STANDING COMMITTEE ON SOCIAL AFFAIRS

Consolidated Review Reports on the 2019-2020, 2021-2022 and 2022-2023 Consumer Council of Fiji Annual Reports

PARLIAMENT OF THE REPUBLIC OF FIJI
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CHAIRPERSON’S FOREWORD

I am pleased to present the Standing Committee on Social Affairs report on *the Consolidated Review of the Consumer Council of Fiji Annual Report 2019-2020, 2021-2022 and 2022-2023.*

As mandated under Standing Order 109(2)(b), the Committee considers issues related to health, education, social services, labour, aviation, culture and media.

The vision of the Consumer Council of Fiji is achieved through its 4 strategic goals;

1. Improving consumers ability to make informed decisions.
2. Driving change to benefit consumers.
3. Solving consumer complaints through mediation.
4. Fostering high- performance organisation.

The Committee in its deliberations have made 8 recommendations in this report to strengthen the Council with its consumer awareness campaign, staff development program and its collaborations with other stakeholders in bringing timely consumer assistance.
Furthermore, the Committee recommends the proposed establishment of a Consumer Fusion Centre that will bring various consumer agencies together under one roof to provide efficient services to consumers.

I sincerely thank the Chief Executive Officer, Ms. Seema Shandil and their officials for their invaluable contributions to this review process.

I am thankful to the Hon. Members of the Standing Committee on Social Affairs, Hon. Ratu Rakuita Vakalalabure, Hon. Alipate Tuicolo, Hon. Viam Pillay, Hon. Aliki Bia and Hon. Parveen Bala for their invaluable contribution and support. I extend my sincere appreciation to Hon. Jone Usamate and Hon Alvick Maharaj for their contribution and support as alternate members.

Finally, I thank the Secretariate for their hard work and dedication in compiling this report.

On behalf of the Standing Committee on Social Affairs, I commend this report to Parliament of the Republic of Fiji.

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Hon. Iliesa Vanawalu
Chairperson

ACRONYM

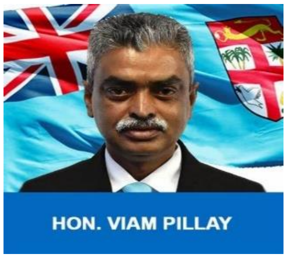
Council	Consumer Council of Fiji
CMS	Complaints Management System
FCCC	Fijian Competition and Consumer Commission
Ministry	Ministry of Trade, Co-operative, Small & Medium Enterprises and Communication.
PIFP	Pacific Inclusion Financial Program
MOU	Memorandum of Understanding

COMMITTEE MEMBERS

The Standing Committee on Social Affairs (**'Committee'**) is established under Section 70 of the Constitution of the Republic of Fiji and Standing Order 109**.** The Committee's mandate and functions are provided under SO 109 (2) and 110 (1) (a)-(d) & (f).
The Members of Committee are:

Chairperson

Deputy Chairperson



Member

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1.0 INTRODUCTION

The Consumer Council of Fiji Annual Reports 2019-2020, 2021-2022 and 2022-2023 were tabled in Parliament on 14th March, 2025 and referred to the Standing Committee on Social Affairs pursuant to Standing Order 109 (2) (b).

Standing Orders 109 (2)(b) allows the Standing Committee on Social Affairs to examine matters related to health, education, social services, labor, aviation, culture and media.

1.1. Committee Procedures

Deliberations on the Consolidated Consumer Council of Fiji Reports commenced in August 2025.

The Committee read through the reports, prepared questions and sought clarifications on key issues of interest from the Council.

The Committee held a Public Submission with the Council on 28th August 2025.

Upon receipt of all pertinent information pertaining to the Committee's queries, the report was subsequently endorsed on 17th October 2025.

The Committee received responses from the Consumer Council of Fiji, which can be viewed at the following link https://www.parliament.gov.fj/committees/standing-committee-on-social-affairs/

2.0 COMMITTEE DELIBERATION AND ANALYSIS

2.1 Background of Consumer Council of Fiji

The Consumer Council of Fiji is a statutory body established under the Consumer Council Act 1976 (Cap 235). The Council protects the rights and interests of consumers by promoting a fair and just delivery of goods and services.

The Council is an advocacy organisation, conducting rigorous research and policy analysis on key consumer issues. The Council's insight into consumer needs is a powerful tool for influencing decision-makers to bring about change.

The Council in addition also protects the vulnerable groups such as the physically and mentally challenged, children and women by identifying and articulating the policy issues that are of importance to the consumers. The Council would like to see consumers placed at the heart of any new policies introduced by the Government.

The following are the functions of the Council under section 6 of the Consumer Council of Fiji Act 1976:

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

2.2 Analysis

The Committee reviewed and analysed the Consumer Council of Fiji Annual Report (2019-2020, 2021-2022 & 2022-2023) and compiled this consolidated report.

The Committee in its analysis noted that 2020-2021 report was not tabled in Parliament of Republic of Fiji by the Minister responsible.

3.0 KEY FINDINGS

The Committee conducted its review of the 2019-2020, 2021-2022 and 2022-2023 Annual Report and identified the following key findings:

3.1 The Committee noted that the 2020-2021 Annual Report of Consumer Council of Fiji was not tabled in the Parliament of Fiji.
3.2 The Committee noted that the PIFP funded the Council for staff training, outreach programs and development of complaint management system during COVID-19 pandemic.
3.3 The Committee noted the Council had high staff turnover and difficulty in filling vacant positions.
3.4 The Committee noted the Council conducted its Job Evaluation Exercise in 2025.
3.5 The Committee noted the launching of the Consumer Council Mobile Applications to support the complaint-handling process.
3.6 The Committee noted the MOU between the Council and FCCC assisted in speeding up its consumer complaints.
3.7 The Committee noted the change in role of the Council from being just a consumer watchdog to being more proactive.
3.8 The Committee noted that the Council played an important role in ensuring that regulations were implemented to protect the public health and safety of Consumers.
3.9 The Committee noted that the Council is not an enforcement agency, hence it depends on agencies like FCCC, Ministry of Health and REALB for the full enforcement of consumer complaints.
3.10 The Committee noted the Council's ability to conduct thorough research and analysis of consumer policy issues including market surveillance into matters affecting consumers.
3.11 The Committee noted Council's extensive media campaign, community engagement and stakeholder's consultation.
3.12 The Committee noted the Councils Alternative Dispute Resolution Division has been resolving high volumes of consumer complaints.
3.13 The Committee noted that the Council conducted the nationwide survey on restaurants which revealed widespread unhygienic practices.
3.14 The Committee noted the existence of some common complaints such as landlords & tenants, food & drinks, public transportation and VAT.
3.15 The Committee noted the rise in digital scam.

4.0 RECOMMENDATION

The Committee recommends the following

4.1 The Committee recommends that the Council must adhere to Section 45 (1) of Financial Management Act which states that the Minister must table in parliament a whole government annual report for each financial year.

4.2 The Committee recommends that the Council continue with the development of staff training through PIEP funding.

4.3 The Committee recommends that the Council continue conducting timely Job Evaluation Exercises to avoid repeating the problem of high staff turnover.

4.4 The Committee recommends that the Council continues to explore MOU with other agencies to speed up the resolution of consumer complaints.

4.5 The Committee recommends that the Council continue strengthening its various awareness campaigns.

4.6 The Committee recommends that the Council work closely with the municipalities health divisions to address unhygienic practices.

4.7 The Committee recommends that the Council must identify the root causes of the problems that re-occur every year and venture into the establishment of a Fusion Center, for close collaboration with relevant consumer agencies.

4.8 The Committee recommends that the Council strengthened its own capacity to handle online scammers and fraudsters.

5.0 SUSTAINABLE DEVELOPMENT GOALS AND GENDER ANALYSIS Provided by the Consumer Council of Fiji

The Sustainable Development Goals (SDGs), particularly SDG 5 on Gender Equality, have guided the Council in promoting gender balance and equity across the organisation. By aligning recruitment, promotion, and staff development policies with SDG principles, the Council has ensured that both men and women have equal opportunities to participate in leadership, decision-making, and operational roles. Training programs and capacity-building initiatives have also been designed to foster an inclusive workplace culture, supporting professional growth and equitable access to opportunities for all staff members. Complementing these practices, the Council fosters a supportive work environment by providing flexible work arrangements, maternity leave, and other measures that facilitate work-life balance. Beyond internal policies, the SDGs have influenced Council's operational and advocacy approaches. The Council embeds gender perspectives into consumer services and programmes, ensuring that the specific needs of women and other vulnerable groups are addressed, while also contributing to broader social equity goals. Robust internal policies addressing sexual harassment, bullying, and workplace misconduct create a safe and respectful environment, reinforcing the Council's commitment to a fair, inclusive, and gender-responsive organisation. Collectively, these measures strengthen both the internal workforce and the quality of services delivered to the public

Challengers Implementing SDG's

Implementing the SDGs with a very limited budget posed significant challenges for the Consumer Council of Fiji. Resource constraints restricted the Council's ability to invest in critical programs, staff training, technology, and outreach initiatives needed to achieve SDG targets. With limited funding, there was also pressure on staff capacity, as fewer personnel had to manage multiple responsibilities related to planning, implementing, and monitoring SDG related activities. This often led to overburdened staff and limited the scope of initiatives that could be undertaken. Budget limitations also affected public awareness and engagement efforts, reducing the reach of campaigns, workshops, and educational programs aimed at promoting SDG priorities. Dependence on external partnerships, such as NGOs, donors, or government agencies, sometimes constrained flexibility in program design and implementation. Additionally, limited funding made it challenging to invest in monitoring and evaluation systems, scale pilot initiatives, or adopt innovative digital solutions, impacting the overall sustainability and long-term effectiveness of SDG-related programs. Despite these obstacles, the Council sought to prioritise initiatives strategically and leverage partnerships to maximise impact within available resources

Table below is the Staff during the period 2019 to 2023

Year	Male	Female	Total
2019 - 2020	11	17	28
2012 - 2022	11	16	27
2022 - 2023	14	14	28

6.0 CONCLUSION

6.1 The Committee noted the importance of the work being undertaken by the Council and what it has been able to achieve. We reiterate the importance of addressing consumer complaints and recommend that the recommendations of the Committee are addressed with the relevant authorities.

COMMITTEE MEMBERS' SIGNATURE

We, the Members of the Standing Committee on Social Affairs, hereby agree with the contents of this report:

Committee Member	E-Signature
Hon. Iliesa Vanawalu Chairperson	
Hon. Ratu Rakuita Vakalalabure Deputy Chairperson	
Hon. Alipate Tuicolo Member	
Hon. Viam Pillay Member	
Hon. Parveen Bala Member	
Hon Aliki Bia Member	
Date: 17th October, 2025	

ANNEXURE

Published evidence

Written evidence, transcripts, and supporting documents can be viewed on the Parliament website at the following link: https://www.parliament.gov.fj/committees/standing-committee-on-social-affairs/

[VERBATIM REPORT]

STANDING COMMITTEE ON SOCIAL AFFAIRS

CONSUMER COUNCIL OF FIJI 2019-2023 ANNUAL REPORTS

SUBMITTEE: **Consumer Council of Fiji**

VENUE: **Big Committee Room, Parliament**

DATE: **Thursday, 28th August, 2025**

VERBATIM REPORT OF THE MEETING OF THE STANDING COMMITTEE ON SOCIAL AFFAIRS HELD AT THE COMMITTEE ROOM (EAST/WEST WING), PARLIAMENT PRECINCTS, GOVERNMENT BUILDINGS, ON THURSDAY, 28TH AUGUST, 2025, AT 9.10 A.M.

Interviewee/Submittee: Consumer Council of Fiji

In Attendance:

(1)	Ms. Seema Shandil	-	Chief Executive Officer
(2)	Ms. Mereseini Baleilevuka	-	Board Chairman
(3)	Mr. Zynal Parorez	-	Manager Campaign, Information and Media
(4)	Mr. Karitesh Pal	-	Manager, Finance

MR. CHAIRMAN.- Honourable Members, members of the public who are listening to this important public submissions, secretariat and the team, thank you very much for this afternoon. Dear viewers, ladies and gentlemen, a very good afternoon to you all. It is a pleasure to welcome everyone here to this important meeting, especially the viewers who are watching this public hearing session live. At the outset, for information purposes, pursuant to the Standing Order 111 of the Standing Orders of Parliament, all Committee meetings are to be open to the public. Therefore, please note that this submission is open to the public and the media, and it is also being aired via the *Walesi* platform streamlined live on Parliament's website and social media platforms.

For any sensitive information concerning the matter before us this afternoon, please bear in mind that we cannot disclose this in public. This can be provided to the Committee either in private or in writing. However, please be advised that Standing Order 111 in the following circumstances permits for non-disclosure of information and these are;

(1) National security matters;
(2) Third party confidential information;
(3) Personnel or human resources matters; and
(4) Committee deliberation and development of the committee's recommendations in the report.

This is a Parliamentary meeting, and all information gathered is covered under the Parliamentary Powers and Privileges Act 1965.

Moving forward, please bear in mind that we do not condone slander or libel of any sort, and any information brought before this Committee should be based on facts. In terms of the protocol of this Committee meeting please minimize the use of mobile phones and all mobile phones are to be on silent mode while the meeting is in progress.

I wish to also remind the honourable Members and our guests that all questions are to be addressed through the Chairman. I would like to thank the Members of the Committee to introduce themselves. Thank you.

(*Introduction of the Members of the Committee*)

MR. CHAIRMAN.- Today, the Committee will be hearing submission from the Consumer Council of Fiji. This is in relation to 2019-2020, 2020-2021, 2021-2022 and 2022-2023 Annual

Reports. Before us, we have the representatives from the Consumer Council of Fiji, and I would like to thank them for availing themselves to appear to this hearing.

We acknowledge receiving the responses to the questionnaire that was sent over to you and due to the essence of time, you may give a brief response. The Members will intervene with their supplementary questions as you present. Let me make it clear, the response is already here in front of us and for essence of time and how best we can consolidate this report, we need a very brief summary from you and the highlights for each year so we will be able to cover this with the time allocated to us.

(*Introduction of representatives from the Consumer Council of Fiji*)

MS. S. SHANDIL.- Mr. Chairman, thank you once again for the opportunity to present the submission on behalf of Consumer Council of Fiji. So, I will be walking everyone through our key activities throughout the state of financial years which is from 2019 to 2023 - key activities, financial performances and strategic adaptations.

Question No. 1 - What were some of the key revenue streams for CCoF during this period and how did they evolve over the years?

Our financial stability is or during this financial year continues to be the same was anchored by two revenue streams. One is the annual government grant that remains our primary source of co-operational funding. It remains stable throughout this period with the understandable exception of COVID-19 pandemic where we did receive a budget slash.

Second, donor funded projects that provided crucial supplementary resources for our targeted initiatives. This donor income normally is restricted to specific agreed upon objectives and KPIs. So over the years, the donor support evolved to help us address emerging global consumer issues and trends.

Moving to the next question, it is about our core-expenditures. Our major expenditures were strategic investments in our operational capacity, salaries, our largest cost. We are a direct investment in the skilled human capital, allowing us to retain experts in complaints, legal advisory services, policy advocacy, and consumer education. As we all know, Consumer Council of Fiji is an advocacy organisation. So we invest a lot in training or in capacity building so that our people, our staff can go to the communities and to the Fijian public so that we can continue advocacy in relation to consumer education.

Rent for our offices. We have three offices, the headquarters being in Suva and there are two regional offices, one in Lautoka and Labasa. So rent for our offices across Fiji is also essential for public accessibility, service delivery, and inter-agency coordination. Together, these expenditures are fundamental for our efficiency and our ability to deliver consistent, high-quality services nationwide.

For any organisation, there will be financial challenges and there is nothing that cannot be mitigated. So we did come up with strategies to mitigate these challenges. We demonstrated remarkable resilience in navigating severe financial constraints, including pandemic-induced substantial budget cuts, while consistently meeting all key performance indicators. Through smart expenditure reprioritization, rigorous financial oversight, and wide internal audits, every dollar was optimized for maximum impact.

Strategic partnerships also played a crucial role with the donor-funded programme. The donor funded projects really supported our critical operations during this time, such as training programmes for the staff across the country, community outreach, that was to ensure that essential services continued without any compromise.

At the operational level, the Council embedded efficiency-driven innovation to sustain service delivery. We consolidated our field operations to reduce transport costs. Digital transformation at that point in time, as we know, due to COVID-19, people were moving on to online platforms. There was a need for digital transformation for the Council, and it enabled us to deliver, or go into paperless system and streamline our processes. Media Partnership also helped us, it provided cost-effective channels for public engagement.

This discipline and adaptive approach not only safeguarded the Council's high standards of consumer protection during crisis but also positioned us as an effective model for public service delivery under constrained circumstances.

Moving on to the next question, as we all know, for almost every organisation, this period was defined by comprehensive reform driven by the COVID-19 pandemic and a push for modernisation. From 2019 to 2023, the Council undertook major reforms driven by COVID-19 and the need for modernisation. The first phase focused on digital transformation with a new complaints management system, mobile App, upgraded ICT infrastructure, and enhanced use of national consumer helpline. That ensured that consumers could lodge and track complaints remotely. So we tried to take services to their doorstep.

Business continuity plan, with the split team operations during COVID-19, arrangements of PPEs and HR policy adjustments kept business or our services running, while debt advisory support helped households restructure loans with banks. During this period, we know that there were a lot of people, or a lot of organisations were closed. Some people lost their jobs. They were also in debt, so they needed restructure of their loans. We have a designated Research and Debt Management Advisory Officer (RDMO), who looks after these issues and assist consumers. During that period, we heavily assisted consumers to restructure their debts. Beyond crisis response, the Council also promoted sustainability through sustainable consumption and production. There was a project named *Solesolevaki* that encouraged backyard gardening for food security.

If we go year by year in 2020 to 2021 financial year, the service delivery shifted entirely online. The Council strengthened the processes by revising the SOPs, which was much needed for complaints, helpline and for communications. With the UNCDF support, our website was also revamped and that was launched to enhance user experience and digital engagement.

At policy level, the Council was involved in the drafting of the National Policy on Maritime Travellers Rights at that point in time to introduce our key passenger protections. Also we signed an MoU with the LTA to improve coordination on transport related complaints and enforcement. During this period, as I have already alluded to, the Council staff worked to assist consumers to obtain moratorium or debt restructure, because during COVID-19, people did not have an income to meet their repayments.

In 2021 and 2022, the Council's advocacy delivered major consumer awareness through the national budget where every year, the Consumer Council on behalf of consumers make budget submissions because we believe we are their voices and we need to represent them on every platform. We saw bus fare subsidies coming in, they continued utility relief for the low income households, and free GP service. The biggest win was the 2 percent cap on the real estate commission for affordable properties. The Consumer Council continuously did a lot of advocacy campaigns to push for a 2 percent cap on real estate commission. At the same time, there were national campaigns on digital finance, sustainable consumption and healthy living, alongside with international projects, such as Green Action Fund and Financial Resilient Fijian projects, that were undertaken to enhance consumer resilience and sustainable practices.

In 2022 and 2023, we developed our 2023 to 2028 Strategic Plan to strengthen consumer empowerment, to protect the consumers from unethical business practices, and to ensure future ready services. There were also some key partnerships or MoUs signed with the VLB and FCCC to enhance our collaboration and speed up our complaints resolution because we cannot work in silos. We need to work with other authorities to see things moving and to improve service delivery to the consumers. It did have a huge impact on consumers because these reforms enable stronger protection and data empowerment. We were able to enhance the accessibility, so at that point in time, we tried to take the services to the doorstep because most of the things were closed, but at the same time, there were a lot of consumer issues that needed to be attended to.

These enhancements also led to our service efficiency and continuity. We were able to provide stronger protection to our consumers through financial relief, whereby we were helping them to get a moratorium or debt restructure. That also built a long-term resilience. So these reforms really transformed the Council into a more agile, digital and consumer focused organisation.

Question No. 5 - How do we adapt to emerging consumer support?

Despite improvements in the private sector, services and complaints, we continue to see persistent complaints, and that highlighted gaps in redress system. The Council responded by shifting from a purely watchdog role to a more proactive role, whereby we started advocacy-driven and partnership-oriented approach. We try to empower consumers while working very closely with the businesses to improve service delivery. Through media engagement, community outreach programmes and direct collaboration, the Council strengthened its visibility as a trusted intermediary, and at the same time, we try to bridge the knowledge gaps by addressing information asymmetries and digital divides, ensuring consumers were better informed and supported in retail and wholesale markets. Now we also work very closely with private sectors and businesses. We hold workshops with them, highlighting the issues that are brought to our attention and how they can work to improve those issues so that they can provide better services to their customers.

Question No. 6 - Were there any amendments to regulations that directly affected the consumers?

While our own Act, the Consumer Council of Fiji Act, had no major changes, other legislative amendments directly impacted the consumers. So the key changes included amendments to the Environmental Management Act, I know everyone would know that there was a restriction on the plastic bag usage, and the polystyrene products, so a move that we supported through compliance monitoring. There were fiscal changes to VAT and the environmental levy that affected consumer pricing. Notably in the 2021 Budget announcement, there was a Customs (Amendment) Regulation that set a minimum 12-month shelf life for imported food like pasta, biscuits, chips and noodles. Our role here was critical as we ensured that these regulations were implemented that protected the public health and safety.

What we were noticing was that there were a lot of items that were being imported to the country that had a very short shelf life, and that raised a concern. This change was really good for our consumers because that extended the shelf life. So if they are purchasing, they can utilise that product for a longer period of time.

Moving onto the next question - Our key infrastructure projects significantly boosted our efficiency and resilience from 2017 to 2018. We relocated our Suva office to Vanua House, that was done on 1st June, 2018. In 2020, we launched our digital core, the Complaints Management System, mobile App and telemediation services, which were vital during COVID-19. We upgraded ICT across all offices and refurbished our Lautoka office.

Finally in 2022, we launched our revamped website with the support of UNCDF. So collectively, these projects reduced processing time, widened access and ensured service continuity, even during the time when movements were restricted.

Question No. 8 - How did we ensure sustainability for our infrastructure?

That we ensured through a four-pillar strategy:

(1) By fully integrating digital tools like CMS into our core workflows, we would try to make them permanent.
(2) By investing heavily in staff training to build internal capacity and reduce reliance on external support.
(3) By using donor-funded funding for capital projects with CMS, also our website that was all donor-funded, technical assistance was provided to Consumer Council, we were able to preserve our core budget for our operational services and frontline services; and
(4) Digitalisation itself drove long-term efficiency and cost reduction.

This made our infrastructure internally owned, financially inclusive and built to last.

I am pleased to report that all our major projects during this period were completed on time and within budget. This is a testament of our rigorous project management protocols and strong financial governance framework that we have in place within the Council.

Question No. 10 - What were the initiatives that were introduced to improve consumer rights during this period?

What we did was that we strengthened our consumer rights through multi-level initiatives. Nationwide campaigns that addressed emerging risks like online scams and unsafe food especially during the COVID-19 period, because we know that a lot of organisations were closed and that is the time when a lot of businesses were taking advantage of it. We also modernised our dispute resolution with CMS, so it gives real-time data. If someone is submitting a complaint, they get a complaint number and there has an escalation period. So once the complaint is received within three days, if it is not actioned, it gets escalated to the manager. If still not actioned, it gets escalated to the CEO within five days. This is where we ensure that there is efficiency and work is done in a timely manner and the mobile App. We also trained our staff on how to hold or conduct mediation, which is a very important part of our work.

A key partnership with UNCDF on the Financial Resilience Fiji Project empowered consumers with a better money management skills to withstand shocks, particularly from climate related disasters. So, this shifted us from a reactive to taking a proactive approach or rather proactive right based framework.

Of course, there are challenges and as everyone knows, that we are just a consumer advocacy organisation, so we do not have direct enforcement powers. We rely on a collaborative model. We work by MoUs with agencies like the Ministry of Health, FCCC, REALB just to name are few. And our process starts with issuing warning letters. So, when we go out and about doing trader visits or market surveillances, and if we find any issues, we try to work with the managers to rectify the issue. However, if that is not done on the second visit, we then issue warning letters and we escalate repeat offenders to the relevant authorities because sometimes warning letters do not work. So, we have to flag it to the enforcement agencies. As I have said, that Consumer Council does not have empowerment powers. However, our effectiveness is dependent on our partners. So, challenges include:

(1) Delays due to overlapping mandates;
(2) Restrictions or resource limitations by other agencies; and
(3) Repeat non-compliance by our traders.

Our role is actually to act as a vital bridge documenting and escalating violations to ensure consumers get redress. While we provide the service, we try to provide redress and, send our consumers back with satisfied resolutions, but there are times when we are not able to do so. That is when we flag it to enforcement agencies so that they can take actions.

Moving on to the next question. Yes, we observed a significant shifts in our complaints trend. Landlord tenancy dispute rose by 15 percent between 2019 to 2020, prompting us to strengthen our advisory services and advocate for clear regulations.

Food safety complaints also escalated during COVID-19 leading to increased market surveillance. Most dramatically, as we all know, we might have heard about it as well, scams and fraud too surged by over 40 percent between 2019 to 2022. This is because of the rise of digital finance, and movement onto the online platforms, we know a lot of transactions now happens on online platforms. We try to address these through targeted awareness campaigns and law enforcement referrals. We also manage a raise in our utilities and COVID-19 related contract disputes, that through dedicated mediation and advisories.

Now we have started holding a National Scam Awareness Week which started from last year and it will continue again this year. There will be another National Scam Awareness Week celebration just to raise awareness so that people are aware of the different types of scams, how it affects them and how they can safeguard themselves from scammers and fraudsters.

Our response to the next question on Public Engagement and Transparency. We ensure transparency and accountability through multifaceted strategy, proactive public education via media, newsletters and our active *Facebook* page, direct consultation with businesses, government agencies and NGOs and a clear, neutral complaints process that we publicly share, regular media appearances, newsletters, multilingual materials and digital platforms like our website and social media platforms that provides consumers with timely information and guidance. At the same time, the Council maintains active dialogue with the businesses, industry associations, government agencies and civil societies to ensure policies are balanced, informed and complementary to regulatory efforts.

Transparency is also reinforced through clear complaints handling processes, fair mediation and the publication of different types of case studies. We take our services directly to communities through mobile units, roadshows, school programmes and local booths ensuring that underserved population have access to the information that they need and also to provide support while trying our best to bridge the digital divide. These coordinated efforts build the trust because we need to build that trust between the Consumer Council of Fiji and the consumers. It also fosters inclusivity and strengthens informed consumer advocacy.

Mr. Chairman, on public engagement and transparency are essential for any consumer movement body to build the trust, legitimacy and the collective power that is needed to effectively advocate for and protect consumer rights and interests. So, we actively engage with the public and stakeholders to ensure that our policies and services meet the consumer needs. We get the feedback from social media platforms, monitoring, complaint data analyses, stakeholder meetings and national consultations across Fiji. We also facilitate community workshops and participate in such workshops in national forums such as World Standards Day, World Consumer Rights Day and we also hold targeted workshops that focuses on certain issues like housing, e-commerce and digital finance.

Feedback from these events help us to inform our submissions to policymakers to different ministries for policy recommendations and service improvements. We also use the insights from our complaints and consultations to guide us in the enhancement like streamlining our digital complaints channels, that is, continuous update of our CMS and mobile App, and targeted outreach programmes in rural areas. We must be sure how we can tailor make our materials so that when we are doing outreach programmes, people really understand what we are trying to inculcate in them or impart to them. These efforts ensure that our policies are evidence-based, inclusive and responsive to the evolving needs of our Fijian communities.

We also take feedback on our services very seriously to provide feedback. The public can reach us through multiple channels like National Consumer Helpline, mobile App they can email or come for in-person consultation. Just recently we have introduced a direct line to the CEO so that they can raise any issue or complaint that has been not being looked after by the Council and if they are not happy, they can just directly contact the CEO on the same.

All feedback is handled under strict SOPs and we use it to drive improvement through staff performance review, professional development and training that is focused on consumer or customer service communication and empathy.

Enhanced escalation and tracking processes improve follow-up and resolution of the issues. So, these measures strengthen our staff performances, transparency and consumer confidence, creating a more responsive consumer-focused service delivery.

Moving onto the next question on SDGs and Gender Equality.

Sir, SDG 5 on gender equality guides our internal policies. We ensure equal opportunity in recruitment, promotion, and training. We support this with flexible work arrangements and strong policies against harassment to ensure a safe inclusive environment. These principles also extend to operations and advocacy, embedding gender perspectives in consumer services and programmes. Externally, we embed a gender perspective in our services to address the specific needs of women and other vulnerable groups ensuring that the advocacy contributes to broader social equity. Together, these initiatives strengthen both our workforce and the quality of service that we deliver to the public.

There are some obstacles in implementing SDGs during this period was mostly the limited budget. This constrained our ability to invest in programmes or staff capacity or technology, but this did not stop us. We went ahead, negotiated with our funders, and we managed to get support from our donors like UNCDF and for our projects like Consumers International to ensure that this does not restrict our implementation. As I said, whilst there were challenges, we prioritised our initiatives strategically and leveraged on partnerships with NGOs, donors, and government agencies to maximise the impact and advance SDG goals within available resources. Thank you so much for your time and attention, Mr. Chairman and the Committee Members. We are happy to take on board any questions, should you have any.

MR. CHAIRMAN.- Thank you very much, Madam CEO for a very impressive presentation where you have highlighted a lot, apart from looking at the responses. Honourable Members, the floor is open for us to ask, if there are any supplementary questions on these annual reports from 2019 to 2023.

HON. J. USAMATE.- Mr. Chairman, thank you for the presentation and highlighting what is achieved over that period. I am particularly interested in the areas in which you found that there were a large number of complaints during that period. I mean, you mentioned things like landlord, tenancy disputes, things about food and drink safety, and the scams and frauds. What has been the trend since then in these areas, or has there been a change in the areas in which there are more complaints? Those are some of the specific ones you mentioned from the time period in question. What has happened to that sort of thing, and where is the preponderance of your major issues, areas of concern currently related to that?

MS. S. SHANDIL.- Thank you, Sir, for your question. I will go one by one. The Landlord and Tenancy Act – I am sorry, issues continues to be our top complaints – still the top. There is – the Ministry and the other stakeholders are working on a Landlord and Tenancy Bill, because once this Bill is passed, I think a lot of issues will be resolved.

The food and drinks issue continues to be the second as well. Currently, we have a National Food Safety Task Force and meet regularly to see what are some of the issues. As I speak, there are some amendments also going to certain Acts to see that these issues are improved. The National Food Safety Task Force is really working with other stakeholders to see how this can be resolved in the coming years.

Scams and frauds, continues to rise as well. Everyday we get some sort of complaint or consumers calling us saying that they have been scammed. We are doing aggressive, I would say, a lot of campaigns, a lot of awareness raising. We embed that in each and every session that we hold with our consumers, whether it is our mobile units or outreach programmes, we go for community visits or school visits or professional development for civil servants. We held a National Scam Awareness Week last year. We are going to hold it again. We are going to have a Civil Service Training on that come 25th September, but as I said, there is a lot of work going on. There is also a legislative review going on, so UNCDF came on board to provide us with the technical support. The consultant is already working to review all the existing laws that are in place and provide a recommendation on what legislative changes.

HON. J. USAMATE.- In relation to scams.

MS. S. SHANDIL.- Yes, scams and fraud. We are in the process of finalising the report, and then there will be recommendation on the legislative changes, just to see that there are some support in terms of assisting those people who are scammed.

HON. J. USAMATE.- The other one that was in that list was the telecommunication complaints - issues around that. How is that going now? Is it still one of the major areas, or what is happening in that area?

MS. S. SHANDIL.-It is a concern, especially in terms of connectivity and the data plans. So now FCCC, TAF and Consumer Council, we just met recently, we are trying to see what the issues are, and then we want to work with the telephone service providers to see how we can resolve these issues.

HON. A. BIA.- Mr. Chairman, through you, CEO thank you for the presentation and thanking your team as well for the work that they do. Just a concern on the lack of enforcement powers with Consumer Council. I am a bit concerned with that because all consumers – when there is something wrong – they all turn to you. With these MoUs with other partner agencies, when there is a delay in actions and working with the complaints, these consumers do not know your partners, they only know Consumer Council. If you have one recommendation CEO to this Committee to help you with the work that you do in terms of enforcement powers, what would be that recommendation?

MS. S. SHANDIL.- Through you, Mr. Chairman, give us powers to name and shame the businesses who continuously engage in unethical practices.

HON. A. BIA.- Relating to that, there was mention of Consumer Council of Fiji Act 1976. Has this been amended or it is continuing?

MS. S. SHANDIL.- Currently we are in a process of having a discussion, so we are trying to seek the assistance of one donor, Pacific Private Sector Development Initiative (PSDI). We are in talks as to how we can go about amending our Act, because it is high time that that Act needs to be reviewed and new clauses to be implemented.

HON. A. BIA.- I saw the date, and as the time goes and the era that we are in, consumer demands also changes. I think it is high time that we amend this Act as well.

HON. J. USAMATE.- What specific areas about your current Act that you think is deficient or lacking that might need to be addressed?

MS. S. SHANDIL.- Currently, we are not able to access information from the retailers or businesses. Even we see issues out there, we are not able to get information. We want some powers so that we can get the relevant information to make informed decisions. As I said, it is important, we have seen there are certain rogue traders; not all. I am not saying that all businesses are unethical, but there are certain who are tarnishing the name of the rest of the businesses. They continuously engage in unethical services and they know that they will not be taken to task. If we have those powers to go ahead to name and shame certain traders, at least our consumers will be aware that they should not be engaging in any sort of transaction or any business deal with these rogue traders.

HON. J. USAMATE.- I know who the rogue ones are, the naughty boys. But there is no way in your powers to name them, or you would have to pass that on to a prosecutorial body or someone like that?

MS. S. SHANDIL.- Yes, Sir. Sometimes we do name and shame. We do go ahead, but we want more powers so that it is much more easier.

MR. CHAIRMAN.- Still on that question about the Act, you talked about reviewing the Act. I believe there is a need to be reviewed. Once that is reviewed, it will align to your policies and all these things. Remember, there are lots of changes happening. You alluded to the challenges that you will face when you talked about the renewal of this Act. Is there any plan where you will need to start somewhere?

MS. S. SHANDIL.- Sir, we have already started reviewing the Act. There are some recommendations that our Permanent Secretary and line Minister is aware. As I had alluded to, we are working with PSTI. The process has started, and we are looking for the technical assistance to come on board.

MR. CHAIRMAN.- We talk about timelines because with an Act the timeline comes together and that has to be submitted to Parliament for deliberation. Do you foresee withheld information that you already forecast? By this time, you should have these deliberations and a time frame whereby you can work on.

MS. S. SHANDIL.- I do not have an answer to that because we are in discussion phase, so as soon as we finalise the discussions, we will definitely come out with a timeline. We want it to be quick, so that we have some powers to take action.

HON. A.T. NAGATA.- Mr. Chairman, just a follow-up question on the challenges you face in regards to landlord tenancy and housing complaints. I am aware that there are some people who are currently renting in informal settlements. Was there a time you received complaints by these tenants against the landlords?

MS. S. SHANDIL.- Mr. Chairman, through you, yes, we do, but we have to do the right thing. We need to tell them that it is illegal to lease out any flats in informal settlements. Whilst we try to provide support to both, sometimes, we have to follow a fair process. We do receive complaints, we try to help, but at the same time, we advise the consumers that it is illegal to rent a house in an informal settlement, or vice versa, for the landlord to give any house on rent in informal settlements.

HON. A.T. NAGATA.- My second question, Mr. Chairman, do you have guidelines on how landlords can determine the rates levied on their rented properties, and can it be accessed by the public?

MS. S. SHANDIL.- No, there is no guidelines on such. There is just one self-regulating guideline, but providing some guidelines to the landlords and tenants about how to lease out property and what to follow in terms of contracts and receipts. We do not have any guidelines that provides us on how to set up rental rates.

HON.A. BIA.- Mr. Chairman, through you, do you have data of how other relevant partners respond to all the complaints that you forward? I think it will be good, so that we know also how they perform when these urgent matters are related to them.

MS. S. SHANDIL.- Sir, we do follow up with the enforcement agencies once we submit, because as you rightfully said, consumer nor consumer council, so if they come to us initially to register their complaints, even if it gets referred to any other authority and if it is not resolved, they come back to us to seek answers. We have signed MOUs and we need to follow up, but then other enforcement agencies have their own processes in place. So sometimes, that takes a bit of time.

HON. A. BIA.- I do understand that CEO, when this data is being brought up, their bosses will then take action because of the lack of action being done on some of the complaints that are forwarded to them.

MS. S. SHANDIL.- Sir, from the Consumer Council of Fiji's end, we do follow up. That is only what we can do, but the onus rests on the enforcement agencies on their timelines. We cannot seek information as to what actions they are taking to resolve that complaint, but the CID do come back to us to provide the status of the complaints that we refer to them.

MR. CHAIRMAN.- CEO, how best can you accommodate infrastructure development in terms of what you achieved and those that are pending?

MS. S. SHANDIL.- As I said, we continuously try to improve. Currently, I think we already have a fully automated complaints management system. We have a mobile App that we continue to upgrade. We have a new website, so maybe in another few years then we will look at revamping it again because we will continuously need to revamp the website.

We continuously need to look at our CMS and update it. For now, it is all up to-date, Sir, but in future, definitely we assess because we do not have in-house technical expertise. Datec provides our IT services. It has been outsourced to them. We do an ongoing assessment and we do upgrades based on the reports provided by them. If there is a report stating that we need to upgrade any of our infrastructure, we do so.

MR. CHAIRMAN.- Madam CEO, while looking at the grant given by the Government, apart from donor agencies, does it help in your operations when you ask for a number to be given to you for the next financial year? Take for instance, if the government is not willing to give you that much, but when you look at the trend, a lot of work has been done by the Consumer Council in terms of improvements. As you move along, how do you look at your budget given to you?

MS. S. SHANDIL.- For now we have seen increases as and when we have asked from the government. For example, most of our infrastructure upgrades have been supported by UNCDF. They have provided us technical expertise, but having said that, I think just only for COVID-19, that was the time when almost all organisations had a slash, and that also included Consumer Council of Fiji. However, apart from that, whenever we have asked for a budget, we did receive the budget from the government. So, over the years, we have seen there has been an increase in the amount that we have been getting. For example, there is an inclusion in our fleet of vehicles now. We requested for a vehicle, our ministry came on board to provide us with a vehicle.

MR. CHAIRMAN.- Maybe last one from me. You have three national offices around Fiji, while talking about human capital, what are the major challenges in that area?

MS. S. SHANDIL.- We need to increase because we could see that, looking at the workload and different types of issues and concerns coming through, we definitely need to increase our staff, not capability, but the staff number as well. We are looking into doing this moving forward into the next financial year.

HON. J. USAMATE.- How do you measure the effectiveness of Consumer Council? What are your key metrics? Because I think, for instance, I will give you an example of what I am thinking. If you raise your awareness, number of complaints will go up. Number of complaints go up is not a reflection that you are poor in what you are doing but because of awareness you get my drift. But when you measure the Consumer Council, what are your key metrics or your measures over time that you measure to tell us whether you are improving your performance or stagnating or declining? What do you look at?

MS. S. SHANDIL.- Rightfully you said Sir, we cannot compare with the number of complaints received because if the complaint numbers are going down, it means consumer education is out there, people know their rights. They are able to resolve issues themselves.

However, most of the time what we do is we look at the staff performance.

HON. J. USAMATE.- Internally?

MS. S. SHANDIL.- Yes, KPIs internally.

Externally, we have evaluation forms, if we go for outreach programmes just to understand what our people have gathered from the presentation or advocacy we have done to gauge our success. As an advocacy organisation, our major mandate is to raise awareness and advocate to increase consumer education.

HON. J. USAMATE.- I was asking that because raising awareness is good. It leads to people then being able to take action on their own, but sometimes you need to do with the core reasons why things are going wrong. That is why your action in legislative change is good because it addresses key issues. So, awareness is good, but it is that proactive bit that I am getting to. When you are talking about scams, involving the anti-task force getting the legislation done, that is good proactively. I am just trying to measure whether it is awareness or dealing also with the key causes of the things that are going wrong.

MS. S. SHANDIL- As we identify that there are issues in certain categories are rising, what we do is, we launch campaigns because we know through campaigns we can raise consumer voices and through campaigns we can push for policy changes. So, if there is a policy change, that is a big win for the Council; that is a very big win.

HON. J. USAMATE.- Do you measure in your KPIs, we wanted to do five programmes, five policy changes and we did it?

MS. S. SHANDIL.- Yes.

HON. J. USAMATE.- That is in you KPIs?

MS. S. SHANDIL.- That is in the KPIs.

HON. J. USAMATE.- Then that is a proactive KPI.

MS. S. SHANDIL.- We do that because any policy change that benefits consumers is a big win for Consumer Council of Fiji.

HON. J. USAMATE.- Consumers are the people that you serve, and we serve too.

MS. S. SHANDIL.- If you look at Consumer Council, I think we are the independent voice for consumers because we are the only organisation that can make independent submissions for consumers.

MR. CHAIRMAN.- Thank you very much CEO and your team. At this juncture, I wish to sincerely thank you for availing yourselves for this public hearing session. We thank you for your time and hope that you will avail yourself for any further queries that the Committee might see fit to have it on this Annual Report. On that note, thank you very much for your presence here this afternoon. I now close this meeting.

The Committee adjourned at 3.06 p.m.

Public Submission – Parliamentary Standing Committee on Social Affairs

21 August 2025

Financial Performance

1. **What were the key revenue streams for the CCoF during this period, and how did they evolve over the years?**

   During the period under review, the Consumer Council of Fiji's (CCoF) primary source of revenue remained the annual government grant, which provided consistent support for the Council's core operations. In addition, the Council secured funding through donor-supported projects, contributing to targeted initiatives aligned with consumer protection and advocacy. Donor project income is typically restricted and tied to agreed Key Performance Indicators (KPIs), limiting its use to specific objectives outlined in the funding agreement. Occasionally, donors also provide technical assistance, such as capacity building, digital systems support, or research expertise, which complements the Council's core budget and enhances operational capabilities.

   While the government grant remained largely stable except during COVID 19 period, donor support evolved to address emerging consumer issues and global development trends, offering valuable supplementary resources to the Council's work.

2. **Can you provide insights into the major expenditures and how they contributed to operational efficiency?**

   The Council's major expenditures, salaries and rent, were fundamental to ensuring operational efficiency. Salaries are a strategic investment in skilled human capital, allowing the Council to recruit and retain qualified staff responsible for complaint resolution, legal advisory services, policy advocacy, and consumer education. Rent expenditure ensured that the Council maintained accessible and professional office spaces across its headquarters and regional branches. These physical locations support efficient service delivery, public accessibility, and inter-agency coordination. Together, these investments enabled the Council to deliver timely, consistent, and high-quality services to consumers across Fiji.

3. **Were there any significant financial challenges faced between 2019 and 2023, and how were they addressed?**

   The Council demonstrated remarkable resilience in overcoming significant financial constraints, including pandemic-induced budget cuts, while consistently meeting all key performance indicators. Through innovative resource management and strategic adaptation, the Council maintained its high standards of consumer protection.

   Strategic Financial Management During Crisis

   When COVID-19 created unprecedented budgetary pressures, the Council responded with decisive measures:

   - **Smart Expenditure Reprioritization:** Shifting focus to essential services and high-impact activities ensured maximum value from limited funds.
   - **Rigorous Financial Oversight:** Enhanced budget monitoring systems and strengthened internal audits optimized every dollar spent.
   - **Strategic Partnership Leverage:** Donor-funded projects became crucial in supporting critical operations, including training programs and community outreach initiatives.

Efficiency-Driven Operational Excellence

The Council's forward-thinking approach to resource optimization included:

- **Intelligent Field Operations:** Consolidated site visits for market surveillance and complaint resolution dramatically reduced transportation costs.
- **Digital Transformation:** A shift to paperless systems and technology adoption streamlined processes while cutting operational expenses.
- **Cost-Effective Public Engagement:** Media partnerships enabled widespread dissemination of consumer advisories without the burden of expensive publication costs

Through this combination of disciplined financial governance, operational innovation, and strategic collaboration, the Council not only weathered financial challenges but emerged as a model of effective public service delivery under constrained circumstances. The successful maintenance of all KPIs stands as testament to the organization's adaptability and commitment to its consumer protection mission.

Policy and Regulatory Changes

4. What major policy changes were implemented during this period, and how did they impact services to consumers?

The period from 2019 to 2023 was defined by a comprehensive reform agenda at the CCoF. In direct response to the dual catalysts of the COVID-19 pandemic and a strategic push for modernization, the CCoF fundamentally reshaped its operations to enhance service delivery and fortify its consumer protection framework. The significant achievements of this reform period were as follows:

2019–2020: Digital Transformation and Business Continuity

The first wave of reforms focused on digitalization, as lockdowns restricted consumers' ability to physically visit Council offices. With upgraded ICT infrastructure, including a new automated Complaints Management System (CMS), the CCoF Mobile App, and enhanced servers and firewalls, consumers were able to lodge complaints remotely and track progress in real time. Staff were trained to manage these platforms as well as the National Consumer Helpline a service already in place that became critical during the height of restrictions.

To ensure uninterrupted services, the Council activated its Business Continuity Plan (BCP), introducing split-team operations and investing in PPE and sanitation measures. Human Resource policy was also reviewed and aligned with COVID 19 measures and as per the amendments announced for COVID 19 responses. Beyond COVID response, debt management and advisory services were expanded to help households negotiate loan restructuring with banks, a service that continues today. The Council also supported sustainability policies by promoting the ban on single-use plastic bags and launching *Project Solesolevaki* to encourage backyard gardening. These initiatives not only safeguarded consumer rights, but also promoted sustainable consumption and food security

2020–2021: Strengthening Processes and Consumer Rights

As the pandemic persisted, service delivery shifted almost entirely to virtual platforms, with the CMS, mobile app, helpline, and social media becoming the primary channels for lodging complaints. To support this transition, the Council revised its internal policies and Standard Operating Procedures (SOPs) for complaints handling, helpline management, and communications, which improved efficiency, ensured consistency, and gave consumers greater confidence in fair and timely resolutions as well as access to accurate information for informed decision-making. In addition, with technical assistance from the United Nations Capital Development Fund, the Council initiated a website revamp aimed at improving user experience, strengthening consumer engagement, and aligning the platform with organisational growth. This upgrade is central to enhancing service delivery, safeguarding consumer trust, and maintaining the Council's relevance in an increasingly digital-first environment.

At the national policy level, the Council achieved two major milestones, reflecting its sustained advocacy for reforms that deliver positive outcomes for consumers.

- Drafting the National Maritime Travellers' Rights Policy by the relevant stakeholders, which introduced passenger rights such as compensation for delays and protections for persons with disabilities.
- Signing an MoU with the Land Transport Authority (LTA), enhancing coordination on transport-related complaints and enforcement against motor dealers.

The Council also continued to support vulnerable households through debt restructuring and tenancy negotiations, ensuring financial relief during ongoing economic hardship.

2021–2022: Advocacy, Consumer Wins, and Sustainability

Building on digital and policy reforms, the Council secured tangible benefits for consumers through its advocacy, particularly via submissions to the National Budget, which included:

- Increased bus fare subsidies for the elderly and disabled.
- Continuation of electricity and water relief for low-income households.
- Extension of free GP medical services.
- A 2% cap on real estate commission for property transactions below $500,000.

At the same time, the Council advanced sustainability and consumer awareness in line with national goals. Key initiatives included national campaigns on digital finance, sustainable consumption, and healthy living, complemented by international projects such as the Green Action Fund (reforestation) and the Financial Resilient Fijians Project (financial literacy). Together, these efforts strengthened long-term consumer resilience while promoting responsible and sustainable practices.

2022–2023: Strategic Planning, Partnerships, and Consumer Empowerment

The Council developed its Strategic Plan for 2023–2028, focusing on corporate effectiveness, consumer empowerment, protection against unethical practices, and innovative approaches to benefit consumers. The plan positions consumer services to be future-ready, more efficient, and better aligned with evolving needs, resulting in stronger protections and greater empowerment. In the same period, the Council signed an MoU with Real Estate Agents Licensing Board (REALB) and the Fijian Competition and Consumer Commission (FCCC) to strengthen collaboration, facilitate effective information sharing, and ensure more timely resolution of consumer issues. The Council also launched the "Ridge to Reef" project to raise awareness on sustainable production and consumption, promoting environmentally responsible practices while enhancing the Council's ability to deliver services directly to consumers, ensuring they benefit from both informed choices and improved access to support.

Impact on Consumers:

These coordinated reforms ensured that consumers not only survived the crisis but emerged with stronger protections and greater empowerment. The results included:

- **Enhanced Access:** Multiple, reliable channels (helpline, app, live chat) for redress, regardless of physical restrictions.
- **Greater Efficiency:** Streamlined complaint resolution through new systems and revised (SOPs).
- **Ensured continuity of services:** During crises through BCP measures and hybrid operations.
- **Stronger Protections:** Tangible financial benefits and safeguards against unfair practices in transport, utilities, and real estate.
- **Long-Term Resilience:** Increased consumer knowledge on sustainability, health, and personal finance.

This period marked a fundamental shift towards a more agile, digitally-enabled, and consumer-focused organization.

5. How did CCoF adapt to emerging consumer support, especially in wholesaling and retailing information services?

Although private sector retailers and wholesalers have gradually enhanced their customer service mechanisms, the persistence of consumer complaints underscored limitations in redress systems. In response, the CCoF adapted its role as the primary receiver of consumer grievances by adopting a more strategic, proactive, and collaborative approach. Rather than positioning itself solely as a watchdog, the Council increasingly emphasised advocacy, consumer education, and accessibility, ensuring that consumers were both aware of their rights and empowered to act upon them in retail and wholesale transactions.

In line with its strategic plan, the Council also recalibrated its engagement with the business community, shifting towards partnership-oriented initiatives that encouraged service providers to strengthen their customer support systems. This shift represented a deliberate move from working against businesses to working alongside them, with the objective of jointly enhancing service delivery and addressing persistent consumer dissatisfaction. Through media engagement, community outreach, and direct collaboration with businesses, CCoF reinforced its visibility and credibility as a trusted intermediary while contributing to systemic improvements in customer redress mechanisms.

Furthermore, recognising the growing significance of information asymmetries and digital divides, the Council undertook initiatives to bridge knowledge gaps. By disseminating timely information and resources, CCoF empowered consumers to make informed decisions, thereby complementing improvements made within the private sector. Collectively, these strategies enabled the Council to adapt effectively to the evolving landscape of consumer support while maintaining its central role in safeguarding consumer interests in Fiji's retail and wholesale markets.

6. Were there any amendments to regulations that directly affected the consumers?

During the period under review, there were no substantive amendments to the Consumer Council of Fiji Act 1976. However, several legislative changes in other areas had direct implications for consumers, reflecting broader regulatory and policy developments in Fiji.

In 2019, key amendments included those to the Environment Management Act, Value Added Tax Act, Environment and Climate Adaptation Levy and Excise Act, notably:

- **Environment Management Act 2019**: This amendment to the Environment Management Act 2005 introduced restrictions on the manufacture, sale, supply, and distribution of plastic bags. CCoF supported enforcement by monitoring compliance at the community level and reporting any observed discrepancies to relevant authorities.
- **Fiscal and taxation-related amendments**: Adjustments to the Value Added Tax Act, Environment and Climate Adaptation Levy, and Excise Act as part of the 2019–2020 national budget had direct effects on consumer pricing and obligations.
- In **2020–2021**, the **Environment Management Act** was further amended to restrict the use of polystyrene products, with CCoF continuing its role as an on-the-ground monitor to ensure compliance and report any breaches to enforcement authorities.
- The **Fiji Customs (Prohibited Imports and Exports) Regulations 2021** concerned the shelf life of certain food products (*Pasta, chips, noodles and biscuits)*. This amendment effectively established a minimum 12-month shelf life for the importation of these goods.

Through these legislative developments, the Council played a critical role in bridging the gap between statutory changes and consumer protection, ensuring that regulatory amendments were effectively implemented and that consumers were safeguarded in areas affecting public health, environmental sustainability, and product safety.

Infrastructure Development

7. What were the key infrastructure projects undertaken between 2017 and 2022, and how did they improve consumer efficiency?

Between 2017 and 2022, the CCoF undertook several key infrastructure projects aimed at enhancing accessibility, efficiency, and resilience in service delivery.

In 2017 to 2018, the major infrastructural upgrade was the relocation of the Suva office from Carnavon Street to Level 5 Vanua House. A one-off cost in the sum of $413,250 for the office relocation was provided by the Ministry of Industry, Trade and Transport. The Council moved to the new premises on 1 June 2018.

In July 2020, the Council launched the automated Complaints Management System (CMS) and Consumer Council Mobile Application, with technical assistance secured from United Nations Capital Development Fund (UNCDF). The CMS provided a centralized digital framework for tracking, managing, and reporting complaints, while the mobile app extended this functionality directly to consumers' devices. These innovations not only streamlined complaint-handling processes but also enhanced transparency and accountability by ensuring real-time monitoring and reporting. To support these systems, the Council invested in ICT hardware and office network upgrades across its Suva, Lautoka, and Labasa offices between 2019 and 2020, laying the foundation for more robust digital operations and remote service delivery.

The Council also responded to the unprecedented challenges posed by the COVID 19 pandemic by introducing tele-mediation facilities in 2020. By leveraging platforms such as Zoom and Skype, mediations could be conducted remotely, ensuring that consumer redress mechanisms remained uninterrupted despite restrictions on physical interactions. Complementing these digital innovations was the refurbishment and fit-out of the Lautoka Office in 2021, which modernised client service areas and improved working conditions for staff, thereby enhancing both consumer experience and internal productivity.

On 7 May 2022, the Consumer Council of Fiji's new website was launched by H.E. Paul Wilson, Acting Australian High Commissioner at the Grand Pacific Hotel. The technical support once again, was provided by the UNCDF.

Collectively, these infrastructure projects advanced consumer efficiency by reducing case processing times, widening access through digital channels, and ensuring continuity of services during periods of disruption. They also reinforced the Council's institutional capacity to deliver timely, efficient, and responsive consumer protection services nationwide, aligning with its mandate to safeguard consumer rights in an increasingly digital and dynamic environment.

8. **How did CCoF ensure sustainability in its infrastructure development plans?**

The CCoF ensured the sustainability of its infrastructure projects through a multi-faceted strategy that moved beyond mere technological adoption to create a deeply embedded, resilient, and cost-effective operational model. This was achieved through four key pillars:

- *Strategic Integration and Institutionalization*
  Sustainability was secured by seamlessly integrating new digital infrastructure into the Council's core operations. Innovations like the CMS, mobile application, and tele-mediation facilities were embedded directly into established workflows and SOPs. This approach minimized disruption and transformed these platforms from being perceived as short-term projects into institutionalized, core components of the permanent consumer protection framework, ensuring their long-term use and relevance.
- *Investment in Human Capital and Capacity Building*
  A cornerstone of the sustainability plan was empowering staff to independently operate and maintain the new systems. Through targeted training initiatives, staff developed the technical expertise to manage digital complaint-handling, operate the National Consumer Helpline, and conduct tele-mediation. This significant investment in human resources reduced long-term dependency on external technical support, built internal ownership of the new tools, and fundamentally enhanced the organization's internal capacity and resilience.

  3. Strategic Resource Mobilization and Financial Prudence
  The Council adopted a financially sustainable model by strategically leveraging donor support and external technical expertise to fund capital-intensive IT and infrastructure projects, such as the toll-free call center and server upgrades. This approach allowed for a comprehensive modernization of operations without diverting crucial funds from its limited core budget. By preserving its core funding for frontline consumer protection activities, the Council achieved technological advancement without compromising its primary mission.

  4. *Digitalization for Long-Term Efficiency and Cost Reduction*
  The shift to digital services was a critical driver of operational and financial sustainability. Digital complaint management, remote service delivery, and paperless processes drastically improved efficiency and reduced long-term operational costs. This move decreased the Council's reliance on expensive, resource-intensive manual systems, positioning it to deliver more agile, accessible, and cost-effective services well beyond the initial investment period, ensuring value for money for years to come.

In summary, CCoF' s approach ensured sustainability by making the new infrastructure operationally integral, internally owned, financially astute, and strategically efficient, creating a consumer protection ecosystem built to last.

9. Were there any delays or budget overruns in major projects, and what measures were taken to mitigate them?

Our records confirm that there were no instances of delays or budget overruns in any major projects during this period. All infrastructure and project activities were successfully completed within the approved timelines and budgets, reflecting the Council's rigorous project management protocols and strong financial governance framework.

Consumer Rights and Complaints

10. What initiatives were introduced to improve consumer rights during this period?

During the period 2019-2023, the CCoF prioritised the strengthening of consumer rights by advancing both public empowerment and institutional frameworks. The Council pursued this through multi-level interventions that went beyond service delivery to focus on rights awareness, fair dispute resolution, and evidence-based policy influence.

Public empowerment was achieved through nationwide awareness campaigns that addressed emerging consumer risks such as online scams, unsafe food practices, and unfair energy charges. Campaigns undertaken during the COVID 19 pandemic were particularly significant, as they equipped consumers with the knowledge needed to protect themselves in rapidly changing market conditions, including the rise of digital platforms. These efforts expanded the practical reach of consumer rights into everyday decision-making, especially in times of heightened vulnerability.

Throughout this period, the Council engaged in aggressive advocacy across multiple channels, including social media, traditional media, mobile apps, and live events, to inform consumers of their rights, highlight unethical practices, and drive policy reforms. These efforts collectively ensured that consumer services became more future-focused, efficient, and responsive, providing stronger protections, promoting informed decision-making, and empowering consumers to actively participate in the marketplace.

At the institutional level, the Council strengthened consumer access to justice by modernising dispute resolution mechanisms. The introduction of the CMS and mobile app in 2020 not only streamlined administrative processes but also improved transparency and accountability in handling complaints. Meanwhile, continuous staff training in mediation and Alternative Dispute Resolution (ADR) built in-house expertise to resolve disputes more fairly and efficiently, reducing consumer reliance on costly or protracted legal pathways.

Beyond its domestic operations, the Council also expanded its influence through regional collaborations and donor-supported initiatives. A key example was the partnership with the UNCDF, which supported the Financial Resilience Fiji project. This initiative was designed to empower consumers to adopt sound financial practices, including goal setting, money management, savings, and insurance uptake. It further equipped consumers to better plan for and withstand financial shocks, particularly those arising from climate-induced disasters, by promoting emergency savings and resilience-building strategies. Through this combination of public education, accessible redress mechanisms, and strengthened policy advocacy, the Council not only upheld existing consumer rights but actively expanded their scope to new domains, such as digital transactions and pandemic-related vulnerabilities. This period therefore marked a shift from reactive protection towards a more proactive and resilient rights-based framework for consumers in Fiji.

11. How did CCoF enforce compliance with regulations, and were there any notable enforcement challenges?

As a statutory body without direct enforcement powers, the CCoF relies on a system of collaborative mechanisms to uphold consumer protection standards. Compliance is primarily enforced through strategic partnerships with relevant enforcement agencies, formalised by Memoranda of Understanding (MoUs). For example, breaches identified during market surveillance that fall under the *FCCC Act* are referred directly to the FCCC for legal or regulatory action. This referral mechanism ensures that consumer rights violations are addressed through appropriate enforcement pathways while allowing the Council to maintain its focus on advocacy and consumer redress.

The Council also employs a gradual compliance approach, beginning with the issuance of warning letters to businesses found in breach of consumer rights. Where violations persist or involve repeat offenders, matters are escalated to enforcement agencies such as FCCC, municipal councils, the Fiji Police Force, Ministry of Health, and the REALB. In addition, the Council supports consumers in accessing judicial remedies by making referrals to the Small Claims Tribunal, providing a formal avenue for resolution where disputes cannot be mediated administratively.

Despite these mechanisms, notable enforcement challenges remain. The Council's lack of direct enforcement powers means that the effectiveness of its compliance measures is dependent on the responsiveness and capacity of partner agencies. Delays in regulatory follow-up, overlapping mandates between institutions, and resource limitations sometimes weaken the timeliness of consumer redress. Moreover, repeat non-compliance by certain traders highlights the limitations of warning letters as a deterrent, necessitating stronger penalties and swifter enforcement action from statutory regulators.

In this context, the Council's role has been to act as a bridge between consumers and enforcement authorities, ensuring that violations are documented, escalated, and pursued. While this collaborative model has achieved significant outcomes, the reliance on external agencies continues to pose challenges for consistent and timely enforcement of consumer protection regulations.

12. Were there any significant changes in consumer complaint statistics, and what measures were taken to address them?

One of the most prominent trends was the rise in landlord–tenancy disputes, with a 15% increase recorded in the 2019–2020 reporting year. Consumers increasingly reported unlawful evictions, disputes over tenancy bonds, lack of tenancy agreements, and substandard housing conditions. In response, the Council strengthened its advisory services for tenants, engaged directly with the REALB, and advocated for clearer Landlord and Tenancy Bill and regulations to safeguard vulnerable consumers.

Complaints related to food and drink safety also escalated, particularly between 2019 and 2021, with expired goods, mislabelling, and hygiene issues ranking among the top categories during the COVID 19 pandemic. To address this, the Council increased market surveillances, published food safety advisories, and worked closely with health inspectors to enforce compliance.

The most dramatic surge was in scams and fraud-related complaints, which rose by more than 40% from 2019 to 2022, coinciding with increased online activity and mobile money use. The Council responded with targeted public awareness campaigns on digital literacy, strengthened referrals to law enforcement, and collaboration with regional partners such as the Pacific Financial Inclusion Programme to address systemic vulnerabilities in digital financial services.

Additional growth areas included utilities and telecommunications complaints, particularly around service disruptions, billing disputes, and poor rural service delivery. These issues were addressed through direct referrals to providers and advocacy for improved infrastructure. Similarly, vehicle and transport-related complaints, ranging from unsafe vehicle modifications to unreliable public transport, prompted the Council to engage transport regulators to prioritise consumer safety.

The COVID 19 pandemic introduced unique consumer challenges, including contract disputes, refund delays, and service cancellations. To mitigate these, the Council introduced dedicated mediation protocols and issued consumer advisories to guide the public on their rights during the crisis. Parallel to this, the expansion of digital and online services brought complaints about poor internet and mobile network quality, leading the Council to escalate these concerns to telecommunications regulators and advocate for stronger service standards.

Public Engagement and Transparency

13. How did CCoF engage with the public and stakeholders to ensure transparency in decision-making?

The CCoF employs a multi-faceted strategy to engage with the public and stakeholders, aiming to build trust and ensure its decision-making processes are transparent and inclusive.

Proactive Public Education and Awareness

The Council ensures proactive public education and awareness by maintaining an active media presence through regular press releases on consumer issues and investigations, as well as frequent appearances on radio and television programs. It further empowers consumers by producing comprehensive publications like the "Consumer Watch" newsletters and distributing educational materials in multiple languages, while the digital engagement is anchored by a central website and a highly active Facebook page for rapid alerts and direct interaction. This multi-channel strategy is complemented by sponsoring dedicated consumer rights segments on local radio and TV, ensuring widespread dissemination of information to create an informed public.

Direct Stakeholder Consultation and Collaboration

The Council doesn't operate in a vacuum but actively engages with a wide range of stakeholders to ensure its policies and actions are balanced, informed, and impactful. It maintains an ongoing dialogue with businesses and industry associations, chambers of commerce, and individual companies to understand sector perspectives and encourage voluntary compliance before taking formal action. Simultaneously, the Council liaises closely with government agencies, including the FCCC, the Reserve Bank of Fiji, and various ministries, ensuring its advocacy complements existing regulatory efforts rather than duplicating them. In addition, it partners with civil society organizations, NGOs, and faith-based groups to extend its reach, particularly into rural and remote communities, fostering broader awareness and engagement.

Transparent Complaint Handling and Casework

The Council demonstrates transparency in its handling of individual complaints through a clear and accessible process, publicly outlined on its website and in brochures, so consumers know what to expect when lodging a complaint. Acting as a neutral mediator between consumers and traders, the Council ensures that resolutions are fair and that the process remains transparent to all parties involved. To further reinforce accountability, anonymized case studies of resolved complaints are published in the newsletters and on social media, providing the public with insight into the Council's operations and guiding principles.

Public Events and Outreach

To ensure no one is left behind, the Council utilizes mobile units, roadshows, and community event booths to provide direct, in-person services and register complaints immediately. This inclusive strategy prioritizes reaching underserved populations through school programs and dedicated visits to remote villages, effectively bridging the digital divide in consumer education.

Overall, the Council ensures transparency and accountability by keeping the public informed through multiple media channels, consulting stakeholders from industry and government before taking major positions, and basing decisions on published research and data. The Council's clear and visible complaints process, combined with direct engagement with communities across the islands, reinforces its commitment to fairness, inclusivity, and informed consumer advocacy.

14. Were there any public consultations or feedback mechanisms that influenced policy changes?

CCoF actively utilised multiple channels to gather public input and stakeholder feedback, ensuring that policy development and service delivery remained responsive to consumer needs. Key mechanisms included monitoring social media feedback, systematic analysis of internal complaints data, and conducting stakeholder meetings and regional consultations across Fiji.

In addition to these initiatives, the Council has consistently facilitated community workshops and national forums that serve as platforms for dialogue among consumers, businesses, and key stakeholders. These engagements provide critical opportunities for feedback, knowledge-sharing, and collaborative problem-solving. Notable examples include the the Council's participation in World Standards Day in September 2019 at the Grand Pacific Hotel, as well as the Annual National Celebrations of World Consumer Rights Day, held each March. On 14 November 2019, the Council held a workshop on "Public Perceptions of Quality and Affordability in the Housing" themed "Real Estate in Fiji: Rental Pricing and Non-Disclosure of Prices for Properties on Sale" to obtain the public's feedback and all feedback obtained was collated and a submission was made to the relevant Ministry with recommendations. Similarly, in August 2021, the Council hosted a National Workshop on E-Commerce and Consumer Protection, followed in December 2021 by the Fair Digital Finance Accelerator Workshop. Beyond these flagship events, the Council actively contributed to numerous workshops, webinars, and forums across Fiji, as reflected in the Diary of Events in its Annual Reports. Insights obtained through these channels directly informed service delivery enhancements, particularly in the handling and resolution of consumer complaints. For example, trends identified in social media and complaints analytics highlighted the need for more streamlined digital complaint channels, leading to improvements in the CMS and the Consumer Council mobile application. Similarly, regional consultations with consumers, businesses, and local authorities provided practical input on challenges faced in rural areas, influencing targeted outreach programs and policy recommendations.

Through these public consultations and feedback mechanisms, the Council ensured that its policies were evidence-based, inclusive, and aligned with the evolving needs of Fijian consumers.

15. How did CCoF address concerns raised by the public regarding customer services?

Between 2019 and 2023, the Consumer Council of Fiji (CCoF) implemented a range of measures to address public concerns regarding the conduct and performance of its staff, demonstrating a strong commitment to responsiveness, accountability, and consumer satisfaction. Consumers were able to provide feedback or lodge complaints via multiple channels, including the National Consumer Helpline, the Complaints Management System, the mobile app, email, in-person consultations, and a recently introduced direct line to the CEO for unresolved issues or concerns about customer service. All complaints were reviewed according to established Standard Operating Procedures (SOPs) to ensure fair, consistent, and timely resolution.

The Council used this feedback to identify areas for improvement, implementing regular staff performance reviews, refresher courses, and continuous professional development focused on customer service skills, communication, and empathy. Workshops and training strengthened frontline officers' capacity to handle inquiries and complaints efficiently and sensitively.

In addition, feedback and complaint escalation processes were enhanced to enable systematic tracking, timely follow-up, and effective resolution of issues raised by the public. Collectively, these initiatives not only resolved individual complaints but also improved overall staff performance, reinforced transparency, and strengthened consumer confidence, creating a more responsive and consumer-focused service delivery framework within the Council.

Sustainable Development Goals (SDGs) and Gender

16. How have the Sustainable Development Goals (SDGs) assisted CCoF in maintaining gender equality throughout the organisation?

The Sustainable Development Goals (SDGs), particularly SDG 5 on Gender Equality, have guided the CCoF in promoting gender balance and equity across the organisation. By aligning recruitment, promotion, and staff development policies with SDG principles, the Council has ensured that both men and women have equal opportunities to participate in leadership, decision-making, and operational roles. Training programs and capacity-building initiatives have also been designed to foster an inclusive workplace culture, supporting professional growth and equitable access to opportunities for all staff members. Complementing these practices, CCoF fosters a supportive work environment by providing flexible work arrangements, maternity leave, and other measures that facilitate work-life balance.

Beyond internal policies, the SDGs have influenced CCoF' s operational and advocacy approaches. The Council embeds gender perspectives into consumer services and programmes, ensuring that the specific needs of women and other vulnerable groups are addressed, while also contributing to broader social equity goals. Robust internal policies addressing sexual harassment, bullying, and workplace misconduct create a safe and respectful environment, reinforcing the Council's commitment to a fair, inclusive, and gender-responsive organisation. Collectively, these measures strengthen both the internal workforce and the quality of services delivered to the public.

17. What were some of the obstacles in implementing SDGs?

Implementing the SDGs with a very limited budget posed significant challenges for the CCoF. Resource constraints restricted the Council's ability to invest in critical programs, staff training, technology, and outreach initiatives needed to achieve SDG targets. With limited funding, there was also pressure on staff capacity, as fewer personnel had to manage multiple responsibilities related to planning, implementing, and monitoring SDG-related activities. This often led to overburdened staff and limited the scope of initiatives that could be undertaken.

Budget limitations also affected public awareness and engagement efforts, reducing the reach of campaigns, workshops, and educational programs aimed at promoting SDG priorities. Dependence on external partnerships, such as NGOs, donors, or government agencies, sometimes constrained flexibility in program design and implementation. Additionally, limited funding made it challenging to invest in monitoring and evaluation systems, scale pilot initiatives, or adopt innovative digital solutions, impacting the overall sustainability and long-term effectiveness of SDG-related programs. Despite these obstacles, the Council sought to prioritise initiatives strategically and leverage partnerships to maximise impact within available resources.