Consumer Protection and Gender

Advance Copy
Section 1

Purpose

KEY CONSIDERATIONS

1. Gender inequality in access to markets and trade remains one of the most pervasive forms of discrimination globally.

2. Real socio-economic transformation for women and society goes hand in hand.

3. Gender sensitive consumer protection policy delineates actions, such as gender-based analysis, to identify persisting gaps and biases to avoid exacerbating or reinforcing gender inequalities.

4. Women remain an untapped resource for a profound socio-economic transformation across the Middle East and North Africa (MENA) region.

The main objective of these guidelines is to enable Arab countries to assess and enhance its existing consumer protection practices from a gender responsive perspective. Gender inequality remains one of the most pervasive forms of discrimination globally. A growing wealth of evidence on women as traders, businesswomen, and consumers demonstrates that gender equality and equity in business cannot be achieved without advancing gender equality in society. Real socio-economic transformation for women and society goes hand in hand. In turn, the adoption of policy frameworks that champion gender equality by the public and private sector can be among the most powerful drivers of inclusive socio-economic growth. Tackling the structural and systemic barriers standing in the way of women’s economic advancement and a relevant identification of the influential actors of change can leverage women’s access to markets and finance. Gender sensitive consumer protection policy is often recommended as an effective tool to protect women’s rights.
as traders and consumers. Developing said policies requires both transformative and mitigation policy interventions to address inequalities and violations of women’s rights, where they exist, as traders and consumers.

The Millennium Project Task Force on Education and Gender Equality has developed a useful operational framework that distinguishes between three domains of gender inequality: (a) capabilities, (b) access to resources and opportunities, and (c) security (UN Millennium Project, 2005):

(a) The capabilities domain refers to basic human abilities, such as knowledge and health. These are fundamental to individual wellbeing and generate the preconditions for engaging in production and economic decision-making. They are usually measured by various education, health and nutrition indicators.

(b) The access to resources and opportunities domain refers to conditions that enable individuals to earn adequate livelihoods for themselves and their families by accessing economic assets and resources and exercising political decision-making. Land, other property and infrastructure are measures of economic assets. Income and employment are commonly used as measures of access to economic resources. Women’s share of managerial and leadership positions in cooperatives, businesses and governing bodies can be taken as an indicator of political opportunities.

c) The security domain refers to vulnerability to violence and conflict. Violence and conflict cause physical and psychological harm and undermine the ability of individuals and communities to fulfil their potential. Security can be measured by indicators such as prevalence of rape, sexual harassment or female trafficking.

Indicators of gender equality among encompass the labour force participation rate, female share of paid non-agricultural employment, domestic work ratio, unemployment rates, index of dissimilarity, gender wage gap, and distribution of assets.
Gender sensitive consumer protection policy delineates actions, such as gender-based analysis, to identify persisting gaps and biases to avoid exacerbating or reinforcing gender inequalities. At the same time, it provides recommendations and guidelines which, in turn, can promote actions that proactively improve the situation of all women, especially in rural areas and marginalized communities, through an inclusive, equitable and participatory approach.

Gender sensitive consumer protection policy intersects with social variables (i.e. sex, age, ethnicity, religion, caste, etc.) in its objectives, scope, guiding principles, and recommended remedies. Many examples of research and data show that women play a key role in trade activities and are consumer force power across the MENA region, particularly in sectors such as wholesale/retail distribution, governmental health, education and social services, industrial and agriculture.

**MENA stylized facts:**

1. On average, 46% of women across the MENA region see good opportunities to start new venture in the area where they live. 45% of women believe they have the required skills and knowledge to start a business. 57% of women indicate that fear of failure would prevent them from setting up a business (GEM 2017)

2. Among entrepreneurs in MENA, women report high innovation levels and are 60% more likely than men to state their offerings as innovative. Seven of the ten countries in this region report higher innovation levels among female entrepreneurs than among male entrepreneur. About 5% of women in North America, Latin America, MENA and Asia have personally provided funds to entrepreneurs (GEM 2016)

3. A large proportion of women lack the right of inheritance, rights to ownership and use of land and natural resources, access to financial services and functioning markets, and access to information and communication technologies (ICT)
4. In most Arab societies, the bulk of unpaid housework and care work often falls on the shoulders of women and girls. Child bearing and rearing, and taking care of the elderly can often be a full-time job that limits women’s and girls’ socio-economic mobility and rights, including the opportunity for social and political representation, education and various forms of income-

5. In a study of 143 countries carried out by the World Bank in 2014, the legislation in 128 out of 143 countries risked limiting women’s economic opportunities

6. 36% of women claimed to discontinue business due to unprofitability, 13% lack of finance, and 51% other reasons (GEM 2016)
KEY OBJECTIVES

1. Assist countries in achieving or maintaining adequate protection for women as traders and consumers.

2. Facilitate mainstreaming needs and interests of women in the development, design, evaluation and monitoring of consumer protection policy.

3. Encourage high levels engagement and leadership endorsement on the importance of developing consumer protection policies that safeguard the rights of women as traders and consumers.

4. Assist countries in eradicating discriminatory practices by all enterprises at the national and international level which adversely affect women as traders and consumers.

The guidelines are based on best practices and aim to conceptualize a gender sensitive consumer protection policy within specific MENA framework.

The overarching theme is the state of Women and SME’s, Women as consumers and Women as traders, with the view to enhance awareness of their right in the market and thereby to protect their family by fighting against the fraudulent, misleading and discriminatory practices.

It applies to all consumer protection agencies of the countries under review; Morocco, Algeria, Tunisia, Egypt, Jordan, Lebanon, The State of Palestine.

The guidelines, as outlined below, are mainly intended for use of women traders and consumers, policy makers, legislators, private sector and civil society organizations.

The scope was guided by clear objective to facilitate successful activities of analysis, planning, data collection, evaluation and monitoring
of gender sensitive consumer protection policy. It shall complement, support and guide countries’ ongoing national efforts and policies to protect women’s rights as traders and consumers.

While there no golden rule or a standard methodology to develop gender sensitive consumer protection policy, the guiding principles outlined below should provide the basis for policy makers to tailor policies that best correspond to their context and the gender situation in such context.

The guidelines shall take into account the interests and needs of women as traders and consumers, particularly in rural and marginalized communities, recognizing that women as traders and consumer often face inequality in socio-economic terms, educational levels and power structure in markets and households.

**In line with United Nations Guidelines on Consumer Protection, these guidelines have the following objectives:**

(a) To assist countries in achieving or maintaining adequate protection for women as traders and consumers.

(b) To facilitate mainstreaming needs and interests of women in the development, design, evaluation and monitoring of consumer protection policy.

(c) To encourage high levels engagement and leadership endorsement on the importance of developing consumer protection policies that safeguards the rights of women as traders and consumers.

(d) To assist countries in eradicating discriminatory practices by all enterprises at the national and international level which adversely affect women as traders and consumers;
(g) To encourage the trade development environment that is conducive to women’s business growth and protection from any forms of abusive practices and;

(h) To promote sustainable trade and consumption practices that protects the rights of women in highly disadvantaged or marginalized communities.
Section 3

Guiding Principles

KEY OBJECTIVES

1. It must be accessible to all citizens equally without any constraints pertaining to age, race, religion, gender or geographic location (urban vs. rural).

2. Recognize the existing gender gap in access to education, markets, financial services and trade.

3. Clearly linked to the objectives, scope and specifications of national policies.

1. The criteria, terms and conditions, standards, requirements and specifications of consumer protection policy must be written in transparent, gender sensitive and nondiscriminatory manner.

2. Objectives, scope and structure of gender sensitive consumer protection policies must be clear in its mandate, synthesized and concise. Policy makers must avoid overloading use of technical jargons, complex industrial terms or legal acronyms and abbreviations. If necessary, a detailed description must be provided as an annex to be part of the policy.

3. The scope of the policy must recognize the existing gender gap in access to education, markets, financial services and trade where it operates, and at the national, regional and international level;

4. The terms, conditions and requirements must be clearly linked to the objectives, scope and specifications of national policies. It shall provide specifically tailored clear terms, conditions, requirements and
specifications that in turn correspond to the trade environment where it operates;

5. Sections included in gender sensitive consumer policies must **delineate specifications clearly**, and in sufficient details for women, with low or no prior experience or education on markets and trade, to understand the requirements of compliance, standardization, licensing and regulations.

6. Gender sensitive consumer protection policies must be **available in print and on the website for free**, at national, regional and international levels. It must be translated into the national language and at least one foreign language.

7. Gender sensitive consumer protection policies must take into consideration local conditions in each country in which the policy operates; **“one size fits all” approach must be avoided.** Furthermore, policies must indicate to what extent their requirements in line or go beyond the relevant legal requirements, international trade agreements and national policies and frameworks.

8. Gender sensitive consumer protection policies must **take into consideration specific legal context, international conventions** protecting the rights of women such as, but not limited to:

   A. Article 11 of the United Nations Convention on the Elimination of All Forms of Discrimination against Women (CEDAW) states that all appropriate measures shall be taken to eliminate discrimination against women in the field of employment and to ensure, on a basis of equality of men and women, the same rights in working life. CEDAW has been ratified by 189 countries, of which 60 with reservations.
B. The political declaration from the UN’s Fourth World Conference on Women in Beijing in 1995 stressed the importance of promoting women’s economic empowerment by taking measures against the structural causes of poverty.

9. Gender sensitive consumer protection policies must involve technical committees of gender and trade experts in the development of its scope, objective, terms, conditions, specifications and requirements. Various conditions pertaining to technical committees must be taken into consideration such as; equal representation of men and women, members of the assessment team have the required qualifications to conduct a gender analysis and gender impact assessment.

10. Gender sensitive consumer protection policies must recognize the value of relevant and broad stakeholders (e.g. National Council for Women, Ministry of Women and Family, grassroots women advocacy groups etc.). Public consultation must be carried out throughout the specifications and requirements, as well as in the determination of thresholds for penalties, sanctions and fines of non-compliance.

11. Gender sensitive consumer protection policies requires thorough and intensive evaluation by an independent body (e.g. ombudsman agency). The scope of the consultation is to verify the viability of the policy framework to be based on objective and evidence-based scientifically sound data.

12. Gender sensitive consumer protection policies, guidelines, checklists and plans must be made publicly available either on the government official website, social media or other means of communications available on both the urban and rural level.
13. Gender sensitive consumer protection policies should allow attempts to **harmonization, adaptability and replicability** with other governing trade conventions, protocols or policies.

14. Gender sensitive consumer protection policies must ensure the **endorsement of the higher-ups and leadership**. This can take the form of public endorsement by a public or other body concerning with protection women’s rights as traders and consumers.

15. The governing body of gender sensitive consumer protection policies must ensure **feedback mechanisms are put in place** through which beneficiaries, policy participants, public and private sector, and other stakeholders can review the rules and requirements of the policy.

16. **Communication channels** must be also established through publishing the contact details on the website, media free of any administrative charges.
KEY OBJECTIVES

1. Clearly define key concepts of gender, sex, gender roles, sex categories, sexuality and gender identity.

2. Gender as category of consumer culture analysis cannot be studied in isolation from other existing inequalities.

Gender and sex are not synonymous, yet most studies on trade, consumerism, advertising and competition still use both terms interchangeably.

Therefore, the first step in developing an accurate gender-sensitive consumer protection policy is to clearly define key concepts of gender, sex, gender roles, sex categories, sexuality and gender identity.

This shall be made as an integral part of carrying out an accurate gender diagnosis and analysis. In particular, a close attention must be paid when defining both terms sex and gender to their relational and dialogic frame of enunciation, and in close relation to existing contextual cultural and gendered power structures.

Pertaining to the particular context of MENA countries, perhaps the most straight-forward definition to the term gender combines between its attributions to sociological characteristics and as a social variable, which crosscuts with other social
variables such as age, ethnicity, class, religion, disability, sexual orientation, and others.

The intersectionality of gender encompasses and interacts with these social variables, and that the individual is at the crossroads of said intersectionality and interactions. It can be inferred then that gender can be understood in terms of its intersectionality of idiosyncrasies, complexities, contradictions, and characteristics pertaining to differentiate between masculinity and femininity in a given context.

After clearly defining key concepts, the design, development, implementation, and evaluation process of developing gender sensitive consumer protection policy must stream and reflect this clear understanding in each step.

The recognition that policies do not operate in isolation requires a comprehensive understanding of the dominating norms, fixed stereotypes on women in trade and traditional vulnerability of women in markets to complement the design and implementation process of the gender audit.

The starting point here is adopting an approach tailored to the needs of each country (not a “one size fits all” approach), then identify relevant social variables, collect qualitative and quantitative sex-disaggregated data, and start the analysis, then finally draw conclusions and make recommendations.

In terms of Gender as a category of analysis, growing body of theoretical, conceptual and policy framework urges the importance of identifying, utilizing and understanding gender in the whole context rather the abstract meaning. Policy makers cannot study gender in isolation from other inequalities. Ignoring the historical and contextual specifics that produce inequality such as race, ethnicity, sexuality or class, can result to failure in
achieving the goals and objectives of any gender sensitive policy. Three approaches to gender have been adapted differently:

A. **Essential approach to gender**: Here the direction of theory building goes from apparently empirical facts in the behavior of some human groups to an apparent essence that are subsequently perceived as unchangeable. For example, the concept ethics of care developed by psychologist Gilligan – who built her argument respectively on Kohlberg ‘s six-level model of moral development - argues that “women have essentially different ideas of being moral than men”. The concept was mainly concerned with the building of interdependent familial structures, concrete situations and responsibility rather than male conditions and values like autonomy, abstract right or fairness.

B. **Obvious gender effects**: This kind of investigation does not strive to naturalize and universalize behavior by essence, but presupposes that there are by nature two different genders men and women. Consequently, it will explain what impacts the social constructions of gender have on the embodied existence of the gendered subject, on which the research is based-particularly on women.

C. **Gender as a category of analysis**: Here Gender appears as a life shaping category of relations and not as a property of individuals in four main areas of definition:

1. as a constitutive element of social relations,
2. as a way of giving relations of power their meaning,
3. as a way of giving relation to politics and social institutions and finally,
4. as the subjective identity of an individual person.
In this respect, gender becomes a category—not only in historical investigation, but in philosophical, social and psychological, etc. which can be used to make social difference obvious as well as the categories of race, class, religion and sexual preferences. The question about the social transformation of gender relations must encompass how theory relates to the process of social transformation, whether theory is itself a transformative work that has transformation as one of its effects.
Part II

Guidelines
KEY OBJECTIVES

1. Collecting comprehensive gender baseline data (sex-disaggregated).

2. Identify stakeholders considering social variables.

3. Invoke equal participation between women and men as stakeholders and in practice.

4. Develop gender-sensitive indicators and collect sex-disaggregated data both quantitative (statistics) and qualitative data (analytical and relative).

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1. Conducting a gender analysis is a starting point. This step shall ensure to provide in-depth insights into the existing gender power structures and its effects on the assignment of roles, responsibilities, duties, rights, division of labour and practices in market and household.

2. Understanding the extent of how gender norms influence the way that women and men from various socio-economic/cultural groups in selected countries gain access to market and services to support their livelihoods and their families.

3. A gender analysis begins with collecting comprehensive gender baseline data (sex-disaggregated). It includes information on women, men, girls and boys in terms of their division of labor, status, access to, and control over, resources, and other relevant condition influencing their equal economic participation.

4. Identify stakeholders from different social, cultural and economic background. An accurate gender
analysis acknowledges social variables such as ethnicity, culture, age and social class in any given context.

5. Given the gender disparity in MENA context, gender analysis must consider equal participation between women and men as stakeholders and in practice, to address underlying social and gender inequalities from the start of the project while ensuring the best data and knowledge is made available, accessible and free of charge.

6. Develop gender-sensitive indicators and collect sex-disaggregated data both quantitative (statistics) and qualitative data (analytical and relative). The main purpose of this exercise is to track the extent to which outcomes correspond to the identified issues, targets, objectives and reality, to be included for the gender impact assessment.

7. A specific focus of the gender analysis is to highlight specific vulnerabilities of women and men in relation to market dynamics. Understanding the concept of vulnerability will allow a clear definition on how both consumers and gender are represented, constructed, deconstructed and contested in complex and subtle ways through scholarly, marketing, and popular discourse and through media systems such as advertising.

8. Identifying and articulating the challenges, problem statement and objectives of existing consumer protection laws. By evaluating the impact of policies, frameworks and national plans on the needs of women in the market and household.

11. Developing national gender sensitive consumer protection policy requires widening participatory and multi-sector approach. It is imperative as cornerstone to underscore the importance of engaging as broad a range of stakeholders on national, regional and international level as possible.
12. Policy makers should make including groups often marginalized by sex, age, ethnicity, religion, caste, etc. an integral priority of the development process.

13. Effective gender-sensitive consumer protection policy recognizes that women and men do not belong to homogenous groups. The policy should not be merely concerned with participation of women but undertake a wide array of actions to ensure women and men from rural and urban areas equally benefit from gender-sensitive consumer proactive policy intervention.
Section 2

Protecting Physical Integrity

KEY OBJECTIVES

1. **Strengthening regulations to protect the physical safety of women, and their products in order to mitigate vulnerability to gender-based violence.**

2. **Adopt or encourage the adoption of appropriate measures, including anti-harassment laws, policies, frameworks, safety regulations.**

3. **Tailored instructions to the safety and security needs of female traders and consumers should be made public.**

Latest statistics from the International Labour Organization (2017), and Global Entrepreneurship Monitoring (2016) show growing numbers of women are either employed or run business in the informal sector.

The lack of regulations to protect the physical safety of women, and their products, leads to increasing vulnerability to gender-based violence. As the evidence shows, physical or psychological violence against women impedes their agency and ability to socio-economic empowerment.

The latest UN Women survey (2013) shows that street and public spaces are the most significant places where harassment is common with high frequency in streets (89.3%) and public transportation (81.8%).

1. **Encourage the adoption of appropriate measures, including anti-harassment laws, policies, frameworks, safety regulations, in accordance with national or international standards, to ensure the safety of women in markets,**
and their products for either intended or normally foreseeable use.

2. Tailored and appropriate policies should ensure that female manufacturers have equal and affordable access to storage, logistics and that goods produced by female manufacturers are kept safe for either intended or normally foreseeable use.

3. Exporters, importers, retailers and the like (hereinafter referred to as “distributors”), should ensure that while in their care these goods are not rendered unsafe through improper handling or storage and that they do not become hazardous through improper handling or storage.

4. Tailored instructions to the safety and security needs of female traders and consumers should be made public-in

particular, on safety and security regulations as well as on the proper use of goods.

5. Raising gender awareness among manufacturers or distributors as to the challenges facing women to gain access to collections points, markets and other logistics services.

6. Appropriate policies must be adopted in the case a product is found to be seriously defective and/or to constitute a substantial and severe hazard even when properly used, manufacturers and/or distributors should recall it and replace or modify it or substitute it for another product. If it is not possible to do this within a reasonable period, compensation should be adequately made.
Section 3

Equal Access to Markets and Trade

KEY OBJECTIVES

1. Women as traders and consumers can obtain transparent, clear and concise information.

2. Affordable access to quality assurance standards.

3. Prevention of gender biased practices which are discriminatory and damaging to the economic interests of women as traders and consumers.

4. Implement monitoring mechanisms of goods or services to provide accurate and clear information regarding their content, safe use, maintenance, storage, and disposal sufficient to enable consumers to make informed decisions.

1. Appropriate policies must be put in place to ensure that women as traders and consumers are able to obtain transparent, clear and concise information to reap the optimum benefit from their economic resources.

2. Affordable access to quality assurance standards to ensure that the goods or services they provide meet all agreed or legally required standards for consumer health and safety, including health warnings and product safety and information labels.

3. Appropriate policies shall aim to achieve the goals of satisfactory production and performance standards, adequate distribution methods, fair business practices, informative marketing and effective protection against malpractices (i.e. gender biased pricing practices) which could adversely impede women’s abilities as traders and consumers to make the right choice of best economic interests, and their exercise of free choice in the marketplace.
4. Appropriate policies are put in place to intensify the efforts to prevent gender biased practices which are discriminatory and damaging to the economic interests of women as traders and consumers. Penalties, fines and sanctions shall be instated to ensure that manufacturers, distributors and others involved in the provision of goods and services adhere to established anti-discriminatory laws and mandatory quality standards.

5. Consumer organizations, in collaboration with National Bodies and Women’s advocacy groups, should be encouraged to monitoring mechanisms of goods or services to provide accurate and clear information regarding their content, safe use, maintenance, storage, and disposal enough to enable consumers to make informed decisions.

6. Making clear the responsibility of the producer to ensure that goods meet reasonable demands of durability, utility and reliability, and are suited to the purpose for which they are intended, and that the seller should see that these requirements are met.

7. Taking affirmative actions against any forms of adverse practices targeting women as traders and consumers, such as gender-based pricing manipulation, false or misleading claims in marketing and service frauds.

8. In accordance to Set of Multilaterally Agreed Equitable Principles and Rules for the Control of Restrictive Business Practices adopted by the General Assembly in resolution 35/63 of 5 December 1980, countries should develop, strengthen or maintain, as the case may be, gender-responsive measures relating to the control of restrictive and other abusive business practices which may be particularly harmful to women as traders and consumers.
9. Adoption or maintaining policies as safeguards to provide tailored, transparent, accessible, affordable and effective procedures that address women’s complaints and contribute to fair and timely resolution of consumer disputes without undue cost or burden.

10. Fair and effective competition must be encouraged to provide women as traders and consumers with the greatest range of choice among products and services at the lowest cost.

11. Women as traders and consumers should be protected from such contractual abuses as one-sided standard contracts, exclusion of essential rights in contracts and unconscionable conditions of credit by sellers.

12. Women as traders and consumers should be protected against false representations or omissions, nor engage in any other practices, that are deceptive, misleading, fraudulent, or unfair competition policies.

13. Promotional marketing and sales practices should be guided by the principle of fair and equal treatment of consumers and should meet legal anti-discriminatory requirements. This requires the provision of the information necessary to enable consumers to take informed and independent decisions, as well as measures to ensure that the information provided is accurate.
Section 4

Stakeholders Engagement

KEY OBJECTIVES

1. National agency should be responsible for implementing, overseeing and enforcing protection mechanisms for women’s rights as traders and consumers.

2. Coordination and cooperation mechanisms be in place between the designated agency and other various institutions.

3. Adequate identification of relevant stakeholders’ groups to engage throughout the design, development and implementation process.

4. Wider participants and engagement mechanism must take into consideration that women’s participation may require specific arrangements, incentives and support.

1. A specialized national agency should be responsible for implementing, overseeing and enforcing protection mechanisms for women’s rights as traders and consumers. The specialized agency should provide clear consumer protection rules regarding access to trade and services, and all institutional arrangements should be in place to ensure the thorough, objective, timely and fair implementation and enforcement of all such rules.

2. Activities, mandate and mission of the designated agency should be carried out with transparency, accountability and integrity within specific statutory provisions in order to create an effective, conducive and transparent environment for the protection of women of any fraudulent service or products.

3. The state should be responsible for adequate funding of the designated agency to enable it to carry out its mandates efficiently and
effectively as well as for collecting and analyzing data (including inquiries, complaints and disputes) in timely, accountable and transparent manner.

4. Coordination and cooperation mechanisms are in place between the designated agency and other various institutions from both public and private sector, and CSO’s mandated to implement, oversee and enforce consumer protection laws.

5. Adequate identification of relevant stakeholders’ groups to engage throughout the design, development and implementation process. For the purposes of these guidelines, full and effective participation of women representing various socio-economic groups in the target area is a critical part of integrating and advancing gender equality needs.

6. Wider participation and engagement mechanism take into consideration that women participants may require specific arrangements, incentives and support. Across MENA countries, women often find challenges in gaining access to safe and affordable transportation, childcare, and protection in public spaces.

7. The law should also provide for, or at least not prohibit, a role for the private sector and civil society organizations (consumer watch groups), in respect of consumer protection.
Section 5

Access to Distribution Facilities

KEY OBJECTIVES

1. Ensure efficient distribution facilities are available in affordable and accessible manner to women traders and consumers.

2. Efficient distribution policies and facilities should be considered to ensure equitable and equal distribution.

3. Incentives for suppliers, service providers and logistics to provide tailored services for female traders and consumers.

4. Providing detailed information about services, locations and access to distribution facilities, especially for women in rural areas, that is free of charge and accessible online and in print.

   1. Adopting policies to ensure the distribution facilities are available in affordable and accessible manner to women traders and consumers.

   2. The need for affordable, accessible and well-equipped distribution facilities springs from the fact that women across different communities (e.g. urban vs. rural) have different needs based on their geographical location and the location of their customers, suppliers and service providers.

   3. Attention, therefore, must be given to the different perspectives, interests and needs of the various stakeholders across the landscape of the community and socio-economic groups, including: farmers, merchants, industrialists, educators, health workers, formal and informal organized groups, youth, and elderly people, amongst others.

   4. Efficient distribution policies and facilities should be considered to ensure equitable and equal distribution of essential goods and
services where this distribution is engendered, as could be the case particularly in rural areas. Such policies could include tailored gender-based assistance for the creation of adequate storage and retail facilities available for women in rural areas and marginalized communities.

5. Incentives for suppliers, service providers and logistics to provide tailored services for female traders and consumer, and better control of the conditions under which essential goods and services are produced, stored and delivered.

6. Providing detailed information about services, locations and access to distribution facilities, especially for women in rural areas, that is free of charge, accessible online and in print.

7. With respect to the differentiated or unequal access to, control over, and knowledge about existing resources in a specific context, community or group, policy interventions must be tailored to adequately correspond to such needs.

8. A database of registered suppliers and services providers should be available and accessible at no extra fees or charges. The database should gather, file and record enough information from the suppliers and service providers such as (tax registration number, address, owners, etc.).
Section 6

Dispute Resolution and Redress

KEY OBJECTIVES

1. Equal access to the judicial system and services.

2. Development of equal, fair, effective, transparent and impartial mechanisms to address women’s complaints as traders and consumers.

3. Ensuring that information on redress and other dispute-resolving procedures are made available.

4. Providing equal access on remedies to women traders and consumers without imposing a cost, delay or undue burden on the economic value at stake.

1. Equal access to the judicial system and services should ensure that the ultimate resolution of any dispute regarding a consumer protection matter in respect of a product or service is affordable, timely and transparent.

2. Development of equal, fair, effective, transparent and impartial mechanisms to address women’s complaints as traders and consumers, especially women from rural areas, through administrative, judicial and alternative dispute resolution, including for cross-border cases.

3. Maintaining legal and/or administrative measures to enable consumers or, as appropriate, relevant organizations to obtain redress through formal or informal procedures that are expeditious, fair, transparent, inexpensive and accessible. Such procedures should take particular account of the needs of vulnerable and disadvantaged consumers.

4. Ensuring that information on redress and other dispute-resolving procedures are made available to women traders and consumers.
Access to dispute resolution and redress mechanisms, including alternative dispute resolution should be enhanced, particularly in cross-border disputes.

5. Providing equal access to remedies to women traders and consumers without imposing a cost, delay or undue burden on the economic value at stake, and at the same time do not impose excessive or undue burdens on the economic well-being of their families and businesses.

6. Encouraging all businesses to resolve consumer disputes in an expeditious, fair, transparent, inexpensive, accessible and informal manner, and to establish voluntary mechanisms, including advisory services and informal complaints procedures, which can provide tailored assistance to consumers.

7. Ensuring that collective resolution procedures are expeditious, transparent, fair, inexpensive and accessible to both consumers and businesses, including those pertaining to over indebtedness and bankruptcy cases.

8. A system should be in place that allows cooperation with businesses and consumer groups in furthering consumer and business understanding of how to avoid disputes, of dispute resolution and redress mechanisms available to consumers and of where consumers can file complaints.

9. The existence of the consumer agency ombudsman or equivalent institution and basic information relating to the process and procedures should be made known publicly and officially.

10. Details of the designated ombudsman or equivalent institution, and its applicable processes and procedures, including the binding nature of decisions and the mechanisms to ensure the enforcement of decisions should be make available to consumer and traders indiscriminately.
11. Women as traders and consumers should have tailored access to seek affordable and efficient recourse to a third-party ombudsman or equivalent institution. It’s imperative to gain equal access to dispute resolution mechanisms to resolve their individual disputes with businesses, and where appropriate, obtain redress.

12. Women as traders and consumers should be provided with clear, comprehensible, and accurate information on the procedure, including the process for initiating a complaint and selecting a dispute resolution mechanism, expected costs and duration of the procedure, possible outcomes, avenues for appeal, and whether the outcome is binding.