

# PROJECT STATUS REPORT (FINAL)

JANUARY 2012 - JUNE 2012

## SECTION 1: PROJECT SUMMARY

**PROJECT NAME:** Promotion of Consumer Protection in the Caribbean

Project Number: RG-M1062 - Operation Number: ATN/ME-11001-RG

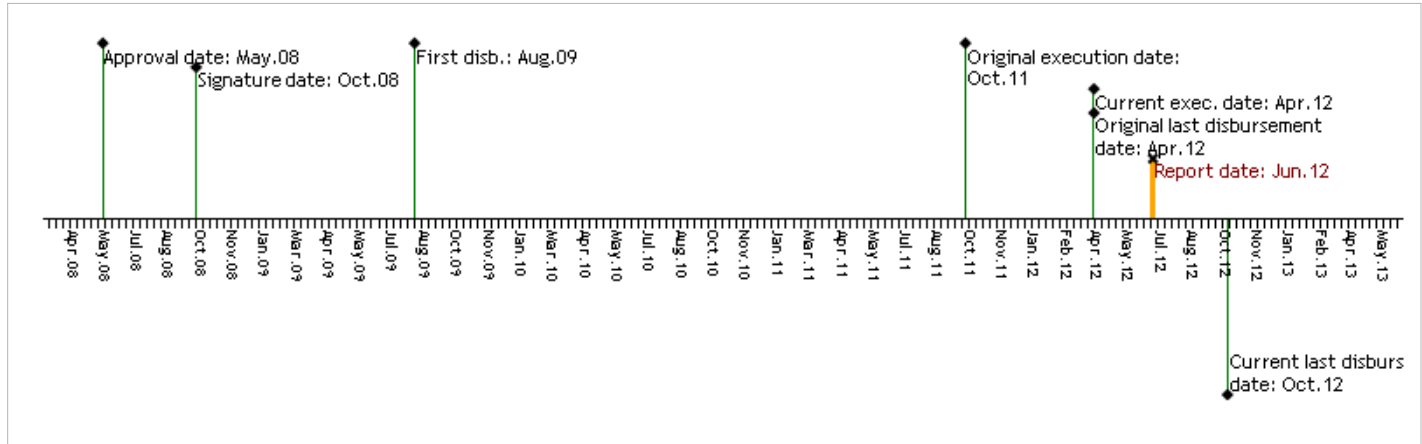
**Result:** Reinforced capacity of consumer organizations and government agencies in charge of consumer protection policies to effectively discharge their mandates.

<b>Country Administrator</b> JAMAICA	<b>Beneficiary Country</b> BARBADOS, JAMAICA, TRINIDAD AND TOBAGO	<b>Group</b> MDF - Market Development and Functioning	<b>Subgroup</b> CONS - Consumer Protection
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**Executing Agency:** CONSUMERS INTERNATIONAL

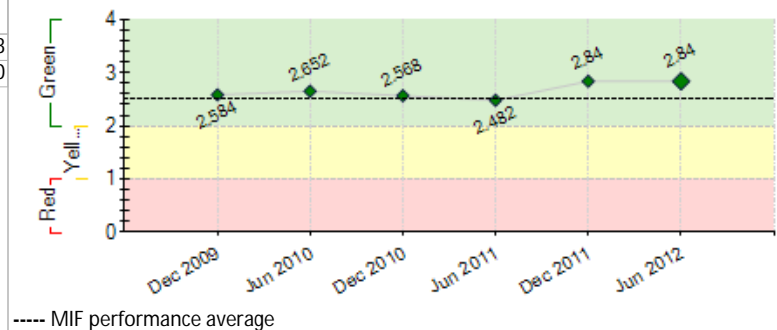
**Design Team Leader:** Korn, Joel  
**Supervision Team Leader:** Beecher, Wayne

### TIMELINE



FUNDS	Approved	Cancelled	Disbursed
FOMIN	\$450,000.00	\$74,190.22	\$375,809.78
Counterpart	\$0.00	\$193,000.00	\$202,883.00

### PERFORMANCE SCORE



## SECTION 2: RESULTS AND ACHIEVEMENTS

### Performance once project is completed

The project enhanced the synergies between the organizations that are partners in the project and with other groups and organizations that work on consumer issues in the Caribbean. This included consumer associations and government agencies in many Caribbean countries including Saint Lucia, Antigua, Guyana, Suriname, Saint Vincent and the Grenadines, as well as with CARICOM, US FTC, World Bank, IMF. Two of the two governmental partners have developed new consumer policies that are now at the cabinet and parliamentary levels.

The project with the project partners carried out training workshops and seminars in the three partner countries, on model building and data analysis, legal issues, financial services, management and financing of consumer organisations, campaigning for the adoption of a Code of Practices for banks. We held two seminars on issues that are of major concern of the consumer movement in the Caribbean, linked with consumer protection, financial services and sustainability of the consumer movement.

We supported consumer associations to achieve long term sustainability, through research from consultants that produced reports on suggestions to strengthen their capacities, their visibility and their structure.

The project helped in the development or update of the web sites of the non-governmental project partners, as well as the one of the Caribbean Consumer Council (CCC).

The project conducted surveys on financial and banking services as well as consumer protection in the three partner countries that established the state of play in

them and formed the basis for actions to be taken.

We worked with the development of 'Banking Codes of Practice' as tools for a better, fairer and more balanced relationship between consumers and financial services providers and to ensure there are a common set of principles that secure the rights and responsibilities of both parties.

With our partners we started and performed campaigns on issues such as financial consumer protection, consumer education and consumer protection.

But above all we are satisfied because project partners' and CI did common work, developed a common vision, shared experiences and learnt from them, cemented a closer relationship. This we believe is the basis for sustained consumer advocacy in the region.

The major threats to the project, the counterpart funding from the respective governments were mitigated by constant and effective advocacy of the respective governments.

#### Comments from the Supervision Team Leader

The project experienced some challenges in realizing the full counterpart contribution but in the end achieved its objectives

#### Final evaluation

Final Evaluation

#### Comments from the Supervision Team Leader

Agree with the Evaluators comments

The project achieved its objectives which remains relevant given the Governments' increase interest in ratifying the Banking Code of Conduct with the commercial banks

[Final evaluation](#)

<http://mif.iadb.org/file.aspx?DOCNUM=37395309>

### SECTION 3: INDICATORS

Indicators		Baseline	Planned	Achieved	Percentage
<b>Result:</b> Reinforced capacity of consumer organizations and government agencies in charge of consumer protection policies to effectively discharge their mandates.  <b>Classification:</b> Satisfactory	<b>P.11</b> Independent consumer groups operate at the national level, able to present their views in decision-making processes affecting them (Yes-1, No-0)	0	1	1	100 %
	<b>P.12</b> A conducive environment is in place for national policies that promote consumer protection and effective enforcement of fair national competition regulatory frameworks (Yes-1, No-0)	0	1	1	100 %
<b>Component 1:</b> Strengthening capacity of consumer organizations and government agencies in the Caribbean region  <b>Weight:</b> 58%  <b>Classification:</b> Satisfactory	<b>C1.11</b> Evidence of policy development based on applied research and analysis	0	1	1	100 %
	<b>C1.12</b> 10% increased membership of consumer organizations	0	10	1	10 %
	<b>C1.13</b> Increased visibility and recognition of COs and GAs within national and regional contexts	0	1	1	100 %
	<b>C1.14</b> Improved resolution of disputes	0	1	1	100 %
	<b>C1.15</b> Reduction in time expended to resolve complaints	0	1	1	100 %
<b>Component 2:</b> Building up institutional and technical capacity in the area of Banking and Credit for nongovernment and government consumer advocates  <b>Weight:</b> 18%  <b>Classification:</b> Satisfactory	<b>C2.11</b> Evidence of favourable trends in the application of banking codes of conduct (Yes-1, No-0)	0	1	1	100 %
	<b>C2.12</b> Improved consumer access to credit history (Yes-1, No-0)	0	1	1	100 %
	<b>C2.13</b> Equitable balance of rights and obligations towards the consumer by the adoption of proposals for improved credit agreements reflecting greater: a) fairness of terms and b) clarity of presentation (Yes-1, No-0)	0	1	1	100 %
	<b>C2.14</b> Number of banks implementing system to address privacy policy (Yes-1, No-0)	0	1	1	100 %
<b>Component 3:</b> Strengthening information sharing mechanisms and a regional knowledge base for consumer protection  <b>Weight:</b> 24%  <b>Classification:</b> Satisfactory	<b>C3.11</b> Regional website used as reference point for consumer organizations and government agencies (Yes-1, No-0)	0	1	1	100 %
	<b>C3.12</b> Increased awareness of consumers across the region (Yes-1, No-0)	0	1	1	100 %
	<b>C3.13</b> Regional website used as an online interactive educational tool for consumer organizations and government agencies (Yes-1, No-0)	0	1	1	100 %

Milestones	Planned	Due Date	Achieved	Date achieved	Status
<b>M1</b> Previous Conditions	1	Jul 2009	1	Jul 2009	Achieved

#### CRITICAL ISSUES THAT HAVE AFFECTED PERFORMANCE

- [X] Executing agency institutional capacity
- [X] Community/political opposition
- [X] Lack of a tracking and evaluation System
- [X] Lack of resources for the counterpart

## SECTION 4: RISKS

## CRITICAL RISKS MANAGED DURING IMPLEMENTATION

1. Websites not utilized by the public affecting the collection of monitoring data.

**Level:** Low

**Responsible:** Project Guest

**Status:** In effect

**Comments:** The project has set up an internal mechanism of collecting and capturing data pertaining to the indicators.

2. Possible reluctance of Banking and Credit institutions to collaborate on the initiatives of the project.

**Level:** Low

**Responsible:** Project Coordinator

**Status:** In effect

**Comments:** Whilst achieving the support of the Bank of Jamaica and some individual banks we have not been able to garner the support of the Jamaica Bankers Association. In Trinidad and Tobago and Barbados, the Bankers Association's support seems more certain.

**PROJECT RISK LEVEL:** Low **TOTAL NUMBER OF RISKS:** 6 **IN EFFECT RISKS:** 2 **NOT IN EFFECT RISKS:** 1 **MITIGATED RISKS:** 3

## SECTION 5: SUSTAINABILITY

**Likelihood of project sustainability after project completion:** LP - Low Probability

There were no clear revenue model built into the design of the intervention. As such the weaker NGO base organization may struggle to maintain sustainable operations

## CRITICAL ISSUES THAT MAY AFFECT PROJECT SUSTAINABILITY

## Issue

[X] Lack of **cost recovery** mechanisms or **external financing sources** (government, donors and/or private sector) to continue the activities of the project once MIF resources are expended

## Comments

No revenue model was built into the design of the project

[X] Lack of organizational, managerial and financial management capacity to **continue** and sustain the program once the execution phase is finalized.

Although improved, the institutional capacity of the NGO organizations is yet to achieve sustainability

## Actions related to sustainability which have been implemented:

The project strengthened the capacities of the consumer movement in the Caribbean. As a part of the global consumer movement, the Caribbean will benefit from CI's new strategic plan and the actions we are implementing to fulfill this plan. As it was done already, CI's global campaign on financial services will be nurtured by the research and findings from the project. This will allow the Caribbean region to participate in CI's global activities on financial services and continue to advocate on financial services and tools such as the Codes of Conducts developed during the project life. The Non-governmental partners were not only given help in building their technical capacities but several sources of funding were identified in the strategic plans that were developed for them. In addition, they were presented with several draft project proposals, positioning them on a path to ensure financial sustainability of the organisations. The closing workshop of the project focused on ways of continuing the work and progress gained in financial services. There were many activities and ideas proposed and some are currently being explored. One of the many ideas that seem feasible and some work have begun on is a think-tank of consumer advocates and members of the financial services sector called a Caribbean Centre for Banking Excellence.

[Sustainability Plan](#)

<http://mif.iadb.org/file.aspx?DOCNUM=37395309>

## SECTION 6: KNOWLEDGE

## Lessons learned

1. Training in basic in project operations would assist tremendously in the speedy implementation of project activities. The experience of this project has been one where project partners both governmental and non-governmental had never worked in a project setting and had no idea on their roles. Semi-formal workshops and sessions on projects and the role of project partners helped to alleviate some of the lack of knowledge. However, these sessions would be more effective if included as part of the project activities.

2. The use of social media management tools and voice over internet technologies are effective communication tools in the management of regional projects. They are more cost effective than regular telephone conference calls. However, these tools were ineffective with the non-governmental organisations who are not comfortable and proficient with the technology.

3. Regional projects present several challenges in their implementation. At the onset it may seem as though a region like the Caribbean is homogeneous or at the minimum share some commonalities. However, the local nuances and cultural practices posed a small challenge to the implementation of the project. In addition, the various country levels of political and administrative commitment to consumer affairs also affected the timely implementation of the project activities. These factors should be taken into consideration in the design of the project, identified as risks and associated mitigation plans developed.

**Relative to**  
Implementation

**Author**  
Ramessar, Candice Rowena

Implementation

Ramessar, Candice Rowena

Design

Ramessar, Candice Rowena

**Indicate which are the main products of the project, where they can be found, and how they could be "shared" with other entities or similar projects.**

Data Analysis and Model Building Manual

## Main products of the project

[Jan 2010] Baseline Study of Consumer Organization in the Caribbean (Technical publications)

**Author:** Imani- Tafari Ama

[Mar 2010] Data Analysis & Model Building Manual (Methodologies/training materials)

**Author:** Roland Craigwell

[May 2010] List of Consultants (Methodologies/training materials)

**Author:** Consumers International

#### SECTION 7: DOCUMENTS

17/APR/2008	<a href="#">Donors Memorandum</a>	[ <a href="http://www5.iadb.org/mif/file.aspx?DOCNUM=1403250">http://www5.iadb.org/mif/file.aspx?DOCNUM=1403250</a> ]
17/APR/2008	<a href="#">Donors Memorandum</a>	[ <a href="http://www5.iadb.org/mif/file.aspx?DOCNUM=1403410">http://www5.iadb.org/mif/file.aspx?DOCNUM=1403410</a> ]
18/APR/2008	<a href="#">Donors Memorandum</a>	[ <a href="http://www5.iadb.org/mif/file.aspx?DOCNUM=1404530">http://www5.iadb.org/mif/file.aspx?DOCNUM=1404530</a> ]
18/APR/2008	<a href="#">Donors Memorandum</a>	[ <a href="http://www5.iadb.org/mif/file.aspx?DOCNUM=1404535">http://www5.iadb.org/mif/file.aspx?DOCNUM=1404535</a> ]
18/APR/2008	<a href="#">Donors Memorandum</a>	[ <a href="http://www5.iadb.org/mif/file.aspx?DOCNUM=1405011">http://www5.iadb.org/mif/file.aspx?DOCNUM=1405011</a> ]
22/APR/2008	<a href="#">Donors Memorandum</a>	[ <a href="http://www5.iadb.org/mif/file.aspx?DOCNUM=1408062">http://www5.iadb.org/mif/file.aspx?DOCNUM=1408062</a> ]
23/APR/2008	<a href="#">Donors Memorandum</a>	[ <a href="http://www5.iadb.org/mif/file.aspx?DOCNUM=1410066">http://www5.iadb.org/mif/file.aspx?DOCNUM=1410066</a> ]
28/APR/2008	<a href="#">Donors Memorandum</a>	[ <a href="http://www5.iadb.org/mif/file.aspx?DOCNUM=1414180">http://www5.iadb.org/mif/file.aspx?DOCNUM=1414180</a> ]
28/APR/2008	<a href="#">Donors Memorandum</a>	[ <a href="http://www5.iadb.org/mif/file.aspx?DOCNUM=1414283">http://www5.iadb.org/mif/file.aspx?DOCNUM=1414283</a> ]
28/APR/2008	<a href="#">Donors Memorandum</a>	[ <a href="http://www5.iadb.org/mif/file.aspx?DOCNUM=1414290">http://www5.iadb.org/mif/file.aspx?DOCNUM=1414290</a> ]
28/APR/2008	<a href="#">Donors Memorandum</a>	[ <a href="http://www5.iadb.org/mif/file.aspx?DOCNUM=1414304">http://www5.iadb.org/mif/file.aspx?DOCNUM=1414304</a> ]
28/APR/2008	<a href="#">Donors Memorandum</a>	[ <a href="http://www5.iadb.org/mif/file.aspx?DOCNUM=1414333">http://www5.iadb.org/mif/file.aspx?DOCNUM=1414333</a> ]
29/APR/2008	<a href="#">Donors Memorandum</a>	[ <a href="http://www5.iadb.org/mif/file.aspx?DOCNUM=1415647">http://www5.iadb.org/mif/file.aspx?DOCNUM=1415647</a> ]
12/MAY/2008	<a href="#">Donors Memorandum</a>	[ <a href="http://www5.iadb.org/mif/file.aspx?DOCNUM=1446585">http://www5.iadb.org/mif/file.aspx?DOCNUM=1446585</a> ]
09/JUL/2008	<a href="#">Donors Memorandum</a>	[ <a href="http://www5.iadb.org/mif/file.aspx?DOCNUM=1522663">http://www5.iadb.org/mif/file.aspx?DOCNUM=1522663</a> ]

[Project profile](#)

<http://www5.iadb.org/mif/apps/public/psr/projectprofile.aspx?proj=RG-M1062&lg=EN>