



**ACPF 2024**

المنتدى العربي  
لحماية المستهلك

Arab Consumer  
Protection Forum



Shared Prosperity Dignified Life



20-21 February 2024 - Bahrain

E/ESCWA/CL6.GCP/2024/ACPF/Flyer.3

## Session III: Empowering consumers: improving access to redress and dispute resolution

Examining the foundational elements of a robust consumer protection framework reveals the critical role of dispute resolution and redress mechanisms in fostering access to justice, fairness, accountability and trust in consumer-business interactions. These mechanisms extend beyond individual remedies, addressing broader conflicts through sophisticated resolution strategies. The transparent and efficient handling of consumer complaints takes centre stage, emphasizing the pivotal role of authorities in ensuring access to justice.

In tandem, this comprehensive framework is key to cultivating a more inclusive financial environment by actively promoting heightened trust and dismantling institutional barriers, thereby fostering increased engagement in formal financial systems. This interconnected relationship is particularly noteworthy, as the transformative impact of financial inclusion not only enhances consumer welfare but also significantly contributes to sustainable development. A trusting consumer base, armed with effective dispute resolution mechanisms, is more inclined to engage with formal financial services, paving the way for improved financial management and potentially even reducing the overall cost of financial services over time.

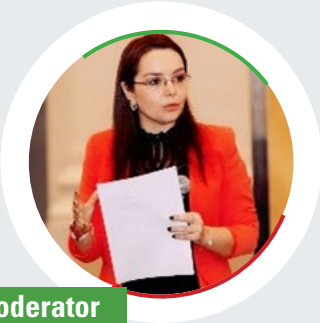
In session III, esteemed experts and policymakers will delve into the topic of empowering consumers by improving access to robust redress and dispute resolution mechanisms, while also examining the crucial intersection with financial inclusion for a comprehensive discussion.

**Note:** the duration of this session will be 120 minutes, with each panellist speaking for 15 minutes, followed by a 30-minute discussion around member States' developments and Q&A.

### Topics of discussion

- Explore effective strategies for the transparent, fair, and efficient handling of consumer complaints.
- Highlight the pivotal role of authorities in facilitating accessible and efficient redress mechanisms, fostering consumer confidence and safeguarding rights.
- Examine how financial inclusion empowers consumers, with dispute mechanisms encouraging greater engagement in formal financial services, promoting financial inclusion, and contributing to sustainable development.
- Showcase best practices for improving transparency and effectiveness in complaint-handling processes, promoting fair settlements, and facilitating cross-border dispute resolution.

## Speakers



**Moderator**

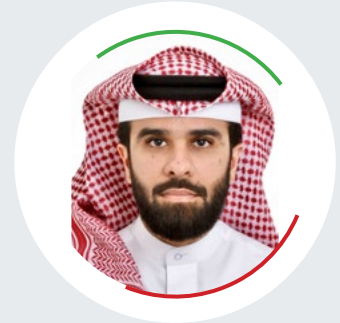
### **Nathalie Khaled**

Economic Affairs Officer,  
Coordinator of competition,  
consumer protection and national  
planning projects, ESCWA



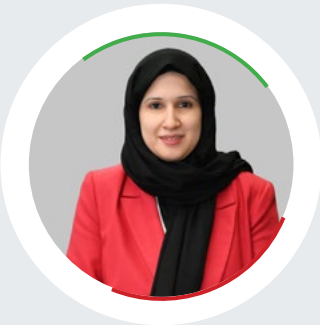
### **Amanda Flávio de Oliveira**

Professor, University of Brasília



### **Shafi Albalushi**

Senior Consumer Protection  
Specialist, Ministry of  
Industry and Commerce,  
Bahrain



### **Entesar Abdulaal**

Consumer Protection Director,  
Government Innovation  
Ambassador, Ministry of Industry  
and Commerce, Bahrain



### **Pedro Gaspar**

Director-General for Consumer  
Affairs, Portugal



### **Thierry Bourgoignie**

Professor of Law, Director,  
Research Group in International  
and Comparative Consumer  
Law, International Law  
Association Committee on  
International Protection of  
Consumers, Montreal



### **Jasser Ali Al-Shoumi**

Senior Engineer Conformity,  
GCC Standardization Organization



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