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CONSUMER PROTECTION IN SERBIA AND WESTERN BALKAN COUNTRIES IN RELATION TO THE EU

The European Union has an open market that covers 27 countries and over 450 million consumers. Consumer rights and wellbeing are deeply ingrained in the core values of the EU, which is confirmed by numerous legal acts that regulate this particular area. Given that standards on consumer rights represent one of the pillars of the European market – while its implementation is one of the requirements for getting the membership – the countries of the Western Balkans must align their own legislation in the domain of consumer protection with that of the EU. The Republic of Serbia, currently a candidate country, is already doing so. Such regulations are bringing about a creation of an institutionalized modern market economy environment and lead to an increase in attractiveness of national markets to foreign direct investments, as well as to competitiveness increase of national producers and service providers. This paper provides a view of the state and progress made in the area of consumer rights in Serbia compared to some EU countries and to other countries of the Western Balkans.

Key words: consumer protection; consumer policy; EU; Western Balkans.

JEL Classification: D 18; G 38.

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ЗАХИСТ ПРАВ СПОЖИВАЧІВ В СЕРБІЇ І КРАЇНАХ ЗАХІДНИХ БАЛКАН У ПОРІВНЯННІ З ІНШИМИ КРАЇНАМИ ЄС

У статті показано, що Європейський Союз має відкритий ринок, який охоплює 27 країн і більше 450 мільйонів споживачів. Права і добробут споживачів глибоко укорінилися в основних цінностях ЄС, що підтверджено чисельними правовими актами, які регулюють цю область. Враховуючи, що стандарти захисту прав споживачів є одним із стовпів європейського ринку, а їх реалізація – одна з вимог для здобуття членства, країни Західних Балкан повинні привести своє законодавство в області захисту прав споживачів у відповідність до законодавства ЄС. Республіка Сербія, в даний час країна-кандидат, вже проводить цей процес. Такі зміни приводять до створення сучасного інституційного середовища ринкової економіки і підвищують привабливість національних ринків для прямих іноземних інвестицій, а також конкурентоспроможність місцевих виробників і постачальників послуг. Надано уявлення про стан і прогрес щодо захисту прав споживачів в Сербії, в порівнянні з деякими країнами ЄС та іншими країнами Західних Балкан.

Ключові слова: захист прав споживачів; споживча політика; ЄС; Західні Балкани.

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ЗАЩИТА ПРАВ ПОТРЕБИТЕЛЕЙ В СЕРБИИ И СТРАНАХ ЗАПАДНЫХ БАЛКАН ОТНОСИТЕЛЬНО ЕС

В статье показано, что Европейский Союз обладает открытым рынком, который охватывает 27 стран и более 450 миллионов потребителей. Права и благополучие потребителей глубоко укоренились в основных ценностях ЕС, что

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підтверджено численними правовими актами, які регулюють цю область. Ураховуючи, що стандарти захисту прав споживачів є одним із столпів європейського ринку, а їх реалізація – одним із вимог для отримання членства, країни Західних Балкан повинні привести своє законодавство в області захисту прав споживачів у відповідність з законодавством ЄС. Республіка Сербія, в даний час країна-кандидат, вже проводить цей процес. Такі зміни тягнуть за собою створення сучасної інституціональної середовища ринкової економіки і призводять до підвищення привабливості національних ринків для прямих іноземних інвестицій, а також конкурентоспособності місцевих виробників і постачальників послуг. Дано представлення про стан і прогрес в області захисту прав споживачів в Сербії, порівняно з деякими країнами ЄС і іншими країнами Західних Балкан.

Ключові слова: захист прав споживачів; споживачья політика; ЄС; Західні Балкани.

Introduction. Permanent improvement of customers' status represents one of the main objectives of the European Union (EU), while the policy on consumer protection is seen as the important pillar in functioning of the unified market, since its inception. Minimal level of consumer protection within the EU is defined by the Amsterdam Treaty and Article 153, through the rights such as: health protection, safety, economic interests, information, education, damage refund, associations, representing and customer's inclusion with a goal of achieving their rights. Determining such minimal levels of consumer protection represents only a legal foundation for reaching a greater number of binding regulations (mostly directives), that national legislators incorporate into their legal systems that oblige not only state bodies, but as well all consumer associations or institutions that bring about implementing the policies related to consumer protection.

Countries of the Western Balkans harmonized their laws and regulations in the domain of consumer protection and completely adopted the EU regulations. Insufficient level of harmonization with regulations prescribed by the EU is usually handled through the process of Union association. The government of the Republic of Serbia initially – based on the Article 63, paragraph 3, of the Law on Consumer Protection (Official Gazette of the Republic of Serbia, No. 79/95) – ratified the Act on Constituting National Consumer Protection Program – for the period 2007-2012, which calls for creating adequate social, cultural and organizational assumptions necessary for setting an ideal system of consumer protection. This was followed by adoption of the new Law on Consumer Protection in December 2010 that became valid in January 2011.

According to the obligations that resulted from the Agreement on stabilization and association, Serbia has built-in mandatory instructions that regulate the protection of citizens' interests, individuals and other end users at the market. A group of the mandatory EU instructions that regulate protection of general interests are built-in into a number of special legal acts that are in agreement with the strategy and policy of consumer protection.

1. Materials and research methodology. For the purposes of this article we used a method of comparative analysis on two levels:

- comparative analysis between some EU countries and Serbia, and

- comparative analysis between Serbia and other countries of the Western Balkans.

A comparison was made with the countries that are in the process of association to the EU, which are Serbia's immediate neighbours and which share the heritage of former Yugoslavia.

Parameters used for comparative analysis were based on the fundamental elements that compose legal-economic system of customer protection in the EU. The following aspects were compared in the area of customer protection:

- compatibility of a given Western Balkan country's legislation with the EU regulations,
- solutions in terms of the executive bodies that are in charge of implementing the regulations,
- jurisdiction in the area of consumer protection, and
- types of self-organizing and representing consumers before state bodies and institutions.

The EU consumer protection is based on 10 basic principles [www.dijalog.org.rs, 2011]: Buy what you want, where you want; If it does not work, send it back; High safety standards for food and consumer goods; Know what you are eating; Contracts should be fair to consumers; Sometimes consumers can change their mind; Making it easier to compare prices; Consumers should not be misled; Protection while you are on your holiday; Effective redress for cross-border disputes. The 10 listed principles, encompassing a large number of European regulations, can be categorized into 3 basic groups of norms [www.dijalog.org.rs, 2011]:

- the first group regulates the control over products and services sold to consumers;
- the second group regulates informing consumers;
- the third group deals with legal norms that regulate a contract between sellers and buyers.

A significant part of the European legislature is resembled in 80 verdicts made in the Court of Justice which dealt specifically with the protection of consumer rights within the EU.

For consumer protection within the EU, the following institutions are in charge [Grandov et al., 2011, p.234]:

- European Committee – an executive body that takes into consideration the interests of the EU as whole,
- councils of the European Parliament,
- council for internal market and consumer protection,
- economic and social councils that are in charge of issuing opinions regarding the issues of economic and social policies to which consumer protection belongs as well,
- the European Consumers' Organization (BEUC) – one of the most influential platforms of the European associations and institutions that impact the development of the consumer policy within the EU, consisting of the national EU organizations and some organizations of the accessing countries.

These institutions are creating policies and regulations implemented in the entire EU. Commission proposes a new law, while the Parliament and the Council

are adopting them, and the Court of Justice makes sure that the laws are obeyed.

Certainly, it should be stressed that this is one of the domains of the policy where a rather strong representation of the interests of civic associations exists. Connection between the EU institutions, consumer associations, as well as producers are numerous. Below we list the most significant international and European consumer associations [www.nops.org.rs, 2011]:

- CI – Consumers International is a global organization of consumer associations which has a status of a consultative body with the United Nations and it cooperates with OECD and WTO;
- TRAPEX – Transitional Rapid Exchange Information System on dangerous goods, is a network of bodies which supervise economies of all Central and East European countries;
- IMSN – International Marketing Supervision Network and IMSN – Europe, represent a network of bodies that deal with trade practice and consumer behaviour/consumer protection;
- International Association for Consumer Law is an international network of academics, researchers and government institutions that study consumer laws and policies;
- consumer associations of Macedonia, Croatia and Slovenia.

2. Study results. Comparative analysis of consumer protection in Serbia and countries that have undergone transition, which are now the EU members, based on the previously adopted research methodology, identified a need for intensification of activities to remove shortcomings in particular aspects of comparison.

Table 1. Consumer protection Comparative analysis between some EU countries and Serbia

Aspects	Hungary	Slovakia	Bulgaria	Serbia
Law on Consumer Protection	Adopted in 1997, implemented as of 1998	Adopted in 1992, implemented as of 1993	Adopted in 1994, implemented as of 1999	Adopted in 2010, implemented as of 2011
Executive body responsible for market supervision and consumer protection*	Inspectorate for Consumer Protection <i>Advantages:</i> Scope of work extended onto activities of educating and informing consumers <i>Disadvantages:</i> Insufficient synchronization among bodies for market supervision (e.g., units of local government)	Inspectorate for Commerce <i>Advantages:</i> Efficiency in undertaken activities <i>Disadvantages:</i> Insufficient synchronization among bodies in charge of market supervision	Council for Market and Consumer Protection <i>Advantages:</i> Better administrative capacities <i>Disadvantages:</i> Law is implemented on the ad hoc basis; inefficient synchronization and cooperation among bodies for market supervision; lack of strategic approach to market supervision	Inspectorate for Commerce <i>Advantages:</i> Improvement in work and better administrative capacities <i>Disadvantages:</i> Insufficient synchronization and cooperation between bodies for market supervision

The End of Table 1

Aspects	Hungary	Slovakia	Bulgaria	Serbia
Out-of-court dispute settlement	Arbitrage Council, 1998/2001	N/A	Council for settlement as of 1999, still does not function as envisioned	Arbitrage bodies (mediators) can be established; no sufficient implementation
Consumer representing	High level of acknowledgment of consumer rights Consumer associations are very efficient and they have 3 different sources of budget financing available	Consciousness and awareness of consumer rights is improving Improvement in the work of consumer associations is noted, as a result of law changes and amendments as of 1998 and 1999	Low level of consumer consciousness Associations for consumer protection still do not have enough capacities, nor permanent financial support	Low level of consumer rights awareness Improvement in the work of consumer associations is noted Consumer associations still do not have enough capacities, nor permanent financial assistance

Source: [Author's own research].

Note: * For supervisory bodies of all the sectors except food production/processing sector.

A more comprehensible image on consumer protection and need of continuous expansion of this segment of legislation is gained through comparison among the countries of the Western Balkans, according to the parameters set for comparative analysis.

Table 2. Consumer protection Comparative analysis between countries of the Western Balkans and Serbia

Aspects	Croatia	Macedonia	Bosnia/Herz.	Montenegro	Serbia
Law on Consumer Protection	Adopted in 2007, implemented as of 2007	Adopted in 2007, implemented as of 2007	Adopted in 2006, implemented as of 2006	Adopted in 2007, implemented as of 2007	Adopted in 2010, implemented as of 2011
Executive body responsible for market supervision and consumer protection*	State Inspectorate <i>Advantages:</i> Scope of work extended onto activities of educating and informing consumers <i>Disadvantages:</i> Law is quite good and it is implemented	State Inspectorate <i>Advantages:</i> Efficiency in undertaken activities and further strengthening of administrative capacities <i>Disadvantages:</i> Insufficient synchronization among bodies	Agency for Market Supervision <i>Advantages:</i> Beginning of strengthening of administrative capacities <i>Disadvantages:</i> Law is in place but it is not sufficiently implemented	Inspectorate for Commerce <i>Advantages:</i> Improvement in work and better administrative capacities <i>Disadvantages:</i> Law is implemented, but there is a lack of strategic approach to market supervision	Inspectorate for Commerce <i>Advantages:</i> Improvement in work and better administrative capacities <i>Disadvantages:</i> Insufficient synchronization and cooperation between bodies

The End of Table 2

Aspects	Croatia	Macedonia	Bosnia/Herz.	Montenegro	Serbia
	Insufficient synchronization among bodies in charge of market supervision	in charge of market supervision	Insufficient synchronization among bodies in charge of market supervision		for market supervision
Out-of-court dispute settlement	Centres for peaceful settlement within the Croatian Chamber of Commerce – still not working as envisioned	State Commerce Inspectorate	N/A	Arbitrage Council within the Chamber of Commerce	Arbitrage bodies (mediators) can be established; no sufficient implementation
Consumer representing	Consciousness and awareness of consumer rights is improving Consumer associations are becoming more and more efficient and they have financial assistance from the Government	Medium level of consumer rights awareness Improvement in the work of consumer associations is noted, as a result of law changes and amendments as of 2008	Lack of consumer rights awareness Associations for consumer protection work on informing consumers, but do not have enough capacities, nor permanent financial resources	Low level of consumer rights awareness Improvement in the work of consumer associations is present Consumer associations still do not have enough capacities, nor permanent financial assistance	Low level of consumer rights awareness Improvement in the work of consumer associations is present Consumer associations still do not have enough capacities, nor permanent financial assistance

Source: [Author's own research].

Note: *For supervisory bodies of all the sectors except food production/processing sector.

3. Discussion of the results. The Republic of Serbia and the countries of the Western Balkans have legal frameworks for consumer protection, as well as relevant institutions in the area of consumer protection. Insufficient harmonization of regulations with the EU standards is solved through the process of association with the EU, where these standards need to meet those of the European Parliament and Council and be in line with 99/44/EC and 2001/95/EC.

3.1. The Republic of Serbia. Law on Consumer Protection in the Republic of Serbia is to a great extent in line with the laws and regulations that are implemented within the EU [Official Gazette of the Republic of Serbia, 2010:73]. Creating new legal solutions on consumer protection is based on the Law on Ratification of the Agreement on Stabilization and Association of Serbia to the EU [Official Gazette of the Republic of Serbia, 2008/73].

The following regulations specifically deal with the issues of regulating consumer rights in Serbia:

- in December 2010 a new Law on Consumer Protection was adopted, its implementation started in 2011,

- consumer protection became a constitutional category within Article 90 of the Constitution of the Republic of Serbia,

- in January 2007 The Act on Constituting National Consumer Protection Program – for a period 2007 through 2012 – was passed [Official Gazette of the Republic of Serbia, 2007/11],

- Law on General Product Safety and Law on Food Safety regulate the area of product safety with a goal to impede product shortcomings that can result in damages to customer. These laws create a basis for joining RASAF and RAPEX systems of quick informing on dangerous products.

Institutions in charge of consumer protection in Serbia are:

- Government of the Republic of Serbia,

- Ministry of Trade and Services,

- council of Ministers for consumer protection,

- inspecting authorities and supervision in the domain of consumer protection,

- consumers' associations, National Organization of Serbian Consumers, Association of Serbian Consumers,

- counselling centres,

- Serbia's centre for education and consumer protection,

- Vojvodina's Association for consumer protection.

National Organization of Serbian Consumers (NOSC) gathers over 20 consumer associations, regional and district consumer centres, expert boards and committees. NOSC continually works on protecting the interests of consumers in Republic of Serbia and effectuates cooperation on regional and international levels. It works on raising public awareness through informing and educating consumers, takes part in implementing regulations and sustainable consumer policy (project writing, issuing publications targeting consumers etc.) [www.nops.org.rs, 2011].

Based on the previously mentioned we can conclude that in Republic of Serbia there is a modern normative policy of consumer protection, as it is the case within the EU. However, Serbia has lacks in the domain of its implementation. Consumer protection as the fundamental area of Serbian trading policy represents one of the key factors of normal functioning of market economy.

3.2. Republic of Croatia. Intense development of consumer protection in Croatia commences since Croatia signed the Agreement on Stabilization and Association in 2001. In 2009 Croatia adopted the last series of amendments and annexes to the Law on Consumer Protection dated 2007, hence further improving the existing consumer protection [Official Gazette of the Republic of Croatia, 2009:79]. In this manner, the existing Law with the amendments and annexes provides a rather high level of protection of consumer rights in Croatia, making them equal to rights of consumers within the EU. In Croatia, particular attention is paid to informing and educating consumers.

A substantial number of associations and organizations for consumer protection is very active and in some instances they are engaged in lawsuits with some of the financially strongest companies in Croatia. Through available mechanisms and instruments, Croatian consumers are able to influence business policies of the companies operating in Croatia.

Furthermore, associations inform consumers on the quality of products, prices, on products that can impact health and safety of consumers and conduct active education of consumers. Croatian Association for Consumer Protection and Croatian Society for Consumer Protection "Potrosac" have rather intense cooperation with international and European organizations in this domain.

Regulations in Croatian legislation that specifically deal with consumer rights include:

- Law on Consumer Protection,
- Law on Foods,
- Law on General Product Safety,
- Law on Illicit Advertising.

Within the Law on General Product Safety it is clearly stated that all information regarding safety of the products sold at the market should be at all time available to consumers.

Institutions in charge of consumer protection in Croatia are:

- Law on Illicit Advertising,
- Croatian Parliament and Government of Republic of Croatia,
- ministry in charge of activities related to consumer protection,
- State Inspection Agency,
- National Council for consumer protection in districts, cities and municipalities,
- Croatian Chamber of Commerce,
- consumer associations.

In order to protect consumer rights from disloyal behaviour and advertisements placed by producers and traders, a number of measures were taken by the State Inspection Agency and other relevant institutions, in accordance to the mandate prescribed by the Law.

Republic of Croatia established legal and institutional frameworks, developed the system of consumer protection that is aligned with the existing rules and standards in the EU and implemented the most directives in the Western Balkans related to protection and safety of consumers [<http://ec.europa.eu>, 2011].

3.3. Former Yugoslavian Republic of Macedonia (FYR of Macedonia). In FYR of Macedonia (FYRM) a number of activities are undertaken to synchronize domicile regulations with that of the EU, including the domain of consumer protection as well. The legal foundation for adjusting consumer protection regulations began with the signing of Agreement on Stabilization and Association, considering that the article 97 includes responsibilities related to harmonization of standards on consumer protection with the EU standards.

At the initial stage of transition, Macedonian consumers faced the abuse of their fundamental rights. They were not informed about products' safety, vendors used various types of deception, receipts were not issued to consumers for purchased good, guarantees were not honoured, nor was there any information on a product's origin and so on.

Regulations in FYRM legislation that specifically deal with consumer rights include:

- in 2004 the Law on Consumer Protection was adopted, while in 2007 a number of changes took place in terms how consumers are defined, obligations of providing spare parts, consumer association and supervision [Official Gazette of the Republic of Macedonia, 2004/38 and 2007/77],

- in 2006 the Law on Product Safety was adopted,
- in 2008 the Law on Consumer Protection When Agreeing Terms of Consumer Loans was adopted,
- Program for Consumer Protection was adopted by Macedonian Government for the period 2011-2012 as well as for 2013-2014.

Institutions in charge of consumer protection in FYRM are:

- Government of the FYR of Macedonia,
- Council for Consumer Protection that works within the Government,
- Council for Consumer Protection on local levels,
- Ministry of Economy,
- State Inspection Agency,
- Courts.

In Macedonia there is a considerable number of consumer organizations that protect consumers' interests. Macedonian Consumer Organization is an independent, non-government, non-patrician organization founded in 1996 in Skopje that has the support of Government. This organization actively collaborates with Consumers International, European Consumers' Organization, as well as with other consumer organizations in the region.

The First Regional Conference on consumer protection titled "Strengthening Consumer Protection through Establishing Sustainable Consumer Policy in the Countries of SEE" was held as a result of a joint initiative of Macedonian Consumer Organization and Macedonian Ministry of Economy. During the conference a network of consumer protection institutions was set and 7 working groups were founded that will meet regularly and exchange experiences on different aspects of consumer protection.

Financing of consumer protection organizations is mainly done through foreign projects and budgets reserved for NGOs. In Macedonia there are also other civic organizations which indirectly protect interests of consumers.

3.4. Bosnia and Herzegovina. High level of consumer protection is one of the goals towards which Bosnia and Herzegovina (B&H) aim in the process of the EU association. In that respect B&H had initiatives on harmonizing regulations in the area of consumer protection. In order to assure consumer protection B&H adopted several legal acts in this domain. Law on Consumer protection, adopted in 2006 [Official Gazette of the B&H, 2006:25] is one of the regulations through which a process of implementing the EU directives into the legal system of B&H commenced. Signing the Agreement on Stabilization and Association between B&H and the EU obliged B&H to cooperate and further harmonize its consumer protection regulations with the EU standards.

In B&H an independent ombudsman for consumer protection exists, with a main objective to promote good and efficient implementation of consumer protection policy. Obligations of the ombudsman are to inform consumers regarding their rights and responsibilities, as well as to give support to consumers' associations; follow the developments at the market aimed at consumers and conduct coordination with market inspections; reach decisions in case of consumer complaints.

Also, in B&H an important role is played by NGO sector which are the main consumer representatives. Within B&H there are several consumer organizations, with Alliance for consumer protection being located in Sarajevo. One of the most

attractive associations for consumer protection is civic association "Plava sfera" from Banja Luka.

Regulations in B&H legislation that specifically deal with consumer rights include:

- B&H's Law on Consumer Protection implemented in 2006,
- Law on Market Supervision adopted in 2004 and extended in 2009,
- Law on General Product Safety adopted in 2009.

Institutions in charge of consumer protection in B&H are:

- B&H's Ministry of Foreign Trade and Economic Relations,
- Ombudsman for Consumer Protection,
- B&H's Council for Consumer Protection,
- B&H's Council for Competitiveness,
- Relevant bodies of B&H's entities and bodies of the District of Brcko,
- Office for competitiveness and consumer protection in B&H Federation and the Republic of Serbia,
- consumer associations,
- educational institutions and media,
- inspecting agencies and other bodies prescribed by the Law.

Apart from significant improvements, consumers in B&H are still insufficiently protected due to the fact that the existing Law on Consumer Protection has no clauses related to out-of-court damage reimbursement, although the Ombudsman takes action in the cases of consumer complaints. There is a need for extending the existing Law on Consumer Protection that should be entirely aligned with the EU standards. Like other transition countries, B&H is mainly facing issues such as the lack of transparency and monopoly.

3.5. Republic of Montenegro. Intensive development of the consumer protection policy in Montenegro began in 2007, when the Agreement on Stabilization and Association was signed. Also, in 2007 the Law on Consumer Protection was adopted [Official Gazette of the Republic of Montenegro, 26/2007], as well as a number of other regulations. Currently, writing of the new Law dealing with the issues of consumer protection is under way.

Regulations on consumer protection existed before, but they did not match the regulations of the developed market economies and the EU. The Law on Consumer Protection relies on 8 fundamental principles from the domain of consumer protection [Official Gazette of the Republic of Montenegro, 26/2007]: meeting the basic needs; safety – protection from harmful products; informing on making a right choice and protection from the advertisements or product logos that can lead to consumer's misapprehension; freedom of choice; consumer education; voicing consumers' concerns; right to healthy environment.

Regulations in Montenegrin legislation that specifically deal with consumer rights are:

- Law on Consumer Protection, adopted in 2007,
- General Product Safety Law,
- Law on Foreign Trade,
- Law on Inspection control [Official Gazette R. Montenegro, 39/2003],
- National Consumer Protection Program 2008-2010,

- The Law on Mediation [Official Gazette R. Montenegro, 30/2005],
- The Law on Civil Proceedings [Official Gazette R. Montenegro, 76/06],
- there are also special rules on consumer protection.

Institutions in charge of consumer protection in Montenegro are:

- Government of Montenegro,
- Ministry of Economy and other relevant ministries,
- Commerce and other inspectorates,
- Arbitration Committee within Montenegrin Chamber of Commerce,
- consumer associations,
- NGOs for consumer protection,
- National Tourism Organization.

State's inspectorate within the Ministry of Economy has 56 officers which cover the entire country. It is organized on territorial basis – in 3 regional units: RU I Central area; RU II Southern area; and RU III Northern area.

There are two non-governmental organizations for consumer protection (CEZAP and ECOM), both based in Podgorica. The basic financial sources for consumer organizations are set out in the Law on Consumer Protection (membership fees, registration fee for organizing of seminars, conferences and other meetings aimed at consumer education, donations and other sources). Financial support of the state is given in case the organization has the membership of no less than 50 [Government of Montenegro, 2009, p.17].

Republic of Montenegro has put in place legal and institutional frameworks for consumer protection, which are harmonized with the EU standards and implement numerous directives of the Law on General Safety Product and the Law on Obligations.

Conclusions. Consumer protection is getting more attention not only in the countries with developed market economies, but also in the countries that are undergoing transition. The role of government and organization for consumer protection is quite important in developing markets and it is usually resembled in creating institutional requirements and adequate consumer protection systems.

Countries of the Western Balkans recognized the need for educating and informing their consumers, because understanding of consumer's rights is a key to solving their everyday problems. That way, citizens as consumers could have the very same rights as the consumers of more developed countries.

High level of consumer protection is one of the objectives towards which the Western Balkans countries strive on their road to joining the EU. Hence, all the countries started with the activities on harmonization and regulation improvement in the domain of consumer protection (consumer policy; legal and financial aspects; foods and nutrition; residential issues; transport; energy; patients' rights; tourists' rights; right to healthy environment; protection of juvenile consumers). So far the best results in implementing consumer protection policies are present in Croatia.

The system of consumer protection in Serbia is to a great extent in line with the directives and regulations of the EU in the area of consumer protection. Pursuing active policy of consumer protection is a priority and an obligation of Serbia and other countries of the Western Balkans in accordance to the principles and policies of the EU.

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