



Shared Prosperity Dignified Life



Consumer Protection Webinar

Consumer protection in the aftermath of the COVID-19 pandemic, focus on digitalization

3 August 2020

Online Webex Live Event, Streamed on ESCWA's YouTube Channel

Watch it on: <https://youtu.be/FL4VowUtrW4>

SUMMARY OF DISCUSSIONS

Ms. Nathalie Khaled, ESCWA, welcomed the participants from all around the world. She gave a summary of the webinar agenda which includes a discussion on the complex challenges created by the COVID-19 pandemic and its impact on consumers. She mentioned that UNESCWA and UNCTAD partnered to promote consumer protection in the Arab region and facilitate the sharing of information among consumer protection agencies. The webinar aimed to create a platform for national consumer protection agencies to share their experiences and learn from best practices – both from the Arab region and beyond.

Mr. Mounir Tabet, ESCWA's Deputy Executive Secretary, welcomed all attendees and asserted that the post COVID-19 world will be different from our pre-COVID-19 world. He stated that the pandemic is accelerating the shift towards digitization in the world and creating a new paradigm for online consumers. At the same time, consumers have been the prey of a new range of unfair business practices. He also explained that consumers have been exploited by deceptive online marketing techniques, which falsely claim that a product can prevent or cure an infection of the virus. In this context, as in many similar situations, the most vulnerable are more prone to fall victims of abuses, so there is a higher responsibility to protect them. He continued to state that collaboration and cooperation at all levels is necessary to overcome the challenges of the global pandemic and the barriers that stand in the way of achieving the 2030 Agenda.

Mr. Mounir also spoke about the partnership between ESCWA and UNCTAD. The two organizations have previously collaborated on many issues, but they have recently partnered in this joint initiative in the area of consumer protection. He assured that both organizations are dedicated to combining their expertise to better support Arab member states in strengthening the protection of consumer rights.

Following this general introduction, Mr. Tabet stated that the webinar intended to provide some additional support to consumer protection agencies in the Arab region to reach a deeper understanding of consumer protection post COVID-19 and to explore possible options and

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practices to enhance such protection. He emphasized that the webinar intended to create a multi-stakeholder platform that fosters the exchange of information between consumer protection agencies in the region. He explained that the webinar can provide an opportunity for Arab consumer protection agencies to share their experiences since the beginning of the crisis, the challenges consumers have faced in their countries, and the measures they have taken to protect consumer rights in these turbulent times. The webinar allows all participants to exchange expertise and to learn from best practices – both from the Arab region and the international community. Additionally, esteemed regional and international experts will point out the priorities and recommendations for the region in adjusting to the new challenges and discuss the accelerating shift towards digitization.

He concluded his introduction by thanking again all speakers and participants for their participation and commitment.

Dr. Mohamad Abu Haidar, Director General of the Lebanese Ministry of Economy, first thanked ESCWA and UNCTAD for this important and interesting webinar and began his intervention by saying that the global economy is facing its biggest danger since the 2007-2008 financial crisis with the outbreak of COVID-19 crisis. The epidemic brought about more challenges to all countries that shifted their priorities towards sustaining livelihoods and protecting people.

Dr. Abu Haidar presented the policies that have been implemented to improve the business environment, focusing on improving consumer and investor confidence, both having dropped drastically.

He stated that several factors have determined the change in consumer behavior, especially with consumers draining their savings and choosing alternate places to spend their money. As such, consumer spending has proven once again to be one of the most important driving forces for global economic growth.

Dr. Abu Haidar mentioned that despite the decline of spending on non-essential products, there has been a prominent surge in spending on other products, including groceries, household supplies, and fitness products and apparel. In fact, there has also been an increase in the e-commerce sector, which is expected to further grow within this decade. This shift to digitalization and online activities has created both challenges and opportunities, forcing governments and specialized consumer protection agencies to design the appropriate solutions to mitigate any resulting negative impacts on consumers. These solutions mainly include: a) ensuring the protection of consumer health and safety and addressing unfair commercial practice through awareness campaigns; b) designing online portals and providing consumers with digital tools to facilitate their filing of complaints; c) sharing knowledge and experience on best practices for consumer education, enforcement of dispute resolutions, and compensation.

He emphasized that the Consumer Protection Directorate in the Lebanese Ministry of Economy and Trade is committed to providing the highest quality of service for consumers in Lebanon with an overall aim of ensuring that a safe and fair-trading environment exists for both consumers and traders.

Dr. Abu Haidar also spoke about the Lebanese economic crisis that began before the COVID-19 pandemic with the depreciation of the Lebanese Lira that led to an increase in price inflation and misconduct by traders. As a result, the Directorate increased its inspections, which have resulted

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in detecting more than 1500 violations. The Directorate also provided advice for businesses, raised awareness, and investigated all complaints to make sure all unfair practices are addressed. In addition to the hotline available for consumers to submit their complaints, the Directorate also provided a WhatsApp number, an email- address, and an online platform on the Ministry's website to allow for a greater number of citizens to voice their concerns. Dr. Abu Haidar noted that the Directorate is only working at 30 percent of its capacity and needs an additional 200 inspectors to cover the whole Lebanese territories. He emphasized that the Ministry's priority is to ensure the safety and empowerment of individuals in the marketplace based on the consumer's rights and to build a fair, resilient, sustainable and trustful economy regardless of all the challenges faced.

Finally, Dr. Abu Haidar emphasized the importance of the webinar's topic considering the impending global economic crisis and explained that the Ministry intends to benefit by learning best practices and new ways to address issues including scams, negligent business practices, and misinformation.

Ms. Teresa Moreira, Head of the Competition and Consumer Policies Branch at UNCTAD and co-organizer of this webinar, thanked ESCWA for the organization of the webinar and for providing the opportunity to strengthen cooperation among the two organizations, following the experience in the competition field.. The COVID-19 pandemic brought renewed interest to the protection of consumers, due to a surge in fraudulent and misleading business practices as well as new challenges such as hoarding and price gouging of essential consumer goods. The economic crisis that ensued led governments to adopt emergency measures to relieve consumers under stress situations, such as suspension of service cuts regarding the non-payments of utility bills. However, the economic crisis fueled by the pandemic is far from over, so it is all the more relevant to learn from peer experiences and to remain alert for new emerging challenges to consumer welfare. Ms. Moreira concluded her address by thanking speakers and attendees.

Panel 1:

- **Performance of the Arab region in the business environment with a focus on digital economy trends, products, and challenges in the region.**
- **How did the COVID-19 crisis impact consumers and what are the most common unfair business practices and challenges that emerged as a result of the pandemic?**

Ms. Khaled directed the following question to Ms. Teresa Moreira: "How the COVID-19 crisis has impacted consumers and what the most common unfair business practices and challenges are that emerged as a result of the pandemic?"

Ms. Moreira underlined that UNCTAD was established in 1964 as one of the agencies within the United Nations system and part of the UN secretariat with a broad mandate on trade and development. With 195 members, UNCTAD's work is built on three pillars: consensus building through intergovernmental deliberations; research and analysis; and technical cooperation. She stated that UNCTAD has been the focal point within the UN system for competition law and policy since 1980 and for consumer protection law and policy since 2015. In particular, thanks to the recent the UNCTAD MENA technical cooperation programme on competition and consumer protection, which was implemented from 2015 to 2018 and funded by Sweden, and followed a

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multi-stakeholder approach, UNCTAD was able to support and facilitate dialogue between seven beneficiary countries from the Arab region. She added that UNCTAD was very active since the outbreak of the global pandemic. UNCTAD contacted consumer protection agencies to gather information on measures, initiatives, and actions undertaken in relation to COVID-19 and shared this information with all member States, including those who may not have a dedicated consumer protection body in their country so as to ensure the dissemination of experiences. According to Ms. Moreira, all countries benefit from learning from what their neighbors or partners were doing to tackle the challenges brought by the pandemic. During this period, UNCTAD released several news items, including defending competition in the markets during COVID-19, the need for firmer action to better protect consumers, and the need to respect consumer rights in the airline industry.

Ms. Moreira highlighted the key initiatives that consumer agencies from developed and developing countries have taken to fight the negative effects of the pandemic. These measures included: a) law enforcement and market monitoring against unfair, fraudulent, and misleading commercial practices; b) exceptional legislative measures.; c) information campaigns and new complaint tools; and d) business engagement.

Ms. Moreira emphasized that, due to the global nature of the crisis, coordination and the sharing of information helped to better address the challenges to consumers across the world. . Although the unfair business practices during this time were not new, vulnerable and disadvantaged consumers were more exposed than usual and this has required special attention.

Ms. Moreira furthermore explained that the digitalization of the economy proved to be more tangible than ever and that consumer protection agencies are increasingly required to empower consumers by promoting their access to the digital economy . Consumer protection agencies also need to be more vigilant of fraudulent, unfair and deceptive practices online and must be ready to take action.

UNCTAD identified five key points to protect consumers during the COVID-19 crisis as stated below:

1. Launch coordinated awareness campaigns on scams and misleading and unfair business practices related to COVID-19;
2. Monitor markets for essential consumer goods, undertake enforcement actions, and evaluate the viability of imposing price caps;
3. Take full advantage of digital tools for information campaigns, consumer complaints and redress, and urge major online platforms to cooperate with respective authorities;
4. Address the needs of vulnerable and disadvantaged consumers; and
5. Cooperate with other consumer protection agencies by exchanging information on COVID-19.

Ms. Moreira concluded her presentation by highlighting that the pandemic is revealing the importance and relevance of vibrant consumer protection policies across the globe. She added that the priority for many governments is to boost economic recovery, encourage businesses to reopen and support employment by providing substantial packages of public funds through subsidies, special loans, and state guarantees. She emphasized that the economic recovery must

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fully respect consumer rights and provide the necessary protection and consideration to consumer interests in all areas, especially for consumers who are in a vulnerable and disadvantaged situation. Moreover, she accentuated that consumer protection agencies must engage and contribute to all policy discussions and regulatory frameworks, in an effort of global solidarity

Finally, Ms. Moreira reminded the audience that the 8th United Nations Review Conference on Competition and Consumer Protection will be held in October 2020 in Geneva under the auspices of UNCTAD, whose agenda includes the discussion of relevant issues such as the strengthening of consumer protection and competition in the digital economy.

Following Ms. Moreira's presentation, Dr. Nibal Idlebi, Chief of the Innovation section at ESCWA, was introduced. She first welcomed all attendees and introduced her presentation which included a brief on the situation of the digital economy and digital development in the Arab region. She began by saying that the Arab region is heterogeneous concerning digital developments with three main clusters. The first one is the Gulf Cooperation Council (GCC) which includes the six most developed Arab countries. The second cluster includes countries that have a medium-income and do not experience a crisis or conflict at the moment. The third cluster is for other countries that are considered the least developed or most affected countries by crisis in the last few years.

Dr. Idlebi spoke about the information and communications technology (ICT) infrastructure, which is one of the most important elements for e-commerce and businesses. For internet and mobile connectivity, the average in the Arab region is a little bit lower than the world average. The digital infrastructures vary among countries but the affordability of the internet is one of the main challenges in terms of infrastructure in the Arab region because the internet and mobile services are quite expensive in most of region's countries. In addition, Dr. Idlebi said that there are increasing gaps in the Arab region such as gender-digital gap, digital gap between rural and urban areas, and digital gaps among the Arab countries themselves.

Next, she talked about the digital economy in the Arab region and described that the telecom operators are the most dominant players, especially those owned by the state. She stated that most ICT companies are private and make unclearly identified contributions to GDP. Most of the companies work on mobile and internet provision without a strong focus on research and development in the sector. Dr. Idlebi added that there is not enough data and statistics about ICT companies and their employees in most countries. Also, she gave examples from Jordan, Kuwait, and Oman based on the recent publication of the Arab Digital Development Report.

Dr. Idlebi furthermore emphasized the importance of e-services which are relevant to e-government, e-learning, e-payment, and e-health. She mentioned that e-government is the most developed e-service in the Arab region. However, only GCC countries have a higher e-government development average than the world average.

Then, Dr. Idlebi spoke about the strong potential of growth for e-commerce in the Arab region, especially during and after COVID-19. The estimate in online sales in the Middle East has still not exceeded 2 percent in comparison to retail sales, and this is significantly less than 15 percent average of online sales in more developed countries. She added that e-payment is available in many countries, but it is mostly limited to individuals who have bank accounts. She also gave

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examples of the competition between e-commerce platforms in the Middle East, such as Amazon, Noon, Souq, and Wadi.

Dr. Idlebi stated that UNCTAD had recognized four dimensions to enable an environment for e-commerce in the Arab region: infrastructure, legislation, institutions, and delivery of goods.

She highlighted that there are many laws in the Arab region concerning e-commerce such as the law for e-transactions, e-signatures, e-payments, and e-commerce that are present in countries such as Iraq, Jordan, Kuwait, Mauritania, Oman, State of Palestine, Sudan, Syria, Tunisia, and UAE (the United Arab Emirates). The key challenge for the Arab region is the enforcement of these laws.

She talked about the UNCTAD B2C E-Commerce Index, published in 2019, which measures an economy's preparedness to support online shopping and has four components: internet penetration, e-payment account, the security of online services, and a postal reliability index. By presenting the statistics regarding the Arab Region, she demonstrated the diverse and the heterogeneous aspects of the region.

Also, she specified the weaknesses of the region especially concerning e-money, postal reliability, and secure internet servers. She also added that the UAE is leading the region with a high value of indexes. As a result, she mentioned that all countries cannot be judged in the same way in the Arab Region, and so there must be a distinction among countries concerning the digital gaps.

Dr. Idlebi concluded her presentation by giving a number of recommendations. First, she suggested to develop the digital economy to establish a more knowledge-based society in the Arab region. Second, she suggested to strengthen the legal and regulatory frameworks for the digital economy. Third, she advised to collect statistics and information about ICT firms, especially small private IT companies. Fourth, she recommended to develop RDI (Research, Development and Innovation) strategies aligned with the needs of the industry and collaborating in RDI at the regional and international level. And fifth, she proposed to promote e-commerce by strengthening an enabling environment, especially with the e-payment system.

Panel 2: What are the main challenges consumers have been facing since the start of the pandemic and what are measures taken by consumer protection agencies to protect consumers and moderate the impact of the pandemic?

Ms. Khaled opened the second panel of the webinar, which revolved around the national experience of the Moroccan consumer protection agency.

Ms. Khaled introduced Ms. Sara Cherkaoui, Chief of the Division of Consumer Protection in Morocco, and asked her about the main challenges that consumers faced in Morocco since the beginning of the crisis and the measures they have taken to protect and promote consumer rights in their country.

Ms. Cherkaoui thanked the organizers of the webinar and presented the measures that the Ministry of the Industry, Trade and Green and Digital Economy of Morocco has taken to mitigate impact of the COVID-19 pandemic. She stated that the Ministry has set up a taskforce dedicated

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to monitoring the impact of the COVID-19 crisis. Furthermore, a Situation room has been set up as a coordination and monitoring cell with stations dedicated to the four following themes.

The first theme revolves around the monitoring of the market supply situation and prices. It involves coordinating the handling of food and health products' supply issues and conducting a daily follow up with retailers to monitor the supply of food and sanitary products in the market.

The second theme focuses on feedbacks from the Ministry's regional and provincial delegations. It involves daily monitoring of prices of basic consumer goods, daily statistical reporting of store openings and closings in all regions of the country, specific monitoring of the availability and prices of sanitizers, and provision of support to traders to anticipate any lack of supply of the necessary raw materials.

The third theme is centered on investigations and consumer complaints. It involves setting price caps for some products that are in high demand during the pandemic, processing and analyzing consumers claims, and coordinating with consumer associations on awareness campaigns. Depending on the complaints, investigations were ordered resulting in 300 legal actions.

The fourth and last theme focuses on steering and data analysis. It involves producing a daily dashboard containing all the actions and alerts, analyzing the vigilance points reported on the dashboard, and producing recommendations and action plans.

Ms. Cherkaoui then presented the regulatory measures that were enacted through several legislative texts relating to various fields, in particular the characteristics of face masks made of non-woven fabric for non-medical use; the list of industries and commerces that may continue to operate during the pandemic; the dematerialization of certain administrative formalities; and the application of provisional measures against the increase in the prices of face masks and sanitizers.

Ms. Cherkaoui then reviewed the measures taken after the lockdown by local and regional committees related to cleanliness and disinfection of the workplace; availability of disinfection products, cleaning products, and protective masks; knowledge of precautionary measures against COVID-19; working conditions; professional meetings; and companies' prevention plans. She also highlighted the development of a business resumption guide to identify measures to be taken by merchants to reduce the risks of the pandemic. Businesses must comply with a set of measures, such as providing protection and disinfection products; increasing the frequency of cleanings and focusing on cleaning the areas that are most susceptible to the spread of the virus; adopting barriers to limit contact between merchants and customers; and taking measures to respect the distance between customers.

She concluded her presentation by stating that the crisis enabled Morocco to refocus its actions and that the digital world is the future. The consumer protection agency in Morocco had as a unit for the control of online trade, which is becoming increasingly relevant in Morocco since the start of the pandemic. She stated that it is necessary to accompany the developments in the e-commerce sector with adequate legislations.

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Panel 3:

- **Is there a potential for a shift to digitization and more reliance on online activities in response to and in the aftermath of the COVID-19 pandemic?**
- **What are possible post-COVID-19 digital economy solutions needed to facilitate this shift?**

Ms. Liz Coll, Former Head of Digital Change at Consumers International, thanked ESCWA and UNCTAD. She gave a presentation on COVID-19 and digitalization and what has changed for consumers since the start of the pandemic. Ms. Coll underlined the increase in business-to-consumer e-commerce and mostly around food products, medical supplies, and household essentials – both in ESCWA member countries and at a global level. She also noted a rise in online banking payments, contactless payments, and online payments for utilities and loans. There has been an increased exposure to fake news and misinformation about the virus. Moreover, many countries have witnessed an expansion of digital healthcare including virtual consultations and tracing apps in 40 countries. There was a testing of automated services like drone deliveries, contactless stores, and robots used to disinfect areas.

Ms. Coll was of the opinion that these changes might stay after the crisis, as 15 percent of consumers said that their shopping habits have shifted permanently to online platforms due to health concerns over shopping at physical stores. There has been a closure of physical stores as companies shift resources to e-commerce offers. Also, more automation and data services are developing, including staff-less supermarkets, robots, drones, etc. Non-digital payments are becoming more expensive and there is more usage of behavioural and location tracking for public health management. There are differences between countries and regions in which changes resulting from the pandemic might stay. The impact of the pandemic has accelerated the shift towards the digital economy which may amplify of the already existing divides. Ms. Coll said that we will continue to live in the pandemic or facing other significant system shocks, so it is difficult to describe the “new normal”. These shocks will seriously affect people that do not have an easy access to a range of services. Therefore, it is important to speed up methods to better protect consumers and provide access to information, protection, and redress.

Ms. Coll further elaborated on the significance of the accelerated digitalization for consumers, especially for the unconnected and the poorly connected. Lack of access to the Internet hampers access to employment, information, and health services for the unconnected. However, even the connected have low trust in online payments and there is a lack of information available in local language. Ms. Coll presented the results of a few surveys conducted in the MENA region, showing that consumers are more and more concerned about their privacy and the use of their data and have low trust in online payments. She ended her intervention by listing what needs to be addressed to rebuild future resilience, including affordable access; trust and confidence; skills to thrive online, and consistent and sustained investment to consumer-centered policy.

Dr. Christine Riefa from the Brunel Law School started by thanking the hosting organizations. She said the changes that the pandemic produced in digitalization and the shift to online commerce are here to stay. According to Dr. Riefa, there is no evidence that people will go back to their old habits, especially with the way the pandemic is developing around the world. The pandemic has highlighted the vulnerability of consumers. Vulnerable consumers are not just the less educated and the ones with a low income. The pandemic showed that all of us are vulnerable consumers

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in this particular framework. As people are allowed out of their houses, they do not have the same consumer power and are not able to enforce their rights. The nature of vulnerability has been a concern of enforcement and lawmaking officials around the world. One important lesson from the pandemic is to start questioning the way consumer law has developed. Although consumer law was traditionally based on economic welfare, it is increasingly used as a tool against social exclusion and for development. Dr. Riefa said that we need to be mindful of protecting the sanctity of consumer law in the post-COVID world. If governments are committing to providing consumer rights, they have to uphold and enforce them. Dr. Riefa ended stressing the need to embrace the 21st century while working with slim budgets and a lack of resources in consumer agencies.

Mr. Arnau Izaguerri, Economic Affairs Officer in the Competition and Consumer Policies Branch at UNCTAD, thanked everyone for the webinar. He started by explaining that the shift towards the digital economy is already here. The UNCTAD digital economy report of 2019 states that the global value of e-commerce amounts to 29 trillion dollars or 36 percent of the world GDP. In 2019, three of ESCWA's member states (Qatar, UAE, and Saudi Arabia) were on UNCTAD B2C Index top 10 developing countries. The first challenge in the context of COVID-19 is the digital divide. As consumers change behavior toward the digital economy, concerns have arisen over access and protection of the vulnerable and disadvantaged. Also, online consumers are facing new challenges like price gouging on essential goods, misleading advertisements, refund policies, and business engagement. Mr. Izaguerri proposed that a good guide to transit this shift is the United Nations Guidelines for Consumer Protection (UNGCP) and gave a brief overview on the guidelines. These guidelines cover most of the issues relevant to the protection of consumers. The UNGCP address consumers' legitimate needs like the protection from hazards to their health and safety, a level of consumer protection online that is not less than offline, the protection of vulnerable and disadvantaged consumers, and access to dispute resolution and redress. Guidelines 63 to 65 of the UNGCP are devoted to e-commerce and the main objectives are to enhance consumer confidence and transparency. UNGCP chapters 79 to 94 highlight enforcement and cross-border cooperation in protecting consumers, especially relevant for online commerce. It also promotes cooperation against rogue traders at both the regional and international level. For the post-COVID-19 world, Guideline 14 on national policies for consumer protection provides a checklist for policymakers and enforcers, in particular:

1. Good business practices;
2. Clear and timely information to enable consumers to contact businesses easily, and to enable regulatory and law enforcement authorities to identify and locate them. This may include information such as the identity of the business, its legal name and the name under which it trades, its principal geographic address, website and e-mail address or other means of contact, its telephone number and its government registration or license numbers;
3. Clear and timely information regarding the goods or services offered by businesses and the terms and conditions of the relevant transaction;
4. Clear, concise and easy to understand contract terms that are not unfair;
5. A transparent process for the confirmation, cancellation, return and refund of transactions;
6. Secure payment mechanisms;
7. Fair, affordable and speedy dispute resolution and redress;

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8. Consumer privacy and data security;
9. Consumer and business education.

Mr. Izaguerri concluded by sharing some documentation and tools which may be useful for enforcers and policymakers aiming to improve consumer protection in the post-COVID-19 social and economic context, in particular the UNCTAD Manual on Consumer Protection¹ and the UNCTAD background note on consumer protection in electronic commerce.²

Mr. András Zsigmond, Policy Officer at DG Justice and Consumers, European Commission, thanked the hosting organizations for the invitation and gave a short intervention on the EU Consumer Protection Cooperation Network's coordinated action on rogue trading during the COVID-19 outbreak. He was struck that ESCWA member states face similar challenges to the ones that European countries have faced since the start of the pandemic. According to Mr. Zsigmond, it has been very clear since the beginning that misinformation was thriving throughout the pandemic. Online scams started to appear shortly after the outbreak of the coronavirus. The European Commission is dealing with the cross-border enforcement of EU consumer laws. After the outbreak, EU member states started looking at individual issues, but very soon they realized that the issues faced by the individual countries were very similar in their nature. The European Commission found that they need to have a harmonized approach and to activate the network of national enforcement authorities to provide an EU-level response to the challenges. The network quickly adopted common positions early on during the pandemic that outlined the main breaches of the EU consumer law and the most typical practices carried out by rogue traders, such as misleading advertisement of false mask problems, medical products, and food supplements that falsely claimed to help to achieve immunity against the virus from. Another issue included excessive pricing and pressure selling where the traders were pushing consumers to buy certain items saying that there is only a limited amount of the stock left. The Commission reached out to the 11 most important internet platforms and asked them to take measures proactively. All the platforms replied with a positive commitment to consumer protection. The communication was led by the Consumer Protection Cooperation Network, which also carried out the online investigations. Despite all the measures, a sweep carried out by the Consumer Protection Cooperation Network in June showed that still one third of the cases on the platforms showed irregularities.

After the guest speakers' interventions, some questions raised by participants through the registration form were addressed. Ms. Nathalie Khaled apologized for not being able to answer all the questions that were posed but promised to get back to the participants by e-mail with an answer in case their question was not addressed due to time constraints. The first question was whether the pandemic will lead to an actual change in terms of consumer protection and how can we take advantage of the current conditions to bring positive change and make a big lead in consumer protection in a sustainable way. The second question was how the consumer protection authorities in the Arab region would cooperate to handle consumer protection .in times of the pandemic

¹ [UNCTAD Manual on Consumer Protection \(2017\)](#)

² [UNCTAD note Consumer Protection in Electronic Commerce \(2018\)](#)

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Ms. Teresa Moreira stated that one of the positive outcomes of the pandemic was the assertiveness of consumer protection policy. Consumer protection agencies across the globe were extremely quick and active in providing for consumer protection in concrete cases that were raised by the outbreak. She also explained the differences between consumer and competition agencies in terms of tools, budget, and enforcement. Ms. Moreira elaborated on the great amount of attention that competition authorities receive and expressed her wish that consumer protection agencies would get a similar amount of attention and resources in the near future. Consumer protection is a part of social protection in broad terms. UNCTAD is partnering with all UN Regional Commissions, under the leadership of ESCWA, in a recent UN Development Account project that is addressing consumer protection in connection to social protection in the wake of the COVID-19 pandemic, focusing on health and e-health services. Consumer policy is one of the key public policies because it concerns all citizens. This is the right time to push forward for a more inclusive, broader, and more effective consumer protection policy and for increased regional cooperation. Ms. Moreira emphasized that there is a need to raise awareness on consumer protection. One of the most remarkable achievements of the UNCTAD MENA Programme was that it brought together stakeholders from Arab countries, including governments, business associations, consumer associations, academia, and the judiciary, who had never met before.

Dr. Christine Riefa said that there should be a rebalancing between consumer protection and competition law, as consumer protection is normally subservient to competition policy. Member states would benefit from thinking of competition and consumer protection as a holistic package that can help them monitor markets and make sure that markets are fair.

Ms. Liz Coll talked briefly on cooperation and the range of stakeholders. She underlined the importance of cooperation among actors including consumer associations that are working together on the ground.

Dr. Nibal Idlebi commented on regional cooperation from the perspective of an UN Regional Commission and elaborated on good practices including collaboration among different stakeholders to complement efforts and how crucial they are for consumer protection.

Ms. Nathalie Khaled highlighted a study that has been conducted by ESCWA on the legislative framework on the business environment in the Arab region. The preliminary findings indicate that consumer protection legislation is the weakest area of business legislation within the region. This is partly because consumer protection is an emerging field in the Arab region, which is currently receiving more attention thanks to the uprisings that began in 2011. While many states have some form of consumer protection legislation, institutions designated to these laws frequently lack clarity on enforcement mechanisms and the ability to follow up effectively. Ms. Khaled also said that in the crisis we all felt the importance of well-established regulatory and institutional foundations to protect consumers. She assured that ESCWA will share the study with each member state to support their regulatory reforms.

Ms. Khaled thanked all the speakers and the co-hosts from UNCTAD for their commitment and sharing their invaluable experience. She also thanked all the participants for showing a great interest in the topic and for attending the webinar.

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ANNEX 1: CONCEPT NOTE & AGENDA

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- A collaboration between UNESCWA and UNCTAD –

“Consumer protection in the aftermath of the COVID-19 pandemic, focus on digitalization”

03 August 2020

Time: 11:00 am – 01:00 pm (UTC+03:00, Beirut time)

You can add you're your local time here:

<https://www.timeanddate.com/worldclock/converter.html?iso=20200611T180000&p1=34&p2=87>

Logistics: The webinar will be conducted in English on Webex, Speakers will need to:

[Join meeting](#)

Participants will be able to live stream the webinar on ESCWA's YouTube channel:

<https://youtu.be/7a33JIE7qlc>

Facilitator: Ms. Nathalie Khaled, Economic Affairs Officer, UNESCWA

Speakers: Experts from UNESCWA and UNCTAD and other International organizations
Representatives from consumer protection agencies

Target audience: National consumer protection agencies in the Arab region
The webinar will be open to the public and run live on YouTube.
<https://youtu.be/7a33JIE7qlc>

Background and The COVID-19 pandemic caused havoc in the health and economic welfare of consumers as markets were disrupted. Consumers did not always have access to a choice of essential goods and services and the vulnerable and

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relevance of the subject: disadvantaged consumers were affected even harder. Several consumers have been the prey of unfair business practices. At the same time the pandemic has fueled a digital surge.

The digital economy has brought the largest opportunities to consumers amid the COVID-19 crisis. Electronic commerce of goods and services is booming as consumers increasingly rely on digital platforms for online shopping, virtual meetings, and educational purposes. Online information campaigns are the fastest and most efficient means to reaching out to millions of consumers. Dispute resolution for consumers is swiftly transiting towards digital means.

However, the digital economy is also source of some of the greatest challenges to consumers in the wake of the COVID-19 crisis. Challenges include the proliferation of price gouging for medical equipment, such as masks and hand sanitizers, but also for basic consumer goods; the rise of misleading and deceptive online marketing techniques exploiting consumers by falsely claiming that a product can prevent or cure an infection of the virus; and other scams such as financial fraud and fishing schemes. Moreover, the digital divide increased the gap for vulnerable and disadvantaged consumers.

Consumer protection agencies play a central role in ensuring the welfare of consumers in times of the pandemic and in its aftermath. They are harnessing digital means to multiply their reach. Many Consumer protection agencies have increased information and awareness-raising campaigns regarding health and safety, unfair commercial practices, and consumers' right to refunds, and set up or updated online portals and other digital tools to support consumers to facilitate the filing of online complaints during this period. Some are engaging with online businesses to ensure that consumer rights are respected and that products are safe. Consumer protection agencies have also advocated for better online consumer protection before other relevant government institutions.

The cross-border nature of both the pandemic and the expansion of the digital economy calls for cooperation among national consumer protection agencies. This includes the exchange of information and experiences on enforcement and policy issues such as best practices for consumer education, enforcement, dispute resolution and redress.

In this webinar we discuss consumers' increasing reliance on online mechanisms and the challenges faced by consumers and consumer protection agencies during the COVID-19 pandemic and its aftermath. We

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will hear from national consumer protection agencies from Arab sub-regions (Mashreq, Maghreb, GCC and LDC) what have been their main challenges since the start of the pandemic and what remedial measures they have taken in response. The webinar will allow national consumer protection agencies to exchange information and best practices and identify possibilities for regional collaboration. Additionally, experts from regional and international organizations, including UNESCWA and UNCTAD, will provide Arab consumer protection agencies with recommendations from both a regional and international perspective.

Agenda:

Introductory remarks by:

- Mr. Mounir Tabet, Deputy Executive Secretary, UNESCWA
- Dr. Mohamad Abu Haidar, Director General, Ministry of Economy, Lebanon
- Ms. Teresa Moreira, Head of the Competition and Consumer Policies Branch, UNCTAD

Panel 1 (each speaker is given 10 min to elaborate on his/her topic)

- Performance of the Arab region in the business environment with a focus on digital economy trends, products, and challenges in the region
Speaker: Dr. Nibal Idlebi, Chief of Innovation Section, UNESCWA
- How did the COVID-19 crisis impact consumers and what are the most common unfair business practices and challenges that emerged as a result of the pandemic?
Speaker: Ms. Teresa Moreira, Head of the Competition and Consumer Policies Branch, UNCTAD

Panel 2 (each consumer protection agency is given 10 min to present their case)

- What are the main challenges consumers have been facing since the start of the pandemic and what are measures taken by consumer protection agencies to protect consumers and moderate the impact of the pandemic?
Speakers: consumer protection agencies
 - Ms. Sara Cherkaoui, Chief of Division of Consumer Protection, Morocco

Panel 3 (each speaker is given 10 min to answer his/her question)

- Is there a potential for a shift to digitization and more reliance on online activities in response to and in the aftermath of the COVID-19 pandemic?
- What are possible post-COVID-19 digital economy solutions needed to facilitate this shift?
Speakers:

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- Ms. Liz Coll, Former Head of Digital Change, Consumers International
 - Dr. Christine Riefa, Brunel Law School
 - Mr. Arnau Izaguerri, Economic Affairs Officer, Competition and Consumer Policies Branch, UNCTAD
- 10 minutes for questions from the public (participants are able to ask questions during the webinar through the chat function in YouTube but are advised to submit their questions in advance through the registration form)
- Final remarks by UNESCWA and UNCTAD (10 minutes): What are the main recommendations and priorities for the region?

Speakers:

- Dr. Nibal Idlebi, Chief of Innovation Section, UNESCWA
- Ms. Teresa Moreira, Head of the Competition and Consumer Policies Branch, UNCTA

ANNEX 2: INSTRUCTIONS

Instructions for Online Meeting via Webex

The webinar will go live on Monday 03 August 2020 at 11:00 am Beirut time; however, we will start it earlier at 10:00 am, **Beirut Time**, to allow speakers to test their setup (Microphone, Speakers and Camera) by our technical experts. Below are some instructions that will help you prepare for the meeting.

Getting Ready - Preparing for the Meeting

Use the same workstation and browser you intend to use for the actual meeting.

NOTE: If you have **difficulty joining a meeting with one browser, try using a different browser** as one may work better than another depending on local browser settings (i.e. Firefox, IE, and Chrome) on the device used.

☒ You may be prompted to **download/install the Webex software**, if it is not already installed on your device or computer. On a work computer, you may not have the administrative privileges to install the plug-in and will have to contact the administrator (ESCWA technical expert). Mr. Sami Daouk; Email: daouk@un.org. Tel.: +9611978836

NOTE: If you do not have the correct privileges or time to download and install the software, there will be a link on the WebEx set-up screen “**Run a temporary application**” in order to join immediately. If you click that link, the WebEx Meeting window will display without the plug-in being installed.

Joining the Meeting

- 1. Locate the WebEx Meeting Link: Click on the meeting link**, which should take you directly to the meeting.
- 2. Join the Meeting**
 - **If the host has not yet started the meeting**, you may not be able to enter the meeting. Whether or not attendees can join before the host is dependent upon the settings applied to that particular meeting.
 - The **Meeting Center window, the online meeting place, will open** , if your browser plug-in has been pre-tested and is working,
- 3. Make Audio Selection:** You will be prompted to make your selection about how you will participate in the audio portion of the meeting.
 - **Use Computer for Audio:** The “**Use Computer**” option requires that you have a headset, or can use the computer’s microphone and speakers. We recommend this option to avoid toll charges incurred if you use a phone to participate.

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- Before clicking the “Connect to Audio” button, you can test the speakers and microphone by clicking “Test speaker/microphone” found under the Audio Using Computer button.
- 4. Verify Audio Setup:** After you join the actual meeting, you will you be prompted to setup the audio portion and given the opportunity to test your computer's audio setup (microphone and speakers).
 - 5. Verify Video Setup:** Once in the meeting, click on the start my video (Camera Icon) to start your video.

Tips and Advice

We strongly recommend to:

- Use your laptop or desktop computer instead of your phone, which allows you to easily take notes and have a stable image.
- Choose a quiet location to prevent distraction or noise.
- Use a headset with microphone or a laptop's built-in microphone and speakers.
- Make sure you have a working integrated camera or USB external camera connected to your system.
- Ensure your webcam is at eye-level.
- If you have any comments, questions, or meetings tips, it would be better to take notes and place them in the comment section.
- Mute your microphone when you are not speaking, to avoid background noises and then unmute when speaking.
- Do not interrupt others when they are speaking.

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ANNEX 3: LIST OF SPEAKERS AND ORGANIZERS

Lebanon

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Morocco

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UNCTAD

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International Organizations

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