
**Ad Hoc Expert Group Meeting on Emerging consumer protection trends and challenges: Implementing the United Nations
Guidelines for Consumer Protection**

2nd SESSION
29 November 201
Room XI, Palais des Nations, Geneva

**Upholding consumer rights in digital markets
Discussion 2: Vulnerable and Disadvantaged Consumers**

Contribution by
Mr. Fernando Blanco Muiño
National Director, National Directorate for Consumer Defense
Argentina

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Ad Hoc Expert Group Meeting on Consumer Protection

FERNANDO BLANCO MUIÑO

National Director on Consumer Protection (ARG)

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DIRECCIÓN NACIONAL DE
**DEFENSA DEL
CONSUMIDOR**

Secretaría de
Comercio Interior



Ministerio de Producción y Trabajo
Presidencia de la Nación

"Emerging consumer protection trends and challenges: implementing the United Nations Guidelines for Consumer Protection"

Vulnerable consumers
are those who, as a result of
their demographic
characteristics, behavior,
personal situation or market in
which they develop:

- Are at risk of experiencing negative results from the market
- Have a limited capacity to maximize their well-being
- Have difficulty obtaining, accessing or assimilating information regarding their rights
- Have less ability to choose or access specific products
- Are more susceptible to marketing practices

Vulnerable consumer

INTERNATIONAL LEGAL FRAMEWORK

- Universal Declaration of Human Rights (UN) 1948
- Declaration on Bioethics and Human Rights (UNESCO) 2005
- Convention on the Elimination of All Forms of Discrimination against Women (UN)
- 1979 International Convention on Civil and Political Rights (UN) 1966
- International Convention on Economic, Social and Cultural Rights (UN) 1966
- Inter-American Convention to Prevent, Punish and Eradicate Violence against Women "Convention of Belém do Pará" (OAS) 1994, among others

FOCUS ON VULNERABLE CONSUMERS BY GENDER WITH ORIENTATION TO WOMEN

- Gender Gap

Vulnerable consumer

PINK TAX MOVEMENT

- Price difference globally



DISPARITY OF WOMEN AGAINST CONSUMPTION: The cost of just being a woman.

- Basic feminine hygiene products
- Wage gap
- Impacts on education and development



Vulnerable Consumer in Argentina

1. The **G20 Consumer Summit 2018** continued to establish vulnerable consumers as one of its global priorities. **Argentina continued working on the deepening of this topic**, particularly focusing in children and adolescents, elders, and giving special attention to gender.

2. **Consumer Protection Law: from 1993 to 2018**
 - Hypervulnerable consumer

3. **Vulnerability of the consumer according to their gender and sexual orientation**
 - Law 26.743 of Gender Orientation, 2012
 - Sexual discrimination in any of its forms against consumer practices

4. **Consumers Education**
 - New Gender and Consumption course available 2019

Vulnerable consumer

The DNDC presented a policy recommendation to UNCTAD in July 2018 and a formal proposal to work on this subject.



Commitment to incorporate the subject at the domestic level to obtain data and studies



Creation of a permanent **working group** for analysis and exchange of information



Awareness and **communication**: campaigns



Interdisciplinary work with other areas of UNCTAD

Thanks

 @FBlancoM

 @DefensaConsumidorArgentina

 @DNDConsumidor