

# FAST FACTS

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## The Markets for Change - Fiji, Solomon Islands and Vanuatu Project

The Markets for Change (M4C) project is a six-year, multi-country initiative that aims to ensure marketplaces in rural and urban areas of Fiji, Solomon Islands and Vanuatu are safe, inclusive and non-discriminatory, promoting gender equality and women's empowerment. Market vendors are predominantly women, and marketplaces offer important venues to effect women's social and economic change.

A UN Women project, M4C project is implemented in partnership with UNDP and supported by the Australian Government and is a key contribution to the achievement, in the Pacific, of SDG 5 which focuses on gender equality and the empowerment of all women and girls.



Nadi market

### Continuing Market Business Education (CMBE)

Municipal markets in Fiji, Solomon Islands and Vanuatu provide an important urban space for thousands of small business people from both urban and rural communities to trade as market vendors (MVs). Women make up the majority, from 75-90 percent of these vendors. MVs have traded for many years and learn business skills by trial and error. Majority of MVs have limited opportunities to strengthen their business through better financial education, progressive business skills and practices, timely information and access to financial services.

In addition, the livelihoods of MVs are unprotected - their income and livelihoods suffer heavy losses in any natural disasters, illness or unexpected expenses. The CMBE will deliver appropriate training, space and conversations to

### Markets for Change (M4C project)

- Goal: Markets that are safe, inclusive and non-discriminatory will promote gender equality and the empowerment of women
- Countries: Fiji, Solomon Islands and Vanuatu
- Duration: Six years started in April 2014
- Financial support: Primarily Government of Australia; other financial support includes UN Women
- Executing Agency: UN Women
- Responsible Party (to support outcome 2): UNDP
- Implementing partners for Continuing Market Business Education (CMBE): Provincial and municipal governments of Fiji, Solomon Islands and Vanuatu, and regional banking corporations.

improve and strengthen the financial literacy and business practice of MVs especially women market vendors.

### CMBE activities - Fiji

The CMBE training was conducted in Fiji since November 2014 to throughout 2015.

### Result of Continuing Market Business Education (CMBE) in Fiji, November 2014 – September 2015

- Market vendors at 10 municipal markets in Fiji: Ba, Labasa, Lautoka, Nadi, Namaka, Nausori, Rakiraki, Sigatoka, Suva and Tavua participated.
- 85 training sessions on five training topics conducted in 10 markets
- Total 2,217 registrations by market vendors (89.1% women) attended one or more of the training sessions
- Implementing Partners: Municipal Governments; and the Westpac Banking Corporation.



"I learned from the training to keep record of my spending and the profit from my selling. It strengthened my market business."

Ms Serafina Lewanibulu attended all sessions of the CMBE in 2015 at Nadi market.

CMBE will continue in 2016 with the focus on the followings:

- UNDP, in partnership with Provincial and Municipal Governments of Fiji and Westpac Banking Corporation, delivers training to market vendors in the area of financial literacy, improved business practices, record keeping, customer service and building the confidence of women vendors to perceive themselves as women in business. Continuous training will be delivered in 10 municipal markets over the project duration.
- One cycle of CMBE will be offered in a year. Round 1 will be compulsory for MVs to take before training under Round 2. All MVs can freely participate in Round 3 activities. CMBE will offer one learning activity per month per market.
- UNDP promotes women market vendors' access to financial services by connecting market vendors and financial services providers such as savings, micro-credit, micro-insurance, livelihood insurance to make their services known, understood and used by market vendors.
- In addition, UNDP will partner with health education providers, local government and market vendors to deliver advocacy on health and wellbeing, within the market for healthier and happy market vendors. A special focus will address the reproductive health and rights of women market vendors.



Sigatoka Market

### **Round 1: Basic Financial Literacy**

- 1.1. Financials First Steps (1.5 hours)

### **Round 2: Improve Your Market Business**

- 2.1. Produce presentation & customer relations (1 hour)
- 2.2. Keeping your records (2 hours)
- 2.3. Savings and loans (1 hour)
- 2.4. Business Basics (2 hours)

### **Round 3: Market Business Seminars** (can be organized any time of the year)

- 3.1. Introduction to Microfinance (2 hours)
- 3.2. Social protection for you and your family (2 hours)
- 3.3. Mobile Skills: use your mobile phones for financial services (2 hours)
- 3.4. Financial Services Fair @ the Market (1 day, Friday)



Namaka market

**For more information, visit: [www.fj.undp.org](http://www.fj.undp.org)**

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