



Office for Product  
Safety & Standards

# **EIP Consumer Agency Research: Research to inform the components, implementation and evaluation of best practice in creating pro-consumer institutional frameworks in the Philippines**

Final Report

January 2026



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## List of Acronyms

**GESI** Gender Equality and Social Inclusion

**AHLPCP** ASEAN High-Level Principles on Consumer Protection

**WEE** Women's Economic Empowerment

**ACCP** ASEAN Committee on Consumer Protection

**ACEI** ASEAN Consumer Empowerment Index

**ASAPCP** ASEAN Strategic Action Plan on Consumer Protection

**AMS** ASEAN Member States

**UNGCP** United Nations Guidelines for Consumer Protection

**PCCI** Philippine Chamber of Commerce and Industry

**ACCSQ** ASEAN Consultative Committee on Standards and Conformance

**ADR** Alternative Dispute Resolution

**ODR** Online Dispute Resolution

**PWDs** Persons with Disabilities

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# Executive Summary

## Introduction to the project

Best practices in consumer protection highlight the need for strong institutional frameworks, effective consumer education, accessible redress mechanisms, and multi-stakeholder collaboration. Within these frameworks, consumer organisations play a crucial role in informing consumers, advocating for policy changes and facilitating dispute resolution.

The Office for Product Safety and Standards (OPSS), which operates under the UK Department for Business and Trade (DBT), is the UK's national regulator for most consumer products. OPSS is the delivery lead for the Regulatory Reform Pillar (RRP) of the four-year ASEAN Economic Integration Programme (ASEAN EIP)<sup>1</sup>, funded by the Foreign, Commonwealth & Development Office (FCDO). RRP covers four workstreams on: consumer product safety, good regulatory practices, intellectual property and standards and national quality infrastructure.

The RRP of the ASEAN EIP seeks to support ASEAN to improve their regulatory and standards systems through technical assistance, knowledge sharing and capacity building. It addresses ASEAN priorities, where aligned with UK interests, and emphasises women's economic empowerment and micro, small and medium enterprises (MSMEs). The RRP operates largely in a government-to-government model, highly valued by ASEAN. To deliver the most impact, the programme operates regionally and in-country.

The ASEAN Committee on Consumer Protection (ACCP) plays a critical role in supporting the ASEAN region's commitment to consumer protection – implementing and monitoring regional standards and measures - and is therefore a key stakeholder under the ASEAN EIP. The current study is focused on supporting the consumer product safety workstream's bilateral work with the Philippines. The objective of the study is to bridge the implementation gap between ASEAN consumer protection commitments and national level reforms in the Philippines. The primary focus is to analyse existing frameworks, identify best practices, and provide policy recommendations to enhance consumer protection mechanisms. By incorporating case studies of successful and less successful consumer protection initiatives, the research offers practical insights into what has worked in similar contexts and how these lessons can be applied in the Philippines. The study has also developed an implementation toolkit which provides a practical guide on how the research recommendations can be effectively implemented by government agencies and consumer organisations.

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<sup>1</sup> Partner of the UK Government, the Association for South East Asian Nations (ASEAN) Secretariat

## The current landscape for consumers in the Philippines

This study focuses on the Philippines. According to the ASEAN Consumer Empowerment Index (ACEI) 2020, consumer awareness and access to redress mechanisms in Philippines remain moderate.

This evidence contrasts somewhat with a recent ASEAN Consumer Empowerment Index 2024 survey which found that Filipino consumers generally have strong levels of consumer awareness, with growing awareness of redress – rising from 55% of respondents who were aware of the channels through which they could seek redress in the 2020 edition of the survey to 70% in 2024. However, it is worth noting that 81% of the 2024 survey sample was drawn from urban areas. The survey also found that where respondents hold less proficiency with basic numeral skills and financial skills, as well as in understanding product usage, they were less likely to pursue claims. This aligns with evidence concerning the challenges surrounding consumer associations in rural areas and the lower levels of consumer awareness in these locations.

Many Filipino consumers are unaware of their rights or lack the necessary means to seek redress when needed. Vulnerable populations, including low-income consumers and women, face additional barriers in asserting their rights. The government has therefore identified consumer protection as a national priority and is working towards aligning its policies with ASEAN's high-level principles on consumer protection<sup>2</sup>.

This report outlines the Philippines' active involvement in international consumer protection initiatives, including participation in ASEAN forums and the International Consumer Protection Enforcement Network. It highlights ongoing legislative reform through the revised Consumer Protection Law and collaborations with other countries at international level. These efforts collectively aim to align policies, exchange knowledge, and enhance consumer welfare while promoting fair competition and economic growth.

The involvement of consumer associations is emphasised as essential for effective advocacy and cooperation. Filipino consumer associations face important challenges such as low membership, representation in rural areas and the need for further stakeholder engagement. The analysis underscores the balance between fostering business development and engaging with consumer associations, especially in emerging sectors like e-commerce and with particular focus on vulnerable consumers and the mechanisms for redress.

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<sup>2</sup>ASEAN Committee on Consumer Protection (ACCP), ASEAN High-Level Principles on Consumer Protection (Jakarta: ASEAN Secretariat, July 2023), <https://asean.org/wp-content/uploads/2023/07/ASEAN-High-Level-Principles-on-Consumer-Protection.pdf>

## Summary of findings and recommendations

The conceptual review highlights several interconnected themes critical for strengthening consumer protection. The analysis suggests that strengthening consumer protection in the Philippines requires a multi-pronged approach that addresses both systemic and specific challenges. Key findings and recommendations include:

- **Bridging the Knowledge-Action Gap:** Beyond basic awareness of rights, consumers need practical knowledge on *how* to enforce their rights and access redress mechanisms. This requires targeted educational programs that translate legal provisions into actionable steps.
- **Enhancing Enforcement Credibility:** Addressing perceived weaknesses in penalty enforcement and ensuring visible, consistent application of laws is crucial to build consumer trust and encourage the filing of legitimate complaints.
- **Fostering Collective Consumer Action:** Strategies are needed to increase participation in consumer organisations, enabling a stronger, more unified consumer voice to influence policy and hold businesses accountable. This includes supporting the capacity and visibility of these organisations.
- **Tailoring for Vulnerabilities:** Policies must adopt an intersectional approach to address the compounded challenges faced by specific vulnerable groups (e.g., low-income, rural, elderly, women, MSMEs, PWDs), ensuring that protection measures are truly accessible and relevant to their unique circumstances.
- **Leveraging Public-Private Partnerships:** Collaborative efforts between government and the private sector can significantly amplify the reach and impact of consumer education and awareness campaigns, fostering a culture of responsible market conduct.
- **Modernising for the Digital Economy:** Consumer protection frameworks need to evolve rapidly to address new risks in e-commerce and cross-border transactions. This necessitates enhanced digital surveillance capabilities, robust international cooperation mechanisms, and continuous consumer education on online purchasing risks.
- **Strategic Alignment with ASEAN and Global Norms:** National reforms should be explicitly aligned with the ASEAN High-Level Principles on Consumer Protection (AHLPCP) and the ASEAN Strategic Action Plan on Consumer Protection (ASAPCP). Leveraging global good practices from frameworks like those by OECD and UNCTAD will ensure effective, sustainable outcomes and strengthen the Philippines' position in regional and international consumer protection efforts.

# 1. Introduction

## 1.1. Project Overview

**The ASEAN region's commitment to consumer protection is driven by its large consumer base.** Exceeding 600 million individuals, and because of the increasing complexities arising from globalisation, cross-border purchasing, demographic shifts, and technological innovation, particularly in digital adoption and e-commerce<sup>3</sup>, the region recognises that effective consumer protection and access to effective redress mechanisms is vital for well-informed consumer decisions.<sup>4</sup>

**The ASEAN Committee on Consumer Protection (ACCP) plays a central role towards this commitment.** It has ensured that consumer protection laws are in place across all ASEAN Member States and has developed regional initiatives such as the ASEAN Framework of Cross-Border Cooperation, the ASEAN Capacity Building Roadmap for Consumer Protection 2025, and the ASEAN Consumer Empowerment Index.<sup>5</sup> These initiatives reflect a concerted regional effort to harmonise and strengthen consumer safeguards.

**The Philippines, as the focus country for this project, is actively engaged in the regional efforts on consumer protection.** The **Department of Trade and Industry (DTI)** of the Philippines is undertaking a pilot ASEAN Consumer Impact Assessment (CIA) exercise, which is a component of the ASEAN Strategic Action Plan on Consumer Protection (ASAPCP) 2025.<sup>6</sup> Furthermore, the country is in the process of revising its **Consumer Protection Law**, aiming to address critical issues such as more effective consumer redress, enhanced protection for vulnerable consumers, and the regulation of unfair contract terms.<sup>7</sup> This ongoing legislative reform underscores the Philippines' commitment to modernising its consumer protection landscape in alignment with regional and global best practices.

## 1.2. Purpose and Scope

**In 2021, the UK became a Dialogue Partner to the Association of Southeast Asian Nations (ASEAN).** To support their ASEAN dialogue partnership, OPSS is leading the design, scoping and delivery of a Regulatory Reform (RR) programme of capacity and capability building and technical assistance work in ASEAN Member States (AMS) that are eligible for Official Development Assistance (ODA) (Indonesia, Laos, Vietnam, Cambodia, Thailand, Philippines, Malaysia). One of the pillars of the RR programme regards consumer product safety.<sup>8</sup>

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<sup>3</sup> Consumer Protection - ASEAN Main Portal, accessed on August 18, 2025, <https://asean.org/our-communities/economic-community/competitive-innovative-and-inclusive-economic-region/consumer-protection/>

<sup>4</sup> Ibid.

<sup>5</sup> Ibid.

<sup>6</sup> Consumer Protection in ASEAN II (PROTECT II) - GIZ, accessed on August 18, 2025, [https://www.giz.de/en/downloads\\_els/PROTECT%20Pulse%20Vol%202014.pdf](https://www.giz.de/en/downloads_els/PROTECT%20Pulse%20Vol%202014.pdf)

<sup>7</sup> Ibid.

<sup>8</sup> Gov.uk (2025). Regulatory reform for businesses and consumers in ASEAN countries. Available at: Regulatory reform for businesses and consumers in ASEAN countries - GOV.UK

The project '**Research to inform the components, implementation and evaluation of best practice in creating pro-consumer institutional frameworks in the Philippines**' will inform the design of impactful interventions for the **Regulatory Reform (RR) pillar and its consumer protection workstream**. The workstream will be able to support the development of best practice amongst consumer organisations in ASEAN and will provide a clear methodology for measuring their success. Ultimately, the research conducted will feed into the overarching RR pillar intended impact, i.e. enhanced regulatory and standards systems in ASEAN Member States (through reducing red tape, fostering a more predictable business investment environment; leveraging standards; strengthening Intellectual Property (IP) protection and enforcement and the use of IP for business growth; fostering economic empowerment for women and support for micro, small and medium enterprises; and better protecting consumers, particularly the most vulnerable in society). In particular, the objectives of this research project are:

- **Objective 1: To identify best practice in building a “pro-consumer” framework in the Philippines.** It will observe different interpretations (incl. differences with the UK), with specific focus on the role of consumer organisations and in line with the relevant AHLPCP principles and associated indicators.
- **Objective 2: To provide well-evidenced recommendations** on what the Philippines government can/ should do **to better empower/ enable consumer organisations and their engagement with government and industry**.

The outputs include an implementation Toolkit, in the shape of a series of guidelines for policy makers, regulators, and consumer associations in the Philippines to promote a “pro-consumer” culture. It provides an evidence-based roadmap anchored in three key modules for translating the ASEAN High-Level Principles on Consumer Protection (AHLPCP) into practical actions that reflect national priorities and institutional realities.



### Best practice in consumer protection: building a “pro-consumer” framework

**Good practice (or best practice)** in consumer policy refers to approaches, policies, or interventions that have demonstrated effectiveness in achieving desired consumer protection outcomes, are adaptable to different contexts, and align with ethical and equitable principles. Criteria for evaluation typically include:

- reach (scope of impact),
- uptake (adoption by target groups),
- inclusiveness (addressing diverse consumer needs, especially vulnerable groups),
- cost-effectiveness (efficient resource use),
- transferability (applicability to other contexts), and
- alignment with high-level principles.

A ‘pro-consumer framework’ broadly refers to a comprehensive and adaptive system of policies, laws, initiatives, institutions, and mechanisms designed to safeguard consumer rights, promote their well-being, and ensure fair and transparent market operations, which includes monitoring and enforcement activities. This would also include businesses’ responsibility to ensure safe products are placed in the market.

Annex A to this report provides more information on these two key concepts.

In terms of product scope, the analysis has focused, to the extent possible on product sectors that are relevant to OPSS and were agreed during the interim phase.<sup>9</sup>

This research project has been undertaken for the Office for Product Safety & Standards (OPSS) by the Centre for Strategy & Evaluation Services (CSES).

### **1.3. Overview of Methodology**

The methodological tools include both a literature review and key stakeholder consultation. A number of case studies were also developed. The project has also included the development of a toolkit for the Philippines on consumer protection as a stand-alone document. A full bibliography is annexed to this report.<sup>10</sup>

#### *Literature review*

**Regarding the literature review, the research has made use of the available resources developed by ASEAN.** This includes the ASEAN Strategic Action Plan on Consumer Protection (ASAPCP), the ASEAN High-level Principles on Consumer Protection (AHLPCP) – which provide a framework to achieve the objectives of the ASAPCP – and the ASEAN Guidelines on Consumer Associations. In particular, the Guidelines have been used for a critical reflection on how to improve the interplay between government and civil society in the areas of consumer protection and education.

This analysis is based on the main needs and gaps in the engagement and in the effectiveness of the actions of consumer associations in the Philippines. Other sources include UK literature, such as the OPSS principles on engaging with consumer bodies.

**A set of questions guided the research and analysis.** These are shown in the box below.

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<sup>9</sup> Including cosmetics, toys, electrical and electronic equipment, furniture and furnishings, gas appliances, radio equipment, pyrotechnics as well as consumer goods that fall under the General Product Safety Regulations (e.g. jewellery, clothing). Agricultural and pharmaceutical product sectors will be excluded from the research.

<sup>10</sup> Some of the linked sources on Filipino websites were current at the time of research and publication, but may later experience outages or be removed as the website structure changes.

## Key Research Questions

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1. What are the needs and gaps regarding the engagement and effectiveness of consumer associations in the Philippines?
2. What does the evidence tell us are the key implementation gaps for the Philippines in relation to principles 2,4,6 and 7 of the AHLPCP?<sup>11</sup> And what does the evidence tell us on how to address these gaps in this ASEAN country (both from a government and consumer organisation perspective)?
3. For existing consumer organisations in the target ASEAN Member States (AMS), what does the evidence tell us are the key drivers of the level of membership (i.e. why do many AMS consumer organisations suffer from low membership)?
4. What does the evidence tell us about the best practice that should be applied for developing consumer awareness and education campaigns to educate and empower consumers to make informed decisions about purchasing and using products?
  - a. To include examples of public-private sector collaboration on consumer and business awareness campaigns that have driven awareness of consumer protection at national level
  - b. To include consideration of the role of consumer group networks and advocates in the regions and provinces
5. What does the evidence tell us about relative consumer empowerment between men and women and the most vulnerable in the Philippines? What does the evidence tell us about increasing consumer empowerment in underrepresented groups?

Following the questions above, a methodological framework was developed to address these questions and related concepts. Further detail on the conceptual framework is provided in Annex A.

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<sup>11</sup> Consumer empowerment and education, access to effective redress mechanisms, strong consumer advocacy and high levels of cooperation, respectively.

**The conceptual framework for this study was developed through a desk-based, literature-driven approach.** Designed to ensure consistency, rigour, and policy relevance, the starting point was a systematic review of ASEAN policy instruments – most notably the ASEAN Strategic Action Plan on Consumer Protection (ASAPCP 2016–2025), the ASEAN High-Level Principles on Consumer Protection (AHLPCP), and the ASEAN Guidelines on Consumer Associations. These documents provide the region's normative anchors and high-level definitions, which were supplemented with global benchmarks from the UN Guidelines on Consumer Protection (UNGCP), the OECD Consumer Policy Toolkit, and UNCTAD guidance.

**Regional and global material was then cross-referenced with academic and policy literature relevant to the Philippines and other ASEAN Member States.** Key sources included legal reviews, peer-reviewed articles, diagnostic reports (e.g. ASEAN Consumer Empowerment Index 2020), and past external peer reviews of consumer protection in the Philippines. Where definitions diverged across sources, this was explicitly noted, and a working definition was proposed that balances conceptual clarity with applicability to the Philippine context.

**The framework has been deliberately structured around the project's objectives and scope, aligning with key terms that appear in the research questions.** Concepts were grouped under four thematic categories – Core consumer protection frameworks; Stakeholder and participation concepts; Gender equality and social inclusion (GESI) – mirroring the project's dual focus on legal-institutional arrangements and the empowerment of consumer organisations, with cross-cutting attention to inclusiveness. Within each category, concepts were selected based on their direct relevance to the research objectives: (i) to identify best practice in building a pro-consumer framework in the Philippines, and (ii) to develop evidence-based recommendations for government action. This approach ensures that the conceptual framework is a practical tool that provides definitional clarity and shared reference points to guide the subsequent analysis of the Philippines' consumer protection system, the case studies of good practice, and ultimately the development of a tailored implementation toolkit.

Within the framework, six case studies have been developed. The case studies provide first-hand evidence on the key issues of concern within the study – based on direct consultation with stakeholders, as well as documentary review. These points include drivers and barriers that impact consumer associations; contextual factors that affect consumer outcomes; and the role of technology within the consumer affairs landscape.

The case studies provided additional evidence for the identification of key measures and mechanisms to address the gaps and needs in terms of consumer protection in the Philippines. The full list of case studies is presented in the table below.

**Table 1: Case studies and rationale for selection based on findings to Interim report stage**

Case study	Rationale	Area of focus
1. Redress mechanisms	The literature indicates that although redress mechanisms are well established in the Philippines awareness and take-up is lacking	<b>Access to effective redress:</b> This case study investigates and compares the Filippino customer redress system in relation to other ASEAN nations to assess transferability of “best practice” (e.g. Thailand which has made progress in implementing online dispute resolution for business to consumer disputes and applications for the submission of online complaints)
2. Malayang Konsyumer (MK) consumer association	An example of a consumer organisation that brought a claim against a large retailer for malpractice	<b>Consumer organisations’ role:</b> The model of MK and how it mobilised support is explored.
3. Kalasag Taskforce	A successful example of a government-led taskforce that tackled the sale of illicit products in the Philippines	<b>Cooperation/networking:</b> This case study explores how the taskforce mobilised enforcement action: which groups were brought together? Were there barriers? How were consumer involved?
4. E-commerce / digital	Rapacious change on account of new digital technology – with literature indicating that legislative protection is struggling to keep pace	<b>Consumer policy landscape:</b> This case study explores emerging threats by the onset of e-commerce (e.g. data privacy) and what mitigations can be drawn upon, e.g. digital literacy, regulatory enforcement, etc. also in the context of other AMS’ strategies
5. Vulnerable consumers and policy making—approaches	The needs of vulnerable consumers are accounted for in the Philippines, but several risk factors can combine to place strain on outcomes, e.g. poverty/rural areas	<b>Protection of vulnerable consumers:</b> Comparative exploration of optimal approaches to the protection of vulnerable consumers between the Philippines and other AMS – with a focus on the role of consumer associations

Case study	Rationale	Area of focus
6. Consumer campaigns	This case study explores how key learnings from successful consumer campaigns, incl. UK approaches, can be translated into the Filippino context	The key components that underpin successful consumer campaigns in the UK are assessed and analysed in relation to the Filippino context

### *Consultations*

A series of semi-structured interviews have been conducted to gather relevant information to complement the evidence collected through the literature review. Interviews have included both consumer representatives and government officials responsible for policy implementation and enforcement. Additionally, interviews have been conducted with experts, in particular legal advisors with knowledge of consumer protection practices in ASEAN. Eleven interviews were undertaken.

The questions were tailored to the interviewee's specific role and experience in relation to the case study. The full list of questions is included in Annex B.

The list of stakeholders interviewed is provided in the table below.

**Table 2: List of stakeholders interviewed**

List of Stakeholders Interviewed
Department for Trade & Industry (the Philippines Government) – Consumer Protection and Advocacy Bureau/International Relations Unit
Department for Trade & Industry (the Philippines Government) - Cordillera Administrative Region Unit
Legal Expert on competition law in the Philippines
Assistant Professor, Sukhothai Thammathirat Open University
Bulacan Consumers Affairs Council Inc
Malayang Konsyumer Group
SUKI Network
Thai Consumer Council
Office for Product Safety & Standards
Kalasang Taskforce – DTI official
Filippino Competition Commission

Interviews were conducted from the 15<sup>th</sup> of September to the 31<sup>st</sup> October 2025, over a six-week period. The interview period was extended to address the challenges the team faced in engaging with stakeholders in the Philippines, as well as in other AMS.

In engaging with stakeholders through the consultation the study team were mindful that findings could usefully feed into the emerging Consumer Panel that is under development, in the Philippines. The needs and challenges highlighted in this report do speak to barriers that this new body will need to grapple with.

### *Toolkit Development*

The development of the toolkit benefitted from the documentary review and interviews conducted to feed the analysis included in this report. Specific questions were added to interview guides to investigate the main benefits and priorities of a toolkit for the Filipino government.

The development of the toolkit also took stock of the examples already available at the international level, to guide governments in shaping consumer protection policy and empowerment. These are presented in Annex C.

## **1.4. Structure of this report**

This document is the draft final report for the study. The purpose of the report is to present the findings of the research, including conclusions and recommendations that complement the toolkit. The different sections below present the emerging findings on the key research questions, based on the literature and pending further consultation, as follows:

- The current Section 1 provides an overview of the project, its main objectives and methodological approach.
- Section 2 describes the current consumer policy landscape in the Philippines, including the main national legislation and key stakeholders.
- Section 3 summarises the results of the desk research in terms of consumer empowerment and education in the Philippines and engagement and effectiveness of consumer associations, including their role, main needs and gaps.
- Section 4 presents the summary of findings and recommendations.
- The Annexes include the overarching conceptual framework of the study.

Throughout the report, two types of information boxes are included. These highlight important information that add further clarity and detail to the findings. The blue boxes are marked with an information symbol and generally add further conceptual clarity to each section; other boxes indicate case studies and examples, which serve as instances in which the findings have played out in practice.

## 2. Consumer policy landscape in the Philippines

### 2.1. Overview

Over the past three decades, the Philippines has progressively strengthened its consumer protection framework through a series of legislative milestones.

As shown in the below figure, the foundation was laid with the 1992 Consumer Act (RA 7394), followed by key sectoral and cross-cutting laws on e-commerce, data privacy, competition, product safety, and most recently financial consumer protection. This sequence highlights both the broadening scope of consumer rights and the increasing complexity of regulatory mandates.

**Figure 1: Timeline of Major Consumer Protection Legislation in the Philippines (1992–2022)**



Today consumer protection in the Philippines is shaped by a layered policy and legal environment that spans domestic law, ASEAN-level commitments, and international standards. The broader legal and institutional landscape plays an important role. Regionally, the Philippines is embedded in ASEAN's consumer protection agenda, most notably the **ASEAN High-Level Principles on Consumer Protection (AHLPCP)**, the **ASEAN Strategic Action Plan on Consumer Protection (ASAPCP 2016–2025)**, and the **ASEAN Guidelines on Consumer Associations**. These frameworks provide not only aspirational benchmarks but also concrete indicators, peer reviews, and cooperative mechanisms through which Member States, including the Philippines, are expected to strengthen their consumer protection regimes.



## ASEAN High-Level Principles on Consumer Protection (AHLPCP)

The AHLPCP are a set of guiding principles adopted by ASEAN Member States to provide a common framework for improving consumer protection across legislative, institutional, and other dimensions. They serve as the highest level of guidance for consumer protection policy and planning within the region.

**An effective consumer protection regime depends not only on robust laws and regulations but also on the institutions and actors responsible for their implementation, enforcement, and oversight.** In the Philippines, the landscape involves numerous government agencies, quasi-judicial bodies, consumer organisations, business associations, and local government units. Each of these actors plays a role in shaping how consumer rights are safeguarded, how redress is provided, and how consumers are educated and empowered.

**This section describes and assesses the policy context to consumer protection in the Philippines.** Findings on its effectiveness, based on the reviewed literature, are provided at the end of the section. The key concepts used in this section are described below. More information is given in the conceptual framework in Annex A.



## Key Concepts in Understanding the Consumer Policy Landscape in the Philippines

- A ‘**Regulatory Reform**’ is a systematic review and improvement of consumer protection laws to balance consumer welfare with innovation/competition.
- ‘**National Quality Infrastructure (NQI)**’ refers to institutions and processes (standards, accreditation, metrology, conformity assessment) ensuring product quality and safety.

## 2.2. Existing frameworks on consumer protection

### National legislation

**At the national level, the *Consumer Act of the Philippines (RA 7394)* remains the cornerstone legislation.** This is complemented by sectoral laws and regulations covering product standards, financial services, telecommunications, e-commerce, and data privacy. Other legislation is summarised in the next table.

**Table 3: Core Laws and Regulations Shaping Consumer Protection in the Philippines**

Law / Regulation	Year	Scope / Key Provisions	Relevance to Consumer Protection	Link to Law / Official Source
<i>Consumer Act of the Philippines (RA 7394)</i>	1992	Comprehensive framework covering consumer rights, product quality and safety, deceptive sales practices, credit transactions, warranties, and redress mechanisms.	Foundational law; defines rights, responsibilities, and institutional mandates for consumer protection.	<a href="#">RA 7394 – Consumer Act</a>
<i>E-Commerce Act (RA 8792)</i>	2000	Legal recognition of electronic contracts, signatures, and transactions; regulates online business practices.	Critical for digital consumer rights, online transactions, and dispute settlement.	<a href="#">RA 8792 – E-Commerce Act</a>
<i>Data Privacy Act (RA 10173)</i>	2012	Establishes data protection rights; creates the National Privacy Commission.	Protects consumers' personal and financial data in online and offline commerce.	<a href="#">RA 10173 – Data Privacy Act</a>
<i>Product Standards Law (RA 4109, as amended)</i>	1964 (amended)	Provides the legal basis for developing and enforcing Philippine National Standards (PNS).	Ensures product quality and safety; forms the basis for mandatory certification schemes.	<a href="#">RA 4109 – Product Standards Law</a>
<i>Food, Drug and Cosmetics Act (RA 3720, as amended by RA 9711)</i>	1963 / 2009	Regulates manufacture, import, sale, and labelling of food, drugs, devices, and cosmetics.	Protects consumer health and safety; mandates FDA oversight.	<a href="#">RA 3720 / RA 9711 – FDA Act</a>
<i>Philippine Competition Act (RA 10667)</i>	2015	Prohibits anti-competitive agreements, abuse of dominance, and anti-competitive mergers.	Promotes fair markets and prevents consumer harm from monopolistic practices.	<a href="#">RA 10667 – Competition Act</a>

Law / Regulation	Year	Scope / Key Provisions	Relevance to Consumer Protection	Link to Law / Official Source
<i>Financial Consumer Protection Act (RA 11765)</i>	2022	Provides a legal framework for safeguarding consumer rights in the financial sector; mandates BSP, SEC, IC, and CDA oversight.	Strengthens consumer rights in banking, securities, insurance, and credit cooperatives.	<a href="#">RA 11765 – Financial Consumer Protection Act</a>
Sectoral Regulations (e.g. Energy Regulatory Commission, NTC, DA, NFA)	Various	Industry-specific regulations covering utilities, telecoms, agriculture, insurance, securities.	Provide tailored consumer safeguards in essential services and markets.	-

**Limited evidence has been found in the literature on the effectiveness of the above regulatory framework.** Dewi R S (2024) notes that the Consumer Act of the Philippines, or Republic Act 7394, can be considered quite comprehensive as it accommodates rights and legal protections for consumers, including the right to accurate information and consumer safety, sanctions and legal remedies for consumers, including business liability such as refunds or replacements if a product does not meet the promised or advertised standards.<sup>12</sup> According to Arellano-Asas (2024) while consumers generally believe the Consumer Act is effective in ensuring product quality and safety, and reducing deceptive practices, they also feel they are not adequately informed about their rights and lack the knowledge of how to enforce them.<sup>13</sup> The study, based on a survey of 105 consumers, highlighted the need to promote consumer education, clearer guidelines on acceptable sales practices, and areas for improvement in online marketplaces, consumer awareness, and enhanced enforcement capabilities.

**Evidence points to fast-moving changes within consumer markets which render the Consumer Act, the principal legislative vehicle for consumer protection, as outdated in certain regards, resulting in legal gaps.** It has been argued that both Government Agencies and consumer associations have been left ill-equipped to deal with new emerging threats such as online fraud and misleading digital advertisements, with Government taking actions to establish new agencies to

<sup>12</sup> Retno Sari Dewi, Dwiatmanto, and Surjanti. "Comparison of Consumer Protection Laws Between Indonesia, the Philippines, and South Korea in Achieving Justice." SASI 30 no. 2 (2024): 169-182. <https://doi.org/10.47268/sasi.v30i2.2048>

<sup>13</sup> Merian Arellano-Asas (2024): Review on the Implementation of the Consumer Act of the Philippines: Insights to Its Plausible Future, Open Access, Int. J. Manag. Account. 2024; 6(4), 71-84 | available at: [https://www.universepg.com/public/img/storage/journal-pdf/1728142059\\_Review\\_on\\_the\\_Implementation\\_of\\_the\\_Consumer.pdf](https://www.universepg.com/public/img/storage/journal-pdf/1728142059_Review_on_the_Implementation_of_the_Consumer.pdf)

specifically guard consumers against these challenges.<sup>14</sup> This is despite changes being made to regulations – such as the definition of new terms such as ‘online merchant’, as well as the introduction of stronger penalties for violations.<sup>15</sup>

**In addition, the approach to consumer protection normally places the burden of proof on the consumer or enforcement body.** These must test and prove non-compliance rather than placing a clear legal responsibility on manufacturers which differs from other approaches, including the UK (see box below).

### COMPARING TOYS AND CONSUMER PROTECTION IN THE PHILIPPINES AND THE UK

Traditionally toy consumer protection has differed between the Philippines and the UK in terms of regulatory approach, mandatory markings, and enforcement mechanisms. Lately however, the Filipino system has been undergoing a transition moving towards a more robust product notification and safety compliance regime, including mandatory safety labelling.

The Philippines' system is based on the Toy and Game Safety Labelling Act of 2013 (R.A. 10620). The law requires that all toys sold in the country must meet the Philippine National Standards (PNS) for toy safety. This includes specific requirements for product labelling, such as warning labels for potential choking hazards. The Department of Trade and Industry (DTI), along with the Food and Drug Administration (FDA), is responsible for enforcing these standards. They conduct market surveillance and can seize non-compliant products.

**Approach:** The system is more focused on ensuring that products carry the required labelling and that they don't contain hazardous substances, but the burden of proof falls on the consumer or enforcement body to test and prove non-compliance after the product is already on the market. Under the Act consumers can and are encouraged to report non-compliant toys to the FDA or DTI.<sup>16</sup>

In the UK, consumer protection for toys is a highly regulated system governed by the Toys (Safety) Regulations 2011. Toys must carry a UKCA (UK Conformity Assessed) mark, which signifies compliance with UK safety standards. Local authority Trading Standards offices are responsible for enforcement. They have significant powers to conduct market surveillance,

<sup>14</sup> Inquirer.Net (2025). Marcos vows stronger consumer protection against online fraud. Available at: <https://newsinfo.inquirer.net/2100452/marcos-vows-stronger-consumer-protection-against-online-fraud>

<sup>15</sup> Dimagiba, A (2025). Consumer Act Revisited. Available at: <https://mb.com.ph/2021/2/13/consumer-act-revisited>

<sup>16</sup> FDA. FDA Advisory No. 2020-2022. Reiteration of the mandatory labelling requirements for toys and child care article products pursuant to the IRR of RA 10620. Available at: <https://www.fda.gov.ph/fda-advisory-no-2020-2022-reiteration-of-the-mandatory-labeling-requirements-for-toys-and-child-care-article-products-pursuant-to-the-irr-of-ra-10620>

request technical documentation from manufacturers, and initiate product recalls.

**Approach:** The system is proactive, placing a clear legal responsibility on manufacturers and importers to prove their products are safe and meet all standards before they are sold to consumers.

### *ASEAN High-Level Principles on Consumer Protection (AHLPCP)*

The AHLPCP form the normative backbone for strengthening consumer protection in the Philippines within the ASEAN context. The principles are intended to facilitate AMS in "benchmarking against international best practices".<sup>17</sup> They are also "adaptable to changes in the AEC and should form the basis for the modernisation of consumer protection legislation in ASEAN".<sup>18</sup> AHLPCP serve as a practical framework for assessing existing national frameworks and guiding a gradual, context-sensitive convergence towards higher standards across ASEAN. For the Philippines, this suggests that policy reforms should be explicitly linked to and justified by their alignment with the AHLPCP, demonstrating commitment to regional harmonisation while allowing for national specificities in implementation. The table below outlines the AHLPCP and how these are relevant to this study.

**Table 4: Overview of ASEAN High-Level Principles on Consumer Protection (AHLPCP) Relevant to the Project**

Principle Number and Title	Rationale	Key Indicators for Implementation	Relevance to the Philippines Context
<b>Principle 2:</b> Consumers are Equipped with the Skills, Knowledge, Information and Confidence to Exercise their Rights	Good, reliable information is essential for informed choices; addresses information gaps in less-developed AMS. <sup>4</sup>	Identification of consumer skills deficits; availability of consumer education strategy (formal/non-formal, tailored for vulnerable groups); emphasis on media role; information availability in various formats; online learning tools.	Directly informs recommendations on consumer education, awareness campaigns, and information dissemination strategies, especially for vulnerable groups and digital literacy.

<sup>17</sup> Ibid.

<sup>18</sup> Ibid.

Principle Number and Title	Rationale	Key Indicators for Implementation	Relevance to the Philippines Context
<b>Principle 4:</b> Consumers Have Access to Appropriate and Convenient Sources of Advice and Redress including Alternative Dispute Resolution (ADR)	Consumers desire quick and easy redress; effective complaint handling builds confidence. ADR offers advantages over courts. <sup>4</sup>	ADR mechanisms (consumer groups, small claims/ADR, ODR); national complaints centres by NGOs; cross-border redress mechanisms (ASEAN ODR Network); in-house business redress; promotion of high business standards; adequate administrative penalties.	Guides the assessment and strengthening of judicial and non-judicial redress mechanisms, including promoting ADR and ODR systems to improve consumer trust and access to justice.
<b>Principle 6:</b> Strong Consumer Advocacy is Promoted	The consumer voice should be heard; governments should seek consumer views and base policies on sound evidence. <sup>4</sup>	Consumer forums and associations advocate issues; regular dialogues/hearings; national consumer protection associations respond; consultations with consumer associations on policy/operational issues.	Emphasises the crucial role of consumer associations and forums, informing strategies to enhance their participation and influence in policy formulation and implementation.
<b>Principle 7:</b> High levels of Cooperation between Different Levels of Government and with Business and Other Stakeholders	Consumer protection is a system requiring effective collaboration among diverse interests and organisations. <sup>4</sup>	Practical cross-border cooperation mechanisms; joint collaboration between consumer protection, competition, and related bodies; regional codes of conduct; generic handbook on ethics; inclusion of AHLP Principles.	Underpins recommendations for multi-stakeholder engagement, public-private collaboration, and inter-agency coordination within the Philippines and across ASEAN for a "joined-up" approach.

*The 'ASEAN Strategic Action Plan on Consumer Protection (ASAPCP)'*

**The ASAPCP (2016-2025) is a comprehensive roadmap adopted by ASEAN to guide regional consumer protection efforts.** It identifies four strategic goals aimed at establishing a common framework, ensuring high levels of consumer empowerment and protection, instituting high consumer confidence in cross-border transactions, and integrating consumer concerns into all ASEAN policies.<sup>19</sup> The ASAPCP provides the strategic context and specific initiatives that the Philippines is expected to contribute to and benefit from.



## ASAPCP - Key Goals and Initiatives

- **Strategic Goal 1:** A Common ASEAN Consumer Protection Framework is Established: This includes adopting AHLPCP, conducting peer reviews of laws, modernising legislation (covering unfair contract terms, e-commerce, product liability/safety, and data privacy), ensuring effective enforcement, and making ADR mechanisms available.
- **Strategic Goal 2:** A High Common Level of Consumer Empowerment and Protection is Ensured: This goal focuses on advocating for consumer concerns through consumer forums and associations, and enhancing consumer knowledge and advocacy via online knowledge centres.
- **Strategic Goal 3:** High Consumer Confidence in AEC and Cross Border Commercial Transactions is Instituted: This covers strengthening product safety enforcement (including a Product Alert System and data collection), establishing an ASEAN Regional Online Dispute Resolution (ODR) Network, and promoting sustainable consumption.
- **Strategic Goal 4:** Consumer Concerns in all ASEAN Policies are Integrated: This involves developing a Consumer Impact Assessment mechanism and the ASEAN Consumer Empowerment Index.

**The ASAPCP is presented as a detailed action plan with specific timelines for initiatives like modernising legislation (e-commerce, data privacy), establishing ADR/ODR systems, and strengthening product safety.** This indicates that the ASAPCP acts as a powerful catalyst for domestic regulatory and institutional reforms within AMS, including the Philippines, by providing a shared agenda and benchmarks. Furthermore, its focus on cross-border mechanisms (e.g., ODR Network, Product Alert System) implies a move towards greater interoperability of national consumer protection regimes. For the Philippines, this suggests that national efforts should not be viewed in isolation but as contributing to a larger

<sup>19</sup> The ASEAN Strategic Action Plan for Consumer Protection (ASAPCP) 2016-2025: Meeting the Challenges of a People-Centred ASEAN Beyond 2015. <https://asean.org/wp-content/uploads/2021/01/ASEAN-Strategic-Action-Plan-for-Consumer-Protection-2016-2025-ASAPCP-2025.pdf>

regional architecture, necessitating alignment with ASAPCP initiatives to maximise effectiveness and facilitate cross-border consumer protection.

### *The 'ASEAN Guidelines on Consumer Associations'*

These guidelines, adopted in February 2022, provide practical orientation and good practices for the formation, formalisation, operation, and sustainability of consumer associations in AMS. They aim to strengthen the consumer movement and facilitate its meaningful engagement in policymaking processes.<sup>20</sup> These guidelines are directly relevant to strengthening the role of consumer organisations in the Philippines, informing recommendations on how to foster their growth, enhance their capacity, and integrate their voice into policy discussions.



#### ASEAN Guidelines for Consumer Associations - Featured Aspects

- **Purpose:** To promote the consumer movement, integrate consumer concerns (ASAPCP Goal 4), and put AHLPCP (Principles 2, 4, 6, 7) into practice.
- **Main Roles:** Include information provision, research/analysis, consumer advocacy/policy formulation, and dispute resolution/redress.
- **Enabling Factors:** Focus on formalisation, funding mechanisms, joint actions with government, and policy engagement.
- **Sustainability:** Addresses strategic planning, human resource management, fundraising, strategic partnerships, integrity, and accountability.
- **Regional/International Cooperation:** Highlights the benefits of exchange, identifying ACAN as the primary platform, and encouraging involvement in international organisations.

The ASEAN Guidelines on Consumer Associations detail, not just their roles (information, advocacy, redress) but also, critical enabling factors like "Formalisation and Funding Mechanisms," "Strategic Planning and M&E," and "Human Resource Management". This indicates that strengthening consumer associations requires a holistic approach that goes beyond simply acknowledging their existence, addressing their operational, financial, and human capital needs, as well as ensuring their integrity and accountability. For the Philippines, this suggests that recommendations for strengthening consumer associations should be multi-faceted, encompassing legal recognition, diverse funding strategies, capacity-

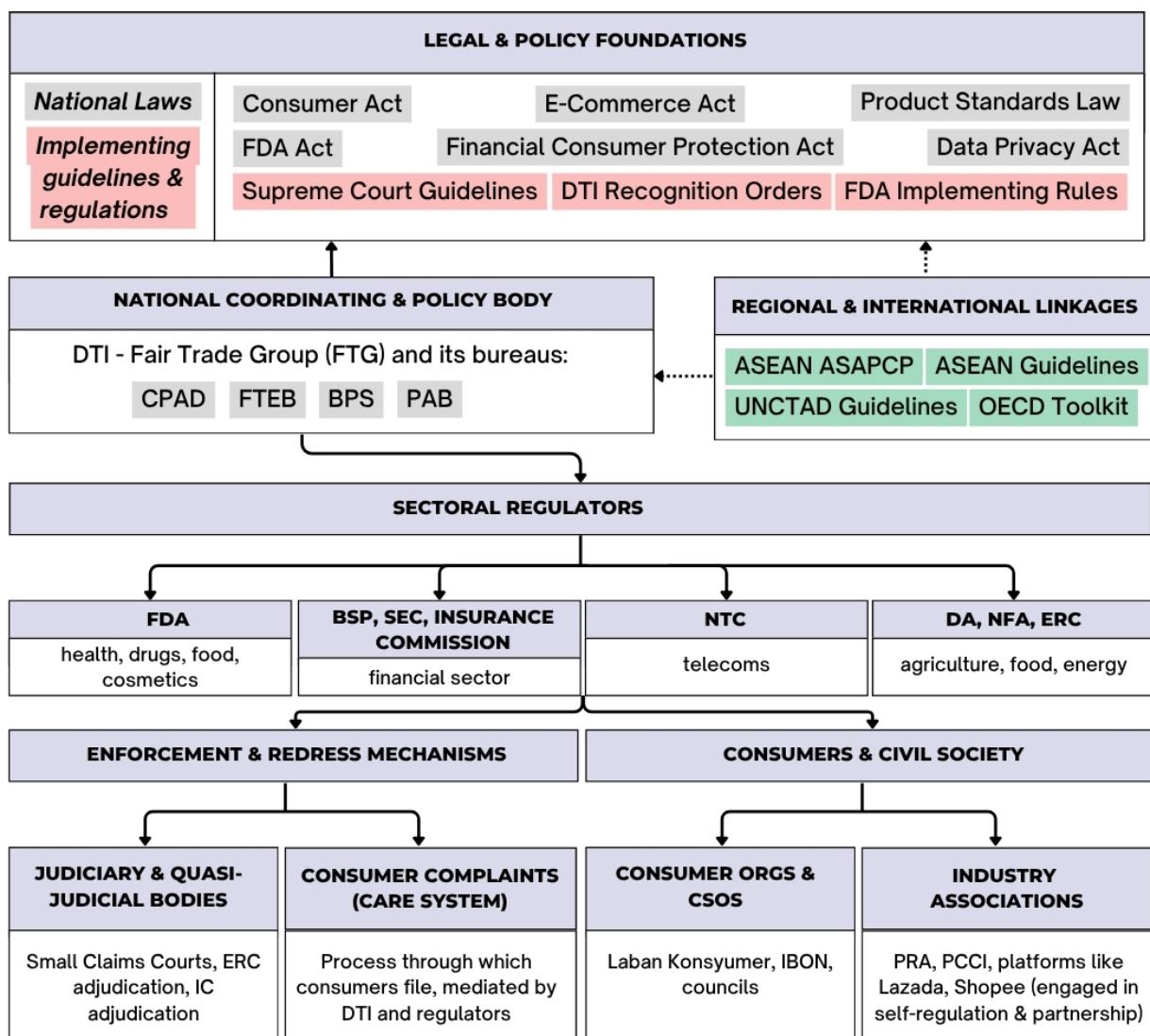
<sup>20</sup> ASEAN Committee on Consumer Protection (ACCP), ASEAN Guidelines on Consumer Associations: Strengthening the Consumer Movement in ASEAN (Jakarta: ASEAN Secretariat, 2022), [asean.org/wp-content/uploads/2022/04/ASEAN-Guidelines-on-Consumer-Associations-FINAL.pdf](http://asean.org/wp-content/uploads/2022/04/ASEAN-Guidelines-on-Consumer-Associations-FINAL.pdf)

building programs, and mechanisms for sustained engagement with government, rather than just ad-hoc consultations.

### 2.3. Stakeholder landscape and National Quality Infrastructure (NQI) on consumer protection

The institutional framework in the Philippines includes key departments like the **Department of Trade and Industry (DTI)** and many other government agencies. The figure below is an overview of the institutional framework, with a focus on the legal, regulatory and legislative landscape that affects consumer protection.

**Figure 2: The Institutional & Ecosystem Framework – Consumer Protection Philippines**

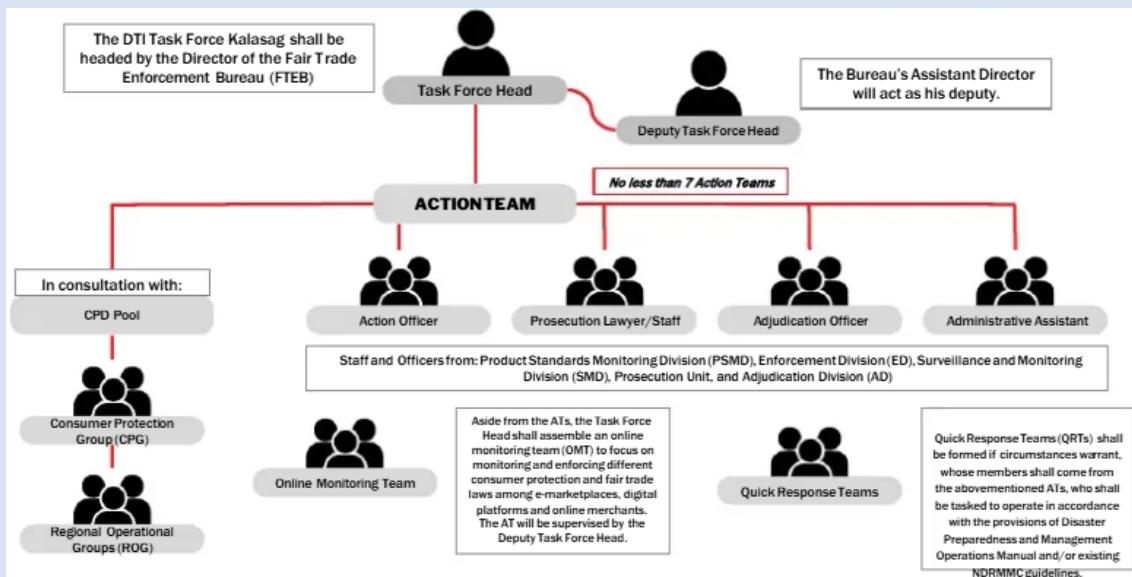


The Department of Trade and Industry (DTI), through its Fair-Trade Group, sits at the centre of the system and is mostly tasked with enforcement. In 2014, it created a dedicated taskforce to ensure product safety and compliance, increasing

monitoring.<sup>21</sup> Although the taskforce has been effective in removing unsafe products from the market and increases rural outreach, according to stakeholder feedback, challenges remain to pursue manufacturers as opposed to retailers.

## THE KALASAG TASKFORCE – CASE STUDY OF ENFORCEMENT IN THE PHILIPPINES

**The Kalasag TaskForce was created in April 2024 by the Philippine Department of Trade and Industry (DTI) to enforce product standards and fair-trade laws nationwide.**<sup>22</sup> Their activities focus on monitoring, seizing, and confiscating uncertified or substandard products. The taskforce also conducts market surveillance both in physical stores and online marketplaces and responds to public emergencies.



**Its mandate includes monitoring, surveillance and enforcement, including prosecution and adjudication of cases.** This is done through different teams, depicted in the figure below.

**The task force's funding is part of the Fair Trade Enforcement Bureau's (FTEB) overall budget, which is allocated to carry out its mandate of consumer protection and fair trade.** There is little specific budget information for a "Kalasag Taskforce". The Expenditure Group of the FTEB reported a P43 million initial budget to create and mobilize the Taskforce. According to stakeholder consultation, there are currently 30 officials in the capital city and further outreach in the provinces.

<sup>21</sup> ASEAN Committee on Consumer Protection (ACCP), ASEAN Guidelines on Consumer Associations: Strengthening the Consumer Movement in ASEAN (Jakarta: ASEAN Secretariat, 2022), [asean.org/wp-content/uploads/2022/04/ASEAN-Guidelines-on-Consumer-Associations-FINAL.pdf](http://asean.org/wp-content/uploads/2022/04/ASEAN-Guidelines-on-Consumer-Associations-FINAL.pdf)

<sup>22</sup> Department Order No. 24-56 officially created the Department of Trade and Industry's (DTI) Task Force Kalasag.

**The taskforce collaborates with local government units, law enforcement agencies, and congressional offices to intensify the campaigns against substandard and uncertified products. It also works with other agencies and groups, such as the Consumer Network (ConsumerNet).<sup>23</sup>** Consumers are encouraged to report any retailers, distributors, or manufacturers selling uncertified items through the Consumer Care Hotline at DTI (1-384) or by emailing. Business can also report the sale of products not complying to standards.

**Since its establishment, the taskforce has reported significant seizures of uncertified products.** The confiscated items encompass a wide range of product types, including building and construction materials, household appliances, consumer electronics, and automotive and related products,. For example, in July 2024, the Task Force seized PHP 44 million in uncertified household appliances. The confiscated items included 24,771 units of non-compliant household appliances, such as electric rice cookers, electric multi-cookers, electric kettles, air conditioners, self-ballasted LED lamps, electric fans, television sets, and extension cord sets. The products lacked the required Philippine Standard (PS) marks and Import Commodity Clearance (ICC) stickers and were thus in violation of Republic Act (RA) No. 4109, or the Product Standards Law and Department Administrative Order No. 02: 2007.

**One of the main challenges faced by the taskforce relates to their mandate.** According to stakeholder feedback, although the task force can act against retailers, their abilities to pursue manufacturers is limited. Retailers do not frequently share this information, indicating that further collaboration with officials in the provinces where the products are first imported s could be beneficial.

**Responsibility however is widely dispersed to specialised regulators such as the Food and Drug Administration (FDA), the Bangko Sentral ng Pilipinas (BSP), and the National Telecommunications Commission (NTC).** Mapping the key stakeholders and their mandate is essential for understanding where coordination, capacity-building, and stronger engagement with ASEAN frameworks are most needed. Alongside them, consumer associations and advocacy groups provide representation, public education, and complaints support, while industry associations influence standards and compliance. Lastly, the judiciary and quasi-judicial bodies offer formal avenues for dispute resolution, and local government units (LGUs) extend consumer protection functions to the community level, albeit with uneven capacity and reach. The following Table sets out the main bodies involved in consumer protection.

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<sup>23</sup> Malaya Business Insights. <https://malaya.com.ph/news/dti-investment-in-trade-law-enforcement-pays-off/>

**Table 5: Key Philippine Consumer Protection Regulatory and Non-Regulatory Bodies and Mandates**

Agency / Organisation <sup>24</sup>	Primary Mandate / Jurisdiction	Key Functions Related to Consumer Protection
<u>Department of Trade and Industry (DTI)</u> – Fair Trade Group (FTG)	Overall enforcement of consumer protection laws, consumer education, formation of consumer groups	Oversees bureaus for standards, advocacy, enforcement, and accreditation.
– <u>Bureau of Philippine Standards (BPS)</u>	National Standards Body of the Philippines	Develops, promotes, and implements national standards and related programs nationwide.
– <u>Consumer Protection and Advocacy Bureau (CPAB)</u>	Policymaking and advocacy of trade and consumer protection laws	Policy development, advocacy, consumer information, promotion of consumer groups.
– <u>Fair Trade Enforcement Bureau (FTEB)</u>	Chief regulatory and quasi-judicial arm of DTI	Implements trade and consumer laws, import regulation, sales promotion, product monitoring, enforcement, mediation, and adjudication.
– <u>Philippine Accreditation Bureau (PAB)</u>	National accreditation body	Accredits inspection, testing, and certifying bodies, and other conformity assessment services.
<u>Food and Drug Administration (FDA)</u> – under DOH	Safety, efficacy, and quality of health products	Regulates food, drugs, cosmetics, devices, vaccines, household/urban hazardous substances, including pesticides and toys.
<u>Bangko Sentral ng Pilipinas (BSP)</u>	Central monetary authority, financial supervision	Supervises banks, non-bank financial institutions, pawnshops, credit cards; enforces financial consumer protection.
<u>National Telecommunications Commission (NTC)</u>	Telecommunications regulation	Regulates telecoms, broadcast services, and protects consumers against unfair pricing or service abuses.

<sup>24</sup> Some of the linked sources on the DTI website were current at the time of publication, but may experience outages or be removed as the website structure changes.

Agency / Organisation <sup>24</sup>	Primary Mandate / Jurisdiction	Key Functions Related to Consumer Protection
Other Sector-Specific Agencies – <a href="#">Department of Agriculture (DA)</a> , <a href="#">National Food Authority (NFA)</a> , <a href="#">Energy Regulatory Commission (ERC)</a> , <a href="#">Insurance Commission</a> , <a href="#">Securities and Exchange Commission (SEC)</a> .	Sectoral regulation and oversight	Address consumer concerns in agriculture, food supply, energy, insurance, and securities markets.
Consumer Organisations / Civil Society Groups – <a href="#">Laban Konsyumer Inc.</a> , <a href="#">IBON Foundation</a> , local consumer councils	Independent advocacy, representation, education, complaints handling	Provide consumer voice in policy-making, conduct research, support redress and awareness campaigns, monitor market abuses.
Industry Associations – <a href="#">Philippine Retailers Association (PRA)</a> , <a href="#">Philippine Chamber of Commerce and Industry (PCCI)</a> , sectoral business groups, e-commerce platforms (e.g. Lazada, Shopee)	Business representation, voluntary codes of conduct	Promote industry compliance, self-regulation, information campaigns, and engagement in consumer protection initiatives.
Judiciary & Quasi-Judicial Bodies – <a href="#">Supreme Court of the Philippines</a> (small claims courts), <a href="#">Energy Regulatory Commission (ERC)</a> , <a href="#">Insurance Commission</a>	Dispute resolution, enforcement of consumer rights	Provide judicial and quasi-judicial remedies for consumer complaints, damages, and regulatory disputes.
<a href="#">Local Government Units (LGUs)</a>	Local-level governance under the Local Government Code	May establish Local Consumer Protection Offices or Councils; deliver grassroots consumer education and support local redress mechanisms (capacity varies).
Regional / International Linkages – <a href="#">ASEAN Committee on Consumer Protection (ACCP)</a> , <a href="#">ASEAN Committee on Standards and Conformance (ACCSQ)</a> , <a href="#">OPSS/DBT</a> partnerships	Regional cooperation and technical assistance	Facilitate peer review, policy alignment, knowledge exchange, and cross-border consumer redress initiatives.

**The plethora of bodies has arguably led to complexity for consumers seeking justice and coordination challenges for regulators, according to consultation.**

This observation is supported by the ASEAN Consumer Empowerment Index (ACEI) 2020, which highlighted gaps in consumers' knowledge of where and how to lodge complaints, even when they know their rights. This is despite the implementation of the "No Wrong Door" policy, which provides assistance to consumers by directing them to the appropriate sectoral agency when necessary. A more recent commentary on the NWD policy however has revealed that most government agencies are not applying the policy, with the exception of the DTI and the PCCO (Señeres I, 2025).<sup>25</sup>

### **No-wrong door policy for consumers**

In 2016, the DTI implemented a "No Wrong Door" policy, under which it assumes responsibility for addressing all consumer complaints or inquiries received. This includes providing assistance to consumers by directing them to the appropriate sectoral agency when necessary.

**The ASEAN Peer Review on Consumer Protection (2021) explicitly recommended improving inter-agency coordination.** It noted that many agencies have fragmented mandates and that the structure limits effectiveness in practice.<sup>26</sup>

## **2.4. Other international collaborations in the area on consumer protection**

**There are other actions by the Filipino government at international level that aim to foster consumer protection.** In addition to its active engagement in ASEAN bodies and forums, the Philippines, represented by the Department of Trade and Industry (DTI), maintains membership in the International Consumer Protection Enforcement Network (ICPEN) and regularly participates in meetings of the Intergovernmental Group of Experts (IGE) on Consumer Protection, which is chaired by the United Nations Conference on Trade and Development (UNCTAD). In 2021, the Philippines joined a peer review working group with the United States and others to update UNCTAD peer review procedures. The Bureau of Philippine Standards also represents the country in ISO COPOLCO's Committee on Consumer Policy.

**In addition, within the ASEAN-UK Cooperation, the UK is supporting ASEAN to "adopt and implement appropriate international standards and improve National Quality Infrastructure" and has held exchanges on regulating new areas like digital markets and sustainability.** The ASEAN-UK EIP, in particular,

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<sup>25</sup> Señeres I (2025): No wrong door policy, available at: <https://www.panaynews.net/no-wrong-door-policy/>

<sup>26</sup> Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH, under the "Consumer Protection in ASEAN (PROTECT)" Project, commissioned by the German Federal Ministry for Economic Cooperation and Development (BMZ), *ASEAN Peer Review on Consumer Protection: The Philippines. External Peer Review Report (Redacted Version)* (ASEAN Committee on Consumer Protection, ASEAN Secretariat, 2021).

<https://aseanconsumer.org/file/The%20Report%20of%20ACEI%202020%20-%204Nov20.pdf>

supports economic integration through "better regulations". In the Philippines, the revised Consumer Protection Law is awaiting discussion in the House of Representatives, indicating ongoing legislative reform efforts. The objective of regulatory reform is to ensure policies are "not overly burdensome for people, businesses and government, while protecting public health, safety and the environment". This highlights that regulatory reform in consumer protection is not solely about increasing protection; it is also about fostering a regulatory environment that supports economic growth, competition, and innovation.

**In March 2024, a new Memorandum of Understanding (MOU) was signed by the Competition Commission (PCC) and the Australian Competition and Consumer Commission (ACCC).**<sup>27</sup> The new MOU includes arrangements to cooperate on bilateral activities in competition and consumer welfare, such as:

- Sharing best practices through the exchange of officials, non-confidential information, and experiences on matters of mutual interest
- Conducting workshops or training courses and other officials
- Collaborating on projects of mutual interest, including via international forums
- Notification of investigations and activities that significantly affect the ACCC's and PCC's respective interests.

## 2.5. Findings on the effectiveness of the policy landscape on consumer protection

**Enforcement responsibilities are divided across multiple government agencies (DTI, FDA, BSP, SEC, etc.) in the Philippines.** While the vast body of legislation establishes the foundation for consumer protection in the Philippines, our review indicates some fragmentation in the institutional set-up which can be a risk to its effectiveness in practice. The matrix below shows how several regulatory bodies share enforcement responsibility across different domains.

**Figure 3: Overlapping Mandates in Consumer Protection Enforcement**

Agency	Product Safety	Fair Trade	Finance	Telecoms	Standards	Competition
DTI FTG						
FDA						
BSP						

<sup>27</sup> PCC (2024): PCC, ACCC sign MOU to strengthen cooperation on competition policy, press release, available at: <https://www.phcc.gov.ph/resource-details/pcc-accc-sign-mou-to-strengthen-cooperation-on-competition-policy>

Agency	Product Safety	Fair Trade	Finance	Telecoms	Standards	Competition
NTC						
SEC						
IC						

**The findings show that consumer protection in the Philippines involves many different participants, including regulators, quasi-judicial bodies, consumer associations, industry groups, and local governments, which can make the system's operation unclear.** While this breadth ensures sectoral coverage and draws on specialised expertise, it can also create fragmentation and coordination challenges. Furthermore, consumers often face uncertainty about which agency or body to approach, especially where issues cut across multiple jurisdictions (e.g. e-commerce involving financial services, product safety, and telecommunications). Moreover, this fragmentation can blur accountability and hinder swift action. This finding was observed in the evaluation of Consumer Act of the Philippines by Respicio & Co in June 2025<sup>28</sup>: 'FDA, DTI, DA, DENR and LGUs often issue overlapping or conflicting orders,' especially under emergency conditions.

**At a wider than national level, ASEAN's frameworks remain to be of importance to ensure pan-national consumer protection.** These not only seek regional convergence but also reflect global norms such as the UN Guidelines for Consumer Protection (UNGCP) and OECD principles. ASEAN-level commitments play a critical role: they provide a common reference point for benchmarking national systems, encouraging convergence across Member States, and addressing systemic gaps such as weak coordination, under-resourced enforcement, and limited consumer empowerment.

**With the current ASEAN Strategic Action Plan on Consumer Protection (ASAPCP) concluding in 2025, and discussions on its successor already under way, the Philippines has a timely opportunity to align its ongoing reforms with both regional and international best practice.** The shift towards the digitalisation of the Philippine economy has been rapid, with marked increases in online shopping and digital payments – with the existing legal and institutional framework left in their wake. The challenge lies in balancing these competing objectives between business development and consumer protection. Regulatory reforms should be evaluated for their impact on both consumer protection and business competitiveness, with the aim that new regulations are proportionate and do not hinder lawful economic activities, especially in areas such as e-commerce, while ensuring adequate protection for consumers who contribute to business growth. The role of consumer associations is very relevant in this context. The next section examines this topic further.

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<sup>28</sup> Respicio & Co. (n.d.). *Evaluation of Consumer Act of the Philippines*. Retrieved from <https://www.respicio.ph/commentaries/evaluation-of-consumer-act-of-the-philippines>

### 3. Consumers and their associations in the Philippines

#### 3.1. Overview

**Confident and knowledgeable consumers are key to ensure a pro-consumer framework and key to make informed decisions.** A 2025 study by the GIZ on consumer protection in ASEAN suggests that over 80% of consumers feel they need "stronger support from governments, businesses, and international organisations" to make sustainable lifestyles more available and affordable.

**Consumers also need the right tools to exercise their right.** Redress mechanisms are formal and informal processes available to consumers for resolving disputes, obtaining compensation, or addressing grievances arising from unfair practices, defective products, or unsatisfactory services. These mechanisms can be judicial (e.g., small claims courts) or non-judicial (e.g., mediation, arbitration, ombudsman schemes, in-house company complaints systems, consumer organisation assistance).

**Protecting vulnerable consumers is a core objective of consumer protection.** The AHLPCP explicitly mentions the protection of "vulnerable or disadvantaged groups" in Principle 4 indicators, particularly concerning business practices that cause detriment. Moreover, Strategic Goal 2 of the ASAPCP 2025 emphasises that "vulnerable consumers have access to information on goods and services, in order to have equal opportunities to make free and informed choices, including through consumer associations". The UNGCP also lists "The protection of vulnerable and disadvantaged consumers" as a legitimate need. It further states that businesses should avoid practices that harm consumers, "particularly with respect to vulnerable and disadvantaged consumers". Lastly, academic and policy literature indicates that vulnerability can be situational (personal circumstances) or market-context driven (complex offers, unclear information). It is linked to factors like low socio-economic status, low education, and mental health issues.<sup>37</sup>

**Consumer associations play a key role in protecting and empowering consumers.** The UNGCP recognises "Freedom to form consumer and other relevant groups or organisations and the opportunity of such organisations to present their views in decision-making processes affecting them" as a legitimate need.<sup>29</sup> The ASEAN Guidelines on Consumer Associations also emphasise the importance of "Networking and Resource Mobilisation" for increased visibility and outreach, including activating "consumer champions" and utilising digital engagement. They also highlight the benefits of "Regional and International Cooperation," specifically mentioning the ASEAN Consumer Associations Network (ACAN) as the primary platform for regional cooperation. Principle 7 of the AHLPCP similarly promotes "High levels of Cooperation between Different Levels of Government and with

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<sup>29</sup> United Nations Conference on Trade and Development (UNCTAD), United Nations Guidelines for Consumer Protection (New York and Geneva: UN, 2016), UNCTAD/DITC/CPLP/MISC/2016/1, [https://unctad.org/system/files/official-document/ditccplpmisc2016d1\\_en.pdf](https://unctad.org/system/files/official-document/ditccplpmisc2016d1_en.pdf)

Business and Other Stakeholders," advocating for a "joined-up" approach and practical cross-border cooperation mechanisms. From a global perspective, Section VI of the UNGCP is significantly expanded on "International cooperation," largely covering enforcement cooperation mechanisms at the cross-border level. Academic and policy literature further confirms that building coalitions and partnerships is a key benefit of stakeholder engagement, allowing groups to pool resources, share expertise, and amplify messages.

**This section looks at consumers and their associations in the Philippines in detail, including the aspects above and evidence on needs and gaps.** This section deals with Principle 2 (consumer knowledge, skills and education), 4 (access to redress) and 7 (high levels of cooperation with the business community and other stakeholders) of the ASEAN High-Level Principles on Consumer Protection (AHLPCP). It partially addresses some of the research questions, such as: 1. *What are the needs and gaps regarding the engagement and effectiveness of consumer associations in the Philippines?* 3. *What does the evidence tell us are the key drivers of the level of membership (i.e. why do many AMS consumer organisations suffer from low membership)?*



## Key Methodological Concepts for Consumers to Ensure Protection

- **A 'pro-consumer framework'** is a dynamic and adaptable national system, guided by high-level principles (e.g., AHLPCP), encompassing comprehensive legislation, robust institutional capacity for enforcement, accessible redress mechanisms, and a commitment to consumer empowerment and protection of vulnerable groups, with flexibility for national context.
- **Consumer Empowerment & Education** (Principle 2 of the AHLPCP) is the practice in which consumers are equipped with knowledge, skills, and confidence to exercise rights, measured by ACEI indicators (awareness, skills, behaviour).
- **Access to effective Redress Mechanisms** (Principle 4 of the AHLPCP): Redress Mechanisms' are judicial and non-judicial processes (courts, ADR, ODR, ombudsman, company complaints) for resolving disputes.
- **Vulnerable consumers:** are disadvantaged groups in market participation (low-income, rural, elderly, women, MSMEs, PWDs).

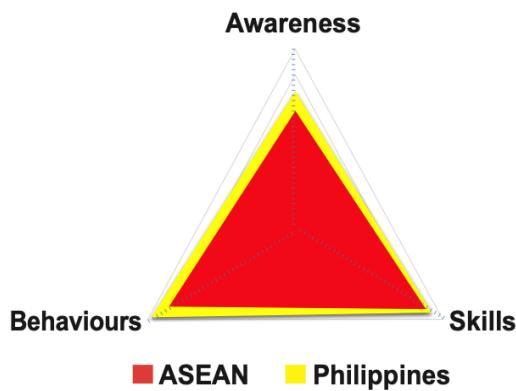
### 3.2. Consumer empowerment & education in the Philippines

#### *Consumer awareness and education*

**There is a low level of awareness of consumer rights in the Philippines.** The Evaluation of Consumer Act of the Philippines, by Respicio & Co in 2025 which draws on the 2023 Pulse Asia survey, found that 27% of adults had heard of the

Consumer Act of the Philippines, and 8% were aware of the Consumer Arbitration Officer (CAO) system.<sup>30</sup> The ASEAN Consumer Empowerment Index (ACEI) 2020 also placed the Philippines only in the “moderate” range, highlighting gaps in consumer awareness, access to information, and the ability to seek redress. While the ASEAN Consumer Empowerment Index 2024: Philippines found that almost half

of the respondents scored above average regarding awareness and knowledge of consumer-related information – those most likely to do so were shown to be residing in urban areas, younger and recipients of a tertiary education. This shows that there are pronounced gaps concerning levels of consumer awareness in the Philippines.



The ACEI 2020 Pilot Project<sup>31</sup> found that, at the regional level, consumers in ASEAN are on average only *moderately empowered* with a score of 63.7%. For the Philippines, the ACEI result was 71.5%, above the ASEAN

average. The Philippine survey included 1,019 respondents across Luzon, Visayas, and Mindanao, with a balance of male and female participants, and a mix of rural and urban households. The majority of respondents had attained at least secondary or higher education. The triangle spider chart on the left provides a quick visual summary: across all three domains – awareness, skills, and behaviours – the Philippines outperforms the ASEAN average albeit with awareness scoring the lowest amongst the three, bringing the overall score down. There is a role for consumer organisations to play a more enhanced role in increasing awareness among Filipino consumer organisations, across key issues. This would need to see a ramping up of the educational activities they currently fulfil, which include lectures, training and participation in barangay assemblies.<sup>32</sup>

### **The Philippines is behind ASEAN averages on redress, sustainable consumption and engagement in consumer organisations and policymaking.**

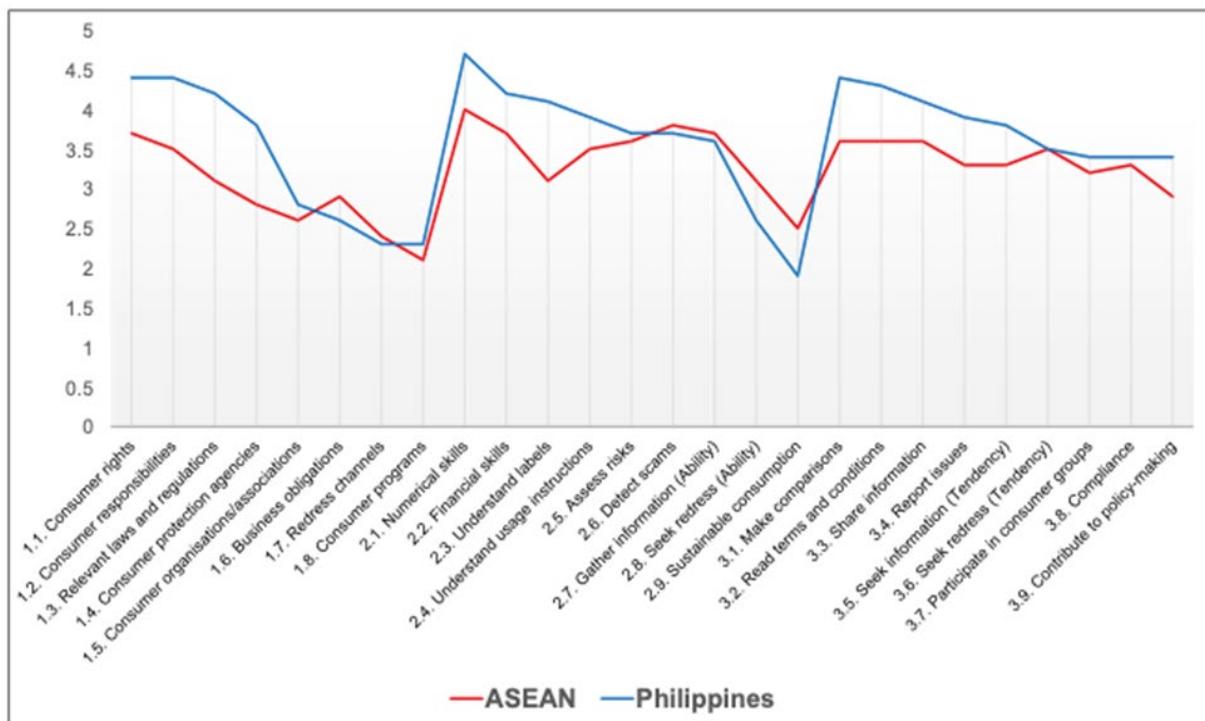
The chart below illustrates further detail about Filipino consumers. These consistently score higher than the ASEAN average across most of the 39 ACEI indicators, particularly in consumer rights, financial and numerical skills, and assertive behaviours, such as comparing products and reading terms and conditions. Filipino consumers are generally capable of recognising risks to their rights and interests. However, the Philippines lags behind ASEAN averages on redress, sustainable consumption and engagement in consumer organisations and policymaking.

<sup>30</sup> Respicio & Co. (n.d.). *Evaluation of Consumer Act of the Philippines*. Retrieved from <https://www.respicio.ph/commentaries/evaluation-of-consumer-act-of-the-philippines>

<sup>31</sup> *The Report of ASEAN Consumer Empowerment Index 2020 — Pilot Project* (Jakarta: ASEAN Secretariat, 2020), prepared with the support of the “Consumer Protection in ASEAN” (PROTECT) project implemented by GIZ and funded by BMZ, accessed [Date], <https://aseanconsumer.org/file/The%20Report%20of%20ACEI%202020%20-%204Nov20.pdf>.

<sup>32</sup> Barangays are the most localised municipal administrative unit in the Philippines.

Figure 4: ACEI Scores of the Philippines Vis a Vis ASM



**Several efforts have been implemented to address the somewhat lower level of consumer awareness.** From a government perspective and in particular since the ACEI pilot in 2020, the Department of Trade and Industry (DTI) has worked working to close this gap by actively disseminating information through various channels, including public education campaigns, consumer alerts, and a social media-based advocacy campaign called "#consumerPH".<sup>33</sup> Legal commentators have also suggested that consumer education initiatives within the K-12 school curriculum and through local government "Negosyo Centres" could cultivate more informed buyers.<sup>34</sup>

Examples of consumer campaigns in the ASEAN region and the UK can be found below.

### CASE STUDY - CONSUMER CAMPAIGNS: BEST PRACTICE

In Thailand, the **Thai Consumer Council (TCC)** runs two or more high-profile national campaigns each year on topical issues such as public transport costs, cybersecurity and telecommunications mergers. These campaigns combine traditional and digital media—television, radio, Twitter/X, TikTok and

<sup>33</sup> Consumers International. (n.d.). *The Department of Trade and Industry (DTI) - Philippines*. Retrieved from <https://www.consumersinternational.org/members/members/the-department-of-trade-and-industry-dti/>

<sup>34</sup> Respicio & Co. (n.d.). *Evaluation of Consumer Act of the Philippines*. Retrieved from <https://www.respicio.ph/commentaries/evaluation-of-consumer-act-of-the-philippines>

Facebook—and are supported by a network of over 100 media professionals. This approach produced measurable impact, including over a million views on a single campaign video and tangible regulatory changes, such as new rules allowing consumers to inspect products before paying for online purchases.

There are examples of campaigns and/or projects, spearheaded by the Philippines' Government, that involve a range of stakeholders including the private sector, who may also be working alongside relevant NGOs. One example of this is the '**Tamang Timbangan, Para Hindi Kulang**' initiative on the promotion and provision of weighing scales to protect consumers from unfair trade practices. As an outcome, branded weighing scales were installed in wet markets across municipalities.<sup>35</sup>

Other examples include campaigns run by the OPSS where some lessons could be drawn from. For example, the "**Small Hazards, Big Harm**" campaign was launched in partnership with national charities, local authorities and smaller organisations. The campaign's primary goal was to raise awareness among parents and carers about the potential dangers to children from swallowing small, everyday objects, with a particular focus on button batteries and magnets. It was disseminated through national media, social media and outreach events to broaden its reach, and monitored.<sup>36</sup> However, since the campaign was launched relatively recently (resources were published in August 2025), there is no public, comprehensive, long-term impact evaluation or final report available. Lessons could be extrapolated, however, in terms of engagement with local authorities and (smaller) consumer bodies at the local level, as well as community groups, manufacturers, online marketplaces and trade associations. Moreover, the campaign is an example of how to protect vulnerable groups, i.e. children, by targeting caretakers.

Together, these examples highlight that effective consumer awareness requires not only legal foundations and sustained funding, but also multi-channel outreach, and collaboration between government, civil society and media actors.

**The ACEI report noted that it remains important to sustain efforts that provide clear, reliable information and ensure sufficient protection.** Social and digital media could play a bigger role in driving awareness campaigns across various sectors, while collaboration with academic institutions offers another avenue to strengthen consumer education. Finally, expanding and diversifying channels for consumer redress remains a priority.

<sup>35</sup> ACCP (2021). DTI, other gov't agencies partner with RCBC, roll out 'Timbangan ng Bayan' to bolster consumer protection in 4th-6<sup>th</sup> class LGUs. Available at: <https://aseanconsumer.org/read-news-dti-other-govt-agencies-partner-with-rcbc-roll-out-timbangan-ng-bayan-to-bolster-consumer-protection-in-4th-6th-class-lgus>

<sup>36</sup> Office for Product Safety and Standards (9 January 2024). OPSS Delivery Report 2022-2023. Available at: <https://www.gov.uk/government/publications/opss-delivery-reports/opss-delivery-report-2022-2023> . Also see: <https://www.gov.uk/guidance/child-safety-small-hazards-big-harm>

## Access to effective redress mechanism

**Consumers in the Philippines score below ASEAN average for seeking redress.** The lack of awareness often leads consumers to seek redress through informal channels rather than official government mechanisms. This reflects a broader "information gap" identified in the ASEAN context at large, where there are an insufficient understanding of consumer protection rules and their practical application.

**A notable gap exists in the ability for consumers to collectively pursue larger claims against businesses.**<sup>37</sup> The current Consumer Act also has identified gaps in its provisions on consumer complaints handling and dispute resolution.<sup>38</sup> Additionally, in some cases, a "misplaced interpretation of due process" by local officials have been noted to limit a consumer's options for redress.<sup>39</sup>

### CASE STUDY: IMPROVING REDRESS IN THE PHILIPPINES

Stakeholder feedback from interviews with a legal expert highlighted complexity in the system which could act as a disincentive to consumers, or consumer groups, seeking redress, with the risk of lacking predictability if compared to other legal systems. For example, consumers may not know what to do if they are unsatisfied with the legal redress provided by DTI.

Consultation has also drawn attention to the resources needed for civil and criminal claims to be taken forward, particularly against large businesses, a point that is also found in the literature. Lacking resources – with central government funding not made available to consumer associations – was cited as a factor behind this.

The Philippine Online Dispute Resolution System (PODRS) adopted in the Philippines is still nascent, having been officially launched in October 2023. It was launched along with the companion Consumer Complaints Assistance and Resolution (CARe) System. The new initiative is part of a broader approach that seeks to resolve disputes outside of the court system through mechanisms such as mediation.

<sup>37</sup> Department of Trade and Industry Philippines (2021). *ASEAN Peer Review on Consumer Protection: The Philippines' External Peer Review Report*. Retrieved from [https://www.dti.gov.ph/sdm\\_downloads/asean-peer-review-on-consumer-protection-the-philippines-external-peer-review-report/](https://www.dti.gov.ph/sdm_downloads/asean-peer-review-on-consumer-protection-the-philippines-external-peer-review-report/)

<sup>38</sup> UniversePG. (n.d.). *Review on the Implementation of the Consumer Act of the Philippines: Insights to its Plausible Future*. Retrieved from <https://www.universepg.com/jma/review-on-the-implementation-of-the-consumer-act-of-the-philippines-insights-to-its-plausible-future>

<sup>39</sup> European Commission – Intellectual Property Helpdesk. (n.d.). *Case Study 41: Misplaced interpretation of due process requirement in the Philippines*. Retrieved from [https://intellectual-property-helpdesk.ec.europa.eu/regional-helpdesks/south-east-asia-ip-sme-helpdesk/case-studies/case-study-41-misplaced-interpretation-due-process-requirement-philippines\\_en](https://intellectual-property-helpdesk.ec.europa.eu/regional-helpdesks/south-east-asia-ip-sme-helpdesk/case-studies/case-study-41-misplaced-interpretation-due-process-requirement-philippines_en)

Thailand's progress in implementing its Online Dispute Resolution system for business-to-consumer issues provides a helpful comparator. For example, it includes a platform – Talk DD – that supports online filings and settlement sessions via video conference, which presents a low-cost and efficient form of dispute resolution. The system has also been designed in mind of the specific issues that e-commerce disputes can present, and includes a clear cross-border framework that has been developed in collaboration with UNCTAD.

**On the other hand, when redress is sought, data shows good resolution rates.** The DTI has an impressive 99% complaint resolution rate.<sup>40</sup> However, stakeholder consultation highlighted that for any complaint acted upon and processed, DTI registers that this has been 'resolved', therefore not fully taking into account whether a final resolution was found. There is a need for DTI to provide a more fully-rounded account on how complaints they receive are dealt with.

**In 2020, concerns in relation to the Consumer Act were the most common forms of complaint brought to the DTI, at 27,973.** Complaints in respect of the Consumers Act included: deceptive, unfair and unconscionable sales acts and practices, liability for products and services, misleading advertisement and fraudulent sales promotion practices, consumer product and service warranties, consumer product quality and safety.<sup>41</sup> More recent data, from 2023, indicates that complaints made in relation to online transactions dominate those received by DTI, with 42% related to this domain. The same source states that of the complaints received, 31% were mediated and adjudicated while 69% were passed on to other agencies that held relevant responsibility as a result of the no-wrong door (NWD) policy (though as highlighted earlier the NWD policy has not been broadly taken-up across government in the Philippines)<sup>42</sup>. With no data on the resolution rates from other agencies, it is difficult to assess the effectiveness.

**Addressing the gaps on redress remains a priority from the government perspective.** The Philippines is already pursuing a national Online Dispute Resolution (ODR) Network, known as the Philippine Online Dispute Resolution System (PODRS)<sup>43</sup>, which aligns with the broader ASEAN goal of upgrading dispute resolution for online and cross-border transactions.<sup>44</sup> The launch of the web-based "Consumer CARE System" in 2023 also facilitates seamless online complaint filing.<sup>45</sup> The system provides a streamlined and accessible channel for handling consumer

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<sup>40</sup> ACCP (2021). DTI: 99.7% Nationwide Mediation Resolution for 2020. Retrieved from: <https://aseanconsumer.org/read-news-dti-9970-nationwide-mediation-resolution-rate-for-2020>

<sup>41</sup> Ibid.

<sup>42</sup> Desiderio (2024). Consumer complaints rise in 2023 – DTI. Retrieved from: <https://www.philstar.com/business/2024/03/19/2341515/consumer-complaints-rise-2023-dti>

<sup>43</sup> Respicio & Co. (n.d.). *Consumer Act of the Philippines*. Retrieved from <https://www.respicio.ph/commentaries/consumer-act-of-the-philippines>

<sup>44</sup> GIZ. (n.d.). *Consumer Protection in ASEAN (PROTECT)*. Retrieved from <https://www.giz.de/en/downloads/giz2020-en-consumer-protection-in-asean.pdf>

<sup>45</sup> Department of Trade and Industry Philippines. (2023). *DTI successfully launches Consumer Complaints Assistance and Resolution (CARE) System*. Retrieved from <https://dtiwebfiles.s3.ap-southeast-1.amazonaws.com/e-library/Main+Publications/What's+Up/2023/What's+Up+No.+30.pdf>

complaints, combining online, hotline, and in-person filing options. The CARE system has already helped to simplify redress mechanisms, reduce case backlogs, and increase consumer confidence in dispute resolution. By providing both digital and traditional access points, it also broadens reach to rural and remote consumers. The system exemplifies the operationalisation of Principle 4 of the ASEAN High-Level Principles on Consumer Protection, which stresses access to effective redress mechanisms.

**Figure 5: Overview of the CARE Process**



A key policy recommendation found in the literature, is to streamline enforcement and improve redress is to create a "One-Stop Digital Portal for Complaints & Recalls", as in the case of the CARE system. However, the recommendations go on to suggest integrating databases from various government agencies like the DTI, Food and Drug Administration (FDA), and Department of Agriculture (DA).<sup>46</sup>

**Consumer non-governmental organisations (NGOs) are seen as a key mechanism for establishing national complaints centres.**<sup>47</sup> Furthermore, the ASEAN framework also promotes the resolution of complaints through consumer groups.<sup>48</sup> These organisations can also provide a crucial alternative channel for consumers seeking redress.<sup>49</sup>

### *Sustainable consumption*

**Sustainable consumption remains a challenge for Filipino consumers.** The government has also formulated the Philippine Action Plan for Sustainable Consumption and Production (PAP4SCP) with the aim to provide a comprehensive, multi-stakeholder framework for promoting sustainable practices. The DTI encourages businesses to adopt corporate social responsibility towards sustainable consumption. The DTI has also partnered with a major fast-food chain on a campaign to reduce plastic use.

<sup>46</sup> Respicio & Co. (n.d.). *Evaluation of Consumer Act of the Philippines*. Retrieved from <https://www.respicio.ph/commentaries/evaluation-of-consumer-act-of-the-philippines>

<sup>47</sup> Ibid.

<sup>48</sup> ASEAN Committee on Consumer Protection (ACCP), ASEAN High-Level Principles on Consumer Protection (Jakarta: ASEAN Secretariat, July 2023), [asean.org/wp-content/uploads/2023/07/ASEAN-High-Level-Principles-on-Consumer-Protection.pdf](https://asean.org/wp-content/uploads/2023/07/ASEAN-High-Level-Principles-on-Consumer-Protection.pdf)

<sup>49</sup> ASEAN. (2021). *Consumer Protection Digests and Case Studies: A Policy Guide (Volume 1)*. Retrieved from (<https://asean.org/wp-content/uploads/2021/01/Consumer-Protection-Digests-and-Case-Studies-A-Policy-Guide-Volume-1.pdf>)

## *Vulnerable consumers*

**For the Philippines especially, identifying and addressing the specific vulnerabilities of groups like low-income, rural, elderly, women, MSMEs, and Persons with Disabilities (PWDs) is critical for ensuring equitable access to protection and redress.** Groups of vulnerable consumers in the Philippines face pronounced risks, which the Government of the Philippines has sought to mitigate. These can include: low understanding of safety labels, a tendency towards impulsive buying because of lack of digital skills and deceiving practices by retailers and sub-optimal access to clear and simple information.

It is worth noting that the revised Consumer Protection Law is expected to address the "protection of vulnerable consumers". In this regard, the DTI's monitoring efforts have uncovered issues like facilities being non-compliant with accessibility requirements for persons with disabilities, highlighting specific vulnerabilities.

**People with disabilities:** Disabled persons in the Philippines face significant barriers in consumer outcomes, including increased poverty, exclusion from essential goods and services, and unmet needs due to physical and digital accessibility issues. A range of factors underpin these barriers including social stigma and outdated legislation that fails to be fully protective, including in relation to online commercial transactions.<sup>50</sup> Filipino authorities have sought to introduce protections specifically for disabled consumers. These include:

- VAT exemption on specific goods and services including specific medical and assistive devices<sup>51</sup>
- Discounts on basic commodities<sup>52</sup>

Further, there are specific legal provisions which set out protections for disabled consumers, such as the Republic Act No. 7277 – Magna Carta for Disabled Persons which affirms the rights of people with disability to equal access and protection from discrimination.<sup>53</sup>

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<sup>50</sup> Heffron, J.K.C (2022). Consumer protection of persons with disabilities amidst the covid-19.

Available at:

[https://animorepository.dlsu.edu.ph/cgi/viewcontent.cgi?article=1007&context=res\\_cbrd#:~:text=Abstr%20act.in%20online%20commerce%20for%20PWDs](https://animorepository.dlsu.edu.ph/cgi/viewcontent.cgi?article=1007&context=res_cbrd#:~:text=Abstr%20act.in%20online%20commerce%20for%20PWDs).

<sup>51</sup> National Council on Disability Affairs (2017). Administrative Order No.2017 – 008. Available at: <https://ncda.gov.ph/disability-laws/administrative-orders/doh-ao-2017-0008-implementing-guidelines-of-republic-act-10754-otherwise-known-as-an-act-expanding-the-benefits-and-privileges-of-persons-with-disability-for#:~:text=At%20least%2020%25%20discount%20and%20VAT%20exemption%20shall%20cover%20purchase,attending%20physician%20for%20all%20PWDs>.

<sup>52</sup> DTI (2009). Discounts on basic commodities – persons with disability (PWD). Available at: [https://www.scribd.com/document/165648367/Pwd-Discounts#:~:text=32.,Health%20Insurance%20Corporation%20\(PHILHEALTH\);&text=The%20above%20mentioned%20privileges%20are%20available%20with%20other%20discount%20programs/s](https://www.scribd.com/document/165648367/Pwd-Discounts#:~:text=32.,Health%20Insurance%20Corporation%20(PHILHEALTH);&text=The%20above%20mentioned%20privileges%20are%20available%20with%20other%20discount%20programs/s).

<sup>53</sup> Philippine Commission on Women (2009). Republic act 7277: Magna carta for disabled people. Available at: <https://pcw.gov.ph/republic-act-7277-magna-carta-for-disabled-people/>

There are also public sector programmes, that also seek to empower disabled people. However, despite this framework, disabled consumers can still be at a distinct disadvantage, being more likely to experience adverse consumer outcomes:

- More pronounced impacts from the Covid-19 pandemic with access to healthcare and essential services disrupted<sup>54</sup>
- Lacking enforcements of rights – awareness and enforcement of rights can vary, including discounts that disabled consumers are eligible for<sup>55</sup>

**Women:** The Philippines does perform well within international gender gap indices, in relation to specific measures of gender equality.<sup>56</sup> Indeed, access to financial services is higher than men in the Philippines. However, in recent years there have been signs that this position has begun to slip and there are barriers which prevent women in the Philippines from developing and exercising higher levels of consumer empowerment. These include:

- Cultural norms: It is not typically viewed as normal for women to issue direct complaints to authorities, within Filippino culture. This can prevent women from highlighting malpractice or dissatisfaction with service providers.<sup>57</sup>
- Control over earnings: Family dynamics can impact and limit the extent to which women can control how their earnings are used, therefore limiting empowerment.<sup>58</sup>

### CASE STUDY. TARGETTING WOMEN IN CAMPAIGNS

The absence of a gender focus in public campaigns is significant. Given that women are typically the primary household purchasers, they can be disproportionately affected by unsafe or misleading products.

Comparative insights into other vulnerable groups suggest multiple ways forward. In Thailand, campaigns explicitly design materials for elderly consumers and persons with disabilities. The OPSS's use of the ISO standard on consumer vulnerability also provides a transferable framework

<sup>54</sup> The Borgen Project. Disability and poverty in the Philippines. Available at: <https://borgenproject.org/disability-and-poverty-in-the-philippines/>

<sup>55</sup> Ibid.

<sup>56</sup> Zapanta, R. (2024). Shifting Trends: The Decline of Women's Financial Account Ownership in the Philippines. Available at: <https://poverty-action.org/shifting-trends-decline-womens-financial-account-ownership-philippines>

<sup>57</sup> Simanowitz, A. (2015). Customer Views of Customer Empowerment. Available at: <https://www.cgap.org/sites/default/files/researches/documents/Working-Paper-Customer-Views-of-Customer-Empowerment-Synthesis-Report-Aug-2015.pdf>

<sup>58</sup> Philippines Commission on Women (2012). Why are we pursuing women's economic empowerment. Available at: <https://library.pcw.gov.ph/wp-content/uploads/2020/12/PCW-GREAT-Women-Project-Why-are-We-Pursuing-Womens-Economic-Empowerment-A-Situationer-on-Philippine-Enterprises-and-Women-August-2012.pdf>

that defines vulnerability through situational, personal and market factors that are prone to change, rather than fixed demographic labels.<sup>59</sup> Applying these standards would allow Philippine campaigns to integrate inclusion at both design and evaluation stages.

In practice, future campaigns could incorporate women-centred digital literacy components—covering topics such as online scams, product authenticity and digital wallet safety—and partner with cooperatives, women's associations, and schools. On the other hand, there is not disaggregated data on the number of complaints by gender publicly available. Publishing gender-disaggregated complaint data would further allow DTI to monitor participation and outcomes and is a barrier that need addressing.

**Rural populations:** Consumers in rural populations can be at heightened risk of poor consumer outcomes. Other risk factors, such as low levels of literacy and experience of poverty, are more likely to be experienced within rural populations in the Philippines.<sup>60</sup>

The likelihood of consumer exploitation is higher across rural communities in the Philippines. This can be on account of lower levels of awareness concerning consumer rights, and consequently less assertion of them - with redress practices in particular a weakness and an area on which information can be lacking.<sup>61</sup>

The provision and uptake of information can be lower in rural communities, in clear and comprehensible terms, which can hinder effective consumer decisions.<sup>62</sup>

**Recognising the cumulative nature of vulnerabilities is important for effective policy making.** Vulnerabilities can often be cumulative. For instance, an elderly woman with a low income, living in a rural area and with a disability, might encounter challenges that are more complex than those faced by someone with only one of these characteristics. This might suggest that a more nuanced approach to policy interventions in the Philippines could be beneficial, one that recognizes that a single solution for all "vulnerable consumers" may not fully address the diverse and

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<sup>59</sup> BSI (2022). Consumer Vulnerability. Requirements and guidelines for the design and delivery of inclusive service. Available at: <https://knowledge.bsigroup.com/products/consumer-vulnerability-requirements-and-guidelines-for-the-design-and-delivery-of-inclusive-service>

<sup>60</sup> Xian, S. Bridging the gap: Limited education funding in Philippine rural areas. Available at: <https://www.childrenofthemekong.org/bridging-the-gap-limited-education-funding-in-philippine-rural-areas#:~:text=Limited%20funding%20in%20rural%20Philippines.healthcare%20and%20technology%20as%20well>.

<sup>61</sup> Joseph, E. (2019). Comparison on the awareness among urban and rural consumers regarding consumer rights and protection. Available at: <https://www.jetir.org/papers/JETIR1907Q39.pdf#:~:text=The%20study%20is%20conducted%20to%20know%20the%20about%20consumer%20rights%20and%20consumer%20protection%20policies>.

<sup>62</sup> Ibarra, V. and Revilla, D.C. (2016). Consumer's awareness on their eight basic rights: A comparative study of Filipinos in the Philippines and Guam. Available at: [https://papers.ssrn.com/sol3/papers.cfm?abstract\\_id=2655817#:~:text=In%20developing%20countries%20like%20the%20degree%20commensurate%20to%20social%20revolution](https://papers.ssrn.com/sol3/papers.cfm?abstract_id=2655817#:~:text=In%20developing%20countries%20like%20the%20degree%20commensurate%20to%20social%20revolution).

overlapping needs of these groups. Therefore, a tailored approach to policy could potentially lead to solutions that are more inclusive and effective for those most in need.

**Working with consumer associations can help to bridge the gap to reach vulnerable groups.** Laban Konsyumer has been one of the consumer associations that has historically sought and still seeks to advocate for vulnerable consumers. The Consumer Union of the Philippines (CUP) is a further organisation that seeks to protect the rights of vulnerable consumers. At the grassroots level there are a host of smaller associations that will seek to protect vulnerable consumers, with organisational remits and objectives that may well be single-issue based. However, according to information collected during consultations, there is not, as yet, a full list of consumer associations representing vulnerable consumers available across the different regions. At the time of writing, through the engagement work that DTI is undertaking via the developing Consumer Reference Group, a list by region is being created. This will include registered consumer associations only so it may be an incomplete list. A study recommendation is to develop a more detailed list. The task of maintaining a detailed list could fall under the remit of the Consumer Reference Panel, which would also allow for increased communication and coordination among the consumer organisations, also allowing for the creation of new connections for future actions. This resource would also allow for the identification of localities in which there are coverage gaps – with few consumer associations active – which could then be more specifically targeted by the DTI, with regional offices taking the initiative. Conversely, there is an opportunity to work and develop the capabilities of local associations, which can command greater trust by consumers and tend to be more effective at empowering consumers facing specific barriers (digital exclusion/additional literacy issues) and accessing product safety information.

### CASE STUDY. ENGAGING WITH VULNERABLE CONSUMERS

Stakeholder consultation with senior a leader of the Thai Consumer Council (TCC) outlined how they collaborate and engage with associations that represent specific population groups that can face vulnerabilities as consumers. An example was provided in relation to transport and working in collaboration with other organisations on this issue, and advocating for accessibility for people with disabilities, for example with regard to commercial aeroplanes.

This approach could be emulated in the Philippines. For example, there are well established NGOs that support older citizens, including the Coalition of Services of the Elderly, Inc. For other groups that can face specific challenges and vulnerabilities, there are umbrella organisations and therefore opportunities for Filipino consumer associations to engage with them and collaborate around specific initiatives.

DTI's existing outreach includes coordination with the National Councils for senior citizens and persons with disabilities, with sessions tailored to these groups. However, as highlighted earlier, no gender-disaggregated or location-

based data are made available through DTI's online complaints system, meaning there is little visibility into who benefits from these initiatives or which groups remain underserved.

### 3.3 Consumer associations in the Philippines: needs and gaps

**Beyond government efforts, consumer organisations play a vital role in consumer protection, by actively participating in advocacy work and raising awareness of consumer rights under existing legislation.<sup>63</sup>** A recommendation from an ASEAN Peer Review of the Philippines was to strengthen consumer organisations to help leverage educational efforts and facilitate dispute resolution.<sup>64</sup> These groups are encouraged to investigate and report unethical business practices and to engage with government bodies on policy-making.<sup>65</sup>



#### Key Concepts for Understanding the Role of Consumer Associations in Stakeholder Participation

- A '**consumer organisation / association**' is a membership-based, non-profit body advocating for consumer interests, providing education, redress, and influencing policy.
- '**Stakeholder Engagement**' is the inclusive, institutionalised participation of government, business, civil society, and academia in consumer protection policymaking.
- **Membership and Participation:** explores the drivers and barriers influencing consumer engagement in organisations.
- '**Networks and Coalitions**' are alliances among stakeholders for shared resources, advocacy, enforcement, and cross-border cooperation.

<sup>63</sup> Department of Trade and Industry Philippines. (n.d.). *DTI initiates consumer protection reforms through the first ASEAN Peer Review on Consumer Protection*. Retrieved from [10192021 PRU-539NR DTI initiates consumer protection reforms through the first ASEAN Peer Review on Consumer Protection \(1\).pdf](10192021 PRU-539NR DTI initiates consumer protection reforms through the first ASEAN Peer Review on Consumer Protection (1).pdf)

<sup>64</sup> Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) (2021). *ASEAN Peer Review on Consumer Protection: The Philippines' External Peer Review Report*. Retrieved from [ASEAN Consumer Protection External Peer Review Report \(Redacted Version\).pdf](ASEAN Consumer Protection External Peer Review Report (Redacted Version).pdf)

<sup>65</sup> Department of Trade and Industry Philippines. (n.d.). *DTI initiates consumer protection reforms through the first ASEAN Peer Review on Consumer Protection*. Retrieved from [10192021 PRU-539NR DTI initiates consumer protection reforms through the first ASEAN Peer Review on Consumer Protection \(1\).pdf](10192021 PRU-539NR DTI initiates consumer protection reforms through the first ASEAN Peer Review on Consumer Protection (1).pdf)

**Consumer associations in the Philippines enjoy recognition within the policy and legislative frameworks that oversees consumer affairs in the country.** In this sense, they are 'baked-in' to the overall architecture – with Article 156 of the Consumer Act of the Philippines stating that the DTI 'shall establish procedures for meaningful participation by consumers or consumer organizations (COs) in the development and review of department rules, policies and programs'.<sup>66</sup> Consumer organisations are encouraged to formally enlist with the DTI. To do so, consumer associations must have at least five individual members for it to be qualified for recognition as local association, while at least thirty members is required to be qualified as national association.<sup>67</sup>

**Consumer associations can play a role in enforcement in the Philippines.** An important feature of the consumer protection 'eco-system' within the Philippines is the integrated role of consumer associations, which can practically help to serve as watchdogs and partners in enforcement, in partnership with relevant public sector bodies. For example in local government units, consumer associations do play a role to assist with market inspections and in the monitoring of compliance with the Suggested Retail Price (SRP) and other fair trade regulations.<sup>68</sup> Through this direct, on-the-ground involvement, for the prevention of market malpractices, enforcement efforts are grounded in the actual conditions faced by consumers – with consumer associations' role not only that of advocates from an external perspective, but also as part of the Filippino government's practical enforcement mechanisms.

#### *Protecting consumers from E-commerce related risks*

**Despite their recognition, consumer associations in the Philippines face significant challenges to protect consumers, particularly in the era of e-commerce.** Stakeholder interviews have highlighted significant challenges which inhibit the effectiveness of consumer associations and the degree of engagement they are able to deliver, thus besetting consumer protection in the Philippines. Most notably, policy implementation and enforcement in the area of e-commerce were highlighted as areas for improvement. Moreover, with many remote areas where entrenched poverty remains high, consumer awareness on digital practices can remain stuck. Regulatory challenges associated with e-commerce are thus a key concern for stakeholders, with the onset of social media platforms as online markets increasing consumer risk.

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<sup>66</sup> Supreme Court E-library (2018). Guidelines on the recognition of consumer organisations. Available at:

<https://elibrary.judiciary.gov.ph/thebookshelf/showdocs/10/89934#:~:text=WHEREAS%20the%20same%20issuance%20provides,department%20rules%2C%20policies%20and%20programs>

<sup>67</sup> DTI (2020). Revised guidelines on the recognition of consumer organisations. Available at:

[https://aseanconsumer.org/file/post\\_image/DAO+20-07+S+2020+REVISED+GUIDELINES+ON+THE+RECOGNITION+OF+CONSUMER+ORGANIZATIONS+\(COs\).pdf](https://aseanconsumer.org/file/post_image/DAO+20-07+S+2020+REVISED+GUIDELINES+ON+THE+RECOGNITION+OF+CONSUMER+ORGANIZATIONS+(COs).pdf)

<sup>68</sup> Marie Joy S. Carbungco, "DTI, Consumer Orgs Rally for Stronger Consumer Protection at Regional Summit," Philippine Information Agency, August 27, 2025, <https://pia.gov.ph/DTI-consumer-orgs-rally-for-stronger-consumer-protection-at-regional-summit/>

## CASE STUDY. PREVALENT CHALLENGES IN PROTECTING CONSUMERS IN E-COMMERCE IN THE PHILIPPINES

**Online scamming and phishing are prevalent cybercrimes in the Philippines which continue to rise with the increased reliance on digital platforms in daily life.** According to the DTI, 44% of complaints received in 2022 pertained to online transactions. This increased by 3% to 47% in 2023.

**New initiatives by the Philippine National Police Anti-Cybercrime Group (PNP-ACG) are increasing efforts against digital financial crimes.** For example, in October 2025, the PNP-ACG in partnership with GCash created a Cybersecurity and Financial technology handbook which outlines key trends, frameworks, and laws for consumers. A **Scam Assistance Hub (SAH)** was also introduced to facilitate efficient reporting of scams with a QR code.

**At a national level** codes of conduct are being implemented. The National Committee for Intellectual Property Rights has an ongoing E-Commerce Memorandum of Understanding (MOU), overseen by the Intellectual Property Office of the Philippines (IPOPHL), between digital platforms and the private sector. As of now, the E Commerce MOU has 107 signatories since its launch in 2021.

**Stakeholders report that consumers are frequently unaware of redress mechanisms for online purchases and will often not report receiving subpar products or not receiving products outright.** Specific social platforms which also sell products, like *Facebook* and *Tiktok*, have been identified as a particular challenge in the Filipino context as they are not registered as e-commerce platforms and thus not regulated by the DTI. The challenges related to regulating e-commerce platforms like *Lazada* and social media platforms which sell products include deceptive, unfair, or unconscionable sales practices, and misleading advertisement and fraudulent sales promotion, indicating a need for to build consumer trust and the visibility of legitimate sellers.

To address this, learnings can be taken from the recent **UK Product Regulation and Metrology (PRAM) Act 2025** which enables the Secretary of State to make product regulations that can impose new duties and requirements for online platforms which sell products. In the Filipino context, responsibility can similarly be expanded to include online platforms themselves, which are currently outside DTI's jurisdiction. Furthermore, granting DTI specific legal powers to create future regulations for e-commerce, specifically the marketing of products through online platforms, could be beneficial in ensuring e-commerce regulation keeps pace with rapidly evolving risks related to fraudulent advertising and unconscionable sales.

**Working with women organisations in digital platforms is critical and will not only enhance consumer protection but ensure business continuity.** Coincidentally, a survey administered by the IFC during the pandemic found

that women comprised two thirds of sellers on the popular e-commerce Lazarda platform in the Philippines. Many of these women-owned businesses were microenterprises focused on lower value products like fast moving consumer goods and fast fashion who rely on their personal savings to finance their e-businesses, as opposed to loans, and who, in most cases, may be unaware of compliance issues.

**Turning to consumer associations specifically, their reach in e-commerce is limited.** Lacking resources is a key factor underpinning this. Frustrations were voiced by consumer associations interviewed during this study, concerning a lack of resource despite there being a need for product and price monitoring for online commerce. Lacking capacity and resource does not only affect consumer associations, however. In more remote and rural areas, there can be a scant DTI footprint, with limited personnel available to undertake outreach, according to consultation.

**There are some key drivers underpinning the relatively low levels of engagement by consumer associations in the Philippines, including access to funding, low membership, lack of consumer trust and lack of cooperation and networking.** The ASEAN Guidelines on Consumer Associations highlight the main challenges faced by consumer associations for the region (e.g., financial/human resources, keeping up with complex issues, limited government acknowledgment, lack of systematic representation) and suggest strategies to overcome them. The consultation and literature review have highlighted similar challenges, described below in greater detail in the context of the Philippines. In particular:

- Seeking increased membership and subsequent consumer reach, limited by an unknown/lacking membership levels among Filipino associations
- Need for accessing to a range of funding mechanisms, which is limited by the lack of government funding for consumer associations in the Philippines
- Importance of cooperation and networking opportunities to learn from best practice and gain support (with international, regional and other networks)
- Increasing consumer trust, as a driver of increased consumer engagement, which is limited by reduced access to redress/dispute resolution, particularly in relation to claims against larger businesses
- Increased engagement in rural and local areas, hampered by a limited representation from consumer organisations
- Enhance the advocacy (including digital advocacy) as a lever for engagement, hindered by legislative gaps or limited synergies with the government

### *Increasing membership*

**There is no official data on the level of membership to consumer associations in the Philippines.** The literature review does however point to low levels of membership among consumer organisations in the Philippines. Overall, research has shown that ASEAN consumers have a relatively low predisposition to participate in consumer associations.<sup>69</sup> The ACEI 2020 found that ASEAN consumers are "less likely to participate in consumer groups or associations and contribute to policy-making or act as agent-of-change".<sup>70</sup>

### *Increasing access to funding*

**Consumer associations in the Philippines do not receive Central Government funding which can limit their scope and effectiveness.** This stands in contrast to other AMS such as Thailand, where consumer associations do receive financial support from their Government.<sup>71</sup> While project-based funding is made available in the Philippines, more sustained support is required in order to build capacity among consumer associations. A review of Consumer Protection in the Philippines, commissioned by the ASEAN Secretariat – highlighted that limited funding impairs the ability of consumer associations to take-up larger claims against businesses. Thus, lacking resource is directly limiting the effectiveness of consumer associations in the Philippines to protect and represent consumers.<sup>72</sup>

**A diversity of funding streams should be pursued.** Moreover, dependency on Government grants for financial support can result in dependency and potential conflicts of interest. There is therefore a need for stable, diverse and independent funding infrastructure, among consumer associations. There is scope for extending project based funding mechanisms overseen by DTI. Currently, DTI offers project-based funding and support, primarily through loans and programs like [Tatak Pinoy](#) for industry strengthening and innovation.<sup>73</sup> For critical consumer awareness issues, DTI could establish analogous interventions in which consumer associations bid for funding. To this end, there is scope to draw on good practice from other countries. In the UK, OPSS operates a Community Contracts initiative in which grants are provided to external organisations for consumer product safety projects.<sup>74</sup>

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<sup>69</sup> ASEAN Secretariat, The Report of ASEAN Consumer Empowerment Index 2020: Pilot Project (Jakarta: ASEAN Secretariat, 2020), [The Report of ACEI 2020 - 4Nov20.pdf](#)

<sup>70</sup> ASEAN Committee on Consumer Protection (ACCP), "ASEAN Launches First Consumer Empowerment Index," ASEAN, January 11, 2021, [ASEAN launches first consumer empowerment index - ASEAN Main Portal](#)

<sup>71</sup> ASEAN Secretariat (2021). ASEAN Peer Review on Consumer Protection: The Philippines. [https://aseanconsumer.org/file/the%20Philippines/ASEAN%20Consumer%20Protection%20External%20Peer%20Review%20Report%20\(Redacted%20Version\).pdf](https://aseanconsumer.org/file/the%20Philippines/ASEAN%20Consumer%20Protection%20External%20Peer%20Review%20Report%20(Redacted%20Version).pdf)

<sup>72</sup> Ibid.  
<sup>73</sup> Office of the President of the Philippines (2025). President Marcos orders implementation of 'Tatak Pinoy Strategy' to boost local industries, strengthen global competitiveness. Available at: [https://pco.gov.ph/news\\_releases/president-marcos-orders-implementation-of-tatak-pinoy-strategy-to-boost-local-industries-strengthen-global-competitiveness/](https://pco.gov.ph/news_releases/president-marcos-orders-implementation-of-tatak-pinoy-strategy-to-boost-local-industries-strengthen-global-competitiveness/)

<sup>74</sup> Wales Safer Communities Network. OPSS community funding for product safety. Available at: <https://safercommunities.wales/opss-community-funding-for-product-safety/#:~:text=OPSS%20community%20funding%20for%20product,Falls%20within%20their%20remit>

In the Philippines, some groups like the Nationwide Association of Consumers, Inc. (NACI) have developed their own business projects, such as agroforestry and essential oil ventures, to attract investors and secure funding.<sup>75</sup> Such approaches promote resilience. Further, stakeholder consultation undertaken during the research found that some umbrella consumer associations in the Philippines operate a funding model in which member organisations may contribute to support specific initiatives that are of relevance, as well as drawing on specific partner groups.

## MODELS FOR SECURING STABLE AND SUSTAINABLE FUNDING

In Thailand, consumer associations operate within an **enabling legal constitutional framework** which permits them to receive government funding while safeguarding organisational independence, as enshrined in Article 46 of the Constitution.

In Myanmar, the **Myanmar Consumers Union** (MCU) is funded through a combination of membership fees, donations, and grants. For example, MCU received a grant under Consumers International’s “Fair Digital Finance Accelerator” in 2023, focusing on digital finance consumer rights in Myanmar.

In Indonesia, **Yayasan Lembaga Konsumen Indonesia** (YLKI) does not publicly disclose detailed financial records; however, the organisation undergoes an annual independent audit. YLKI reports that its funding is derived from both national and international donor agencies, complemented by a community-based support programme that helps sustain its activities.

The **IBON Foundation** in the Philippines exemplifies a hybrid funding model, drawing on a diversity of funding sources, including project grants, sales of publications, training and consultancy services, and funds from foreign governments and international organisations.

Internationally, the DTI can draw inspiration from the **United Kingdom’s Office for Product and Safety Standards (OPSS)**, which uses a multilayered approach to funding. OPSS operates a tiered model: large-scale projects receive grants exceeding £10,000, while community contracts below £10,000 are distributed via light-touch competitions to small, community-based organisations. These mechanisms align with the **ISO international standard on consumer vulnerability**, which ensures service delivery is inclusive and responsible to vulnerable consumers, with the goal of reducing harm and improving outcomes. Achievements are systematically tracked through the OPSS Monitoring and Evaluation Framework.

In the UK, Citizens Advice Bureau (CAB) provides a helpful example of an organisation that derives its funding from a range of sources. CAB provides support across a range of areas, including consumer products as well as topics such as energy and consumer debt. In addition to central and local government

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<sup>75</sup> Nationwide Association of Consumers. Available at: <https://naciphil.tripod.com/>

grant funding, provided for the critical advice that local CAB provide for consumers, the organisation draws on corporate partnerships, support from trusts and foundations, as well as other fundraising activities for additional resource.

These examples highlight the importance of diversified and well-structured funding models in ensuring both the sustainability and independence of consumer organisations. Drawing on international best practices can guide the design of funding frameworks that are accountable, inclusive, and effective in protecting consumer rights.

### *Improving cooperation/networking*

**There is limited exposure to international networks.** While in the Philippines there exists large consumer associations which are directly engaged with the Government, there is a need for more exposure to international networks which would help in the development of improved practice. A 2018 study found that no Filipino associations are registered members of Consumers International.<sup>76</sup> Since then, the Consumers Union of the Philippines and the IBON Foundation have joined, which entails an obligatory membership fee.

Within the Philippines as well, stakeholder consultation highlighted that there is scope to further systematise and consolidate on communication and networking channels held among consumer associations in the Philippines. While through social media and messaging applications (i.e. WhatsApp) consumer associations do engage in informal dialogue – including calls for support across specific topical issues; beyond these, a formalised network is missing, thus limiting the potential for discussion through structured communications (including meetings). Such an internal network would allow for consumer associations in the Philippines to coordinate their advocacy work outside of forums in which they collectively make representations to government. Further, the engagement mechanism could provide an opportunity for knowledge sharing and capacity building.

### *Improving consumer trust and representation*

**Lack of trust by consumers in the Philippines hinders the effectiveness of consumer associations.** A study on the Consumer Act's implementation found that, while students are 'moderately aware' of their rights, the process of filing complaints is not perceived as 'straightforward and accessible'.<sup>77</sup> A further analysis on citizen participation in governance notes that, despite a conducive legal framework for public involvement, engagement is often reduced to a mere "CASE STUDY-ticking

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<sup>76</sup> Handbook on ASEAN Consumer Protection Laws and Regulations (2018). Available at: <https://asean.org/wp-content/uploads/2021/01/Handbook-on-ASEAN-Consumer-Protection-Laws-and-Regulations.pdf>

<sup>77</sup> Baquiran, N., Villareal, A-M, Maramag, M. (2024). An Analysis on the Awareness and Practices of Consumer Protection Rights Under Republic Act No. 7394 Among Students of ISU-Cauayan City Campus. Philippine E-Journals. Available at: <https://ejournals.ph/article.php?id=25761>

exercise".<sup>78</sup> This perception of non-meaningful participation can diminish public trust and creates a vicious cycle: low public trust leads to low engagement, which in turn limits the feedback and data available to government agencies and consumer groups.

**Consumer redress/dispute resolution has also been identified as an area within the Filippino consumer protection system that needs strengthening.** Consumer protection legislation in the Philippines does not provide a clear role for consumer organisations to engage in dispute resolution. This stands in contrast to other areas such as policy consultations and policy formulation, for which legislation expressly sets out a role for consumer associations.<sup>79</sup> Indeed, DTI has a specific approach to the recognition of consumer associations in the Philippines that distinguishes between local and national organisations, inclusive of a minimum of five members<sup>80</sup>. As a pre-requisite to gaining official recognition with DTI, consumer organisations must be registered with the Securities and Exchange Commission (SEC). For consumer associations registered with DTI – they benefit from formal training and workshops that are provided by the department.

There is an opportunity for the **Consumer Reference Group**, which is under development within DTI at time of writing, to formulate a roadmap through which consumer associations can play an increased role in redress/dispute resolution, in a manner that aids consumer accessibility.

There are practical factors which can also slow down consumer redress action, such as meeting standing requirements and procedural formalities, according to stakeholder consultation. There are however best practice examples where consumer associations have overcome some of the difficulties to represent consumers by focusing on a small group of active individuals (see box below).

#### **CASE STUDY: THE CASE OF 'MALAYANG KONSYUMER'**

At the grassroots level, the Malayang Konsyumer (MK) provides an example of a small consumer organisation that successfully mobilised a group of engaged consumers who coalesced around a particular issue.<sup>81</sup>

Formed by lawyers and former legislative consultants, the group mobilised online networks to collate and submit 13 complaints related to inaccurate weighing and pricing, incorrect item invoicing, and potential intellectual

<sup>78</sup> Citizen Participation in Local Government (2022). Open Government Partnership. Available at: <https://www.opengovpartnership.org/members/philippines/commitments/ph0056/>

<sup>79</sup> ASEAN Secretariat (2021). ASEAN Peer Review on Consumer Protection: The Philippines. [https://aseanconsumer.org/file/the%20Philippines/ASEAN%20Consumer%20Protection%20External%20Peer%20Review%20Report%20\(Redacted%20Version\).pdf](https://aseanconsumer.org/file/the%20Philippines/ASEAN%20Consumer%20Protection%20External%20Peer%20Review%20Report%20(Redacted%20Version).pdf)

<sup>80</sup> DTI (2020). Revised Guidelines on the Recognition of Consumer Organisations. Available at: [https://aseanconsumer.org/file/post\\_image/DAO+20-07+S+2020+REVISED+GUIDELINES+ON+THE+RECOGNITION+OF+CONSUMER+ORGANIZATIONS+\(COs\).pdf](https://aseanconsumer.org/file/post_image/DAO+20-07+S+2020+REVISED+GUIDELINES+ON+THE+RECOGNITION+OF+CONSUMER+ORGANIZATIONS+(COs).pdf)

<sup>81</sup> Consumer advocate group files complaint against deli grocery. Available at: [From Ice to Inquiry: How Malayang Konsyumer Sparked a DTI Investigation – KWEBA ni BAROK](https://www.fromice.toinquiry.com/how-malayang-konsyumer-sparked-a-dti-investigation-kweba-ni-barok)

property infringements against Dali Everyday Grocery. As part of their campaign, MK wrote to DTI and the Intellectual Property Office, ultimately promoting a government response and media debate. The example shows how digitally connected citizens, even without formal accreditation, can successfully drive consumer protection outcomes.

In 2024, MK also received media coverage for their perspective in relation to consumer's digital privacy and data hacks affecting private corporations in the Philippines. The model adopted by MK is not that of a broad-based membership movement, but rather an approach to advocacy reliant on a smaller group of active individuals.

According to consultation, some of the main challenges faced by MK include:

- **Onerous legal process:** The Rules of Court in the Philippines recognise class action as a mechanism for collective redress for cases where the subject matter is of common or general interest to multiple people. However, stakeholder feedback provided by MK reported that pursuing collective redress through legal proceedings is a challenge for grassroots consumer organisations due to practical factors like standing and formality requirements.
- **Weak synergies with public and private sector:** Stakeholder feedback from MK highlighted inefficient cooperation between consumer associations, public and private sector actors as a challenge. For example, coordination between DTI and private e-commerce platforms is not automated or streamlined. With adequate resources and technological capacity, synergies between consumer associations, private sector companies, and government agencies could be strengthened to promote a responsive consumer environment.

### *Improving representation in rural areas*

**Challenges faced both by consumers and consumer associations in the Philippines are often more pronounced in rural areas.** However, neither information collected during the research nor feedback from DTI allowed to identify which specific areas or regions. Further, stakeholder consultation highlighted that a formal list of the regional consumer associations in the Philippines, mapped by area, does not exist. This represents a data gap which not only prevents coordination between DTI and regional consumer associations but also acts as a barrier to improved engagement between these organisations themselves. The 1992 Consumer Act mandated that a National Consumer Affairs Council should be established to oversee the coordination and effectiveness of consumer programmes, though this is not extant. Such a body should be tasked with maintaining a database recording the various consumer associations active across the country.

As it has been highlighted in the literature review and consultation, consumer associations are lacking support in rural areas, with local government offices also going under-resourced. To help address this, there is a need for DTI to invest in the

capacity of its regional footprint so that regional offices can provide more effective services.<sup>82</sup> This investment would also include additional resource for complaint handling and data management.

The literature identifies a number of gaps which impact on Filippino consumer organisations and the degree to which they can deliver deep engagement and operate effectively.

### **CASE STUDY. ENGAGING WITH VULNERABLE CONSUMERS IN RURAL AREAS**

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Stakeholder consultation with senior a leader of the Thai Consumer Council (TCC) outlined how they collaborate and engage with associations that represent specific population groups that can face vulnerabilities as consumers. An example was provided in relation to transport and working in collaboration with other organisations on this issue, and advocating for accessibility for people with disabilities, for example with regard to commercial aeroplanes.

Concerning the heightened risk among rural populations of consumer malpractice and the need to increase and support consumers in these locations, the stakeholder outlined how they had increased their presence at a provincial level. This step has resulted in an exponential increase in legal proceedings being taken forward. With twenty provincial offices having been implemented, there has been more than a 200% increase in court cases that the TCC is taking forward on behalf of consumers.

This federated model is based on a clear structure. The stakeholder outlined how they have established specific criteria for the development of a local consumer association, which includes factors such as: a minimum of five members, a technical expert, a legal expert. Where the criteria are met, a local association can be established and consumer complaints taken forward through local legal representation.

This approach could be emulated in the Philippines. For example, there are well established NGOs that support older citizens, including the Coalition of Services of the Elderly, Inc. For other groups that can face specific challenges and vulnerabilities, there are umbrella organisations and therefore opportunities for Filippino consumer associations to engage with them and collaborate around specific initiatives.

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<sup>82</sup> ASEAN (2021). DTI initiates consumer protection reforms through the first ASEAN Peer Review on Consumer Protection. Available at: [Read Publication DTI initiates consumer protection reforms through the first ASEAN Peer Review on Consumer Protection](#)

### *Improving advocacy*

**Consumer protection legislation in the Philippines is paternalistic, rather than empowering of citizens to proactively protect themselves as consumers.**<sup>83</sup> It is worth noting that the key legislation which sets the enabling framework of consumer associations – Consumer Act of the Philippines – is quite dated, having been enacted in 1992. This gap represents an area that consumer associations can help in addressing – given the direct support they provide to consumers. There could be a role for the emerging Consumer Reference Panel in this regard as well, to help coordinate the activity of Filipino consumer associations in regard to key issues around which a unified position would help to bolster advocacy effectiveness.

**In relation to consumer advocacy campaigns specifically, the literature indicates that more could be done to create increased synergy – between the Filipino Government and consumer associations.** Consumer associations actively participate in developing policies. Some examples in other AMS are provided below.

#### **CASE STUDY CONSUMER ASSOCIATIONS IN MALAYSIA – BEST PRACTICE**

In Malaysia, the Federation of Malaysian Consumers Association (FOMA) has successfully influenced the drafting of national legislation such as the Water Services Act. Its leverage was secured through a strong political profile through which advocacy wins were secured.<sup>84</sup>

#### **CASE STUDY CONSUMER ASSOCIATIONS IN SINGAPORE – BEST PRACTICE**

In Singapore, the Consumers Association of Singapore (CASE) contributed – through lobbying – to the introduction of the Consumer Protection Act. CASE's approach was based on public education initiatives twinned with lobbying.<sup>85</sup>

<sup>83</sup> ASEAN (2021). DTI initiates consumer protection reforms through the first ASEAN Peer Review on Consumer Protection. Available at: [Read Publication DTI initiates consumer protection reforms through the first ASEAN Peer Review on Consumer Protection](#) ASEAN Consumer.

<sup>84</sup> Veeriah, L. Consumers Education, Representation and Participation in Integrated Water Resource Management and Conservation-Malaysia. Available at: <https://wepa-db.net/archive/pdf/0612sympo/paper/LogaSunthri.pdf>

<sup>85</sup> Consumers Association. Consumers Association of Singapore (CASE) Available at: <https://www.consumersinternational.org/members/members/consumers-association-of-singapore-case/>

Emerging new threats that consumers face within the digital marketplace include difficulties in obtaining redress, cross-border enforcement, violation of personal data protection and unsafe products available online, for purchase.<sup>86</sup> With the plethora of threats increasing within a fast-moving space, consumer organisations, which can draw directly on networks and reach consumers more directly – can complement Government agencies in their efforts to increase consumer knowledge.

Moreover, with the rapid onset of the digital marketplace in the Philippines, consumers are increasingly relying on peer-reviews in relation to their purchasing decisions. Also, influencers have a strong role to play – through the creation of community-based digital campaigns. Brands are cottoning-on to this trend in the Philippines and seeking to engage consumers through social media. Filipino consumers are now likely to trust influencer marketing more than traditional advertising.

This approach contrasts markedly with the traditional approaches that can be used by consumer associations in the Philippines which are one-way communication channels, focused on information dissemination.

### **3.4 Findings on consumer empowerment and their associations in the Philippines**

**The low levels of awareness and participation and the systemic barriers in the consumer associations in the Philippines suggests a self-reinforcing cycle.**

Low consumer participation in organisations (a behavioural barrier) can lead to consumer associations having limited influence or resources, which in turn can lead to limited government acknowledgment and systematic representation. This creates a cycle where the perceived ineffectiveness or lack of voice of these organisations discourages participation, further weakening their ability to advocate. In the case of the Philippines, it is worth considering the extent to which breaking this cycle requires not only awareness campaigns for consumers but also deliberate government efforts to formalise engagement channels and provide support to consumer associations, thereby enhancing their perceived and actual effectiveness.

**There is a significant deficit in collective consumer action and advocacy.** This gap implies that the "consumer voice"<sup>87</sup> may not be effectively channelled into policy formulation, potentially leading to policies that do not fully reflect consumer needs or are not adequately enforced due to a lack of public pressure. For an analysis that focuses in on the Philippines specifically, this suggests that efforts to strengthen consumer protection must not only focus on individual consumer education but also on fostering a more robust and participatory consumer movement that can collectively influence policy and ensure accountability. Government agencies and ministries which engage with consumer organisations should also be involved in this developing movement, as a trusted partner who have a vested stake in delivering

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<sup>86</sup> Dimagiba, A. (2021). Synergy between govt and consumer associations. Available at: <https://mb.com.ph/2021/10/30/synergy-between-govt-and-consumer-associations>

<sup>87</sup> ASEAN Committee on Consumer Protection (ACCP), ASEAN High-Level Principles on Consumer Protection (Jakarta: ASEAN Secretariat, July 2023), [ASEAN-High-Level-Principles-on-Consumer-Protection.pdf](https://asean.org/asean-high-level-principles-on-consumer-protection.pdf)

improved outcomes for vulnerable consumers. An improved and robust framework should be based on synergy between Government and empowered consumer organisations.

**Resourcing for consumer associations needs to be improved.** As highlighted above Filippino consumer organisations – in contrast to some other ASEAN countries like Thailand and Malaysia – do not receive governmental funding. Operating on a limited budget, or through a model that depends on multiple funding sources which can be unpredictable, can result in less impactful public campaigns with limited reach and therefore, fewer opportunities to recruit new members. With more sustained funding, consumer organisations could ramp-up their provision of educational campaigns to raise awareness of consumer rights but also build trust.

**Consumer associations can be embedded alongside Government at a local level but there is a clear need for increased capacity across regional offices, particularly to help with dispute resolution processes.** Through increased Government investment in provisional offices, including in the capacity required to assist with complaint handling,<sup>88</sup> consumer associations will be able to play a more pronounced role within rural areas to contribute to securing the step-change that is needed in order to ‘level-up’ consumer outreach and engagement, between urban and rural locations.

**Filippino consumer associations need to make full use of social media and other digital platforms to boost the dissemination of consumer education, which will aid in reaching consumers where they are – a particular need given the vast geographical footprint of the country.** Given the sharp increase in digital forms of consumerism the importance of this medium is paramount.<sup>89</sup>

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<sup>88</sup> ASEAN Committee on Consumer Protection (ACCP), ASEAN High-Level Principles on Consumer Protection (Jakarta: ASEAN Secretariat, July 2023), [ASEAN-High-Level-Principles-on-Consumer-Protection.pdf](#)

<sup>89</sup> Baquiran, N., Villareal, A-M, Maramag, M. (2024). An Analysis on the Awareness and Practices of Consumer Protection Rights Under Republic Act No. 7394 Among Students of ISU-Cauayan City Campus. Philippine E-Journals. Available at: <https://ejournals.ph/article.php?id=25761>

## 4. Conclusions and Recommendations

### 4.1 Overview of findings

This section presents the main findings of the study based on the review of primary and secondary evidence, covering stakeholder interviews, literature review, and an analysis of the existing institutional framework for consumer protection in the Philippines.

**The evidence gathered highlights both strengths and weaknesses within Filippino consumer protection.** While the institutional framework underpinning consumer protection is well developed, in comparison to other AMS, Filippino consumers tend to lack awareness of their rights and enforcement mechanisms. The evidence has also identified e-commerce as a fast-moving sector in the Philippines in which consumers can face risks, which is also a key area for further research. Last but not least, access to redress remains a key issue. The following table, below, sets out the key indicators of consumer empowerment and makes general recommendations for the Philippines.

**Table 6: Key Indicators of Consumer Empowerment (ACEI Framework)**

ACEI Component	Specific Indicators/Findings (ASEAN-wide, ACEI 2020)	Implications for the case of the Philippines
Consumer Awareness	Highest scores on consumer rights and responsibilities. Need to enhance awareness on redress mechanisms.	Focus on practical guidance for accessing redress. Public advocacy and education programs should be enhanced.
Consumer Skills	Highest scores on numerical and financial skills, and ability to detect scams/misleading advertisements. Need to engage more in practicing sustainable consumption.	Leverage existing financial literacy strengths. Develop targeted education on sustainable consumption practices.
Consumer Behaviour	Highest tendency to compare products and read terms/conditions before purchase. Less likely to participate in consumer groups/associations or contribute to policymaking.	Strategies needed to encourage collective action and engagement with consumer organisations. Foster avenues for consumer input in policymaking.
Overall ACEI Score	63.7% (Moderately Empowered). Positive correlation between individual empowerment and education level.	Indicates a foundation for further empowerment. Emphasises the importance of education as a driver for increased consumer capabilities.

The following sections provide an overview of the findings grouped into the main themes explored as part of the research and makes detailed recommendations to improve the effectiveness of the policy landscape, collaboration with the national consumer organisation and on consumer empowerment. A separate toolkit provides further actionable recommendations along the tenets of the pre-consumer framework from the angle of consumer associations and engagement. Table 7 provides the answers to the research questions. A number of gaps have been found that are important to consider when interpreting the results:

1. Limited literature on consumer issues in the Philippines: for instance, data on consumer redress is limited as is statistics on the level of consumer organisation participation.
2. Publicly available data on consumer empowerment by gender is lacking. Some aspects on gender thus remain unaddressed and could help to target specific actions.
3. While there are examples of consumer education campaigns, the degree of impact they have exacted is generally not available.

Further data gathering on the above issues should be a priority before developing more specific targeted actions. As has been highlighted, there are evidence gaps that hamper the understanding of consumer outcomes in the Philippines, particularly in relation to 'at risk' groups. Participation data are probably lacking due to lack of registers and the fact that no membership fees are paid to CO. Gathering and sharing data on participation in COs will be a first step. Addressing this priority should be carried forward together with some other study recommendations specific for the Consumer Reference Panel; as the Panel could play a substantive role throughout the policy-making process and be actively engaged at the initial stages of regulatory and policy formulation. Other recommendations for the panel in the short to medium term include to:

- **Increase Transparency and Clarity:** e.g. developing principles to govern and oversee transparency and ensuring that standards and processes are 'user friendly' and that data can be collected and made available for consumers to aid in effective individual decisions; moreover, considering standardising and simplifying the language used in consumer-facing documents, such as contracts and complaint forms, ensuring they are accessible and easy to understand for all consumers, including those with limited literacy or digital skills.
- **Empower consumers by enhancing Functional Knowledge:** Consider launching practical, based training programmes and workshops for scenario-based training programmes and workshops for consumers, as well as short form videos made available on different social media platforms, focusing on procedural rights and how to effectively use redress mechanisms. These should ideally include clear guidance on reporting processes, interpreting contractual terms in financial and digital services, and practical steps on how to join consumer groups.

- **Facilitate and Improve Communication between Consumer Associations:** Consider strengthening communication and coordination between consumer associations beyond their interactions with government agencies. This may include improving informal dialogue on topical issues and implementing further systematised, structured meetings for associations to coordinate advocacy work before making formal representations to relevant government bodies.

The Consumer Reference Panel's effectiveness will depend on the overall representation of the Panel, including its representation of the most marginalised groups. To ensure equitable representation, several measures can be taken by Panel members. In the short term, an initial Representation Mapping Tool can be developed to cross reference existing consumer associations with key marginalised groups, as well as flag under-represented groups. Moreover, for consumer associations to take a more hands-on approach in a pro-consumer framework, preliminary actions such as capacity building to develop skills in policy analysis and increasing access to research tools to inform evidence-based recommendations will be necessary. Stakeholder feedback has reported that CAs (particularly those who are not formally registered with DTI) do not currently have the capacity/ resourcing to play an enhanced role in policy making. However, there is a desire among CAs to engage more formally with DTI and play an active role in the public consultation process. Gaining practical experience through mentorship and/or meaningful participation in the policy development cycle will empower consumer associations to engage more actively with DTI and implement future consumer programmes, projects, and outreach activities effectively.

As for the longer term, our recommendations for the Panel include:

- **Simplify Digital Redress:** Consider developing a single, user-friendly digital portal/mobile application that acts as a central intake point for all consumer complaints, regardless of the responsible agency. This is highly useful tool for supporting consumers in navigating ADR/redress procedures and addressing the Redress Accessibility Challenge.
- **Structural safeguards** can be implemented to reserve or rotate seats (if multiple associations represent the same group) to ensure representation of the most marginalised groups.

An Implementation Roadmap is also available in the accompanying Toolkit, which provides a structured pathway for transforming consumer protection principles into practical, measurable actions.

**Table 7: Research questions and answers**

Research question	Answer
What are the needs and gaps regarding the engagement and effectiveness of consumer associations in the Philippines?	<p>Improve levels of consumer awareness (see Section 3.2)</p> <p>Main needs and gaps include resource, representation in the provinces and low membership (see Section 3.3)</p>
What does the evidence tell us are the key implementation gaps for the Philippines in relation to principles 2,4,6 and 7 of the AHLPCP? And what does the evidence tell us on how to address these gaps in this ASEAN country (both from a government and consumer organisation perspective)?	<p>Consumer Empowerment &amp; Education (Principle 2) (see Section 3.2 &amp; 3.4) and Access to Redress (Principle 4) (see Section 3.2)</p> <p>Stakeholder participation and advocacy (Principles 6 and 7) (see Section 3.3)</p>
For existing consumer organisations in the target Asean Member State (AMS), what does the evidence tell us are the key drivers of the level of membership (i.e. why do many AMS consumer organisations suffer from low membership)?	<p>Evidence on membership-based approaches to consumer associations is lacking (see Section 3.3)</p> <p>Behavioural barriers can also result from limited government support and lacking representation in the policy-making process which contribute to a cycle of low participation (see Theme 2 in Annex A)</p>
What does the evidence tell us about the best practice that should be applied for developing consumer awareness and education campaigns to educate and empower consumers to make informed decisions about purchasing and using products? [...]	<p>Combining traditional and digital media channels when running campaigns, and drawing on collaboration with government, civil society and media actors (see Section 3.2)</p> <p>Public-private collaboration as a lever for education and empowerment (see Theme 2 in Annex A)</p>
What does the evidence tell us about relative consumer empowerment between men and women and the most vulnerable in the Philippines? What does the evidence tell us about increasing consumer empowerment in underrepresented groups?	<p>Women face barriers to the exercising of their consumer rights (see Section 3.2)</p> <p>There is scope to draw on learning from campaigns that have specific target-groups, which could be applied for women (see Section 3.2)</p> <p>Pronounced barriers faced in rural areas which can disproportionately affect the low-income, elderly and people with disabilities (see Sections 3.2 and 3.3)</p>

## 4.2 Improving the effectiveness of Consumer Protection Policies

The legal framework, primarily anchored in the Consumer Act of the Philippines (RA 7394) and specialised regulations (e.g., Data Privacy Act, Financial Consumer

Protection Act) are broad and cover comprehensive aspects of consumer policy but contain gaps, namely:

- **Inadequate Deterrence against Malpractice:** A key finding is the perception among stakeholders that the existing penalty structure for violations is often inadequate, failing to act as a sufficient deterrent against large-scale or systematic corporate malpractice.
- **Digital Market Lag:** There is a significant recognised gap in the effective enforcement and monitoring of consumer protection principles within the rapidly evolving digital markets and e-commerce platforms. Regulatory frameworks face challenges in effectively addressing emerging concerns such as algorithmic pricing, deceptive digital design practices, and international online fraud.
- **Complexity and Fragmentation:** Enforcement responsibilities are often fragmented across multiple government agencies (DTI, FDA, BSP, SEC, etc.), leading to complexity for consumers seeking justice and to coordination challenges for regulators.

Key recommendations stemming from the above are:

- **Strengthen Penalty Structures:** Consider amending the existing penalty provisions under the Consumer Act and related legislation to ensure that sanctions are proportionate to the scale and impact of violations, particularly for repeat offenders and large corporations. This may include tiered penalties, public naming and shaming for egregious breaches, and increased restitution requirements to deter malpractice effectively.

#### Examples of best practice in other AMS – Singapore

The **Lemon Law**, under Part III of the Consumer Protection (Fair Trading) Act (CPFTA) 12A – 12F, ensures consumers in Singapore have access to civil redress against unfair trade practices. Under the Lemon Law, consumers which purchase defective goods in Singapore can make a claim with the Consumer Association of Singapore (CASE) or the Singapore Tourism Board (STB) within 6 months. The Lemon Law includes all products purchased in Singapore for locals and tourists. The penalty system is tiered, obliging sellers to repair, replace, refund, or reduce the price of the defective product.

CASE assists aggrieved consumers obtain redress, and in some cases, compensation through negotiation and/or mediation. Offending retailers may enter into a Voluntary Compliance Agreement (VCA) with CASE or STB, where they will agree in writing to stop the unfair practice, and in some cases, compensate affected local consumers or tourists. Persisting offenders are referred to the Competition and Consumer Commission (CCS) for investigation.

- **Enhance Data Collection and Transparency:** Consider mandating regular and systematic data collection on consumer complaints, enforcement outcomes, and sector-specific risks, with a particular focus on under-reported areas such as gender disparities in relation to consumer complaints, and digital market abuses. This data would benefit from being made publicly accessible to foster transparency, inform policy development, and empower consumers and associations to participate more meaningfully in the consumer protection ecosystem.

### Examples of best practice in other AMS – Indonesia and Singapore

#### *Indonesia*

**Otoritas Jasa Keuangan (OJK)**, the Financial Services Authority in Indonesia, collects financial sector consumer complaints through its consumer-protection systems and portals.

OJK's consumer protection data ([Statistik Berkala](#)) includes sheets such as "Pengaduan Konsumen Tiap Sub-Sektor Berdasarkan Domisili Konsumen, Bulanan" (complaints by sub-sector and by domicile), which collects and published data disaggregated by **location (domicile / province)** and financial **sub-sector** (e.g., banking and fintech).

OJK notably does not collect disaggregated data on gender and/ or age.

#### *Singapore*

The **Financial Industry Disputes Resolution Centre (FIDReC)** in Singapore collects and publishes complaint data disaggregated by **age, types of claims, financial sub-sector and outcomes** through its annual reports. Their annual reporting includes a **spotlight on scams** – types of scams (online purchases, phishing, comprised credentials etc.), turnaround time, type of product, outcomes, and consumer age profiles.

- **Promote Adaptive Regulation, particularly in areas such as e-commerce:** Policy makers could consider establishing agile regulatory mechanisms that can rapidly respond to emerging risks in the digital marketplace. This might include the creation of dedicated digital market monitoring units, periodic regulatory reviews, and sandbox environments for testing new enforcement tools or consumer protection measures. Additionally, fostering stronger public-private partnerships with technology platforms can help regulators stay abreast of technological advances and evolving consumer risks. Existing initiatives in the Philippines such as the E-Commerce Memorandum of Understanding spearheaded by the Intellectual Property Office of the Philippines represent an example of best practice in this area. Inspiration can also be taken from the UK PRAM Act 2025 which broadens the definition of online marketplaces to regulate social media platforms, introduces a tiered enforcement system to tackle unsafe products, and enhances consumers' access to redress through offering opportunities for consumer education on online platforms.

## Examples of best practice in other AMS – Vietnam

A **Draft E-Commerce Law** is currently undergoing public consultation in Vietnam. The Draft Law is intended to supersede the current consumer protection framework under Decree No. 52/ 2013/ ND-CP and address key issues such as **online platform classification, operator responsibilities, live stream and affiliate regulation, cross-border rules and algorithm disclosure**.

Compared to other regimes in the ASEAN region, the Draft E-commerce Law reflects a structured and expansive approach to core platform activities and affiliated functions to maintain regulatory confidence in a complex and evolving e-commerce environment.

- **Streamline Inter-Agency Coordination:** Formalise Memorandum of Agreements (MOAs) with other key agencies (e.g. FDA, NCC, BSP) to establish clear protocols for joint investigations, evidence sharing, and coordinated public messaging to address policy complexity and fragmentation.

## Examples of best practice in other AMS – Singapore and Malaysia

### *Singapore*

The Competition and Consumer Commission of Singapore (CCCS) has several memorandums of understanding (MOUs) with foreign competition and consumer authorities which provide for the exchange of information, coordination of enforcement activities, notification of enforcement activities and technical cooperation. These include various MOUs with the Japan Fair trade Commission, Indonesia's Commission for Supervision of Business Competition, the Competition Bureau in Canada, the State Administration for Market Regulation of the People's Republic of China, and the Philippines Competition Commission.

### *Malaysia*

The Malaysia Competition Commission (MyCC) has similarly signed various MOUs and cooperation protocols with government agencies, including enforcement bodies like the Malaysian Anti-Corruption Commission, to allow for joint investigation and enforcement. Further, in 2023, the MyCC signed an MOU with the Malaysian Communications and Multimedia Commission to protect market competition and consumer interests in digital, e-commerce and telecommunication sectors.

### 4.3 Improving Consumer Empowerment and Education

The efforts in information/education provision have yielded mixed results, demonstrating high general consumer awareness of core rights but low functional knowledge for effective action. The following shortcomings are noticed:

- **Bifurcated Awareness:** Consumers exhibit high general awareness of fundamental rights (e.g., right to safety and basic needs) but demonstrate significantly lower functional knowledge regarding procedural rights, such as:
  - Specific redress mechanisms and reporting processes.
  - The right to solidarity (forming or joining consumer groups).
  - Understanding complex contractual terms in financial or digital services.
- **Redress Accessibility Challenge:** Although mechanisms for redress exist, access remains difficult in practice. Consumers face barriers including complexity, cost, the time required to resolve disputes, and a lack of clear, streamlined procedures for supporting consumers in navigating ADR/redress procedures.
- **Vulnerability Gaps:** Current education and protection efforts do not consistently or adequately address the specific needs and vulnerabilities of marginalised groups, including low-income, geographically isolated, or technologically illiterate consumers. The current frameworks often overlook gender considerations in consumer protection risks.

Key recommendations to improve consumer empowerment and education include:

- **Enhance Functional Knowledge:** Consider launching practical, scenario-based training programmes and workshops for consumers, as well as short form videos made available on different social media platforms, focusing on procedural rights and how to effectively use redress mechanisms. These should ideally include clear guidance on reporting processes, interpreting contractual terms in financial and digital services, and practical steps on how to join consumer groups.
- **Increase Transparency and Clarity:** Consider standardising and simplifying the language used in consumer-facing documents, such as contracts and complaint forms, ensuring they are accessible and easy to understand for all consumers, including those with limited literacy or digital skills.
- **Simplify Digital Redress:** Consider developing a single, user-friendly digital portal/mobile application that acts as a central intake point for all consumer complaints, regardless of the responsible agency. This is highly useful tool for supporting consumers in navigating ADR/redress procedures and addressing the Redress accessibility challenge. This tool would integrate all consumer information in one place and streamline the process of redress so that repeated claims are not required. Accessibility would be improved for vulnerable consumers in particular. An example of best practice is the

Singapore Competition and Consumer Commission (CCS), which uses a single online complaint form on all issues related to anti-competitive activities and/ or unfair trade practices. For issues outside the CCS' jurisdiction, a webpage with hyperlinks providing alternative avenues for assistance is included. Accessibility is enhanced through simple "How to Submit your Complaint" guidance with expected timelines for a response, as well as telephone numbers and mailing address to contact, which empowers consumers to pursue redress even if completing an online form is inaccessible to them.

- **Review the 'no wrong door' policy.** Stakeholder consultation has highlighted deficiencies with the 'no wrong door' policy, particularly in terms of lacking cross-governmental take-up. There is a need to reassess the policy with a view to potential revisions that can ensure full transparency and clarity regarding the various steps of a complaint procedure. DTI currently classifies a complaint as resolved if it has been acted upon in a timely manner but a more granular overview is required in order to record the full outcome. Such a step would also encourage greater engagement among consumers.
- **Promote Inclusive Protection:** Integrate gender-sensitive approaches and targeted support for marginalised groups into consumer education initiatives, ensuring that the unique risks and needs of these communities are systematically addressed throughout all programmes. This would include partnering with Local Government Units (LGUs) and NGOs to create targeted, culturally sensitive educational materials and outreach programmes specifically designed for low-income and geographically isolated communities

#### 4.4 Enhancing the role of Consumer Associations in the Philippines

Consumer associations are recognised as vital, providing the essential function of amplifying the consumer voice and as serving a necessary monitoring/watchdog role. However, their operational capacity in the Philippines is constrained. The main reasons include:

- **Resource Constraints:** Consumer associations commonly lack sufficient and sustained funding, technical expertise, and the organisational capacity required to conduct large-scale, independent market monitoring and advocacy. Insufficient capacity and resources impact not only consumer associations however and, in more remote and rural regions, the presence of the DTI is small, as noted in consultations.
- **Structured Engagement Gap:** While ad-hoc consultation occurs, formal, continuous mechanisms for deep collaboration with government and regulators are often missing or underutilised. Consumer intelligence is not consistently integrated into enforcement targeting or policy feedback loops.
- **Focus on Basic Advocacy:** Due to capacity limitations, efforts are often concentrated on basic education and localised complaints, limiting consumer associations' ability to engage in complex policy debates or provide

specialised support for navigating ADR/redress procedures for highly technical sectors (like financial services or digital products).

With this in mind, the following recommendations can be provided for policy makers:

- **Institutionalise Strategic Partnerships:** Consider establishing formal partnerships and platforms for regular dialogue and collaboration between consumer associations, regulatory agencies, and industry stakeholders. This could take the form of advisory councils or joint task forces that facilitate ongoing exchange of information, consultation on policy proposals, and co-development of advocacy campaigns. By embedding consumer associations in the policymaking cycle, the government can ensure that market intelligence and grassroots perspectives are systematically leveraged to inform enforcement priorities and legislative reforms.
- **Formalise Policy Input Channels:** Consider creating a continuous, institutionalised mechanism (e.g., a "Consumer Intelligence Board") where accredited consumer associations provide regular input on market failures, enforcement targets, and policy feedback to mitigate the Structured Engagement Gap.
- **Strengthen Capacity-Building Initiatives:** Provide targeted funding, technical assistance, and training programmes to bolster the operational capabilities of consumer associations. This support should be designed not only to improve limiting consumer associations' ability to monitor markets and advocate on behalf of consumers, but also to enable their meaningful participation in policy formulation and regulatory oversight.
- **Develop Monitoring and Evaluation Metrics:** Consider introducing transparent criteria and performance indicators to assess the effectiveness of consumer organisation activities, grant utilisation, and impact on market outcomes. Periodic reviews could also be conducted to identify best practices, address challenges, and guide the allocation of future resources. This will encourage accountability, continuous improvement, and sustainable capacity building within the sector.
- **Encourage Cross-Sector Collaboration:** Promote partnerships between consumer associations, academic institutions, and private sector actors to facilitate knowledge exchange, research, and joint advocacy efforts. Such collaborations can expand the reach and effectiveness of consumer protection initiatives, ensuring that diverse perspectives and expertise are harnessed to address emerging challenges in an increasingly complex market environment.
- **Partner with consumer associations on education campaigns:** To draw on local consumer associations' role as 'trusted messengers' within localities, DTI should collaborate with them to jointly-run awareness campaigns around critical issues that affect consumers. To assess reach and impact, pilots should be rolled-out that track the degree of behaviour change, as either A/B tests or RCT evaluations.

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# Annex A: Conceptual Framework

In this section we define and analyse the concepts pertinent to strengthening consumer protection frameworks in the ASEAN regional context. The review addresses each concept under three main thematic areas, selected based on their suitability for the project as well as their alignment with the overall structure of the report. The concepts listed under each theme were chosen based on the terms found in the research questions, on the one hand, and on their frequent occurrence throughout the literature review process, on the other. The themes include, **Stakeholder and Participation Concepts, Consumer Protection Framework Concepts, and Gender Equality and Social Inclusion (GESI) Concepts.**

For each concept a clear, concise, and evidence-based definition is provided, along with its practical implications for the project. Divergent definitions in the literature are explicitly noted, and a working definition for this specific project is proposed at the end of each sub-section.

## Theme 1: Policy & Governance Concepts

The following concepts are relevant for mapping out the legislative and policy landscape; they form the conceptual underpinnings of consumer protection governance. We define terms such as **regulatory reform, national quality infrastructure (NQI), and global frameworks including the OECD and UNCTAD guidelines.** The focus here is strictly on definitions and relevance – setting out how these frameworks are commonly understood, what they broadly aim to achieve, and why they matter for this project. The content-driven assessment and mapping of the legislative landscape in the Philippines, and the extent to which the Philippines aligns with or diverges from these standards is presented report.

***‘Global Frameworks’ (OECD Consumer Policy Toolkit, UNCTAD consumer protection guidelines)***

Global frameworks like the OECD Consumer Policy Toolkit and the UNCTAD United Nations Guidelines for Consumer Protection (UNGCP) provide internationally recognised principles, tools, and methodologies for developing and implementing effective consumer protection policies. They serve as benchmarks and resources for countries worldwide.<sup>90</sup>

These global frameworks offer a wealth of good practices and analytical approaches that can be adapted to the Philippines context, ensuring that recommendations are aligned with international best standards.

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<sup>90</sup> Ibid

## Featured Contributions:

- **OECD Consumer Policy Toolkit:** Provides a structured framework and a six-step decision-making process for policymakers to evaluate consumer problems and implement effective policies.<sup>91</sup> It reviews various policy tools (education, regulation, redress) and helps address challenges in complex markets.<sup>91</sup>
- **UNCTAD UNGCP:** Described as a "valuable set of principles" for effective consumer protection legislation, enforcement, and redress systems.<sup>92</sup> They assist Member States in formulating laws, curbing abusive practices, promoting international cooperation, and addressing specific consumer needs (e.g., vulnerable consumers, e-commerce, financial services, sustainable consumption).<sup>6</sup> The 2015 revision expanded scope to state-owned enterprises, introduced new 'legitimate needs,' and added sections on good business practices, national policies, e-commerce, financial services, and international cooperation.<sup>93</sup>

Both the OECD Toolkit and UNCTAD UNGCP offer comprehensive principles and frameworks, with UNGCP explicitly stating they assist Member States in formulating laws and promoting international cooperation. This highlights that these global frameworks provide a "common language" and a shared understanding of consumer protection principles that transcend national borders. This facilitates policy dialogue, peer learning, and the transferability of good practices between countries and regions (like ASEAN). For the Philippines, aligning its consumer protection reforms with these global standards not only enhances its domestic framework but also strengthens its position in regional and international cooperation efforts, particularly in addressing cross-border consumer issues.

The ASEAN Guidelines on Consumer Associations state that "consumer issues in the advancing digital economy are no longer confined to individual jurisdictions and require broader, cross-country solutions".<sup>94</sup> This is further supported by observations by the GIZ of increased digital banking and cross-border spending in ASEAN.<sup>95</sup> In other words, the evolving nature of consumer markets, particularly the rise of digital and cross-border transactions, makes robust national consumer protection insufficient in isolation. Networks and coalitions, especially at the regional and international levels, become essential for effective enforcement, information sharing, and redress in this interconnected environment. For the Philippines, this is relevant as it suggests that investment in national consumer protection must be complemented by active participation in and strengthening of regional and international networks to address modern consumer challenges effectively.

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<sup>91</sup> Ibid

<sup>92</sup> Ibid

<sup>93</sup> Ibid

<sup>94</sup> Ibid

<sup>95</sup> Consumer Protection in ASEAN II (PROTECT II) – GIZ, accessed on August 18, 2025, [https://www.giz.de/en/downloads\\_els/PROTECT%20Pulse%20Vol%202014.pdf](https://www.giz.de/en/downloads_els/PROTECT%20Pulse%20Vol%202014.pdf)

**'Global Frameworks'** (such as OECD Toolkit, UNCTAD UNGCP) are international benchmarks and guidance for consumer protection policy and enforcement.

### *'Regulatory Reform' (within ASEAN-UK cooperation and Philippines context)*

'Regulatory reform' broadly involves systematic changes aimed at improving the quality, effectiveness, and efficiency of government regulations. This includes reviewing existing regulations to reduce unnecessary burdens, enhance performance, and ensure they serve important social objectives while fostering competition and innovation.<sup>96</sup> Regulatory reform is essential for modernising consumer protection frameworks, ensuring they are responsive to emerging challenges (e.g., digital markets) and promote a fair and competitive marketplace. The ASEAN-UK cooperation provides a valuable avenue for this.

Within the ASEAN-UK Cooperation, the UK is supporting ASEAN to "adopt and implement appropriate international standards and improve National Quality Infrastructure" and has held exchanges on regulating new areas like digital markets and sustainability.<sup>97</sup> The ASEAN-UK Economic Integration Programme, in particular, supports economic integration through "better regulations". In the Philippines, the revised Consumer Protection Law is awaiting discussion in the House of Representatives<sup>98</sup>, indicating ongoing legislative reform efforts.

The objective of regulatory reform is to ensure policies are "not overly burdensome for people, businesses and government, while protecting public health, safety and the environment".<sup>99</sup> This highlights that regulatory reform in consumer protection is not solely about increasing protection; it is also about fostering a regulatory environment that supports economic growth, competition, and innovation. The challenge lies in balancing these potentially competing objectives. For assessing the case of the Philippines, this suggests that a

Any proposed regulatory reforms must be carefully assessed for their impact on both consumer welfare and business competitiveness, ensuring that new regulations are proportionate and do not stifle legitimate economic activity, particularly in emerging sectors like e-commerce.

A **'Regulatory Reform'** is a systematic review and improvement of consumer protection laws to balance consumer welfare with innovation/competition.

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<sup>96</sup> Stakeholder Engagement in Contract Law - Number Analytics, accessed on August 18, 2025, <https://www.numberanalytics.com/blog/stakeholder-engagement-in-contract-law>

<sup>97</sup> Stakeholder Engagement in Contract Law - Number Analytics, accessed on August 18, 2025, <https://www.numberanalytics.com/blog/stakeholder-engagement-in-contract-law>

<sup>98</sup> Stakeholder Engagement in Contract Law - Number Analytics, accessed on August 18, 2025, <https://www.numberanalytics.com/blog/stakeholder-engagement-in-contract-law>

<sup>99</sup> Stakeholder Engagement in Contract Law - Number Analytics, accessed on August 18, 2025, <https://www.numberanalytics.com/blog/stakeholder-engagement-in-contract-law>

### *'National Quality Infrastructure' (NQI)*

National Quality Infrastructure (NQI) is a system encompassing institutions, policies, and processes designed to ensure that products and services meet established quality, safety, and reliability standards. Its key components include metrology (measurement science), standardisation (development and application of technical norms), accreditation (formal recognition of competence), certification (third-party assurance of conformity), and conformity assessment (demonstrating requirements are met).<sup>100</sup> A robust NQI is foundational for consumer product safety and market confidence. In the context of the Philippines, a strong NQI should contribute to better product quality, reduces risks from unsafe goods, and facilitates trade by ensuring compliance with international standards.

In reviewing the literature, the British Standards Institution, through ASEAN-UK Cooperation, is found to be supporting ASEAN to "adopt and implement appropriate international standards and improve National Quality Infrastructure across ASEAN," recognising that international standards can create a common language for trading partners and increase access to global markets.<sup>101</sup> Complementarily, the UNGCP states that Member States should "formulate or promote national and international standards for the safety and quality of goods and services, and ensure availability of testing and certification facilities".<sup>102</sup> In the Philippines, the Bureau of Philippine Standards (BPS) is the National Standards Body (NSB) responsible for developing and implementing standards, while the Philippine Accreditation Bureau (PAB) is the national accreditation body.<sup>103</sup>

The definition of NQI as ensuring products meet quality and safety standards<sup>104</sup>, together with the observation that improving NQI and adopting international standards can "create a common language for trading partners and increase access to global markets"<sup>105</sup>, indicates that NQI is not solely a consumer protection mechanism. It is also a critical enabler of international trade and economic integration. As such, by ensuring product quality and safety through standardised processes, NQI builds consumer trust domestically and facilitates cross-border commerce by ensuring products meet internationally recognised benchmarks. What this means for the Philippines is that investments in NQI should be framed not just as a cost for consumer protection but as a strategic investment that simultaneously enhances market safety and boosts trade competitiveness.

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<sup>100</sup> Stakeholder Engagement in Contract Law - Number Analytics, accessed on August 18, 2025, <https://www.numberanalytics.com/blog/stakeholder-engagement-in-contract-law>

<sup>101</sup> Stakeholder Engagement in Contract Law - Number Analytics, accessed on August 18, 2025, <https://www.numberanalytics.com/blog/stakeholder-engagement-in-contract-law>

<sup>102</sup> Stakeholder Engagement in Contract Law - Number Analytics, accessed on August 18, 2025, <https://www.numberanalytics.com/blog/stakeholder-engagement-in-contract-law>

<sup>103</sup> Stakeholder Engagement in Contract Law - Number Analytics, accessed on August 18, 2025, <https://www.numberanalytics.com/blog/stakeholder-engagement-in-contract-law>

<sup>104</sup> Stakeholder Engagement in Contract Law - Number Analytics, accessed on August 18, 2025, <https://www.numberanalytics.com/blog/stakeholder-engagement-in-contract-law>

<sup>105</sup> Stakeholder Engagement in Contract Law - Number Analytics, accessed on August 18, 2025, <https://www.numberanalytics.com/blog/stakeholder-engagement-in-contract-law>

**'National Quality Infrastructure (NQI)'** refers to institutions and processes (standards, accreditation, metrology, conformity assessment) ensuring product quality and safety.

## Theme 2: Stakeholder and Participation Concepts

The following terms centre on the **conceptual role of stakeholders and participation** in consumer protection. These terms are particularly relevant for mapping the key stakeholders active in consumer protection in the Philippines. Establishing clear definitions provides the foundation for later analysis of stakeholder dynamics in the Philippines. They cover **stakeholder engagement, public–private collaboration, membership and participation, and networks and coalitions**. These concepts are closely interrelated, capturing how consumer voices are mobilised, represented, and channelled into influence. It may be worth reiterating that the purpose here is to define these terms and explain their relevance to consumer protection systems, without yet analysing how effectively they operate in practice.

### *'Stakeholder Engagement' (multi-stakeholder processes)*

Stakeholder engagement is the systematic process of identifying, analysing, and involving various individuals, groups, or organisations who are affected by or can influence consumer protection policies and outcomes. Multi-stakeholder processes specifically involve bringing together diverse actors from different social, political, and economic spheres (e.g., government, businesses, civil society, academia) to participate in dialogue, decision-making, and implementation of solutions to shared problems.<sup>106</sup> Effective stakeholder engagement is crucial for developing inclusive, relevant, and implementable consumer protection policies in the Philippines. It ensures that policies reflect diverse needs, build consensus, and leverage collective resources and expertise.

This is reflected in Principle 7 of the AHLPCP, which emphasises "High levels of Cooperation between Different Levels of Government and with Business and Other Stakeholders," viewing consumer protection as a system whose effectiveness depends on the strength and collaboration of its component parts (consumers, NGOs, government, regulators, business).<sup>107</sup> The ASAPCP 2025 (Strategic Goal 2.1) also aims to strengthen engagement with consumer associations through regional consumer forums<sup>108</sup>, and the UNGCP encourages cooperation among Member States, businesses, and civil society in promoting consumer protection.<sup>109</sup> The

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<sup>106</sup> Stakeholder Engagement in Contract Law - Number Analytics, accessed on August 18, 2025, <https://www.numberanalytics.com/blog/stakeholder-engagement-in-contract-law>

<sup>107</sup> ASEAN Committee on Consumer Protection (ACCP), ASEAN High-Level Principles on Consumer Protection (Jakarta: ASEAN Secretariat, July 2023), <https://asean.org/wp-content/uploads/2023/07/ASEAN-High-Level-Principles-on-Consumer-Protection.pdf>

<sup>108</sup> ASEAN Strategic Action Plan for Consumer Protection (ASAPCP ..., accessed on August 18, 2025, <https://asean.org/wp-content/uploads/2021/01/ASEAN-Strategic-Action-Plan-for-Consumer-Protection-2016-2025-ASAPCP-2025.pdf>

<sup>109</sup> United Nations Conference on Trade and Development (UNCTAD), United Nations Guidelines for Consumer Protection (New York and Geneva: UN, 2016), UNCTAD/DITC/CPLP/MISC/2016/1, [https://unctad.org/system/files/official-document/ditccplpmisc2016d1\\_en.pdf](https://unctad.org/system/files/official-document/ditccplpmisc2016d1_en.pdf)

UNGCP also suggests that consumer organisations should be involved in education efforts and in the formulation and implementation of codes of conduct with businesses. Lastly, academic and policy literature indicates that good practices for stakeholder engagement include identifying and prioritising key stakeholders, developing targeted strategies, and fostering open communication and collaborative leadership.<sup>110</sup>

Furthermore, understanding 'multi-stakeholder governance' as bringing actors together for dialogue, decision making, and implementation suggests that consensual decisions gain more legitimacy and effectiveness. This conceptualisation stems from an analysis of sources like the AHLPCP (Principle 7), which explicitly calls for "High levels of Cooperation between Different Levels of Government and with Business and Other Stakeholders," viewing consumer protection as a "system" where "effectiveness... depends on the strength of each part".<sup>111</sup> This highlights that stakeholder engagement in consumer protection should move beyond mere consultation to active, shared responsibility in governance and implementation. In other words, when focusing in on the case of the Philippines, it is important to consider that mechanisms for engagement should be institutionalised to allow for genuine co-creation of policies and shared oversight, rather than just reactive feedback. This deepens the impact of engagement from informational exchange to shared ownership and accountability, vital for addressing complex issues like the implementation gap.

**'Stakeholder Engagement'** is the inclusive, institutionalised participation of government, business, civil society, and academia in consumer protection policymaking.

### *'Public-Private Collaboration'*

Concept relevant for answering research question 4a (click here to scroll to [RQ 4a](#)).

Public-private collaboration in consumer protection involves formal or informal partnerships between government entities (public sector) and private sector actors (businesses, industry associations) to achieve shared objectives, particularly in areas like consumer education, awareness campaigns, and self-regulation. These collaborations aim to leverage the resources, expertise, and reach of both sectors.<sup>112</sup> Given limited government resources and the pervasive influence of the private sector, public-private collaboration is essential for scaling consumer education and awareness efforts in the Philippines. It can lead to more effective outreach and foster a culture of responsible business conduct.

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<sup>110</sup> The Power of Stakeholder Engagement in Consumer Advocacy - Number Analytics, accessed on August 18, 2025, <https://www.numberanalytics.com/blog/power-stakeholder-engagement-consumer-advocacy>

<sup>111</sup> ASEAN Committee on Consumer Protection (ACCP), ASEAN High-Level Principles on Consumer Protection (Jakarta: ASEAN Secretariat, July 2023), <https://asean.org/wp-content/uploads/2023/07/ASEAN-High-Level-Principles-on-Consumer-Protection.pdf>

<sup>112</sup> About Public-Private Partnerships - World Bank PPP, accessed on August 18, 2025, <https://ppp.worldbank.org/about-public-private-partnerships>

While the ASAPCP 2025 is less explicit about the term, it (Strategic Goal 2.2) aims to enhance consumer knowledge and advocacy through online knowledge centres and national/regional awareness campaigns.<sup>113</sup> The UNGCP, on the other hand, encourages Member States to cooperate with "businesses and consumer groups in furthering consumer and business understanding" and for businesses, in cooperation with consumer organisations, to formulate and implement codes of conduct.<sup>114</sup> The OECD Consumer Policy Toolkit also suggests that consumer education and awareness initiatives can target both demand and supply sides of the market.<sup>115</sup> Other international organisations, such as the U.S. Federal Trade Commission (FTC), similarly advocate for a "pyramid" approach where education and self-regulation form the broad base, with law enforcement as the peak, encouraging businesses to self-regulate and partner with government for consumer education.<sup>116</sup> In the Philippines specifically, the Department of Trade and Industry (DTI) also actively calls for intensified advocacy campaigns on consumer welfare and fair trade laws, indicating a need for broader public engagement.<sup>117</sup>

It is also worth mentioning that the FTC explicitly states that "Education is one of our most useful and effective consumer protection tools. By empowering consumers to protect themselves, and supporting industry self-regulatory efforts, we can have a more significant impact than by relying solely on regulations and law enforcement".<sup>118</sup> This, coupled with the DTI's call for intensified advocacy, suggests that public-private collaboration in education and awareness campaigns is not just about informing consumers, but about empowering them to protect themselves and building trust in the marketplace. Thus, when businesses actively participate in educating consumers or adopting self-regulatory codes, it can foster a more responsible market environment, potentially reducing the need for punitive enforcement and increasing consumer confidence. For the Philippines, this implies that collaborative campaigns should be designed not just to deliver information but to foster behavioural change (e.g., critical purchasing decisions, complaint filing) and enhance the credibility of both public authorities and responsible businesses.

A number of examples of public-private sector collaboration on consumer and business awareness campaigns were identified across the literature, including:

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<sup>113</sup> ASEAN Strategic Action Plan for Consumer Protection (ASAPCP ...), accessed on August 18, 2025, <https://asean.org/wp-content/uploads/2021/01/ASEAN-Strategic-Action-Plan-for-Consumer-Protection-2016-2025-ASAPCP-2025.pdf>

<sup>114</sup> United Nations Conference on Trade and Development (UNCTAD), United Nations Guidelines for Consumer Protection (New York and Geneva: UN, 2016), UNCTAD/DITC/CPLP/MISC/2016/1, [https://unctad.org/system/files/official-document/ditccplpmisc2016d1\\_en.pdf](https://unctad.org/system/files/official-document/ditccplpmisc2016d1_en.pdf)

<sup>115</sup> CONSUMER POLICY TOOLKIT BROCHURE, accessed on August 18, 2025, [https://icpen.org/sites/default/files/documents/OECD\\_Consumer\\_Policy\\_Toolkit.pdf](https://icpen.org/sites/default/files/documents/OECD_Consumer_Policy_Toolkit.pdf)

<sup>116</sup> The Consumer Protection Pyramid: Education, Self-Regulation, and Law Enforcement, accessed on August 18, 2025, <https://www.ftc.gov/news-events/news/speeches/consumer-protection-pyramid-education-self-regulation-law-enforcement>

<sup>117</sup> DTI calls for stronger consumer protection, fair trade campaign in CagVal, accessed on August 18, 2025, <https://pia.gov.ph/dti-calls-for-stronger-consumer-protection-fair-trade-campaign-in-cagval/>

<sup>118</sup> The Consumer Protection Pyramid: Education, Self-Regulation, and Law Enforcement, accessed on August 18, 2025, <https://www.ftc.gov/news-events/news/speeches/consumer-protection-pyramid-education-self-regulation-law-enforcement>

## Strategic Partnerships

The DTI works with industry groups to promote advertising and awareness campaigns for consumer protection purposes. For example, a partnership was forged between DTI and the private sector – Out of Home Advertising Association of the Philippines (OHAAP) – to help amplify awareness of consumer rights. The OHAPP comprises billboard operators and other advertisement operators in public and private transportation, who agreed to help the DTI publicise information on consumer rights.<sup>119</sup>

At a regional level – an MoU was signed between DTI, private sector companies, civil society organisations (CSOs) and schools in South Cotabato. The MoU's intent was to raise awareness and protect consumer rights, with the importance of approaching consumer protection as a shared responsibility noted.<sup>120</sup>

## Multi-partner campaigns

There are examples of campaigns and or projects, spearheaded by Government, that involve a range of stakeholders including the private sector, who may also be working alongside relevant NGOs. One example of this is the 'Tamang Timbangan, Para Hindi Kulang' initiative – on the promotion and provision of weighing scales to protect consumers from unfair trade practices. Branded weighing scales were installed in wet markets across municipalities.<sup>121</sup> **Public-Private Collaboration** refers to partnerships between government and private sector in awareness campaigns, education, and self-regulation.

## *'Membership and Participation'*

*Concept relevant for answering research question 3 (click here to scroll to RQ 3).*

Membership and participation refer to the factors that either encourage (drivers) or hinder (barriers) individuals from joining and actively engaging with consumer organisations. **Drivers** often include a desire for collective advocacy, access to information/redress, and shared values, while **barriers** can include lack of awareness, perceived ineffectiveness, financial constraints, or systemic limitations.<sup>122</sup> Understanding these drivers and barriers in the Philippines is critical for strengthening the consumer movement, because addressing barriers can

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<sup>119</sup> Inquirer.Net (2023). DTI taps private sector to intensify consumer rights info drive. Available at: <https://business.inquirer.net/391943/dti-taps-private-sector-to-intensify-consumer-rights-info-drive>

<sup>120</sup> Belgera, A. (2025). DTI forges agreement with stakeholders to strengthen consumer protection. Accessed in August 2025 at: <https://pia.gov.ph/dti-forges-agreement-with-stakeholders-to-strengthen-consumer-protection/>

<sup>121</sup> ACCP (2021). DTI, other govt agencies partner with RCBC, roll out 'Timbangan ng Bayan' to bolster consumer protection in 4th-6<sup>th</sup> class LGUs. Available at: <https://aseanconsumer.org/read-news-dti-other-govt-agencies-partner-with-rcbc-roll-out-timbangan-ng-bayan-to-bolster-consumer-protection-in-4th-6th-class-lgus>

<sup>122</sup> ASEAN Committee on Consumer Protection (ACCP), ASEAN Guidelines on Consumer Associations: Strengthening the Consumer Movement in ASEAN (Jakarta: ASEAN Secretariat, 2022), <https://asean.org/wp-content/uploads/2022/04/ASEAN-Guidelines-on-Consumer-Associations-FINAL.pdf>

increase the reach and influence of consumer organisations, making them effective partners in consumer protection.

While the ASEAN Guidelines on Consumer Associations once again do not explicitly list drivers/barriers, they implicitly address them by highlighting challenges faced by consumer associations (e.g., financial/human resources, keeping up with complex issues, limited government acknowledgment, lack of systematic representation) and suggesting strategies for formalisation, funding, capacity building, and policy engagement to overcome them.<sup>123</sup> The ACEI 2020 found that ASEAN consumers are "less likely to participate in consumer groups or associations, and contribute to policy-making or act as agent-of-change".<sup>124</sup> The UNGCP also recognises "Freedom to form consumer and other relevant groups or organisations and the opportunity of such organisations to present their views in decision-making processes affecting them" as a legitimate need.<sup>125</sup>

Nevertheless, the ACEI finding that ASEAN consumers are "less likely to participate in consumer groups or associations, and contribute to policymaking"<sup>126</sup>, combined with the implicit barriers identified in the ASEAN Guidelines on Consumer Associations such as "limited government acknowledgment and support" and "lack of systematic representation in policy processes"<sup>127</sup>, suggests a self-reinforcing cycle. Low consumer participation in organisations (a behavioural barrier) can lead to consumer associations having limited influence or resources, which in turn can lead to limited government acknowledgment and systematic representation. This creates a cycle where the perceived ineffectiveness or lack of voice of these organisations discourages participation, further weakening their ability to advocate. In the case of the Philippines, it is worth considering the extent to which breaking this cycle requires not only awareness campaigns for consumers but also deliberate government efforts to formalise engagement channels and provide support to consumer associations, thereby enhancing their perceived and actual effectiveness.

### ***'Networks and Coalitions'***

Concept relevant for answering research question 4b (click here to scroll to [RQ 4b](#)).

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<sup>123</sup> ASEAN Committee on Consumer Protection (ACCP), ASEAN Guidelines on Consumer Associations: Strengthening the Consumer Movement in ASEAN (Jakarta: ASEAN Secretariat, 2022), <https://asean.org/wp-content/uploads/2022/04/ASEAN-Guidelines-on-Consumer-Associations-FINAL.pdf>.

<sup>124</sup> ASEAN Committee on Consumer Protection (ACCP), "ASEAN Launches First Consumer Empowerment Index," ASEAN, January 11, 2021, <https://asean.org/asean-launches-first-consumer-empowerment-index/>.

<sup>125</sup> United Nations Conference on Trade and Development (UNCTAD), United Nations Guidelines for Consumer Protection (New York and Geneva: UN, 2016), UNCTAD/DITC/CPLP/MISC/2016/1, [https://unctad.org/system/files/official-document/ditccplpmisc2016d1\\_en.pdf](https://unctad.org/system/files/official-document/ditccplpmisc2016d1_en.pdf)

<sup>126</sup> ASEAN Committee on Consumer Protection (ACCP), "ASEAN Launches First Consumer Empowerment Index," ASEAN, January 11, 2021, <https://asean.org/asean-launches-first-consumer-empowerment-index/>.

<sup>127</sup> ASEAN Committee on Consumer Protection (ACCP), ASEAN Guidelines on Consumer Associations: Strengthening the Consumer Movement in ASEAN (Jakarta: ASEAN Secretariat, 2022), <https://asean.org/wp-content/uploads/2022/04/ASEAN-Guidelines-on-Consumer-Associations-FINAL.pdf>

Networks and coalitions in consumer protection refer to formal or informal alliances and collaborative arrangements among consumer organisations, advocacy groups, government agencies, and other stakeholders at local, national, regional, or international levels. These structures enable shared resources, coordinated advocacy efforts, knowledge exchange, and amplified collective impact.<sup>128</sup> For the Philippines, strong networks and coalitions would therefore enhance the collective voice of consumers, facilitate cross-jurisdictional cooperation (e.g., on cross-border e-commerce issues), and improve the efficiency of advocacy and service delivery.

This conceptualisation stems from the ASEAN Guidelines on Consumer Associations, emphasising the importance of "Networking and Resource Mobilisation" for increased visibility and outreach, including activating "consumer champions" and utilising digital engagement.<sup>129</sup> They also highlight the benefits of "Regional and International Cooperation," specifically mentioning the ASEAN Consumer Associations Network (ACAN) as the primary platform for regional cooperation. Principle 7 of the AHLPCP similarly promotes "High levels of Cooperation between Different Levels of Government and with Business and Other Stakeholders," advocating for a "joined-up" approach and practical cross-border cooperation mechanisms.<sup>130</sup> From a global perspective, Section VI of the UNGCP is significantly expanded on "International cooperation," largely covering enforcement cooperation mechanisms at the cross-border level.<sup>131</sup> Academic and policy literature further confirms that building coalitions and partnerships is a key benefit of stakeholder engagement, allowing groups to pool resources, share expertise, and amplify messages.<sup>132</sup>

In practice, however, the ASEAN Guidelines on Consumer Associations state that "consumer issues in the advancing digital economy are no longer confined to individual jurisdictions and require broader, cross-country solutions".<sup>133</sup> This is further supported by observations by the GIZ of increased digital banking and cross-border spending in ASEAN.<sup>134</sup> In other words, This indicates that the evolving nature of

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<sup>128</sup> The Power of Stakeholder Engagement in Consumer Advocacy - Number Analytics, accessed on August 18, 2025, <https://www.numberanalytics.com/blog/power-stakeholder-engagement-consumer-advocacy>

<sup>129</sup> ASEAN Committee on Consumer Protection (ACCP), ASEAN Guidelines on Consumer Associations: Strengthening the Consumer Movement in ASEAN (Jakarta: ASEAN Secretariat, 2022), <https://asean.org/wp-content/uploads/2022/04/ASEAN-Guidelines-on-Consumer-Associations-FINAL.pdf>

<sup>130</sup> ASEAN Committee on Consumer Protection (ACCP), ASEAN High-Level Principles on Consumer Protection (Jakarta: ASEAN Secretariat, July 2023), <https://asean.org/wp-content/uploads/2023/07/ASEAN-High-Level-Principles-on-Consumer-Protection.pdf>

<sup>131</sup> United Nations guidelines for consumer protection | UN Trade and Development (UNCTAD), accessed on August 18, 2025, <https://unctad.org/topic/competition-and-consumer-protection/un-guidelines-for-consumer-protection>

<sup>132</sup> The Power of Stakeholder Engagement in Consumer Advocacy - Number Analytics, accessed on August 18, 2025, <https://www.numberanalytics.com/blog/power-stakeholder-engagement-consumer-advocacy>

<sup>133</sup> ASEAN Committee on Consumer Protection (ACCP), ASEAN Guidelines on Consumer Associations: Strengthening the Consumer Movement in ASEAN (Jakarta: ASEAN Secretariat, 2022), <https://asean.org/wp-content/uploads/2022/04/ASEAN-Guidelines-on-Consumer-Associations-FINAL.pdf>

<sup>134</sup> Consumer Protection in ASEAN II (PROTECT II) – GIZ, accessed on August 18, 2025, [https://www.giz.de/en/downloads\\_els/PROTECT%20Pulse%20Vol%202014.pdf](https://www.giz.de/en/downloads_els/PROTECT%20Pulse%20Vol%202014.pdf)

consumer markets, particularly the rise of digital and cross-border transactions, makes robust national consumer protection insufficient in isolation. Networks and coalitions, especially at the regional and international levels, become essential for effective enforcement, information sharing, and redress in this interconnected environment. For the Philippines this is relevant as it suggests that investment in national consumer protection must be complemented by active participation in and strengthening of regional and international networks to address modern consumer challenges effectively.

**'Networks and Coalitions'** are alliances among stakeholders for shared resources, advocacy, enforcement, and cross-border cooperation.

### Theme 3: Consumer Protection Framework Concepts

Here we outline the conceptual foundations of 'consumer protection' by defining the key elements that underpin robust systems: a **pro-consumer framework**, **consumer organisations/associations**, **an institutional framework**, the **implementation gap**, **good/best practice**, **consumer empowerment**, **redress mechanisms**, and **consumer product safety**. The emphasis is on clarifying what these terms mean and why they matter, establishing the baseline vocabulary and conceptual map relevant for the core of the study. In the later chapters, these concepts are applied to assess the Philippine context and identify gaps and opportunities.

#### *A 'Pro-consumer Framework'*

Understanding the components of a pro-consumer framework is fundamental for assessing the Philippines' current consumer protection landscape and identifying areas for strengthening. A 'pro-consumer framework' broadly refers to a comprehensive and adaptive system of policies, laws, institutions, and mechanisms designed to safeguard consumer rights, promote their well-being, and ensure fair and transparent market operations. It is characterised by its evolutionary nature, allowing for gradual adaptation to changing market landscapes and technological advancements. Conceptualising the term 'pro-consumer framework' in this way, helps guide the evaluation of existing legislation, institutional capacities, and redress mechanisms, providing a blueprint for recommendations.

The above conceptualisation is derived from the ASEAN Strategic Action Plan on Consumer Protection (ASAPCP) 2025, which explicitly aims for "A Common ASEAN Consumer Protection Framework is Established," emphasising an "evolutionary" and "gradual approach" that includes high-level principles, strengthened enforcement, and alternative dispute resolution (ADR).<sup>135</sup> Similarly, the ASEAN High-Level Principles on Consumer Protection (AHLPCP) are intended to provide the "highest level of guidance for consumer protection policy and planning" and support ASEAN Member States (AMS) in improving their legislative, institutional, and other

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<sup>135</sup> ASEAN Strategic Action Plan for Consumer Protection (ASAPCP ...), accessed on August 18, 2025, <https://asean.org/wp-content/uploads/2021/01/ASEAN-Strategic-Action-Plan-for-Consumer-Protection-2016-2025-ASAPCP-2025.pdf>

dimensions of consumer protection.<sup>136</sup> These principles constitute a "broad framework of sound practices relevant to all ASEAN Member States".

While the term "pro-consumer framework" is not explicitly defined in the provided documents, the descriptions of the ASAPCP and AHLPCP collectively outline its characteristics. The consistent emphasis on adaptability and non-uniformity across multiple key ASEAN policy documents indicates a deliberate recognition of the diverse socio-economic and legal contexts within ASEAN Member States.<sup>137</sup> This is a crucial consideration, as it implies that recommendations for the Philippines should not be prescriptive or rigid, but rather flexible and tailored to its specific realities, while still aligning with overarching ASEAN principles. This approach allows for effective implementation by accommodating local nuances and capacity levels, rather than imposing an unworkable template.

A '**pro-consumer framework**' is a dynamic and adaptable national system, guided by high-level principles (e.g., AHLPCP), encompassing comprehensive legislation, robust institutional capacity for enforcement, accessible redress mechanisms, and a commitment to consumer empowerment and protection of vulnerable groups, with flexibility for national context.

### *'Consumer Organisation / Association'*

Concept relevant for answering research questions 1, 2 and 3 (click here to scroll to RQ 1, here to RQ 2, and here for RQ 3).

A 'consumer organisation' or 'association' is a membership-based, non-governmental, non-profit body established to advocate for and promote the interests and welfare of consumers of goods and services. They achieve this through disseminating information, lobbying for protective laws, providing advice, and assisting with dispute resolution.<sup>138</sup> Consumer associations are therefore critical stakeholders in strengthening consumer protection. Their capacity, reach, and ability to advocate for consumer rights, provide education, and facilitate redress directly impact the effectiveness of the overall framework in the Philippines. This makes the concept vital for understanding the civil society component of the protection ecosystem.

The ASEAN Guidelines on Consumer Associations provide practical orientation for the formation, formalisation, operation, and sustainability of consumer associations in AMS, emphasising their role in the consumer movement and policy

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<sup>136</sup> ASEAN Committee on Consumer Protection (ACCP), ASEAN High-Level Principles on Consumer Protection (Jakarta: ASEAN Secretariat, July 2023), <https://asean.org/wp-content/uploads/2023/07/ASEAN-High-Level-Principles-on-Consumer-Protection.pdf>

<sup>137</sup> ASEAN Strategic Action Plan for Consumer Protection (ASAPCP ...), accessed on August 18, 2025, <https://asean.org/wp-content/uploads/2021/01/ASEAN-Strategic-Action-Plan-for-Consumer-Protection-2016-2025-ASAPCP-2025.pdf>

<sup>138</sup> ASEAN Committee on Consumer Protection (ACCP), ASEAN Guidelines on Consumer Associations: Strengthening the Consumer Movement in ASEAN (Jakarta: ASEAN Secretariat, 2022), <https://asean.org/wp-content/uploads/2022/04/ASEAN-Guidelines-on-Consumer-Associations-FINAL.pdf>

engagement.<sup>139</sup> It is also worth noting that the ASAPCP 2025, under Strategic Goal 2, aims to ensure "A High Common Level of Consumer Empowerment and Protection is Ensured" by advocating for consumer concerns through the availability of consumer forums and associations, and strengthening national consumer protection associations.<sup>140</sup> Furthermore, Principle 6 of the AHLPCP explicitly promotes "Strong Consumer Advocacy," stating that the consumer voice should be heard and effectively represented by governments, and that consumer associations should be identified for their roles.<sup>141</sup> All three of these documents align with global guidelines. For instance, globally, the United Nations Guidelines for Consumer Protection (UNGCP) encourage the development of independent consumer groups and recognise their freedom to form and present views in decision-making processes.<sup>142</sup> They also highlight the role of consumer organisations in monitoring adverse practices, formulating codes of conduct with businesses, and undertaking education programs.<sup>6</sup>

This said, the role of consumer organisations extends beyond merely providing services to consumers; they are integral to the governance aspect of consumer protection. This is also reflected in the AHLPCP (Principle 6), which states that the "consumer voice should be heard by governments, and consumer representation must be effective".<sup>143</sup> Consumer associations are therefore not simply service providers but are crucial for ensuring accountability and responsiveness within the policy-making process. For the Philippines, this suggests that strengthening consumer associations is not solely about improving direct consumer services, but also about enhancing democratic participation and ensuring that consumer concerns are genuinely integrated into policy decisions.

A '**consumer organisation / association**' is a membership-based, non-profit body advocating for consumer interests, providing education, redress, and influencing policy.

### *'Institutional Framework'*

The institutional framework in consumer protection refers to the structured organisation of various public and quasi-judicial bodies, alongside non-governmental organisations, responsible for developing, implementing, enforcing, and monitoring consumer protection laws and regulations. This includes government agencies,

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<sup>139</sup> Ibid.

<sup>140</sup> ASEAN Strategic Action Plan for Consumer Protection (ASAPCP ...), accessed on August 18, 2025, <https://asean.org/wp-content/uploads/2021/01/ASEAN-Strategic-Action-Plan-for-Consumer-Protection-2016-2025-ASAPCP-2025.pdf>

<sup>141</sup> ASEAN Committee on Consumer Protection (ACCP), ASEAN High-Level Principles on Consumer Protection (Jakarta: ASEAN Secretariat, July 2023), <https://asean.org/wp-content/uploads/2023/07/ASEAN-High-Level-Principles-on-Consumer-Protection.pdf>

<sup>142</sup> United Nations Conference on Trade and Development (UNCTAD), United Nations Guidelines for Consumer Protection (New York and Geneva: UN, 2016), UNCTAD/DITC/CPLP/MISC/2016/1, [https://unctad.org/system/files/official-document/ditccplpmisc2016d1\\_en.pdf](https://unctad.org/system/files/official-document/ditccplpmisc2016d1_en.pdf)

<sup>143</sup> ASEAN Committee on Consumer Protection (ACCP), ASEAN High-Level Principles on Consumer Protection (Jakarta: ASEAN Secretariat, July 2023), <https://asean.org/wp-content/uploads/2023/07/ASEAN-High-Level-Principles-on-Consumer-Protection.pdf>

specialised bureaus, and complaint-handling mechanisms.<sup>144</sup> A well-defined and effective institutional framework is paramount for safeguarding consumer rights and ensuring business compliance. This concept guides the analysis of the roles, mandates, and coordination among different government entities and other actors involved in consumer protection.

This definition aligns with the ASAPCP 2025, under Strategic Goal 1, which emphasises strengthening the "enforcement capacities of administrative agencies".<sup>145</sup> Similarly, the UNGCP implicitly supports a robust institutional framework by detailing the need for effective enforcement institutions and redress systems.<sup>146</sup> UNCTAD has also published a "Manual on Consumer Protection" that covers consumer agencies and associations.<sup>147</sup> Lastly, academic and policy literature suggests that effective institutional frameworks are characterised by independence, adequate resources, clear complaint handling processes, and effective laws.<sup>148</sup>

An '**institutional framework**' is an organisation of government, quasi-judicial, and civil bodies for consumer protection, requiring resources, independence, and coordination.

### *'Implementation Gap'*

Concept relevant for answering research question 2 (click here to scroll to RQ 2).

The implementation gap refers to the disparity between the intended objectives of a policy or law and its actual outcomes when put into practice. This gap often arises from factors such as inadequate resources, lack of coordination among stakeholders, insufficient understanding of the policy, bureaucratic inertia, or resistance from various actors.<sup>149</sup>

Identifying and understanding the implementation gap is central to this project, particularly in the Philippines. It helps explain why well-intentioned consumer protection laws may not achieve their desired impact, informing the development of practical strategies to bridge this divide. While not explicitly defined in ASEAN documents, the concept is implicitly addressed through initiatives aimed at

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<sup>144</sup> Institutional Framework in Consumer Protection Law - Number Analytics, accessed on August 18, 2025, <https://www.numberanalytics.com/blog/institutional-framework-consumer-protection-law>

<sup>145</sup> ASEAN Strategic Action Plan for Consumer Protection (ASAPCP ...), accessed on August 18, 2025, <https://asean.org/wp-content/uploads/2021/01/ASEAN-Strategic-Action-Plan-for-Consumer-Protection-2016-2025-ASAPCP-2025.pdf>

<sup>146</sup> United Nations Conference on Trade and Development (UNCTAD), United Nations Guidelines for Consumer Protection (New York and Geneva: UN, 2016), UNCTAD/DITC/CPLP/MISC/2016/1, [https://unctad.org/system/files/official-document/ditccplpmisc2016d1\\_en.pdf](https://unctad.org/system/files/official-document/ditccplpmisc2016d1_en.pdf)

<sup>147</sup> Guidelines on Consumer Protection: Agency Structure and Effectiveness - UNCTAD, accessed on August 18, 2025, [https://unctad.org/system/files/official-document/ditccplp2017d4\\_en.pdf](https://unctad.org/system/files/official-document/ditccplp2017d4_en.pdf)

<sup>148</sup> Effective Institutional Framework for Consumer Protection - Number Analytics, accessed on August 18, 2025, <https://www.numberanalytics.com/blog/effective-institutional-framework-consumer-protection>

<sup>149</sup> Implementation gap - (Intro to Public Policy) - Vocab, Definition, Explanations | Fiveable, accessed on August 18, 2025, <https://library.fiveable.me/key-terms/introduction-to-public-policy/implementation-gap>

strengthening enforcement capacities (ASAPCP Goal 1.4) and improving consumer awareness (AHLPCP Principle 2), which are direct responses to potential implementation gaps.<sup>150</sup>

In the Philippines, despite the existence of the Consumer Act, consumers perceive weaknesses in its effectiveness. This is particularly evident concerning penalty enforcement, inadequate provisions on warranties, labelling, fair packaging, and a lack of provisions for claims for damages.<sup>151</sup> A critical challenge identified is consumers' lack of awareness on *how to enforce* their rights, even if they believe the law generally protects them.<sup>152</sup> Concerns also persist regarding monitoring and enforcement, general consumer awareness, and the effectiveness of redress mechanisms.<sup>153</sup>

More specifically, the available information reveals that Filipino consumers "believed that the law protects their rights, but they lacked awareness of how to enforce it" and perceived "weaknesses in the Act's effectiveness in enforcing penalties".<sup>154</sup> This highlights a crucial disconnect: it is not merely a general lack of consumer awareness, but a specific gap between knowing one's rights in principle and understanding the practical mechanisms for exercising those rights. Furthermore, the perceived ineffectiveness of penalties suggests a credibility issue with enforcement, which can discourage consumers from even attempting to seek redress. This indicates that policy interventions in the Philippines must go beyond mere rights-awareness campaigns to include practical guidance on enforcement pathways and a visible strengthening of enforcement capabilities to build consumer confidence in the system.

An '**implementation gap**' is a disparity between legal objectives and real outcomes due to weak enforcement, poor awareness, or resource gaps.

### *'Good Practice / Best Practice'*

Concept relevant for answering research question 4 (click here to scroll to [RQ 4](#))

Good practice (or best practice) in consumer policy refers to approaches, policies, or interventions that have demonstrated effectiveness in achieving desired consumer protection outcomes, are adaptable to different contexts, and align with ethical and equitable principles. **Criteria for evaluation**<sup>155</sup> typically include:

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<sup>150</sup> ASEAN Strategic Action Plan for Consumer Protection (ASAPCP ...), accessed on August 18, 2025, <https://asean.org/wp-content/uploads/2021/01/ASEAN-Strategic-Action-Plan-for-Consumer-Protection-2016-2025-ASAPCP-2025.pdf>

<sup>151</sup> Review on the Implementation of the Consumer Act of the Philippines: Insights to Its Plausible Future - UniversePG, accessed on August 18, 2025, <https://www.universepg.com/ijma/review-on-the-implementation-of-the-consumer-act-of-the-philippines-insights-to-its-plausible-future>

<sup>152</sup> Ibid.

<sup>153</sup> Ibid.

<sup>154</sup> Ibid.

<sup>155</sup> United Nations Guidelines for Consumer Protection, accessed on August 18, 2025, [https://www.un.org/esa/sustdev/publications/consumption\\_en.pdf](https://www.un.org/esa/sustdev/publications/consumption_en.pdf)

- reach (scope of impact),
- uptake (adoption by target groups),
- inclusiveness (addressing diverse consumer needs, especially vulnerable groups),
- cost-effectiveness (efficient resource use),
- transferability (applicability to other contexts), and
- alignment with high-level principles.

Identifying and analysing good practices is crucial for developing evidence-based recommendations and a practical toolkit for the Philippines. It provides benchmarks and proven models that can and should be adapted to the local context.

The above definition stems from the various publicly available sources that describe the key characteristics of 'best practices' relevant in the context of this study. The UNGCP, for instance, outlines principles for "good business practices" focusing on fair treatment, transparency, education, privacy, and effective complaints handling.<sup>156</sup> It also emphasises promoting sustainable consumption and protecting vulnerable consumers. The OECD Consumer Policy Toolkit provides a framework for policymakers to evaluate problems and implement effective policies, reviewing various tools and their effective usage.<sup>157</sup> It focuses on safeguarding consumer rights, protecting vulnerable consumers, and providing tools for informed decisions. The AHLPCP themselves are intended to facilitate AMS in "benchmarking against international best practices".<sup>158</sup> Principle 4, for example, details indicators for effective redress mechanisms, including promoting "high standards among the business community". Additionally, general academic and policy literature suggests that good practices often involve designing support that meets the needs of all customers, ensuring accessibility, embedding a culture that prioritises good customer outcomes, and regular monitoring of outcomes.<sup>159</sup> In this context, effective agencies are considered independent, well-resourced, and have clear complaint handling.<sup>160</sup>

The various descriptions of good practices across different sources (agencies, businesses, overall framework) are summarised in the below table overview. Together they suggest that "good practice" is not isolated to one component but is a systemic quality that requires alignment and high standards across all elements of

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<sup>156</sup> Ibid

<sup>157</sup> CONSUMER POLICY TOOLKIT BROCHURE, accessed on August 18, 2025, [https://icpen.org/sites/default/files/documents/OECD\\_Consumer\\_Policy\\_Toolkit.pdf](https://icpen.org/sites/default/files/documents/OECD_Consumer_Policy_Toolkit.pdf)

<sup>158</sup> ASEAN Committee on Consumer Protection (ACCP), ASEAN High-Level Principles on Consumer Protection (Jakarta: ASEAN Secretariat, July 2023), <https://asean.org/wp-content/uploads/2023/07/ASEAN-High-Level-Principles-on-Consumer-Protection.pdf>

<sup>159</sup> Consumer Support Outcome - Good Practices and Areas for Improvement, accessed on August 18, 2025, <https://www.simmons-simmons.com/en/publications/cm864u4c700aqtf4o98j0tt56/consumer-support-outcome-good-practices-and-areas-for-improvement>

<sup>160</sup> Effective Institutional Framework for Consumer Protection - Number Analytics, accessed on August 18, 2025, <https://www.numberanalytics.com/blog/effective-institutional-framework-consumer-protection>

the consumer protection ecosystem – from policy design to business conduct and consumer engagement. For the purpose of this study, this indicates that strengthening consumer protection requires a holistic approach, where improvements in one area (e.g., regulatory enforcement) must be complemented by improvements in others (e.g., business ethics and consumer education) to achieve truly effective and sustainable outcomes.

**'Best Practice / Good Practice'** in consumer protection is defined as a policy, program, or mechanism that demonstrates measurable positive impact on consumer welfare and market fairness, is adaptable for replication (transferability), is economically viable (cost-effectiveness), reaches a broad and diverse consumer base (reach and inclusiveness), sees high adoption by consumers and businesses (uptake), and aligns with the ASEAN High-Level Principles on Consumer Protection (AHLPCP).

**Table 8: Comparative Analysis of "Good Practice" Criteria**

Source	Key Criteria/ Characteristics of Good Practice	Proposed Working Criteria for this Project
UNGCP <sup>161</sup>	Fair & equitable treatment, transparency, education, privacy protection, effective complaints handling, protection of vulnerable consumers, sustainable consumption, ensuring product safety.	Reach: Broad and diverse consumer base; Uptake: High adoption by consumers and businesses; Inclusiveness: Addresses diverse consumer needs, especially vulnerable groups; Cost-effectiveness: Efficient resource use; Transferability: Adaptable for replication; AHLPCP Alignment: Consistent with ASEAN High-Level Principles.
OECD Consumer Policy Toolkit <sup>162</sup>	Structured framework for intervention, comprehensive decision-making process, review of available tools, addressing modern market challenges, guiding effective policy implementation, targeting demand & supply sides.	(See Proposed Working Criteria for this Project)

<sup>161</sup> United Nations Conference on Trade and Development (UNCTAD), United Nations Guidelines for Consumer Protection (New York and Geneva: UN, 2016), UNCTAD/DITC/CPLP/MISC/2016/1, [https://unctad.org/system/files/official-document/ditccplpmisc2016d1\\_en.pdf](https://unctad.org/system/files/official-document/ditccplpmisc2016d1_en.pdf)

<sup>162</sup> CONSUMER POLICY TOOLKIT BROCHURE, accessed on August 18, 2025, [https://icpen.org/sites/default/files/documents/OECD\\_Consumer\\_Policy\\_Toolkit.pdf](https://icpen.org/sites/default/files/documents/OECD_Consumer_Policy_Toolkit.pdf)

Source	Key Criteria/ Characteristics of Good Practice	Proposed Working Criteria for this Project
Academic/Policy Literature <sup>163</sup>	Designing support for all customers (including vulnerable), accessibility, embedding culture of good customer outcomes, regular outcomes monitoring, independence & adequate resources for agencies, clear complaint handling.	(See Proposed Working Criteria for this Project)
AHLPCP <sup>164</sup>	Benchmarking against international best practices, effective redress mechanisms, promoting high standards among business community.	(See Proposed Working Criteria for this Project)

***'Consumer Empowerment' (incl. ACEI indicators)***

Concept relevant for answering research questions 4 and 5 (click here to scroll to RQ.4, and here to RQ.5)

Consumer empowerment refers to the process by which consumers gain the knowledge, skills, attitudes, and confidence necessary to understand and exercise their rights and responsibilities, make informed choices, and advocate for their interests in the marketplace.<sup>165</sup> Empowered consumers are fundamental to a well-functioning market. Understanding the current level of consumer empowerment (and its gaps) in the Philippines is crucial for designing effective education, awareness, and advocacy initiatives that enable consumers to protect themselves and drive market fairness.

There are different sources available that can be leveraged to help understand the current level of consumer empowerment in the Philippines. For instance, the ASEAN Consumer Empowerment Index (ACEI) 2020 Pilot Project is a composite index designed to benchmark the national level of consumer empowerment in AMS.<sup>166</sup> It is based on three main components: Consumer Awareness, Consumer Skills, and Consumer Behaviour. These go hand in hand with the AHLPCP, ASAPCP and the UNGCP. Principle 2 of the AHLPCP states that "Consumers are Equipped with the

<sup>163</sup> Effective Institutional Framework for Consumer Protection - Number Analytics, accessed on August 18, 2025, <https://www.numberanalytics.com/blog/effective-institutional-framework-consumer-protection>

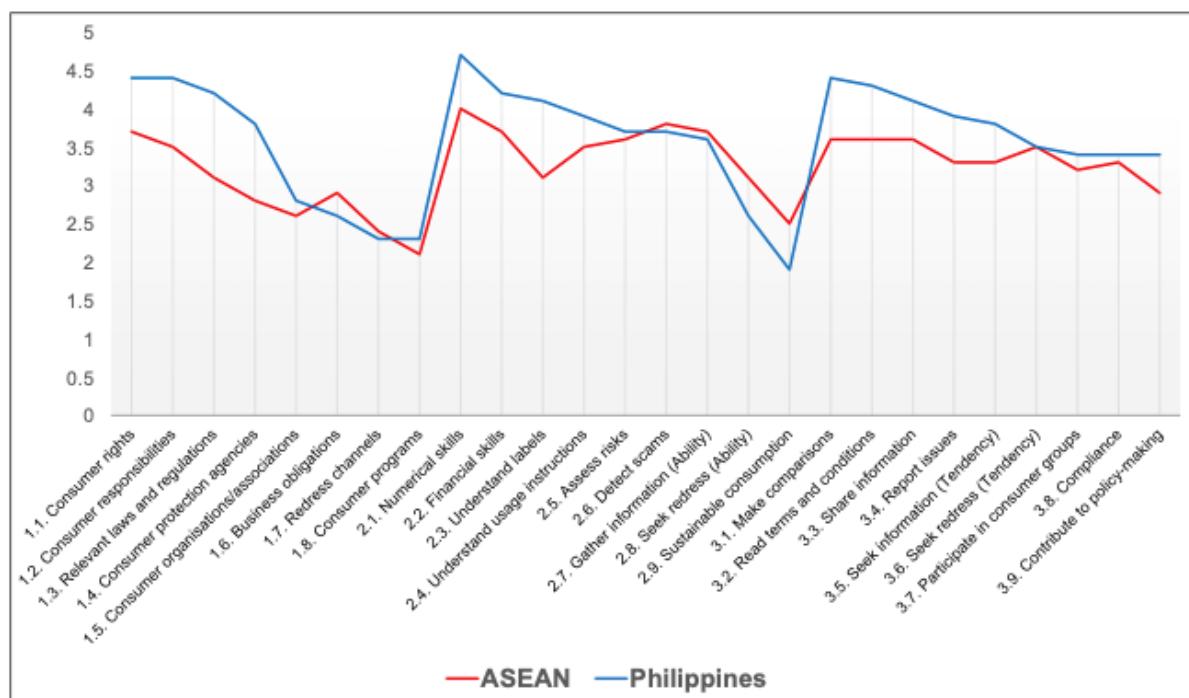
<sup>164</sup> ASEAN Committee on Consumer Protection (ACCP), ASEAN High-Level Principles on Consumer Protection (Jakarta: ASEAN Secretariat, July 2023), <https://asean.org/wp-content/uploads/2023/07/ASEAN-High-Level-Principles-on-Consumer-Protection.pdf>

<sup>165</sup> Empowering Consumers: The Impact of Awareness on Skill Development and Assertiveness in Market Engagement, accessed on August 18, 2025, <https://press.wz.uw.edu.pl/cgi/viewcontent.cgi?article=1149&context=jmcberm>

<sup>166</sup> ASEAN Committee on Consumer Protection (ACCP), "ASEAN Launches First Consumer Empowerment Index," ASEAN, January 11, 2021, <https://asean.org/asean-launches-first-consumer-empowerment-index/>

Skills, Knowledge, Information and Confidence to Exercise their Rights," highlighting the need for strategies for consumer education, information availability, and tailored programs for vulnerable consumers.<sup>167</sup> Strategic Goal 2 of the ASAPCP 2025 aims to ensure "A High Common Level of Consumer Empowerment and Protection is Ensured" through enhanced consumer knowledge and advocacy.<sup>168</sup> From a global perspective, the UNGCP emphasises consumer education and access to adequate information for informed choices as legitimate needs.<sup>169</sup> It also includes "Education and awareness-raising" as a principle for good business practices.

**Figure 6: Scores of the First ACEI: Philippines**



In terms of the actual level of consumer empowerment in the ASEAN region, the ACEI 2020 Pilot Project found that ASEAN consumers scored highest on consumer rights and responsibilities under the Consumer Awareness category, but there is a need to enhance awareness on redress mechanisms.<sup>170</sup>

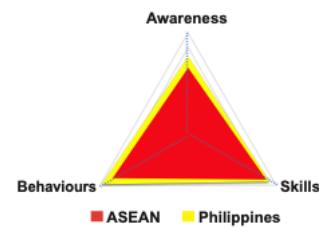
<sup>167</sup> ASEAN Committee on Consumer Protection (ACCP), ASEAN High-Level Principles on Consumer Protection (Jakarta: ASEAN Secretariat, July 2023), <https://asean.org/wp-content/uploads/2023/07/ASEAN-High-Level-Principles-on-Consumer-Protection.pdf>

<sup>168</sup> ASEAN Strategic Action Plan for Consumer Protection (ASAPCP ...), accessed on August 18, 2025, <https://asean.org/wp-content/uploads/2021/01/ASEAN-Strategic-Action-Plan-for-Consumer-Protection-2016-2025-ASAPCP-2025.pdf>

<sup>169</sup> United Nations Conference on Trade and Development (UNCTAD), United Nations Guidelines for Consumer Protection (New York and Geneva: UN, 2016), UNCTAD/DITC/CPLP/MISC/2016/1, [https://unctad.org/system/files/official-document/ditccplpmisc2016d1\\_en.pdf](https://unctad.org/system/files/official-document/ditccplpmisc2016d1_en.pdf)

<sup>170</sup> ASEAN Committee on Consumer Protection (ACCP), "ASEAN Launches First Consumer Empowerment Index," ASEAN, January 11, 2021, <https://asean.org/asean-launches-first-consumer-empowerment-index/>

For Consumer Skills, consumers scored highest on numerical and financial skills and the ability to detect scams/misleading advertisements, but need to engage more in practicing sustainable consumption.<sup>171</sup> In terms of Consumer Behaviour, consumers showed the highest tendency to compare products and read terms/conditions before purchase, but were less likely to participate in consumer groups or associations or contribute to policy-making.<sup>172</sup> Overall, the regional ACEI score stands at 63.7%, indicating consumers are "moderately empowered," with a positive correlation between individual empowerment and education level.



Taken together, the ACEI findings suggest a discrepancy between individual skills and collective action. While ASEAN consumers (including the Philippines, as part of the AMS) demonstrate relatively good individual skills like numerical/financial literacy and comparing products, they are "less likely to participate in consumer groups or associations, and contribute to policy-making or act as agent-of-change".<sup>173</sup> This indicates that while individual empowerment in terms of personal decision-making is moderate, there is a significant deficit in collective consumer action and advocacy. This gap implies that the "consumer voice"<sup>174</sup> may not be effectively channelled into policy formulation, potentially leading to policies that do not fully reflect consumer needs or are not adequately enforced due to a lack of public pressure. For an analysis that focuses in on the Philippines specifically, this suggests that efforts to strengthen consumer protection must not only focus on individual consumer education but also on fostering a more robust and participatory consumer movement that can collectively influence policy and ensure accountability. We provide the table below, which summarises the key indicators of consumer empowerment and suggests how they become relevant for understanding the case of the Philippines.

**Table 9: Key Indicators of Consumer Empowerment (ACEI Framework)**

ACEI Component	Specific Indicators/Findings (ASEAN-wide, ACEI 2020)	Implications for the Case of the Philippines
Consumer Awareness	Highest scores on consumer rights and responsibilities. Need to enhance awareness on redress mechanisms.	Focus on practical guidance for accessing redress. Public advocacy and education programs should be enhanced.

<sup>171</sup> Ibid.

<sup>172</sup> Ibid.

<sup>173</sup> Ibid.

<sup>174</sup> ASEAN Committee on Consumer Protection (ACCP), ASEAN High-Level Principles on Consumer Protection (Jakarta: ASEAN Secretariat, July 2023), <https://asean.org/wp-content/uploads/2023/07/ASEAN-High-Level-Principles-on-Consumer-Protection.pdf>

ACEI Component	Specific Indicators/Findings (ASEAN-wide, ACEI 2020)	Implications for the Case of the Philippines
Consumer Skills	Highest scores on numerical and financial skills, and ability to detect scams/misleading advertisements. Need to engage more in practicing sustainable consumption.	Leverage existing financial literacy strengths. Develop targeted education on sustainable consumption practices.
Consumer Behaviour	Highest tendency to compare products and read terms/conditions before purchase. Less likely to participate in consumer groups/associations or contribute to policymaking.	Strategies needed to encourage collective action and engagement with consumer organisations. Foster avenues for consumer input in policymaking.
Overall ACEI Score	63.7% (Moderately Empowered). Positive correlation between individual empowerment and education level.	Indicates a foundation for further empowerment. Emphasises the importance of education as a driver for increased consumer capabilities.

**'Consumer Empowerment'** is the practice in which consumers are equipped with knowledge, skills, and confidence to exercise rights, measured by **ACEI indicators** (awareness, skills, behaviour).

### *'Redress Mechanisms' (judicial & non-judicial)*

Redress mechanisms are formal and informal processes available to consumers for resolving disputes, obtaining compensation, or addressing grievances arising from unfair practices, defective products, or unsatisfactory services. These mechanisms can be judicial (e.g., small claims courts) or non-judicial (e.g., mediation, arbitration, ombudsman schemes, in-house company complaints systems, consumer association assistance).<sup>175</sup>

Effective and accessible redress mechanisms are a cornerstone of consumer protection, building consumer confidence and holding businesses accountable. For the case of the Philippines, evaluating the accessibility, fairness, and efficiency of existing redress systems is critical for identifying areas for improvement and ensuring consumers can effectively exercise their rights.

The AHLPCP (Principle 4) explicitly focuses on ensuring "Consumers Have Access to Appropriate and Convenient Sources of Advice and Redress including Alternative

<sup>175</sup> United Nations Conference on Trade and Development (UNCTAD), United Nations Guidelines for Consumer Protection (New York and Geneva: UN, 2016), UNCTAD/DITC/CPLP/MISC/2016/1, [https://unctad.org/system/files/official-document/ditccplpmisc2016d1\\_en.pdf](https://unctad.org/system/files/official-document/ditccplpmisc2016d1_en.pdf)

Dispute Resolution (ADR)".<sup>176</sup> It highlights the advantages of ADR over traditional courts (informal, cheaper) and emphasises the need for readily available, affordable, and user-friendly dispute resolution, including online dispute resolution (ODR). This aligns with the ASAPCP 2025 (Strategic Goal 1.5), which aims to make "Alternative Dispute Resolution mechanisms available in AMS," including developing guidelines for common ADR approaches and establishing national small claims courts/ADR.<sup>177</sup> Strategic Goal 3.2 also aims for an "ASEAN Regional Online Dispute Resolution (ODR) Network". And in a global context, the UNGCP encourages the development of "fair, effective, transparent, and impartial mechanisms to address consumer complaints," covering administrative, judicial, and alternative dispute resolution, including cross-border cases.<sup>178</sup> It stresses that procedures should be "expeditious, fair, transparent, inexpensive, and accessible".

In the Philippines, the revised Consumer Protection Law is expected to address "a more effective consumer redress".<sup>179</sup> However, current challenges include consumers' lack of awareness on *how to enforce* rights and perceived weaknesses in the effectiveness of penalties.<sup>180</sup> This indicates a critical gap between the availability of redress mechanisms and their effective utilisation or perceived efficacy by consumers. The mere existence of redress mechanisms does not automatically equate to their effective utilisation or perceived efficacy by consumers. This suggests that for the Philippines, simply establishing more mechanisms is insufficient; there must be concerted efforts to raise consumer awareness about *how to access* these mechanisms, simplify procedures, and ensure that the outcomes (e.g., penalties, resolutions) are perceived as fair and effective to build public trust and encourage their use. On the other hand, the small claims courts in the Philippines can provide fast and cost-effective resolution. However, their role is tightly circumscribed with their capacity for consumer-related disputes limited to financial claims of a specific amount and within a defined scope. In terms of timeliness - small claims courts commit to a one-day hearing and a decision and a 24-hour decision post-hearing. Efficiency is further enhanced through the prohibition of lawyers within proceedings.<sup>181</sup>

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<sup>176</sup> ASEAN Committee on Consumer Protection (ACCP), ASEAN High-Level Principles on Consumer Protection (Jakarta: ASEAN Secretariat, July 2023), <https://asean.org/wp-content/uploads/2023/07/ASEAN-High-Level-Principles-on-Consumer-Protection.pdf>

<sup>177</sup> ASEAN Strategic Action Plan for Consumer Protection (ASAPCP ...), accessed on August 18, 2025, <https://asean.org/wp-content/uploads/2021/01/ASEAN-Strategic-Action-Plan-for-Consumer-Protection-2016-2025-ASAPCP-2025.pdf>

<sup>178</sup> United Nations Conference on Trade and Development (UNCTAD), United Nations Guidelines for Consumer Protection (New York and Geneva: UN, 2016), UNCTAD/DITC/CPLP/MISC/2016/1, [https://unctad.org/system/files/official-document/ditccplpmisc2016d1\\_en.pdf](https://unctad.org/system/files/official-document/ditccplpmisc2016d1_en.pdf)

<sup>179</sup> Consumer Protection in ASEAN II (PROTECT II) - GIZ, accessed on August 18, 2025, [https://www.giz.de/en/downloads\\_els/PROTECT%20Pulse%20Vol%2014.pdf](https://www.giz.de/en/downloads_els/PROTECT%20Pulse%20Vol%2014.pdf)

<sup>180</sup> Review on the Implementation of the Consumer Act of the Philippines: Insights to Its Plausible Future - UniversePG, accessed on August 18, 2025, <https://www.universepg.com/ijma/review-on-the-implementation-of-the-consumer-act-of-the-philippines-insights-to-its-plausible-future>

<sup>181</sup> Republic of the Philippines Supreme Court Manila (2016). The 2016 Revised Rules of Procedure for Small Claims Cases. Retrieved at: <https://sc.judiciary.gov.ph/wp-content/uploads/2023/07/SMALL-CLAIMS-PAMPHLET.pdf>

**'Redress Mechanisms'** are judicial and non-judicial processes (courts, ADR, ODR, ombudsman, company complaints) for resolving disputes.

### *'Consumer Product Safety' (esp. in OPSS-relevant sectors)*

Consumer product safety refers to the measures, regulations, and standards implemented to protect consumers from unreasonable risks of injury, illness, or death associated with the use of consumer products. This includes regulations on design, manufacturing, labelling, and post-market surveillance, as well as mechanisms for product recalls.<sup>182</sup> This makes product safety a fundamental consumer right and a critical component of market integrity. Thus, for the Philippines, assessing product safety frameworks, particularly in sectors relevant to the Office for Product Safety and Standards (OPSS) (e.g., furniture, clothing, electrical goods, toys, cosmetics, machinery, protective equipment)<sup>183</sup>, is essential for safeguarding public health and economic interests.

The ASAPCP 2025 (Strategic Goal 3.1) focuses on strengthening "Product safety enforcement in AMS through the establishment of an improved Product Alert System" and developing a framework for data collection on product-related injuries.<sup>184</sup> The AHLPCP also implicitly covers product safety under Principle 2 (information on safety) and Principle 4 (redress for harmful products).<sup>185</sup> And the UNGCP emphasises "The protection of consumers from hazards to their health and safety" as a legitimate need and states that Member States should adopt measures to ensure products are safe, including legal systems, safety regulations, and standards, and address manufacturer responsibilities and product recalls.<sup>186</sup> Finally, the OECD similarly highlights product safety as a key policy issue, noting that unsafe products pose significant risks and effective regulation is essential.<sup>187</sup>

In the Philippines specifically, there are a few different institutional bodies involved in product safety. For instance, the Department of Trade and Industry (DTI) through its Fair Trade Enforcement Bureau (FTEB) oversees product standards monitoring.<sup>188</sup> The Food and Drug Administration (FDA) is mandated to ensure the safety of health

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<sup>182</sup> Consumer Product Safety Commission (CPSC) | USAGov, accessed on August 18, 2025, <https://www.usa.gov/agencies/consumer-product-safety-commission>

<sup>183</sup> OPSS Delivery Report 2022-2023 - GOV.UK, accessed on August 18, 2025, <https://www.gov.uk/government/publications/opss-delivery-reports/opss-delivery-report-2022-2023>

<sup>184</sup> ASEAN Strategic Action Plan for Consumer Protection (ASAPCP ...), accessed on August 18, 2025, <https://asean.org/wp-content/uploads/2021/01/ASEAN-Strategic-Action-Plan-for-Consumer-Protection-2016-2025-ASAPCP-2025.pdf>

<sup>185</sup> ASEAN Committee on Consumer Protection (ACCP), ASEAN High-Level Principles on Consumer Protection (Jakarta: ASEAN Secretariat, July 2023), <https://asean.org/wp-content/uploads/2023/07/ASEAN-High-Level-Principles-on-Consumer-Protection.pdf>

<sup>186</sup> United Nations Conference on Trade and Development (UNCTAD), United Nations Guidelines for Consumer Protection (New York and Geneva: UN, 2016), UNCTAD/DITC/CPLP/MISC/2016/1, [https://unctad.org/system/files/official-document/ditccplpmisc2016d1\\_en.pdf](https://unctad.org/system/files/official-document/ditccplpmisc2016d1_en.pdf)

<sup>187</sup> Consumer policy - OECD, accessed on August 18, 2025, <https://www.oecd.org/en/topics/consumer-policy.html>

<sup>188</sup> Fair Trade | Department of Trade and Industry Philippines, accessed on August 18, 2025, <https://www.dti.gov.ph/about/the-organization/fair-trade/>

products, including household/urban hazardous substances and toys.<sup>189</sup> The Bureau of Philippine Standards (BPS) develops and implements national standards.<sup>190</sup> While these national bodies have specific mandates, recent industry reports by international organisations such as the GIZ have noted that the increasing use of digital banking and online shopping in ASEAN<sup>191</sup> introduces new complexities. The OECD also found that "online channels create new risks and challenges around informed choices, effective enforcement, confidence in compliance, and safety outcomes".<sup>192</sup> These findings indicate that product safety is no longer confined to traditional retail and national borders. The rise of e-commerce and cross-border transactions introduces complex challenges related to regulatory jurisdiction, enforcement across different online platforms, and the traceability of unsafe products. Thus, in the case of the Philippines, this suggests that strengthening product safety requires not only robust national regulations for physical goods but also enhanced digital surveillance, international cooperation on product recalls<sup>193</sup>, and consumer education on online purchasing risks.

**'Consumer Product Safety'** refers to standards, regulations, and enforcement to ensure products are safe, including labelling, recalls, and post-market monitoring.

## Theme 4: Gender Equality and Social Inclusion (GESI) Concepts

Here we provide the conceptual framing for equity and inclusion within consumer protection. We introduce and define the terms '**vulnerable consumers, gender gaps in empowerment, and inclusiveness**' as distinct but interconnected terms. The focus is on setting out how these concepts are understood in ASEAN and global frameworks, and why they are critical to this project. Analytical content – such as the evidence of gender disparities or the identification of vulnerable groups in the Philippines – is also addressed. Here, the task is to establish a shared conceptual lens that will guide later analysis and ensure the overall theme of GESI is systematically integrated into recommendations.

### *'Vulnerable Consumers'*

Concept relevant for answering research question 5 (click here to scroll to [RQ.5](#)).

Vulnerable consumers are individuals or groups who, due to their personal characteristics (e.g., age, physical or mental infirmity, low income, low education, social isolation) or market contexts (e.g., complex products, misleading information),

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<sup>189</sup> About FDA - Food and Drug Administration, accessed on August 18, 2025,

<https://www.fda.gov.ph/about-fda/>

<sup>190</sup> Standards Regulations/Policies - BPS S&C Portal, accessed on August 18, 2025,

<https://bps.dti.gov.ph/standards/standards-regulation-policies>

<sup>191</sup> Consumer Protection in ASEAN II (PROTECT II) - GIZ, accessed on August 18, 2025,

[https://www.giz.de/en/downloads\\_els/PROTECT%20Pulse%20Vol%2014.pdf](https://www.giz.de/en/downloads_els/PROTECT%20Pulse%20Vol%2014.pdf)

<sup>192</sup> OPSS Delivery Report 2022-2023 - GOV.UK, accessed on August 18, 2025,

<https://www.gov.uk/government/publications/opss-delivery-reports/opss-delivery-report-2022-2023>

<sup>193</sup> ASEAN Strategic Action Plan for Consumer Protection (ASAPCP ...), accessed on August 18, 2025,

<https://asean.org/wp-content/uploads/2021/01/ASEAN-Strategic-Action-Plan-for-Consumer-Protection-2016-2025-ASAPCP-2025.pdf>

are less able to engage fully or effectively in the market, making them more susceptible to harm, exploitation, or detrimental outcomes.<sup>194</sup> Further, the concept of a "vulnerable consumer" can be approached from differing perspectives. While in some instances, the notion of vulnerability can be approached as a dynamic and temporary state, based on a confluence of factors that can combine, across individual characteristics, personal circumstances and market conditions.

Protecting vulnerable consumers is a core objective of consumer protection. For the Philippines especially, identifying and addressing the specific vulnerabilities of groups like low-income, rural, elderly, women, MSMEs, and Persons with Disabilities (PWDs) is critical for ensuring equitable access to protection and redress.

The AHLPCP explicitly mentions the protection of "vulnerable or disadvantaged groups" in Principle 4 indicators, particularly concerning business practices that cause detriment.<sup>195</sup> Moreover, Strategic Goal 2 of the ASAPCP 2025 emphasises that "vulnerable consumers have access to information on goods and services, in order to have equal opportunities to make free and informed choices, including through consumer associations".<sup>196</sup> The UNGCP also lists "The protection of vulnerable and disadvantaged consumers" as a legitimate need.<sup>197</sup> It further states that businesses should avoid practices that harm consumers, "particularly with respect to vulnerable and disadvantaged consumers". Lastly, academic and policy literature indicates that vulnerability can be situational (personal circumstances) or market-context driven (complex offers, unclear information).<sup>198</sup> It is linked to factors like low socio-economic status, low education, and mental health issues.<sup>199</sup> In the context of the Philippines, it is worth noting that the revised Consumer Protection Law is expected to address the "protection of vulnerable consumers".<sup>200</sup> In this regard, the DTI's monitoring efforts have uncovered issues like facilities not compliant with accessibility requirements for persons with disabilities, highlighting specific vulnerabilities.<sup>201</sup>

Against this backdrop, the broad definition of vulnerable consumers, encompassing various factors like low income, rural location, age, and disability<sup>202</sup>, combined with

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<sup>194</sup> Consumer vulnerability - Business Companion, accessed on August 18, 2025,

<https://www.businesscompanion.info/sites/default/files/Consumer-vulnerability-Jun-2023.pdf>

<sup>195</sup> ASEAN Committee on Consumer Protection (ACCP), ASEAN High-Level Principles on Consumer Protection (Jakarta: ASEAN Secretariat, July 2023), <https://asean.org/wp-content/uploads/2023/07/ASEAN-High-Level-Principles-on-Consumer-Protection.pdf>

<sup>196</sup> ASEAN Strategic Action Plan for Consumer Protection (ASAPCP ...), accessed on August 18, 2025, <https://asean.org/wp-content/uploads/2021/01/ASEAN-Strategic-Action-Plan-for-Consumer-Protection-2016-2025-ASAPCP-2025.pdf>

<sup>197</sup> United Nations Conference on Trade and Development (UNCTAD), United Nations Guidelines for Consumer Protection (New York and Geneva: UN, 2016), UNCTAD/DITC/CPLP/MISC/2016/1, [https://unctad.org/system/files/official-document/ditccplpmisc2016d1\\_en.pdf](https://unctad.org/system/files/official-document/ditccplpmisc2016d1_en.pdf)

<sup>198</sup> Consumer vulnerability - Business Companion, accessed on August 18, 2025,

<https://www.businesscompanion.info/sites/default/files/Consumer-vulnerability-Jun-2023.pdf>

<sup>199</sup> Consumer Protection in ASEAN II (PROTECT II) - GIZ, accessed on August 18, 2025,

[https://www.giz.de/en/downloads\\_els/PROTECT%20Pulse%20Vol%2014.pdf](https://www.giz.de/en/downloads_els/PROTECT%20Pulse%20Vol%2014.pdf)

<sup>200</sup> DTI calls for stronger consumer protection, fair trade campaign in CagVal, accessed on August 18, 2025, <https://pia.gov.ph/DTI-calls-for-stronger-consumer-protection-fair-trade-campaign-in-cagval/>

<sup>201</sup> Consumer vulnerability - Business Companion, accessed on August 18, 2025,

<https://www.businesscompanion.info/sites/default/files/Consumer-vulnerability-Jun-2023.pdf>

the Philippines' specific focus on "low-income, rural, elderly, women, MSMEs, PWDs"<sup>202</sup>, suggests that vulnerabilities are often intersectional. For example, a low-income elderly woman in a rural area with a disability faces compounded challenges that are greater than the sum of individual vulnerabilities. This indicates that policy interventions for the Philippines must adopt an intersectional approach, recognising that a "one-size-fits-all" solution for "vulnerable consumers" is insufficient. Instead, policies should be tailored to address the specific and overlapping needs of these diverse groups, ensuring that solutions are truly inclusive and effective for the most marginalised.

**'Vulnerable Consumers'** are disadvantaged groups in market participation (low-income, rural, elderly, women, MSMEs, PWDs).

### *'Gender Gap in Consumer Empowerment'*

Concept relevant for answering research question 5 (click here to scroll to RQ 5).

The gender gap in consumer empowerment refers to systematic disparities between men and women in their awareness of consumer rights, access to information, representation in consumer advocacy bodies, ability to make informed choices, and access to effective redress mechanisms, often stemming from socio-economic factors, market practices, and gender stereotypes.<sup>203</sup> Women often serve as primary household decision-makers but face unique vulnerabilities and exploitation in the marketplace.<sup>204</sup> Addressing the gender gap is therefore essential for achieving true inclusiveness and ensuring that consumer protection frameworks in the Philippines benefit all segments of the population equitably.

UNCTAD recognises that consumer protection advances gender equality and highlights the need to reduce the "gender data gap on consumer protection" to understand specific vulnerabilities women face.<sup>205</sup> UNCTAD's working group on consumer protection and gender develops proposals to tackle issues affecting women's rights as consumers. Academic and policy literature further indicates that women experience stereotyping, exploitation, and gender-based price differences.<sup>206</sup> They may find it harder to access credit, and product designs can be biased. Other academic research also explores female empowerment in advertising and consumer demands for greater gender equality.<sup>207</sup>

Nevertheless, this point does not come without its caveats. UNCTAD explicitly states, "Compounding the challenge is a lack of disaggregated data to understand the

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<sup>202</sup> Consumer Protection in ASEAN II (PROTECT II) - GIZ, accessed on August 18, 2025, [https://www.giz.de/en/downloads\\_els/PROTECT%20Pulse%20Vol%2014.pdf](https://www.giz.de/en/downloads_els/PROTECT%20Pulse%20Vol%2014.pdf)

<sup>203</sup> Empowering women as consumers: 5 things to know - UNCTAD, accessed on August 18, 2025, <https://unctad.org/news/empowering-women-consumers-5-things-know>

<sup>204</sup> Ibid.

<sup>205</sup> Ibid.

<sup>206</sup> Ibid.

<sup>207</sup> Female stereotypes and female empowerment in advertising: A systematic literature review and future research agenda - ResearchGate, accessed on August 18, 2025, [https://www.researchgate.net/publication/377850833\\_Female\\_stereotypes\\_and\\_female\\_empowerment\\_in\\_advertising\\_A\\_systematic\\_literature\\_review\\_and\\_future\\_research\\_agenda](https://www.researchgate.net/publication/377850833_Female_stereotypes_and_female_empowerment_in_advertising_A_systematic_literature_review_and_future_research_agenda)

specific vulnerabilities women commonly face in the marketplace. Inaction on the gap risks hampering market surveillance and targeted measures to step up advocacy for women consumers".<sup>208</sup> Thus, without granular, gender-disaggregated data on consumer experiences (awareness, complaints, redress outcomes), it is impossible to accurately diagnose the extent and nature of the gender gap in consumer empowerment in the Philippines. A data deficiency directly impedes the ability to design and implement effective, targeted policies and interventions. For this study, this would imply a strong recommendation for the collection and analysis of gender-disaggregated consumer data as a prerequisite for evidence-based policymaking in GESI.

**'Gender Gap in Consumer Empowerment'** refers to the disparities between men and women in consumer awareness, advocacy, and access to redress

### *'Inclusiveness'*

Concept relevant for answering research (click here to scroll to RQ 5).

Inclusiveness in consumer protection refers to the degree to which frameworks, policies, and mechanisms effectively identify, address, and cater to the unique needs and vulnerabilities of all consumers, particularly disadvantaged, marginalised, or underrepresented groups, ensuring equitable access to rights, information, and redress without discrimination.<sup>209</sup> This means ensuring inclusiveness is vital for the Philippines to achieve equitable consumer protection outcomes. The concept guides the assessment of whether current frameworks adequately reach and serve all segments of the population, beyond just the "average" consumer.

Whereas the ASAPCP continues the theme of "inclusion and accessibility"<sup>210</sup>, the UNGCP aims to assist countries in achieving "adequate protection for their population as consumers," with specific attention to "vulnerable and disadvantaged consumers".<sup>211</sup> The OECD emphasises that consumer policy helps protect vulnerable consumers and provides tools for informed decisions, and also links financial consumer protection to promoting "fairer and more inclusive financial markets" and supporting financial inclusion for all to reduce poverty.<sup>212</sup> Academic and policy literature further suggests that a sound legal framework for consumer financial

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<sup>208</sup> Empowering women as consumers: 5 things to know - UNCTAD, accessed on August 18, 2025, <https://unctad.org/news/empowering-women-consumers-5-things-know>

<sup>209</sup> Handbook on Consumer Protection for Inclusive Finance, accessed on August 18, 2025, [https://www.centerforfinancialinclusion.org/wp-content/uploads/2024/02/Handbook-Consumer-Protection-Inclusive-Finance\\_FINAL.pdf](https://www.centerforfinancialinclusion.org/wp-content/uploads/2024/02/Handbook-Consumer-Protection-Inclusive-Finance_FINAL.pdf)

<sup>210</sup> Consumer Protection in ASEAN II (PROTECT II) - GIZ, accessed on August 18, 2025, [https://www.giz.de/en/downloads\\_els/PROTECT%20Pulse%20Vol%2014.pdf](https://www.giz.de/en/downloads_els/PROTECT%20Pulse%20Vol%2014.pdf)

<sup>211</sup> United Nations Conference on Trade and Development (UNCTAD), United Nations Guidelines for Consumer Protection (New York and Geneva: UN, 2016), UNCTAD/DITC/CPLP/MISC/2016/1, [https://unctad.org/system/files/official-document/ditccplpmisc2016d1\\_en.pdf](https://unctad.org/system/files/official-document/ditccplpmisc2016d1_en.pdf)

<sup>212</sup> Financial consumer protection, education and inclusion - OECD, accessed on August 18, 2025, <https://www.oecd.org/en/topics/financial-consumer-protection-and-education.html>

protection supports financial inclusion and innovation, allowing new products to responsibly reach previously underserved consumers.<sup>213</sup>

It should be noted that the connection between consumer protection and financial inclusion, and the emphasis on protecting "financially underserved" consumers who are more vulnerable<sup>214</sup>, coupled with the observation that "Consumer vulnerability should be considered at all stages of the product and service design process"<sup>215</sup>, indicates that inclusiveness is not merely about avoiding discrimination. It is about actively designing consumer protection frameworks, products, and services to anticipate and mitigate vulnerabilities. This therefore requires a proactive approach to policy and market design that considers the diverse needs and capabilities of all consumer groups from the outset. So, for the Philippines, these findings suggests that policy development should incorporate GESI considerations from the ideation phase, ensuring that new regulations, educational materials, and redress mechanisms are inherently accessible and relevant to disadvantaged and underrepresented groups, rather than being retrofitted.

**'Inclusiveness'** is the extent to which consumer frameworks address needs of disadvantaged or underrepresented groups.

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<sup>213</sup> Handbook on Consumer Protection for Inclusive Finance, accessed on August 18, 2025, [https://www.centerforfinancialinclusion.org/wp-content/uploads/2024/02/Handbook-Consumer-Protection-Inclusive-Finance\\_FINAL.pdf](https://www.centerforfinancialinclusion.org/wp-content/uploads/2024/02/Handbook-Consumer-Protection-Inclusive-Finance_FINAL.pdf)

<sup>214</sup> Ibid.

<sup>215</sup> Consumer vulnerability - Business Companion, accessed on August 18, 2025, <https://www.businesscompanion.info/sites/default/files/Consumer-vulnerability-Jun-2023.pdf>

## Annex B. Interviews Approach and Design

The questions and/or topic to be covered are given in the next Table.

**Table 10: Examples of topics/questions for investigation during case study development**

Topic	Questions
Redress mechanisms	<p>How is the consumer redress system structured (e.g., a single ombudsman, a court system, arbitration)? What are the strengths and weaknesses of this structure?</p> <p>To what extent does your legal framework provide for collective or class-action redress mechanisms for a group of consumers?</p> <p>What are the most common barriers that consumers face when trying to get redress? What are the enablers?</p> <p>How effective do you find the available redress mechanisms for modern issues like digital services, online scams, or cross-border disputes?</p> <p>How do you measure consumer awareness of their right to redress and the available channels for it? How do you assist consumers in navigating the redress process?</p> <p>What specific measures are in place to ensure the redress system is accessible to vulnerable or disadvantaged consumers (e.g., low-income, rural, elderly)?</p> <p>International influence: 'What resources from other AMS have you sought to draw upon in consumer protection practice concerning redress? How has this shaped your planning? Are there channels/forums through which you can engage with colleagues from other AMS on this issue?'</p>
Malayang Konsyumer (MK) consumer association	<p>Can you walk me through the different ways Malayang Konsyumer helps a consumer get redress? Do you primarily assist them in filing with the DTI, or do you have other methods?" What are the biggest challenges you face when trying to get redress for a Filipino consumer?"</p> <p>"How do you use your role as a consumer advocate to influence a business to resolve a complaint? Can you give an example of a successful case?"</p> <p>"What role do you play in the mediation or conciliation process between a consumer and a company? Do you attend these sessions with the consumer?"</p> <p>"How do you use social media or public statements to bring attention to a particular consumer issue or a company's unfair practice?"</p>
Kalasag Taskforce	<p>"What was the specific issue or market failure that led to the creation of the Kalasag Taskforce? What is its core mandate?"</p> <p>"How does the taskforce's mandate differ from the regular functions of agencies like the Department of Trade and Industry (DTI) or the National Privacy Commission (NPC)?"</p>

Topic	Questions
E-commerce	<p>"What specific powers or legal authority has the taskforce been granted to enforce consumer protection laws that other agencies may not have?"</p> <p>"How does the taskforce use technology or data to identify and track consumer risks, such as online scams or illegal traders?"</p> <p>"What is the process for a consumer to report an issue directly to the taskforce? How is their information protected?"</p> <p>Questions for Government Officials and Consumer Protection Advocates</p> <p>Policy and Enforcement: "How does the DTI enforce consumer protection laws in the digital space? What are the biggest challenges in regulating online sellers, especially unregistered ones?"</p> <p>Emerging Threats: "From a regulatory perspective, what are the most significant emerging threats you see from e-commerce? How is your agency preparing to address issues related to AI, deepfakes, and new types of scams?" "How is the government enforcing the Internet Transactions Act to protect consumers from online risks? What have been the biggest challenges in this area?"</p> <p>Future Policy: "With the passing of the Internet Transaction Act, what do you see as the next key legislative or policy priority to strengthen consumer protection in e-commerce?" "What is the strategy for improving digital literacy among Filipino consumers, particularly for vulnerable groups like the elderly or those in rural areas? "Are there public-private partnerships in place to educate consumers about online risks and promote safer online behaviour?"</p> <p>International influence: 'What resources from other AMS have you sought to draw upon in consumer protection practice concerning e-commerce? How has this shaped your planning? Are there channels/forums through which you can engage with colleagues from others AMS on this issue?'</p>
Vulnerable consumers and policy making	<p>How does the Department of Trade and Industry (DTI) or other relevant agencies formally define a "vulnerable consumer"?</p> <p>What formal or informal partnerships exist with organizations that serve these specific vulnerable groups (e.g., local government units, NGOs for the elderly or PWDs)?</p> <p>How are consumer education campaigns and information on redress channels adapted for vulnerable consumers? For example, are materials available in formats suitable for the visually or hearing impaired?</p> <p>What measures are in place to ensure that consumers in remote or rural areas, who may have limited internet access, can easily file a complaint?</p> <p>How is the success of a redress case measured for a vulnerable consumer? Is it just about receiving a refund, or does it also include a qualitative measure of their satisfaction with the process?</p> <p>International influence: 'What resources from other AMS have you sought to draw upon in consumer protection practice concerning vulnerable consumers? How has this shaped your planning? Are there channels/forums through which you can engage with colleagues from others AMS on this issue?'</p>

Topic	Questions
Consumer campaigns	<p>Planning (Objectives/Understanding the problem/audience selection): How are objectives defined? Are they SMART (Specific, Measurable, Achievable, Relevant, Time-bound)? How do you ensure your campaign is focused on a clear, single goal, rather than trying to solve multiple problems at once?</p> <p>Execution/Implementation: What partnerships are needed for this campaign (e.g., with other charities, government agencies, media outlets)? How to ensure a cohesive message across all partners? What is the approach to working with influencers or brand ambassadors? How to ensure their message is authentic and credible? What mix of channels to use for the campaign (e.g., social media, traditional media, in-person events)? Why that specific mix?</p> <p>Evaluation and learning: What key metrics or KPIs can be used to evaluate the campaign's success? (e.g., website traffic, engagement rates, changes in consumer behaviour, number of complaints received) How to measure the long-term impact of the campaign? (e.g. lasting change in consumer attitudes or business practices), How to use campaign insights to recommend policy changes or new services to your organization's leadership?</p>

The table below provides a preliminary list of questions addressed to Philippines' government representatives and consumer associations, as well as academics and experts with knowledge of the consumer protection regime in ASEAN. The questions presented below will provide a long list of points to discuss, which will be tailored to the specific interviewee, their knowledge, role and experience, and refined based also on the results of the case studies (e.g. to integrate the possibility of asking questions on specific examples and their level of transferability or replicability to the Philippine's context).

**Table 11: Examples of topics/questions by stakeholder type**

Stakeholder type	Example interview questions/topics to be covered
Filipino Government representatives	<p>How does your department currently address consumer protection within its mandate?</p> <p>What are the main challenges you encounter in implementing consumer protection policies in the Philippines? Can you describe a recent significant challenge in implementing a consumer protection policy and how it was addressed?</p> <p>What are the key institutional and regulatory gaps that currently prevent more effective consumer protection in the Philippines? Where do you see them?</p> <p>How do you currently measure the effectiveness of your consumer protection initiatives? What metrics are used?</p> <p>What are the current ways to engage with consumer organizations, the private sector, and civil society in policy design and monitoring?</p>

Stakeholder type	Example interview questions/topics to be covered
Consumers associations in the Philippines	<p>What is the level of collaboration with other government agencies on consumer protection issues, and what are the primary challenges in this collaboration?</p> <p>Are there examples of successful consumer protection initiatives or reforms in the Philippines that you believe could be scaled up or replicated in other parts of the country?</p> <p>What types of support (technical, financial, institutional) would strengthen your department's ability to enforce consumer rights?</p> <p>How could a new toolkit or set of guidelines help your department to improve its work? What specific features would be most useful (e.g. checklists, case studies, monitoring templates)?</p> <p>Looking ahead, what type(s) of action do you consider most urgent to foster a stronger consumer protection culture in the country and on which you would like to receive guidance?</p> <p>What do you think are key limitations of the Philippine's context that should be considered when creating a Toolkit?</p> <p>How do you seek to draw upon best practice, regionally across AMS, and more internationally as well? Do you hold channels for engagement with peers across other AMS? If so, what learning have you been provided with through this?</p> <p>From your perspective, what are the most pressing consumer protection issues facing Filipinos today? What are the most common types of consumer complaints and issues that your organization receives (e.g. access to information, complaint mechanisms, enforcement)?</p> <p>How effectively do you feel government agencies are addressing these issues? How do you assess the responsiveness of government institutions when consumers raise complaints or concerns?</p> <p>In what areas do you see the largest implementation gaps between laws or commitments and what happens in practice?</p> <p>What role do consumer associations currently play in shaping policy or monitoring enforcement? Can you share examples where consumer advocacy has successfully influenced policy or improved enforcement?</p> <p>How would you describe consumer awareness and education levels in the Philippines? Where are the biggest gaps and needs from your perspective?</p> <p>Do you believe there is a disparity in consumer protection between different regions of the Philippines? What are the specific challenges in rural or marginalized areas?</p> <p>What are the barriers to strengthening consumer protection culture among citizens (e.g. lack of trust, resources, knowledge)?</p> <p>Is the collaboration with other civil society organizations, the private sector, or regional networks adequate and positive on consumer protection issues?</p>

Stakeholder type	Example interview questions/topics to be covered
	<p>What are the biggest challenges your organization faces in terms of funding, capacity building, and reaching a wider consumer base?</p> <p>What support (financial, institutional, technical) would make consumer associations more effective in protecting and representing consumers?</p> <p>How do you think a Toolkit of best practices could help empower consumer associations and the consumers you represent?</p> <p>What features would make such a Toolkit most accessible and practical for consumer groups (e.g. simplified guides, training materials, awareness campaign templates)? What specific information, resources, or guidance would be most valuable to your organization in a new toolkit for the government?</p> <p>What do you think are the main constraints or limitations linked to the Philippine's context we need to consider when developing the Toolkit?</p> <p>Looking forward, what institutional or policy reforms do you think are most urgent to ensure a fairer and safer market for Filipino consumers?</p> <p>How would you assess the current state of consumer protection in ASEAN, and in particular in the Philippines?</p> <p>From a research/analytical standpoint, what are the biggest structural gaps in institutional frameworks for consumer protection? In your view, what cultural, economic, or institutional factors hinder the development of a strong consumer protection culture?</p> <p>Which international models or country experiences do you consider particularly relevant or adaptable for the Philippines? Why?</p> <p>How effectively are consumer protection principles embedded in cross-cutting areas such as digital markets, financial services, or e-commerce?</p> <p>How should consumer rights education be integrated into policy frameworks to ensure long-term cultural change? Which indicators or metrics do you suggest for monitoring the implementation and effectiveness of consumer protection reforms?</p> <p>How do you think a Toolkit can best bridge the gap between regional commitments and local implementation?</p> <p>What lessons can be learned from past policy reforms in the Philippines (and elsewhere)—both successes and failures – to be considered in the drafting of a policy Toolkit for the government?</p> <p>What risks or unintended consequences should be considered when designing pro-consumer institutional frameworks in the Philippines?</p> <p>What elements would make the Toolkit credible, practical, and useful for policymakers?</p>

## Annex C. Existing toolkits and frameworks

A number of toolkits and frameworks have already been designed around the world to guide governments in shaping policy, improving enforcement, and empowering consumers. While developed in different contexts, these resources provide practical lessons that can be adapted to the Philippines, particularly in bridging the gap between ASEAN-level commitments and national implementation. The table below provides an overview of some of the most influential toolkits. It spans **global resources** such as the OECD and UN guidelines, **national approaches** such as the UK's consumer law framework, **regional cooperation models** from the EU, and **ASEAN's own strategies and guidelines**. Each offers distinct insights into how consumer protection can be strengthened in law, practice, and institutional design.

Table 12: Examples of Existing Toolkits and Frameworks

Region / Entity	Toolkit / Initiative (with link)	Emerging lessons for the Philippines, and its relevant local actors
Global (OECD)	Consumer Policy Toolkit	<p>Encourages evidence-based policymaking and behavioural insights. The Philippines could integrate consumer behaviour research into awareness campaigns and systematically evaluate the impact of interventions.</p> <p>Relevant actor: Consumer Protection and Advocacy Bureau (CPAB).</p>
Global (OECD)	Implementation Toolkit on Legislative Actions for Consumer Protection Enforcement Cooperation (2021)	<p>Provides legislative models for enforcement and cross-border cooperation. Relevant for strengthening ASEAN cooperation on e-commerce and product safety issues involving the Philippines.</p> <p>Relevant actor: Fair Trade Enforcement Bureau (FTEB) and Bureau of Philippine Standards (BPS)</p>
United Nations	UN Guidelines for Consumer Protection (UNGCP)	<p>Stresses inclusivity, sustainable consumption, and access to redress. These principles are highly relevant given gaps in empowering rural and vulnerable Filipino consumers.</p> <p>Relevant actor: The Department of Trade and Industry (DTI).</p>

Region / Entity	Toolkit / Initiative (with link)	Emerging lessons for the Philippines, and its relevant local actors
United Kingdom	CMA Consumer Protection Enforcement Guidance	<p>Demonstrates a transparent enforcement model with clear investigatory powers. Philippine agencies such as DTI's Fair Trade Enforcement Bureau could draw on this to improve credibility and consistency in enforcement.</p> <p>Relevant actor: Fair Trade Enforcement Bureau (FTEB)</p>
United Kingdom	Consumer Rights Act 2015	<p>Shows the benefits of consolidating fragmented consumer laws into a single statute. The Philippines could explore whether streamlining existing laws would make rights and remedies clearer to consumers and businesses.</p> <p>Relevant for the Consumer Act of the Philippines.</p>
European Union	Consumer Protection Cooperation (CPC) Regulation	<p>Provides a model for coordinated enforcement across jurisdictions. ASEAN could adapt aspects of this framework to enhance cross-border monitoring and enforcement in the region.</p> <p>Relevant actor: DTI Fair Trade Group</p>
European Union	European Consumer Centres Network (ECC-Net)	<p>Offers a consumer-facing support network for cross-border disputes. The Philippines could promote an ASEAN-level helpdesk for consumers in e-commerce transactions.</p> <p>Relevant actor: Consumer Protection and Advocacy Bureau (CPAB)</p>
ASEAN	ASEAN Strategic Action Plan on Consumer Protection (ASAPCP)	<p>Sets strategic goals for regional consumer protection. The Philippines can use it as a roadmap for aligning domestic reforms with ASEAN commitments.</p> <p>Relevant actors: DTI Fair Trade Group and inter-agency partners such as the Food and Drug Administration (FDA).</p>
ASEAN	ASEAN High-Level Principles on Consumer Protection	<p>Provides a framework of overarching principles. Applying these systematically can help bridge the implementation gap between ASEAN-level agreements and Philippine law</p> <p>Relevant actors: coordinated action by DTI, Bangko Sentral ng Pilipinas (BSP), and other regulators.</p>

Region / Entity	Toolkit / Initiative (with link)	Emerging lessons for the Philippines, and its relevant local actors
ASEAN	ASEAN Guidelines on Consumer Associations	<p>Offers best practices for strengthening consumer organisations. Directly relevant for empowering local consumer groups and enhancing their collaboration with government.</p> <p>Relevant actors: local groups such as Laban Konsyumer and provincial Consumer Affairs Councils in policy advocacy and education.</p>

A closer look at the table shows that each cluster of toolkits provides different kinds of insights:

- **OECD resources emphasise policy design and cooperation.** The Consumer Policy Toolkit highlights the importance of evidence-based approaches and the use of behavioural insights, while the Implementation Toolkit sets out legislative options for cross-border enforcement. For the Philippines, this points towards designing smarter awareness campaigns and engaging more actively in ASEAN-level enforcement cooperation.
- **UN Guidelines (UNGCP) focus on inclusivity and sustainable consumption.** They are particularly relevant for the Philippines, where low-income and rural consumers often face barriers in asserting their rights. The UNGCP provide a framework for designing consumer policies that directly address vulnerability.
- **UK frameworks emphasise the value of clarity and enforcement.** The Consumer Rights Act 2015 shows how fragmented laws can be consolidated into a single, accessible statute, while the CMA's enforcement guidance illustrates how transparency and defined investigatory powers can build credibility in enforcement bodies. The Philippines could take inspiration here in clarifying its own consumer protection architecture.
- **EU mechanisms highlight regional coordination and consumer-facing support.** The CPC Regulation provides a model for coordinated enforcement across jurisdictions, while ECC-Net demonstrates how consumers can be given accessible, cross-border dispute resolution services. These approaches could inspire ASEAN to strengthen its own mechanisms for handling regional e-commerce disputes.

ASEAN frameworks provide a regionally tailored foundation. The ASAPCP sets out the regional roadmap, while the High-Level Principles and the Guidelines on Consumer Associations establish expectations for both governments and civil society actors. For the Philippines, the task is less about creating new frameworks and more about ensuring that domestic reforms are consistent with, and help deliver on, these ASEAN-level commitments.

## Annex D: Mapping of Identified Consumer Organisations in the Philippines

Table 13: List of Identified Consumer Organisations in the Philippines

Consumer Organisations and Civil Society	Geographic Representation
IBON Foundation	International
Laban Konsyumer, Inc.	National Capital Region (NCR)
Bulacan Consumer Affairs Council	National
Nationwide Association of Consumers (NAC)	National
Consumer Union of the Philippines (CUP)	National Capital Region (NCR)
Malayang Konsyumer	National Capital Region (NCR)
OFW Family Circle Federation of Marinduque	Region 4B - Mimaropa Region
La Trinidad Women's Brigade	Cordillera Administrative Region (CAR)
BIBAK MPC	Cordillera Administrative Region (CAR)
Ipil-Sibigay Consumer Association Inc	Region 9 – Zamboanga Peninsula
Sta. Lucia Young Consumer Advocates Organization	Region 1 – Ilocos Region
San Vicente Multi-Purpose Cooperative	Region 1 – Ilocos Region
Zarraga Multi-purpose Cooperative	Region 6 – Western Visayas
Pakkads Consumer Organisation Inc.	Region 13 – Caraga
Surigao del Norte Consumers Organizations (SUNCO)	Region 13 – Caraga
Konsumo Digos	Region 11 – Davao Region
South Cotabato Consumer Org	Region 12 – Soccoksargen

OWWA	Region 4B – Mimaropa Region
ConsYoumerism Club	NIR – Negros Island Region
Igacos Consumer Association	Region 11 – Davao Region
Suki Network	National Capital Region (NCR)

Source: Consumer Reference Panel survey and CSES desk research

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