



STANDING COMMITTEE ON SOCIAL AFFAIRS

Consolidated Review Report on the 2020-2021 and 2023-2024 Consumer Council of Fiji Annual Reports



**PARLIAMENT OF THE REPUBLIC OF FIJI
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September 2026

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CHAIRPERSON’S FOREWORD

I am pleased to present the Standing Committee on Social Affairs *Consolidated Review of the 2020-2021 and 2023-2024 Consumer Council of Fiji Annual Reports*.

The Committee's scrutiny process included a detailed assessment of the annual reports, written submissions and discussions with officials of the Consumer Council of Fiji. The Committee also considered additional information provided during the review process, enabling members to gain a comprehensive understanding of the Council's achievements, challenges and strategic priorities.

The Committee acknowledges the important role played by the Council in protecting consumer rights, resolving complaints, promoting consumer awareness and advocating for fair and transparent market practices. The review noted the Council's considerable achievements in complaint resolution, consumer education and policy advocacy despite ongoing challenges relating to funding constraints, operational capacity and limited enforcement powers.

The findings and recommendations contained in this report seek to strengthen consumer protection mechanisms in Fiji through improved legislative support, enhanced operational resources, increased public awareness initiatives and stronger collaboration among relevant stakeholders. The committee believes that these measures will contribute to a more effective consumer protection framework and improved outcomes for all Fijian consumers.

To conclude, I sincerely thank the Chief Executive Officer of the Consumer Council of Fiji and their officials for their services and contributions to this review process.

I am thankful to the Hon. Members, Hon. Ratu Rakuita Vakalalabure, Hon. Alipate Tuicolo, Hon. Viam Pillay, Hon. Aliko Bia, Hon. Parveen Bala and alternate member, Hon. Ketan Lal for their invaluable contribution and support.

I would like to thank the secretariat for their dedication in compiling this report.

I commend this report to Parliament and trust that its findings and recommendations will assist in enhancing consumer welfare and strengthening consumer protection in Fiji.



.....
Hon. Iliesa Vanawalu
Chairperson

ACRONYMS

CCoF	Consumer Council of Fiji
FCCC	Fiji Competition and Consumer Commission
ICT	Information and Communication Technology
LTA	Land Transport Authority
SO	Standing Order

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).

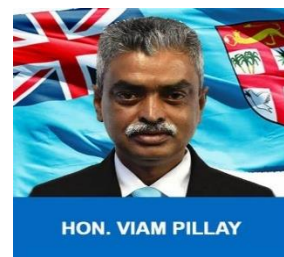
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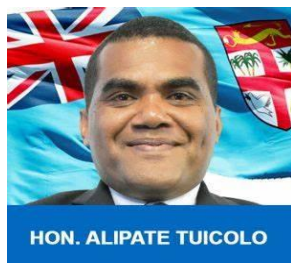
Chairperson



Deputy Chairperson



Member



Member



Member



Member

1.0 INTRODUCTION

The 2020-2021 and 2023-2024 Consumer Council of Fiji Annual Reports were tabled in Parliament of Fiji respectively on 13th March 2026 and 27th April 2026 and were referred to the Standing Committee on Social Affairs pursuant to Standing Order 109(2)(b).

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

1.1 Committee Procedures

Deliberations on the 2020-2021 and 2023-2024 annual reports of the Consumer Council of Fiji commenced in May 2026. The Committee reviewed the report, prepared questions and sought clarifications on key issues of interest from Consumer Council of Fiji.

The Committee held Public Submission with the Executives of Consumer Council of Fiji on 8th May 2026.

Upon receipt of all pertinent information addressing the Committee's queries, the report was finalised and subsequently endorsed on 22nd September 2026.

Responses from Consumer Council of Fiji can be accessed via the following link:
<https://www.parliament.gov.fj/committees/standing-committee-on-social-affairs/>

2.0 Background of Consumer Council of Fiji

The Consumer Council of Fiji is a statutory body established under the Consumer Council of Fiji Act. The Act empowers the Council to promote and protect the interests of consumers of goods and services in Fiji. It operates as a public service and advocacy body rather than a profit- driven or commercial entity.

Under Section 6 of the Consumer Council of Fiji Act, the Council is mandated to ensure that the interests of consumers are promoted and protected. These functions include:

- Advising the Minister on matters affecting consumer interests.
- Making representations to Government or other organizations on consumer issues.
- Collecting, collating and disseminating consumer information.
- Supporting or maintaining legal proceedings initiated by consumers where necessary.
- Conducting research and investigations into consumer matters.
- Advising and assisting consumers on matters affecting their interests.
- Cooperating with international organizations with similar functions.

3.0 KEY FINDINGS

The Committee conducted its consolidated review of the 2020-2021 and 2023-2024 Consumer Council of Fiji Annual Reports and identified the following key findings:

- 3.1 The Committee noted that the Consumer Council of Fiji relies mainly on government grants and donor fundings whereby the funding remains insufficient for expanded consumer awareness, outreach and operational needs such as vehicles and staffing.
- 3.2 The Committee noted the increase in Consumer Complaints from **3,545 (2020-2021)** to **5,406 (2023-2024)**. Major complaint were the landlord and tenancy disputes, food and drink complaints, online shopping and e-commerce scams, public transport services and electronic goods issues.
- 3.3 The Committee noted that the Consumer Council of Fiji cannot fine or prosecute offenders and has to rely on regulators such as FCCC, LTA and Fiji Police. This limits the effectiveness of complaint resolution and consumer protection.
- 3.4 The Committee noted the absence of a dedicated Landlord and Tenancy Act which create challenges in resolving disputes such as illegal evictions, rent disputes, bond refunds, lack of tenancy agreements and rent increases.
- 3.5 The Committee noted the Council's concern on the recurring hygiene and food safety issues in restaurants and eateries that requires stronger enforcement actions against repeated offenders.
- 3.6 The Committee noted that the Consumer Council of Fiji faces operational challenges with regards to staff retention.

4.0 RECOMMENDATIONS

The Committee recommends the following:

- 4.1 The Government must provide Consumer Council of Fiji with adequate funding for consumer education and awareness programs, rural and maritime outreach, staff recruitment, retention plan, provisions for vehicle and ICT infrastructure upgrades.
- 4.2 The Consumer Council of Fiji must increase community awareness and engagement in rural & maritime areas by using multilingual campaigns across digital, radio and community platforms.
- 4.3 The line ministry must work closely with Consumer Council of Fiji to review the Consumer Council Act.
- 4.4 The line ministry must expedite the proposed draft Landlord and Tenancy Bill which will further establish clear protections for both landlords and tenants and create standardized tenancy agreements and dispute resolution processes.
- 4.5 The Council must work with Ministry of Health who has powers to enforce and implement stricter penalties for any food safety violation.
- 4.6 The Council must review the remuneration package to attract and retain staff.

5.0 SUSTAINABLE DEVELOPMENT GOALS AND GENDER ANALYSIS

(Provided by the Consumer Council of Fiji)

- 5.1 The Council contributes to the achievement of the United Nations Sustainable Development Goals (SDGs) both through its internal institutional practices and its national-level mandate of consumer protection, advocacy and education. While gender representation provides a measurable internal indicator, the Council's broader impact is reflected in how it promotes fair markets, protects vulnerable consumers and supports inclusive economic development across Fiji.

SDG 4: Quality Education

The Council conducted extensive *consumer education programs* in schools, universities and communities.

- 2020–2021: The Council reached 2,362 students through 16 school visits and 339 participants through the 2 lecture visits conducted. It also conducted 36 School Broadcasting Units (SBUs) on radio and assisted 5 students with school projects.
- 2023–2024: The Council reached 4,669 students through 22 school visits and 445 participants through 10 lecture visits. It conducted 21 School Broadcasting Units and distributed 5,105 newsletters and 23,647 brochures. The Council also conducted workshops for teachers on consumer rights and professional development.

SDG 5: Gender Equality

- The Council's outreach data shows significant female participation, and the Council prioritized vulnerable groups including women.
- 2020–2021: of 7,502 consumers engaged, 3,642 were females (48.5%). The Council's strategic goals explicitly included protecting vulnerable groups such as women and children. The Council participated in Pinktober (breast cancer awareness) fundraising for the Fiji Cancer Society.
- 2023–2024: of 11,008 consumers engaged, female participation remained high. The Council also participated in the Women Invigorating the Nation (WIN) Convention.

The Council has demonstrated a sustained commitment to gender balance within its workforce. Staff composition over the reporting period reflects relatively equitable representation:

- 2019–2020: 11 male, 17 female (28 total)
- 2020–2021: 11 male, 16 female (27 total)
- 2021–2022: 11 male, 16 female (27 total)
- 2022–2023: 14 male, 14 female (28 total)
- 2023–2024: 13 male, 11 female (24 total)

SDG 10: Reduced Inequalities

- The Council plays a critical role in reducing inequalities by advocating for vulnerable and disadvantaged consumers, including those in rural, remote and maritime areas, as well as persons with disabilities and low-income households. Through mobile units and community visits, the Council has reached thousands of consumers across all divisions, with particularly a significant reach in the Northern Division. Radio programs in iTaukei and Hindi have been used to reach remote communities and the Council's research on digital financial services has specifically examined barriers faced by vulnerable groups, including the elderly, women, low-income households, persons with disabilities, rural and maritime communities.
- Through its outreach programmes, complaint handling services, and policy advocacy efforts, the Council helps ensure that all consumers, regardless of location or socio-economic status, have access to redress mechanisms and fair treatment in the marketplace.

SDG 11: Sustainable Cities and Communities

- The Council addressed housing issues, public transport and environmental sustainability.
- **2020–2021:** The Council addressed 456 landlord/tenancy complaints. It signed an MoU with the LTA to improve public transport complaints handling. It also conducted a nationwide campaign against plastic pollution aligned with World Consumer Rights Day theme "Tackling Plastic Pollution".
- **2023–2024:** The Council addressed 467 landlord/tenancy complaints. It conducted Green Action Week activities promoting sustainable energy consumption, including Energy Saving Days, community gardens and tree-planting exercises in Vatukorosia

and Tonia villages. It also advocated for the affordable housing policies through its National Budget submission.

SDG 12: Responsible Consumption and Production

This is the Council's most directly aligned SDG, given its mandate to promote informed consumer choices and sustainable consumption.

- **2020–2021:** The Council published "Becoming a Sustainable Consumer" factsheet and "Go Green, Make a Difference" brochure. It advocated for the 7Rs (Rethink, Refuse, Reduce, Reuse, Recycle, Repair, Replace). It implemented the Green Action Fund Project "Back to My Roots Project" promoting organic farming. The Council also conducted campaigns on product expiry dates, warranties and misleading advertisements.
- **2023–2024:** The Council published "Your Guide to Green Energy and Responsible Consumption" brochure. It implemented the Green Action Fund project in Vatukorosa and Tonia villages, promoting energy conservation and sustainable practices. It also addressed complaints on short expiry dates, near-expiry products and misleading advertisements.

SDG 16: Peace, Justice and Strong Institutions

The Council contributes to strong institutions by acting as an independent and credible voice for consumers. Its role in dispute resolution, including mediation, referrals to formal mechanisms and enhances access to justice for consumers. The Council promoted access to justice through mediation, referrals and policy advocacy.

- **2020–2021:** The Council resolved 3,058 complaints and recovered \$3,590,907 for consumers. It conducted 224 mediations and made 10 policy submissions to influence legislation.
- **2023–2024:** The Council resolved 3,747 complaints and recovered \$4,062,793 for consumers. It conducted 200 mediations and made 22 policy submissions, resulting in the establishment of a Financial Services Ombudsman, the National Anti-Scams Taskforce and the National Food and Safety Taskforce.

5.2 Gender Equality

Breakdown of Gender by Year:

Year	Male	Female	Total
2019-2020	11	17	28
2020-2021	11	16	27
2021-2022	11	16	27
2022-2023	14	14	28
2023-2024	13	11	24

6.0 CONCLUSION

- 6.1 The Committee concludes that the Consumer Council of Fiji has demonstrated strong performance in complaint resolution, consumer advocacy and digital transformation despite funding constraints and limited enforcement powers. However, legislative reform, increased funding, stronger enforcement mechanisms and improved coordination with regulators are essential to address growing consumer challenges, particularly in tenancy disputes, online scams and food safety.

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 Aliko Bia Member	
Date: 22 nd September, 2026	

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**

- **Annual Reports**

SUBMITTEE: **Consumer Council of Fiji**

VENUE: **Big Committee Room, Suva**

DATE: **Friday, 8th May, 2026**

**VERBATIM NOTES OF THE MEETING OF THE STANDING COMMITTEE ON
SOCIAL AFFAIRS HELD AT THE COMMITTEE ROOM (EAST/WEST WING),
PARLIAMENT PRECINCTS, GOVERNMENT BUILDINGS ON FRIDAY 8TH MAY, 2026
AT 9.26 A.M.**

Attendance:

- | | | |
|----|--------------------------------|-------------|
| 1. | Honourable Iliesa S. Vanawalu- | Chairperson |
| 2. | Honourable Viam Pillay - | Member |
| 3. | Honourable Parveen K. Bala - | Member |
| 4. | Honourable Alipate Tuicolo - | Member |

Apology:

- | | | | |
|----|-----------------------|---|--------|
| 1. | Honourable Alikia Bia | - | Member |
|----|-----------------------|---|--------|

Interviewee/Submittee : Consumer Council of Fiji

In Attendance:

- | | | | |
|----|-------------------|---|---|
| 1) | Ms. Seema Shandil | - | Chief Executive Officer |
| 2) | Ms. Lusia Rabaka | - | Manager Research and Policy Analyst. |
| 3) | Ms. Neha Ali | - | Manager Alternate Dispute Resolution and
Consumer Advisory |
| 4) | Mr. Zeyad Parvez | - | Manager Campaigns, Information and Media |
| 5) | Mr. Kavitesh Pal | - | Manager Finance and Administration |

MR. CHAIRMAN.- Honourable Members, members of the public, secretariat, dear viewers, ladies and gentlemen, a very good morning to you all. It is a pleasure to welcome everyone who is here this morning, especially the viewers watching this public hearing session live.

At the outset, for information purposes, pursuant to 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 is also being aired via the *Walesi* platform, streamed live on the Parliament website and social media platforms. For any sensitive information before us this morning that cannot be disclosed publicly, I urge that it be provided to the Committee either privately or in writing.

Please be advised that Standing Order 111 permits non-disclosure of information in the following circumstances:

- national security matters;
- third-party confidential information;
- personnel or human resources matters; and
- committee deliberations and development of committee recommendations and reports.

This is a Parliamentary meeting, and all information gathered is covered under the Parliamentary Powers and Privileges Act of 1965. Please bear in mind that we do not condone slander or libel of any kind. Any information brought before this Committee should be based on facts. In terms of protocol, please minimise the use of mobile phones and ensure all phones are on silent mode while the meeting is in progress. I also remind honourable Members and guests that all questions asked during this time must be addressed through the Chairperson. I would now like the members of the Committee to introduce themselves.

(Introduction of Committee Members)

Today, the Committee will hear submissions from the Consumer Council of Fiji. This relates to the Consumer Council of Fiji's 2020, 2023 and 2024 annual reports. Before proceeding further, I will ask the Chief Executive Officer about the lapse of the 2021 and 2022 annual reports, which I believe have already been tabled as part of this discussion. Honourable Members would like an update on that. We have representatives from the Consumer Council of Fiji present, and I thank them for availing themselves to appear at this hearing.

Due to time constraints, responses may be brief, and Members will intervene with supplementary questions. I believe there is quite a heavy response here in front of us. All we need is just a very brief summary of what transpired during the question-and-answer time. We will be happy, as our time is limited to only 45 minutes. Apart from that, 15 minutes will be given to us during question time, and that will be incurred during our direct questions during the presentation. I hope that the Committee is very clear on that. Now, I invite the officials from the Council to introduce themselves first.

(Introduction of officials from Consumer Council of Fiji)

MS. S. SHANDIL.- Thank you, Mr. Chairman, once again for giving us the opportunity to provide our responses to the questions through the submission. I will directly go into the questions. The first question is asking about our key revenue streams and their evolution during those periods of concern. Our revenue structure has remained consistent across the period, with three primary streams. The largest and most stable is the Government grant, which covers our core operations and reflects our statutory role as a public service body. The second stream is donor funding from our development partners, such as Consumers International and the United Nations Capital Development Fund (UNCDF), which grew significantly after COVID-19 and allowed us...

HON. P.K. BALA.- Mr. Chairman, may I intervene? You were saying that you basically rely on Government funding. At this point in time, is the grant that is given to the Consumer Council enough, or do you require more for your operational purposes, not capital?

MS. S. SHANDIL.- We would say that we would want more because of the amount of work that we are required to do. Looking at the consumer issues and other concerns that are raised, we require more outreach programmes and to go out more to advocate and educate our people. Sometimes, we do need a capital investment. Currently, we need a vehicle, which we have definitely made a submission on. However, we would say that we would require more. Whatever we get, we are able to manage our work, deliver our KPIs and overperform on our KPIs.

HON. P.K. BALA.- You have mentioned public awareness. For us, that is very important. In other words, if there is not enough funding for that purpose, does that mean people are deprived of awareness programmes? I am not talking only about urban areas; I am talking about peri-urban, rural and maritime areas.

MS. S. SHANDIL.- What we do is, we have a Service Level Agreement with our line Ministry. When we develop that, we put in our KPIs and our outreach programmes, and then we also have a budget that is ready to achieve that during that year. We also have donor funding that supports our advocacy work, and, of course, consumer education is very important. Our role as an advocacy organisation is to impart knowledge and empower consumers with the knowledge and skills they need.

Yes, we do need a lot of funding for our workshops, awareness-raising and advocacy work. Can I move on?

MR. CHAIRMAN.- Madam CEO, in terms of we talk about the importance of funding, are these incorporated in your budget from last year, especially for this year? Are we moving forward?

MS. S. SHANDIL.- Yes, we do. The good thing is, if we go down to the other slide where we have our graph, we will see that, based on our request, we have received increases in our budget over the years. So, yes, there was a slight decline during FY 2021, the reason being the COVID-19 pandemic. After that, based on our request, we have had an increase in our budget until today.

Moving on to our major expenditure and operational efficiencies. Our spending is typically that of a service-oriented statutory body, with employee costs being the largest component. This is because our work is highly labour-intensive. As we all know, this is an advocacy organisation, and investing in skilled staff ensures timely complaints handling and effective advocacy.

Operational expenses are expenses such as rent, ICT upgrades, travel, et cetera, for our day-to-day functions, while programme and outreach costs are directly linked to our mandate of consumer education. The investments in capital items, such as our complaints management system and our ICT infrastructure, have improved our long-term efficiency by automating our manual processes. Ultimately, our spending translates directly into service delivery, handling thousands of complaints and putting back millions of dollars into our consumers' pockets as redress.

Yes, of course, we have some financial and operational challenges as well during this period. We know 2020 and 2021 were the COVID-19 pandemic years. That brought unprecedented challenges, and the Government grant was reduced, so we suspended non-essential spending, such as performance payouts. The Board of Directors also took a reduction in their allowances, and we shifted from costly face-to-face outreach programmes to a digital platform. We used social media platforms to raise awareness, raise alerts and carry out advocacy work. Operational costs also rose due to new safety requirements.

HON. V. PILLAY.- Honourable Chairman, through you, Madam CEO, as you have spoken about the challenges and the increased costs, back then, in 2020–2021, there was a surge in complaints, and during that time we had COVID-19. What is the current situation? We also have the fuel crisis and the high cost of fuel. What is the complaint situation in regards to the cost, and how is the Consumer Council of Fiji trying to assist the general public?

MS. S. SHANDIL.- While there was a surge in pandemic-related complaints, such as price gouging and debt distress, because we knew that a lot of people were staying home, as we go down, we will see that there was no real surge in the number of complaints. Actually, the complaints declined a bit because of low economic activity and less consumer activity during the COVID-19 pandemic era.

What we did was, we tried to resolve the complaints. While there were some physical restrictions, we went online. We introduced telemediation, and we tried using Zoom and Skype to resolve complaints. Yes, the complaints have, over the years, increased. 2023–2024 was the highest because of the eBay scam that collapsed, and a lot of people lost their money. Even now, we are receiving complaints because these are complaints in relation to landlord and tenancy issues. So, there are various categories. Would you want me to talk about it now, honourable Member, or shall we look at it at a later stage, where we will be explaining about the different complaints that we have been receiving? However, overall, the complaints have been increasing.

Moving to 2023 and 2024, we faced persistent challenges because we relied on Government funding, meaning that any delays or reductions directly impacted our cash flow. Inflation and rising operational costs eroded the value of the grant. However, what we did was negotiate a rent reduction, and we tried to lower our IT service contract costs through negotiations.

Employee costs, as I have already alluded to, remained the largest expenditure, but with no salary increases due to financial constraints, retaining staff during this period became a bit difficult. It is very important to state at this point in time that we are legally unable to generate any internal revenue. So, we accept this as a structural reality and focus on using Government and donor funds as efficiently as possible.

Operationally, we do not have any enforcement powers. So, we strengthen our MOUs with regulators, and we name repeat offenders publicly. We have a small team that risks burnout. So, what we do is cross-train our staff. Also, we have external shocks, such as natural disasters, that continue to disrupt our physical operations. So, we maintain digital and broadcast activities or alternatives and activate our business continuity plan quickly as and when it is needed.

What were some of the major policy changes and impacts on services during the 2020 and 2021 period, as the pandemic continued? We transitioned almost entirely to virtual platforms. Our Complaints Management System (CMS), consumer helpline and social media became the primary channels for lodging complaints, and we strengthened our internal policies and SOPs to ensure consistency. We also began a comprehensive website revamp in 2023, with technical assistance from the United Nations Capital Development Fund (UNCDF).

At the national policy level, we achieved two significant milestones. There was a development of a national maritime travellers' rights policy at that point in time, and public consultation was being held in Nadi and Lautoka, but it had to stop because of the physical movement restrictions, and it has not yet been implemented. However, it was introduced and developed for passenger protections, including compensation for delays.

We also signed an MOU with LTA to strengthen transport-related complaints handling. In 2023 to 2024 financial year, we achieved more or several more policy changes through our advocacy and budget submission...

HON. P.K. BALA.- Madam CEO, is that MOU with LTA still in place?

MS. S. SHANDIL.- Yes Sir.

HON. P.K. BALA.- How effective is that?

MS. S. SHANDIL.- We work very closely with them. As I have just alluded to, we do not have enforcement powers. Sometimes, it becomes very difficult for us to resolve cases. So, whenever we have issues with public transport, we engage LTA, and they come on board to help provide redress to consumers, and we work very closely.

After years of lobbying, we saw the Government establish a Financial Services Ombudsman within the Reserve Bank of Fiji, giving consumers independent dispute resolution for complaints against the regulated financial sector. Following our submissions on e-commerce scams, the line Ministry also established a national anti-scam task force, on which we serve as the secretariat.

We also made multiple submissions, including on no increase to bus fares during this period and a sugar price hike. We said no because we know that this would affect our low-income

households. Finally, our ongoing submissions and reports on food-related issues prompted the formation.....

MR. CHAIRMAN.- Can I just go back to that slide again, regarding this Financial Services Ombudsman. Was there any continuity for the services they provide within or did this come to effect after the report of 2023?

MS. S. SHANDIL.- The Consumer Council has a Research and Debt Management Officer who assists consumers who face issues with the financial sector. The Reserve Bank of Fiji also has a group within the Reserve Bank that looks after financial-related complaints. Yes, but because we wanted to have an independent Financial Ombudsman and we had made this submission through our multiple national budget submissions, we saw that coming to fruition in the announcement for the 2023–2024 and 2024–2025 budgets.

MR. CHAIRMAN.- So, currently, you have that position in place?

MS. S. SHANDIL.- The Reserve Bank has that position in place.

MR. CHAIRMAN.- So, you still relay back to RBF?

MS. S. SHANDIL.- Yes, but we do look into complaints, Sir.

MR. CHAIRMAN.- Do you need one as staff of our own?

MS. S. SHANDIL.- Yes, Sir. We need that expertise.

MR. CHAIRMAN.- That is why I asked the question.

MS. S. SHANDIL.- The Reserve Bank has that expertise.

MR. CHAIRMAN.- The service you provide requires you to have one of your own. That will be part of your budget too?

MS. S. SHANDIL.- Yes, but I think it is good that the Financial Ombudsman remains independent and is not affiliated with the Consumer Council of Fiji.

Moving on, how do we adapt to emerging consumer support, especially with wholesaling and retailing? While retailers and wholesalers have gradually improved customer service, ongoing complaints reveal gaps in redress systems. In response, we have become more strategic, proactive and collaborative. We have moved beyond our watchdog role to focus on advocacy, education and accessibility, ensuring that consumers know their rights and feel empowered to act on them. Education is power. If consumers have the right information, they will be more assertive in the marketplace and able to make informed decisions.

Through partnerships with businesses, media engagement and community outreach programmes, we now act as a trusted intermediary. We have launched targeted efforts to bridge information asymmetries and digital divides, helping consumers make informed choices in retail and wholesale markets. We work closely with businesses, holding workshops to highlight issues raised against them and to guide improvements in customer service.

Looking at the next question, it focuses on key infrastructure projects and their impact on consumer efficiency. Between 2020 and 2024, we undertook several strategic initiatives. These

included ongoing upgrades to our Complaints Management System, creating a centralised digital network for tracking and reporting complaints. We invested in ICT hardware and network upgrades across Suva, Lautoka and Labasa offices. In 2020, we introduced telemediation facilities using Zoom and Skype, ensuring consumer redress continued despite physical restrictions.

In 2021, we refurbished our Lautoka office, modernising client service areas. Other key projects included launching a new website, upgrading to MYOB cloud accounting in August 2023, implementing an off-site backup solution, and replacing an ageing operational vehicle. These initiatives enabled faster complaint resolution, improved accessibility, enhanced data security and strengthened outreach to remote areas.

How do we ensure sustainability in infrastructure development? We secured technical assistance from development partners to reduce costs and meet international standards. For example, our Complaints Management System and website upgrades were supported by UNCDF. We phased investments across multiple financial years to spread costs and refine systems. We invested in cyber security and off-site backups to protect data and ensure continuity after disruptions.

We also adapted to cloud-based systems with decentralised infrastructure across three offices. If the Suva office goes down, Lautoka and Labasa can still operate, keeping services running in all divisions.

MR. CHAIRMAN.- Office coverage includes both Central and Eastern divisions?

MS. S. SHANDIL.- Yes, Sir.

MR. CHAIRMAN.- All control is from Suva?

MS. S. SHANDIL.- Yes.

What initiatives did we introduce to improve consumer rights during the period under discussion? In 2020 and 2021, we strengthened complaints handling, upgraded complaints tracking, introduced telemediation, and ran anti-fraud campaigns alongside other awareness campaigns.

HON. P.K. BALA.- Mr. Chairman, through you. Perhaps the most important subject is complaints. What is the most area of complaints that you people receive?

MS. S. SHANDIL.- If we leave aside the eBay scam that happened in 2023–2024, the most complaints we receive are related to landlord and tenancy issues, followed by food and drinks. These two interchange every quarter. Sometimes, in three or four consecutive quarters, you will see landlord and tenancy issues followed by food and drinks, or maybe food and drinks followed by landlord and tenancy issues. They just interchange, but these two are the leading complaints.

HON. P.K. BALA.- When you talk about landlord and tenant, is this in terms of tenancy agreement or rental?

MS. S. SHANDIL.- There are various types of issues, Sir – agreements, non-refund of bonds, the condition of the premises that they are renting, and there may be illegal evictions. Sometimes they are locked out of their premises, and sometimes there are rent disputes. Despite having a rent freeze in place, there are rent increases, and we function on a trust basis. When consumers move in and the landlord says, “Okay, I will give you the agreement later,” that does not eventuate. Sometimes landlords do not issue receipts. When they slightly increase the rent, there is no evidence that consumers can show that there was a slight increase in the rent.

These are different types of complaints. Especially, sometimes what we have seen is that there is a family with children, and all of a sudden, they are locked out. Sometimes their utilities are also disconnected.

MR. CHAIRMAN.- A supplementary question on that, Madam. When you talk about consumers' rights, what you have already just alluded to, what are some of the resolutions put in place? Actually, those two are just exchanging places: when the other one is low, the other one is as high. When you talk about solutions, what could be the best solution for that?

MS. S. SHANDIL.- Sir, the Consumer Protection Act plays a very important role. For landlord and tenancy, the major issue currently is that we have self-regulating guidelines, but what we need is an Act in place. We need a Landlord and Tenancy Act in place that safeguards both the landlords' and tenants' interests, which we, through our national submissions, have been pushing for. There was a development, but it has not eventuated to this date. That is what our recommendation always is through the budget and other submissions that we make to the Ministries.

The issue has been there for years. When we get on the other side of the table or around the table, it becomes very hard to resolve the complaints because there is nothing to regulate or guide. Apologies, there was a Landlord and Tenancy Bill that was drafted, so we are just pushing for that Bill to be quickly approved and implemented.

Still on the initiatives, we also offer debt relief and helped a lot of consumers during the 2021 period because, as the COVID-19 pandemic hit us, a lot of people who were working on a reduced salary or were staying home needed debt restructuring or a repayment holiday, so we acted as their mediator between them and the financial providers. We also advocated for electrical safety and refurbished our Lautoka office. Despite COVID-19, we never stopped serving our consumers. We used multiple platforms to raise awareness and alerts, shared information and achieved our mandate during those trying times.

In 2023 and 2024, we intensified our advocacy and monitoring amid rising living costs. Through budget submissions, we sought continued VAT exemptions on essential goods and pushed for affordable housing. We also expanded our market surveillance, with over 1,100 trader visits and inspections, and strengthened our research via three donor-funded initiatives – a digital financial services survey, research on suki consumption to address unregulated tobacco, and planning for Fiji's first National Scam Awareness Week, the first ever in the South Pacific, which we led through the National Anti-Scam Task Force.

How do we ensure compliance and address notable challenges? We monitor compliance primarily through market surveillance, warning letters, mediation, public awareness and referrals to regulatory agencies that have legal enforcement powers. We have no direct power to fine or prosecute.

So, whilst we do our market surveillance, what we do is try to identify issues. When issues are identified, we issue warning letters. We go back to do follow-up surveillance, and if we see that the retailers are not amending their acts or correcting their acts, what we do is refer the cases to regulators.

We have built a very strong collaborative relationship with the regulators, which include the Fiji Competition and Consumer Commission (FCCC), Fiji Police CID, Land Transport Authority (LTA) and the municipal councils. Recently, we have been going around doing joint inspections of all the restaurants from the Lami to Suva corridor and in the Western Division.

So, what we were doing was going around by ourselves, and we felt that when we did a follow-up, there were no improvements. Then, we called for joint inspections by the municipal council health inspectors because they have the powers to issue abatement notices or even close the restaurants.

MR. CHAIRMAN.- Madam CEO, when you talk about referral to the regulators, this is one of the very important areas that has been mentioned by you because it is out of your hands. You have a limitation on that in terms of the power to prosecute. You have already alluded to the importance of having a very healthy relationship with those stakeholders involved. I know there are some challenges that you have alluded to.

In case these regulators are not functioning to the expectation of the Council, say, for instance, if you issue a warning letter, first, second, third or fourth, whatever they call it, are there any remedies in place to further escalate that decision back to the regulators to help you when you talk about the importance of the customers or consumers?

MS. S. SHANDIL.- Yes, we do hold discussions and meetings, so we have stakeholder engagements with these regulators to discuss how we can resolve these issues. Because, yes, you are correct, Sir, sometimes, despite warning letters and abatement notices, they seem not to rectify the issue. So, we go back to the regulators, and we have discussions, and definitely, if there are some flaws in the Act, maybe if there are gaps, we talk about it and see how we can make recommendations to different line Ministries to get that rectified.

For example, currently, the Public Health Act and Food Safety Act are under review, so that is ongoing, and maybe we will very soon see these changes to sort of strengthen the fines or to prosecute these repeat offenders.

MR. CHAIRMAN.- Just for information, we have the Bill for Public Health in front of us. Maybe we will start off next week.

MS. S. SHANDIL.- That is good news, Sir. We will run it through for you. This is very good news for the consumers.

HON. A. TUICOLO.- Through you, Chair, Madam CEO, I always advocate for a healthy lifestyle. Just to supplement your question, has your office, at one point in time, received complaints about supermarkets or restaurants selling unhealthy food that has caused the complainant to fall ill of any non-communicable disease?

MS. S. SHANDIL.- Sir, sometimes the choices are ours as consumers, but yes, we have received complaints where they have claimed to have fallen sick because of the consumption of food from a particular restaurant or café. The important part is to prove that you consumed something from that restaurant and that was where you got ill. Whenever we get these kinds of complaints, we flag them to the Ministry of Health and ask the consumers to get a medical report. Some of the consumers have received compensation. What do you want to add to that?

Mr. Z. PARVESH.- Through you, Chair, just to add to what the CEO has already alluded to, in relation to public health, we are also liaising with UNICEF and the Ministry of Health to regulate the marketing of unhealthy foods. In fact, just next week, we will have a meeting with UNICEF to discuss the same.

HON. P.K. BALA.- Mr. Chairman, supplementary, you have mentioned about visiting restaurants throughout the country. Which town has more dirty restaurants? The reason why I am saying

this is because this Committee also deals with municipal councils. That will be an ideal time for us to raise that as well.

MS. L. RABAKA.- Through you, Mr. Chairman, through the joint inspections, as alluded to by Madam CEO, she had Lami Town, Nausori Town and Nasinu Town. We have found extravagant issues. But compared to Suva City, we have seen improvement. In the Western Division, we have found recurring issues, but through the joint inspection, traders are also in the process of rectifying these issues, as is the case with the Suva-Nausori corridor.

MS. S. SHANDIL.- Through you, Mr. Chairman, just to add to what she said, yes, there is non-compliance in terms of hygiene. The environment is really very dirty in most of the restaurants and cafés around Fiji. The surprising thing is that a lot of things are being left open without being covered. You will see pests infesting the places, and the use of oil over and over until it turns black, or I do not know what colour it is. We did circulate a picture just to inform our consumers to be alert. I know people love to eat out; we all love to, but we have to be very careful whenever we go and eat at any restaurant. We really have to pay attention to the surroundings.

There have been instances where food items have been thrown into places like washrooms to get them thawed on top of toilets. This is just a specific example I am giving. We are working very closely with municipal councils, and I would say the municipal councils have been supportive, but what we need is very stringent action to be taken against these restaurants and cafés because people trust them. People go to them to buy food or to spend quality time with their family, and it is their responsibility to ensure that they provide safe and healthy food to consumers.

There has been a sharp increase in referrals between 2020 and 2025. If you look at the numbers, Sir, they have increased since 2020 until 2025 because it reflects both the rising complaints and our effective use of our referral pathways. There was a spike in 2023–2024, the reason being the eBay scam that collapsed at that point in time. A lot of people came to register their cases with us and also with other regulators. However, with us, we saw an increase or spike in the number of complaints during that period.

There are persistent challenges that include unregulated sectors, like we have spoken about, such as tenancy and landlord issues and unlicensed credit providers. For unlicensed credit providers, once again, the UNCDF has come on board through their PEDDA programme to assist us to review the Consumer Credit Act and try to regulate these unlicensed credit providers. There are issues with online schemes and also limited staff capacity, which we are addressing through research advocacy, policy advocacy, digital transformation and donor-funded partnerships.

Moving on, what are the significant changes in consumer complaints? I think we have spoken about that just now. In 2020 and 2021, we recorded 3,545 complaints, a decrease from the previous year due to COVID-19, which affected normal economic activity and limited consumer transactions. Despite that decline, the complaints became more complex, involving travel and accommodation cancellations, different disputes and financial hardships. By contrast, 2023–2024 saw a significant increase to 5,406 complaints, reflecting growing consumer pressures arising from the rising cost of living, inflation and increased market activities. As I have just alluded to, it was the eBay scam failure at that point in time, where people lost lots of their money.

However, the number of requests for advice has declined, maybe because of our increased advocacy work. We use various social media platforms, and we send out two to three advisories per day on our social media platforms just to educate our consumers.

HON. P.K. BALA.- Mr. Chairman, may I intervene? This 5,406, is this complaints from municipalities or from rural areas and maritime as well? If it includes peri-urban, rural and maritime, can we have the breakdown? I mean, not now, because we want to see the figures.

MS. S. SHANDIL.- Sir, we will definitely provide the breakdown.

MR. CHAIRMAN.- Are these the final figures from the whole of Fiji?

MS. S. SHANDIL.- These are the complaints that are lodged with the Consumer Council of Fiji, apart from the ones that are lodged with other regulators like FCCC, municipal councils, Ministry of Health and so forth.

HON. P.K. BALA.- Mr. Chairman, I mean, that is interesting. Do you have any working arrangement with municipal councils and FCCC on complaints so that, as a stakeholder, you will also know what is the total number of complaints? How would you get that?

MS. S. SHANDIL.- Through you, Mr. Chairman, currently we do not consolidate, but we can. We have not done that yet. We can do that, but it would be good to get a common database where complaints can be entered and we can see the total complaints that we are receiving against different categories. The problem would be that the Consumer Council categorises the complaints differently, maybe, but getting a common platform and then aligning to the same categories would help to get consolidated complaints data.

HON. V. PILLAY.- Through you, Mr. Chairman, Madam CEO, the complaints you refer to FCCC, do you get feedback as to what are the outcomes of those complaints? What FCCC has done?

MS. S. SHANDIL.- They only reach out to us if they need further information, but their processes are a bit different because they are regulators. We try to exhaust all the avenues, but once we are not able to resolve, that is the time we flag it to them. When the consumers go to FCCC, then they have to follow the process again. So, we do not get feedback on the outcome of the complaints that we have referred to them.

HON. V. PILLAY.- Do you not think that you should get feedback?

MS. S. SHANDIL.- Yes.

HON. V. PILLAY.- Because you initially raised that complaint to FCCC. Though they refer to the consumers, you should get feedback as to what happened to that complaint.

MS. S. SHANDIL.- Through you, Mr. Chairman, we have had similar discussions with them, and we are working on that.

MR. CHAIRMAN.- Madam CEO, this is just taking me off the line. Are there any complaints about this fuel surge that have come through? Did you receive any complaints on that from consumers?

MS. S. SHANDIL.- Mr. Chairman, there are no complaints, but what we did was we made a submission on behalf of the consumers to FCCC. What we did was we ran a poll to try to get their feedback so that we can embed their feedback in the submission.

HON. V. PILLAY.- This is in regards to the fuel cost. That is what I asked initially and Madam CEO did not answer me. That is my first question.

MS. S. SHANDIL.- My apologies, Sir. I could not get you clearly. I thought you were asking about the fuel. It is quite clear we can ask on the current situation. That is why I raised that issue. My question again back to you: What is the situation in regards to the fuel? The price hike?

HON. V. PILLAY.- What is the situation in regards to the fuel? And how, what is the situation in the supermarkets, the prices of goods, whether you are receiving complaints, how the consumers are affected, whether you agree the fuel surge should be removed so that the consumers are assisted? What is your view?

MS. S. SHANDIL.- First, my apology, Sir, because I think I could not get your question clearly in the beginning. But to answer your question, of course, the increase in fuel prices is having an impact on consumers, on everyone for that matter. What we have done is we anticipated an increase in the fuel price. So, our research team started market surveillance two weeks prior to the expected fuel price increase because we knew the word was around and we knew this was a global fuel price increase. We developed a list of the common goods that make up the consumer basket, and from two weeks prior, we started our surveillance in all the supermarkets so that we could gauge if there were any price hikes after the fuel price increase.

That has continued, and for now, we have not seen any significant price hikes in the common items that consumers use. Of course, there are some price hikes in some of the restaurants and eateries. We have noticed in a fastfood retail chain where there is an increase in the...

HON. V. PILLAY.- Madam, why I am raising this is because there are a few places where I fill fuel, and they also have supermarkets. The owners have said they have a new price list for goods, and you are saying that there are no changes to the price list, which is correct? If the fuel price has increased, the prices of goods in the supermarkets have not increased, that is what you are saying.

MS. S. SHANDIL.- No, Sir, we are saying that we have chosen a certain list of regular items that make up the consumer basket – the common food that consumers buy. Then we are trying to look at the prices of these goods from the last few weeks. We are trying to see whether there are significant hikes. What we have noticed is, for example, a bag of rice goes on special when Thursday comes, but for certain items that we might be talking about, they are not the items for service stations and they are not under price control. Normally, we have seen the prices of items in the service stations are a bit higher compared to supermarkets.

Why we are currently monitoring the supermarkets is because those are the common places where consumers go to buy their groceries. In relation to the other prices – the price-controlled prices – it is the FCCC that releases those prices. Whatever prices they have released should be on the shelf. The supermarkets or traders cannot sell above that price, but they can sell below that price.

HON. V. PILLAY.- So far, Madam, have you received any complaints from consumers that the prices have increased?

MS. S. SHANDIL.- So far, no, but we are anticipating there will be direct and indirect increases soon.

HON. V. PILLAY.- It is quite surprising that the fuel prices have gone so high, but the cost of goods, according to the Consumer Council of Fiji, has not gone up.

MS. S. SHANDIL.- We are certain, but I am talking about the ones that we are monitoring.

HON. V. PILLAY.- What we get from the communities – the people of Fiji on the ground – is that prices of goods have increased.

MS. S. SHANDIL.- The cost of living is high, Sir. The prices were already there. We are focusing on the prices prior to the fuel price increase. So, two weeks prior, I am just talking about those prices two weeks prior until now. We are trying to compare the prices that were two weeks prior and up until now. We have not seen any significant uptick. On Thursdays and Fridays, we have specials. The prices are hovering around the same range that we used to see two weeks prior to the fuel price increase. However, the cost of living that we are talking about, of course, was already there. The increases have happened prior to that.

HON. V. PILLAY.- What is the impact of this? The cost of living was already high. How has this increase in fuel prices impacted that?

MS. S. SHANDIL.- Of course, those who have vehicles, that is going to hit their wallets, because if they are using their vehicles and the fuel prices have gone up, it is going to hit their wallets. If we see the prices, because we know the logistics costs have gone up, the manufacturers and suppliers will be passing down the direct and indirect costs. We are anticipating an increase; that is why we are doing surveillance so that, as soon as we see the increase, we can come up with some submissions and policies. We have made a national budget submission on certain things, like your questions on fuel tax and other ways on how we can combat the high cost of living that is currently being discussed.

HON. P.K. BALA.- Chair, just to add on, do you anticipate more increases in the fuel price?

MS. S. SHANDIL.- If the global prices go up, we might see it. I cannot make a statement. We might see prices going up or we might not; however, it all depends on the price per barrel, so we have to continue monitoring. We are monitoring; that is the role of the Consumer Council. For example, we are not happy about the \$0.11 surcharge because the Government of the day is giving \$0.20 for diesel and \$0.12 for the heavy fuel cost, and we are asking in our submissions for clear justification and transparency about how that is going to justify the call for an increase.

HON. P.K. BALA.- You have mentioned that you have made some recommendation on the tax. So, you are saying that removal of that \$0.20?

MS. S. SHANDIL.- Yes, because we are for the consumers, and we feel that it might help our consumers. That is in our budget submission, for relief during this period. We need some kind of relief for our consumers because, as honourable Pillay said, these people are feeling the cost-of-living pressures. Of course, there is cost of living. I am not arguing on that. There are definitely cost-of-living pressures; however, what I am trying to say is that currently, the survey that we are doing is just for a specific period of time. We would like to at least monitor whether the impact of fuel and other logistics costs, like freight, insurance and shipping costs, have been embedded in it. Maybe currently, the supermarkets are sort of managing the short-term costs; however, we might see that eventually translating into prices in the longer term.

So, how does the Council engage the public and stakeholders for transparency across 2020–2021 and 2023–2024? We prioritise direct consumer engagements through community visits, workshops, mobile outreach units and schools. We held events and participated, reaching over 7,500 individuals in the first period and over 11,000 in the second. These interactive forums allowed consumers to voice concerns that shaped our advocacy positions and policy submissions. We also intensified our stakeholder engagement, which includes private sector meetings, engagements with

regulators, and also serving on different boards and committees, including being part of the National Food Safety Task Force and Anti-Scam Task Force.

We hold initiatives like World Consumer Rights Day and Green Action Day. There are projects that we undertake, which include Green Action Week and the planning of National Scam Awareness Week, bringing together Government, the private sector, civil society and international partners. It is during this period and our discussions about consumer feedback from these consultations and community visits that helps to shape our mandate for redress and equal access. Then we make informed submissions to FCCC and other regulators.

As I just mentioned earlier, what we have started doing is, if we have time to make submissions, sometimes the timeframe that is given to us to make a submission is just two or three days. However, if we have a bit of time, we can run a poll on social media platforms just to get consumer feedback and information from them, or when we go out for community visits, we try to understand their concerns so that when we come back and make submissions, their concerns and their voices are embedded in the submissions and the recommendations that we make to policymakers.

MR. CHAIRMAN.- Thank you, Madam CEO. While talking about your community visits, I believe there are a lot of challenges you face, natural challenges and public challenges in the field. What are some of the major challenges that you face during these visits, especially for your workshop exercises, and how are they embedded into your operations for continuous improvement?

MS. S. SHANDIL.- We have been holding a lot of community visits. There are not many challenges that I could recall, only if there are some sort of natural disasters that prohibit physical movement. Otherwise, we work very closely with the provincial councils and the village heads and also the church leaders, and we can go and do community visits because we feel that empowered consumers will be more assertive. There are not many challenges. But currently, as I said, one of our vehicles in Labasa is immobile. So, operational issues like that can affect our outreach programmes. Other than that, there are no major challenges.

One is a school visit, I would say, because we have to seek approval from the Ministry of Education. So, sometimes approvals are not given, or we do not receive responses. Otherwise, there are no other very real challenges that we face. We organise and work very closely with provincial councils and the leaders. Moving on to the next question, which talks about SDG contributions. Yes, our STRAT plan work and our functions are all aligned to the SDGs, and we work to ensure that we achieve our SDGs, or these Sustainable Development Goals.

We contribute to SDG 4 on Quality Education through extensive consumer education programmes. Apart from community visits, we also go to different schools and universities, reaching over 2,600 students in the 2020–2021 financial year and over 4,600 in the 2023–2024 financial year. For SDG 5 on Gender Equality, our outreach data shows strong female participation. We ensure that we also have female participation, and our workforce has remained relatively equitable in representation for SDG 8.

MR. CHAIRMAN.- Madam, may I ask a follow-up question on your SDG 5 on Gender Equality? This is one of the areas that is of concern to us, especially when we talk about the 17 SDGs in place. Gender-wise, what is the percentage in terms of your current staffing on both sides?

MS. S. SHANDIL.- Can we go to that slide? We have a question on that. This is the breakdown. Yes, if you look at Table Gender Equality No. 14, there is a breakdown by year. The current figure is 30, but from 2019 until 2024, there is a breakdown. So, the female and male composition and the total are given there. Here, only two years are being shown, but in the current

figure, the total is 30, and it is female-dominant for sure. I can provide the numbers when I am back in the office.

HON. V. PILLAY.- Mr. Chairman, Madam CEO, why is that information not appearing in the annual report, especially the SDG part? Because normally, when we send in the question, then in the written response, you are providing that information. Why does that not appear in each year's annual report, your performance target on SDGs? It is a requirement from the IPU. Just recently, we had a meeting with the people from abroad, and we had training and a requirement under our Standing Orders also on the SDGs and gender analysis. If that can appear in the annual reports in the future, please.

MS. S. SHANDIL.- Thank you, Sir. We are always on par with our printing until the last financial year. Our reports have been printed, but moving forward, we will ensure that we include the breakdown as per the SDGs. What we were doing is, because it is embedded in our strategic plan, we were working according to it. But we will take this comment and feedback on board, and we will ensure that we provide the breakdown.

HON. V. PILLAY.- Apart from all the questions we are raising, the two most important ones – the priorities that need to be given in our scrutiny – are gender analysis and the Sustainable Development Goals.

MS. S. SHANDIL.- We will do that, Sir.

For SDG 8, on decent work and economic growth, we have assisted consumers who lost jobs during COVID by helping them negotiate debt repayment holidays, and we continue to do so. We have a debt management and research officer, and we have worked with businesses to improve customer service. We also participate in consultations held by various Ministries, such as national trade facilitation and other consultations where we can contribute towards economic growth.

For SDG 10, on reduced inequalities, we reach vulnerable communities. Vulnerable consumers are not only in rural areas; they are everywhere – urban, semi-urban, rural and maritime islands. We reach them through mobile units and radio programmes in iTaukei, Hindi and English, so we use all languages. We also conduct research on barriers faced by elderly women, persons with disabilities and low-income households. The findings and recommendations are always communicated to the relevant Ministry so that improvements can be made in policies, regulations and Acts.

For SDG 11, on sustainable cities and communities, we have undertaken multiple projects to help communities sustain themselves. These include anti-plastic pollution campaigns, waste composting, green energy initiatives, knowledge and skills sharing for planting and food security, and fruit tree planting. Normally, these projects are funded by Consumers International because we want consumers to become more sustainable.

For SDG 12, on responsible consumption and production, which is directly aligned with our goal, we have published guides on sustainable consumption, promoted the seven Rs and implemented green action projects. These projects promote organic farming, energy conservation, composting and other sustainable practices.

For SDG 16, on peace, justice and strong institutions, we have resolved thousands of complaints, recovered millions of dollars for consumers, made numerous policy submissions and pushed for policy changes. These efforts led to the establishment of the Financial Services Ombudsman, the National Anti-Scam Task Force and the Food Safety Task Force.

HON. V. PILLAY.- Mr. Chairman, through you, Madam CEO, you are doing a lot of work on SDG 11, but it does not appear in your presentation. It moves from SDG 10 directly to SDG 12.

MS. S. SHANDIL.- My apologies – it seems it was missed here. However, it is included in our submission, Sir. Chair, would you want us to discuss this? We have already discussed this about our staffing.

MR. CHAIRMAN.- You will need the updated version for 2026, which can be provided back to us through our secretariat.

MS. S. SHANDIL.- For 2023, we have the total here, Chair. Female staff are 19 and male staff are 11. Yes, perhaps the nature of work explains this distribution. Moving ahead, regarding our five-year strategic plan and implementation challenges for the financial year under review, we were guided by two strategic plans. The 2018–2022 Strategic Plan, reported in the 2020–2021 period, focused on informed decisions, driving change, mediation and becoming a high-performance organisation.

The major implementation challenge was COVID-19, which disrupted traditional outreach and required rapid digital transformation. Despite this, we successfully reached out to over 7,500 consumers face-to-face, published five major research papers, made 10 policy submissions, resolved over 3,000 complaints, had ongoing upgrades to our CMS and introduced telemediation.

The 2023–2028 Strategic Plan, launched in the 2023–2024 financial year, focuses on corporate effectiveness, consumer empowerment, protecting interests and driving innovation. The key challenges we face now include:

- cost-of-living pressures;
- a surge in online complaints;
- limited enforcement powers and geographical barriers – sometimes we do face issues when complaints come to us from maritime islands, and this is where we try to work with the enforcement agencies to assist us because they have their reach in maritime islands;
- staff retention and the digital divide; and
- the unregulated sector.

Despite this, we have reached over 11,000 consumers face-to-face, made 22 policy submissions, resolved over 5,000 complaints, conducted 200 mediations, upgraded some of our software, such as MYOB Cloud Accounting, and launched our new website. Looking at the data from 2021 to 2025, total complaints have generally increased. The common complaints, I think we have discussed this, across all years include landlord and tenancy disputes, food and drink, electronic goods, public transport, online shopping, hardware and advertisements. Normally, we report on the top 10 categories, but there are other categories as well, a total of 15 categories.

Notably, online shopping complaints also jumped from 10 in 2020, and they went up because a lot of people are now doing online purchasing. It is more convenient and accessible. We saw a rapid shift. Because of the rapid shift to e-commerce during the pandemic, we also saw a lot of complaints coming against online retailers. Even now, we are facing that issue where there are fly-by-night traders. They take the money and then they do not supply the items and disappear. It becomes very hard to track them because we do not know who is operating on the other side of the platform.

On consumer complaints referred to other protection agencies, as I said earlier, we try to initially exhaust all avenues to resolve the complaint and to provide redress to consumers. However, should we not be able to, then we refer it to enforcement agencies. Most of our complaints, or the primary recipients of our referrals, are FCCC, CID, Land Transport Authority, and so forth.

Sometimes retailers know that we do not have the powers to fine or prosecute, so they would refuse to provide redress. That is where we have to rope in the enforcement agencies.

HON. V. PILLAY.- Madam CEO, similar to what you have in the data, as we have spoken earlier, in regards to the complaints that you refer to the other entities, those breakdowns can also appear in your annual report.

MS. S. SHANDIL.- It is there. Sorry, Sir, because we were just asked to do about 10 slides, so we could not include it. Every information is also in our response to the submission and in the Annual Report. The brief administrative history of the Consumer Council of Fiji. We are a statutory body established under the Consumer Council of Fiji Act 1976, so this is our 50th year in existence. The Act empowers us to promote and protect the interests and rights of consumers. We operate as a public service and advocacy body, a non-profit-driven entity. Our core functions include:

- advising the Minister;
- making representations to Government;
- collecting and disseminating consumer information; and
- supporting legal proceedings that are initiated.

We do not take cases to court, but if the consumer has taken any cases to court, we do support them in the legal proceedings. We conduct research, make policy submissions and cooperate with international organisations. We are governed by the Board of Directors, appointed by the Minister of Commerce and Business Development, consisting of a Chairperson and a Vice-Chairperson, and it can have up to 15 other members.

MR. CHAIRMAN.- Madam CEO, with regards to your Board of Directors, what are the terms and conditions and what are the numbers?

MS. S. SHANDIL.- Currently, we have five. Seven were appointed and two have resigned, so currently we have five Board members. But according to our Act, we can have a Chairperson and up to 15 other members. However, we have never had that size. It ranges between five to seven.

MR. CHAIRMAN.- What is the term?

MS. S. SHANDIL.- Three years. The Act says initial appointments can be staggered to ensure continuity. Five members have a two-year term. The other five can be of a three-year term in the remaining four-year term, but the current practice is a three-year term. So, after the third year, it is renewed, or new Board members are brought in.

MR. CHAIRMAN.- The reason I asked this question about the Board members is because it is very interesting that they hold the fork at that level. Sometimes, when the operation has to run, it may be the case that when the blocker is up there, then you find no way to manoeuvre it. I hope that does not happen because I was also part of a Board of Directors at one stage, and I am talking from experience.

MS. S. SHANDIL.- Mr. Chairman, I am happy to say that my Board have been very supportive. The Chief Executive Officer manages day-to-day operations. Our organisational structure includes five core divisions:

- Campaigns;
- Information and Media;
- Research and Policy Analysis;
- Alternative Dispute Resolution; and

- Consumer Advisory and Corporate Services.

We have three regional offices, the headquarters being in Suva, one in Lautoka and the other one in Labasa. They are very small offices, but we try to assist consumers as much as we can. Internationally, we are a full member of Consumers International, which is made up of 200-plus members, and have been an elected member since 2015. We are still members of the Council, and we are also members of the Committee on Consumer Policy (COPOLCO).

Our total approved staff establishment is 30. Though, as of July 2024, there were 24 permanent staff because of resignations. As I said, the primary source of funding is the Government grant. We have a Service Level Agreement with the line Ministry with certain KPIs that need to be executed. We are also supplemented by donor funding from international partners.

We are happy to say that we get a lot of donor funding, given the work that we do in our projects. The advocacy work gets a lot of support through donors, not only for projects to advocate, raise awareness and educate consumers, but also to fine-tune our internal operations. We would like to thank the United Nations Capital Development Fund because they helped us a lot in automating our processes, revamping our website and so forth.

Our Act does not empower us to charge for our core services. The only sources are the Government grant and donor funding. That is all from the Consumer Council office. I am happy to take on board any further questions should the Committee have.

MR. CHAIRMAN.- Thank you very much, CEO and the team. I just have a final question from my side before I hand over to the honourable Members. You talked about your Act, and you did state that you have no power under that Act. What are your future plans for the Act to give you that power? Otherwise, it is just an Act there without the power to prosecute or whatever. It is just as they say about a white elephant or whatever. Are you able to provide a brief on that?

MS. S. SHANDIL.- Sir, our Act is under review currently because it is a very old Act. What we want are powers to name and shame repeat offenders. I think that is more than enough for us. We do not want to duplicate the work of the enforcement agencies because they are already there doing the work. However, if we are given the powers to name and shame, I feel that we can make a huge difference. We do name and shame, definitely, but sometimes we are not able to. If the powers are fully given to us, I think we can bring about a lot of changes in the marketplace.

MR. CHAIRMAN.- Thank you very much, honourable Members. That is the conclusion of the presentation today from the Consumer Council of Fiji. I will give this time if there are any further supplementary questions to the presentation.

HON. P.K. BALA.- You have spoken about the consumer pocket. If you do not have it here, you can always get back to us. What is the dollar value that went to the consumer pocket through your department?

MS. S. SHANDIL.- Mr. Chair, we will go back and send it across to you because I do not have that at the back of my hand.

HON. P.K. BALA.- And the last one, you have also spoken about name and shame. I remember when I was in the council, we used to have this, but as you have mentioned, you need to have legal powers to implement that. But at the moment, you have a name and shame programme, but you do not have legal power. That is what you are saying.

MS. S. SHANDIL.- There is one section that protects us. So that is why we do it, but we really want very stringent powers to say, this offender has repeated the offence like three or five times, and they do not improve, so we just name and shame them. There are so many established businesses online that we know are very shoddy, Sir. They take thousands of dollars and they do not provide the promised services, and sometimes we are not able to name and shame them. What we want is the full powers. After this many repeats, we just go out and give the name to the consumers because if the consumers are informed, definitely they would not do business with them and they would not lose out on their thousand dollars.

HON. V. PILLAY.- Madam CEO, just in regards to the current situation, again, back to the fuel crisis, how well is the Consumer Council of Fiji prepared, like you did the work during the pandemic, during this crisis, with the resources, funding and manpower? How well are you prepared to attend to the situation when you receive complaints or monitor the situation during this crisis again?

MS. S. SHANDIL.- We have already developed our business continuity plan. Our operational work has started planning how we are going to work to achieve our KPIs, which are the areas we will investigate to reduce costs so that we can supplement the increase in the fuel cost. We have already started working. We have developed our business continuity plan so that we do not fail to achieve our KPIs, and the Consumer Council is known for overachieving its KPIs and doing a lot despite having budget cuts or financial difficulties. If you go through our annual reports, you see that we have achieved all our KPIs. Operationally, we are good, we have plans in place, and we are going to ensure that our work continues.

HON. A.N. TUICOLO.- Mr. Chair, I have three questions. As alluded to by Madam CEO, one of the common challenges faced by consumers is in regard to e-commerce scams and digital exploitation. Most of the customers affected by online shopping fraud and non-delivery of goods are not based locally. Will your organisation be willing to assist these customers and perhaps lodge a complaint on their behalf to the police without having them appear physically?

MS. S. SHANDIL.- Sir, we take complaints from everyone. Whoever is willing to lodge a complaint with us, we do take complaints from our international consumers. If they are in Fiji and they face any issues in terms of travel, accommodation or even if they have been scammed, we do take their complaints, and then if it is not within our ambit to resolve it, we flag it to the relevant authorities, which may be CID, FCCC or any other regulator.

HON. A.N. TUICOLO.- How about those who are based abroad, who do shop online for their families and it is not delivered? How do you go about with those kinds of complaints?

MS. N. ALI.- Mr. Chair, we take those complaints. We try to intervene and get some sort of redress. In the event that we are unable to get that redress and it comes across that this could be a potential fraud or scam, or a criminal action could arise from it, we refer the matter to CID. We have a contact person with them, but the way that the legal system works is for there to be any prosecution, the complaint needs to be recorded. We do send them a referral letter that encompasses everything that has transpired, but because of the way that the legal system is, and they need to record statements, CID reaches out to them and then they have their own procedure from there onwards.

There have been instances where CID has come back to us and said, “We need further information on this complaint. Are you able to provide it to us?” I know there have been instances where they have made some exemptions for these consumers, not particularly consumers, but for complainants, where they get them to go to a police station in that overseas-based country and then they record the complaint here through a telemedium. Those exemptions are there, but that onus is on CID or the enforcement agency to regulate their own procedure and get on with the process. Because if it does go to court, then they have their own requirements that need to be established as well.

HON. A. TUICOLO.- Why I am saying this is because, back in 2020, there was this lady who sold *lovo* packs for Christmas, and most of the customers were based overseas. They were paying \$300 for one *lovo* pack, so on Christmas morning, the families in Fiji did not receive their *lovo*, so that was the issue.

MS. S. SHANDIL.- Mr. Chairman, I think we received that complaint.

HON. A. TUICOLO.- That lady is still selling *lovo* right now. My second question, with a massive volume of complaints received by your office regarding rogue landlords and unethical rental practices, do you also consider complaints from consumers or tenants in informal settlements?

MS. S. SHANDIL.- Through you, Mr. Chairman, yes, Sir, we do. But we always tell them it is illegal to rent or give houses on rent in informal settlements because it is illegal. And my final question.

HON. A. TUICOLO.- Does your organisation have some sort of list on your website or social media platforms of approved suppliers or landlords for any sort of goods and services that can guide customers and prevent them from dealing with unscrupulous individuals?

MS. S. SHANDIL.- Mr. Chairman, through you, for clarity, it is only a tenancy list of landlords who provide offers. It is specifically on landlords. The question is about all the traders.

HON. A. TUICOLO.- Yes, with the suppliers as well.

MS. S. SHANDIL.- No, we do not have that currently, but we want to get one. Not so much for the retailers, but we are looking into having a consumer database where they can get information about goods and services on sale and the prices, so that they can make informed decisions. We are thinking of getting that platform, but we are looking for some financial support. For landlord and tenancy, we did a paper submission previously to REB, where we were asking them to create a one-stop shop for consumers and have a list of all the landlords who are providing properties on rent and the amount of rent.

That would avoid a lot of problems and issues, something similar to Australia and New Zealand, where you can have the database and then consumers or people can go onto the website and say, "Okay, this house is on rent. What is the price of that rent?" and so forth, with all the information out there. It will be a very good transition towards having full information and equipping people with information, and that will avoid a lot of issues.

HON. P.K. BALA.- Very interesting. You have said that anyone renting in an informal settlement is illegal. What if they have, for example, TLTB land, if they have got consent from TLTB to rent? That is not illegal. Oh, it is illegal. I just want ...

MS. N. ALI.- The way it works is TLTB can give me consent to stay on that property. But that consent comes with conditions, such as I cannot give the property on rent. If it is an agricultural piece of land, then I need to be cultivating the land for these number of years. The leases that I have come across, if it is a proper lease, then it sort of prohibits subleasing. You need to get consent from TLTB, but what Madam CEO was saying was these are the squatter settlements. These properties do not come with leases. It is just that someone, through word of mouth, has been made aware that this property is there. You can come and stay, or someone has just built their property and has started staying there.

The reason for that is because when it comes to removing tenants from properties, it requires a court order. One of the requirements to get that court order is that the person who is requesting the court or issuing the notice to vacate needs to be the registered proprietor of the property.

A registered proprietor is someone whose name appears on the lease. If your name does not appear on the lease, then you do not have locus to stay on the property or to take any action. Locus essentially means legal standing. If you do not have the legal standing to remove someone from the property, that is the rationale behind that, then you do not have the legal standing to bring someone onto the property as well. A lot of complaints that we do get are in terms of this illegal housing or illegal squatter settlements.

HON. P.K. BALA.- I am asking a very simple question. I am asking that if I reside in an informal settlement and if I get consent from TLTB to rent on Mr. X's property, is that illegal? That is what I am asking.

MS. S. SHANDIL.- No, Sir. If they have a condition that allows them, then it is not illegal. But mostly our complaints are from informal settlements, the squatter settlements. The simple answer is, if they have the approval, then it is not illegal.

HON. V. PILLAY.- Mr. Chairman, I just wanted to say thank you to the Consumer Council of Fiji. While we acknowledge the hard work by the Consumer Council of Fiji, I just want to say that in one area, the Consumer Council is not doing justice, especially to the sugarcane farmers of Fiji. You are controlling the price. The price is not going up. Farmers are not getting a fair price. Just a comment.

MS. S. SHANDIL.- Sir, we will make the submission to FCCC. They are the price setters.

MR. CHAIRMAN.- Thank you very much, honourable Members. At this juncture, I wish to sincerely thank you all, CEO and your team, for your presence here this morning. For any other public hearing session, especially for any supplementary questions which may suit what we have discussed today, hopefully that will relay the message to our Secretariat in due course, so that we can have that information ready before we deliberate this report and table it back to Parliament.

Thank you very much for your time. You are doing a great job in terms of getting your report back on time with us; the continuity is there, and hopefully you will do the same work in your next report to come. Whatever was inspired today will give you some hints, as a learning takeaway, to improve the system. We are all here, especially for your department, looking after the consumer, which is paramount in this case. On that note, thank you very much for your time and for availing yourself. I declare this meeting closed.

The Committee adjourned at 10.53 a.m.



**Submission to Parliament Standing Committee on Social Affairs –
Responses to the Scrutiny of the 2020-2021 and 2023-2024
Consumer Council of Fiji Annual Report**

06 May 2026

Financial Performance

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

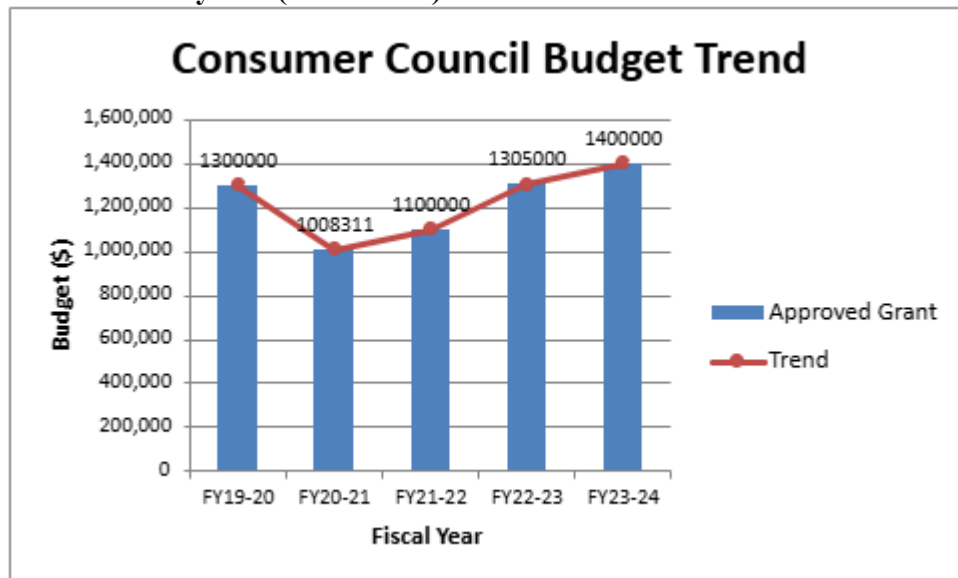
The Council's revenue structure remained largely consistent across the 2020-2021 and 2023-2024 period, with three primary streams.

1.1. Government Grant (Core Funding) – The government grant was the main and most stable source of revenue throughout all years. It is recognised as income to match operational expenditure in line with the Council's accounting policies. This heavy reliance on public funding reflects the Council's statutory role as a public service and advocacy body, rather than a profit-driven or commercial entity.

1.2. Donor Funding and Grants – Development partner funding (e.g., from Consumers International, UNCDF, and PFIP) was used for specific projects, including consumer awareness programs, research, and advocacy initiatives. These funds were often treated as deferred income and recognised over time, particularly when tied to assets or multi-year projects. Donor funding grew in importance post-COVID, allowing the Council to expand outreach and digital advocacy beyond what the government grant could support.

1.3. Other Income (Minor Streams) – Other income included sitting allowances, and miscellaneous receipts. These streams remained minimal throughout the period and did not materially affect the Council's overall financial position.

1.4. Trend over the years (2020–2024)



The Council experienced stable reliance on government funding, with no major diversification toward alternative sources. There was an increased role of donor-funded programs post-COVID, supporting outreach and advocacy initiatives, and given the success of the Council's campaign and advocacy work, it attracted even more donor funding over time. The absence of internally generated revenue remained consistent, reflecting the Council's statutory limitations under its governing Act, which does not permit charging for most core services.

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

The Council's expenditure profile is typical of a service-oriented statutory body, with spending directly aligned to its mandate. Below is a breakdown of major cost areas and how each supports operational efficiency.

2.1. Employee Costs (Largest Component)

Includes salaries, wages, and FNPF contributions

These costs form the backbone of the Council's operations, as service delivery is highly labour-intensive. Efficiently managing staff workloads and retaining skilled personnel ensures timely complaints handling, effective advocacy, and consistent outreach. Without adequate investment in human resources, the Council would struggle to maintain service quality across Fiji.

2.2. Operational & Administrative Expenses

Includes office rent, utilities, ICT, travel, and communication.

These expenses enable the day-to-day functioning of the Council. Reliable ICT systems reduce service downtime, while strategic travel and communication budgets support nationwide service delivery. When managed efficiently, operational costs ensure that the Council remains responsive and accessible, even in remote areas without unnecessary duplication of effort or resources.

2.3. . Program & Outreach Costs

Includes community visits, workshops, and awareness campaigns.

These costs are directly linked to the Council's statutory mandate of consumer education and protection. Efficiency here is measured by reach and impact. Well-targeted programmes empower consumers with knowledge, thereby enabling them to make assertive decisions.

2.4. Capital & Asset-Related Costs

Includes equipment, ICT infrastructure, and donor-funded assets.

Investments in durable assets, particularly ICT infrastructure improve long-term operational efficiency by automating manual processes and enabling digital outreach. Donor-funded assets (ongoing CMS upgrades, Website, Digital Screen, Laptops, Camera, Projector plus screens) further extend the Council's capabilities without straining the government budget, allowing the Council to deliver more services at a marginal additional cost.

Contribution to Efficiency: Impacts Arising from Major Expenditures

The Council's spending is strongly aligned with its mandate, ensuring that funds directed toward employee costs, operations, and outreach translate directly into service delivery. As a result, high outreach activity has led to increased complaints resolution and stronger consumer engagement across Fiji. A clear example is the handling of thousands of complaints annually, facilitating millions of dollars in consumer redress.

In addition, investment in automated Complaints Management System in July 2020 (has improved cost-effectiveness by further enhancing operational efficiency and consumer access to justice.

3. Were there any significant financial and operational challenges faced between 2020-2021 and 2023-2024, and how they were addressed?

3.1. Financial Year 20- 21

The 2020–2021 financial year presented unprecedented challenges for the Consumer Council of Fiji, primarily driven by the dual crises of the COVID-19 pandemic and severe tropical cyclones. Despite these pressures, the Council adapted through strategic reallocation of resources, digital transformation, and enhanced partnerships.

3.1.1. Financial Challenges & Responses

Challenge	Description	Response & Adaptation
Reduced Government Grant & Budgetary Pressure	The core government grant was also reduced; hence the Council faced limitations. The COVID-19 economic crisis forced budget constraints, leading to the temporary suspension of staff bonuses (performance payments), voluntary reduction in allowances by the Board Directors, cuts on face-to-face advocacy and complaints resolution, so forth to manage cash flow.	Cost-containment & prioritization: The Council suspended non-essential spending (e.g., bonuses) and shifted outreach from costly face-to-face activities to lower-cost digital platforms.
Decline in Traditional Revenue & Sponsorship	Sundry income and sponsorship dropped significantly and donations ceased, reducing flexible funding.	Reliance on core funding & donor projects: The Council leaned on its government grant for core operations and actively secured limited donor funds (e.g., Green Action Fund) to support specific

Challenge	Description	Response & Adaptation
		advocacy projects without straining the base budget.
Increased Operational Costs during Crises	Responding to COVID-19 and cyclones required new expenses for staff safety (PPE, sanitation) and adapting ICT systems, while fixed costs (rent, salaries) remained.	Re-engineering operations: The Council reduced travel, workshop, and physical outreach expenses (e.g., travelling expenses fell from \$15,387 to \$345, reallocating those funds to digital tools and virtual engagement platforms.

3.1.2. Operational Challenges & Responses

Challenge	Description	Response & Adaptation
Disruption of Core Outreach Activities	Lockdowns and social distancing prevented traditional face-to-face services: community visits, mobile units, school workshops, and physical complaint lodgement.	Accelerated digital transformation: The Council launched the automated Complaints Management System. Outreach shifted to virtual workshops, social media campaigns (Facebook reach grew by 13,372 views), radio (2,049 programs), and TV (187 programs) appearances.
Surge in Specific Consumer Complaints	The pandemic and cyclones triggered new waves of complaints: price gouging, expired food sales, pyramid schemes, debt distress, landlord-tenant disputes, and issues arising from online shopping such as fake sellers, delayed or non-delivery of goods, and poor refund mechanisms.	Rapid response & new partnerships: The Council issued urgent press releases, conducted spontaneous market surveillance, and formed task forces. It actively mediated debt restructures and collaborated with the regulatory authorities.

Challenge	Description	Response & Adaptation
Maintaining Complaint Resolution during Lockdown	Physical mediation and office closures made it difficult to resolve disputes, particularly for vulnerable consumers without digital access.	Virtual mediations & helpline expansion: The Council conducted mediations via Zoom/phone. The National Consumer Helpline (155) became the primary channel and the Council empowered consumers to use it through extensive awareness campaigns.
Staff & Workplace Safety	Ensuring staff health while maintaining essential services (e.g., helpline, market surveillance) during a health crisis.	New safety protocols & flexible work: The Council provided PPE, sanitation supplies, and enforced social distancing. Many staff worked remotely or on rotation, and the Business Continuity Plan was updated to prioritize safety without halting critical operations.

3.2. Financial Year 2023-2024

3.2.1. Financial Challenges & Responses

Challenge	Description	Response & Adaptation
Persistent reliance on government funding	The Council remains almost fully dependent on annual government grants, with little to no internally generated revenue (consistent with the Consumer Council of Fiji Act). Any delays, reductions, or reallocations of the grant directly impact cash flow and program delivery.	Maintain close liaison with the line ministry; submit timely budget justifications; diversify by actively pursuing donor-funded projects to supplement core operations.
Inflation and rising operational costs	Increased costs for utilities, office rent, ICT maintenance, travel, and consumables	Reallocate budgets from lower-priority areas; negotiate long-term contracts for IT and telecom services; further virtualize training and meetings to reduce travel and venue

	erode the real value of a stable or minimally increased government grant.	costs. We also negotiated with FHL and got a rent reduction approved and secured a reduction with IT Service providers.
Employee costs as the largest expenditure	Salaries, wages, and FNPF contributions consistently form the largest component of expenditure. Due to financial constraints, salary increases were limited, making staff retention, vacancy filling, and performance incentives more challenging.	Prioritize recruitment for critical positions; invest in upskilling existing staff rather than hiring new ones; manage performance appraisals without guaranteed performances payments if funds are tight.
Limited internally generated revenue	The Council’s Act does not empower it to charge for most core services (complaints handling, advice and mediation). This legal constraint means no significant alternative income stream exists.	Accept this as a structural reality; focus on efficiency in using government and donor funds.

3.2.2. Operational Challenges &Responses

Challenges	Description	Response & Adaptation
Enforcement limitations	The Council primarily mediates and refers complaints. It does not have direct enforcement powers (e.g., fines or prosecutions). Some traders repeatedly ignore warnings or refuse to cooperate.	Strengthen Memoranda of Understanding (MoUs) with regulators for joint action and referrals; publicly name repeated offenders to deter misconduct; refer intractable cases to Small Claims Tribunal (SCT) or other enforcement agencies.
Human Resource Constraints and Workload Pressure	A small team manages nationwide complaints, outreach, research, and advocacy. Burnout and turnover risk increase during sustained high workload.	Cross-train staff across functions; implement remote work and flexible arrangements where possible; maintain weekly management meetings and divisional check-ins to monitor well-being and workload.

Maintaining outreach during external shocks	Natural Disasters, or public health events can disrupt physical outreach (community visits, workshops, mobile units) and office operations, particularly in Northern and Western divisions.	Maintain digital and broadcast alternatives (radio, TV, social media); activate Business Continuity Plan; shift to virtual workshops and mediations quickly; coordinate with municipal councils for joint post-disaster consumer advisories.
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Policy and Regulatory Changes

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

Strengthening Processes and Consumer Rights

4.1. Financial Year 2020-2021

As the pandemic continued, service delivery transitioned almost entirely to virtual platforms. The Council's Complaints Management System (CMS), national consumer helpline, and social media channels became the primary avenues for lodging complaints. To support this shift, the Council strengthened its internal policies and Standard Operating Procedures (SOPs) covering complaints handling, helpline operations, and communications. These improvements enhanced efficiency, ensured consistency in service delivery, and reinforced consumer confidence by enabling fair, timely resolutions and access to reliable information for informed decision-making.

With technical assistance from the United Nations Capital Development Fund, the Council also commenced a comprehensive website revamp. This initiative is designed to improve user experience, deepen consumer engagement, and align the platform with the organisation's evolving growth and digital priorities. The upgrade plays a critical role in strengthening 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 significant milestones, reflecting its continued advocacy for reforms that deliver meaningful outcomes for consumers:

- The development of the National Maritime Travellers' Rights Policy in collaboration with key stakeholders, introducing important passenger protections, including compensation for delays and enhanced support for persons with disabilities.
- The signing of a Memorandum of Understanding (MoU) with the Land Transport Authority (LTA), strengthening coordination on transport-related complaints and enforcement actions against motor dealers.

In addition, the Council remained committed to supporting vulnerable households by facilitating debt restructuring arrangements and tenancy negotiations, providing much-needed financial relief during a period of ongoing economic hardship.

4.2. Financial Year 2023-2024

During the 2023–2024 financial year, the Consumer Council of Fiji once again achieved few policy changes through its advocacy, budget submissions, and stakeholder engagements, directly enhancing consumer protection across financial services, taxation, transport, health, food safety, and digital commerce.

4.2.1. Financial Services and Consumer Redress: After years of lobbying by the Council, the Government advanced the establishment of a Financial Services Ombudsman framework within the Reserve Bank of Fiji, providing consumers with accessible, efficient, and independent dispute resolution for complaints against banks and credit institutions, reducing the need for costly legal proceedings and enhancing consumer confidence in the financial sector.

4.2.2. Digital Consumer Protection: Following the Council's formal submissions on e-commerce and digital scams, the Government established a National Anti-Scam Taskforce, on which the Council plays a secretariat role alongside the Fijian Competition and Consumer Commission (FCCC), Fiji Police Criminal Investigation Department (CID), the Reserve Bank of Fiji (RBF), and mobile network operators, providing a coordinated national response to online scams.

4.2.3. Transport and Essential Goods Price Protection: The Council made a submission to FCCC emphasising the high cost of living, resulting in no bus fare increase during the period, protecting daily commuters and maintaining affordable transport options for low-income households. Similarly, following consumer complaints about the potential impact of a sugar price increase, the Council successfully prevented a price hike for sugar, keeping this essential household staple affordable.

4.2.4. Food Safety Enforcement: The Council's ongoing submissions on food and beverage concerns prompted the formation of a Food Safety Taskforce, which implements interventions to improve food safety practices and works to strengthen enforcement strategies across supermarkets, restaurants, and bakeries, reducing the risk of consumers purchasing expired or contaminated products and strengthening coordination between the Council, Ministry of Health, and municipal councils. We can now see the impact that has been made, as the Council recently (FY 25-26) contributed to the review of the Food Safety Act 2003 and the Public Health Act 1935.

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

Although private sector retailers and wholesalers have gradually improved their customer service mechanisms, persistent consumer complaints have continued to expose limitations in existing redress systems. In response, CCoF has adapted its role as the primary receiver of consumer grievances by adopting a more strategic, proactive, and collaborative approach.

Rather than functioning solely as a watchdog, the Council has increasingly focused on advocacy, consumer education, and accessibility. This shift ensures that consumers are not only aware of their rights but also empowered to act on them in retail and wholesale transactions. In line with its strategic plan, CCoF has recalibrated its engagement with the business community, moving toward partnership-oriented initiatives that encourage service providers to strengthen their own customer support systems. This represents a deliberate transition from working against businesses to working alongside them, with the shared goal of enhancing service delivery and addressing persistent consumer dissatisfaction.

Through media engagement, community outreach, and direct collaboration with businesses, the Council has reinforced its visibility and credibility as a trusted intermediary. These efforts have contributed to systemic improvements in customer redress mechanisms. Furthermore, recognising the growing challenges of information asymmetries and digital divides, CCoF has undertaken targeted initiatives to bridge knowledge gaps. By disseminating timely and accessible information, the Council empowers consumers to make informed decisions, thereby complementing improvements made within the private sector.

Collectively, these strategies have enabled the Council to adapt effectively to the evolving consumer support landscape while maintaining its central role in safeguarding consumer interests in Fiji's retail and wholesale markets.

Infrastructure Development

6. *What were the key infrastructure projects undertaken between 2020-2021 and 2023-2024 and how did they improve consumer efficiency?*

Between the financial years 2020–2021 and 2023–2024, CCoF undertook several strategic infrastructure initiatives to enhance service delivery, operational efficiency, and consumer accessibility.

6.1. Digital Service Delivery Innovations

The CMS provided a centralized digital framework for tracking, managing, and reporting complaints, streamlining complaint-handling processes while enhancing transparency and accountability through real-time monitoring and reporting. To support this system, the Council invested in ICT hardware and office network upgrades across its Suva, Lautoka, and Labasa offices in 2020, laying the foundation for more robust digital operations and remote service delivery.

6.2. Remote Mediation During COVID-19

The Council also responded to the unprecedented challenges of the COVID-19 pandemic by introducing tele-mediation facilities in 2020. By leveraging platforms such as Zoom and Skype, mediations were conducted remotely, ensuring that consumer redress mechanisms remained uninterrupted despite restrictions on physical interactions.

6.3. Office Infrastructure Improvements

Complementing these digital innovations was the refurbishment and fit-out of the Lautoka Office in 2021, which modernized client service areas and improved working conditions for staff, thereby enhancing both consumer experience and internal productivity.

Summary of Key Infrastructure Projects (2020–2024)

Project	Date	Purpose
On-premises server environment upgrade	2020	Improve system performance, reliability, and processing capacity
Microsoft Exchange license upgrade	2020	Improve internal and external communication efficiency
Firewall system deployment	2020	Strengthen cybersecurity and safeguard consumer data
New Council website launch	2022	Improve public access to information, complaint lodgement, and consumer awareness resources
MYOB cloud accounting upgrade	2023	Improve financial processing, reporting accuracy, and accessibility
Offsite backup solution implementation	2023–2024	Replicate data to Network Attached Storage (NAS) device in Lautoka; ensure business continuity and disaster recovery
Replacement of aging operational vehicle	2023	Enhance outreach, inspections, and field investigations

6.4. Overall Impact on Consumer Efficiency

Collectively, these initiatives have improved consumer efficiency by enabling faster complaint resolution through automated tracking and tele-mediation, improved accessibility to services via the mobile app, website, and upgraded office facilities, enhanced data security through firewall and offsite backup solutions, better financial management via cloud-based accounting systems, and strengthened outreach capability for consumers in remote and underserved areas through improved transport and digital tools.

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

The Council ensured sustainability in its infrastructure development through a balanced approach focused on resilience, cost-effectiveness, and long-term value during both periods. Key strategies included:

7.1. *Technical Assistance from Development Partners*

Approach: Sought technical assistance from development partners.

Sustainability Impact:

Technical assistance from development partners reduces the financial burden on the Council's core government grant, ensures systems are built to international standards to improve longevity and reduce costly redevelopment, and establishes a foundation that local staff could maintain and upgrade with minimal ongoing external support.

7.2. *Phased and Prioritised Investments*

Approach: Rather than attempting a complete digital transformation at once, the Council phased its infrastructure investments over multiple financial years. Similar to the key projects that included CMS (2020), website revamp (2022), MYOB cloud upgrade (2023), and offsite backup (2023–2024).

Sustainability Impact:

Phased investments spread capital costs across multiple budget cycles, avoiding sudden financial strain, while allowing the Council to test, learn, and refine systems before committing to further investments. This approach also enabled prioritization of the most critical systems, such as complaints handling, followed by supporting infrastructure like cybersecurity and backup.

7.3. *Investment in Cybersecurity and Data Protection*

Approach: The Council deployed upgraded firewall systems and implemented an offsite backup solution with data replicated to a NAS device in Lautoka.

Sustainability Impact:

Investments in cybersecurity and offsite backup solutions protect consumer data from breaches, ensuring long-term trust and regulatory compliance, while also ensuring business continuity and disaster recovery capability. This allows the Council to resume operations quickly after system failures, cyclones, or other disruptions, and significantly reduces the risk of costly data loss or system rebuilds.

7.4. *Cloud-Based Systems and Decentralized Infrastructure*

Approach: The accounting system was upgraded to the MYOB cloud version (August 2023) and implemented cloud-ready systems where feasible. Additionally, the Council maintained offices in Suva, Lautoka, and Labasa with network upgrades across all three locations, and offsite backup data was replicated to a NAS device in Lautoka.

Sustainability Impact:

The adoption of cloud-based systems reduced the need for on-premises server maintenance and associated IT staffing costs, enabled automatic software updates to keep systems current without manual intervention, and now allows remote access for staff across Suva, Lautoka, and Labasa, improving operational flexibility and reducing travel requirements. Meanwhile, decentralized infrastructure has also reduced the risk of a single point of failure. If Suva headquarters faced an outage, Lautoka could maintain critical data and functions, ensuring that consumers in all three divisions continued to receive services even during localized disruptions such as cyclones or power outages. This also distributed infrastructure costs over time and across budget lines.

Consumer Right and Complaints

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

8.1. 2020–2021: The Council strengthened consumer rights through a MoU with the LTA (better public transport complaints), the CMS ongoing upgrades (transparent complaint tracking), tele-mediation (uninterrupted redress during lockdowns), anti-pyramid scheme campaigns (protection from fraud and scams), debt restructuring (financial relief), electrical standards (product safety), and office upgrades (accessible services).

Consumer Rights Initiatives (2020-2021)

Initiative	Consumer Rights Improved
MoU with Land Transport Authority (LTA)	Right to quality, safe public transport; effective complaints pathway for buses/taxis
Complaints Management System (CMS) ongoing upgrades	Right to timely, transparent complaint tracking and real-time updates
Tele-mediation (Zoom/Skype)	Right to uninterrupted dispute resolution during lockdowns despite physical restrictions.
Anti-pyramid scheme campaign	Right to protection from financial fraud and illegal financial schemes, to accurate information about financial risks, and to report scams without fear or confusion.

Initiative	Consumer Rights Improved
Debt management & restructuring services	Right to financial relief and fair treatment during economic hardship, reduced repayments during hardship, and protection from aggressive repossession or harassment by creditors.
Electrical standards advocacy	Right to safe, reliable electrical products, and to protection from substandard or hazardous goods.
Lautoka Office refurbishment	Right to accessible, dignified service environment and improved consumer experience when seeking assistance in the Western Division

8.2. 2023–2024: In response to rising cost-of-living pressures from VAT increases, imported inflation, and post-COVID economic challenges, the Council intensified advocacy and enforcement efforts. Through national budget submissions, the Council secured continued VAT exemptions on essential goods, advocated for affordable housing policies, and pushed for legislative measures to protect consumers in digital financial services. Market surveillance was significantly expanded with 1,188 trader inspections and 387 service visits to ensure price control compliance and value for money. The Council also strengthened research and international collaboration through three donor-funded initiatives: a Digital Financial Services Survey to inform safer digital finance policies; research on suki consumption patterns to address unregulated tobacco and NCD risks; and planning for Fiji's first-ever National Scams Awareness Week (held in 2024–2025), led through the Council's role on the National Anti-Scams Taskforce. This marked the first campaign of its kind in the region.

Consumer Rights Initiatives (2023–2024)

Initiative	Consumer Rights Improved
Budget advocacy (VAT exemptions, affordable housing, digital finance laws)	Right to lower cost of living through VAT-free essentials; right to safe and equitable housing; right to legal protection in digital financial services

Initiative	Consumer Rights Improved
Expanded market surveillance	Right to compliance with price controls; right to value for money; right to safe and fairly priced goods and services
Digital Financial Services Survey	Right to evidence-based policy for safer, inclusive digital finance; right to be heard in digital finance policymaking
Suki (informal tobacco) research	Right to regulation of unregulated tobacco products; right to public health protection from NCD risks
National Scams Awareness Week (planning & coordination; first in the region)	Right to awareness and education on financial fraud; right to tools to identify and avoid scams, such as the eBayShop Scam
National Anti-Scams Taskforce (Council leadership)	Right to stronger inter-agency enforcement against scams; right to a coordinated national response to financial fraud

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

The CCoF promotes compliance primarily through market surveillance, warning letters, joint inspections with enforcement agencies, mediation, public awareness, and referrals to relevant regulatory authorities for further action. The Council has no direct power to fine or prosecute, which remains its most significant enforcement challenge. To overcome this, the Council has built strong collaborative relationships with the regulators. The sharp increase in referrals (from 164 to 1,505 between 2020–2021 and 2023–2024) reflects both rising consumer complaints and the Council's effective use of referral pathways. Persistent challenges include unregulated sectors (tenancy, unlicensed credit providers, etc), online scams, and limited staff capacity, which the Council is addressing through research, policy advocacy, digital transformation, and donor-funded partnerships.

9.1. Mechanisms Used

Tools	Description	Examples from Reports
Market Surveillance (Trader & Service Visits)	Direct inspections of businesses to identify non-compliance with pricing, labelling, safety, and hygiene regulations.	2020–2021: 329 trader visits + 96 service visits; 2023–2024: 1,188 trader visits + 387 service visits.
Warning Letters	Formal written notices issued to non-compliant businesses, requiring immediate corrective action.	2020–2021: 225 letters to traders; 54 to service providers. 2023–2024: 441 letters to traders; 150 to service providers.
Verbal Cautions	On-the-spot warnings during inspections for minor or first-time violations.	Frequently used during trader visits; many businesses rectified issues immediately.
Referrals to Enforcement Agencies	Cases beyond the Council's jurisdiction or authority referred to regulatory bodies for legal action.	2020–2021: 164 referrals; 2023–2024: 1,505 referrals (including 1,009 to Fiji Police CID, 347 to FCCC, 67 to LTA).
Mediation & Alternative Dispute Resolution (ADR)	Facilitating resolutions between consumers and businesses without formal legal proceedings.	2020–2021: 224 mediations; 2023–2024: 200 mediations.
Referrals to Small Claims Tribunal (SCT)	Assisting consumers to escalate unresolved disputes to legal redress.	2020–2021: 57 referrals; 2023–2024: 114 referrals.
Collaborative/engagements with Regulators	Formal agreements and discussions enabling joint enforcement action with agencies like LTA, municipal councils, and Police.	MoU with LTA (2020–2021); collaboration with FCCC, Ministry of Health Food Unit, and municipal councils.

9.2. Notable Enforcement Challenges and How They Were Addressed

Despite the range of enforcement mechanisms available, the Consumer Council of Fiji faced several persistent challenges. Below is an explanation of each major challenge and the corresponding response.

9.2.1. Limited Enforcement Powers

Challenge: The Council cannot impose fines, issue penalties, or prosecute offenders directly. Its powers are limited to mediation, warning letters, and referrals to other agencies. Uncooperative traders face no direct legal consequences from the Council.

Approach: The Council strengthened referrals to FCCC, Police CID, LTA; and pursued MoUs for joint action.

9.2.2. Reluctance of Some Traders to Comply

Challenge: Despite warning letters and verbal cautions, certain businesses repeatedly violated regulations. Some traders ignored initial communications or only complied temporarily before reverting to non-compliant practices.

Approach: Follow-up visits; press releases (publicly naming); and referrals to enforcement agencies.

9.2.3. Gaps in Legislation and Unregulated Sectors (unlicensed credit institutions, Landlord & Tenancy Act)

Challenge: Certain areas of consumer activity either have no governing legislation or fall outside the Council's jurisdiction entirely. This creates situations where consumers not only suffer harm but also have no clear legal recourse, as the Council cannot enforce compliance.

Approach: The Council makes ongoing targeted submissions to Government, built partnerships with regulators, expand mediation services, educated consumers, and secured donor funding for regulatory reviews.

9.2.4. Legislative Vacuum for Digital Fraud:

Challenge: The rapid rise in sophisticated online scams has outpaced existing consumer laws.

Approach: To address this, the Council is actively proposing the establishment of 'ScamWatch Fiji,' a centralized anti-scam body to be housed within the Council to coordinate national detection and prevention efforts.

9.2.5. Market Access Inequities in Remote Areas

Challenge: In rural, remote, and maritime regions, limited regulatory presence allows some small business operators to engage in unfair pricing practices, leaving consumers with few alternatives but to pay inflated prices.

Approach: The Council addressed this through targeted mobile units, community visits, radio programs in local languages, and the toll-free National Consumer Helpline (155) to reach and protect consumers in underserved areas.

10. *Were there any significant changes in Consumer Complaint statistics and what measures were taken to address them?*

Complaint Volumes and Advisory Outputs: 2020–2021 vs. 2023–2024

The Council observed notable fluctuations in complaint volumes and advisory outputs across the 2020–2021 and 2023–2024 financial periods, reflecting both external economic conditions and shifts in operational focus.

10.1. Financial Year 2020–2021

In the 2020–2021 financial year, the Council recorded 3,545 complaints, a decrease from 4,292 complaints in 2019–2020. Similarly, advisories issued declined to 2,164 from 2,416 in the previous year.

Period	Complaints Registered	Advisories Issued
2019–2020	4,292	2,416
2020–2021	3,545	2,164

The decline in complaint numbers can largely be attributed to the impact of the COVID-19 pandemic, which disrupted normal economic activity and limited consumer transactions in key sectors such as travel, retail, and services. Movement restrictions and reduced physical access to Council offices also contributed to lower reporting levels. Despite the decline in overall numbers, the nature of complaints became more complex and often related to pandemic-specific issues such as travel cancellations, refund disputes, pricing concerns, and financial hardship.

To address these challenges, the Council implemented several measures: it transitioned to digital platforms for complaint lodgement and resolution, including online submissions and tele-mediation; prioritised urgent and high-impact cases to ensure timely intervention; issued targeted consumer advisories on emerging issues, including scams, pricing practices, and consumer rights during the pandemic; and strengthened collaboration with regulators and service providers to resolve disputes efficiently.

10.2. Financial Year 2023–2024

In contrast, the 2023–2024 financial year saw a significant increase in complaint volumes, with 5,406 complaints registered, up from 4,880 in 2022–2023. However, the number of advisories issued declined to 1,771, compared to 3,729 in the previous year.

Period	Complaints Registered	Advisories Issued
2022–2023	4,880	3,729
2023–2024	5,406	1,771

The increase in complaints reflects growing consumer pressures in the post-pandemic environment, including rising costs of living, inflationary impacts, VAT-related price adjustments, and increased market activity. Consumers were more actively engaging the Council to address disputes related to pricing, service delivery, and financial transactions. The reduction in advisories issued during this period indicates a shift in operational focus from broad-based public advisories to more targeted interventions, direct complaint handling, and enforcement collaboration. Resources were increasingly directed toward resolving individual complaints and conducting market surveillance activities.

To manage the increased workload and evolving consumer issues, the Council enhanced its complaint handling systems to improve efficiency and turnaround times; expanded the use of Alternative Dispute Resolution (ADR) mechanisms to resolve cases more effectively; increased market surveillance activities to proactively identify and address non-compliance; and continued targeted consumer awareness efforts, focusing on high-risk areas such as scams, pricing practices, and digital financial services.

Public Engagement and Transparency

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

11.1. Financial Year 2020–2021

The Council prioritised face-to-face engagement as a key mechanism for promoting transparency and accountability. This included community visits, workshops, mobile outreach units, and school and tertiary institution engagements. Through these initiatives, the Council directly engaged with 7,502 individuals across the country.

These engagements served not only as awareness platforms but also as interactive public forums, allowing consumers to voice concerns, share experiences, and provide feedback on market practices and emerging issues such as pyramid schemes, price gouging, and pandemic-

related hardships. This grassroots-level input informed the Council's advocacy positions, policy submissions, and operational priorities.

In addition, the Council convened national-level forums, most notably activities aligned with World Consumer Rights Day, which brought together representatives from the public and private sectors as well as academia. The Council also participated in public consultations across multiple divisions. These forums facilitated open dialogue, strengthened stakeholder collaboration with regulators such as FCCC, LTA, and the Ministry of Health, and ensured that diverse perspectives were incorporated into decision-making processes.

Despite disruptions caused by the COVID-19 pandemic, the Council continued to maintain engagement through adapted approaches, including virtual workshops, tele-mediation, and expanded social media outreach, ensuring that consumer voices remained central to its work.

11.2. Financial Year 2023-2024

The Council significantly expanded its engagement efforts, directly reaching 11,008 consumers through various outreach activities, including community visits, workshops, mobile units, school visits and lecture visits. Feedback collected during these engagements continued to play a critical role in shaping the Council's policy advocacy, complaint handling priorities, and market interventions.

The Council also intensified its stakeholder engagement, conducting multiple workshops and consultations with businesses, service providers, government ministries, and non-governmental organisations. These engagements promoted transparency by fostering open communication, clarifying regulatory expectations, and encouraging shared responsibility in addressing consumer issues. The Council held 45 private sector meetings, 25 engagements with regulators and enforcers, and served on 35 boards and committees, including the National Food and Safety Taskforce, the Anti-Scams Taskforce, and the National E-Commerce Subcommittee.

A key feature of this period was the organisation and participation in several national-level initiatives and campaigns, which served as important platforms for dialogue and feedback. These included World Consumer Rights Day, the launch of the Fair Digital Finance Accelerator Project, Green Action Week, the PIC More Veg campaign, and the planning of National Scams Awareness Week. These events brought together diverse stakeholders from across government, the private sector, civil society, and international organisations, including Consumers International and the United Nations Capital Development Fund. They provided structured opportunities for consultation, knowledge-sharing, and the identification of emerging consumer protection issues, particularly in areas such as digital finance, sustainability, food security, and financial fraud.

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

12.1. Financial Year 2020-2021

12.1.1. Maritime Travelers' Rights Policy – Public Consultations by the Line Ministry

The Council, as an active member of the Steering Committee, was part of the public consultations in Nadi and Lautoka to gather consumer feedback on the draft Maritime Travelers' Rights Policy. Consumers from maritime regions shared their experiences of ferry cancellations, delayed departures, overcrowding, and lack of access for persons with disabilities. This feedback directly shaped the policy's provisions, including mandatory redress for cancelled or delayed departures and equal access for persons with disabilities. The policy was subsequently drafted and launched for public consultation during this financial year.

12.1.2. National Budget Submission – Consumer Feedback Integration

The Council collected consumer feedback on economic hardships through community visits, mobile units, and complaints received. This grassroots input was incorporated into the Council's budget submission.

12.1.3. Submissions to Fijian Competition and Consumer Commission

The Council made four submissions to FCCC based on consumer complaints and market surveillance feedback. These included submissions on Fiji's shipping freight charges, the domestic shipping route (Natovi/Nabouwalu/Savusavu), and the Fiji Petroleum Annual Review. Consumer feedback on pricing and service issues were directly informed through these submissions.

12.2. Financial Year 2023–2024

12.2.1. National Budget Submission – Consumer Feedback Leading to Tangible Outcomes

The Council incorporated consumer feedback gathered through 11,008 face-to-face engagements, and complaints into its 2024–2025 National Budget submission, with consumer concerns about the rising cost of living, VAT increases, and housing affordability directly influencing the Council's recommendations. This feedback mechanism resulted in several tangible outcomes: the establishment of a Financial Services Ombudsman within the Reserve Bank of Fiji, providing consumers with accessible dispute resolution for financial sector complaints; the continuation of VAT exemptions on essential goods, alleviating financial pressure on households; the continuation of subsidies for electricity, water, free education, transport assistance, and back-to-school support; and a 5% excise tax increase on tobacco and alcohol, responding to consumer health concerns about non-communicable diseases.

12.2.2. Research and Feedback Initiatives

The Council conducted several research initiatives that used consumer feedback to influence policy. A nationwide Digital Financial Services Survey gathered consumer concerns about scams, data protection, and hidden fees. Through the Citizens Food Forums held across five locations under the PIC More Veg project, consumers provided feedback on challenges accessing healthy and affordable food, which is to make policy recommendations for food security and nutrition. Additionally, a survey on suki consumption patterns collected feedback from over 1,000 consumers, and the findings published in "Smoke Signal: Understanding the Drivers of Suki Consumption in Fiji" provided evidence on the unregulated nature of suki and its health impacts, expected to inform future regulatory measures for the informal tobacco sector.

12.2.3. Consumer Complaint-Driven Submissions Influencing Policy and Regulation

The Council received numerous consumer complaints about unlicensed credit providers charging excessive interest rates and failing to provide proper documentation, leading to a formal request to expand the Reserve Bank of Fiji's regulatory oversight, with the Minister subsequently writing to the Reserve Bank to consider amending the Reserve Bank of Fiji Act 1938. Consumer complaints about poor quality furniture, rotting timber, and inaccurate specifications prompted a formal request for implementation of furniture standards, leading the Ministry to explore stricter quality controls for imports. Following comprehensive surveillance of school canteens and feedback from parents and students on junk food availability, the Council reported findings to the Ministries of Health and Education, resulting in a review of the 2017 Fiji School Canteen Policy for stricter monitoring and enforcement. Additionally, consumer feedback on the financial burden of proposed bus fare increases led to a submission to FCCC, resulting in no bus fare increase during 2023–2024, while consumer complaints about a potential sugar price hike successfully prevented a price increase for sugar.

SDG's and Gender

13. How well has the Consumer Council of Fiji achieved its Sustainable Development Goals. (Please specify each goal)

The Council contributes to the achievement of the United Nations Sustainable Development Goals (SDGs) both through its internal institutional practices and its national-level mandate of consumer protection, advocacy, and education. While gender representation provides a measurable internal indicator, the Council's broader impact is reflected in how it promotes fair markets, protects vulnerable consumers, and supports inclusive economic development across Fiji.

13.1. *SDG 4: Quality Education*

The Council conducted extensive *consumer education programs* in schools, universities, and communities.

- **2020–2021:** The Council reached 2,362 students through 16 school visits and 339 participants through the 2 lecture visits conducted. It also conducted 36 School Broadcasting Units (SBUs) on radio and assisted 5 students with school projects.
- **2023–2024:** The Council reached 4,669 students through 22 school visits and 445 participants through 10 lecture visits. It conducted 21 School Broadcasting Units and distributed 5,105 newsletters and 23,647 brochures. The Council also conducted workshops for teachers on consumer rights and professional development.

13.2. *SDG 5: Gender Equality*

The Council's outreach data shows significant female participation, and the Council prioritised vulnerable groups including women.

- **2020–2021:** Of 7,502 consumers engaged, 3,642 were females (48.5%). The Council's strategic goals explicitly included protecting vulnerable groups such as women and children. The Council participated in Pinktober (breast cancer awareness) fundraising for the Fiji Cancer Society.
- **2023–2024:** Of 11,008 consumers engaged, female participation remained high. The Council also participated in the Women Invigorating the Nation (WIN) Convention.

The Council has demonstrated a sustained commitment to gender balance within its workforce. Staff composition over the reporting period reflects relatively equitable representation:

- 2019–2020: 11 male, 17 female (28 total)
- 2020–2021: 11 male, 16 female (27 total)
- 2021–2022: 11 male, 16 female (27 total)
- 2022–2023: 14 male, 14 female (28 total)
- 2023–2024: 13 male, 11 female (24 total)

Female staff represented a significant portion of the Council's workforce with the organisation being led by a female CEO.

13.3. *SDG 8: Decent Work and Economic Growth*

Through its consumer protection role, the Council contributes to a fair and transparent marketplace, which is essential for sustainable economic growth. The Council assisted consumers who lost jobs due to COVID-19 by negotiating debt repayment holidays and

restructuring, while also conducting workshops with businesses to improve customer service and complaints handling, thereby contributing to a fairer marketplace. The Council remains committed to ensuring consumers have access to a fairer marketplace and continues to push for policies that balance economic growth with fairness to consumers.

13.4. *SDG 10: Reduced Inequalities*

The Council plays a critical role in reducing inequalities by advocating for vulnerable and disadvantaged consumers, including those in rural, remote, and maritime areas, as well as persons with disabilities and low-income households. Through mobile units and community visits, the Council has reached thousands of consumers across all divisions, with particularly a significant reach in the Northern Division. Radio programs in iTaukei and Hindi have been used to reach remote communities, and the Council's research on digital financial services has specifically examined barriers faced by vulnerable groups, including the elderly, women, low-income households, persons with disabilities, and rural and maritime communities. Through its outreach programmes, complaint handling services, and policy advocacy efforts, the Council helps ensure that all consumers, regardless of location or socio-economic status, have access to redress mechanisms and fair treatment in the marketplace.

13.5. *SDG 11: Sustainable Cities and Communities*

The Council addressed housing issues, public transport, and environmental sustainability.

- **2020–2021:** The Council addressed 456 landlord/tenancy complaints. It signed an MoU with the LTA to improve public transport complaints handling. It also conducted a nationwide campaign against plastic pollution aligned with World Consumer Rights Day theme "Tackling Plastic Pollution".
- **2023–2024:** The Council addressed 467 landlord/tenancy complaints. It conducted Green Action Week activities promoting sustainable energy consumption, including Energy Saving Days, community gardens, and tree-planting exercises in Vatukorosia and Tonia villages. It also advocated for affordable housing policies through its National Budget submission.

13.6. *SDG 12: Responsible Consumption and Production*

This is the Council's most directly aligned SDG, given its mandate to promote informed consumer choices and sustainable consumption.

- **2020–2021:** The Council published "Becoming a Sustainable Consumer" factsheet and "Go Green, Make a Difference" brochure. It advocated for the 7Rs (Rethink, Refuse, Reduce, Reuse, Recycle, Repair, Replace). It implemented the Green Action Fund Project "Back to My Roots Project" promoting organic farming. The Council also conducted campaigns on product expiry dates, warranties, and misleading advertisements.

- **2023–2024:** The Council published "Your Guide to Green Energy and Responsible Consumption" brochure. It implemented the Green Action Fund project in Vatukorosia and Tonia villages, promoting energy conservation and sustainable practices. It also addressed complaints on short expiry dates, near-expiry products, and misleading advertisements.

13.7. SDG 16: Peace, Justice and Strong Institutions

The Council contributes to strong institutions by acting as an independent and credible voice for consumers. Its role in dispute resolution, including mediation and referrals to formal mechanisms, enhances access to justice for consumers.

The Council promoted access to justice through mediation, referrals, and policy advocacy.

- **2020–2021:** The Council resolved 3,058 complaints and recovered \$3,590,907 for consumers. It conducted 224 mediations and made 10 policy submissions to influence legislation.
- **2023–2024:** The Council resolved 3,747 complaints and recovered \$4,062,793 for consumers. It conducted 200 mediations and made 22 policy submissions, resulting in the establishment of a Financial Services Ombudsman, the National Anti-Scams Taskforce, and the National Food and Safety Taskforce.

By maintaining transparency in its operations, engaging stakeholders, and promoting accountability in the marketplace, the Council strengthens public trust in institutions and governance systems.

Gender equality

14. Breakdown of Gender by Year:

Year	Male	Female	Total
2019-2020	11	17	28
2020-2021	11	16	27
2021-2022	11	16	27
2022-2023	14	14	28
2023-2024	13	11	24

Performance

15. Please highlight the Consumer Council of Fiji's 5-year Strategic Plan and some of the challenges faced in its implementation.

For the financial years under review, the Council was guided by two strategic plans: the 2018–2022 Strategic Plan for the 2020–2021 financial year and the 2023–2028 Strategic Plan for the 2023–2024 financial year.

Strategic Plans and Implementation Challenges

Strategic Plan	Period	Key Goals	Major Implementation Challenges	Key Success Achieved
Strategic Plan 2018–2022	2018–2022 (reported in 2020–2021)	Informed decisions; drive change; mediation; high-performance organisation	COVID-19 disruptions; budget constraints; staff capacity; mediation curtailment; complex pandemic complaints	Reached 7,502 consumers face-to-face; 5 major research papers; 10 policy submissions with impacts noted; 3,058 complaints resolved; launched CMS, and tele-mediation.
Strategic Plan 2023–2028	2023–2028 (first year reported in 2023–2024)	Corporate effectiveness; consumer empowerment; protecting interests and driving innovation	Cost-of-living pressures; online scams; limited enforcement powers; geographical barriers; staff retention; digital divide; unregulated sectors	Reached 11,008 consumers face-to-face; 22 policy submissions with some impacts noted, 53,747 complaints resolved; 200 mediations; MYOB cloud upgrade; new website launched

The Consumer Council of Fiji has successfully transitioned from its 2018–2022 Strategic Plan to a new 2023–2028 Strategic Plan, maintaining a consistent focus on consumer empowerment, advocacy, redress, and organisational effectiveness. The 2018–2022 plan faced significant implementation challenges due to the COVID-19 pandemic, which disrupted traditional outreach and required rapid digital transformation. The 2023–2028 plan, launched in the post-pandemic environment, faces challenges related to rising cost-of-living pressures, a surge in

online scams, persistent geographical barriers, limited enforcement powers, staff retention, and unregulated sectors. Despite these challenges, the Council has continued to implement its strategic goals through digital innovation, expanded market surveillance, strengthened stakeholder collaboration, and evidence-based policy advocacy.

Consumer Complaint Statistics

16. Please provide the statistics of Consumer Complaint for last five years.

Type of complaint	2020	2021	2022	2023	2024	2025
Financial Services (E-bay)	N/A	N/A	N/A	337	1	N/A
Food and Drinks	197	416	491	469	502	513
Landlord / Tenancy	362	400	489	504	447	546
Online Shopping	10	98	262	261	175	109
Public Transport	30	121	342	205	268	236
Electronic Goods (Home)	140	230	275	171	203	178
Electronic and Computer Services	13	44	86	159	142	120
VAT/ receipts/ Stamp duties	132	101	151	142	90	100
Advertisements and Promotions	92	111	175	161	139	152
Hardware	130	202	151	123	130	94

Total	1106	1723	2422	2532	2097	2048
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17. . Consumer Protection Agencies

Please provide the statistics of consumer complaints referred to other Consumer Protection Agencies in the last five years.

Authority	2020	2021	2022	2023	2024	2025
Fiji Police Force-CID	8	37	5	409	21	81
FCCC	14	81	101	239	281	222
LTA	1	9	61	54	113	71
Municipal Council	-	2	6	15	14	20
Others	3	12	28	16	21	50
Total	26	141	201	733	450	444

18. Please provide the brief administrative history of the Consumer Council of Fiji

18.1. Establishment and Legal Framework

The Council is a statutory body established under the Consumer Council of Fiji Act 1976 (Cap 235). The Act empowers the Council to promote and protect the interests of consumers of goods and services in Fiji. It operates as a public service and advocacy body rather than a profit-driven or commercial entity.

18.2. Core Functions

Under Section 6 of the Consumer Council of Fiji Act 1976, the Council is required to do such acts and things it considers necessary or expedient to ensure that the interests of consumers are promoted and protected. These functions include:

- Advising the Minister on matters affecting consumer interests

- Making representations to Government or other organisations on consumer issues
- Collecting, collating, and disseminating consumer information
- Supporting or maintaining legal proceedings initiated by consumers where necessary
- Conducting research and investigations into consumer matters
- Advising and assisting consumers on matters affecting their interests
- Cooperating with international organisations having similar functions
- Soliciting and accepting money, land, or other property from Government, local authorities, or other persons by way of grant, subsidy, donation, or gift

18.3. Governance Structure

18.3.1. Board of Directors:

The Council is governed by a Board of Directors appointed by the Minister for Commerce and Business Development. The Board consists of a Chairperson, Vice Chairperson and can have up to 15 other Board members. The Board provides strategic direction, governance, and oversight of the Council's operations, including the appointment and performance management of the Chief Executive Officer.

18.3.2. Chief Executive Officer:

The CEO is responsible for the day-to-day management of the Council.

18.4. Organisational Structure

The Council operates through four core divisions:

Division	Function
Campaigns, Information and Media	Consumer education, outreach, and public awareness
Research and Policy Analysis	Research, policy submissions, market surveillance, and advocacy

Division	Function
Alternative Dispute Resolution (ADR) & Consumer Advisory	Complaints handling, mediation, debt management, and National Consumer Helpline
Corporate Governance	Corporate services, finance, human resources, IT, and donor-funded projects

18.5. Regional Offices

The Council maintains three regional offices to ensure nationwide service delivery:

Office	Location
Head Office	Level 5, Vanua House, Victoria Parade, Suva
Western Office	Suite 4, Popular Building, Vidilo Street, Lautoka
Northern Office	Shop 2, Mudaliar Investment, Sangam Avenue Street, Labasa

18.6. International Affiliations

The Council is a full-time member of Consumers International (CI), a federation of consumer organisations representing over 250 plus organisations. The Council was elected in 2015 to serve on the CI Council. The Council is also a member of COPOLCO (the Committee on Consumer Policy of the International Organisation for Standardisation - ISO).

18.7. Strategic Planning

The Council operates under successive multi-year strategic plans aligned with the Government's Service Level Agreement. During the periods under review, the Council was guided by:

- **Strategic Plan 2018–2022** (reported in 2020–2021)

- **Strategic Plan 2023–2028** (launched in 2023–2024)

18.8. Staffing

The total staff to be on board should be 30. As of 31 July 2021, the Council had 27 permanent staff across its three offices. As of 31 July 2024, the Council had 24 permanent staff. The Council also engages graduate trainees, attaches, and temporary staff as needed.

18.9. Funding Model

The Council is primarily funded through annual Government grants provided under a Service Agreement with its line ministry. In addition, it receives donor support from international partners, including Consumers International, United Nations Capital Development Fund, which fund specific projects and initiatives. The Council generates limited internal revenue, in line with the Consumer Council of Fiji Act, which does not provide for the charging of fees for any of its core services.