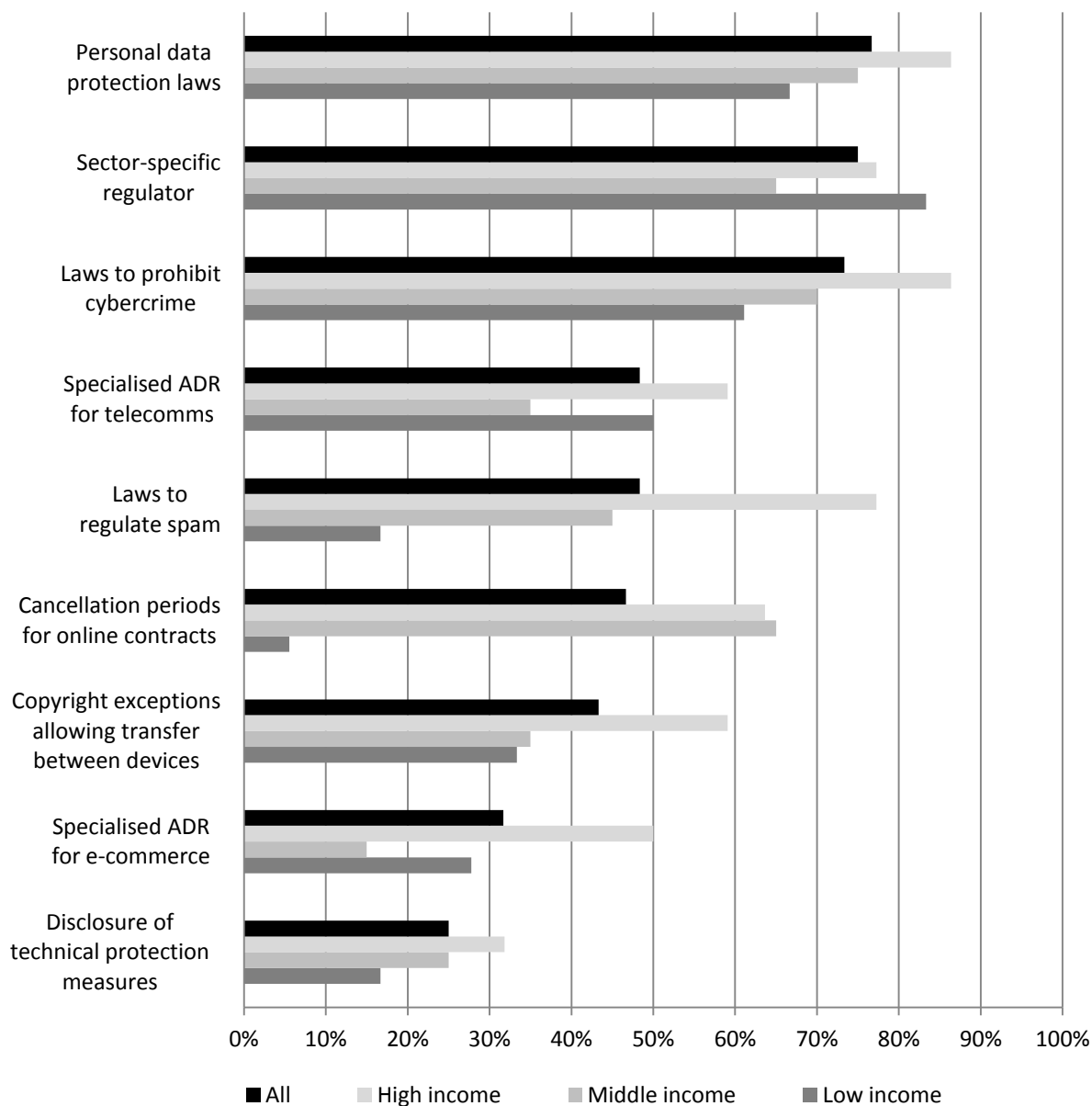
Respondents were asked about the existence of legal obligations to support consumer organisations and programmes, as well as the extent to which any legal obligations were honoured, or indeed exceeded. More governments have legal obligations (57%) than are actually providing funding (47%). The comparison is particularly stark for LICs, where 50% of governments have obligations but only 33% provide funding.

Interestingly, there are also seven countries where governments support consumer associations while under no legal obligation to do so. This is, however, in contrast to 11 of the countries surveyed where governments

do not honour their legal obligations. Fifty-eight percent of governments fund consumer education programmes.

Some CI member organisations in very low income countries such as Mali and Mozambique take part in policy debates and consultations without any funding. In some countries highly vocal consumer associations are funded by government, as in the case of the Consumer Council of Fiji. In other countries, organisations are facing the withdrawal of government funding, such as Consumer Focus in the UK which will close in its present form. In some cases, local governments fund consumer organisations, as occurs in Indonesia. In Argentina, regulatory entities contribute to the funding of specialist consumer bodies. Many organisations also receive funding in return for work on particular projects where their expertise is contracted on a consultancy basis. Overall, it is clear that legal obligations to fund consumer organisations are not matched by the funding actually provided by governments.

Consumer protection measures in specific sectors Information and Communication Technologies (ICT)

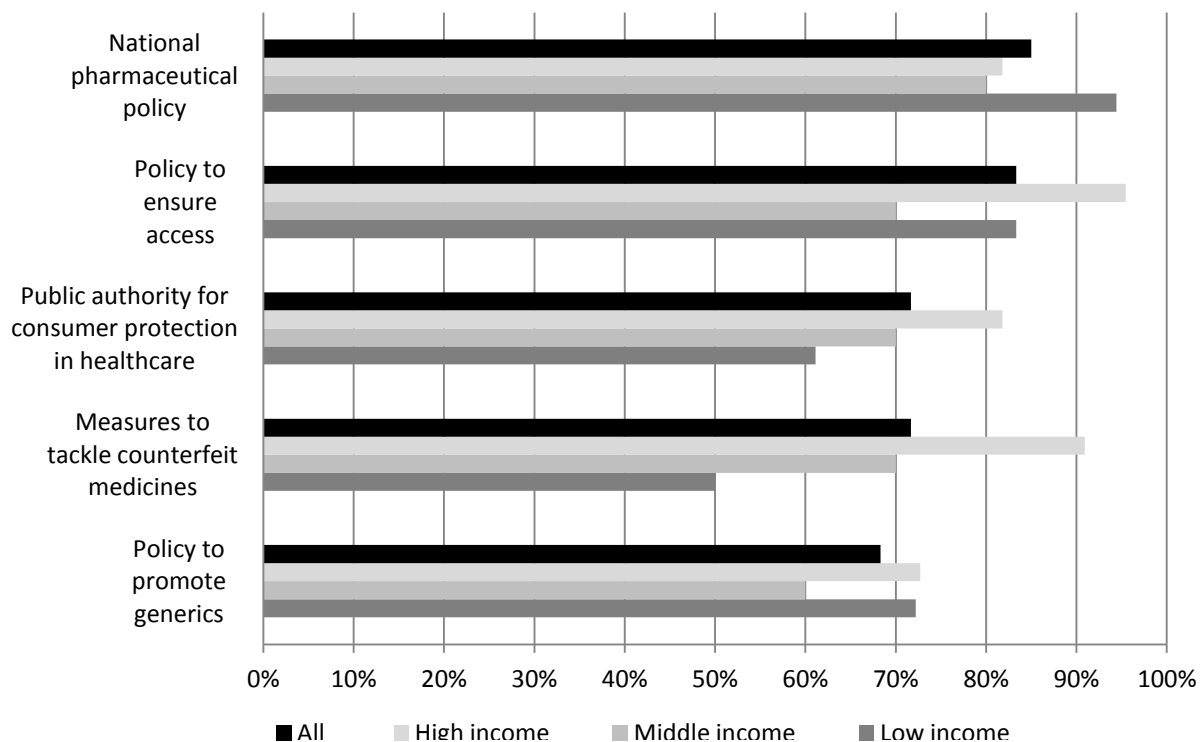


The responses to this survey indicate that ICT is a sector in transition. The more that legislation or other measures are linked to technical innovation, the less comprehensive they appear to be. For example, technical protection measures applied to digital products are only reported in 25% of countries. While 48% of countries report alternative dispute resolution mechanisms for telecoms, only 32% have such systems in place for e-commerce disputes. Similarly, only 43% of countries appear to have provisions on copyright exceptions allowing consumers to move digital products to their own devices. Legal provisions to prevent cybercrime are relatively widespread (73%), though this is largely covered by existing law. The regulation of spam, however, is far less widespread at 48%. Only 47% of countries require cancellation periods for online contracts, which compares unfavourably with the figure of 63% for ‘traditional’ cooling-off periods and/or refund policies for newly-purchased products or services (see page 17).

Perhaps unsurprisingly, legislation seems most developed in HICs. There is greater variability between geographical regions, indicating a sector in development with breakthrough legislation on different aspects in different places. However, the overall picture is that from a legislative viewpoint there are less consumer protection measures in place than in more ‘traditional’ sectors. In fact, in some countries, such as Fiji, institutions are still being established to regulate telecoms services, let alone for newer technologies. As articulated by YEN, Kenya: *‘Most of these provisions are very new in Kenya and majority of the population are unaware of their existence. Cybercrime continues to baffle consumers as well as the security agents and is a very common occurrence in this day and age. There is a need to educate consumers and lawkeepers so that they understand their rights and responsibilities’.*

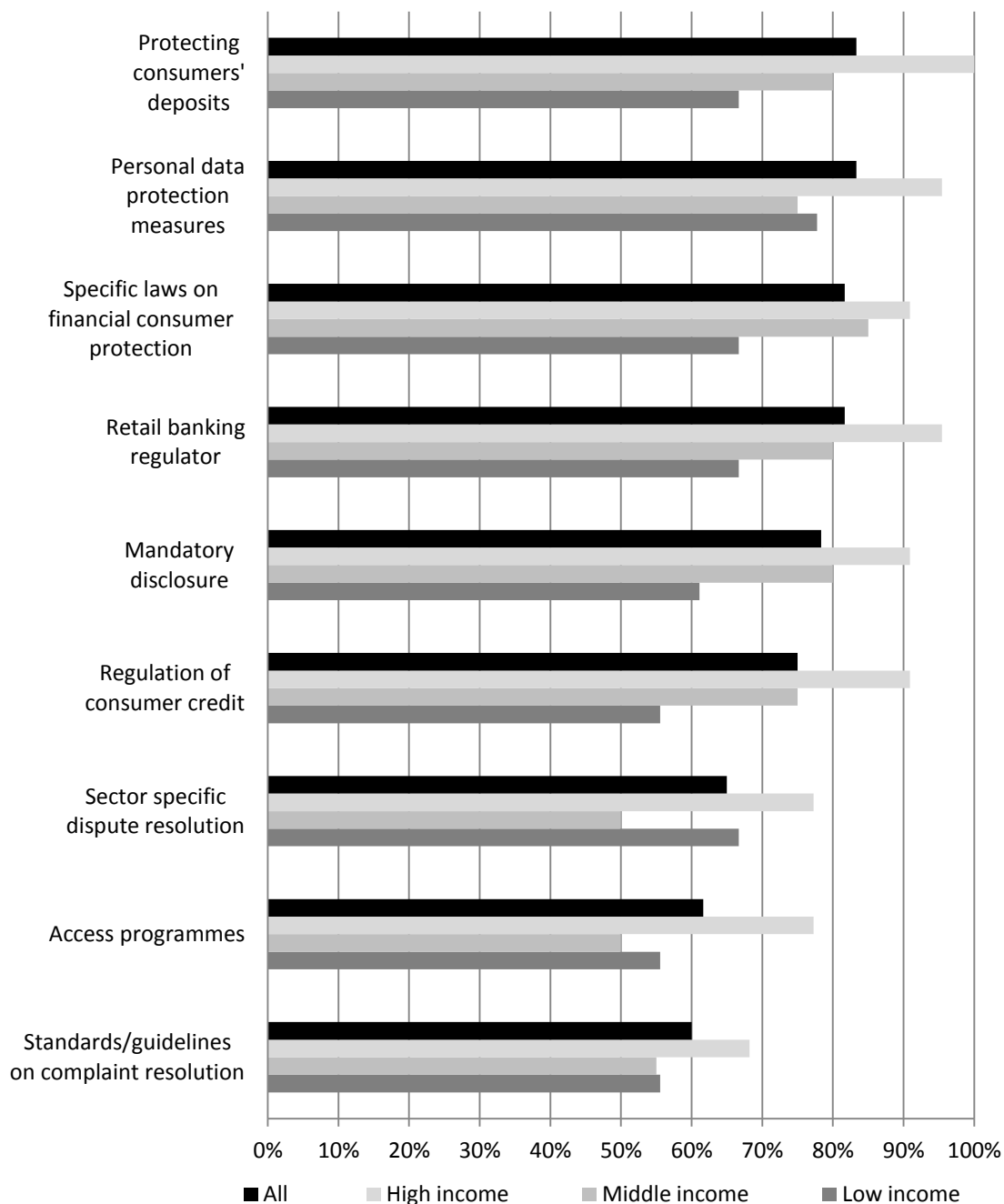
It is not only in emerging economies where significant progress is still to be made. In the UK, for example, obligations to inform consumers about technical protection measures will only be introduced in 2014, and measures on copyright exceptions are still awaited in Germany.

Healthcare and pharmaceutical products



Measures to protect consumers in relation to healthcare and pharmaceutical products are widely present in all regions. However, the effects of political and commercial struggles over intellectual property and access to generic medicines are clearly felt through the responses to this survey. The promotion of generic products is the least prevalent measure globally at 68%. LICs are the most likely to promote generics (72%) and have a national drugs' policy (94%) but least likely to take measures against counterfeit medicines (50%). In some countries, generic products can be stigmatised as counterfeit, as highlighted by YEN, Kenya: *'The definition of counterfeit in Kenya is still controversial because it includes generic drugs and there is debate to redefine it so that low income earning patients can have equal access to life saving medicines'*.

Financial services



Overall, there is a fairly widespread prevalence of measures and institutional structures to ensure consumer protection in financial services, particularly in HICs. For most of the mechanisms specified in the questionnaire

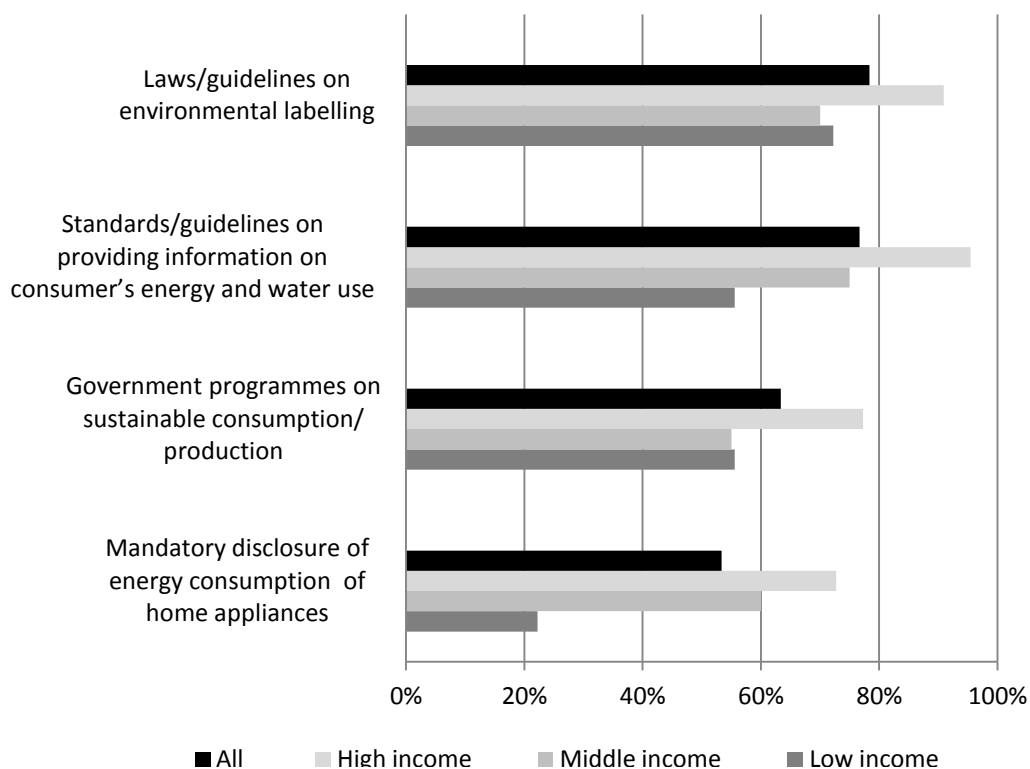
the level was in excess of 75% for all countries. However, there are some intriguing exceptions. In Aruba, a high income Caribbean country, there is a notable lack of regulation in this sector, and in Germany there is no public authority to regulate consumer credit.

Though slightly less prevalent than other measures, dispute resolution mechanisms and programmes to promote access to services are present in 62% of countries. The latter is most developed in Asia Pacific, where 93% of countries have access programmes, while this decreases to 50% in SSA, MENA and LAC. The existence of dispute resolution is no guarantee of independence; the Chinese alternative dispute resolution (ADR) system, for example, is run by bank nominees.

Seventy-one percent of WENA countries report the presence of access programmes, despite arguably having the least obvious need. This could partly be explained by the ‘export’ of microfinance from developing countries to advanced economies. ASCOMA point out that while financial services regulation in Mali is weak, microfinance is a sector that works.

In summary, the real issue in this sector is not so much the presence of regulation and institutions as such but their range and competence, which has been sorely exposed by the financial crisis.

Environmental protection/impact



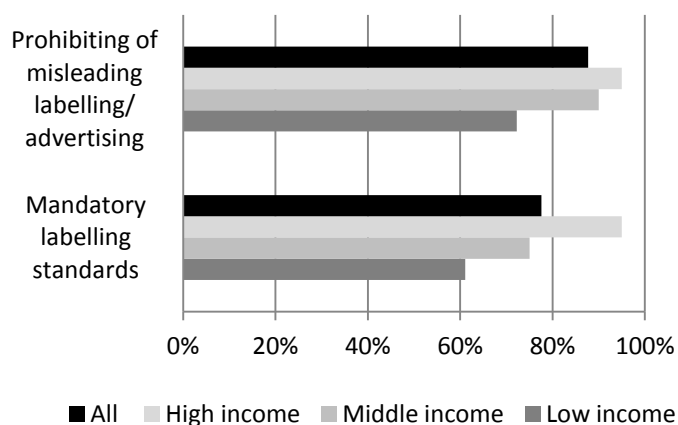
A stand-out finding here is that barely half (53%) of the responding countries require the disclosure of energy consumption of home appliances, despite the substantial role that consumer choice plays in this area. It also contrasts with the fact that 623 of countries run programmes on sustainable consumption and/or production. Although HICs report positively on the presence of many environmental protection provisions, 27% of countries in this group have no energy consumption disclosure requirements, although more than 90% do provide guidelines of some kind. Conversely, a clear majority of LICs do recognise the importance of disclosure

while stopping short of making it mandatory. Asia Pacific tops the list for government programmes on sustainability at 86%.

In many countries, initiatives are restricted to particular products. In Fiji, for example, regulations on energy consumption disclosure apply only to refrigeration products and a campaign by Consumer Council of Fiji to promote energy saving light bulbs is funded by foreign donors rather than the government. According to FUNDECOM while an array of environmental information measures has been established in the Dominican Republic, in practice they are sporadically applied. Several countries, including Uruguay, note that energy labelling is further advanced than water consumption labelling. Overall, globally there is clearly much progress yet to be made in terms of supporting consumers and producers to reduce the environmental impact of consumption.

The legitimate needs of consumers

Measures to enable access to “adequate information to make informed choices”



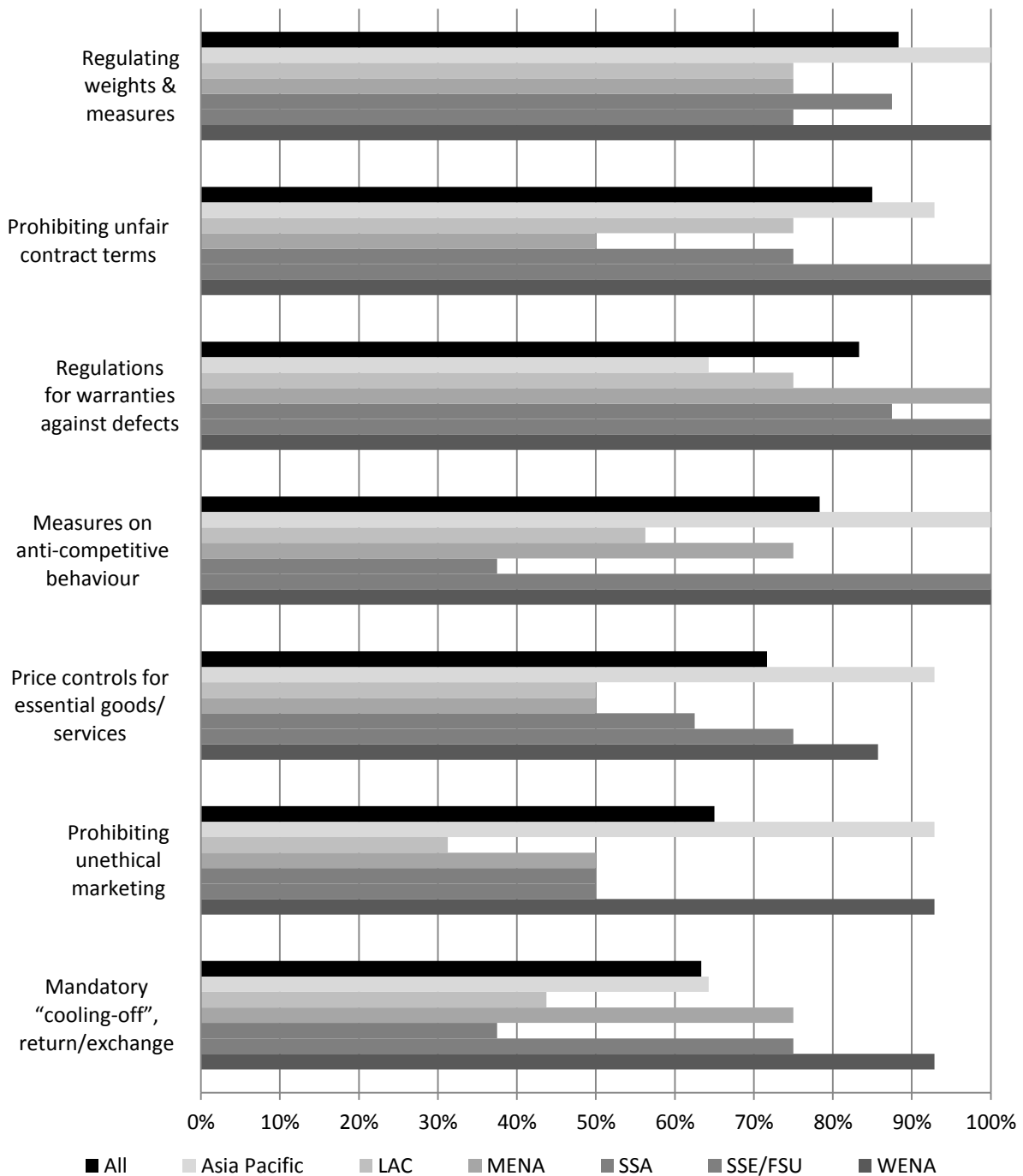
Although there is widespread adoption of labelling and advertising regulation (78% and 88% respectively), there are still a number of gaps. These gaps are particularly serious in LICs, where only 50% regulate labelling and advertising, in contrast to WENA where 100% of countries regulate both. Problems with informal markets and vendors are identified in Kenya, while in Zimbabwe relevant legislation is failing to keep pace with a rise in imported goods. A survey response from India points to weaknesses in enforcement: *‘Deceptive & misleading advertising is recognized as an Unfair Trade Practice under the Consumer Protection Act and one has to approach the Consumer Court to stop continuance of it. Such process is very lengthy and hence defeats the purpose’*. It could be added that the lower the value of the transaction and the more informal the market place, the less likely it is for action to be taken resulting in increased vulnerability of low income consumers.

In the Dominican Republic, FUNDECOM identify precise product-specific legislation which is ineffective as a result both of inadequacies in terms of standards and of controls by the relevant official bodies. CUA, Uruguay, highlight the lack of mandatory GM labelling in their jurisdiction.

A market-oriented perspective places much emphasis on the importance of providing adequate information to consumers and the contribution this makes to consumer protection, though many CI members differ from this view and see it as one or a range of measures.

In any event, the sharp differences in application of information requirements across regions and income groups are a cause for concern.

Measures to advance the “promotion and protection of economic interests of consumers”

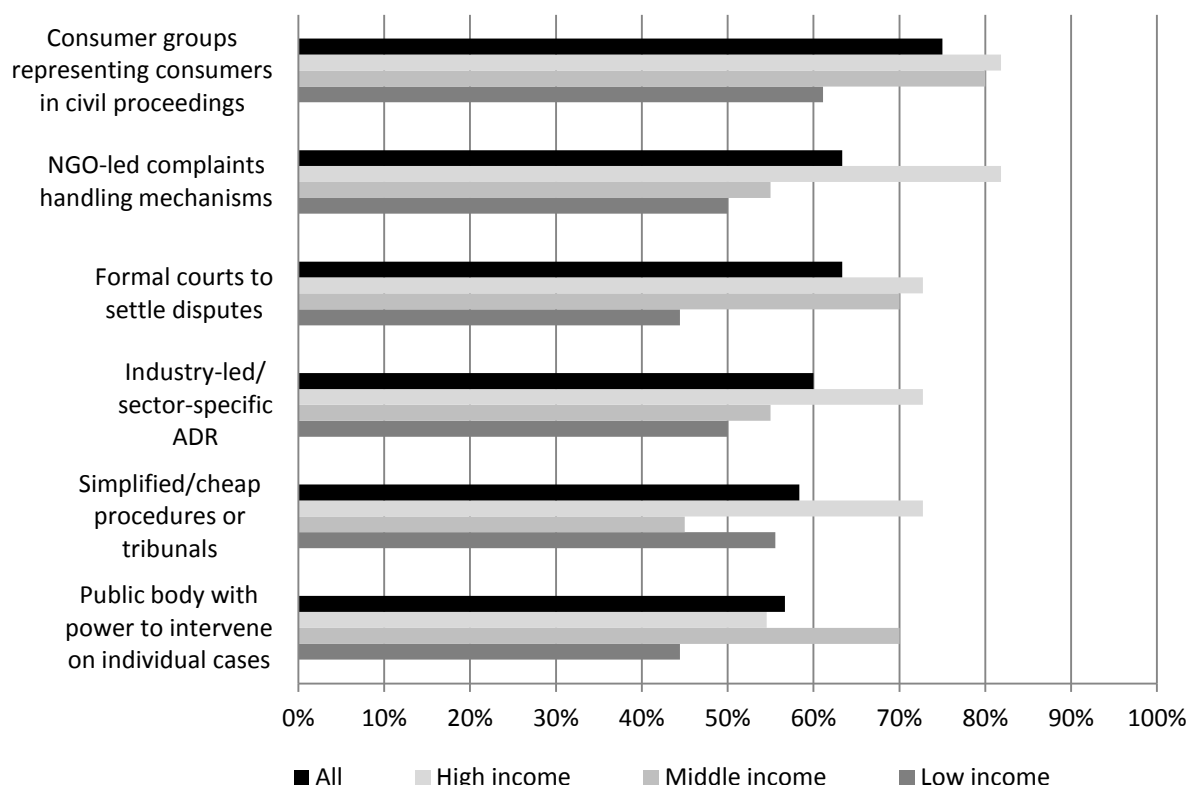


The economic interests of consumers is the subject of some of the best known consumer protection measures, which might explain why a wide variety of measures are present in more than 60% of all countries. ‘Cooling off’ periods are the least prevalent at 63%, whereas measures to regulate weights and measures are present in 88% of countries. It is interesting to note that although ‘cooling off’ periods are less widespread than other measures, they are more prevalent than ‘cooling off’ periods for on-line transactions which only apply in 47% of countries (see page 11)

There is relatively little difference between income levels, although regional patterns are more striking. For example, a number of key consumer protection measures are equally prevalent in Asia Pacific and WENA. Of particular note is the prevalence of competition legislation in Asia Pacific (100%), in contrast to SSA (38%) and LAC (56%). Asia Pacific countries also show a high preference for measures to control the price of essential goods and services (93%). Sharp regional variations might be attributed to the influence of different legal traditions.

As in other areas, respondents point out that although legislation may exist, it is often badly or slowly applied. This includes countries where legislation is considered to be very comprehensive, such as the Dominican Republic. National Consumer Forum, South Africa, place greater faith in competition authorities than in other bodies, whereas CI member organisations in India find competition rules to be cumbersome and describe how price controls have been neglected *‘under the pretext of liberalisation and globalisation’*. The suppression and monitoring of unfair commercial practices has a long history, and certain networked services with central distribution points (such as electricity and water) are more susceptible to price regulation. In other sectors where goods and services are less likely to be natural monopolies, anti-competitive practices need to be monitored and suppressed at both the national and international level.

Measures to ensure the “availability of effective consumer redress” and access to justice



Consumer organisations are clearly as active as other, more official, or better resourced, bodies when it comes to seeking redress for consumers. Consumer groups act on behalf of consumers in civil proceedings in 75% of countries, NGO-led complaints mechanisms are reported in 63% and in 57% access to justice is enabled through government bodies with a mandate to intervene on individual cases. HICs tend to have the highest prevalence of all mechanisms although the presence of official mechanisms is highest in Asia Pacific.

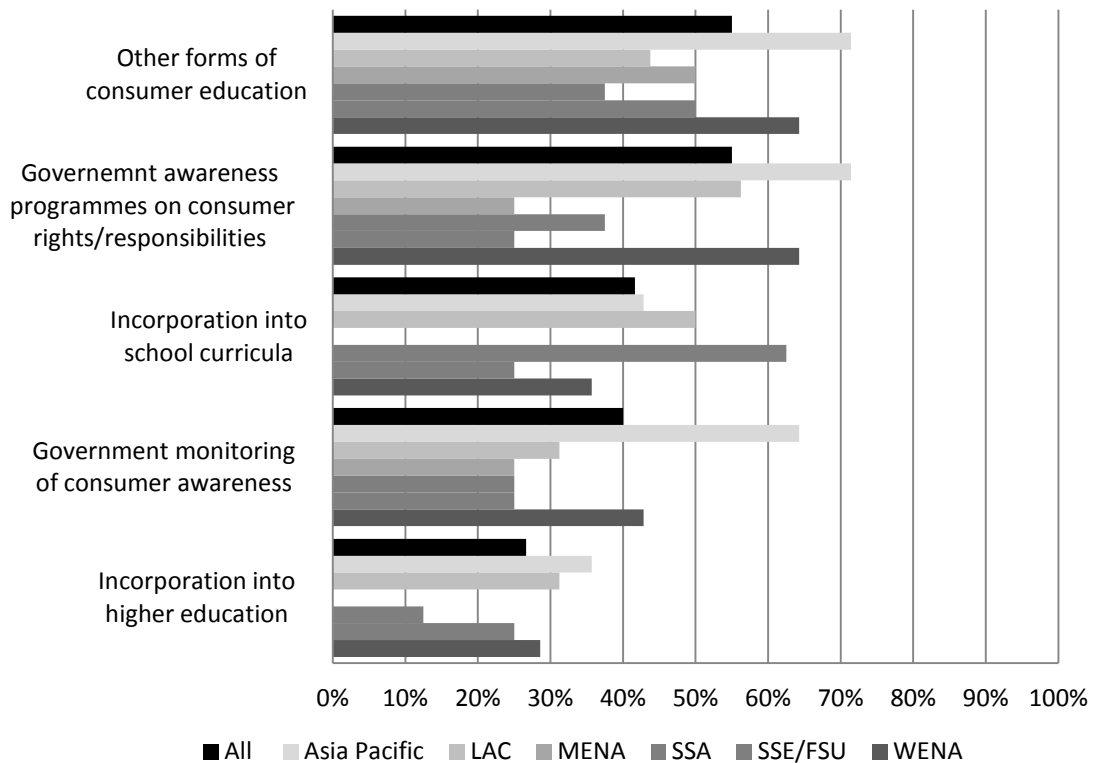
Formal mechanisms are the subject of revealing criticism from some respondents. CI member organisations in India report long delays and higher costs since the introduction of lawyers into consumer courts. *“Creeping formalisation”* is a syndrome widely observed and one Indian respondent remarks: *‘India is one of the few*

countries in the world that has a very robust Consumer Protection Act that was enacted in 1986. However, the objective of this Act to provide quick redressal for consumer problems (within 90 days) has somehow slipped and today the Consumer Courts have become very similar to civil courts where the legal process takes several months, sometimes years. Government has to look at this to provide for redressal mechanism which will be timely and speedy for the consumer.” Continuing on this theme, several countries including Zimbabwe and Aruba highlight the development of small claims courts. The ongoing development of industry-specific ADR mechanisms is highlighted in Brazil among other countries, although some respondents suspect these initiatives of lacking independence, as is the case in France. A complex picture appears in the Dominican Republic, where the government consumer protection agency is very active but the government-sponsored ADR system for financial services is ineffective. NCF’s verdict on the situation in South Africa is far from positive: *“Consumer courts were established in the country but remain inactive. Why, nobody knows.”*

Test Achats, Belgium, sum up the position of many European consumer organisations in making the case for group actions: *“The financial crisis has once again highlighted the fact that traditional individual legal procedures are unsuitable for dealing with cases of damages caused to a large number of victims, and particularly for awarding compensation. By the same token, there is no compensation, in practice, in cases where large numbers of people have suffered limited damages. Consumers often have no choice today but to attempt to work out an amicable settlement with the professional concerned, without considering legal action due to the costs of such a procedure. Although the individual damage may be minimal, the illegal profits that result for the operators concerned can be sizeable. The group action appears to be not only necessary but indeed essential for ensuring better compensation for victims. It is more efficient to place a small number of players in charge of taking a legal action on behalf of a large number, the results of which may benefit all the victim”.*

In summary, it appears there is still much room for progress in developing mechanisms across the board. Consumer organisations, however, are clearly playing their part, both in independent mechanisms of their own devising and through participation in industry led and/or officially recognised schemes such as sector-specific ombudsmen.

Measures to promote “consumer education”



Responses indicate a worrying lack of government action in relation to some key aspects of consumer education. These include the integration of consumer education into school curricula (42%), higher education (27%) and, most striking of all, mechanisms to monitor consumer awareness (40%). The highest scores cover programmes to generate consumer awareness and ‘other forms’ of consumer education (both 55%), which is where consumer organisations are most likely to be involved. An interesting picture emerges when these figures are viewed in conjunction with the prevalence of government funding for consumer education (58%) and education carried out by consumer groups (94%). It would appear that despite the fact that consumer education is seen by many governments as the key component in an approach that has allowed consumer protection to be downgraded, governments actually sponsor these activities in barely half of the countries surveyed and are monitoring consumer awareness in only 40%, falling short of the efforts of consumer organisations.

Furthermore, the governmental programmes that do exist are strongly criticised by CI members. According to CCZ, Zimbabwe: ‘A number of regulatory authorities are mandated to provide consumer education, but very little actually takes place’. Government programmes in Mali are described as ‘sporadic and insufficient’ and consumer education is ‘one of the worst issues covered’ in Serbia. ANNA, Armenia, describe an instance when educational materials were completed and approved, but never issued. More positive results are reported in India, and Asia Pacific countries in general feature a higher prevalence of different education initiatives.

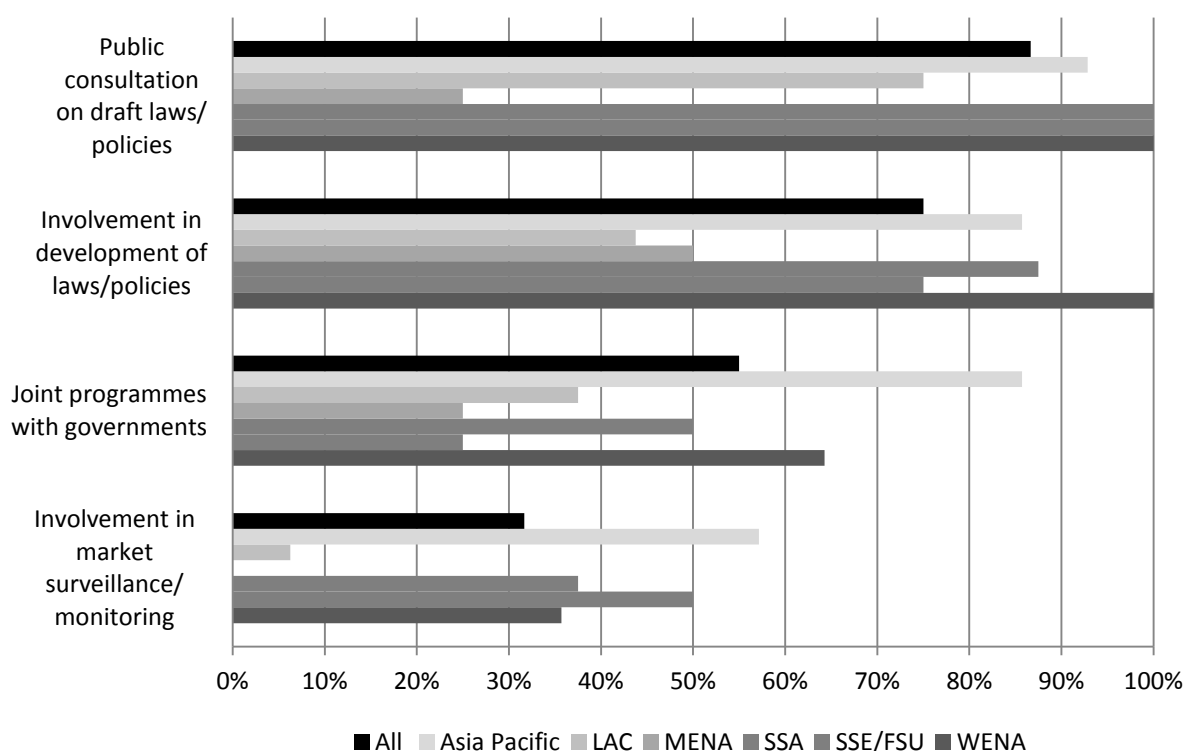
Consumer education has moved to the centre of policy debate in recent years for reasons beyond the control of consumer educators. The reasons for this are well expressed by Union des consommateurs, Canada: ‘Governments encourage consumer education but this is often with a view towards the assumption of responsibility by consumers which will allow governments to withdraw from consumer protection and to allow the free market free rein.’ This continues to be a theme of debate in relation to the need for more effective

regulation of financial services. This does not, however, detract from, or devalue the work of CI member organisations on consumer education, which, as indicated in this survey, is a key priority for the vast majority.

Overall, it appears that despite the prioritisation of consumer education by consumer associations, it is very under-developed by governments despite being seen by some international institutions as a key element of consumer protection. However, even where consumer education programmes are provided, this should not be seen as an alternative to the introduction and effective application of consumer protection laws.

It is worth noting that some CI member organisations do not necessarily distinguish between consumer education and the education system as a whole. Many CI members advocate for access to education as a basic right, which is, for example, a key concept in relation to the consumer movement’s work on Access to Knowledge.

Measures that provide “the opportunity for consumer organisations to present their views in decision-making processes”



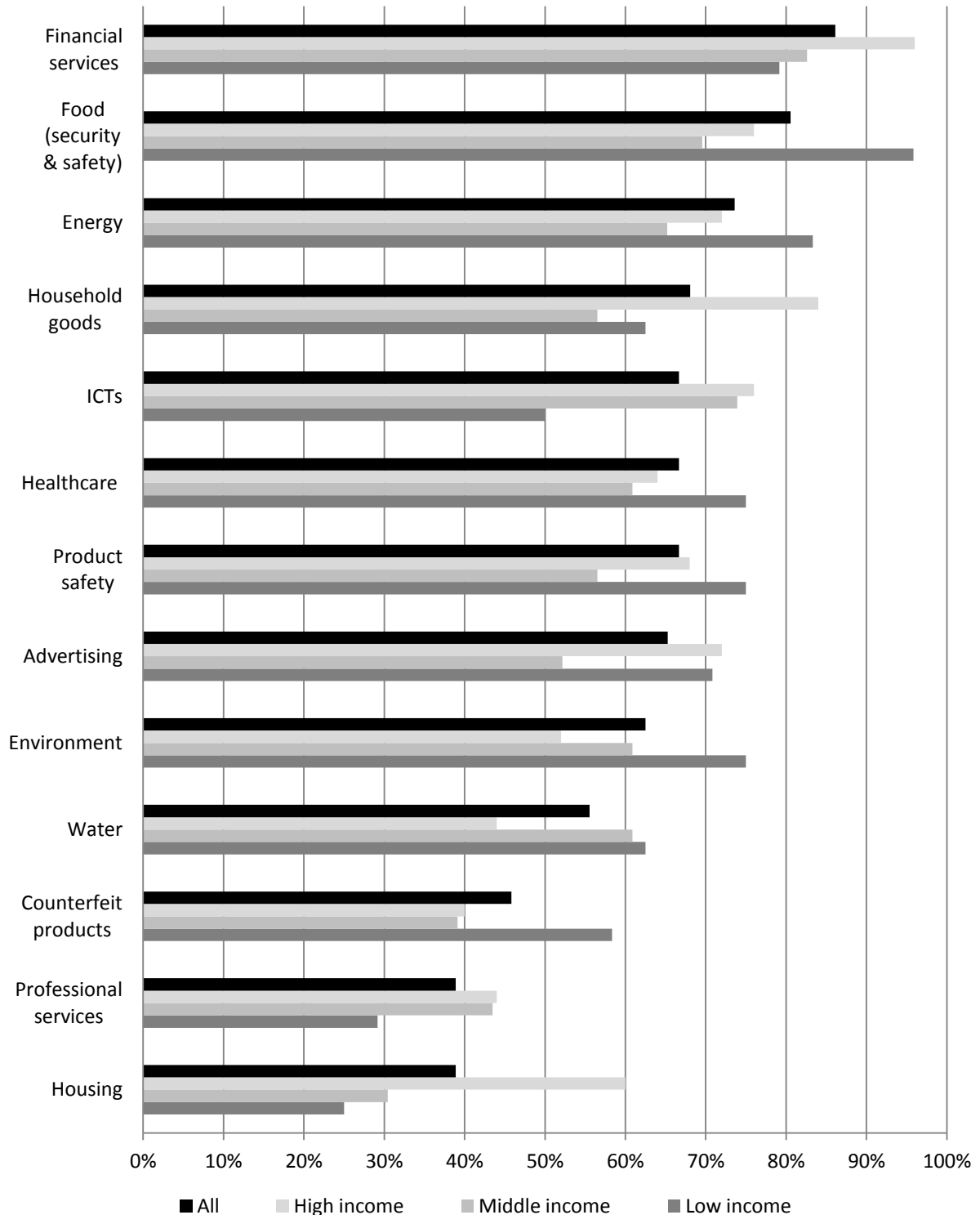
Responses to the survey suggest consumer organisations are regularly involved in the development of laws and policies, with direct consultation reported in 75% of responses and public consultation in 88%. Joint programmes between governments and consumer organisations are less prevalent at 56%, though this still indicates that collaboration is not unusual. The involvement of consumer groups in market surveillance by governments is lower still at 32%, though it should be noted that there are instances when this type of co-operation can be seen to shift the lines of statutory responsibility away from government and therefore consumer organisations may be reluctant to participate. That is not to say that there are not appropriate interventions by consumer groups in this regard, for example the Consumer Council of Fiji is involved ‘in a systematic fashion’ and is funded with a public mandate to that effect.

Though the highest level of consultation is in HICs, it is encouraging that 88% of countries in SSA are consulted on the development of consumer protection law and that 86% of Asia Pacific countries report the existence of joint programmes with governments.

In summary, consumer organisations are seen as interlocutors by governments in many regions of the world, when it comes to developing legislation and programmes.

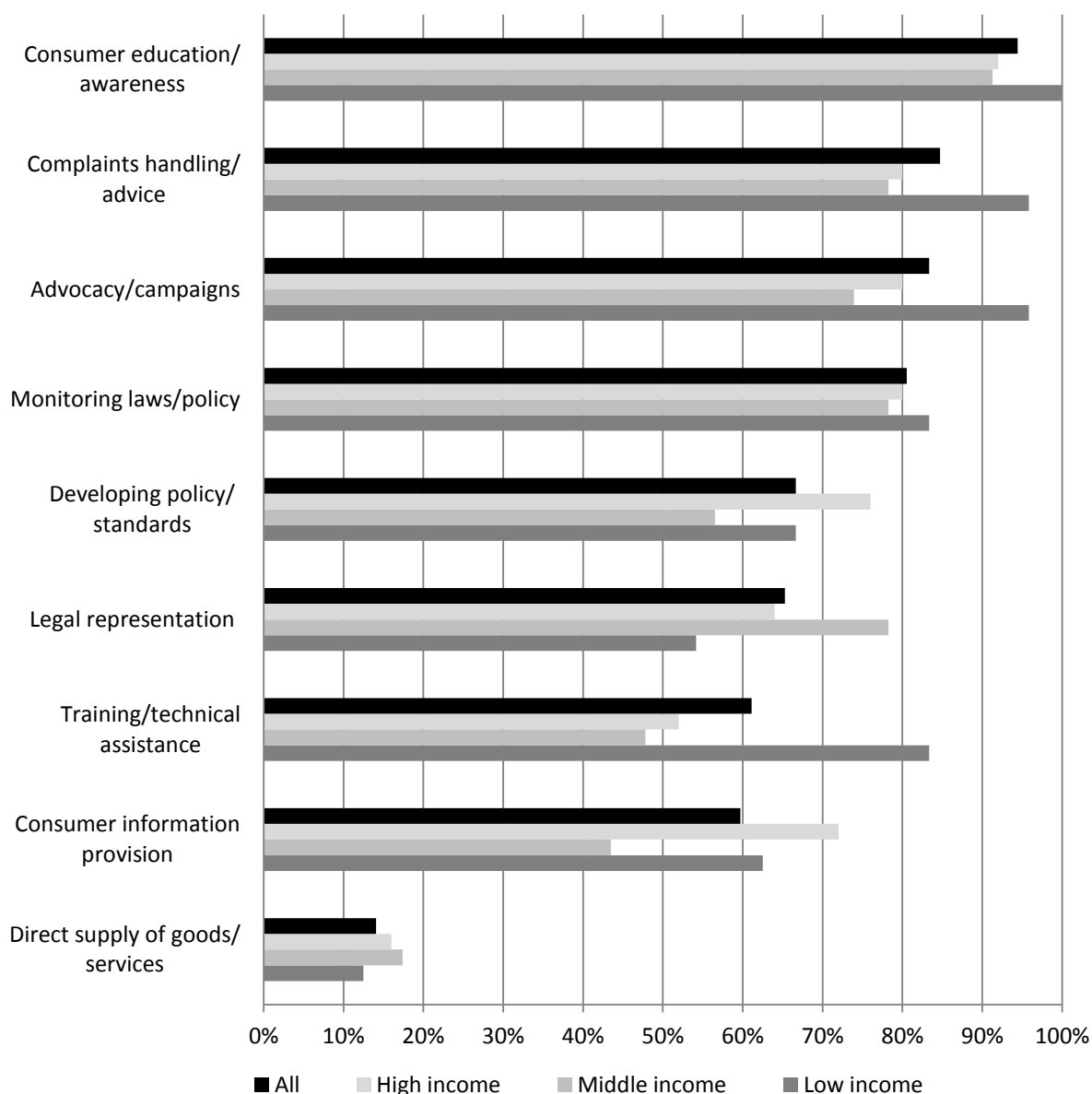
The consumer rights movement

Priority issues for consumer organisations



Independent consumer organisations play an important role in protecting consumers’ rights and therefore it is important to include the issues they are addressing and their activities in an assessment of consumer protection. The survey suggests a good spread of subjects at all income levels, indicating that consumer issues cannot easily be divided into rich and poor country priorities. For example, the environment is a priority for 75% of LIC respondents, in addition to more ‘traditional’ pre-occupations such as water (63%), energy (83%) and food safety and security (92%). Financial services is another issue that may previously have been seen as predominantly relevant to more advanced economies. However, while it is a priority for nearly all HIC respondents, it is also a hot topic in MICs (83%) and LICs (79%). ICTs feature prominently in both HICs and MICs (76% and 74% respectively), though only 50% of respondents in LICs are working on this sector.

Activities carried out by consumer organisations



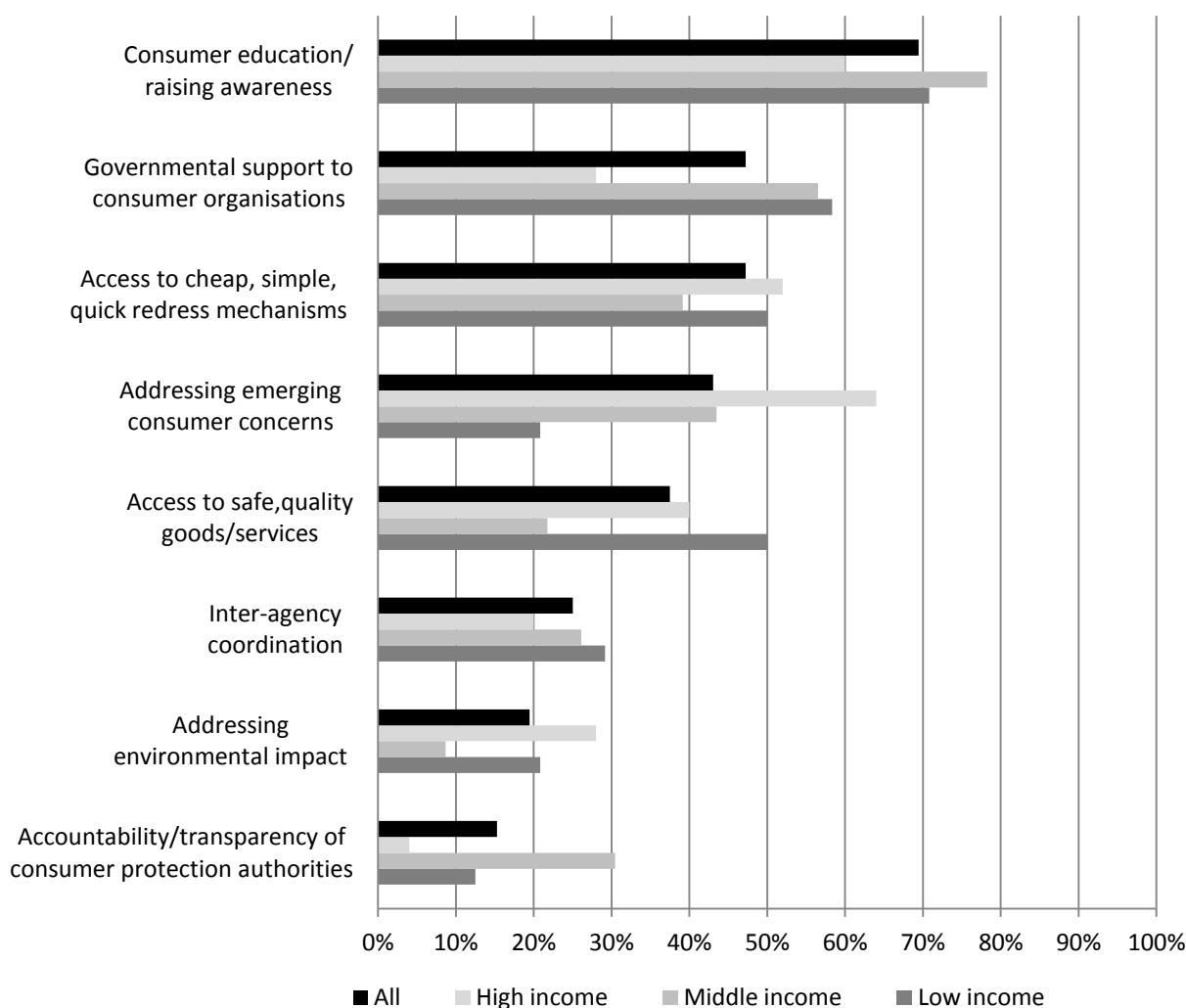
Once again, there is a strikingly even spread of activities, with the exception of direct supply of goods or services. An even spread is also observable across income groups, with all activities carried out in at least 40% of countries. Public awareness and consumer education are the most prevalent at 94%, while campaigning and research-based advocacy is also very popular at 85%. Eighty-one percent of respondents regularly review and monitor relevant laws and policies, and consumer groups in 85% of countries surveyed offer complaints

handling and advice services. It is clear that CI member organisations engage in an impressive range of activities on behalf of consumers.

Priority consumer issues/concerns for the next 3-5 years

Finally, it is interesting to note what consumer organisations see as the future challenges for consumer protection. In fact, the responses from many countries reflect ‘traditional’ concerns in areas such as public utilities and food safety. Some issues identified are sector-specific (such as financial services), generic (such as sustainable consumption), or procedural (such as access to redress and transparency of institutions). Some are related to the development of activities by consumer organisations, including consumer education and product testing. Respondents also highlighted a number of more ‘non-traditional’ priorities: health services featured in some countries including the US, and general education (as opposed to consumer education) is also an emerging topic. Many organisations also identify privacy and data protection. CHOICE, Australia, raised concerns around ageing populations and the implications for pensions and housing policy. A number of respondents also refer to the financial crisis, particularly in relation to making regulation more effective and sharing the cost of austerity more fairly. Overall, the overwhelming impression is that tomorrow’s priorities will be remarkably similar to those of today.

The most important measures that can strengthen consumer protection



Consumer education remains the most popular measure, with redress also featuring highly. Respondents also indicate that governmental support for the work of consumer organisations is a vital issue. Administrative

principles such as transparency and inter-agency coordination are low priorities, while significant importance is attached to emerging issues in principle, although relatively few are identified in particular. No clear patterns can be identified across income groups or geographic region.

Conclusion

The results of this survey provide a valuable insight into the state of consumer protection around the world. It is clear that there is some progress being made. For example, in areas such as consumer safety, financial services and healthcare a wide range of consumer protection measures are in place in the majority of countries surveyed.

However, despite these positive developments some serious gaps remain. As might be expected, in many cases there appears to be a strong link between income level and the development of consumer protection measures, and many LICs are yet to implement some of the most basic protections. For example, only 61% of LICs have a general CPA and only a third have a national policy on consumer protection. The development of measures to ensure consumers have adequate information is also patchy in LICs. In other cases, a more comprehensive range of measures may be in place but are not delivering results. For example, access to (and reliability of) essential services remains a serious issue in MICs and LICs (and even in HICs to some extent), suggesting that current approaches are not effective.

This reinforces the importance of not being misled simply by the existence of laws and regulations. A failure to effectively enforce existing legislation is a major weakness in consumer protection regimes around the world. It follows from this that the existence of legal measures - whether legislative or constitutional - does not guarantee consumer protection.

Many countries also face consumer protection challenges in relation to new technologies, and are failing to keep up with the pace of new developments and changing patterns of consumer behaviour. This is true of 'new' sectors, such as ICTs, but is also evident in more 'traditional' sectors such as financial services. This problem is by no means restricted to LICs.

Governments are also not doing nearly enough to support sustainable consumption and production. A minority of governments provide incentives to producers in this area, and even fewer support consumers in making ethical choices. The disclosure of energy consumption of appliances, a key tool to support consumers reducing their environmental impact, is noticeably lacking in many countries.

The results of this survey show that consumer education and access to effective consumer redress are considered by CI member organisations as two of the most vital mechanisms that can strengthen consumer protection. Yet the survey results also make clear that in many countries consumer organisations are out-performing governments in providing these important services.

The concerns of consumer groups are widely held and cannot easily be divided into 'developed' and 'developing' country issues. It is also clear that CI member organisations in all countries engage in a rich spectrum of activities to protect consumers and advance their interests. This is recognised by governments in many parts of the world, who seek the input of consumer organisations in the development of their consumer protection regimes. They have earned the right to be taken seriously. However, governments are not doing enough to support the vital work of CI member organisations, often despite a legal obligation to do so.

The results of this survey will strengthen and inform CI's ongoing advocacy for improvements in consumer protection across a wide range of sectors and issues. Many of the issues highlighted in this survey will continue

to be addressed through CI's global programmes on consumer justice and protection, digital rights, food safety and nutrition and financial services.

Annex I: Notes on the methodology

This report was revised in April 2013 to include additional material from Japan and Sweden. The first edition of this report was published on 4 March 2013.

CI member organisations were invited to participate in this survey by responding to a questionnaire (see Annex II). Responses were received from 70 organisations in 58 countries between November 2012 and January 2013 (see Annex III for the full list of respondents).

Omissions in this report

A small number of questions from the questionnaire (D7, E3 and E6) have not been included in the analysis presented in this report. This is because the questions concerned deal primarily with issues that fall outside of the remit of this report, which is to provide a global picture of the current state of consumer protection. The responses to these questions will be used to inform CI's input into the revision of the UNGCP.

Multiple responses per country

Multiple responses were received from the same country in certain cases, including India, Argentina, Brazil, El Salvador, Spain, France and the UK. 'Reconciling' multiple responses for each country to arrive at a single national picture was achieved via a process of consulting directly with the respondents concerned, interpreting the textual elaborations supplied, and applying a set of universal rules to resolve conflicts fairly and consistently. For more detailed information regarding the reconciliation process described above, please contact CI.

Classification of countries by income level

Countries have been divided into the following three income groups

- High income countries (HIC): 22 responses
- Middle income countries (MIC): 20 responses
- Low income countries (LIC): 18 responses

This is derived from the [World Bank's classification system](#) which divides countries by gross national income per capita. However, whereas the World Bank has four divisions (high income, upper middle income, lower middle income and low income), for the purposes of this analysis, CI has combined lower middle income and low income countries into one group. The primary reason for doing so is that this produces three groups of roughly equal size while still maintaining an income 'gradient'. This allows more meaningful comparisons based on income level to be made.

Inevitably, this system is not without problems and should not be taken as a definitive classification of countries. For example, large emerging economies such as India and Indonesia - which would fall under the World Bank's lower middle income category - are placed in the lowest of CI's three groups, alongside some of the world's least developed countries. However, the benefits of this system are deemed to outweigh the drawbacks. It is also worth noting that almost two-thirds of responses came from countries which were not high income, and this allows CI to make points which are not reliant on a rich country picture.

Classification of countries by geographic region

The breakdown of responses by region is as follows:

- Sub-Saharan Africa (SSA): eight responses from eight countries
- Asia Pacific: 19 responses from 14 countries
- Latin America/Caribbean (LAC): 20 responses from 16 countries
- Middle East/North Africa, plus Turkey (MENA): four responses from four countries
- South-East Europe/Former Soviet Union (SEE/FSU): four responses from four countries
- Western Europe/Canada/US (WENA): 17 responses from 14 countries

The geographic divisions applied in this survey are based loosely on those applied by international bodies including the OECD and World Bank. However, for the purposes of this research CI has applied its own classification system which reflects the development of consumer protection around the world in addition to geographical location. So, for example, Western Europe and North America (excluding Mexico) are viewed as a combined region, due primarily to similarities in economic development and systems of government. For similar reasons, countries of the former Soviet Union and South-East Europe were combined to form another region. Inevitably such distinctions are arbitrary, and because of the small number of countries in some regions this report includes inter-regional comparisons only sparingly.

Annex II: The questionnaire and top line quantitative results

These results are presented as percentages of total countries surveyed, except Section E where the results are given as a percentage of total respondents.

Section B: GENERAL CONSUMER PROTECTION MEASURES

Measures refer to policies, laws, programmes or initiatives related to consumer protection.

B1. Which of the following consumer protection governance or legislative measures are in place or being developed in your country?

	Yes	No	Draft / In planning
• A national policy on consumer protection	52%	27%	7%
• A master plan/strategic plan (eg, 5 year /10 year)	18%	57%	8%
• A principal (Main) Consumer Protection Act**	77%	13%	8%
** If yes, please provide the name of the principal Consumer Protection Act and year enacted. Please also provide the year when the latest amendment(s) on the principal Consumer Protection Act was made, and the provisions of the amendment(s).			

B2. How is the consumer defined in consumer protection legislation?

B3. Are there any legal provisions in place related to the following basic needs?

	Constitution	Law/Act	None	Don't know
• Adequate food	27%	75%	5%	8%
• Energy	27%	83%	5%	0%
• Shelter/housing	47%	67%	12%	0%
• Healthcare	37%	87%	0%	0%
• Education	63%	77%	2%	0%
• Water and sanitation	35%	80%	7%	0%
• Social security	48%	63%	7%	0%
• Other (please specify in the box below)	0%	3%	0%	2%
Additional comment (please elaborate on any of your answers)				

B4. Are there any officially organised or sponsored initiatives in your country that address the affordability, accessibility and/or availability of the following essential goods and services? (Tick more than one if applicable.)

	Affordability (price)	Accessibility (distribution/location)	Availability (continuity of supply)	None	Don't know
• Food	68%	58%	63%	7%	3%
• Healthcare	65%	70%	70%	10%	0%
• Housing/shelter	57%	58%	43%	8%	2%
• Water	62%	72%	72%	10%	2%
• Energy	67%	68%	75%	8%	0%
• Transportation	72%	68%	60%	8%	2%
• Social security	65%	60%	65%	10%	3%
• Other (please specify in the box below)	7%	7%	5%	2%	2%
Additional comment (please elaborate on any of your answers)					

B5. Which of the following mechanisms to ensure safety of consumers are present in your country?

	Yes	No	Don't know
• Voluntary standards	85%	10%	0%
• Mandatory standards	92%	7%	0%
• Labelling of products	92%	8%	0%
• Laws relating to product safety	88%	10%	2%
• Laws relating to marketing and sale of specific products (eg, food)	85%	7%	3%
• Bans on the supply of unsafe goods	90%	7%	3%
• Market monitoring/surveillance schemes	85%	13%	2%
• Product recall systems	75%	22%	2%
• Public service announcements to alert consumers to the presence of unsafe consumer products in the market	73%	23%	0%
• Mechanisms to prohibit entry of products banned elsewhere into national markets	68%	23%	5%
• Institutions/agencies that regulate safety aspects of products and services in the market	93%	7%	0%
Other (please specify in the box below)	0%	0%	5%
Additional comment (please elaborate on any of your answers)			

B6. Have any of the following enforcement actions been used in your country by the authorities in response to consumer protection violations?

	Yes	No	Don't know
• Criminal prosecution	67%	27%	3%

• Civil action	73%	20%	2%
• Imprisonment	40%	42%	9%
• Fines	92%	3%	3%
• Regulatory orders (eg, price limits imposed)	73%	20%	0%
• Orders for compensation for consumers	53%	40%	0%
• Requirement for exchange or refund of defective or miss-sold goods	78%	18%	0%
• Requirement for refund of payment or rescindment of contract for miss-sold services	72%	19%	3%
• Suspension or revocation of business license	80%	15%	3%
• 'Naming and shaming' of errant businesses	53%	35%	5%
• Seizure of goods	77%	12%	5%
• Other (please specify in the box below)	2%	2%	3%
Additional comment (please elaborate on any of your answers)			

B7. How does the government support consumer organisations and/or programmes?

	Yes	No	Don't know
• Specific legal provision/requirement establishing mechanisms to support consumer organisation	57%	40%	2%
• Government funding to support costs of consumer organisation	47%	48%	2%
• Government funding to conduct consumer education and awareness programmes	58%	38%	0%
• Other (please specify in the box below)	13%	2%	3%
Additional comment (please elaborate on any of your answers)			

Section C: CONSUMER PROTECTION IN SPECIFIC CONSUMER AREAS

The following questions are relating to specific consumer areas, which are already identified in the UN Guidelines on Consumer Protection under Section H, or which CI have identified as priority areas of concern.

C1. Information and Communication Technologies (ICT): Which of the following measures/mechanisms are present in your country?

	Yes	No	Don't know
• Laws to prohibit cybercrime	73%	25%	2%
• Laws to regulate spam	48%	42%	10%
• Laws that require consumers to be explicitly informed of the existence and impact of any applicable technical protection measures applied to digital products	25%	48%	21%

• Laws that protect consumer's privacy in relation to online transaction (personal data protection)	75%	20%	5%
• Regulatory body on ICT and multimedia	75%	20%	3%
• A specialised alternative dispute resolution mechanism for consumers of telecommunications	48%	45%	7%
• A specialised alternative dispute resolution mechanism for e-commerce transactions	32%	57%	10%
• Legal provision for a cancellation period that applies to consumer contracts entered into online	47%	37%	14%
• Legal provisions on copyright exceptions that allow consumers to move e-books, music or videos between their own devices	43%	42%	14%
• Other (please specify in the box below)	2%	0%	3%
Additional comment (please elaborate on any of your answers)			

C2: Financial services: Which of the following measures/mechanisms are present in your country?

	Yes	No	Don't know
• Legislative framework with explicit reference to consumer protection in relation to financial services	82%	15%	0%
• Regulations and safeguards on personal data protection	83%	15%	2%
• Legal protection of consumers' bank deposits guarding against bank collapse	83%	12%	5%
• Mandatory provisions/measures on disclosure for financial products	78%	15%	5%
• A public authority that regulates consumer credit	75%	22%	2%
• A public authority that regulates retail banking	82%	13%	0%
• A dispute resolution mechanism for consumers specifically on financial services	65%	30%	3%
• Standards/guidelines on complaint resolution mechanisms related to financial services	60%	35%	2%
• Programmes to promote wider access to basic financial services	62%	33%	3%
• Other (please specify in the box below)	2%	0%	2%
Additional comment (please elaborate on any of your answers)			

C3. Environmental protection/impact: Which of the following measures/mechanisms are present in your country?

	Yes	No	Don't know
• Laws, regulations or guidelines on environmental labelling (including for example, emission claims, energy efficiency, water quality)	78%	18%	2%
• Measures that require the disclosure of energy consumption of home appliances (eg, amount of energy use by a TV for certain number of hours in terms of its wattage or energy consumption)	53%	43%	2%
• Standards/guidelines on providing information on consumer's energy and water use (eg, through billing)	77%	20%	2%
• Government programmes on sustainable consumption and/ or production	63%	28%	8%
• Other (please specify in the box below)	2%	0%	2%
Additional comment (please elaborate on any of your answers)			

C4. Healthcare and pharmaceutical products: Which of the following measures/mechanisms are present in your country?

	Yes	No	Don't know
• A national drug/pharmaceutical/medicines policy	85%	8%	5%
• A policy to ensure access to affordable and quality healthcare	83%	12%	3%
• A policy to promote generic pharmaceutical products	68%	23%	7%
• A national authority that oversees consumer protection related to healthcare services	72%	23%	3%
• Mechanisms to protect consumers from fake/counterfeit medicines	72%	22%	5%
• Other (please specify in the box below)	2%	0%	3%
Additional comment (please elaborate on any of your answers)			

Section D: LEGITIMATE NEEDS OF CONSUMERS

The UN Guidelines specify a set of legitimate needs that Governments should include in developing or maintaining a strong consumer protection policy in accordance with the economic, social and environmental circumstances of the country and the needs of its population.

D1. Is access to “adequate information to make informed choices” enabled through any of the following measures or mechanisms?

	Yes	No	Don't know
• Mandatory labelling standards for any consumer products	78%	20%	0%
• Prohibition of deceptive/misleading labelling and/or advertising	88%	10%	0%
• Other (please specify in the box below)	2%	2%	2%
Additional comment (please elaborate on any of your answers)			

D2. Is the “promotion and protection of economic interests of consumers” advanced through any of the following measures?

	Yes	No	Don't know
• Regulations for warranties against defects (eg, a written guarantee to the purchaser with a promise to replace or repair if necessary)	83%	15%	0%
• Provision requiring “cooling-off” or return/exchange policy on newly purchased consumer products or services	63%	32%	2%
• Measures that restrict anti-competitive behaviour and exploitation by monopolistic companies	78%	15%	3%
• Measures to prohibit unethical marketing practices	65%	32%	2%
• Measures to control prices for essential goods and services (eg, food, energy and water. Please specify)	72%	27%	0%
• Measures to regulate weights and measures	88%	8%	2%
• Measures to prohibit unfair contract terms and conditions	85%	12%	0%
• Other (please specify in the box below)	5%	0%	3%
Additional comment (please elaborate on any of your answers)			

D3. Is the “availability of effective consumer redress” and access to justice enabled through any of the following mechanisms or measures?

	Yes	No	Don't know
• A body within the government structure with a specific mandate to intervene on individual cases	57%	40%	2%
• Simplified and cheap consumer claims procedures, or consumer tribunals to settle consumer complaints	58%	40%	0%
• Formal courts to settle consumer complaints	63%	35%	0%
• Industry-led or sector specific alternative dispute resolution schemes (eg, Financial Mediation Bureau, ombudsmen)	60%	37%	2%
• NGO-led complaints handling mechanisms	63%	33%	0%
• Consumer organisations acting on behalf of consumers in civil proceedings to seek redress	75%	22%	0%
• Other (please specify in the box below)	2%	0%	2%
Additional comment (please elaborate on any of your answers)			

D4. Is “consumer education” promoted through any of the following measures or mechanisms?

	Yes	No	Don't know
• Government mechanisms to monitor consumer awareness and use of their rights	40%	53%	0%
• Programmes to generate awareness on rights and responsibilities of consumers, run by government agencies in a systematic and strategic fashion	55%	42%	0%
• Incorporation of consumer education into school curricula and national education policy	42%	45%	9%
• Consumer education included in the curriculum of higher education qualifications	27%	67%	5%
• Other forms of consumer education (eg, through extra-curricular activities or informal learning)	55%	32%	9%
• Other (please specify in the box below)	7%	2%	2%
Additional comment (please elaborate on any of your answers)			

D5. Is the “promotion of sustainable consumption patterns” enabled through any of the following measures or mechanisms?

	Yes	No	Don't know
• Measures to incentivise producers and suppliers of goods and services to be ethical and socially responsible (eg, through tax reduction or exemptions, subsidies, labels, awards, etc. Please specify.)	47%	50%	2%
• Legal measures to enable and/or encourage consumers to choose environmentally friendly and/or socially responsible products.	33%	63%	2%
• Measures that warn/instruct consumers for the safe use and disposal of hazardous products harmful to the environment (eg, e-waste)	52%	45%	3%
• Programmes to provide basic services to prevent environmental degradation (eg, take-back policy, waste collection and management, recycling, etc.) Please specify by whom (eg, producers, government, waste services)	72%	27%	2%
• Specific programmes targeting consumers to encourage sustainable lifestyles (managing personal or household budget, pesticide-free food, energy or water	55%	38%	2%

conservation, no-plastic day, etc.) Please specify by whom (eg, producers, government, waste services).			
• Other (please specify in the box below)	2%	2%	2%
Additional comment (please elaborate on any of your answers)			

D6. Is “the opportunity for consumer organisations to present their views in decision-making processes” enabled through any of the following measures or mechanisms?

	Yes	No	Don't know
• Government involves consumer organisations in the development of consumer protection laws and policies	75%	25%	0%
• Draft laws and policies are made available for public consultation before they are enacted	88%	10%	2%
• Government implements joint programmes with consumer organisation	56%	42%	0%
• Government involves consumer organisations in conducting market surveillance/monitoring in a systematic fashion	32%	64%	0%
• Other (please specify in the box below)	2%	3%	3%
Additional comment (please elaborate on any of your answers)			

D7. CI will be proposing a number of revisions to the current UN Guidelines for Consumer Protection (UNGCP) to ensure that consumer protection is delivered effectively and efficiently in all countries. Please provide any SPECIFIC recommendations you propose to be included.

1	
2	
3	

Section E: CONSUMER RIGHTS MOVEMENT

E1. Which of the following consumer issues is your organisation currently working on?

• Food (security and safety)	81%
• Healthcare and medicine	67%
• Counterfeit/fake products	46%

• Housing	39%
• Professional services (legal and medical)	39%
• Information and communication technologies	67%
• Advertising	65%
• Product safety	67%
• Financial services	86%
• Environment	63%
• Water	56%
• Energy	74%
• Retailing/marketing of household goods and services	68%
Any other, please specify:	

E2. Which of the following activities does your organisation carry out?

• Developing/formulating policies and standards relating to consumer products/services	67%
• Campaigns and research-based advocacy	83%
• Review and monitor relevant laws, policies or codes of conduct	81%
• Direct supply of consumer goods and services (eg, through consumer cooperatives)	14%
• Public awareness and consumer education	94%
• Complaints handling and consumer advice	85%
• Legal representation on behalf of consumers	65%
• Providing consumer information services (eg, regular price monitoring, comparative product testing)	60%
• Training and technical assistance	61%
Any other, please specify:	

E3. How is World Consumer Rights Day observed in your country?

	Yes	No	Don't know
• By consumer organisations only	-	-	-
• By Government only	-	-	-
• Jointly observed and celebrated by consumer organisations and Government	-	-	-
Other (please specify)			

E4. What are the top three (3) consumer issues/concerns which your country needs to focus on for the next 3-5 years? Please rank in order of priority.

1 st Priority	
2 nd Priority	
3 rd Priority	

E5. From the below list of mechanisms that can strengthen consumer protection, choose the three that are most important in your country. (Please choose three only.)

• Accountability and transparency of consumer protection authorities	15%
Addressing emerging consumer concerns through timely review and amendment of relevant policies and laws	43%
• Outreach and consumer education (increasing consumer awareness)	69%
• Access to cheap, simple and quick redress mechanisms for consumers	47%
• Inter-agency coordination on consumer protection with a lead agency taking overall responsibility	25%
• Access to safe and quality goods and services	38%
• Addressing the environmental impact of consumption	19%
• Governmental support to consumer organisations	47%
Any other, please specify:	

E6. Please provide any additional comments you may have on consumer protection issues in your country:

Thank you for taking part.

Annex III: List of respondents

Organisation	Country	Income group
Consumers of Aruba in Solidarity (CAS)	Aruba	High income
CHOICE	Australia	High income
Test-Achats	Belgium	High income
Union des consommateurs	Canada	High income
Cyprus Consumers' Association	Cyprus	High income
UFC- Que Choisir	France	High income
Consommation, Logement et Cadre de vie (CLCV)	France	High income
Verbraucherzentrale Bundesverband (VZBV)	Germany	High income
EPKIZO	Greece	High income
Hong Kong Consumer Council (HKCC)	Hong Kong SAR, China	High income
Nippon Consumer Voice for Better Standards (NCOS)	Japan	High income
Consumers Korea	Korea	High income
Ghaqda tal-konsumaturi	Malta	High income
Consumentenbond	The Netherlands	High income
Oman Association for Consumer Protection (OACP)	Oman	High income
Associação Portuguesa para a Defesa do Consumidor (DECO)	Portugal	High income
Consumers Association of Singapore (CASE)	Singapore	High income
Association of Slovak Consumers (ZSS)	Slovakia	High income
Instituto de Consumo de Castilla La Mancha	Spain	High income
Organización de Consumidores y Usuarios (OCU)	Spain	High income
Sveriges Konsumenter	Sweden	High income
Ministry of Legal Affairs	Trinidad and Tobago	High income
Which?	UK	High income
Consumer Focus	UK	High income
American Council on Consumer Interests (ACCI)	USA	High income
Consumidores Argentinos	Argentina	Middle income
Unión De Usuarios y Consumidores	Argentina	Middle income
Unión de Consumidores de Argentina	Argentina	Middle income
Associação Brasileira de Defesa do Consumidor (PROTESTE)	Brazil	Middle income
Instituto Brasileiro de Defesa do Consumidor (Idec)	Brazil	Middle income
Organización de Consumidores y Usuarios de Chile (ODECU)	Chile	Middle income
China Consumers' Association (CCA)	China	Middle income
Fundación Ambio	Costa Rica	Middle income
Fundación por los Derechos del Consumidor (FUNDECOM)	Dominican Republic	Middle income
Tribuna Ecuatoriana de Consumidores y Usuarios	Ecuador	Middle income
Liga del Consumidor (LIDECOM)	Guatemala	Middle income
Consumers' Organisation of Macedonia (COM)	Macedonia	Middle income
Federation of Malaysian Consumers Associations (FOMCA)	Malaysia	Middle income

Al Consumidor	Mexico	Middle income
Instituto Panameño de Derecho de Consumidores y Usuarios (IPADECU)	Panama	Middle income
Asociación Peruana de Consumidores y Usuarios (ASPEC)	Peru	Middle income
Interrepublican Confederation of Consumer Societies (Konfop)	Russia	Middle income
National Consumer Organization of Serbia (NOPS)	Serbia	Middle income
National Consumers Forum (NATCOF)	Seychelles	Middle income
National Consumer Forum (NCF)	South Africa	Middle income
Consumer Rights NGO	Turkey	Middle income
Consumidores y Usuarios Asociados (CUA)	Uruguay	Middle income
Movimiento Iniciativa de los Consumidores (MIC)	Venezuela	Middle income
Consumers Rights and Services Organization (CRSO)	Afghanistan	Low income
National Association of Consumers (ANNA)	Armenia	Low income
Que Choisir Benin	Benin	Low income
Mission CLARITE	Cameroon	Low income
Defensoría del Consumidor	El Salvador	Low income
Centro para la Defensa del Consumidor (CDC)	El Salvador	Low income
Consumer Council of Fiji (CCF)	Fiji	Low income
Citizen, Consumer and Civic Action Group (CAG)	India	Low income
Consumer Education and Research Society (CERC)	India	Low income
Mumbai Grahak Panchayat (MGP)	India	Low income
Association for Consumers Action on Safety and Health	India	Low income
Consumer Unity & Trust Society (CUTS)	India	Low income
Consumers Association of India (CAI)	India	Low income
Yayasan Lembaga Konsumen Indonesia (YLKI)	Indonesia	Low income
Youth Education Network (YEN)	Kenya	Low income
Consumers' Association of Mali (ASCOMA)	Mali	Low income
Atlas-Saïs	Morocco	Low income
Associação de Defesa do Consumidor (DECOM)	Mozambique	Low income
Liga de Defensa del Consumidor de Nicaragua (LIDECONIC)	Nicaragua	Low income
The Network for Consumer Protection	Pakistan	Low income
Department of Trade and Industry - Bureau of Trade Regulation and Consumer Protection	The Philippines	Low income
Vietnam Standards and Consumers Association (VINASTAS)	Vietnam	Low income
Yemen Association for Consumer Protection	Yemen	Low income
Consumer Council of Zimbabwe (CCZ)	Zimbabwe	Low income