

## Resolutions ACR AGM 2013

### 1. Strategy for Consumer Education in Malta

#### A. Structure of Consumer Education Strategy

- A National Strategy for consumer education should cater for all ages, in tandem with the Ministry of Education, Ministry of Health including the Health Promotion Department. Ministry for the Environment, (interministerial strategy) the business community and the NGO sector representing consumers
- Involve all stakeholders including the Business Community, Trade Unions and NGOs in constructive dialogue
- Programmes should not be a one-size-fits-all but should cater for the needs of different sectors of society
- Exchange of good practice through European and International Counterparts
- Keeping in touch with developments in legislation and new legislation and emerging consumer products at EU and Global level
- Monitoring of progress of the Strategy through regular surveys.
- Setting up a permanent committee within the Malta Competition and Consumer Affairs Authority (MCCAA) for the drafting and execution of the Strategy
- Building a library of effective communication programmes on consumer affairs as a tool for use on the media or for group activities to ensure interaction through active participation and feedback from target groups in Local Councils, making use of specialised consumer affairs experts
- Strengthening and enhancing structures that are already in place should be the first step.
- MCCAA to be the 'umbrella' co-ordinator of the wide range of structures, agencies and departments in place is a priority
- Creating new key structures where a vacuum exists should ensure implementation measures to reach our objectives against deadlines
- Ensuring that the tools used to reach objectives are translated into well-targeted outcomes

#### B. National Strategy for Consumer Education needs to be embedded in the following:

- Empowering the consumers to ensure access to **education** and **information** thus providing them with the necessary tools to make informed choices and take positive action (empowerment)
- The National Strategy should not only cater for the 'intelligent 'or 'average' consumer but also reach out to vulnerable groups.
- Clear separation of information, (including labeling) advertising and education
- Responsible consumption at all ages
- Acquisition of skills regarding reporting consumer complaints, seeking redress
- Better access to seek effective redress and information. Reporting consumer complaints and inquiries - more exposure, using media
- Programmes should be monitored and evaluated to ensure effectiveness with regards to empowerment, in particular of young people.
- Private Property Construction- rights and obligations in cases of safety, dust pollution control

## 2. Consumer Education in Lifelong Learning Programmes

- Consumer Education should be part of a Lifelong Learning Framework  
Lifelong learning programmes are already providing consumer education in eg digital competence for vulnerable groups such as disabled, illiterate, or early school leavers, for all ages and for the elderly and pensioners, however this should be opened up to include other areas such as financial literacy, food safety etc
- A relevant programme should be delivered by experts. Training should be provided for experts to ensure that modern methods are used providing correct and updated information, education and empowerment of the consumers.
- Groups of consumers targeted should also include the most vulnerable: illiterate individuals, IT illiterate, the elderly, persons with disabilities and people at risk of poverty..

## 3. Formal and Non-formal Education

### a. Formal Education – Compulsory Schooling

- There is the need for adequate evaluation of how consumer education is being addressed in schools at different levels, whether it is only information and little input of education. Information and education cannot be treated in the same manner.
- Consumer Education should also be provided at tertiary level for all students and not only for students attending specific courses
- The strategy should provide adequate and effective mainstream education through current programmes in schools (such as PSD, which is open to all students) for school children of all ages and not only for students who take up courses where consumer affairs are relevant , such as Home Economics.
- The education programmes at all levels should focus on skills acquisition which is the key concept of empowerment
- Emphasis should be made on educating and empowering consumers of all ages, in particular children and young people to become active responsible consumers of the media and internet in particular, rather than passive consumers.

### b. Post-Secondary Education

- Tertiary Education involves Junior College, University, MCAST, ITS. The strategy should be two-forked:
- Consumer education is to be formally implemented for all students at Post-Secondary level. The word '*instruction*' is a misnomer – in modern education theory the word should be '*education*'
- More in-depth highly specialised education according to the different courses, which will also involve issues of *codes of ethics*, as part of consumer education
- Consumer education should be included in the Systems of Knowledge
- Addressing the needs and social context of young people should be one of the priorities
- Incentives for a stronger involvement of Students Organisations is one of the best ways of getting young people on board
- ACR agrees that there should be some form of recognition eg. A School Leaving Certificate

#### **4. Teacher Training on Consumer Education and Protection**

- Adequate and quality training for school staff is necessary to ensure skills and techniques for indepth education programmes in the curriculum; programmes methodology should go beyond information giving
- The B.Educ (Hons) course should include consumer training in education and consumption as well as to be included in ongoing inservice courses by the Education Department
- Specialised subjects at Secondary and Post-Secondary level, in particular those that deal with accounts and economics should also have some form of training in consumer education and consumption with the aim of giving a holistic development to individuals

#### **5. The Mass Media**

- There is the need to introduce initiatives which educate and empower consumers of all ages, in particular children and young people to become active responsible consumers of the media and internet in a general manner, rather than passive consumers.
- This should be separate from specific education programmes on the marketing of different products, but should focus on the media as products in themselves.
- Protection of consumers in distance selling- EU and non-EU products

#### **6. Food Safety – educating the consumer**

- In Malta we need to elaborate on the "farm to fork" approach, which covers all sectors of the food chain, from seeds and plants, to animal reproductive material, to feed production, primary production, food processing, storage, transport and retail sale.
- This approach, both in the EU Internal Market and the global market is increasingly providing food safety, through hazard analysis, traceability and effective enforcement, including official controls and action based on the precautionary principle.
- ACR supports public health priorities to promote healthier diets and Malta's participation in the initiative of The High Level Group on Nutrition and Physical Activity", a group of European government representatives seeking European solutions to obesity-related health issues and the importance of nutrition programmes in schools.
- Ensuring National legislation will incorporate the new legislation on food labeling aiming to ensure mandatory efficient labeling on energy, fats, carbohydrates and proteins, is due in November 2014.
- More information on foodstuffs, in particular those intended for nutritional use
- Health services and safe consumption of medicine at all ages

#### **7. The role of Public Authorities**

- Most public authorities provide information rather than education. Education involves more expertise in communication skills dealing with a variety of consumer affairs, preparation of suitable programmes for interactive activities, relevant funds etc

- Most of the questions in this section deal with information. Although information is very useful, there is the need to educate consumers to have the skills to apply the information they receive
- With regards to the Consumer Claims Tribunal, there is the need for better trained and informed individuals presiding over Tribunals (although often they are lawyers and therefore should know the law) to be able to interpret the law, to take just decisions especially when dealing with traffic issues and insurance claims.
- Local Councils should be involved to reduce bureaucracy, that is as intermediaries but should not be responsible for investigating and taking decisions, unless an expert is employed with a Local Council. This role and service should be covered by relevant legislation
- A One-stop-shop can be considered, however, the MCCA should be the overall Authority; to coordinate the various initiatives of different stakeholders, to ensure education programmes are standardised, to ensure development of expertise, technical and financial assistance to NGOs working in this field and other necessary initiatives to be taken in a fast changing scenario of consumer affairs
- The members of the Consumer Affairs Council need to be committed, ensure that they regularly update themselves regarding information, changes in amendments in laws, new legislation, modern methods of communication in reaching the public etc. So far there is provision of information rather than education. NGOs need funds to operate effectively in the above proposals

#### **Other Stakeholders**

- Employers themselves need to change their perception of consumer education; this can be done through specific programmes tailor-made for them, which in the end will serve employers to see the economic and social value of consumer education (win-win situations)
- Providing consumer education in marketing departments in the private sector can provide for better marketing skills and techniques for their products; ethics is a very important area when dealing with production and marketing
- The role of the Business sector: there is the need for training and education, including also officials in human resources management (perhaps co-ordination with FHRD could be one suggestion). Educated consumers are an asset to business. (win-win situations)

### **8. Non-governmental Organisations/Private Sector**

- Members of Consumers Associations need time, expertise and commitment; they need to keep themselves constantly informed of developments, new issues that rise from time to time and have acquired communication skills.
- To work efficiently they need funds to employ experts and other necessary human resources, as well as use modern technology, including the social media.
- However personal contact and exchange of experiences of consumers is an essential method of empowerment and I think this should be one of the priorities of a Consumer Association

### **9. Sustainable Consumption**

- Effective education programmes need to be applied also to sustainable consumption.
- Strengthening interministerial initiatives currently being run are a good foundation. While there is the need that trained personnel are qualified and well informed, (information),

plans to adequately train personnel in educational and communication skills and techniques are also essential

## 10. Financial Education –Educating the Consumer

- The setting up of a Commission for Financial Education is a very important step forward. Responsible Consumption should be part of its remit
- The aim should not only be to pass on knowledge and skills (financial education),<sup>1</sup> but also to ensure people are sufficiently financially literate to be able to take the right decisions on managing their personal finances in the real world (financial empowerment)
- Financial education will allow consumers to make informed decisions, and promote the **intelligent consumption** of financial products. This issue is becoming a common objective for governments, regulators and supervisory authorities.
- Financial Education on Products and Services to know which products and services can be offered and the different terms and conditions, what to watch out for, what is suitable for the various lifestyle needs and risk attitudes
- The ACR supports the development of online consumer education tools for adults (**DOLCETA**), referred to in the Consultation document, and the establishment of the Expert Group on Financial Education (**EGFE**) by the Commission in October 2008. The EGFE meets regularly to examine the different strategies for rolling out financial education programmes, encouraging public-private cooperation to improve the way programmes are implemented

## 11. Genetically Modified Organisms

There is the need for more accurate information, education and protection for consumers specifically based on reliable evidence on Genetically Modified Organisms and their impact on:

- Overall health of consumers and health illnesses that have been linked to consumption of GMOs
- The impact on the environment
- The Malta Environment Authority is urged to provide more information, guidance and evidence based information on the country of origin of GMOs, both European and international.
- The products known so far may have been genetically modified and precautions need to be taken to ensure that the consumer is in a position to know what foodstuffs are safe to consume

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<sup>1</sup> EESC ECO 297, July 2011 Financial Education and responsible consumption

