



**PACIFIC FINANCIAL INCLUSION PROGRAMME
FINAL PROGRAMME NARRATIVE REPORT
REPORTING PERIOD: FROM 07/2014 TO 07.2021**

<p>Programme Title & Project Number</p> <ul style="list-style-type: none"> • Programme Title: Pacific Financial Inclusion Programme • MPTF Office Project Reference Number: 00092020 	<p>Country, Locality(s), Priority Area(s) / Strategic Results</p> <p>Fiji, Papua New Guinea, Samoa, Solomon Islands, Tonga, Vanuatu.</p>
<p>Participating Organization(s)</p> <ul style="list-style-type: none"> • Organizations that have received direct funding from the MPTF Office under this programme • UNCDF • UNDP 	<p><i>Priority area/ strategic results:</i></p> <p>Financial Inclusion: To reach 1,500,000 Pacific Islanders with inclusive financial services by the end of the programme.</p>
<p>Programme/Project Cost (US\$)</p> <p>Total approved budget as per project document: US\$ 34, 162,391</p> <p>MPTF /JP Contribution: US\$</p> <p>Agency Contribution</p> <ul style="list-style-type: none"> • UNDP: US\$ 8,075,143 • UNCDF: US\$ 18,305, 753 <p>Government Contribution</p> <ul style="list-style-type: none"> • Australia US \$21,305,052 • New Zealand US \$ 5,185,698 <p>Other Contributions (donors) (if applicable)</p> <p>TOTAL: US\$ 26,490,750</p>	<p>Implementing Partners</p> <ul style="list-style-type: none"> • National Counterparts (government, Central Banks, private, NGOs & others) and other International Organizations • Private Sector players such as Regional Financial Service Providers and Mobile Network Operators
<p>Programme Assessment/Review/Mid-Term Eval.</p> <p>Evaluation Completed <input checked="" type="checkbox"/> Yes Date: <i>31 Dec 2020</i></p> <p>Evaluation Report - Attached</p> <p>Full report, including management response can be found online here.</p>	<p>Programme Duration</p> <p>Overall Duration <i>78 months</i> Start Date <i>01.07.2014</i></p> <p>Original End Date <i>01.07.2020</i></p> <p>Actual End date <i>01.07.2021</i></p> <p>Have agency(ies) operationally closed the Programme in its(their) system? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/></p> <p>Expected Financial Closure date¹: 31/12/2021</p>
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¹ Financial Closure requires the return of unspent balances and submission of the [Certified Final Financial Statement and Report](#).

LIST OF ACCRONYMS

FSP	Financial Service Provider
MNO	Mobile Network Operator
NFIS	National Financial Inclusion Strategy
NFIT	National Financial Inclusion Taskforce
PICs	Pacific Island Countries
PFIP	Pacific Financial Inclusion Programme
P2G/G2P	Person-to-Government/Government-to-Person
UNCDF	UN Capital Development Fund
UNDP	UN Development Programme

EXECUTIVE SUMMARY

Pacific Island countries (PICs) face a number of challenges that hamper economic growth. This includes difficult terrain and poor infrastructure that makes banks physical inaccessible for much of the population.² With islands scattered across a vast area and typically low population density, service delivery is hampered impeding the growth of businesses. Such difficulties make the Pacific region one of the most financially excluded, especially for islanders living outside of urban hubs.

It is against this background that the Pacific Financial Inclusion Programme (PFIP), from 2008 to 2021, aimed to increase financial inclusion and improve livelihoods among low-income populations, particularly women, in Fiji, Papua New Guinea, Samoa, Solomon Islands, Tonga and Vanuatu.

The overall Programme has been highly relevant. Independent evaluators found that nearing the end of the given timeframe, the Programme succeeded in:

- accelerating the growth of digital finance and agent banking to help overcome geographic and gender barriers to service access,
- spurring product and financial channel innovation through Innovation Hubs and a safe space to test innovative solutions,
- strongly influencing PIC governments in making financial inclusion a key policy priority,

Despite these significant achievements, some challenges proved difficult to address. It has been identified that

- the usage of products and services can still be boosted and
- financial innovations that encourage usage by women were not sufficiently developed across projects under the Programme.

Taking these lessons into account successor programmes have been designed and funded. On the islands, access to internet and smartphones is increasing. The transition to digital financial products and services provides a new opportunity for development partners, private sector players and local governments to further build on the rails laid by PFIP and jointly enhance existing services and create fertile grounds for the development of a digital economy in the Pacific.

I. Purpose

The Pacific Financial Inclusion Programme, a joint programme between the UN Capital Development Fund (UNCDF) and the UN Development Programme (UNDP), was developed to support the expansion of financial inclusion in one of the least-banked regions in the world: the Pacific islands.

To address this, the first phase of the Pacific Financial Inclusion Programme was launched in 2008 with a mission to increase financial inclusion and improve livelihoods among low-income populations, particularly among women, in Fiji, Papua New Guinea, Samoa, Solomon Islands, Tonga and Vanuatu.

After the successful completion of this first phase, the second phase of the Programme (2014-2021) aimed at further expanding and deepening impact.

² [Digital Financial Services in the Pacific: Experiences and Regulatory Issues \(adb.org\)](https://www.adb.org/publications/digital-financial-services-in-the-pacific-experiences-and-regulatory-issues)

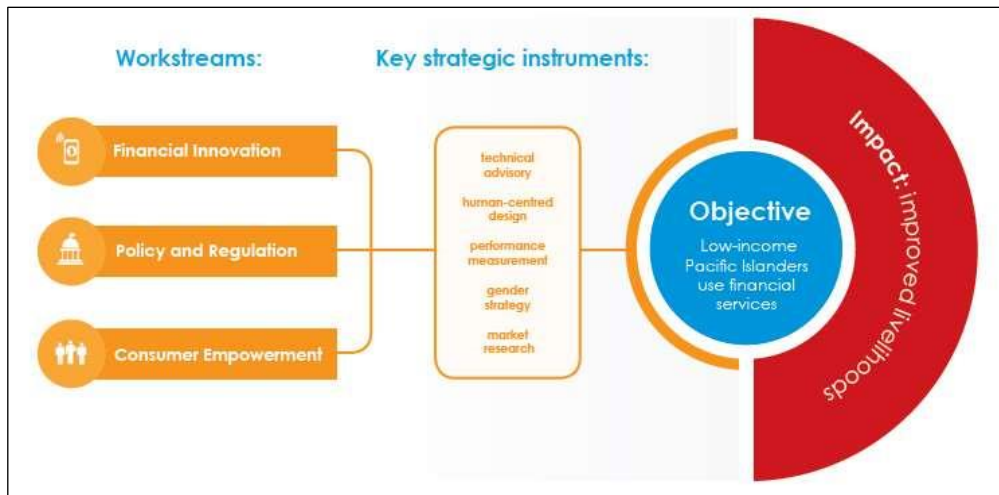


Figure 1: PFIP Theory of Change, Programme Document

In order to achieve this overall outcome, a market development approach focused on implementing activities through three workstreams; Policy and Regulations, Financial Innovation and Consumer Empowerment, using key strategic instruments.

II. Assessment of Programme Results

i) Narrative reporting on results

The Pacific Financial Inclusion Programme has played a key role in placing financial inclusion on the agenda of governments across the Pacific. By working with Central Banks, the Programme guided the formulation of the National Financial Inclusion Strategies and ensured that taskforces ensure compliance.

The programme continues to be a strategic partner, as the team's experts sit in these National Financial Inclusion Taskforces. The team is also regularly consulted for the review of National Financial Inclusion Strategies as well as the development of successor strategies. Enabling policies and regulations create space for innovative, inclusive financial solutions that consider the specific needs of Pacific Islanders.

The programme partnered with key financial service providers in the region to test and scale inclusive products and services. Through testing and scaling, over two million Pacific Islanders enrolled for services, from micro insurances to pension savings, to short-term savings products and access and usage of mobile money wallets.

Majority of these products were developed in Innovation Labs. Innovation Labs, a department plugged inside a financial service provider, but safely away from the core business, proved to be successful. In close collaboration with our partners products were developed, tested, iterated, and scaled, allowing service providers to take risks they would otherwise not consider profitable. While unfortunately not all scaled products stood the test of time, economic shocks caused by the COVID-19 pandemic currently highlight the ease and benefits of digital financial services.

In addition to the specified workstreams, PFIP also invested in the [improvement of institutional and operational capacities of implementing partners](#). Investments such as these highlight the long-term ambitions of the Programme and have nudged changes in policies and strategies from both Government and private sector partners, opening venues for local innovations targeting enhanced financial inclusion.

When governments provide the framework in which private sector players can roll-out, Pacific Islanders need to feel confident enough to use these new products. And all stakeholders play a role in this. Where the first phase of the Programme successfully implemented a financial inclusion curriculum at national level, the second phase of the Programme tried to incorporate customer education into the sales strategies of innovations. Promoting marketing teams to educators, more than often handholding new customers as they learn how to incorporate these new behaviours into their daily lives.

This market development approach in combination with a strong commitment from all stakeholders, contributed to the successes made by the Programme, introducing over two million Pacific Islanders to simple, affordable, inclusive financial services.

Outcomes

When considering the high-level outcomes of the Programme, we focus on the three headline indicators identified from the onset that would signal successful expansion of financial services.

- The **number of enrolled customers** is a measure of success at engaging underserved customers with a financial service. This marks the first step in the customer journey and measures the outreach performance of PFIP projects and how the programme directly impacts the end-beneficiary; Pacific Islanders. A revised target of 1.5 million customers, three times the original programme target of 500,000 customers, was set, which was also met just halfway through the programme period.

With some products discontinuing over time, numbers were affected. By the end of 2020 however, the economic shock caused by COVID-19 highlighted the convenience of products such as remitting through mobile phone wallets and the usage of digital payments on e-commerce platforms. This consequently boosted overall enrollments. PFIP successor programmes will continue to build on these inroads made.

- The **number of active customers** is a general indicator of usage and customer adoption, measuring the potential quality and depth of the impact on beneficiaries. However, ensuring that people regularly use products proved to be more challenging than anticipated.

In some cases, the indicator was poor. This was for example the case when measuring usage of insurance products. These are bought once a year and can therefore not be measured on a monthly or 90-day basis. In other instances, data received from partners was inadequate.

Regularly low activity rates would flag an element in the design of the product or service and would bring partners back to the drawing room to explore ways to improve the functionality of the product and make tweaks that will in the end lead to increased usage.

The Programme's commitment to performance measurements could have been stronger. While data analytics were seen as a key instrument from the onset, in reality data collection was challenging, partners required more support with this, and analysis was often considered a reporting tool rather than a way to track the performance of projects.

The Programme's gender strategy similarly seemed more challenging than initially anticipated. While the Programme committed to the onboarding of a gender specialist to ensure this, such onboarding did not materialize. Across Programme design and implementation improvements were required to ensure that women have equal access and understanding of available financial products and services.

Lessons learned from one of our most successful projects, a savings product in Papua New Guinea, will serve as a key example of how things can be done better in the future. Stronger internal commitment from

implementing agencies as well as donors will have to guide successor programmes to deliver on the gender aspect, to design and boost truly inclusive products and services for women in the Pacific.

The third high-level indicator of the Programme was the **number of viable business models**, which measures progress towards the commercial viability of scaling a financial service. This is critical to achieving sustainable services at scale. This means a financial service provider (FSP) would be delivering a service which is profitable enough to justify FSP investment in expansion.

While this was yet to be done in the Pacific at the start of the programme, the target was successfully met. Partners have scaled products and services by attracting new investments from development partners; invested in the sustainability of products and complementary services to boost activity rates or ease digitalization; and have expanded beyond the Pacific Islands to New Zealand and Australia.

Outputs

The high-level outcomes of the Programme were achieved through the implementation of activities. These activities were designed around clear outputs, as specified in Figure 2. Under each workstream, assumptions were made of how outputs would correlate to the overall desired outcomes. In the design of outputs, key instruments were used. Key instruments are the core strengths of the implementing agencies.

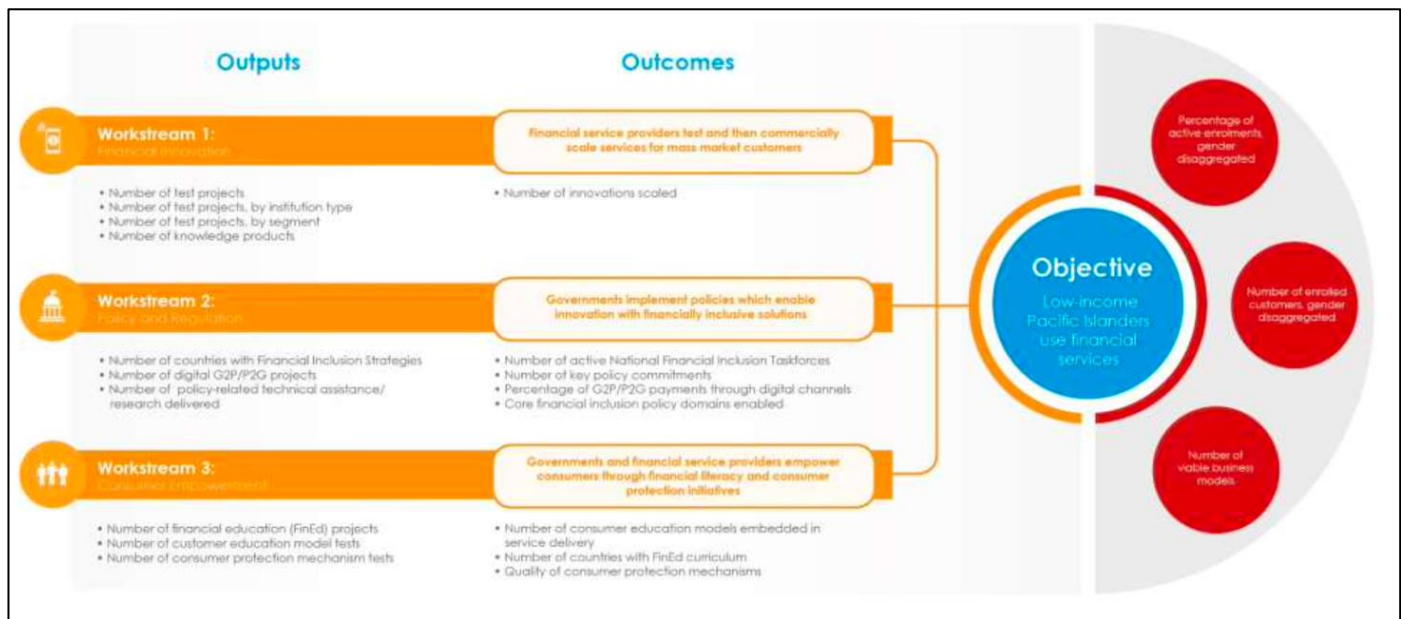


Figure 2: PFIP Theory of Change, including outputs, Programme Document

PFIP engaged with private and public sector actors to prioritize and then support financial inclusion activities across the three workstreams. PFIP's ongoing physical presence in markets was key to its ability to build support for financial inclusion initiatives. When required, specialists fill in knowledge gaps of the core team, but on a daily basis the expertise and on-the-ground presence proved to be a core element of successes achieved. Team members understand the local challenges, limitations, political environment and are able to build bridges, more than once uniting unusual, but fruitful partnerships. Technical advisory is a key strategic instrument, often not mapped accurately enough.

Through 44 projects (target was 30), the Programme was able to design, test and eventually scale innovations with key partners (14 innovations were scaled, meeting the exact target). The Innovation Labs proved excellent spaces for this combining of expertise. Through the usage of human-centered design, reducing barriers of Pacific Islanders became the key starting point for new services. Data analytics and impact

measurement could have strengthened this element of the programme, leading to more regular usage of products. Whenever possible, partners were assisted in the collection of data, such as the collection of gender-disaggregated data, which many partners did not collect from the on-set.

To further boost creative solutions, an Innovation Challenge attracted service providers from outside the Pacific to tailor and test their solutions from other regions of the world, in the Pacific.

Innovations which can only take place within a regulatory environment with supervisory instruments that allow for the commercial expansion of services using new technologies and channels. Therefore, PFIP closely worked together with national regulators. While the Programme was not able to support the approval of a National Financial Inclusion Strategy in Tonga, other PICs with a Central Bank have strategies in place and taskforces regularly meet to track and discuss progress towards these national targets (target: 5 active National Financial Inclusion Taskforces, achieved 5).

The Programme was able to secure trust amongst stakeholders. The relationship between a regulator and regulated companies is often very formal, with limited ground for dialogue. In the Pacific, where markets are on the whole relatively small and, in some countries, existing cultural structures encourage open discussion, the level of cooperation was already high. However, the Taskforces were able to build on this by creating a space in which shared aims led to greater dialogue. Sharing the responsibility for advancing financial inclusion levels the playing field to some extent. The central banks can highlight their commitment to financial inclusion and make their expectations of financial service providers known. The financial service providers can make it clear that products and projects designed to lead to greater inclusion must also be commercially viable. The structure of the NFITs also raises inclusion; crowding-in private and public sector stakeholders means that a wider variety of voices are heard by decision-makers.

The programme had also set indicators for so-called G2P/P2G payments, where governments disburse or collect money from citizens through these new channels. While several scopings were done for such projects in collaboration with governments, this target was not fully met (target 3, achieved 1). To achieve this, the programme needed closer ties to the government departments that actually use these transactions, such as for welfare payments or for tax collections. Commercial tax collections provided a first opportunity in a region where many MSME's are unregistered.

Where governments may have not been receptive before, opportunities seem more abundant today. A future collaboration with the police in Vanuatu is now confirmed. And in Fiji, COVID-19 support payments were paid out in mobile money wallets, highlighting the trust and accessibility of this channels for Fijians. A payment channel that the Programme has contributed to through its long-term partnership with the mobile network operator Vodafone.

Activities under the third pillar of the Programme were targeted towards the empowerment of consumers, through financial literacy and consumer protection initiatives. Where the first phase of the Programme was able to successfully integrate financial education in the national curriculum of Fiji, replicating this in other PICs seemed more challenging (target: 3 PICs with FinEd curriculum; 3 achieved). Therefore, activities were focused on collaboration with Technical and Vocational Education and Training (TVET) centres in Papua New Guinea and Solomon Islands. Or to seasonal workers in partnership with the Australia Pacific Training Coalition (APTC) for example, as part of their onboarding training as they will need to know how to use more advanced financial products overseas. In successor programmes of PFIP, digital literacy will also feature as a key priority. The role of the private sector partners in customer education should also not be underestimated, as this will boost usage of products and services.

Qualitative assessment

The overall achievement of the Pacific Financial Inclusion Programme has been significant, for both implementing agencies, the government partners and financial service providers. The Programme always identified sector leaders, large players and together tried to create inroads in the distribution and usage of inclusive financial services. Unfortunately, for some cases, strategic decisions at corporate level resulted in the discontinuation of a service. In most cases however, through long-term investments by the Programme together with FSPs, sustainable, inclusive opportunities were tested and scaled.

Trust between partners has been a key ingredient of the Programme's success. By having "boots on the ground" and by continuously investing in solid, durable relations, including those at higher management levels, the Programme was able to create trust, a critical requirement for partners to take risks and innovate.

UNCDF's mandate is to de-risk, allowing for its partners to build on the initial steps. Both at project and Programme level this has resulted in additional funding, permitting partners to expand their services and the Programme to expand to new areas such as climate disaster risk insurance in the years ahead.

All of this has been made possible by the close and continuous collaboration with governments, primarily through the Central Banks. As implementing partners look towards to growth of digital economies, new connections are being made across different ministries and departments.

Over two million Pacific islanders now have access to and are guided on how to use simple savings and insurance products, as well as the opportunity to send and receive money in their mobile wallets or pay for utility bills.

This joint programme between UNDP and UNCDF has enabled both partners to leverage their networks and expertise, materializing results which could not have been achieved on their own. Successor programmes have widened the net, increasing collaboration with more UN agencies and development partners.

In the spotlight

Building a rural agent network with Vodafone

Together with mobile network operator Vodafone, the Programme set of to improve access to Vodafone's mobile wallet in the rural areas of Fiji and to improve access and usage of the agent network. People in rural areas can send and receive money on their mobile wallets as well as use money in the wallet to settle bills for example. The business case for the rural agents seemed hard to crack however. To address this, Vodafone invested in the quality of the agent network, the cash management and also on the services available on the mobile wallet. International remittances was considered one of the potential top use cases on the wallet.

During the first few months of the economic standstill as a consequence of COVID-19, the Programme redirected project funds to support a free end-to-end remittances into the Vodafone wallet. Boosted by the initial low charges and the need for easy and affordable remittances, usage of this service increased by more than 600%. When the Fiji Government decided to pay out economic compensation funds at the beginning of 2021, the Vodafone wallet was chosen as the disbursement channel. Funds received in the wallet encouraged wider usage of the services available in the wallet, increasing transactions at the rural agents.

A focus note on the rural agent network by Vodafone in Fiji can be found [here](#). Vodafone is now replicating these services in other Pacific Islands such as Vanuatu and Samoa.

Saving for retirement using airtime top-ups

After successfully designing, testing and scaling a micro-insurance product with the National Provident Fund in Solomon Islands, data illustrated that customers very irregularly deposited savings into their account. Many customers, especially female savers, found little time to travel to offices to deposit savings each month. In order to boost usage, a unique collaboration between MNOs and regulators allowed for the usage of airtime top-ups to be used as deposits. When reloading phone credit, this credit would be converted into savings, directly into the long-term savings account. A tax refund (from the tax on airtime credit) was also negotiated, further boosting savings. While the islands await the launch of a mobile money network, airtime top-ups can now be used to deposit savings and as well as the payment of utility bills.

More info in this project and its impact can be found [here](#).

Can transactional data showcase impact of usage of financial services?

Building on existing research, the Programme designed a cost-efficient way to link usage of financial services to specific Sustainable Development Goals. By using transaction data to understand exactly how customers use these new inclusive financial services, a relation can be discovered between the achievement of the SDGs and the adaption of digital financial services.

The full Impact Pathways studies can be found [here](#).

Expanding the loan portfolio to women micro entrepreneurs

Together with Women's MicroBank Limited in Papua New Guinea, the Programme invested in the setting up of so-called MamaBanks; satellite offices of the bank that allowed women in rural areas of the country to safely make savings deposits. In order to overcome illiteracy issues, women were able to open accounts and make transaction with the usage of their fingerprints, making it the first bank in the country to solve both illiteracy and ID challenges with biometrics. With access barriers removed, UNCDF provided the bank with a loan to increase its loan portfolio, enabling more women in rural Papua New Guinea to run micro businesses.

Read more about this project [here](#).

ii) Indicator Based Performance Assessment:

Using the **Programme Results Framework from the Project Document / AWP**s - provide details of the achievement of indicators at both the output and outcome level in the table below. Where it has not been possible to collect data on indicators, clear explanation should be given explaining why.

	Achieved Indicator Targets	Reasons for Variance with Planned Target (if any)	Source of Verification
Outcome 1 Indicator: number of people enrolled Baseline: 687,620 Planned Target: 1,500,000	2,103,154	Target achieved and exceeded	Partner data through PFIP quarterly data collection
Output 1.1 Indicator 1.1.1: Number of women enrolled, percentage of total number of people enrolled Baseline: 47% Planned Target: 50%	50%	Hard to provide solid data as not all partners provide gender disaggregated data.	Partner data through PFIP quarterly data collection
Indicator 1.1.2: Number of enrollments, active in 30 days Baseline: n/a Planned Target: 50%	41%	Hard to provide solid data as not all products can be measured on a 30-days basis and usage of one product highly impacts overall average	Partner data through PFIP quarterly data collection
Output 1.2 Indicator 1.2.1: Number of projects Baseline: 0 Planned Target: 30	44	Target achieved and exceeded	Project documents shared with IC and signed with partners
Indicator 1.2.2: Number of innovations scaled Baseline: 0 Planned Target: 14	14	Achieved	Partner data through PFIP quarterly data collection
Indicator 1.2.3: Number of viable business models Baseline: 0 Planned Target: 4	7	Target achieved and exceeded	Partner data through PFIP quarterly data collection
Outcome 2 Indicator: Number of PICs with FI strategies Baseline: 4 Planned Target: 5	5	Achieved	NFIT memberships
Output 2.1 Indicator 1.1.1: Number of active NFITs Baseline: 4 Planned Target: 5	5	Achieved	NFIT memberships
Outcome 3 Indicator: Number of PICs with FinEd curriculum Baseline: 1 Planned Target: 3	5	Achieved	Partnership documents
Output 3.1 Indicator 1.1.1: Number of FinEd projects Baseline: 4 Planned Target: 5	5	Achieved	Partnership documents

iii) Evaluation, Best Practices and Lessons Learned

Both a mid-term and an end-of-programme evaluation have taken place. The end-of-programme report was prepared in order to incorporate feedback from the evaluators in the design of successor programmes.

The [final evaluation](#) offered an independent assessment of PFIP's contribution to increasing financial inclusion in the countries where the Programme operated. The evaluation findings suggest that:

- PFIP has been highly relevant, particularly given the emphasis on digital finance and agent banking to help overcome geographic and gender barriers to access and usage;
- the Innovation Hub facilitated the testing of many innovative solutions and products.
- PFIP had a strong influence in making financial inclusion a key policy priority for the PIC governments;

The evaluation also highlighted important gaps: financial innovations such as gender-sensitive products were not sufficiently developed in all countries, consumer protection guidelines were still in progress in many countries, and the result framework system did not adequately account for development impact pathways.

The evaluation identified a number of recommendations to enhance the ability of future programming:

- On financial innovation: focus on products/services/channels that need attention; set up agency banking for success; bring gender center stage through focused implementation; build a stronger accountability framework for implementation partners;
- On policy and regulatory work: enhance engagement with central banks, bring payments system to the center stage and contextualize agency banking for PICs;
- On consumer empowerment: replicate and scale FinEd initiative to other PICs; strengthen integration of consumer awareness initiatives in innovation projects; drive compliance to consumer protection framework as an industry practice across PICs.

The majority of these recommendations, translated into clear key actions, have already been completed or are expected to be completed by the end of 2021. More structural feedback and lessons learned have been incorporated into the design of successor programmes.

Programme design and implementation

Phase II of the Programme built on design and an implementation structure from the previous phase, which contributed to the results achieved.

Despite this trailed mode of operation, several unforeseen events caused delays in implementation, a prime example of such being the recent COVID-19 pandemic and the tragic passing of the programme manager in 2015. The sudden passing of Reuben Summerlin, who was Programme Manager since 2012, was a shock for the team and the recruitment of new programme management took time.

Thorough reflection also suggests that while the team's ability to act on ad-hoc opportunities that arise in the market, this agile project management style could be further strengthened by stronger planning and closer project governance. Tighter programme management and more hands-on project management will lead to closer management of timelines, early identification of risks and adjusting project scope when needed. Iterations that will increase the quality and impact of project implementations. A stronger focus on quality will impact for example the design of dedicated services for women and strengthen the Programme's internal documentation of lessons learned.

Some of these lessons have already been integrated in the design of the PFIP successor programme with for example the process of partner selection through Requests for Applications (RFA). By changing the way project partners are selected; the introduction of the RFA selection process will most likely lead to stronger commitment from selected partners and will likely improve the quality of project design and implementation.

A more structured approach in combination with the essential boots on the ground, to make informal connections, to operate within the small but strong networks in the Pacific, is the key to success that Programme aims to achieve in the years ahead.

iv) A Specific Story

Financial Education: Creating the Next Generation of Financially Literate Solomon Islanders

Brandly Greth, a student in a Solomon Islands Technical Vocation Education Training (TVET), has just started a course in financial literacy education, or FinEd, alongside his studies in engineering, agriculture and religious studies courses.

The course has already inspired him to set himself long-term financial goals: “when I have children in the future, I will save money for my children’s school fees or to help our family”. Brandly’s intention to save money for his family in the future highlights how the benefit of FinEd can spread beyond the students to their families and communities. While many of them don’t have their own money as they are unable to combine paid employment with their studies, they are able to share their knowledge to impact their family’s financial behaviour. One of Brandly’s classmates, Junior, explained that he shared his lessons with his family “I have shown my family what I learned from these studies, including savings products like youSave (a voluntary saving scheme for the self-employed) and mobile money”.

The need for this process is evidenced by how many of the students did not continue the course beyond the first term due to being unable to pay their school fees. TVETs students do not qualify for free government-sponsored education. While tuition fees are kept as low as possible, turnover at the schools is still very high. This may be because families do not set aside money for fees and can’t pay the lump sum tuition fee when it is due. Brandly is determined to change his family’s approach to financial planning: he complains that “today... as soon as they receive money, they will spend it”.

Developing women’s financial knowledge can have a particularly clear effect on family’s financial resilience as they are often charged with meeting the family’s day-to-day needs. Beverlyn Udughegna has just completed the first of two FinEd books and it inspired her to open a small business selling vegetables. This allows her to contribute to family expenses and helps pay for her studies. She speaks of the difference that FinEd courses can make to the lives of women in Solomon Islands, who often bear the brunt of what she calls the “the struggle of economic life”. She says the course has “changed how I live life and how I use money. I must use money wisely”.

Teachers training each other

This sharing of knowledge, in a way, reflects the way in which the teacher training was structured. Launched in 2017 through a partnership with the Anglican Church of Melanesia (ACOM), the introduction of FinEd into the TVET curriculum has had two phases. The pilot phase trialled FinEd at three (Garanga, Pamua and Airahu) TVET centres. In the second phase this was scaled up to the remaining three TVET centres (Kholoero, Bishop Koete and Luesalo). To achieve this scaling the teachers involved in the pilot became Lead Teaching Instructors. The teachers were paired, one Lead Training Instructor with one teacher who was new to FinEd.

This process achieved results and gained praise in particular from the female teachers, as family duties meant that they were not able to attend all the trainings. They were then provided with comprehensive refresher training on the content covered by the programme, as well as training on teaching and structuring the 10-day block course they would deliver in the new schools.



Hellen Hiroza and Ruth Kelisia, TVET teachers

Hellen Hiroza and Ruth Kelisia, both TVET teachers, initially worked together and then more independently as their skills and confidence to teach the course developed. Both said that the training has also impacted their own financial behavior. “Due to this training, I have a better understanding and skills to manage money, so I opened a new bank account last year to save my money for my family” as Ruth mentioned. Whereas Hellen expressed her wish for the course to continue; “it is important and helpful for both trainees and teachers to improve the FinEd skills from this program and it must still be taken at Kholoero so that the trainees know how to manage their money”.

Now that there are trained teachers in all six of the TVETs there is great potential to build on the past three years of FinEd education with the aim of positively impacting the financial behaviour of a future working generation of Solomon Islanders. To read our recommendations on how to continue deepening the impact of this project read the [Focus Note](#).

Please also have a look at the “[PoWER Women’s and Girls Financial Access and Agency Assessment in Solomon Islands](#)” publication or the blog and related report “[The Unprecedented Nature of Scaling Finance in the Pacific](#)”. More studies, blogs and impact stories from the Pacific Financial Inclusion Programme can be found [here](#). Many of the [Programme photos](#) can be used, as long as credit is given.