

GOGLA Consumer Protection Code – Training guide

This short training guide is intended to help companies that have made a Commitment to the Consumer protection Code raise awareness of the Code, and of consumer protection itself.

Background

GOGLA is leading the initiative to improve standards of consumer protection in the off-grid solar sector, through the [Consumer Protection Code](#), with the aim of safeguarding impacts and respecting rights of consumers. A multi-stakeholder working group has defined a set of Principles and an monitoring framework. The Code establishes the de facto industry standard for consumer protection that adds value to off-grid solar companies, investors and other stakeholders.

Off-grid solar companies offer a strong value proposition to consumers and the sector is delivering significant and measurable social, economic and environmental benefits. However, as the industry expands and innovates with new products, services and business models we need to recognise and manage the risks to consumers to protect rights, build strong brands and retain the full confidence of investors and governments.

Furthermore, the standards bring direct benefits to companies too – through better repayment rates, customer satisfaction, and protection of brand reputation.

The Consumer Protection Code – Principles and Indicators

> Video introduction to the Consumer Protection Code: [Introducing the GOGLA Consumer Protection Code - YouTube](#)

> A presentation on the six principles of the Consumer Protection Code is included with this guide.

> The list of indicators can be found [here](#), and may be shared as a hand-out to support your discussions.

Group exercise

After presenting an overview of the Consumer Protection Code, engage trainees in a practical exercise to explore issues that off-grid solar consumers may face, some of the underlying tensions that generate risk, and how companies can enhance the customer experience.

Suggested exercise:

1. Divide the trainees into groups
2. Each group receives two case studies (see below for case studies developed from real stories told to GOGLA during research for the consumer protection initiative. You may use alternative case studies from your own customer insights/surveys if available)
3. Facilitators with each group can guide a discussion on:
 - a. Particular characteristics and issues faced by the customers in the case study. Have similar experiences been identified within your own customer base?
 - b. Could the issue have been avoided? What are the driving factors? How could a better customer outcome have been achieved?
 - c. What are your company policies if similar situations arose? How can staff and managers ensure the consumer is centre to these policies?

Consumer case study 1

(Customer name has been changed and the company in question has been anonymized.)

Neema is a young woman who runs a small jewelry shop and supports a younger brother in college.

Eighteen months ago, she bought a solar system from Energy Company Alpha and was enjoying the light for nearly a year when her uncle fell gravely ill. She and her family pooled their resources to pay for his costly medical treatments, but unfortunately, he passed away and the family then had to pay for funeral expenses. This put great pressure on Neema's finances, and she fell behind on her payments.

Energy Company Alpha's consumer care centre contacted Neema, and after discussing the problem, the payment plan was re-scheduled; the monthly amount was lowered by 20% and the term was extended. Since then Neema has been current on her payments and continues to enjoy use of the product.

Consumer case study 2

(Customer name has been changed and the company in question has been anonymized.)

Mary is a very elderly woman who lives with her husband in a village.

Earlier this year an agent from Energy Company Alpha came to do a product demonstration in her village. She liked it very much but believed she couldn't afford it and told the agent this. The agent responded that she should gather as much money as she can now and "then we'll work something out."

Trusting the agent, she gathered as much as she could, but after three months, she and her husband "ran out of money" and had to stop paying. After one week, Energy Company Alpha phoned her to ask why; she told them she couldn't afford it. One week later her system was repossessed.

Mary feels embarrassed and ashamed of not paying her debt and is upset to lose the lighting that she loved. "They should never have exposed me to a debt in my position and age."

Company Performance against the CP Code

After the group exercise, return to the main session to review company performance against the consumer protection code.

You could share the outcome of the latest company [Self-Assessment](#) carried out, and highlight the identified areas of strength and weakness within your company. You could even ask trainees to complete a self-assessment from their own perspective of company operations, and discuss the results. Do trainees agree with the results? Are there deviations or areas of alignment?

Engage trainees on how they can maintain areas of strength, and improve on areas of weakness. Discuss how the company can improve its performance for customers, and how this can result in better financial performance and reduction of risks.

Capture trainee suggestions to inform your company action plan.

More information

Visit www.gogla.org/gogla-consumer-protection-code