

## FIJI-MARKETS FOR CHANGE PROGRESS REPORT – JANUARY- FEB 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. At the end of 2016 there was an extension of an additional two markets to the Fiji M4C, and a corresponding addition of US\$50,000 for the 2017 Workplan.

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### 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

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

#### Training Intervention Topics

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

- Round 1: Basic Financial Literacy – includes 1.1. Financials First Steps
- Round 2: Improve Your Market Business - 2.1. Produce presentation and customer relations, 2.2. Keeping your records, 2.3. Savings and loans, and 2.4. Business Basics

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

Follow-up/ Refresher training on a one-to-one basis, or slightly larger groups, will primarily address:

- Aspects of CMBE Round 1 and Round 2 (2.2 and 2.3) depending on the level of engagement and progress of the participant(s); and/or
- Aspects of IPI-VF Topics 1 to 4 depending on the level of engagement and progress of the participant(s).

### **Activities January to February 2017**

Only coordination activities for set-up of 2017 activities per budget were held during the first 2 months of 2017.

### **D. Budgets Expensed and Results Achieved:**

#### **Budget Expensed**

<b>Output/Activities</b>	<b>2017 Budget</b>	<b>Expenditure till 28th February</b>	<b>Percentage of Budget Spent</b>
Output 2.1	2,000	132	7%
Output 2.2	29,985	12,118	40%
Output 2.4	38,800	20,377	53%
Program Management & UNDP management Fees	47,034	2,613	6%
<b>Total</b>	<b>117,819</b>	<b>35,239</b>	<b>30%</b>

#### **Results Achieved**

##### **Primary Indicators**

<b>Outputs</b>	<b>Indicators</b>	<b>Target</b>	<b>Results</b>	<b>Results as % of Target</b>
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	40	-	-
	CMBE Training Participant (Unique) Numbers	40	-	-
	Number of Participants verified as maintaining written records of their business transactions	60	-	-
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	200	-	-

	CMBE Training Participant (Unique) Numbers	120	-	-
	Number of Participants verified with new bank accounts after training / or use of other financial product after training where no prior use	60	-	-
	Number of Participants verified as using internet (via mobile or otherwise) to access financial services after training where no prior use	20	-	-
<b>Output 2.4 Increased productivity and incomes for farmers and market vendors</b>				
	IPI-VF Training Participant Numbers	220	-	-
	IPI-VF Training Participant (Unique) Numbers	100	-	-
	Number of Participants verified as maintaining written records of their business transactions	30	-	-
	Number of Participants verified as using Agriculture Extension Services after training and/or using improved agricultural methods	30	-	-

#### Qualitative Indicators

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

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#### E. Brief information about project activities to be implemented over the next 10 months:

##### Activities March to December 2017

##### CMBE Events Scheduled

Date	Market (District/Province)	Training Topics	Activity
8-Mar	Savusavu		IWD Event
8-Mar	Levuka		IWD Event
24-Apr	Savusavu	R1	Training
25 & 27-Apr	Savusavu	R2	Training
11-Apr	Levuka	R1 & R2	Training
12-Apr	Levuka (Moturiki)	R1 & R2	Training
26-May	Nausori	R3	Financial Fair
23-June	Labasa	R3	Financial Fair
21-July	Lautoka	R3	Financial Fair
18-Aug	Ba	R3	Financial Fair
22-Sept	Savusavu	R3	Financial Fair

21-Oct	Levuka	R3	Financial Fair
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### IPI-VF Training Scheduled

Date	Market (Cluster)	Activity / Topic
01-Mar	Suva (Lomaivuna)	Scoping
09-Mar	Nausori (Muaniweni)	Followup, Mentoring, M&E
09-Mar	Nausori (Market)	Followup, M&E
22-Mar	Suva (Lomaivuna)	T4 Training
27 & 28-Mar	Labasa	Followup, Mentoring, M&E
04-Apr	Nadi (Nausori Highland Village)	T4 Training, Followup, Mentoring, M&E
05-Apr	Ba	Farm Visits, Followup, Mentoring, M&E
06-Apr	Tavua	Farm Visits, Followup, Mentoring, M&E
07-Apr	Rakiraki	Farm Visits, Followup, Mentoring, M&E
17 & 18-Apr	Levuka	T4 Training, Followup, Farm Visits, M&E
9, 10, 11-May	Savusavu	T4 Training, Followup, Farm Visits, M&E
15-May	Nausori	Followup, Farm Visits, M&E
23-May	Nausori(Nasau)	Followup, Farm Visits, M&E
19-22 Jun	Levuka	T1 & T2 Training
3-6 Jul	Savusavu	T1 & T2 Training
19-Jul	Muaniweni (Nausori)	T3 Training
26-Jul	Nausori	T3 Training
09-Aug	Nasau	T3 Training
21-24 Aug	Labasa & Savusavu	T3 Training
4-6 Sep	Levuka	T3 Training
18-22 Sep	Nadi, Nausori Highland, Ba	T3 Training
2-6 Oct	Rakiraki, Saivou, Tavua	T3 Training
14-15 Nov	Nadi & Sigatoka	MVF-Exporter/Hotels Exchange visit

### F. Lessons Learnt from 2016

#### CMBE

- Participants available for one round of training are often not available on subsequent rounds 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;

- Training taken to the communities has a high attendance rate however there are many distractions in a village setting and traditional protocols inhibit the effectiveness of the training delivery and the time taken to complete delivery of Rounds 1 and 2 training.
- Provincial Government mechanisms to mobilize participants are very effective in some districts and far less so in others and affects scheduling and logistics of training as well as attendance by targeted market vendors.
- Mobilizing of partners and participants on a day following a public holiday or a long weekend are fraught with issues and inevitably leads to delays in start of the training, and lower participant numbers than usual.
- Some of the training materials were a little intimidating to the participants and so contributed to its lack of use after the training.
- 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 markets, or some other contact (Westpac or other provider), to encourage participants to implement what they learnt since there is a tendency to forget training content without follow-ups to those communities.

#### **IPI-VF**

- Farmers are not fully aware of the services and workings of the Ministry of Agriculture. For example, most farmers are not aware that soil sampling/ testing is available to them for free if they go through the extension office. They are also not aware that Land use capacity and many other services are available to them upon requests.
- The participant numbers vary from activity to activity greatly. After TC Winston, many farmers are very busy rebuilding their farms and homes therefore find it difficult to spare time for trainings. Drought around the country is also putting pressure on farmers whereby they are spending longer hours in protecting their crops.
- The Ministry of Agriculture has disparate information on Topic 3 and so some addition and revisions to the materials for the purposes of the training was necessary before the draft training material could be consolidated for the training. This led to delays in finalizing of training material and consequent rescheduling of the training sessions in the community. Similarly, information available for Topic 4 is not suitable for M4C purposes so a partnership with Fiji National University's College of Agriculture was formed.
- The lack of results (especially the taking up of the record keeping practice) means there must be visits to the farm/markets, or some other contact (with the assistance of farmer networks), to encourage participants to implement what they learnt since there is a tendency to forget training content without follow-ups to those communities.

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## **G. Changes Being Implemented Due to Lessons Learnt**

### **CMBE**

- Where possible, Certificates of Participation in each CMBE Round to be awarded at the end of each training session while participants are at the venue;
- Participants advised ahead of time about bringing Identification requirements to the training venue and, where possible, bank accounts opening to be facilitated at the end of each training session while participants are at the venue;
- Regular and in-person contact with the Provincial Government personnel prior to an event to ensure that mobilization activities are on schedule.

- Any event to be held should first be closely coordinated with stakeholders and partners on the ground since there may be community events (Provincial meetings, funerals, women's group regional meetings etc.) scheduled on those dates that will affect attendance at the training.
- Emphasis during monitoring and follow-up visits to participant communities that if the printed training materials were a little daunting to use then exercise books, as distributed for IPI-VF, were still an excellent tool for record-keeping for their business.
- More visits to the markets, or some other contact (Westpac or other provider), 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**

- To create awareness, extension officers are asked to be present for each of the trainings to answer questions and inform farmers about these services. The training presentations also incorporate information on MoA and their services.
  - The more interested and genuine farmers, who are easily accessible by road but unable to come to the trainings, are provided with the learning materials for them to study at their own time.
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