

SOLOMON ISLANDS - MARKETS FOR CHANGE PROGRESS REPORT – JANUARY- NOVEMBER 2017

A. Name of the program, duration and funding:

The Markets for Change (M4C) UNDP project is a six-year project covering the period of 2014-2019. The project is principally funded by Australia's Department of Foreign Affairs and Trade (DFAT) as part of the Pacific Women Shaping Pacific Development initiative.

The M4C UNDP project is Outcome 2 of the overall UNW M4C Project and funding via UNW for the UNDP component is US\$1,059,722 with US\$586,520 for Fiji, US\$206,361 for Solomon Islands, and US\$266,841 for Vanuatu.

B. Description of the overall program rationale:

The M4C UNDP project, is aimed at improving the socio-economic security of women market vendors through 2 main interventions:

1. Financial literacy and business training through the Continuing Market Business Education (CMBE) program which addresses the following 2 outputs of the overall UNW M4C Project- Output 2.1 - Market vendors' lives are improved due to strengthened financial competencies and record keeping so that they can better leverage business and financial access opportunities, and Output 2.2 Increased access to financial and social services, including access to savings, credit, payment, micro-insurance and livelihood protection of market vendors.
2. Agricultural productivity training through the Improving Productivity and Income for Vendor Farmers (IPI-VF) program which addresses the following Output 2.4 of the overall UNW M4C Project - Interventions to increase productivity and incomes for farmers and market vendors.

C. Brief information about project activities implemented over the last eleven months:

Training Intervention Topics

The CMBE program has the following rounds of training in 2017:

- Round 1: Basic Financial Literacy – includes 1.1. Moni Tok and 1.2. Savim Moni
- Round 2A: Improve Your Market Business - 2.1. Produce presentation and customer relations, and 2.2. Keeping your records
- Round 2B: Improve Your Market Business 2.3 Pricing your produce and 2.4. Introduction to Basic Business
- Round 3: Health Advocacy and Financial Fair

The IPI-VF program has the following topics of training in 2017:

- Topic 1: Agribusiness and Farm Management
- Topic 2: Soil Care and Nutrients
- Topic 3: Pest Disease and Weed Management
- Topic 4: Harvest/Post-Harvest Handling and Marketing

Activities January to November 2017

CMBE Training Implemented and Numbers Achieved.

Date	Market (District/Province)	Activity/ Training Topics	Total trained	No. of Males	No. of Females
02-May	Honiara - Group 1	R1	22	3	19
27-Sep	Honiara - Group 2	R1 - R2.2	22	0	22
05-Oct	Auki	R1 - R2.2	13	3	10
17-Oct	Honiara	R3	33	1	32
25-Oct	Honiara - Group 3	R1 - R2.2	25	0	25
13 th – 16 th Nov	Honiara/ New Tenabuti	Follow up/ Monitoring/ Additional Support	-	-	-
Total			115	7	108
Total Unique Participants			115		

IPI-VF Activities/Training and Numbers Achieved

Date	Market (District/Province)	Activity/ Training Topics	Total trained	No. of Males	No. of Females
11-Oct	Honiara	Agri-Input Distribution	-	-	-
12-Oct	New Tenabuti	Agri-Input Distribution	-	-	-
20-Oct	Auki	Agri-Input Distribution	-	-	-
13 th – 16 th Nov	Honiara/ New Tenabuti	Follow up/ Monitoring/ Additional Support	-	-	-
Total			-	-	-
Total Unique Participants			-		

D. Budgets Expensed and Results Achieved:

Budget Expensed

Output/Activities	2017 Budget	Expenditure till 30 November	Percentage of Budget Spent
Output 2.1	6,000	7,827	130%

Output 2.2	23,000	10,927	48%
Output 2.4	30,802	14,598	47%
Program Management & UNDP management Fees	9,785	5,664	58%
Total	69,587	39,017	56%

Results Achieved

Outputs	Indicators	Target	Results	Results as % of Target
Output 2.1 - Market vendors' lives are improved due to strengthened financial competencies and record keeping so that they can better leverage business and financial access opportunities				
	CMBE Training Participant Numbers	90	82	91%
	CMBE Training Participant (Unique) Numbers	30	82	273%
	Number of Participants verified as maintaining written records of their business transactions	15	3	20%
Output 2.2 Increased access to financial and social services, including access to savings, credit, payment, micro-insurance and livelihood protection of market vendors.				
	CMBE Training Participant Numbers	140	93	66%
	CMBE Training Participant (Unique) Numbers	50	68	136%
	Number of Participants verified with new bank accounts after training / or use of other financial product after training where no prior use	15	10	67%
	Number of Participants verified as using internet (via mobile or otherwise) to access financial services after training where no prior use	5	-	-
Output 2.4 Increased productivity and incomes for farmers and market vendors				
	IPI-VF Training Participant Numbers	60	-	-
	IPI-VF Training Participant (Unique) Numbers	-	-	-
	Number of Participants verified as maintaining written records of their business transactions	30	2	7%
	Number of Participants verified as using Agriculture Extension Services after training and/or using improved agricultural methods	30	21	70%

Qualitative Indicators

Please refer to **Annexure A** for Qualitative Indicators.

**E. Brief information about project activities to be implemented over the next 1 month:
Activities for December 2017**

CMBE Events Scheduled

Date	Market (District/Province)	Training Topics/Event	Activity
week starting 20/11	Honiara	R2.3-2.4	R2 Training

IPI-VF Training Scheduled

No additional IPI-VF activities are planned for December.

F. Lessons Learnt

CMBE

- Participants available for first round of training are often not available on subsequent rounds (also per the Fiji experience) so for each participant group, where possible, data collected on individuals must be maximized, bank account opening facilitated, certificates of participation awarded, and participants assessed for interest in further training grasp of concepts taught;
- Market vendor association executive member mobilizers, are very effective at mobilizing participants in some market groupings and far less so in others, and this affects scheduling and logistics of training as well as attendance by targeted market vendors.
- The lack of results (especially the taking up of the record keeping practice, and opening of bank accounts and depositing savings) means there must be visits to the two markets, or some other contact (in the case of Auki), to encourage participants to implement what they learnt since there is a tendency to forget training content without follow-ups to those communities.
- There is a great deal of distrust of formal financial products and financial institutions, especially since those that take up micro-loans through such as SPBD later report that repayment conditions are stringent and interest rates high. There is still a need for more tailored products for market vendors.

IPI-VF

- Transportation costs are a deterrent to training session attendance by participants.
- Only a fraction of those profiled attended the training. Although telephone numbers were part of the profile compiled on each prospective participant, the numbers were often not in a location with good reception, or were off due to problematic access to electricity.
- The participants had never been exposed to the ideas behind Organic farming and have been using fertilizers and chemicals, especially watermelon farmers in Kakara Village, so it will take a while for skills taught in training to be translated into practice.
- On Auki the majority of the farmers stay far away from Auki town so trainings don't commence on time. This affects time the farmers arrive at training, and have to leave the training venue.

- Limited training time means that training sessions are too short to effectively cover all the training material, and there is a demand to increase time spent at each location with each group of participants.
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G. Changes Being Implemented Due to Lessons Learnt

CMBE

- Certificates of Participation in each CMBE Round to be awarded at the end of second training session while participants are at the venue;
- Regular and in-person contact with the Market Master and relevant Market Vendor Association personnel prior to an event to ensure that mobilization activities are on schedule.
- More visits to the two markets, or some other contact (in the case of Auki), to encourage participants to implement what they learnt since there is a tendency to forget training content without follow-ups and encouragement to those communities. Monitoring visit for results collection to come after these follow-up visits.

IPI-VF

- Many of the market vendors are from a very low socio-economic background and so travel to a central location for training is an expensive exercise. Bus fares need to be built into the training budget in order to allow these farmer-vendors to attend.
 - Training to be closer to participant living areas to reduce travel costs, and simplify monitoring of results of clusters of participants.
 - Some agricultural methods taught may take more than 6 months before there is a possibility of seeing results on the ground. This means there must be visits to those locations, or some other contact through farmers network, to encourage participants to implement what they learnt since there is a tendency to forget training content without follow-ups to those communities.
 - On Auki the majority of the farmers stay far away from Auki town so trainings don't commence on time so training start times to account for this in 2017.
 - Limited training time means that, budget permitting, training sessions are to be spread over an additional day at each location to make the sessions more effective and increase the chances of seeing results on the ground.
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