

PROJECT STATUS REPORT

JULY 2011 - DECEMBER 2011

SECTION 1: PROJECT SUMMARY

PROJECT NAME: Promotion of Consumer Protection in the Caribbean

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

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

Country Administrator
JAMAICA

Beneficiary Country
BARBADOS, JAMAICA, TRINIDAD AND TOBAGO

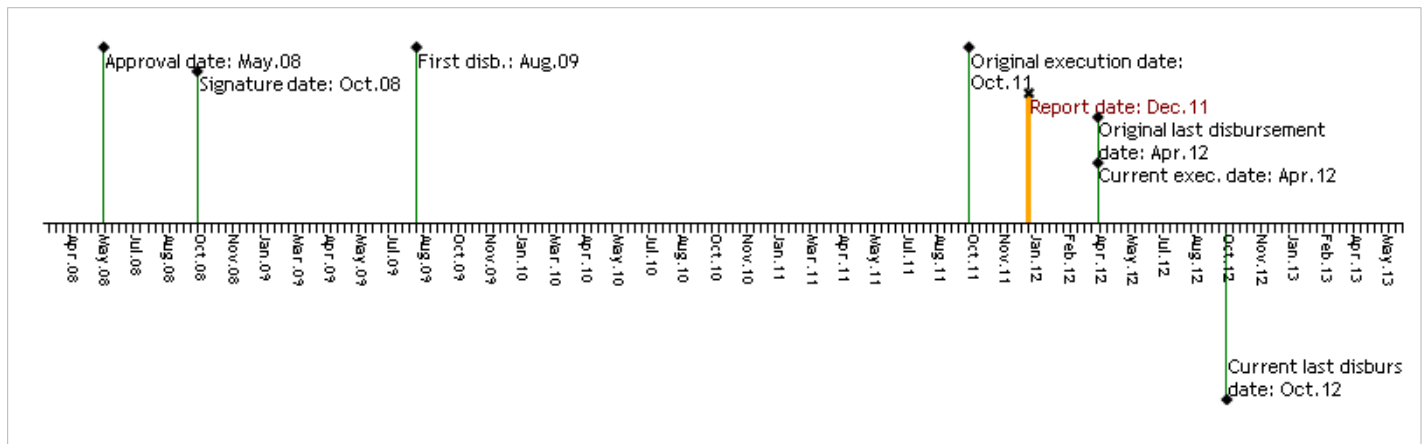
Group
MDF - Market Development and Functioning

Subgroup
CONS - Consumer Protection

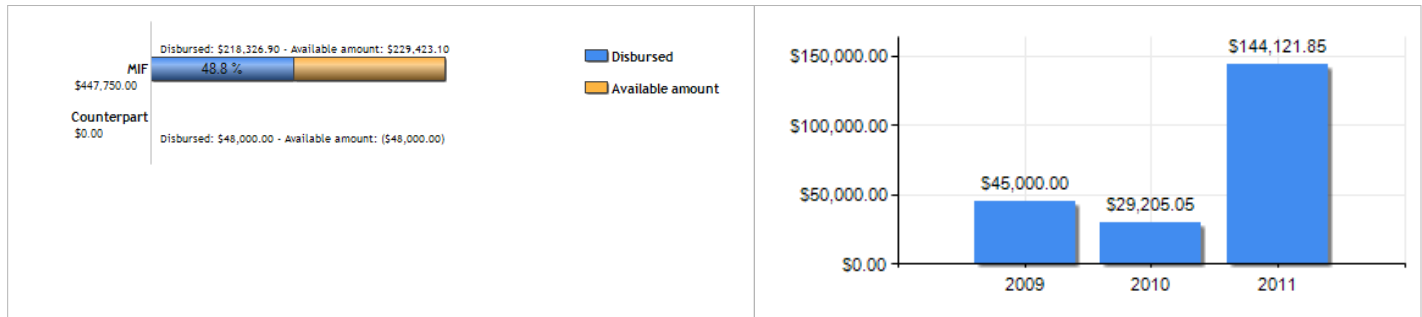
Executing Agency: CONSUMERS INTERNATIONAL

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

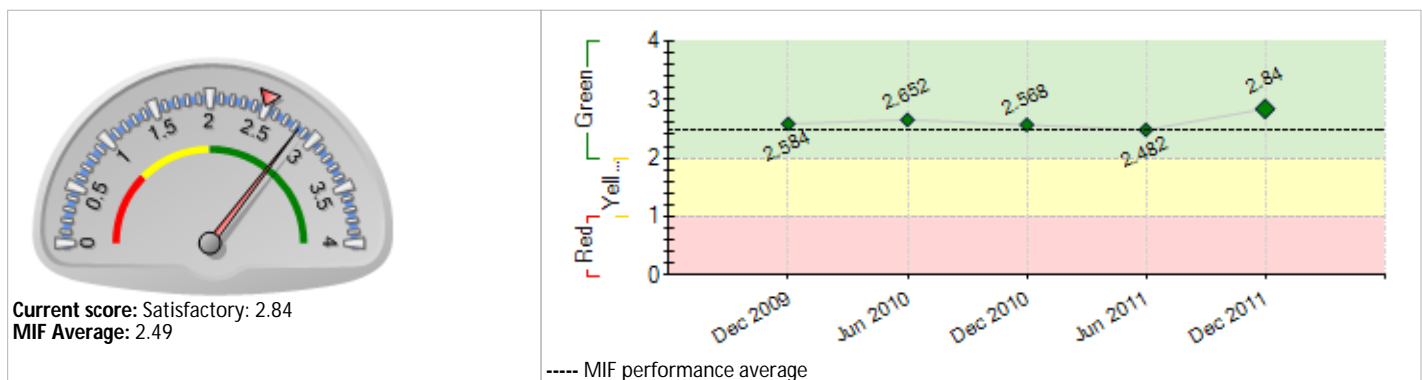
TIMELINE



FUNDS



PERFORMANCE SCORE

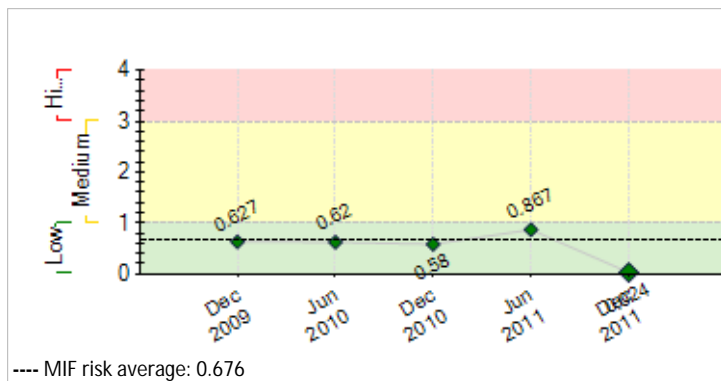


EXTERNAL RISKS

INSTITUTIONAL CAPACITY

Risk

Financial Management: 0
Procurement: 0
Technical Capacity: 0



SECTION 2: PERFORMANCE

Summary of project performance since inception

The project's performance is highly satisfactory. The main results are: the baseline study, institutional assessment of the organizations, training and follow-up on model building and data analysis, surveys on consumer banking and credit issue, international seminar on banking and credit issues, two workshops on tools for consumer protection, a monitoring system, websites for project organizations, a draft banking code in Jamaica and Trinidad and Tobago, the continuation of public information and communication campaign in Jamaica, NGO training and mentoring in Jamaica. The main difficulty is delays in Barbados' activities. The training on model building and consumer protection contributed to reinforcing the capacity of the organizations by providing skills in the important area of research and analysis. The surveys and seminar on banking and credit and the baseline study of consumer concerns formed the basis of the draft banking code. The websites are used for data gathering and information. Delays in Barbados' activities are the main risk addressed. The project will achieve its final objectives. The Executing agency will 1) finalise the development of Banking Code in Barbados and the adoption of the banking codes in Trinidad and Tobago and Jamaica 2) continue to address identified risk issues 4) Collect evaluation data, 5) launch national public information campaigns, and conduct and publicise credit and debt study. 6) Implement and conclude credit and debit studies.

Comments from the Supervision Team Leader

Agree with the Executing Agency comments

Summary of project performance in the last six months

The project's performance during the semester was satisfactorily. Main achievements of the semester were the continued work on Banking Code in Jamaica and Trinidad and Tobago. The Bank of Jamaica reviewed the code and did not have any major objections. In Trinidad and Tobago the process began with consultations and review of best practices. The NGO training and mentoring exercise is almost completed in Jamaica. This exercise will build the leadership and organizational capacity of the NGO and increase their membership drive. The second component of the model building training reinforced the research capacity of the organisations. The second workshop on tools for consumer protection was completed. This workshop focused on consumer protection tools for financial services and provided tools and best practices in this area. The public education campaign continued and will be expanded in the next 6 months. The main area of delay was the activities in Barbados. These are now in process. The executing agency's focus for the next 6 month is: 1) management and financing of NGOs and model building and data analysis in Barbados 2) continued consultations with stakeholders on banking code, 3) Analysis of credit and debt consumer contracts, 4) complete website for Barbados's NGO, 5) a full public information campaign using print, electronic and broadcast, and social media 6) Closure activities of the project

Comments from the Supervision Team Leader

Agree with the Executing Agency comments

With the renewed commitment from Barbados, the risk associated with counterpart funding should now be mitigated

SECTION 3: INDICATORS AND MILESTONES

Indicators		Baseline	Intermediate 1	Intermediate 2	Intermediate 3	Planned	Achieved	Status
Purpose: Reinforced capacity of consumer organizations and government agencies in charge of consumer protection policies to effectively discharge their mandates.	P.11 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 Apr 2012	0.75 Jan 2012	
	P.12 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 Apr 2012	0.75 Jan 2012	
Component 1: Strengthening capacity of consumer organizations and government agencies in the Caribbean region	C1.11 Evidence of policy development based on applied research and analysis	0				1 Apr 2012	1 Dec 2011	On Course
	C1.12 10% increased membership of consumer organizations	0				10	0	On Course

Weight: 58% Classification: Satisfactory	C1.13	Increased visibility and recognition of COs and GAs within national and regional contexts	0				Apr 2012	Jul 2010	On Course
							1	0.75	
	C1.14	Improved resolution of disputes	0				Apr 2012	Dec 2011	On Course
							1	0.75	
Component 2: Building up institutional and technical capacity in the area of Banking and Credit for nongovernment and government consumer advocates Weight: 18% Classification: Satisfactory	C1.15	Reduction in time expended to resolve complaints	0				Apr 2012	Dec 2011	On Course
							1	0.5	
	C2.11	Evidence of favourable trends in the application of banking codes of conduct (Yes-1, No-0)	0				Apr 2012	Dec 2011	On Course
							1	0	
Component 3: Strengthening information sharing mechanisms and a regional knowledge base for consumer protection Weight: 24% Classification: Satisfactory	C2.12	Improved consumer access to credit history (Yes-1, No-0)	0				Apr 2012	Jul 2010	On Course
							1	0	
	C2.13	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				Apr 2012	Jul 2010	On Course
							1	0	
	C2.14	Number of banks implementing system to address privacy policy (Yes-1, No-0)	0				Apr 2012	Jul 2010	On Course
							1	0	
	C3.11	Regional website used as reference point for consumer organizations and government agencies (Yes-1, No-0)	0				Apr 2012	Jul 2010	On Course
			Oct 2008				1	0	
	C3.12	Increased awareness of consumers across the region (Yes-1, No-0)	0				Apr 2012	Dec 2011	On Course
							1	0.75	
	C3.13	Regional website used as an online interactive educational tool for consumer organizations and government agencies (Yes-1, No-0)	0				Apr 2012	Mar 2010	On Course
							1	0	

Milestones	Planned	Due Date	Achieved	Date achieved	Status
M0 Previous Conditions	1	Jul 2009	1	Jul 2009	Achieved

CRITICAL ISSUES THAT HAVE AFFECTED PERFORMANCE

[None reported in this period]

SECTION 4: RISKS

MOST IMPORTANT RISKS AFFECTING FUTURE PERFORMANCE

	Level	Mitigation action	Responsible
1. Websites not utilized by the public affecting the collection of monitoring data.	Low	Public information campaign will refer constantly to the website. Website will be tagged to other social media such as facebook and twitter.	Website Administrators
2. Possible reluctance of Banking and Credit institutions to collaborate on the initiatives of the project.	Low	Advocacy and lobbying of the banks and credit institutions by both the governmental and non-governmental partners of the project. In addition the Central Banks have promised to use their influence to getting banks to the table.	Project Coordinator

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: P - Probable

CRITICAL ISSUES THAT MAY AFFECT PROJECT SUSTAINABILITY

[None reported in this period]

Actions related to sustainability which will be or have been implemented:

The project began brown bag lunch seminars to disseminate information to the staff of the NGOs and government agencies not involved in the workshop trainings. The sessions also explored ways in which the organizations can implement, almost immediately, ideas or techniques identified in the workshops. In addition, the sessions served as forums where partners can address other sustainability issues related to the project. These sessions have been well received by the project partners, particularly the NGO partners.

SECTION 6: PRACTICAL LESSONS

[No lessons learned added yet.]