

# The First Arab Consumer Protection Forum

## Manama, February 20–21, 2024

### Kingdom of Bahrain

#### Contents

I.	Background .....	2
II.	Topics of Discussion .....	2
1)	Opening Speeches and Remarks.....	3
2)	Session One: Consumer protection policies for sustainability/achieving the Sustainable Development Goals.....	4
3)	Session Two: Strengthening legal frameworks for consumer protection .....	7
4)	Session Three: Empowering consumers: improving access to redress and dispute resolution .	11
5)	Session Four: Consumer protection in e-commerce and the digital market.....	15
6)	Closing session: Way forward on enhancing consumer protection in the Arab region.....	18
III.	Agenda .....	20

## I. Background

On Tuesday, February 20, 2024, the first Arab Consumer Protection Forum was launched, which lasted for two days in the capital Manama, Kingdom of Bahrain. The forum was organized by the Economic and Social Commission for Western Asia (ESCWA) in cooperation with the Consumer Protection Directorate of the Ministry of Industry and Commerce in the Kingdom of Bahrain, and the United Nations Conference on Trade and Development (UNCTAD).

Under the patronage of His Royal Highness Prince Salman bin Hamad Al Khalifa, The Crown Prince and Prime Minister, God protect him, represented by Sheikh Khalid bin Abdullah Al Khalifa, Distinguished Deputy Prime Minister, the First Arab Consumer Protection Forum was launched at the Diplomat Radisson Blu Hotel - Kingdom of Bahrain. The opening of the forum witnessed the speech of the Minister of Industry and Commerce of the Kingdom of Bahrain, **Mr. Abdullah bin Adel Fakhro**, and the speech of **Dr. Rola Dashti**, Under-Secretary-General of the United Nations and Executive Secretary of ESCWA, in addition to the speech of **Mr. Pedro Manuel Moreno**, Deputy Secretary-General, UNCTAD.

The First Arab Consumer Protection Forum primarily aims to increase economic growth and improve governance in the Arab region, in line with the principles of the Sustainable Development Goals and achieve sustainable economic development by protecting consumer rights and promoting responsible commercial and consumer practices. In addition to increasing cooperation and coordination between consumer protection authorities in ESCWA member states.

The forum witnessed the participation of representatives from Arab and international consumer protection authorities, in addition to national and international experts and academics, who participated in the forum both physically and virtually. In addition to the relevant associations and Primary school students and students at public and private universities in the Kingdom of Bahrain.

## II. Topics of Discussion

**\*Note:** The first ACPF material are available on the following link: [click here](#)

## 1) Opening Speeches and Remarks

Mr. Abdullah bin Adel Fakhro began his speech with welcoming remarks, noting that the objectives of the forum are to transfer knowledge, exchange experiences, and set new standards for consumer protection at the regional level, which will benefit the Arab economy. He also indicated that the Council of Ministers gave directives to begin formulating the Kingdom of Bahrain's Vision 2050 and launch it before the end of this year to continue positive progress by adopting sustainability, justice, and competitiveness in the Kingdom's Economic Vision 2030. He indicated that the government worked to lay the legislative and legal foundations and pillars for consumer protection and develop initiatives. Which enhances consumer confidence, and announced the launch of the first Arab Consumer Protection forum at the Arab and West Asian levels in Manama as a consumer-friendly capital. Mr Fakhro invited all participants to benefit from the forum to improve consumer protection policies and their enforcement. His Excellency Mr. Fakhro concluded his speech by thanking ESCWA, UNCTAD, and representatives of Arab consumer protection authorities for participating and contributing to the success of this forum.

The second speech was delivered by Dr. Rola Dashti, who began with words of welcome to all the organizers and participants of the forum, noting that the Arab region is witnessing tangible progress in the field of consumer protection, as consumer protection policies have become increasingly important in recent decades due to the rapid development of markets and the integration of technology into business operations. Dr. Dashti noted that 18 Arab countries have established consumer protection bodies, and many Arab countries have worked to empower consumers by creating dispute resolution mechanisms. 21 countries have adopted redress mechanisms that enable consumers to file complaints before national courts or through consumer protection organizations. 11 Arab countries have established dispute settlement bodies within a specific time frame, while 5 countries have created online platforms to allow consumers to submit and track complaints. 12 Arab countries have adopted provisions or mentioned in their legislation the application of provisions to e-commerce operations. Five Arab countries also adopted incentive programs for small and medium enterprises to encourage them to create electronic platforms. Many Arab countries have also launched initiatives to promote sustainable consumption and production practices. Four Arab countries have established educational initiatives related to sustainable consumption. Seven Arab countries now have policy-making powers related to sustainable consumption. Dr. Dashti stated that it is also important to address the challenges facing the consumer protection system in the Arab region. Many Arab countries, especially the least developed countries, still lack legislative provisions dealing with e-commerce. Dr. Dashti concluded her speech by noting that the time is appropriate to begin a constructive dialogue on ways to guide consumer protection policies in the Arab countries, especially since ESCWA has always ensured that the launch of this forum coincides with the issuance of the second group of the report on the Arab Business legislative frameworks, which includes a general report about the consumer protection law in the Arab countries, in addition to a country profile of the consumer protection law in each Arab country.

Mr Moreno commenced his speech by extending a warm welcome and expressing appreciation, noting that the Forum provides a unique platform for dialogue and has the potential to emerge as a key event for regional cooperation. Emphasizing the significance of collaboration, he highlighted the concerning fact that only 15 percent of Sustainable Development Goals are currently on track. Additionally, he pointed out that around 3.3 billion people reside in countries that allocate more funds to debt servicing than to health or education. Addressing the devastating conflict in the Arab region, especially in Gaza, and tensions in the Red Sea, Mr Moreno underscored the urgent need for solidarity and multilateralism, portraying the First Arab Consumer Protection Forum as a beacon of hope. He underscored the UN's role in consumer protection through the United Nations Guidelines for Consumer Protection, a unique multilateral instrument implemented by member states for nearly four decades. The 2015 revision of the guidelines incorporated emerging issues pertinent to the Arab region. Highlighting the importance of active regional collaboration, he referenced the UNCTAD World Consumer Protection Map, revealing that 60 percent of countries lack experience in cross-border cooperation on consumer protection, primarily affecting developing nations. Mr Moreno concluded by emphasizing the forum's role in promoting collaboration and coordination among consumer protection authorities in ESCWA member states, expressing satisfaction in joining forces with ESCWA and benefiting from its invaluable regional expertise.

At the end of the opening session, a distinguished group of individuals and organizations supporting the forum who effectively contribute to disseminating and consolidating the values of consumer protection were honored by His Excellency Sheikh Khalid bin Abdullah Al Khalifa, Deputy Prime Minister, and His Excellency Mr. Abdullah bin Adel Fakhro, Minister of Industry and Commerce, Kingdom of Bahrain.

The forum included a series of important sessions in the field of consumer protection, such as: Consumer protection policies for sustainability/achieving Sustainable Development Goals, strengthening legal frameworks for consumer protection, Empowering consumers: improving access to redress and dispute resolution, and Consumer protection in e-commerce and the digital market.

## **2) Session One: Consumer protection policies for sustainability/achieving the Sustainable Development Goals**

The first session was chaired by Ms. Entesar Abdulaal, Consumer Protection Director, Government Innovation Ambassador, Ministry of Industry and Commerce, Kingdom of Bahrain

This session provided a platform for exchanging experiences, strategies, and best practices in integrating sustainability into consumer protection policies, increasing consumer awareness, stimulating sustainable choices, and encouraging cooperation with companies and civil society. The session aimed to inspire policymakers to develop effective strategies and policies that address economic, social, and environmental aspects, and to formulate recommendations for a sustainable future.

The first intervention was delivered by Mr. Arnau Izaguerra Vila, Legal Officer, Competition and Consumer Policies Branch, Division on International Trade and Commodities, UNCTAD, Mr. Arnau initiated his intervention by emphasizing that sustainable development encompasses three dimensions: the economic, the social, and the environmental. Therefore, expecting that developing countries prioritize environmental sustainability over economic and social sustainability is unfair. He stressed the need to recognize the diversity in sustainable consumption practices across countries and asserted that there is no one-size-fits-all approach. The traditional view of consumers as passive recipients of goods and services is evolving into a perspective where consumers are seen as active agents of change. He highlighted the importance of market dynamics in achieving more sustainable development globally, citing issues like the use of non-reusable plastic that have heightened consumer awareness. Mr. Arnau identified a positive shift in consumer behavior, noting that sustainable considerations are increasingly influencing consumption choices, especially among younger consumers. Despite this, there is still an "action gap" that needs to be addressed. Various tools to bridge this gap were mentioned, including taxes, charges, public subsidies, and incentives. Additionally, Mr. Arnau emphasized the importance of legislative, policy, and enforcement measures. He referred to the UNCTAD World Consumer Protection Map, revealing that only 32 out of 106 countries incorporate sustainable consumption in their primary consumer law, and only 40 countries possess policymaking powers on sustainable consumption. He recommended that governments should assess existing legislation regarding misleading advertising and incorporate new provisions, especially in the digital economy, to address misleading green claims. He also highlighted the 2017 guidelines from the United Nations One Planet network, outlining principles for product sustainability, such as reliability, relevance, clarity, transparency, and accessibility concerning environmental claims. In conclusion, Mr. Arnau pointed out the availability of international guidance from organizations like ESCWA, UNCTAD, and One Planet, which can assist governments in enhancing their policies, legislations, and enforcement for better and more sustainable development.

Then Mr. Robin Simpson, Expert (UNCTAD consultant) and former Consumers International expert, initiated his remarks by emphasizing the potential connection between each Sustainable Development Goal (SDG) and consumer protection, noting that the SDGs succeeded the Millennium Development Goals (MDGs) from 2000 to 2015. In contrast to the MDGs, the SDGs explicitly address sustainable consumption and production patterns. Mr. Simpson delved into SDG 12, which focuses on ensuring sustainable consumption and production. He pointed out that sections 5-8 of the United Nations Guidelines on Consumer Protection had already incorporated a comprehensive section on sustainable consumption before the creation of the SDGs, showcasing the forward-thinking nature of the consumer protection field. Drawing attention to paragraph 50 of the guidelines, Mr. Simpson emphasized the multiparty responsibility of sustainable consumption, involving governments, businesses, consumers, the environment, and labor, with a strong emphasis on consumer education. He highlighted paragraph 52, stressing the importance of energy efficiency on the consumption side, as it facilitates the transition from fossil fuels to renewable energy. He also underscored the significance of SDG target 12.c, aiming to reduce harmful subsidies while protecting the poor, aligning with paragraph 52 of the guidelines on life

cycle planning and recycling, which links to the SDG indicator of recycling rate. Paragraph 53 on international environmental standards was emphasized, with a caution against using them as disguised trade barriers. Mr. Simpson noted that international standards organizations have issued standards on environmental claims to combat greenwashing, an issue where consumer protection agencies can intervene. The linkage between paragraphs 54, 55, 59, and 60 of the guidelines to SDG 12 was highlighted. He acknowledged that progress toward achieving the SDGs until 2020 was disrupted by the pandemic and conflicts. Mr. Simpson concluded by providing an overview of the North Africa/West Asia region, stressing the need for concerted efforts to achieve the SDGs in the face of challenges.

The next intervention was delivered by Mr. Pedro Gaspar, Director-General for Consumer Affairs, Portugal, He started by stating that the initial consumer protection law in Portugal was established in 1981, concurrently creating the first public consumer protection organization with key competencies in legislation, consumer information, awareness campaigns, enforcement related to advertising, representation of Portuguese consumers' interests. Mr. Gaspar highlighted European and international networks such as the Consumer Policy Network (CPN) at the EU level and the International Consumer Protection and Enforcement Network (ICPEN) at the international level. A significant focus was placed on the European Commission's New Consumer Agenda, unveiled in November 2020, outlining priorities in ecological transition, digital transformation, enforcement and redress, vulnerable consumers, and international cooperation. He noted Portugal's alignment with these priorities and efforts to incorporate them into national policy. Specific proposals, including the Eco-design Regulations for sustainable products and the Directive on new rules empowering consumers for the green transition, were discussed, indicating progress in negotiations and provisional agreements. He presented some Enforcement examples in the EU and Portugal, covering areas such as civil aviation, automobiles, and plastic packaging recycling, among others. Mr. Gaspar outlined planned enforcement actions for 2024, focusing on "Environmental Claims" in the energy and automobile sectors in Portugal. In 2021, Portugal's Directorate-General for Consumers, in collaboration with Advertising Self-Regulation, released the Guide to Environmental Claims in commercial communication. Additionally, Portugal is presently implementing the Referential for Consumer Education and launching a Youth Volunteering for Consumer Protection Program. Mr. Gaspar concluded by emphasizing the growing consumer awareness of sustainability, particularly among young people. However, he highlighted the need for more information, acknowledging that pricing remains a significant factor in purchasing decisions, emphasizing the ongoing efforts to ensure an inclusive green transition process, aiming to prevent any exclusions.

As for the last intervention, it was by Mr. Mohamad Abou Haidar, Director-General of the Ministry of Economy and Trade, Lebanon, he began his input by pointing out that Lebanon's economy depends on importing approximately 80% of its needs, as it is a completely dollarized economy. Any deterioration in the local currency is offset by a deterioration in the citizens' purchasing power. Mr. Mohamad explained that the Competition Law has been enacted in Lebanon, which helps protect the consumer and prevent monopolies, because only competition can give the right to the consumer, and competition is the solid

rule when we talk about any consumer right. He highlighted that the supply chain was affected because of the pandemic and tensions at the regional and global levels, which had a negative impact on the consumer, as we began to see in our Arab world the extent of inflation and food security as a whole. He also pointed out that concerning sustainable development, at the end of March 2024, the Consumer Protection Directorate in Lebanon will become completely automated, which will enhance sustainable development and increase transparency and consumer protection. As for the development level, we have given Lebanon some customs exemptions related to all environmentally friendly needs. Mr. Abou Haidar concluded his intervention by hoping that one of the forum's recommendations would be consumer protection from what is known as fraud at the electronic level and launching citizen awareness campaigns in this field.

#### **Experts notes and comments**

- **Arnau Izaguerri Vila:** I would encourage all participants of government representatives to first recognize that sustainable consumption is a priority of your government from policy brief to communication. Engage with other government, environmental, and social authorities to enhance the whole-of-society approach and engage with businesses to provide sustainable choices to all consumers.
- **Pedro Gaspar:** it is very important to have cooperation on the national and regional levels to address challenges for consumers.
- **Mohamad Abou Haidar:** Total reliance on all environmentally friendly needs and goods, taking into account the recommendations resulting from the recent COP conference, and the total transition to mechanization and digital transformation.

### **3) Session Two: Strengthening legal frameworks for consumer protection**

The second session was chaired by Mr. Tarik Alami, Cluster Leader, Governance and Conflict Prevention, ESCWA

This session provided a platform to present the legal aspects of consumer protection and evaluate the effectiveness of current laws and regulations. It also explores strategies that strengthen consumer protection frameworks, including reviewing and updating laws, improving enforcement mechanisms, and encouraging cooperation between regulatory agencies. Discussions focused on the challenges and opportunities in adapting legal frameworks to address emerging issues and ensure strong consumer protection in a changing market.

The first intervention was delivered by Mr. Thierry Bourgoignie, Professor of Law, Director, Research Group in International and Comparative Consumer Law, the International Law Association Committee on International Protection of Consumers, Montreal, Mr. Thierry began by emphasizing the significance of the forum as a crucial initiative for developing uniform consumer laws and policies across Arab countries.

He stressed the importance of modern consumer legislation aligning with best international practices, advocating for comprehensive and framework legislation with a broad scope of application. Consumer law, in his view, should cover all sectors of economic activity, addressing the entirety of consumer rights outlined by the UN guidelines, including emerging policy areas. According to Mr. Thierry, this legislation should impose responsibilities on all economic operators and protect all consumers, encompassing all products and services in the market. It should extend its coverage to trade advertising, marketing practices, and business-to-consumer contracts. He highlighted the benefits of a consumer framework law, emphasizing legal certainty and consistency leading to economic efficiency. He noted that consumer protection law complements other laws, following the complementarity rule, where its provisions apply unless there are specific provisions in other laws that are more protective of consumers with the same objective. Mr. Thierry concluded his intervention stating that the model content of consumer laws should include consumer education and information, general provisions, consumer safety, commercial practices, and consumer contracts. He expressed reservations about the GCC unified code, stating that it presents too many gaps to be considered a valid alternative, though it may serve as a reference document, it falls short of international best practices.

Then Ms. Nathalie Khaled, Economic Affairs Officer, Coordinator of competition, consumer protection and national planning and development projects, ESCWA began her intervention by pointing out that consumer protection laws are not only corrective but also preventive. She pointed out that in ESCWA we are launching a report on the legislative frameworks for the business environment in the Arab region, especially on the issue of consumer protection, which includes a report on all the status of consumer protection laws in the Arab countries at the regional and national levels. According to the assessment conducted by ESCWA between 2021 and 2023, many regulations and regulations were issued in laws that led to the development of laws at all levels in the Arab region. In most Arab countries, there has been a noticeable development in laws under various headings. Ms. Nathalie highlighted the challenges in encouraging sustainable consumption that must be worked on and e-commerce in most Arab countries. Then, Ms. Natalie pointed out that it is not possible to talk about laws without talking about consumer protection institutions as an administration for enforcing these laws. It must have broader powers. Currently, there are 19 Arab countries that have established a consumer protection authority, and there are 3 Arab countries that have not yet established any institutions. Ms. Nathalie presented some of her recommendations at the legislative and institutional levels. Ms. Nathalie ended her intervention by presenting ESCWA's work to strengthen consumer protection policies in the Arab region through developing and supporting legislative frameworks, strengthening, and building capacities, supporting Arab-Arab dialogue, advocacy and knowledge sharing.

The next speaker is Mr. Bahjat Abu Al-Nasr, Delegate Minister and Director of the Arab Economic Integration Department, League of Arab States. He began his intervention by referring to the guiding framework that was prepared in the League of Arab States. He pointed out that Article 2.7 of the Charter talks about economic cooperation between Arab countries, and there is a necessity for the Arab League



to be based on coordination between economic policies. Mr. Bahjat highlighted that LAS worked to improve Arab economic integration in general, and one of the topics that gained attention was consumer protection. It worked on two dominant axes of consumer protection: The Greater Arab Free Trade Area provides goods to the consumer at a reduced price through reducing customs tariffs. The second issue is liberalizing trade in services, which provides goods to the consumer at a reduced price. Mr. Bahjat pointed out that we are not late in the Arab region on the issue of consumer protection, and we started the consumer protection file in 2016, when an Arab team was formed from members of Arab countries to develop the legislative frameworks of Arab countries, exchange experiences, and work on cooperation protocols. Mr. Bahjat ended his intervention by referring to the guiding law for consumer protection in Arab countries, which includes consumer definitions with reference to all rights and guidelines for consumer protection.

Then Mr. Ibrahim Al-Nahedh, Director of the Consumer Protection Policies and Regulations Division, and project manager for the new Saudi Consumer Protection Law, Ministry of Commerce, Saudi Arabia, initiated the discussion by introducing fundamental concepts of consumer protection, emphasizing that laws and policies in this realm aim to shield consumers from deceptive, unsafe, or exploitative practices. These regulations establish basic or minimum standards for protection, rooted in the belief that markets, without regulatory intervention, may fail to adequately safeguard consumers. Mr. Al Nahedh highlighted the importance of striking a balance of power between consumers and economic operators. He then introduced the consumer protection law, which was motivated by studies conducted by the MC (Ministry of Commerce) on the existing regulatory framework in the Kingdom. These studies revealed deficiencies, including a dispersed and limited regulatory framework, lack of uniformity, inconsistency, absence of general guidelines, inadequate protection tools, and deficient market monitoring procedures and penalties. He highlighted that the Kingdom stands as one of the few countries globally, and the only one among Gulf Cooperation Council countries, lacking a comprehensive consumer protection law, requiring the necessity of adopting such legislation was underscored. The objectives of the draft law were outlined, encompassing the facilitation of dispute resolution between consumers and economic operators, promotion of sustainable consumption, and the establishment of a fair balance in rights and duties between economic operators and consumers, among other goals. Mr. Al Nahedh concluded with an overview of the main elements of the draft law, including general provisions, basic consumer rights, consumer information requirements, commercial practices, consumer contracts, warranty, market surveillance, consumer redress, infringements and sanctions, final provisions, and a comparative table illustrating the key elements of the law.

The session was concluded by Ms. Mona Al Alawi, Inspection Director, Ministry of Industry and Commerce, Kingdom of Bahrain. She began her intervention by pointing out that effective oversight leads to reliable trade and consumer protection. For the consumer to achieve high confidence in the market, we need strong legal frameworks, but they are not enough. Rather, there must be effective implementation, and this is the role of the Inspection Department in the Ministry of Industry and

Commerce. She indicated that it is important for the administration to be independent at the organizational and procedural levels and to have an effective system for monitoring violations and correcting them quickly. There must be a variety of procedures to support compliance and suppress violations, including adding violations, summons, reconciliation, administrative closure, and referring to the prosecution. She pointed out the importance of combating commercial concealment, which helps promote fair competition, improve the investment environment, enhance confidence in the market, and enhance social confidence. As for soft supervision, it helps merchants correct, protect consumers, and ensure healthy markets.

### **Member States Interventions**

- ❖ Mr. Faisal Al-Ansari, State of Kuwait, presented the vision of the State of Kuwait in the field of consumer protection and pointed out that the Assistant Agency for Control and Consumer Protection Affairs includes five important departments, which are the Commercial Control Department, the Fraud Suppression Department, the Department of the Technical Authority for Supervising Goods and Threatening their Prices, and the Department of Survey Studies. In the State of Kuwait, the centers are divided into 6 governorates, and the number of inspectors exceeds 574 distributed inspectors. The Consumer Protection Department combats fraud in the markets. In the clothing market, it combats counterfeit brands and monitors the markets during national holidays, while intensifying inspection campaigns two months before and during the advent of the holy month of Ramadan and the beginning of the holidays. And follow up on prices during the school seasons and follow up on construction materials and other sectors.
- ❖ Mr. Mustafa Abdel Sattar, Arab Republic of Egypt, where he pointed out that consumer protection in Egypt allows complaints in all ways and explained the electronic system for receiving and processing complaints, which is divided into three portals such as the employees' portal, the companies' portals and the consumers' portal. He pointed out that the agency uses mediation and negotiation to reach quick solutions, and if the solution is not achieved quickly, the complaint is submitted to the agency's board of directors, which is an independent board, whose decisions are effective, represented by the president of the Consumers Association, merchants, government officials, and judges. He pointed out that the agency is independent in issuing decisions. He ended his intervention by presenting the path within the courts if the complaint is referred to the judiciary.
- ❖ Mrs. Mona Al-Alawi, Tunisia, where she presented a legal approach to the Tunisian experience, and she has had a consumer protection law since 1992, where all available principles related to the consumer were worked on, including principles related to consumer rights, in protecting economic interests, in ensuring consumer safety, In addition to the institutional framework. It has detailed consumer rights, which include the principle of respecting safety conditions, the principle of respecting the rule of integrity of economic transactions, the principle of consumer information, and the principle of product warranty. As for protecting the economic interests of the consumer, a legislative campaign in price reductions, reward sales, promotional games, and

others was launched. She ended her intervention by presenting the institutional framework for consumer protection in Tunisia.

- ❖ Mr. Hossam Al-Nasrallah, Syrian Arab Republic, pointed out that the Directorate of Consumer Protection is a central directorate in the Ministry of Internal Trade and Consumer Protection and has a special department in all governorates of the country called the Consumer Protection Department. Work on consumer protection began in 1960 under the Fraud Suppression Law, and we developed the laws until we ended with Law No. 8 of 2008, which was developed in 2015 and then in 2021. There were clear goals, which were to meet the needs of the consumer by providing materials, goods, and services, and definition of consumer rights and duties, and promote cultures of complaints among others. This law gave the consumer a complete guarantee in obtaining the goods and products and guaranteed that the consumer obtained all his rights. The law gave the Ministry all legal procedures to maintain consumer protection.

#### **4) Session Three: Empowering consumers: improving access to redress and dispute resolution**

The third session was chaired by Ms. Nathalie Khaled, Economic Affairs Officer, Coordinator of competition, consumer protection and national planning and development projects, ESCWA.

This session reviewed strategies for addressing consumer complaints and ensuring transparency, fairness, and efficiency in the settlement process. Discussions examined the role of authorities in facilitating access to justice, emphasizing the importance of providing consumers with effective and easy ways to seek redress, strengthening their confidence in the market, and protecting their rights.

The first intervention was delivered by Mr. Thierry Bourgoignie, Professor of Law, Director, Research Group in International and Comparative Consumer Law, International Law Association Committee on International Protection of Consumers, Montreal, Mr. Thierry commenced by presenting three key recommendations related to the legislative framework. Firstly, he emphasized the importance of having a policy background as a foundation for any legal initiatives. Secondly, he stressed the need for countries to recognize the cross-sectoral nature of consumer laws, enhancing regional alignment of national laws and practices. Moving on to the enforcement of laws, he outlined two primary approaches: public enforcement and private enforcement. Public enforcement involves state authorities taking actions to ensure economic operators comply with the law, akin to market surveillance, encompassing preventive and control measures. Mr. Thierry underscored the shift from a reactive to a proactive approach, emphasizing the significance of proactive market surveillance tools. As for private enforcement, it aims to provide consumers with compensation through a legal process that is inexpensive, informal, and

accessible. This approach seeks to offer consumers avenues for redress, ensuring their disputes are handled efficiently by a single body, leading to fair compensation.

Then Mr. Jasser Ali Al-Shoumi, Senior Engineer, Conformity Department, GCC Standardization Organization began his intervention by giving an overview of the Gulf Standardization Organization, as a regional body that aims to unify standardization activities and facilitate transition in the common Gulf market and protect the consumer. It is composed of the Gulf Cooperation Council countries in addition to the Republic of Yemen. One of its most important goals is to unify standardization activities and issue technical regulations to ensure consumer protection from any existing danger. It then gave an overview of the quality infrastructure. He highlighted the legislative system to control products in the Gulf common market. Mr. Jasser pointed out that the most important technical regulations of the Standardization Organization are the horizontal technical legislation, the technical legislation specific to a product category, and the technical legislation for a specific product. As for the tools that enhance product safety and consumer protection at the Standardization Organization, it is a Gulf platform that aims to collect all data on products that are dangerous to the consumer, in addition to placing the Gulf conformity badge on the products. Mr. Jasser ended by presenting the achievements carried out by the standardization body.

Then Mr. Pedro Gaspar, Director-General for Consumer Affairs, Portugal, started his intervention by stating that in Portugal, the Directorate-General for Consumers plays a vital role as a public body with the mission of defining and implementing consumer protection policies to achieve a high level of consumer protection. One of its key responsibilities is coordinating the network of the "Consumer Protection System," which comprises both public and private entities dedicated to safeguarding consumer rights. He then highlighted the proposal made by the European Commission to review the Alternative Dispute Resolution (ADR) framework to align it with digital markets. The objective is to cover all categories of disputes related to EU consumer rights, enhance access to ADR in cross-border disputes through digital tools, help consumers and traders, and simplify ADR procedures. Mr. Gaspar stated that in Portugal, there are 11 ADR Centers that utilize information, mediation, conciliation, and arbitration to resolve consumer conflicts. The Directorate-General for Consumers serves as the competent authority to monitor the performance of ADR entities in Portugal. Its responsibilities include notifying the list of authorized ADR entities to the European Commission, ensuring compliance with established obligations (imposing fines and penalties if necessary), and coordinating and promoting the consumer arbitration network. The intervention concluded by highlighting the implementation of the Electronic Complaints Book, initially for essential public services like water, electricity, natural gas, and electronic communications, and subsequently expanded to cover all sectors since July 2019.

Then Mr Shafi Albalushi, Senior Consumer Protection Specialist, Ministry of Industry and Commerce, Kingdom of Bahrain, began by highlighting the Consumer Protection Directorate (CPD) as the responsible authority in Bahrain for implementing consumer protection laws. Its primary role is to seek amicable solutions between consumers and businesses. If a friendly resolution is not achieved, the CPD acts as an

arbitrator, enforcing binding decisions on businesses. In cases where resolution is not possible, the CPD refers the matter to public prosecution. The complaint resolution process was outlined, starting from the initiation of a new complaint, contacting the business, issuing notices, reaching a final binding decision, and concluding with administrative closure or public prosecution. Mr. Shafi then presented complaint statistics for 2023 received by the CPD, underlining the significance of a unified system developed in 2021 to streamline the recording, tracking, and electronic resolution of cases. In 2023, the CPD began planning the implementation of an automation tool leveraging AI, aimed at empowering customers and providing immediate assistance in resolving complaints. The consumer rights guaranteed by the consumer protection law were also showcased. Mr. Shafi concluded his intervention by addressing the challenges in effectively implementing resolutions and emphasizing the importance of learning from best practices.

The last intervention was made by Mrs. Amanda Flávio de Oliveira, Professor, University of Brasília, Ms. Amanda initiated her intervention by establishing key premises. She emphasized that a fair market relies on consumers' ability to effectively address their problems. To facilitate this, there should be a user-friendly tool that offers easy, affordable solutions with prompt results. However, suppliers may not be inclined to facilitate access to complaints, and government initiatives, such as setting up administrative offices for conflict resolution, may be expensive or inefficient. In addressing these challenges, she proposed creating rules that clearly outline rights and responsibilities for both consumers and suppliers. These rules should be easily understandable and widely disseminated to establish the "ground rules." Sanctions were recommended to be clear, proportional, and objectively established by law. Ms Amanda highlighted the essential role of the government in ensuring widespread internet access. The government can either provide internet access directly or create conditions for the market to do so, ensuring a friendly regulatory environment that avoids market closure and prevents concentration or monopolies. Ms Amanda concluded her intervention with recommendations, including the creation of clear laws defining the rights and obligations of consumers and suppliers, and promoting reciprocal duties of transparency and information. Investment in an official platform for consumer conflict resolution was suggested, along with requiring companies to offer digital means of dispute resolution, accompanied by periodic public reports. Lastly, ensuring broad internet access for as much of the population as possible was emphasized.

### **Member States Interventions**

- ❖ Mr. Salama Ibrahim Mohamad, Libya, where he presented a proposal that works to improve, enhance, and protect the rights of consumers in member states by strengthening regional cooperation and developing a framework for legislation and policies aimed at enhancing protection and awareness and enhancing oversight and examination of products and services provided to consumers. The reason that the proposal revolves around is based on working to harmonize the disparate legislation that carries consumer protection between countries. The

proposal highlights the following: establishing a joint Arab body for consumer protection, exchanging information and experiences, developing legislation and policies, awareness and education, oversight and examination, reports and follow-up, And implementation.

- ❖ Mr. Ashraf Adel, Arab Republic of Egypt, began his intervention by pointing out that consumer protection is mentioned in the Egyptian Constitution in Article 27. The Consumer Protection Agency is a government agency affiliated with the Presidency of the Council of Ministers and was established to regulate the market, ensure legal protection of consumer rights, and promote a culture of social justice. The agency's current role is oversight and inspection to regulate markets, raise awareness, control violations, receive consumer complaints, and support civil society associations for consumer protection. He highlighted the agency's work policies, including educating consumers about their rights and suppliers about their obligations. He pointed out that the agency has regional branches, and its role is to spread the culture of consumer protection among citizens, receive complaints, coordinates with state agencies, conduct market control campaigns, support the activities of civil society organizations, and others. The Department of the General Administration of Complaints and Investigations was presented, such as the Department of Durable Goods Complaints, the Department of Miscellaneous Goods Complaints, and other departments, in addition to receiving, examining, and investigating consumer complaints within these departments.
- ❖ Mrs. Fadwa Bouazzawi, Kingdom of Morocco, she presented the experience of the Kingdom of Morocco in dealing with resolving consumer complaints, by presenting the legal framework and dispute resolution mechanisms in the Consumer Protection Department, the role of civil society in promoting the consumer movement, and how to control and monitor the proper disbursement of financial support amounts. She pointed out that Morocco provides a legal arsenal that takes into account consumer protection, for example the law related to health safety, and other laws. She highlighted Law 31.08, which specifies consumer protection measures as a complementary framework to the legal system in this field. As for the actors, she indicated that the Consumer Protection Department in the Ministry of Industry and Trade is responsible for controlling and ensuring consumers' rights, in addition to the industry and trade delegations and 12 ministerial sectors. Mrs. Fadwa then presented the mechanisms for dealing with consumers, resolving their disputes, and supporting the role of civil society in promoting the consumer movement. She concluded by presenting how to control and monitor the proper disbursement of financial support.
- ❖ Mr. Ibrahim Al-Qadi, State of Palestine, delivered a presentation on the reality of consumer protection in Palestine under aggression, and presented the tasks of the General Administration for Consumer Protection, including consumer protection in the field of goods and services, supporting the local product, combating settlement products, creating a safe environment for investment, and others. Then he presented an overview of crisis management under the aggression and the measures that were taken, including ensuring the market stock of food

supplies, ensuring that importers continue to supply, reducing profit rates to secure goods for all consumers, determining the prices of some goods, and facilitating the movement of goods from one governorate to another.

### Expert notes and comments

- **Thierry Bourgoignie:** advocates for the promotion and development of proactive market surveillance tools as part of public enforcement. These tools include monitoring compliance rates, conducting market surveys, and establishing an exchange of information systems at both national and cross-border levels. Additionally, he suggests regional initiatives to standardize quality requirements for settling consumer disputes outside of courts. This includes uniform provisions on product recall and collective redress mechanisms for consumers.
- **Pedro Gaspar:** Concerning the criteria of alternative dispute resolutions, give more power for association of consumers, NGOs in dispute resolution.
- **Jasser Ali Al-Shoumi:** When there are no differences in consumer protection systems and laws in the Arab world, we must unify standardization activities and technical regulations, which contributes to creating fair product safety and consumer protection.
- **Shafi Albalushi:** We would like to exchange more practices and experiences about ways to simplify or achieve the complaints resolution process and approved best practices.
- **Amanda Flávio de Oliveira:** Set clear ground rules and ensure access to the internet to protect consumers in the best way.
- **Salama Ibrahim Mohamad:** I call on ESCWA to hold a workshop to integrate laws and fill the gaps that exist from one country to another to protect the consumer.
- **Nathalie Khaled:** Encouraging Arab cooperation and coordinating efforts at all levels, whether at the level of consistency with rules and regulations or at the level of information sharing, which allows for increased transparency for consumers.

## 5) Session Four: Consumer protection in e-commerce and the digital market

The session was chaired by Mr. Arnau Izaguerra Vila, Legal Officer, Competition and Consumer Policies Branch, Division on International Trade and Commodities, UNCTAD

The session focused on addressing the unique challenges and risks that consumers face in the digital world, as well as on the policies and strategies used to overcome them. Discussions covered topics such as information and education, data privacy, cybersecurity, online corporate responsibility, product safety, and enforcement against digital fraud and deceptive business patterns.

The first speaker for the session was Mr. Mohammed Al Abdulla, Head of the Financial Crimes Division, Ministry of Interior, Kingdom of Bahrain. He began his intervention by providing an overview of the art of

fraud and summarized the types of fraud that exist in the Kingdom of Bahrain. He highlighted how fraud operations are carried out, whether by communicating with citizens on platforms and requesting their OTP, which allows the occupiers to enter citizens' phones or through other methods such as fake Vacancy. Mr. Mohammed pointed out that the difficulties facing Bahrain in these operations are the speed of money transfer, as it is transferred within minutes. He also pointed out that any fraudulent operations must go through the police first, then to the Public Prosecution, and then to the judiciary. His intervention sheds light on the development of artificial intelligence and its use in electronic fraud.

Then, Mrs. Maram AlMahmeed, E-Commerce Director, Ministry of Industry and Commerce, Kingdom of Bahrain presented an intervention on the government's role in strengthening the e-commerce sector and consumer protection. The first step was identifying partners in e-commerce to create an integrated environment, facilitate procedures, and develop initiatives. Readiness was assessed, including laws supporting the e-commerce sector, such as the Personal and Consumer Data Protection Law, the ICT infrastructure, and others. Which helped develop e-commerce in the Kingdom of Bahrain. As for e-commerce strategies, it is a national strategy that creates an integrated environment for e-commerce and makes the Kingdom the preferred center for e-commerce in the region. Mrs. Maram indicated that the strategy includes several initiatives, including those that serve the consumer directly, such as mall.bh, which includes electronic stores licensed and registered in Bahrain. She also indicated that the Ministry issued several regulatory decisions to determine the regulatory frameworks for e-commerce and to protect the merchant and the consumer. Ms. Maram ended her intervention by noting that the Ministry is considering all options today in the legal framework for e-commerce, whether amending current laws or enacting a new law, in addition to consumer awareness campaigns and ensuring the enhancement of consumer confidence.

The next intervention was made by Mr. Willard Mwemba, Director and Chief Executive Officer, COMESA Competition Commission, he commenced by noting that in 2021, over 3 billion people were using online platforms, with significant growth in e-commerce. However, he highlighted a concern that only 5% of individuals in Least Developed Countries (LDCs) engaged in online shopping, posing challenges in addressing digital platform issues in these regions. He emphasized the principle that all consumers, whether online or offline, should have the same rights and protection. E-commerce consumers, according to Dr. Mwemba, have rights such as meeting basic needs, health, and safety, access to quality products, complete and accurate information, the ability to choose and compare products, fair treatment and terms, the right to be heard and seek redress, privacy, and protection from cybercrimes. Dr. Mwemba then outlined the required actions for consumer protection in e-commerce, including employing experts and using software, amending laws, developing rules and guidelines, cross-border collaboration, increased advocacy, engaging service providers, and imposing remedies. The intervention concluded with a showcase of e-commerce cases handled by the Commission and the strategies employed for addressing e-commerce issues.



Then Ms. Christine Riefa, Professor, University of Reading, United Kingdom, started her intervention by highlighting the transformative potential of technology in consumer law enforcement, emphasizing the urgent need for consumer protection agencies to adopt new tools. In the current digital landscape where digital markets and harms are prevalent, traditional analog tools may not effectively address consumer issues. The use of technology is crucial to prevent unchecked consumer harm and provide proactive interventions. She stated that EnfTech is currently employed for live complaints and complaint analysis, investigating website provenance, detecting non-compliance, identifying unfair terms and practices, and addressing misleading tactics such as fake price reductions, countdowns, reviews, and dark patterns (still in development). Despite these advancements, there exists a technological gap between consumer enforcement practices and broader technological capabilities. The adoption of AI is spreading rapidly, but its effectiveness varies. Ms. Christine concluded her intervention by presenting the challenges and problems to be addressed for a successful transition to EnfTech and some future considerations including designing EnfTech to work across borders, systematic international sharing of practices, skills requirements, data intelligence, and standardized databases.

The last speaker for the session was Mr Robin Simpson, Expert (UNCTAD consultant) and former Consumers International expert, He initiated the discussion by addressing consumer protection in e-commerce and the digital market, highlighting the increasing importance of identity as the basis for accessing services, both public and private, aligning with the goals of Sustainable Development Goal 16. The need for registration and connectivity, as well as the principle of technological neutrality, were emphasized. The digital shift towards 'dematerialization' and the convergence of commercial and public services in the digital realm were also noted. He then showcased the benefits and risks associated with digital identification. Potential advantages include improved professional-consumer contact, resilience during disruptions, and rapid implementation. However, risks such as depersonalization, widespread breaches of confidentiality, and systemic disruption were acknowledged. Mr. Simpson concluded his intervention by highlighting additional challenges posed by artificial intelligence, privacy concerns, and the Internet of Things, emphasizing that consumers should not be required to possess advanced digital expertise to access their rights.

### **Member States Interventions**

- ❖ Mr. Hossam Al-Nasrallah, Syrian Arab Republic, gave an overview of the electronic commerce law in the Syrian Arab Republic, and pointed out that electronic commerce is one of the most important methods of commerce that is invading our current world, meaning that it is able to reach all parties of society in terms of promoting the product and providing an easy and simple service to the consumer in Product recognition and the ability to employ many young people. Law No. 3 of 2014 was issued in the Syrian Arab Republic regarding electronic transactions. And Resolution No. 479 of 2019 regarding electronic consumer protection. It includes a set of terms, identification, and texts to ensure consumer protection in the electronic market. It also specified

the mechanisms of electronic dealing, the terms of electronic marketing, the duties of the seller, and others.

- ❖ Ms. Wafaa Tantoush, Libya, began by pointing out the positive impact of e-commerce on the consumer, including the ease and ability of the consumer to compare prices and save time and effort. She then gave an overview of the challenges facing the consumer in the digital environment and the solutions, including privacy and personal protection, as consumers are concerned about companies using their personal data, and the solution here is to enhance transparency in the collection and use of personal data. Companies should also simplify privacy policies and define how data is collected. As for cybersecurity, the challenges are the risks of hacking and electronic fraud, and the solution lies in adopting encryption technologies, and other challenges and solutions. She pointed out the importance of legislation and policies in protecting the consumer and using legal tools to protect consumer rights in the digital environment, such as guarantees, combating electronic misinformation, providing effective dispute settlement mechanisms, and the need to enhance awareness, education, and cooperation between the public and private sectors.

#### Experts notes and comments

- **Robin Simpson:** there should be universal access and for it to be available, digital mechanisms should be low cost, which necessitates some regulatory mechanisms so that everybody can have access to these services.
- **Christine Riefa:** I wish all consumers to be able to have a consumer protection system in place, and there is a need for stronger enforcement.
- **Willard Mwemba:** effective cooperation and collaboration among agencies, and more collaboration with agencies across advanced jurisdictions. There is a need for more advocacy on the consumer protection level.
- **Maram Al Mahmeed:** With the spread of e-commerce, it is necessary to protect the electronic consumer. The Ministry of Industry and Commerce has placed this priority among its priorities. Organizing a clear legal framework for e-commerce has become a necessity in all countries.
- **Mohamed Al Abdulla:** We have enhanced awareness on our Instagram and WhatsApp pages to protect consumers from modern criminal methods.

#### **6) Closing session: Way forward on enhancing consumer protection in the Arab region**

The First Arab Consumer Protection Forum was held in the capital Manama, Kingdom of Bahrain, over two days. The event witnessed active participation from Arab and International consumer protection authorities, experts from different fields, academics, and professionals in the private sector. More than 17 experts shared their valuable experiences in four sessions, presenting case studies and discussing best practices with the aim of improving the consumer protection framework in the Arab region.

Concluding the forum, the Economic and Social Commission for Western Asia (ESCWA) presented the results of the survey that was circulated among Arab Consumer Protection Authorities, which includes a set of activities and initiatives aimed at supporting consumer protection policies in the Arab region. It was agreed to implement the following activities and initiatives in the next phase.

- Create a database or common platform for various decisions and publications of Arab consumer protection authorities.
- Harmonize and coordinate consumer protection laws at the level of the Arab region.
- Organize study visits to gain insights into best practices and experiences in consumer protection frameworks implemented by other countries.
- Establish national, bilateral, and regional cooperation agreements between member states regarding consumer protection and other parties.
- Establish an Arab regional network between consumer protection bodies/directorates to facilitate communication and build knowledge in applying consumer protection laws and policies. It was agreed to use the WhatsApp application as a communication tool as it is an easy-to-use platform that allows quick and effective communication between members.
- Conduct a comprehensive assessment using ESCWA's institutional gaps at the legal and executive levels to ensure effective compliance with consumer protection regulations.
- Publish research materials on trends in consumer protection policies in the Arab region, focusing on several topics, as enhancing consumer protection in e-commerce, educating the consumer and raising awareness of their rights and responsibilities, consumer protection laws and ensuring establishments' compliance, transparency and disclosure in commercial transactions, principles of sustainable development and conscious consumption, encouraging media programs to educate consumers, among other topics.
- Conduct capacity-building activities and technical support for member states in the field of consumer protection. Among the main topics that were agreed upon in capacity building are: consumer protection and e-commerce, measures to protect consumer rights, and evaluation and monitoring of product safety standards.

Additional measures to enhance consumer protection were also agreed upon, including:

- Establish an early warning network between countries for defective goods and protocols to protect consumer rights.
- Work on ways to protect consumers when shopping from other jurisdictions.
- Exchange knowledge and keep up with technology and artificial intelligence.
- Encourage research and studies, especially in the field of medicine and health.
- Support countries suffering from economic downturns with consumer protection initiatives.
- Intensify the exchange of experiences and benefit from developments in consumer protection.
- Develop flexible legislation that allows access to international best practices.
- Educate and inform consumers of their rights to enhance awareness and protection.

- Strengthen cooperation in all areas related to consumer protection, education, and awareness.

### III. Agenda

Day 1. Tuesday, 20 February 2024	
9–9.30 a.m.	<b>Registration</b>
9.30–9.45 a.m.	<b>Opening remarks and introductory comments</b>
<i>Format: Open session/Broadcasted live</i>	<ul style="list-style-type: none"> <li>• <b>Abdulla Bin Adel Fakhroo</b>, Minister of Industry &amp; Commerce, Kingdom of Bahrain</li> <li>• <b>Rola Dashti</b>, Under-Secretary-General of the United Nations and Executive Secretary of ESCWA</li> <li>• <b>Pedro Manuel Moreno</b>, Deputy Secretary General, UNCTAD</li> </ul>
9.45–10.00 a.m.	<b>Appreciation ceremony</b>
<i>Format: Open session /Broadcasted live</i>	During this ceremony, a distinguished group of individuals and organizations who are actively promoting and advocating consumer protection values will be recognized and honoured.
10.00–11 a.m.	<b>Coffee break and group photo</b>
11 a.m.–12.30 p.m.	<b>Session I. Consumer protection policies for sustainability/achieving the Sustainable Development Goals</b>
<i>Format: Open session/hybrid</i>	Consumers must be empowered to play their transformative role in markets. Responsible purchasing decisions that consider the environmental and social impacts of products lead to sustainable consumption and development. By encouraging practices like recycling and waste reduction, supporting ethical and eco-friendly products, and fighting misleading practices

such as greenwashing, consumer protection efforts can play a significant role in advancing broader sustainability goals.

This session focuses on policymakers' crucial role in promoting such practices. It provides a platform for policymakers to share experiences, strategies and best practices in integrating sustainability into consumer protection policies. Discussions will revolve around raising consumer awareness, incentivizing sustainable choices, and fostering collaboration with businesses and civil society. The session aims to inspire policymakers to develop effective strategies and policies that address economic, social and environmental aspects, and to formulate recommendations for a sustainable future. Policymakers will discuss the challenges they face, and the policies and strategies employed to overcome those challenges.

This session will serve as a platform for member States to share their progress, case studies and best practices, and the challenges encountered in developing and strengthening frameworks for consumer protection policies aimed at promoting sustainability and achieving the Sustainable Development Goals (SDGs).

**Session coordinator: Ministry of Industry and Commerce, Kingdom of Bahrain**

**Moderator:** Entesar Abdulaal, Consumer Protection Director, Government Innovation Ambassador, Ministry of Industry and Commerce, Kingdom of Bahrain

**Speakers:**

- Mohamad Abou Haidar, Director-General of the Ministry of Economy and Trade, Lebanon
- Pedro Gaspar, Director-General for Consumer Affairs, Portugal

- Arnau Izaguerri Vila, Legal Officer, Competition and Consumer Policies Branch, Division on International Trade and Commodities, UNCTAD
- Robin Simpson, Expert (UNCTAD consultant) and former Consumers International expert

### Developments in member States

#### Open discussion

12.30–1.30 p.m.	<b>Lunch break</b>
1.30–3.00 p.m. Format: Open session/hybrid	<p><b>Session II. Strengthening legal frameworks for consumer protection</b></p> <p>Legal frameworks for consumer protection are essential to creating a fair and balanced marketplace where consumers can make informed choices, businesses can compete fairly, and disputes can be resolved efficiently. They provide a crucial framework that supports consumer empowerment, economic growth, and sustainable development.</p> <p>This session will examine the legal aspects of consumer protection, and assess the effectiveness of existing laws and regulations. It will explore strategies to enhance consumer protection frameworks, including reviewing and updating legislation, improving enforcement mechanisms, and fostering collaboration among regulatory agencies. Discussions will focus on challenges and opportunities in adapting legal frameworks, so as to address emerging issues and ensure robust consumer protection in an evolving marketplace.</p> <p>At this session, member States will showcase their progress, case studies, best practices, and challenges encountered in developing comprehensive legal frameworks for consumer protection.</p>

**Session coordinator: ESCWA**

**Moderator:** Tarik Alami, Cluster Leader, Governance and Conflict Prevention, ESCWA

**Speakers:**

- Nathalie Khaled, Economic Affairs Officer, Coordinator of competition, consumer protection and national planning and development projects, ESCWA
- Bahjat Abu Al-Nasr, Delegate Minister and Director of the Arab Economic Integration Department, League of Arab States
- Thierry Bourgoignie, Professor of Law, Director, Research Group in International and Comparative Consumer Law, the International Law Association Committee on International Protection of Consumers, Montreal
- Ibrahim Al-Nahedh, Director of the Consumer Protection Policies and Regulations Division, and project manager for the new Saudi Consumer Protection Law, Ministry of Commerce, Saudi Arabia
- Muna Al Alawi, Inspection Director, Ministry of Industry and Commerce, Kingdom of Bahrain

**Developments in member States**

**Open discussion**

**Day 2. Wednesday, 21 February 2024**

**8.30–9 a.m.**

**Registration**

9–11.00 a.m.

**Session III. Empowering consumers: improving access to redress and dispute resolution**

Format: Open session/hybrid

Improving access to redress is essential for empowering consumers and ensuring a fair marketplace. It provides consumers with an efficient and viable means to address complaints, seek remedies, and obtain a sense of justice. By fostering trust and accountability, enhanced access to redress

promotes consumer confidence and a level playing field for businesses.

This session focuses on empowering consumers by improving their access to effective redress and dispute resolution mechanisms. It will explore strategies for handling consumer complaints and ensuring transparency, fairness and efficiency in the resolution process. Discussions will cover the role of authorities in facilitating access to justice, emphasizing the significance of providing consumers with accessible and efficient avenues to seek redress, and fostering their confidence in the marketplace while safeguarding their rights. Participants will also share best practices on improving the transparency and effectiveness of complaint-handling processes, promoting fair settlements, and facilitating cross-border dispute resolution.

Member States will showcase their progress, case studies, best practices in developing and reinforcing comprehensive legal frameworks that empower consumers by improving their access to redress and complaint resolution. The discussions will highlight successful initiatives that have effectively addressed consumer complaints and provided efficient procedures for resolution.

**Session coordinator: ESCWA**

**Moderator:** Nathalie Khaled, Economic Affairs Officer, Coordinator of competition, consumer protection and national planning and development projects, ESCWA

**Speakers:**

- Amanda Flávio de Oliveira, Professor, University of Brasília
- Shafi Albalushi, Senior Consumer Protection Specialist, Ministry of Industry and Commerce, Kingdom of Bahrain



- Entesar Abdulaal, Consumer Protection Director, Government Innovation Ambassador, Ministry of Industry and Commerce, Kingdom of Bahrain
- Pedro Gaspar, Director-General for Consumer Affairs, Portugal
- Thierry Bourgoignie, Professor of Law, Director, Research Group in International and Comparative Consumer Law, International Law Association Committee on International Protection of Consumers, Montreal
- Jasser Ali Al-Shoumi, Senior Engineer, Conformity Department, GCC Standardization Organization

#### Developments in member States

#### Open discussion

11.00–11.30 a.m.	<b>Coffee break</b>
11.30 a.m.–1.00 p.m. Format: Open session/Hybrid	<p><b>Session IV. Consumer protection in e-commerce and the digital market</b></p> <p>The consumer landscape has undergone a substantial transformation owing to the rapid expansion of global trade, e-commerce, and digital platforms. While these advancements have undoubtedly provided consumers with various advantages and conveniences, they have also given rise to novel challenges and risks. The growing complexity of products and services has resulted in issues such as information imbalance, unfair contract terms, and obstacles in dispute resolution, all posing challenges to consumers.</p> <p>This session will focus on addressing the unique challenges and risks faced by consumers in the digital realm, and the policies and strategies employed to overcome them. Discussions will cover topics such as information and education, data privacy, online security, the responsibility of online businesses, product safety, and enforcement against digital fraud and dark</p>

commercial patterns. Expert presentations will provide insights into emerging threats and effective strategies.

Member States and policymakers will have the opportunity to discuss developments, share experiences, exchange best practices, and strategies for enhancing digital consumer protection in their respective countries.

#### **Session coordinator: UNCTAD**

**Moderator:** Arnau Izaguerri Vila, Legal Officer, Competition and Consumer Policies Branch, Division on International Trade and Commodities, UNCTAD

#### **Speakers:**

- Mohamed Al Abdulla, Head of Financial Crimes Division, Ministry of Interior, Kingdom of Bahrain
- Maram AlMahmeed, E-Commerce Director, Ministry of Industry and Commerce, Kingdom of Bahrain
- Christine Riefa, Professor, University of Reading, United Kingdom
  - Willard Mwemba, Director and Chief Executive Officer, COMESA Competition Commission
  - Robin Simpson, Expert (UNCTAD consultant) and former Consumers International expert

#### **Developments in member States**

#### **Open discussion**

1.00 p.m.–1.15 p.m. Format: Open session/Hybrid	<b>Speakers will be honored by His Excellency the Minister of Industry and Commerce, Kingdom of Bahrain</b>
1.15–1.45 p.m. Format: Open session/Hybrid	<b>Closing session: Way forward on enhancing consumer protection in the Arab region</b>

---

### Session coordinators: ESCWA and partners

Participants will highlight the lessons learned and main intervention areas needed to advance consumer protection in the Arab region. The session will strive to bring about an agreement on recommendations for enhancing consumer protection policies and enforcement in member States. ESCWA and its partners will present their plans moving forward, highlighting the important role of international and regional cooperation in improving consumer protection.

---

1.45–2.45 p.m.

**Lunch break**

---