

PROJECT STATUS REPORT

JANUARY 2011 - JUNE 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

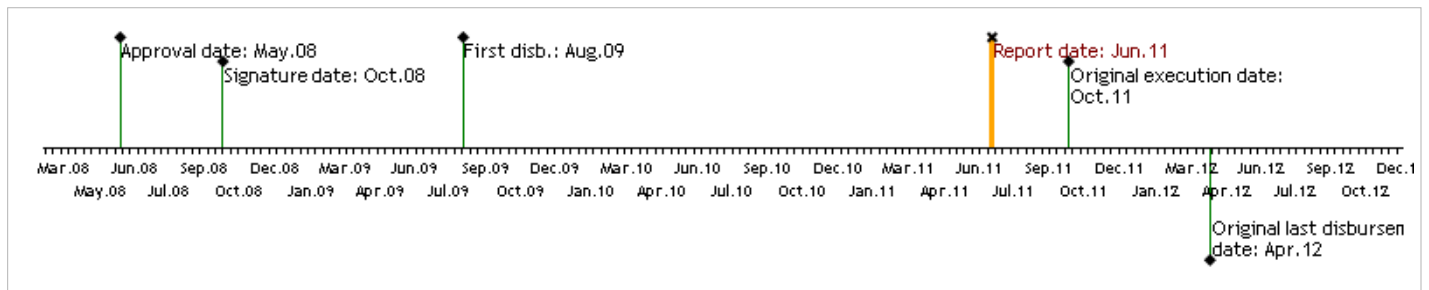
Group
MDF - Market Development and Functioning

Subgroup
CONS - Consumer Protection

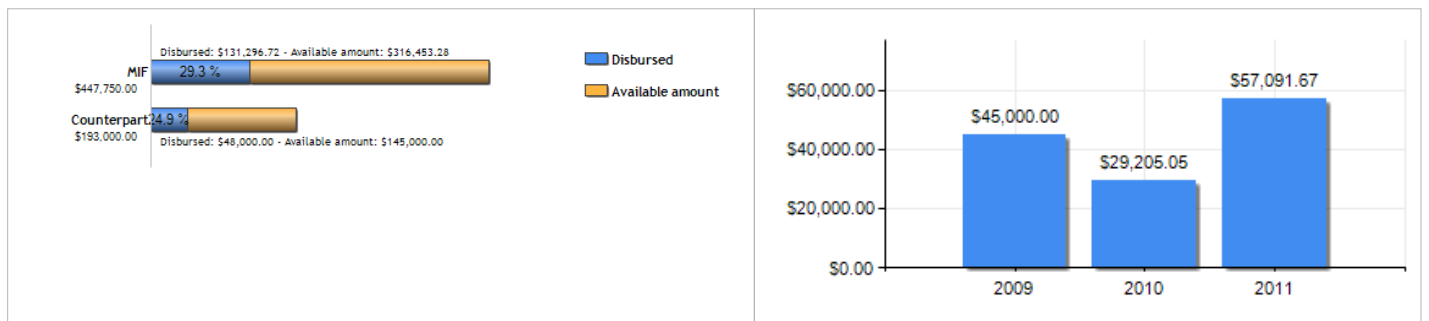
Executing Agency: CONSUMERS INTERNATIONAL

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

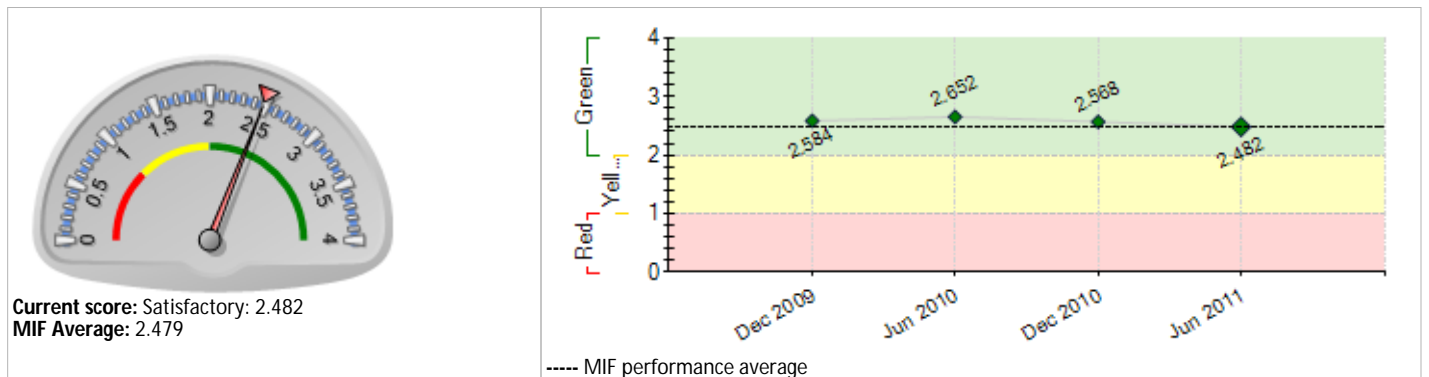
TIMELINE



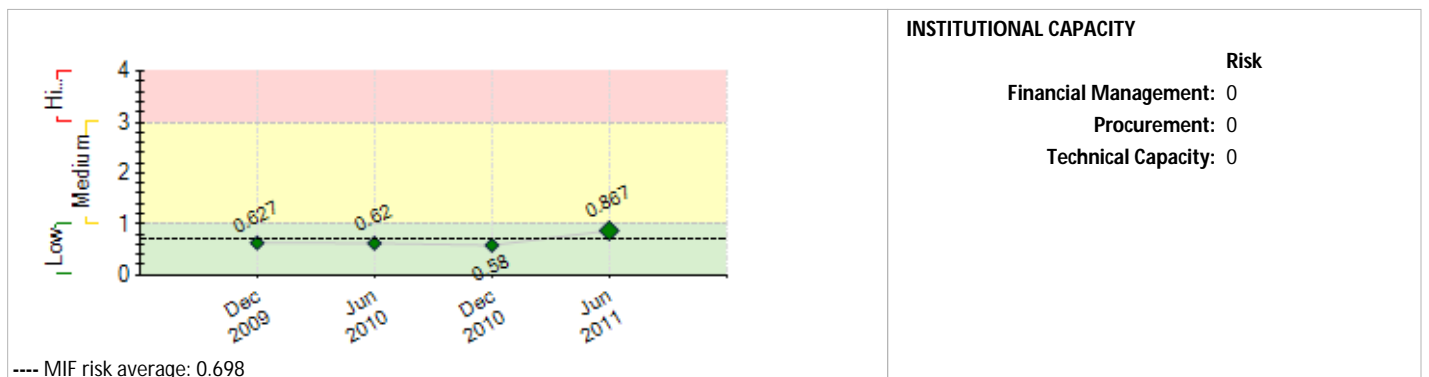
FUNDS



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 completed, institutional assessment of the organizations, training exercise on model building and data analysis, surveys on banking and credit issue facing consumers, international seminar on banking and credit issues, workshop on tools for consumer protection, a monitoring system for the project, websites for project organizations, a draft banking code in Jamaica and the public information and communication campaign. Main difficulties are with Barbados and their co-funding obligations. 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 to consumers. Slight delay in one activity. Barbados co-funding is the main risk addressed in risk plans. The project will achieve its final objectives. The Executing agency will 1) continue towards the development and adoption of the banking codes 2) proactively address risk issues 3) Ensure that websites act as a source of information and monitors consumer issues. 4) collect monitoring data, 5) continue public information campaign, credit and debt analysis and consumer protection training

Comments from the Supervision Team Leader

Agree with the Executing Agency comments

The performance has been satisfactory. The EA has been proactively managing the risk identified. There was also an issue with the EA financial reporting; however, that is being actively resolved.

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 development of a draft Banking Code in Jamaica which was well received by most stakeholders, the development of websites for the National Consumer League and the Caribbean Consumer Council and the beginning of the public information and communication campaign. The development of a Banking Code for Jamaica, a major output of the project, has received attention from policy makers indicating a high probability towards policy. The websites are used as a source of data gathering, dissemination of information and an advocacy tool. The public information campaign using the theme consumers for fair financial services commenced with a general information regarding issues identified in the survey using radio as the main medium as well education on the importance of the banking code. The main area of delay was the training of consumer organisation. This activity is now on track. The executing agency's focus for the next 6 month is: 1) Continued training in consumer protection, management and financing of NGOs and model building and data analysis, 2) consultations with stakeholders on banking code, 3) Analysis of credit and debt consumer contracts, 4) website for Barbados's NGO, 5) a full public information campaign, 6) Adoption of banking code in Jamaica and development and adoption of banking codes in Barbados and Trinidad and Tobago.

Comments from the Supervision Team Leader

Agree with the Executing Agency comments

Issues that resulted in early delays in the project are now being resolved. However, a analysis of the Activity Schedule with the EA indicates that an extension is likely

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 Jul 2010	
	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 Jul 2010	
Component 1: Strengthening capacity of consumer organizations and government agencies in the Caribbean region Weight: 58% Classification: Satisfactory	C1.11 Evidence of policy development based on applied research and analysis	0				1 Apr 2012	0 Jul 2010	On Course
	C1.12 10% increased membership of consumer organizations	0				10 Apr 2012	0 Jul 2010	On Course
	C1.13 Increased visibility and recognition of COs and GAs within national and regional contexts	0				1 Apr 2012	0.5 Jan 2011	On Course
	C1.14 Improved resolution of disputes	0				1 Apr 2012	0 Jul 2010	On Course
	C1.15 Reduction in time expended to resolve complaints	0				1 Apr 2012	0 Jul 2010	On Course
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	C2.11 Evidence of favourable trends in the application of banking codes of conduct (Yes-1, No-0)	0				1 Apr 2012	0.5 Jan 2011	On Course
	C2.12 Improved consumer access to credit history (Yes-1, No-0)	0				1 Apr 2012	0 Jul 2010	On Course
	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				1 Apr 2012	0 Jul 2010	On Course
	C2.14 Number of banks implementing system to address privacy	0				1	0	On Course

	policy (Yes-1, No-0)					Apr 2012	Jul 2010	
Component 3: Strengthening information sharing mechanisms and a regional knowledge base for consumer protection Weight: 24% Classification: Satisfactory	C3.11 Regional website used as reference point for consumer organizations and government agencies (Yes-1, No-0)	0				1	0	On Course
		Oct 2008				Apr 2012	Jul 2010	
	C3.12 Increased awareness of consumers across the region (Yes-1, No-0)	0				1	0	On Course
						Apr 2012	Jul 2010	
	C3.13 Regional website used as an online interactive educational tool for consumer organizations and government agencies (Yes-1, No-0)	0				1	0	On Course
						Apr 2012	Mar 2010	

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. The Barbados partner unable to secure the required co-funds.	Medium	The EA is working with Barbados to identify possible scenarios for their actualization of the funds. These include securing the funds from other agencies and sources other than the government coffers and or utilizing existing institutional local resources to accomplish tasks.	Project Coordinator
2. Websites not utilized by the public affecting the collection of monitoring data.	Medium	Public information campaign will refer constantly to the website. Website will be tagged to other social media such as facebook and twitter.	Website Administrators
3. Possible decrease in support to the program's initiatives by national governments.	Low	National governments will be kept informed of the activities and importance of the project through the governmental agencies and line ministers. Public Information campaign will focus on lobbying and advocacy of national governments.	Project Coordinator

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

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 following actions have been taken to address the issue of sustainability of the project impact:

- 1) The project continues to involve the stakeholders in the design of project activities and decision-making of the project. This ensures that the partners feels a sense of ownership of the project which will allow its benefits to continue after the project as concluded.
- 2) Related to one above the project continues to ensure that training and capacity building is as relevant as possible to the present and future needs of the organisation.
- 3) The project recognizing the poor absorptive capacity of the NGOs modified an activity to include a period of mentor-ship for the organisations This will increase their capacity to utilize the training long after the project has concluded.
- 4) The project has incorporated a necessary element of training for the NGOs website. This will ensure that the websites are adequately utilized and that the NGOs have the capacity to manage the websites for a long period.

SECTION 6: PRACTICAL LESSONS

	Relative to Implementation	Author
1. It is essential to conduct an assessment of the capacity of members of an NGO prior to their inclusion in projects that are intensive in training activities. This will ensure that the NGO has the absorptive capacity for the training and ensure that the training will be utilized effectively. Whilst, training can be modified to address the prevailing circumstances of the organisation, there should be a minimum capacity.		Ramessar, Candice Rowena
2. The development of websites for non-governmental organisations should be combined with intensive training of members of the NGO in the use of Information Communication Technologies in advocacy and the role of social media in developmental work. This would ensure effective use of the website both as a source of information dissemination and an effective advocacy instrument.	Sustainability	Ramessar, Candice Rowena