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Final Evaluation Report: Markets For Change End Of Phase I and Mid-Term Phase II





MARKETS FOR CHANGE
END OF PHASE I and MID-TERM PHASE II
EVALUATION



**UN Women Fiji MCO (Fiji, Samoa, Solomon Islands,
Vanuatu)**

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Table of Contents

| | |
|--|------------------------------|
| Acknowledgements | 5 |
| EXECUTIVE SUMMARY | 7 |
| Evaluation Purpose, Objective, Scope, and Use | 7 |
| Evaluation methodology | 8 |
| Findings | 8 |
| Conclusions | 8 |
| Recommendations | 9 |
| Recommendation on enhancing relevance | 9 |
| Recommendation on strengthening coherence | 9 |
| Recommendation on improving effectiveness | 10 |
| Recommendation on human rights and gender equality | 10 |
| Recommendation on improving efficiency | 10 |
| Recommendation for greater sustainability | 10 |
| 1 INTRODUCTION TO THE REPORT | 11 |
| 1.1 UN Women and women’s economic empowerment in the Pacific | 11 |
| 1.2 Programme description of M4C Project Phases I and II | 11 |
| 1.3 Resources for the M4C projects Phases I and II | 15 |
| 1.4 Stakeholder mapping | 16 |
| 1.5 Reconstructed theory of change | 17 |
| 2 EVALUATION PURPOSE, OBJECTIVES, SCOPE AND METHODOLOGY | 17 |
| 2.1 Purpose of the evaluation | 17 |
| 2.3 Scope of the evaluation | 17 |
| 2.4 Evaluation methodology | 18 |
| 2.5 Data collection and analysis | 18 |
| 2.6 Ethical, gender and human rights considerations | 20 |
| 2.7 Evaluation limitations | 20 |
| 3 FINDINGS | 22 |
| Finding 1 Relevance | 22 |
| Finding 2 Relevance | 24 |
| Finding 4 Coherence | 26 |
| Finding 5 Effectiveness M4C Outcome 1 | 27 |
| Finding 6 Effectiveness Outcome 2 | 30 |
| Finding 7 Effectiveness Outcome 3 | 32 |
| Finding 8 Effectiveness Outcome 4 | 33 |
| Finding 9 Human Rights and Gender Equality | Error! Bookmark not defined. |
| Finding 11 Organizational Efficiency | 43 |
| Finding 12 Organizational Efficiency | 43 |
| Finding 13 Sustainability | 44 |
| Finding 14 Sustainability | 46 |
| 4.LESSONS LEARNED | 48 |
| 5. Conclusions and Recommendations | 49 |

ANNEXES

| | | |
|------------|---|-----|
| Annex I | Targets set and met for M4C End Phase I 2021 | 59 |
| Annex II | Targets set and met for M4C Phase II 2022-2023 | 70 |
| Annex III | Reconstructed Theory of Change | 75 |
| Annex IV | Evaluation Matrix for M4C Phase I and Mid Term Phase II | 78 |
| Annex V | List of Documents Consulted | 97 |
| Annex VI | M4C Evaluation Participants | 101 |
| Annex VII | Sample Data Collection Tools | 105 |
| Annex VIII | Observation Tool on Physical & Social Market Infrastructure | 113 |
| Annex IX | Financial Literacy Interventions | 116 |
| Annex X | M4C Stories of Women's Leadership & Resilience | 120 |
| Annex XI | AKVO Findings | 120 |
| Annex XII | Fiji MVAs and Rural Women's Accommodation Centres. | 121 |

FIGURE

| | | |
|----------|------------------|----|
| Figure 1 | M4C Stakeholders | 16 |
|----------|------------------|----|

LIST OF TABLES

| | | |
|----------|---|-------------------------------------|
| Table 1 | Outcomes for M4C Phases I and II | 12 |
| Table 2 | M4C Phase I Results | 13 |
| Table 3 | M4C Phase II Results and Plans | 13 |
| Table 4 | Implementation Focus Phases I and II | 13 |
| Table 5 | M4C Marketplaces Phases I and II | 14 |
| Table 6 | M4C Financial Resources | 15 |
| Table 7 | M4C Market Visits | 18 |
| Table 8 | M4C Evaluation Interviews/FGDs | 19 |
| Table 9 | Evaluation Key Informant Interviews | ERROR! BOOKMARK NOT DEFINED. |
| Table 10 | M4C Evaluation Limitations | 20 |
| Table 11 | Percentage of Women in MVA Leadership | 27 |
| Table 12 | UN Women Contribution to Infrastructure Phase I | 33 |
| Table 13 | Donor Funding Expenditure (USD) | 41 |

LIST OF BOXES

| | | |
|-------|--|-------------------------------------|
| Box 1 | M4c Support To MVA's Covid-19 Response | 22 |
| Box 2 | Capacity Building Good Practice Example | 31 |
| Box 3 | Market Improvements in Samoa | 33 |
| Box 4 | Creating a Better Marketplace | 35 |
| Box 5 | MVA Inputs to Levuka Market Construction in Fiji | ERROR! BOOKMARK NOT DEFINED. |
| Box 6 | Market Vendors Forum Solomon Islands | 45 |
| Box 7 | Auki Market Disaster Preparedness Plan | 46 |

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Acronyms

| | |
|----------|--|
| AWP | Annual work plan |
| ANZ | Australian and New Zealand Banking Group Ltd. |
| CBME | Continuing Market Business Education |
| CO | Country office |
| COVID-19 | Coronavirus SARS-CoV-2 |
| CSO | Civil Society Organization |
| DDR | Disaster Risk Reduction |
| DRF | Development Results Framework |
| EMG | Evaluation Management Group |
| ERG | Evaluation Reference Group |
| FAO | Food and Agricultural Organization (United Nations) |
| GAC | Global Affairs Canada |
| IES | Independent Evaluation Service (UN Women) |
| IFAD | International Fund for Agricultural Development (United Nations) |
| FDPF | Fiji Disabled Peoples Federation |
| GBV | Gender based violence |
| GEWE | Gender Equality and Women's Empowerment |
| GRB | Gender responsive budgeting |
| HA | Humanitarian assistance |
| ILO | International Labour Organization |
| IDRW | International Day of Rural Women |
| IR | Inception report |
| IWD | International Women's Day |
| M4C | Markets for Change |
| MBF | Market Business Fair |
| MCO | Multi-Country Office (of UN Women in the Pacific) |
| MELF | Monitoring, evaluation and learning framework |
| MERL | Monitoring, Evaluation, Research and Learning |
| M&E | Monitoring and evaluation |
| MFAT | Ministry of Foreign Affairs and Trade, New Zealand |
| MTR | Mid-term Review |
| MVA | Market Vendor Association |
| NDMO | National Disaster Management Office |
| NGO | Non-government organization |
| NOLA | Nuanua O Le Alofa |
| PIM | Partners Improving Markets |
| PMC | Project Management Committee |
| PPE | Personal Protective Equipment |
| PWC | Project Working Committee |
| RPB | Regional Project Board |
| SDGs | Sustainable Development Goals |
| MSME | Micro, Small, and Medium Enterprise |
| SN | Strategic Note |
| TC | Tropical Cyclone |
| TOC | Theory of Change |
| TOR | Terms of reference |
| UNCDF | United Nations Capital Development Fund |
| UNCT | United Nations Country Team |
| UNEG | United Nations Evaluation Group |
| UNICEF | United Nations Children's Fund |
| UNDP | United Nations Development Programme |
| UN MPTF | United Nations Multi-Partner Trust Fund |
| VAWG | Violence Against Women and Girls |
| WASH | Water, sanitation, and hygiene |
| WEE | Women's economic empowerment |
| WESTPAC | Western Pacific Banking Corporation |
| WMV | Women market vendor |
| WFP | World Food Programme (United Nations) |
| UN Women | United Nations Entity for Gender Equality and the Empowerment of Women |

EXECUTIVE SUMMARY

This report presents the evaluation findings of the Markets for Change (M4C) project's End of Phase I (2014-2021), and Mid-Term Phase II (2022-2026) funded by the donors Australia/DFAT, Canada/GAC and New Zealand/MFAT. The M4C project is under UN Women's thematic area of Women's Economic Empowerment, covering three UN Women Strategic Plan cycles. UN Women's Strategic Plan 2014-2017, coincided with the first part of Phase I of the M4C and aimed at women becoming economically empowered and benefitting from development, especially the poorest and most excluded. The second part of Phase I from 2018-2021 was aligned with the UN Women's Strategic Plans for 2018-2021. Phase II of M4C falls under the UN Women Strategic Plan for 2022-2025. Both the latter Plans formulated Impact Area 2 on Women's economic empowerment as *"women have income security, decent work, and economic autonomy."*

The main goal of M4C is to improve the governance, facilities, services, and infrastructure of marketplaces in selected cities and towns of Fiji, Samoa, Solomon Islands, and Vanuatu in order to advance the market economies and provide safety, security and economic opportunities for market vendors and farmers, the majority of whom are women.

The M4C initiative focused on enhancing the capabilities of local government and market managers, along with women vendors, by providing leadership and governance training, promoting climate resilience, and updating market regulations to be more gender inclusive. It emphasized financial literacy, economic empowerment for women vendors, and the establishment of vendor associations to advocate for their needs in market-related decisions. As Phase I concluded, the COVID-19 pandemic prompted a shift towards safeguarding and recovery efforts, while responses to tropical cyclones in the area necessitated adjustments in M4C implementation.

The first phase of M4C was implemented from 2014 to 2021 by the UN Women Multi-Country Office (MCO) in Suva with project teams based in Honiara, Port Vila, and Suva. It had a total funding envelope of approximately 23,769,000 in US dollars. In 2018 a Mid-Term Evaluation of the M4C was conducted. The second phase of M4C for five years commenced in 2022 and is due for completion at the end of 2026. The funding available to the Phase II project thus far is approximately 8,892,000 in US dollars from Australia/DFAT, a proportion of which is bilateral for Samoa and Solomon Islands.

The evaluation was commissioned and managed by the Fiji MCO with support from the UN Women Independent Evaluation Service Regional Evaluation team for Asia and the Pacific. It was conducted by an external lead independent evaluator with the support of an independent evaluation analyst remotely based in New Delhi, India and two Fijian national consultants.

Evaluation Purpose, Objective, Scope, and Use

The purpose of the End of Phase I and Mid-Term Phase II Evaluation was to generate an evidence base to inform any potential possible future consolidation, expansion and scaling-up of the M4C interventions, and to identify limitations and improvements for future iterations of the Women's Economic Empowerment Programme of UN Women Fiji MCO more broadly. The objective of the M4C evaluation was to assess the relevance, coherence, effectiveness, efficiency, sustainability and gender responsiveness of its interventions primarily at marketplace level in the four countries and the implications for women's economic empowerment more generally.

The primary users are expected to be UN Women, government institutions, stakeholders, implementing partners and donors, in particular the governments of Australia/DFAT, Canada/GAC and New Zealand/MFAT. The evaluation may be useful for other actors working on women's economic empowerment in the Pacific and beyond, including the private sector, partner governments, civil society, UN agencies, INGOs, and NGOs, forums and platforms, national partners, as well as other donors.

Evaluation methodology

The evaluation used non-experimental, theory-based and gender responsive approaches. Mixed methods (quantitative and qualitative data collection methods and analytical approaches) were utilized to validate and triangulate data and gain a deeper understanding of outcomes as well as account for the complexity of gender relations in the Pacific countries and ensure participatory and inclusive processes that were culturally appropriate. The reconstructed M4C Theory of Change (TOC) provided an analytical framework for assessing contributions to outcomes.

The various data collection methods aimed to provide evidence-based information that was credible, reliable, and useful. The methods used included a review of M4C project documents, key informant interviews, focus group discussions, individual interviews and a market observation tool. The evaluation team engaged a total of 198 persons (147 women and 53 men) from the UN Women MCO and M4C teams of Fiji, Samoa, Solomon Islands and Vanuatu, UN agencies, government counterparts, implementing partners, rights holders, duty bearers and other stakeholders. A total of 186 rights holders, duty bearers, stakeholders and key informants were reached (135 women and 51 men). Of these 79 were rights holders programme participants (70 women and 9 men) and 19 were stakeholders (10 women and 9 men).

Findings

The evaluation of the M4C project in Phases I and II highlighted its relevance in meeting market vendors' needs and aligning with gender-responsive policies. Challenges include addressing needs like childcare, unpaid care work, and improving economic opportunities for women market vendors with disabilities. Collaboration with UN and non-UN partners was coherent, but stronger partnerships, especially in financial and digital inclusion, could enhance support. Opportunities exist to improve donor coordination, deepen engagement with national governments on women's economic empowerment, and ensure policy coherence.

The evaluation highlighted the positive impact of MVAs in Fiji, focusing on their formation and strengthening, along with the delivery of financial literacy and infrastructure enhancements. The programme supports gender-responsive local government initiatives yet faces challenges in formalizing new regulations. Market improvements led to a reported decrease in crime rates in the markets, better working conditions, and the establishment of rural women accommodation centres, enhancing resilience to climate events and providing safe spaces for vendors during disasters.

The evaluation found that while M4C has been efficient, especially in communication and resource use, a funding gap for phase II, delays in fund disbursement and staffing challenges have affected smooth project delivery. Sustainability remains a priority, with progress in establishing MVAs, infrastructure, and policies. Phase II's innovative models, which focus on climate resilience and expanded vendor support, offer potential for scaling if partnerships and capacity building efforts are strengthened. However, the funding gap limits to their full realization.

While UN Women is also finding ways to be more inclusive by reaching the more vulnerable amongst women market vendors such as rural women farmer vendors, a specific strategy is needed in the future to enable persons with disabilities and diverse SOCIESC to participate in training and economic opportunities at the marketplace.

Conclusions

Conclusion 1 Relevance

Both Phases I and II of M4C responded effectively to both the practical and strategic needs of women in the informal economy for their empowerment and the promotion of gender equality in the four Pacific countries. Phase I was particularly relevant in the context of the COVID-19 pandemic, and climate-induced disasters, which increased vulnerability, the burden of care for women, and jeopardised family incomes.

Conclusion 2 Coherence

Throughout the decade long M4C project implementation UN Women engaged both rights holders and duty bearers in a unique niche area of marketplaces which hitherto had not received much attention as a target for women's economic empowerment. Leveraging its coordination mandate and gender expertise UN Women collaborated with a range of private and public sector actors as well as CSOs in all four countries to deliver interventions critical to organizing women vendors and building their capacity as advocates for the rights of women vendors.

Conclusion 3 Effectiveness

In Phase I M4C mobilized women market vendors as well as government and private sector actors across the four Pacific countries to further women's economic empowerment in marketplaces and in the broader informal economy. Phase II continues this approach with a holistic strategy combining initiatives on gender responsive market regulations policy, practical interventions to upgrade market infrastructure, and capacity building of vendors and stakeholders. This has proven effective for the promotion of greater gender equality within marketplaces and laying the groundwork for scale-up and sustainability.

Conclusion 4 Human rights and gender equality

In addressing women market vendors' empowerment, M4C Phase I succeeded in reaching vulnerable women in the informal economy and in particular women farmers coming to markets to sell their produce. For Phase II, there is still a challenge to reach more rural women in locations far from city and town markets in Fiji, to engage men farmer vendors on gender equality, and to include persons with disabilities in the promotion of marketplace-based economic opportunities.

Conclusion 5 Efficiency

To enhance efficiency strategic investments are needed in staffing for monitoring and evaluation, knowledge management, and technical expertise on women's economic empowerment. These investments should be complemented by comprehensive training on information technology systems that support project implementation.

Conclusion 6 Sustainability

Governance, policy and infrastructure initiatives during Phase I of M4C laid the foundations for sustained action through key structures, mechanisms and strategies established. They continue to be developed and strengthened into Phase II whereby approaches such as the family business model, MVA cooperatives, disaster risk reduction (DRR), care economy, food security, green waste management, and energy efficient models for community based WEE initiatives are being explored and piloted in some areas.

Recommendations

Suggested actions and actors to implement these recommendations are included in the final section of the report.

Recommendation on enhancing relevance

Enhance the relevance of M4C by designing a long-term inclusive strategy and interventions to reach a greater number of vendors and farmers in existing markets, provide deeper capacity building approaches that include mentoring and coaching support, and expand to other markets including rural and district markets.

Recommendation on strengthening coherence

Explore further partnerships with UN technical agencies that can add value to the efforts made by UN Women to empower women market vendors in terms of their institutional knowledge, expertise, established networks and seek stronger partnerships with national government technical agencies, private sector, NGOs, and

Pacific-level platforms on initiatives to further empower market vendors and their associations and women’s economic empowerment generally.

Recommendations on improving effectiveness

Continue to strengthen and expand MVA membership in the four countries and increase the proportion of rural farmers as MVA members and as MVA executive committee members in Fiji. In addition, design a comprehensive, demand-driven and inclusive training plan for diverse women vendors and farmers; secure resources for its implementation; and execute a plan to increase participation of women vendors in existing M4C markets and to expand to smaller marketplaces across the four countries.

Continue to collaborate with national and local governments, partners, and donors and ensure consultations and inputs from MVAs for marketplace maintenance and infrastructure upgrading and renovation of markets to ensure that the design and construction are gender-responsive and climate-resilient.

Leverage M4C’s marketplaces initiatives as a catalyst for broader women’s economic empowerment and support national policy frameworks that facilitate the transition from an informal to formal economy and advance women’s economic empowerment across the four countries.

Recommendation on human rights and gender equality

Broaden the approach to women’s economic empowerment by identifying intervention actions with different groups of women vendors (permanent resellers, rural women vendors, farmers) and relevant institutions as partners along the food supply chain (“farm gate to table” concept) and investing in women’s micro, small and medium enterprises (MSMEs) development with a more inclusive outreach to representatives of marginalized groups.

Recommendation on improving efficiency

Address bottlenecks in disbursement of funds and speed up expenditure of allocated funds, strengthen monitoring, evaluation and reporting capacity by hiring M4C staff with MERL expertise and conduct research to produce knowledge products for sharing M4C results, models, guidelines and training materials.¹

Recommendation for greater sustainability

Develop a transfer plan for each country across all outcomes for when the M4C project comes to an end in 2026.²

¹ “The Fiji Multi-Country Office will continue to look for opportunities to address bottlenecks and clarify work processes.” This is part of the Action Plan in response to recommendations of the Internal Audit Report, UN Women Multi-Country Office Fiji, November 2022.

² This was also a recommendation of the midterm evaluation (2018) of M4C Phase I

1 INTRODUCTION TO THE REPORT

1.1 UN Women and women’s economic empowerment in the Pacific

Marketplaces in Fiji, Samoa, Solomon Islands, and Vanuatu play a crucial role in the livelihoods of local populations, particularly disadvantaged households, with women dominating small-scale operations like vending. Women constitute a significant percentage of market vendors in these countries, facing long working hours, low profits, and challenging conditions. Despite the informal nature of these activities, market vending contributes significantly to the gross domestic product³. However, women encounter various barriers in entering the formal economy and improving their economic standing, including limited access to business opportunities, finance, legal protection, and social norms, as well as gender-based violence, hindering their economic participation and advancement in the Pacific region.

UN Women’s strategy for women’s economic empowerment⁴ recognises that even though there is economic growth in the Pacific countries, there are insufficient formal sector job opportunities to absorb a growing labour force. Targeting market vendors not only improves their lives, but also provides a pathway for some vendors to consider other business opportunities such as setting up small enterprises in agriculture, retail, and hospitality sectors.

Phase I of M4C was aligned to the Impact Area 2 of UN Women’s Strategic Plan 2014-2017, which aimed at women becoming economically empowered and benefitting from development, especially the poorest and most excluded. It supported increased momentum for women’s access to sustainable livelihoods, productive assets and decent work, increased resilience to mitigate climate change, poverty reduction and women’s participation and leadership in economic policy and decision-making. The Strategic Plans for 2018-2021 and for 2022-2025 formulated Impact Area 2 on Women’s economic empowerment as *“women have income security, decent work, and economic autonomy.”*

The annual work plans of the Fiji Multi-Country Office (MCO) for 2014-17 aligned M4C outcomes with UN Women’s Global Strategic Plan Development Results Framework that addressed national plans, legislation, policies, strategies, budgets and justice mechanisms to strengthen women’s economic empowerment and women’s sustainable livelihoods. For 2018-2022 the work plans included: *“market facilities and infrastructure are gender-responsive, resilient to climate change and conducive for women in the pursuit of their livelihoods.”* For 2022-2025, the MCO aligned its strategic focus on the informal sector with market vendors and agriculture with the M4C Phase II project forming the centrepiece of the MCO’s Pacific regional WEE programming.

1.2 Programme description of Markets for Change Project Phases I and II

The overall goal of M4C projects Phases I and II is to ensure that selected marketplaces in rural and urban areas in Fiji, Samoa, Solomon Islands, and Vanuatu are safe, inclusive, and non-discriminatory environments, promoting gender equality and women’s empowerment. The M4C project Phase I (2014-2021) was supported with funding from the Governments of Australia, Canada, and New Zealand through the United Nations Multi-Partner Trust Fund (UN MPTF) and bilateral agreements for individual countries. The government of Australia DFAT continues to support Phase II.

The M4C project’s Phases I and II aim to create safe, inclusive, and non-discriminatory marketplaces in rural and urban areas of Fiji, Samoa, Solomon Islands, and Vanuatu to promote gender equality and empower women. Phase I built on the “Partners Improving Markets” (PIM) pilot project and operated in Fiji, Solomon Islands, and Vanuatu, extending

³ The Pacific Private Sector Development Initiative estimated that between 1993 and 2016, the informal economy output is equivalent to 32.9 per cent in Fiji and 32.5 per cent in Solomon Islands. See The Pacific Private Sector Initiative, *“Invisible Hands: Enabling Pacific Women in the Informal Economy”*, July 2023. (The Private Sector Initiative is a technical assistance program undertaken in partnership with the Asian Development Bank, the Government of Australia, and the Government of New Zealand).

⁴ UN Women, *Increasing Women’s Economic Empowerment in the Pacific*, In Brief, 2013 and UN Women, *Women’s Economic Empowerment Brief for 14 Pacific Island Countries and Territories*, 2022.

into 2020-2021 due to the COVID-19 pandemic. Phase II, starting in January 2022 until June 2026, expanded to include Samoa in addition to the markets from Phase I, focusing on four outcomes aligned with UN Women's Strategic Plan for women's economic empowerment.

Table 1 Outcomes for M4C Phases I and II

| | |
|------------|---|
| Outcome 1 | Inclusive, effective and representative marketplace groups are created and grow, contributing to gender, social and economic advancement, the elimination of gender-based discrimination and violence, and expanded economic opportunities for women |
| Activities | <ul style="list-style-type: none"> • Market profiles of women vendors conducted • Creation and strengthening of MVAs • Training kit developed on “Getting Started” and workshops to help MVAs form and manage associations • Capacity building of MVAs, on GEWE, leadership and governance • Provision of weather protective equipment (tents) for rural women vendors |
| Outcome 2 | Improved socio-economic security of women market vendors (UNDP) |
| Activities | <ul style="list-style-type: none"> • Extensive financial literacy training delivered in partnership with private sector financial institutions • Support to women vendors to open bank accounts and access financial services • Training on climate resilient agricultural practices for rural vendors • Piloting of a family business model with vendors in rural communities |
| Outcome 3 | Local governments and market management are gender responsive, effective, and accountable to women market vendor needs |
| Activities | <ul style="list-style-type: none"> • Capacity building for market managers and local government on GEWE, leadership, governance and market operations • Creation and support for mechanisms and forums to provide for regular consultation, information sharing and discussion on market operations among women market vendors, market managers and local governments • Support to drafting and adoption of gender-responsive frameworks such as market ordinances and by-laws |
| Outcome 4 | Physical infrastructure and operating systems are improved to make markets more sustainable, resilient to disaster and climate change, safer and more accessible |
| Activities | <ul style="list-style-type: none"> • Safety assessments carried out in M4C marketplaces • New markets constructed and upgraded with disability access • Construction of accommodation centres in Fiji • Provision of equipment to increase safety (CCTV cameras) and hygiene, wheely bins, water tanks and freezers. • Provision of equipment such as chairs, tables, safety gear, cleaning materials, first aid kits, computers, tablets to MVAs • Provision of COVID-19 protective and preventative equipment and training • Support for development of market disaster risk and response plans • Creation and support for mechanisms and forums to provide for regular consultation, information sharing and discussion on market operations, governance |

Annexes I and II presents the targets set and met under the M4C results frameworks for Phases I and II in relation to the above outcomes with corresponding indicators and targets.

Reports⁵ indicate that **M4C Phase I** made considerable progress in advancing the rights of women market vendors and in improving their economic situation by working with them to build their savings capacity, linking them with banking and credit services, developing their skills in expanding agriculture, and ensuring safe and hygienic working conditions at marketplaces. See Table 2 below for resources of approximately 3,527,400 USD (historical conversion rates Fiji dollar to US dollar) dedicated to the rural accommodation centres in Fiji.

Table 2 M4C Phase I results

| M4C Phase I results ⁶ |
|---|
| 6,700 to 8,000 market vendors reached in Fiji, Solomon Islands and Vanuatu |
| 18 MVAs supported on leadership and governance training Fiji, Solomon Islands and Vanuatu |
| 15 markets across Fiji, Solomon Islands and Vanuatu improved or constructed |
| Seven rural women’s accommodation centres built in Fiji |

M4C Phase II project design recognized that there was still significant scope and demand to improve working conditions of women market vendors, to strengthen their capacity and resilience in the wake of global pandemics and natural disasters in the Pacific, and to further enhance their livelihood security and economic opportunities.

M4C Phase II aims to empower women vendors in marketplaces connecting rural and urban economies. This phase emphasizes enhancing women's influence and capabilities through improved governance of MVAs and market management systems. It includes initiatives to boost women vendors' financial knowledge, aid rural women farmer-vendors in expanding their businesses using a family business model, and provide support for resilience, disaster readiness, and climate change adaptation. The project also focuses on gender-responsive systems and accountability to benefit women market vendors, with plans to collaborate with organizations like the World Bank and the Asian Development Bank for major infrastructure projects.

Table 3 M4C Phase II results and plans

| M4C Phase II results and plans ⁷ |
|--|
| To reach around 10,000 vendors in Fiji, Samoa, Solomon Islands and Vanuatu |
| Establish 21 MVAs by mid Phase II and 26 established and operational by 2026 |
| Two additional rural women’s rural women’s accommodation centres in Fiji to be finalised by 2024 |
| Expanding number of local governments, city council and provincial governments that M4C is working with from 16 to 18 including in Samoa |

Partnership with other UN agencies

The M4C programme includes an arrangement with UNDP as the responsible party for financial inclusion and sustainable agriculture, focusing on services like banking, micro-insurance, and training. Phase II involves collaboration with UNCDF for financial and digital literacy, specifically targeting climate micro-insurance. Furthermore, partnerships with other UN agencies such as FAO, UNFPA, and UNICEF are integrated into the programme design to support activities like agricultural assistance, reproductive rights, and child protection services.

Table 4 Implementation focus Phases I and II

⁵ Donor reports, Phase II project document, and mid-term evaluation of Phase I

⁶ Markets for Change: Fiji, Solomon Islands, Vanuatu, Samoa, Final and 8th Annual Report, 2014-2021, UN Women Donor Report

⁷ M4C Phase II Project Document (PRODOC)

| Phase I | Phase II | Phases I and II |
|---|--|--|
| Established project teams in the four countries by | Continued with country project teams adding a team in Samoa | Capacity building of market managers and vendors |
| Regional management team based in Fiji to provided expertise and guidance on women's economic empowerment, livelihood initiatives, and market infrastructure development and operational support. | Strengthening further the MVAs Consolidating partnerships with private sector financial institutions for delivery of financial literacy training Evolving support for climate resilience More outreach to women rural farmers and their families Advocacy on gender responsive market infrastructure | Mobilisation of women vendors into associations Collaboration with local governments and municipalities for the sustainability of interventions and maintenance or upgrading of market infrastructure Strong knowledge management component with a focus on documentation and sharing of learnings on innovations and best practices in design of both M4C project phases. |

Table 5 below shows the marketplaces that M4C targeted for interventions in the four countries across both phases with the addition of Samoa's markets in Phase II.

Table 5 M4C Marketplaces Phases I and II

| FIJI | | | |
|--|--|--|--|
| <i>Main Island of Viti Levu</i> | | | |
| Suva Market Sigatoka Market Rakiraki Market Nausori Market Nadi Market | Namaka Market Tavua Market Ba Market Lautoka Market | <i>Ovalau Island (east of Viti Levu)</i> Levuka Market <i>North Island of Vanua Levu</i> Labasa Market Savusavu Market | <i>Kadavu Island</i> Vunisea Market |
| SAMOA Phase II | | | |
| Fugalei Market <i>Upolu Island</i> | Salelologa Market <i>Savai'i Island</i> | Savalalo Fish Market <i>Upolu Island</i> | |
| SOLOMON ISLANDS | | | |
| Honiara Market <i>Guadalcanal province</i> | Auki market <i>Malaita Province</i> | Gizo Market <i>Western Province</i> Munda Market <i>Western Province</i> | Buala Market <i>Isabel Province</i> |
| VANUATU | | | |
| Port Vila Central Market <i>Efate Island</i> | Marobe Market <i>Efate Island</i> | Luganville Municipal Market <i>Espiritu Santo Island</i> | |
| 3 Satellite and 'Ring Road' markets | Beverly Hills (satellite) <i>Efate Island</i> | Mele Maat ring road Market <i>Efate Island</i> | Emua ring road Market <i>Shefa Province</i> |
| If funding available | Lenakel Market | Lakatoro Market | Pipibon and Second Canal Satellite markets |

1.3 Resources for the M4C projects Phases I and II

Three main government donors provided funding for the M4C projects Phases I and II. These were DFAT Australia, GAC Canada, Government of New Zealand. Table 6 below captures the funding envelopes provided by the respective contributors and the total funds made available.

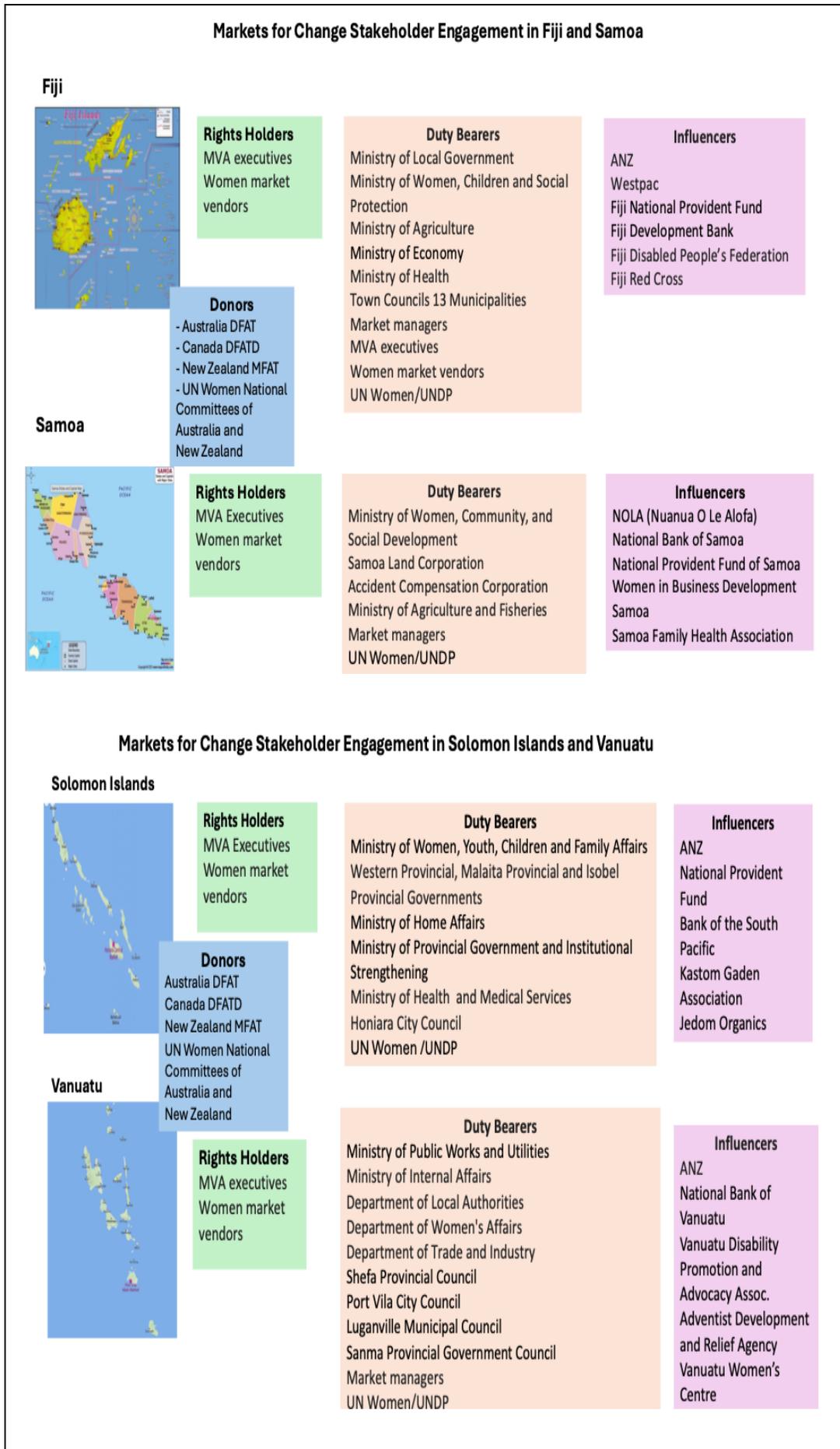
Table 6 M4C Financial resources

| Project | Timeframe | Donor | Budget USD | Notes |
|--|-----------------------------------|------------------|------------------|--|
| M4C Phase I Fiji, Solomon Islands and Vanuatu targeting municipal markets | 2014-2021 | UN Women | USD 1,880,417 | |
| | 2014-2021 | DFAT Australia | USD 14,498,247 | |
| | 2021-2022 | DFAT Australia | USD 800,000 | Solomon Islands bilateral |
| | 2018-2023 | DFTAD Canada | USD 3,003,000 | No cost extension for 2023 |
| | 2020-2023 | New Zealand MPTF | USD 1,613,185.45 | Fiji and Samoa No cost extension for 2021-22 |
| | 2021-22 | COVID-19 MPTF | USD 77,275 | Solomon Islands |
| | 2020 | COVID-19 MPTF | USD 150,000 | Vanuatu |
| | Total Approximately in USD | | | USD 22,022,125 |
| M4C Phase II Fiji, Samoa, Solomon Islands and Vanuatu targeting municipal markets | 2022-2024 | UN Women | USD 265,000 | |
| | 2022-2026 | DFAT Australia | USD 4,242,870 | Regional |
| | 2021-2024 | DFAT Australia | USD 942,574.52 | Solomon Islands bilateral |
| | 2022-2026 | DFAT Australia | USD 3,568,317 | Samoa Bilateral |
| | 2022-2027 | MPTF Rural WEE | USD 524,600 | Joint programme with FAO, IFAD and WFP |
| | Total Approximately in USD | | | USD 9,543,361.52 |

1.4 Stakeholder mapping

Key M4C rights holders and duty bearers are disaggregated per country and presented in Figure 1.

Figure 1 M4C Stakeholders



1.5 Reconstructed theory of change

For this M4C end of Phase I and mid-term evaluation of Phase II, a reconstructed TOC was proposed to better link outputs related to creating an enabling environment, knowledge management, inclusiveness of marginalised groups of women vendors and farmers, as well as to indicate assumptions (see Annex III for Reconstructed Theory of Change). This helped to guide the formulation of evaluation questions around the UN Women's required evaluation criteria of relevance, coherence, effectiveness, human rights and gender equality, efficiency, and sustainability. Though this is not an impact evaluation as such, to the extent possible the report looks at contributions to impact.

2. EVALUATION PURPOSE, OBJECTIVES, SCOPE AND METHODOLOGY

2.1 Purpose of the evaluation

The evaluation aimed to inform decision-making for the second half of the Markets for Change project and beyond, while also assessing the outcomes of Phases I and II. It focused on identifying beneficiaries, resource utilization, and the role of partnerships in project achievements. The evaluation results are expected to guide UN Women, government institutions, stakeholders, implementing partners, and donors like Australia/DFAT, Canada/GAC, and New Zealand/MFAT. Additionally, the findings can benefit UN Women staff at various levels and other entities involved in women's economic empowerment, such as the private sector, governments, NGOs, and international organizations.

This evaluation serves the purpose of informing strategic decisions and planning for UN Women Pacific Office, country offices, stakeholders, and donors in the Pacific region. It also aims to ensure accountability for development effectiveness in Fiji, Samoa, Solomon Islands, and Vanuatu, while promoting capacity building and collaboration among national stakeholders to advance gender equality and empower women economically.

In line with the evaluation TOR, the main objectives of the end of Phase I evaluation and the mid-term evaluation of Phase II were to:

- I. Assess the relevance and coherence of the M4C Projects on Women's Economic Empowerment with respect to UN Women and broader UN system programmes Disaster Risk Reduction (DRR) and Climate Change Adaptation (CCA);
- II. Assess the effectiveness of the projects' interventions in achieving their outcomes;
- III. Assess the contribution of the interventions to women's economic empowerment;
- IV. Assess the sustainability of the interventions implemented by the M4C phases;
- V. Assess the organizational efficiency in delivery of project activities;
- VI. Collect a number of impact stories from beneficiaries (both women and men), key government partners and stakeholders;
- VII. Identify and validate lessons learned, good practices, challenges, examples, and innovations of efforts that support gender equality, human rights and women's economic empowerment;
- VIII. Provide actionable recommendations for the ongoing phase II M4C and thereafter inform the next phase of potential programming.

2.3 Scope of the evaluation

The M4C evaluation covered aspects related to the objectives and activities to attain results as laid down in the programme documents established for Phases I and II, as well as the objectives indicated for the Pacific countries within UN Women's Strategic Notes for the periods 2014-2017, 2018-2021 and 2022-2025. It identified and documented innovations, as well as significant unexpected or unplanned results, with a view to assessing the sustainability and upscaling of the interventions in the markets of Fiji, Samoa, Solomon Islands and Vanuatu.

The evaluation matrix presented in Annex IV outlines the evaluation questions which the evaluation team sought to answer. The geographical coverage of the evaluation included

all 21 M4C markets for which information from the desk review was available. The towns and provinces of the four countries for which 18 market visits and interviews were conducted are shown in Table 7 below:

Table 7 M4C market visits

| M4C Evaluation Market Visits and interviews | |
|---|--|
| Fiji | Lautoka, Nadi, Namaka, Nausori, Rakiraki and Sigatoka on Viti Levu Island and Labasa on Vanua Levu Island |
| Samoa | Fugalei Market and Savalalo Fish Market on Upolu Island and Salelologa Market on Savai'i Island |
| Solomon Islands | Honiara on Guadalcanal Island and Gizo in Western Province, Buala Market in Isabel Province and Auki in Malaita Province via remote calls. |
| Vanuatu | Port Vila, Marobe, Beverley Hills and Emua on Efate Island and via zoom Luganville on Espiritu Santo Island |

2.4 Evaluation methodology

For the Phase I End-term Evaluation and Phase II Mid-Term Evaluation of the Markets for Change (M4C) Projects, a non-experimental, theory-based, appreciative inquiry, and most significant change approach was adopted. A theory-based approach was used to understand project performance and to assess contributions to outcomes based on a theory of change and theory of action, while appreciative inquiry was applied to understand from project stakeholders what is working well within the projects and what further improvements are needed. Most significant change as a storytelling approach was utilized to capture how the projects have impacted the lives of the participants.

The evaluation relied on mixed methods to triangulate findings using a range of data collection methods including document review, literature review, market site observations, qualitative interviews, and focus group discussions. Mixed methods were utilized to account for the complexity of gender relations across the four M4C countries and in a participatory and inclusive manner that was culturally appropriate. The various data collection methods aimed to provide evidence-based information that is credible, reliable, and useful about the achievements and challenges of the M4C projects and on the way forward.

Sampling Frame

With respect to sampling, the evaluation team used purposive and snowballing sampling to identify and connect with a representative group of key stakeholders including donors, implementing and CSO partners, male and female market vendors, MVAs, local and provincial authorities, market management staff, town and city council members, customers, family members of vendors, project governance staff.

Female market vendors, including those with disabilities, were a primary focus during stakeholder interviews and group discussions for the M4C project. The evaluation team also targeted vulnerable women, such as those in the LGBTQI+ community and persons with disabilities, through vendor networks and civil society organizations. Market site selection aimed to capture a diverse range of market characteristics, such as size, location, vendor type, and products, to ensure representation across various parameters for the project's success.

2.5 Data collection and analysis

For data collection and analysis, the lead evaluator visited seven markets in Fiji⁸, while the national consultants visited three markets in Samoa⁹, threemarkets in Solomon

⁸ Markets in Labasa, Lautoka, Nadi, Namaka, Nausori, Rakiraki and Sigatoka

⁹ Fugalei Fresh Produce Market in Apia, Apia Fish Market and Salelologa New Market Market in Savaii

Islands¹⁰ and four markets in Vanuatu¹¹ plus an additional market (Luganville Municipal Market) via remote interviews due to Air Vanuatu being in liquidation. The evaluation was conducted between February 2024 and August 2024 with an *on the ground presence for a period totalling six weeks during April to June 2024*.

The evaluation team engaged in interviews and focus group discussions with a wide range of stakeholders, including UN Women and UNDP staff, donors, government officials, partners, market participants, and local representatives. (See Tables 8 and 9 for statistics on data collection). Data collection involved reviewing numerous project documents, external literature on gender policies, and conducting interviews and focus groups with stakeholders. Market site visits in four Pacific countries were conducted to assess infrastructure and social dynamics, aiming to evaluate the effectiveness of the M4C programme in enhancing marketplaces.

Due to scheduling challenges to organise interviews and focus groups in the four countries for data collection, only 66 women vendors who are a part of the MVAs could be interviewed. It was mainly MVA executive members that met with the evaluation team with a few additional MVA members in some markets such as the Gizo and Honiara markets in Solomon Islands, the Beverley Hills market in Vanuatu and the Salelologa Market in Samoa.

The team also consulted the mid-term evaluation report conducted for M4C Phase I for verification and confirmation of findings. Preliminary findings were presented to the UN Women staff and the Evaluation Reference Group for feedback. Drafts of the evaluation report were also commented upon by the UN Women staff and Evaluation Reference Group for validation and corrections.

Table 8 M4C Evaluation Interviews/FGDs



Data collection 2024 M4C

| Interviews/FGDs at 18 markets | | | | | | | | | | | | | | | | |
|-------------------------------|-------------------|------|----|---|-------|----|---|-----------------|----|---------|----|----|-------|----|----|----|
| | | Fiji | | | Samoa | | | Solomon Islands | | Vanuatu | | | Total | | | |
| | | W | M | | W | M | | W | M | W | M | W | M | | | |
| Direct beneficiaries | MVAs & MVs | 27 | 23 | 4 | 15 | 15 | 0 | 18 | 13 | 5 | 19 | 19 | 79 | 70 | 9 | |
| Stakeholders | Market management | 6 | 1 | 5 | 1 | 1 | 2 | | 2 | 2 | 1 | 1 | 11 | 3 | 8 | |
| | CSOs | 4 | 4 | | 0 | | 0 | | | 0 | | | 4 | 4 | | |
| | Private Sector | 3 | 3 | | 0 | | 0 | | | 1 | | 1 | 4 | 3 | 1 | |
| Total | | 40 | 31 | 9 | 16 | 16 | 0 | 20 | 13 | 7 | 22 | 20 | 2 | 98 | 80 | 18 |

79 rights holders programme participants (70 women and 9 men) 19 stakeholders (10 women and 9 men)

Table 9 Evaluation key informant interviews

¹⁰ Markets in Honiara and Gizo. and another (Auki Market) via remote calls

¹¹ Port Vila Central market, Emua ring road market, Marobe Market and Beverley Hills Farmers Market

| Key Informant interviews | | | | | | | | | | | | | | | | | | |
|----------------------------|-----------------------|-----------|----------|-------------------------------------|-----------|----------|------------------|----------|----------|------------|-----------|-----------|------------------------|-----------|----------|-----------|-----------|-----------|
| Semi-Structured interviews | UN Women MCO/CO staff | | | M4C project personnel & consultants | | | UN Multi-lateral | | | Government | | | Donors DFAT DFATD MFAT | | | Total | | |
| | T | W | M | T | W | M | T | W | M | T | W | M | T | W | M | T | W | M |
| Fiji | 11 | 10 | 1 | 9 | 6 | 3 | 9 | 7 | 2 | 16 | 5 | 11 | 6 | 5 | 1 | 40 | 32 | 8 |
| Samoa | 1 | 1 | | 2 | 2 | | 1 | 1 | | 10 | 5 | 5 | 2 | 2 | | 10 | 8 | 2 |
| Solomon Islands | 1 | 1 | | 3 | 3 | | 0 | | | 2 | | 2 | 2 | 2 | | 8 | 7 | 1 |
| Vanuatu | 1 | 1 | | 3 | 3 | | 0 | | | 7 | | 7 | 1 | 1 | | 7 | 5 | 2 |
| Total | 14 | 13 | 1 | 17 | 14 | 3 | 10 | 7 | 3 | 35 | 10 | 25 | 12 | 11 | 1 | 88 | 55 | 33 |

88 total key informants (55 women and 33 men)

186 total of rights holders, duty bearers, stakeholders and key informants reached (135 women and 51 men)

At the end of the data collection and initial analysis period (July 2024) an online presentation on preliminary findings was made by the evaluation team. It was attended by the Evaluation Reference Group and key representatives from Australia DFAT, Canada GAC, New Zealand MFAT, and the MCO and M4C staff.

2.6 Ethical, gender and human rights considerations

The evaluation adhered to UNEG Ethical guidelines, emphasizing a human-rights-based and women’s empowerment approach following UN Women’s Evaluation Handbook and GERAAS criteria. Do No Harm principles were applied, especially with marginalized groups, including diverse SOGIESC, persons with disabilities, and ethnic minorities. Measures were taken to ensure gender sensitivity in the evaluation methodology, including collecting gender-disaggregated data and conducting interviews in private spaces for confidentiality and safety. Informed consent was obtained from participants, and data was safeguarded through unique coding and secure electronic storage accessible only to the evaluation team.

During the conduct of interviews and field observations, informed consent was obtained verbally from participants. The consent process included sharing information about statement of intent about the evaluation, maintaining confidentiality, and benefits of participation. To provide a holistic understanding of the M4C project, male members of the MVAs were also interviewed, ensuring that the evaluation captured diverse perspectives and experiences from both genders.

2.7 Evaluation limitations

A number of limitations and constraints were experienced during the evaluation process and efforts were made by the evaluation team to address them.

Table 10 M4C evaluation limitations

| Limitations | The mitigation measures |
|--|--|
| Turnover of most project staff from Phase I to Phase II as well as three current unfilled positions limited the number of M4C staff that could be interviewed considered as having institutional memory and ability to provide information and assessments over time | For this reason, a staff survey was not conducted as envisaged. The evaluation team had to rely more on document review and information from market visits and other informants. |
| UN Women staff provided extensive documentation, but it was somewhat fragmented and scattered, lacking consolidated data on project outcomes and rights holders' information. | The evaluation team utilized secondary data like market reports and online searches to locate documents from M4C. Additionally, |

| | |
|--|--|
| <p>Key documents like knowledge products and some reports and annexes were delayed for the evaluation team. Utilizing information technology and enhancing knowledge management systems, along with improving monitoring and reporting, could have addressed these challenges effectively.</p> | <p>they reached out to UN Women and UNDP multiple times to gather additional information.</p> |
| <p>The evaluation inception report proposed a case study on innovative and replicable models. Yet, the evaluation report couldn't delve into these models due to limited information and data available for describing and analyzing them.</p> | <p>The evaluation team aimed to incorporate details on innovation and replicability in the findings. However, there is a need for improved documentation of the models, considering the diverse cultural and linguistic contexts of the four countries involved.</p> |

3. FINDINGS

FINDING 1 RELEVANCE

| Key evaluation questions | Sub-questions |
|---|---|
| How and to what extent did the M4C design respond to the Pacific Islands context, needs of women market vendors, UN Women’s priorities on WEE, and the COVID-19 pandemic? | <ol style="list-style-type: none"> 1. To what extent does the M4C programme design align with regional and national priorities? 2. What adjustments were made given the COVID-19 pandemic and other social disruptions? 3. How are the objectives of the M4C programme consistent with right holders’ requirements and needs of women market vendors in the Pacific Islands? |

While M4C successfully addressed vendors’ immediate market needs, significant challenges remain in providing essential support services. Key gaps include the lack of childcare facilities for vendors, the unaddressed burden of women’s, unpaid care work, and limited market access and economic opportunities for women with disabilities.

The focus on women in the informal economy¹² and markets¹³ has led to the strategic use of marketplaces to empower women economically. Through the establishment of MVA platforms, women collectively advocate for their rights and address their issues with authorities. This approach aims to shift women from informal to formal economic activities by promoting gender-inclusive economic development within marketplaces. The M4C project played a crucial role during and after the COVID-19 pandemic by ensuring market safety, supporting food security, and enabling women to generate income through initiatives like making reusable face masks.

Box 1 M4C support to MVAs COVID-19 response

M4C’s support to MVAs during COVID-19 pandemic

In 2021, the M4C project collaborated with MVAs and Municipal Councils to implement comprehensive COVID-19 responses, including distributing awareness materials, ensuring market protocols adherence, and facilitating health announcements. This advocacy led to Municipal Councils agreeing to implement vendor identification systems, enhancing market structure and resilience during the pandemic.

Fiji
Fiji’s MVAs demonstrated resilience by addressing economic and health challenges through multifaceted initiatives, showcasing adaptability and commitment to community welfare. Their efforts ensured markets were recognized as essential services, preserving crucial food supply chains and highlighting the pivotal role of local markets in crisis management. By engaging in consistent communication, strategic negotiation, and persistent advocacy, multiple MVAs influenced municipal councils to recognize markets as essential services, allowing them to operate during the crisis and safeguard vital food supply chains. The collaborative efforts of MVAs played a pivotal role in upholding these supply chains, highlighting the significance of local markets and organized vendor groups in crisis response by facilitating effective communication between vendors and local authorities.

Solomon Islands
In 2020, the MVAs partnered with local authorities like the Western Provincial Government, Malaita Provincial Government, and the Honiara City Council to develop

¹² The share of informal employment is over 40 percent for Fiji, Samoa and reaches nearly 70 per cent in Vanuatu, Women in all four countries have a lower share of formal employment. *ILO Statistical data base 2024*

¹³ Women make up some 90% of all market vendors in Vanuatu, 80% in Samoa and Solomon Islands, and 70% in Fiji, *The Marketplace as a Catalyst for Change. A Foundation Document for UN Women’s Markets for Change Program*

COVID-19 response plans, showcasing a unified approach to managing the pandemic. In 2021, investments were made to improve market safety with the procurement and distribution of COVID-19 prevention supplies worth USD 50,000 to markets in Auki, Gizo, and Honiara. This significant allocation of resources highlighted the dedication to safeguarding the health of vendors and customers, while also supporting the functioning of these crucial economic centres.

Vanuatu

The M4C project in Vanuatu significantly supported market resilience, vendor safety, and economic continuity during the COVID-19 pandemic by focusing on safety, communication, and adaptation. The project assisted in developing COVID-19 standard operating procedures for markets in collaboration with the Vanuatu Chamber of Commerce and Industry. Additionally, M4C improved communication by installing LED TV screens, audio systems, and PA systems at key markets and distributing masks and WASH materials. When community transmission occurred in 2022, the project's gender-responsive procedures were implemented, leading to the closure of three markets (Luganville, Marobe, and Port Vila). To address this, MVA executive members worked with market management to share COVID-19 prevention messages and promote alternative marketing strategies like mobile marketing and applications.

Samoa

In 2023, M4C Phase II improved health and safety in Samoan markets by distributing COVID-19 response equipment at Fugalei and Salelologa markets. The initiative included providing cleaning and sanitation materials to enhance hygiene for vendors and customers. Around 200 vendors received these supplies, enabling them to uphold safe working conditions and sustain their businesses amid the pandemic.

The M4C project empowered market vendors through structured organization, amplifying their voice, and affirming their dignity. By providing essential tools and resources, the project boosted economic well-being and addressed safety and security needs, particularly for women vendors and farmers. Initiatives like rural women's accommodation centres and financial literacy trainings enhanced livelihoods, diversified economic opportunities, and promoted gender-responsive market management, fostering a sense of community and resilience among market participants.

The project's infrastructure upgrades focused on gender-responsive improvements for women vendors in the marketplace. This included gender-separated sanitation facilities, benches, stalls, and wash basins, along with water tanks and taps for better hygiene. Security measures like video screens and CCTV cameras were installed, and specialized equipment like refrigerators for fish markets was provided to enhance product quality and vendor incomes. These targeted interventions, within the broader infrastructure enhancements, greatly enhanced working conditions, fostering dignity, safety, and economic opportunities for women vendors.

Market infrastructure improvements across both phases of the project significantly benefited rural women vendors. In Phase I, key developments included the construction of rural women's accommodation centres in Fiji and the creation of covered vending market structures in Solomon Islands, Vanuatu, Samoa. These enhancements provided crucial shelter and improved working conditions for rural vendors. During Phase I, gender-responsive markets were built in Namaka, Rakiraki (Fiji), and Gizo (Solomon Islands) with UN Women's involvement in the construction process to incorporate gender considerations. In Phase II, UN Women continued by supplying new tents and upgrading existing ones in marketplaces to provide sheltered and secure spaces for rural vendors, improving their working conditions and product safety.

Phase II of the project saw a significant improvement in stakeholder engagement, particularly with donors and MVAs. Gender-related concerns like enhancing sanitation facilities and ensuring women's safety were prioritized. MVAs played a crucial role in shaping the design and construction of farmer sheds and rural women's accommodation

centres, guaranteeing that the infrastructure catered to the specific requirements of women vendors.

Very few persons with disabilities are operating as vendors in the markets due to accessibility issues in some cases (as observed by the evaluation team in Labasa Market in Fiji) and mainly due to social attitudes resulting in a lack of income earning opportunities for them within marketplaces. Nonetheless, M4C is working with disability organizations to ensure accessibility at all markets through upgradation of market infrastructure such as installation of ramps and lifts.

FINDING 2 RELEVANCE

UN Women has provided policy support and technical expertise to governmental bodies at national and regional levels in areas like gender-responsive infrastructure, market regulations, women's financial literacy, and crisis responses. Progress has been made in supporting women vendors to establish MSMEs and farmer cooperatives, but aligning these efforts with broader women's economic empowerment strategies of governments and donors is still in its early stages.

The M4C project in Fiji, Samoa, Solomon Islands, and Vanuatu is closely aligned with various national and regional policies promoting women's economic empowerment, disaster risk reduction, and gender equality. It corresponds with Samoa's social protection policies, Solomon Islands' Ministry for Women's goals, and the Pacific Islands Forum's initiatives for women's rights and entrepreneurship. Additionally, the project is in line with donor priorities such as Australia's Pacific Women programme, New Zealand's Gender Action Plan, and Canada's Indo-Pacific Strategy, all aimed at advancing women's political, economic, and social opportunities in the Pacific region.

Government support at both national and local levels has been vital for the successful implementation of the M4C Programme, enabling progress towards SDG goals related to gender equality and decent work. By enhancing the capabilities of both duty bearers and rights holders, the programme has expanded its reach into various marketplaces in four countries, effectively catering to the diverse needs of a wide range of vendors.

FINDING 3 COHERENCE

| Key evaluation questions | Sub-questions |
|--|---|
| <p>How and to what extent was M4C's design and implementation coherent with the "one UN System" and the efforts of other non-UN actors in this space?</p> | <ol style="list-style-type: none"> 1. To what extent is UN Women's support under M4C internally coherent with the overall efforts of UN Women and the United Nations system in this area? 2. To what extent is UN Women's support under M4C externally coherent with the efforts of other non-UN actors in this space? 3. To what extent does M4C speak to UN Women's added value within the women's economic empowerment space? 4. What strategies were deployed to promote internal and external harmonization, complementarity, and co-ordination with UN and non-UN actors? |

M4C's Phases I and II enabled UN Women to leverage its gender expertise in areas such as Women's Economic Empowerment, Elimination of Violence against Women, Humanitarian Assistance, Disaster Risk Management, and Women's Leadership. This fostered collaboration among UN agencies, the private sector, and CSOs during crises like tropical cyclones and the COVID-19 pandemic. To further enhance women's economic empowerment, closer collaboration with UN technical agencies specializing

in agricultural food chains, sustainable livelihoods, and entrepreneurship is recommended.

UN Women has successfully mobilized women in civil society through the establishment and strengthening of MVAs. This initiative facilitated collaboration between local government actors, market managers, and vendors in Phases I and II. Regular meetings and workshops involving MVAs, market managers, and local government officials have enhanced networking and created a supportive environment for economic opportunities and accessible market services for vendors, farmers, and customers. These efforts align with the project's goal of contributing to national development, as indicated in the reconstructed theory of change for this evaluation.

UN Women's added value has been in promoting gender equality and empowering women economically in the four countries by raising awareness and taking action in marketplaces. Their efforts have focused on ensuring the safety and well-being of women vendors by addressing issues of harassment and discrimination. Additionally, UN Women has played a role in influencing market regulations, disaster response plans, climate resilience measures, and the design of gender-responsive markets.

UNDP has been the UN agency responsible for implementing Outcome II, which concentrates on enhancing socio-economic security at the community level mainly through financial literacy training for vendors. Despite this, cooperation between UN Women and UNDP did not fully capitalize on their combined operational capacity and expertise, hindering efficient project implementation. Improved coordination in programming, monitoring, and reporting could expedite project outcomes, offering policymakers valuable insights into economic strategies benefiting women market vendors.

The partnership between M4C and UNCDF in Phase II focuses on offering climate parametric microinsurance to vendor farmers to safeguard against adverse weather conditions, as part of UN Women's Resilience to Disasters programme. Collaboration with FAO during Phase I aimed to enhance emergency food supply for women market vendors post-Cyclone Winston in Fiji and Vanuatu. M4C interventions, including market expansion in Fiji, infrastructure projects in Samoa, and training for market vendors and council representatives, were supported by the UN System's MPTF. In Phase II, M4C's involvement in the Joint Programme on Rural Women's Economic Empowerment in Fiji and Solomon Islands aims to enhance food security, nutrition, and income for rural women through agricultural support and entrepreneurial skill development within agricultural value chains.

During M4C Phase I, limited collaboration occurred with ILO and FAO, despite their roles in Pacific sustainable livelihoods and rural farmer support. UN Women and ILO globally collaborate on the care economy, presenting an opportunity to address unpaid care work's impact on market vendors' productivity and earnings. In Phase II, UN Women initiated discussions in 2023-24 with ILO on aligning efforts for women's economic empowerment and implementing the ILO Convention 190 to combat workplace violence and harassment.

In the Pacific, there is a lack of joint programmes on gender equality and women's economic empowerment between UN Women and other UN agencies, despite nearly 60 joint UN programmes in the region. One notable joint programme is the SDG initiative involving six agencies across five Pacific countries, focusing on economic diversification and digital transformation. Although UN Women is not part of this specific programme, it establishes networks for inclusive skills development in entrepreneurship and green business. The absence of a gender-specific outcome in the current UNSDCF period highlights the need for a dedicated focus on gender equality to advance policies and programmes for women's economic empowerment, enabling UN Women to contribute through projects like M4C.

FINDING 4 Coherence

M4C has successfully partnered with governments and private sector organizations to promote policy coherence and implement market interventions. Improved coordination with donors and deeper engagement with national governments on women's economic empowerment, especially for women-led MSMEs, gender-responsive climate-resilient agriculture, and food supply chains, along with strengthened collaboration on financial and digital inclusion, are critical for achieving greater coherence.

During Phase I, M4C collaborated with national and local governments in Fiji, Solomon Islands, and Vanuatu by providing technical support to review market regulations to ensure greater gender responsiveness and participation of the MVAs in drawing up market disaster and climate change management plans. These regulations are in the process of formal adoption during Phase II.

As promoting employment and entrepreneurship are key issues in the design of the Women's Economic Empowerment Action Plan 2025-29 for Fiji and UN Women is also part of the National Task Force in which MVAs and women market vendors are included there are ongoing windows of opportunity for UN Women's technical support. Likewise in Samoa promoting livelihoods and economic development for vulnerable groups are key features in the National Policy on Community Economic Development, as well as the promotion of the role of women in supply chains in relation to the Food Systems Pathway 2030. Similarly, the National Development Plans of Fiji, Solomon Islands and Vanuatu all aim to increase women's economic empowerment.

With regard to the private sector, M4C has developed partnerships for financial literacy training under Outcome II with ANZ and Westpac banks, the National Bank and National Provident Fund of Samoa, the BSP and National Provident Fund of Solomon Islands and the National Bank and National Provident Fund of Vanuatu.

Partnerships with CSOs have been key for delivering training and providing services at marketplaces. The partnership with US Peace Corps has ensured continuous mentoring support over eight months to a group of five MVAs in Fiji on financial literacy and their uptake of financial services.

The M4C project also supported MVAs to engage with providers and CSOs for the provision of key services to vendors such as health check-ups, banking, awareness raising on women's rights as well as organizing events and celebrations. Examples of some of the providers include the Red Cross, Women in Business Development Samoa, Samoa Family Health Association, NOLA Samoa since 2024 (disability advocacy), YouSave (Provident Fund of the Solomon Islands) and the voluntary pension scheme in Fiji, Samoa and Vanuatu through the National Provident funds.

FINDINGS EFFECTIVENESS

| Key evaluation questions | Sub-questions |
|---|---|
| How and to what extent is the M4C project intervention on track towards achieving its key outcomes? Are there any differences in the achievement of outcomes between I and Phase II of the project? | <ol style="list-style-type: none">1. What were major internal and external factors influencing the achievement or non-achievement of the M4C outcomes?2. How did innovative solutions play a role in the achievement of the M4C outcomes?3. What strategies were most effective for achieving project results?4. Were there any unplanned positive or negative results? How did they affect the M4C projects in Phases I and II? |

Introductory statement

Four findings under effectiveness are presented according to the four outcomes of the M4C Phases I and II.

For more than ten years, M4C has been instrumental in empowering women market vendors by fostering inclusive marketplace groups, enhancing their socio-economic security, and advocating for gender-responsive governance. Initially focusing on market safety, M4C continues to empower women vendors to amplify their voices, diversify products, and establish micro, small, and medium enterprises. Through a holistic approach encompassing COVID-19 response, capacity-building, infrastructure improvements, and policy advocacy, M4C has delivered significant outcomes in promoting women's economic empowerment within market settings.

Unexpected outcomes

The M4C initiative has garnered significant interest and high-profile visits across various countries, with events receiving broad coverage in mainstream and social media through press releases and video statements shared on platforms like the UN website, Facebook, and Twitter. Market MVAs are expanding their scope beyond markets to include sales to restaurants and hotels, while also collaborating to form cooperatives. However, the M4C project launch in Samoa faced delays in 2022 due to COVID-19 border restrictions and political turmoil.

FINDING 5 EFFECTIVENESS M4C Outcome I

During M4C Phase I, a key focus was on organizing vendors into MVAs with established structures and governance processes. In Phase II, existing MVAs in Fiji, Solomon Islands, and Vanuatu were reinforced, and new ones were formed in Samoa. These ongoing initiatives aim to empower women market vendors, enhance MVA governance, and foster better cooperation among market management, local authorities, and MVAs.

The M4C achieved significant market vendor organizations by establishing and strengthening MVAs in 21 out of 25 targeted markets across four countries: Fiji: 13 out of 13 markets; Solomon Islands: 5 out of 5 markets; Samoa: 2 out of 3 markets and Vanuatu: 2 out of 5 markets. Out of the 25 markets targeted, 21 have registered MVAs, marking a significant accomplishment. M4C facilitated the development of MVA constitutions, provided leadership and conflict resolution training to members, and saw a significant increase in membership from 6,500 in 2015 to over 8,000 in 2018 and 2019, with a majority of MVAs by 2023 being led by women with at least 50% female leadership.

Table 11 Percentage of women in MVA leadership

| Percentage of women in MVA leadership positions by 2023 | | | |
|---|------|-----------------|------|
| Fiji | 74% | Solomon Islands | 80% |
| Samoa | 90% | Vanuatu | 100% |
| Membership of MVAs 2023 | | | |
| Fiji | 3010 | Solomon Islands | 596 |
| Samoa | 305 | Vanuatu | 4200 |

Source: Markets for Change Phase II: Fiji, Samoa, Solomon Islands, Vanuatu Report Number 2, UN Women Donor report, 2023 page 12

During the eight-year implementation of Phase I, the number of registered MVA members in three countries fluctuated due to both external challenges (such as market closures, tropical cyclones and COVID-19) and internal factors (such as membership drive effectiveness and ability to demonstrate value to vendors. To counter membership losses during the pandemic, MVAs are actively engaging in membership recruitment efforts. For instance, in 2020, UN Women reported a 17% decline in MVA membership across 17 associations, with specific examples like the drop in Sigatoka market membership and subsequent increase through a membership drive in 2022. The impact of COVID-19 on MVA membership was also felt in Nausori market in Fiji, where efforts are being made to increase membership from 120 paid members, including farmers, out of a total of 1000 vendors. Samoa and Vanuatu experienced pandemic-related setbacks in the M4C project during 2021-22 due to COVID-19 restrictions.

Women market vendors are empowered through MVAs, which have evolved in Phase II to independently organize activities and engage service providers. MVAs collaborate with organizations like the Red Cross for health check-ups, hold regular meetings, and contribute to biannual PWC meetings. They partner with various stakeholders, including CSOs, local governments, and international donors, to address members' needs and organize events. MVAs in Labasa, Lautoka, Levuka, and Suva markets in Fiji collaborate on marketplace crime prevention committees and plan to establish cooperatives to assist rural farmers in selling produce to local restaurants and hotels at affordable rates, similar to that established in Kadavu.

The PWC and PMC M4C governance mechanisms have facilitated the empowerment of MVAs and individual women vendors by fostering networking and collaboration among market vendors, managers, and local governments. Supported by UNDP, women vendors were equipped with skills to create presentations using laptops, enabling them to address concerns such as market infrastructure in meetings with authorities and stakeholders. This initiative empowered women to confidently advocate for their livelihoods in both governmental and non-governmental settings.



Participants of the MVAs Forum in Honiara, Solomon Islands in June 2024, together with UN Women and UNDP staff, and the Counsellor for Human Development at the Australian High Commission.
Photo: UN Women

Despite feedback indicating ongoing challenges faced by women market vendors and MVAs, there are opportunities for improvement in providing dedicated office spaces for MVAs within marketplaces. While some MVAs have received equipment from UN Women, securing a designated office space would enable them to store equipment, maintain records, and plan marketplace activities more effectively. In Fiji, potential office spaces in markets were either used for storage or not utilized, hindering the MVAs' operations. Contrastingly, in Vanuatu, certain MVAs successfully advocated for and obtained dedicated office spaces, enhancing their organizational capabilities.

Undoubtedly, the voice and agency of women vendors has been strengthened through the formation of MVAs. However, some MVAs in Fiji and Solomon Islands shared with the evaluation team that they felt that their concerns and issues, particularly on maintenance on market spaces are not always heeded by market managers and local governments. There have been instances reported when their proposals and requests are not responded to by local governments, who often cite lack of funds as reasons for non-implementation.

Consultations between MVAs and market management vary in frequency and type across different markets and countries. In Phase I, improvements were made in communication at M4C markets through the installation of PA systems, feedback boxes, and notice boards.¹⁴ MVAs were engaged in discussions on budgets, infrastructure, market management, health committees, and market by-laws, with some MVAs becoming permanent members of government decision-making bodies in certain localities.¹⁵ In Phase II, progress was

¹⁴ Markets for Change: Fiji, Solomon Islands, Vanuatu, Samoa, Final and 8th Annual Report, 2014-2021, UN Women Donor Report, page 27.

¹⁵ Fiji - Lautoka MVA: Commissioner Western's Taskforce Committee for Covid-19; Disaster Response Food Security taskforce committee; Lautoka Crime Prevention Committee. Nadi MVA: Nadi Crime Prevention Committee; Nadi. Disaster

seen in enhancing communication mechanisms in marketplaces, with full achievement in some markets like Solomon Islands and Vanuatu, and partial success in Fiji.

MVAs, markets managers, and council CEOs consulted by the evaluation team in Fiji shared a mixed picture as to the regularity of meetings with market managers and local councils. For example, regular quarterly meetings are held with the market manager at Sigatoka Market in Fiji, while some other markets in Fiji tended to be more sporadic with meetings taking place on an ad hoc basis as and when issues arise. In Vanuatu, the evaluation team observed that MVAs have gained the respect of councils and market managers through consistent meetings and updates. In Solomon Islands consultations on changes to the market infrastructure have involved the input and advice of the MVA members.

Consultations of market management with MVAs in the Solomon Islands, particularly at Gizo and Auki markets, involve discussions on market maintenance, repairs, and involvement in decision-making processes. The MVAs consulted by the evaluation team in Fiji, displayed limited knowledge of local government budgets and financial reports despite the information being publicly available. This lack of awareness poses challenges for MVAs in determining appropriate stall fees and assessing market revenue for maintenance purposes.

The biannual PWC meetings allow MVAs, market managers, and local governments to address marketplace concerns and collaborate on solutions. However, issues raised are not consistently resolved by the following meeting with some requiring medium term to long term solutions to be put in place. In Vanuatu, there is a call to enhance the effectiveness of PWC committee meetings to ensure concrete actions and results. Monitoring the consistency and substance of consultations between MVAs, local governments, and market managers over time poses a challenge due to changing leadership and relationships.

Some confusion or lack of clarity on what constitutes the proper functioning of an MVA occurs, especially for newly established MVAs. This has been the case in Samoa, where the Salelologa market vendors saw the need for an MVA and followed through with its registration and putting a constitution in place. In October 2023, a Getting Started Workshop was held in Samoa where interim MVA members selected by the market vendors attended. It was through this learning session where the selected market vendors gained initial knowledge and understanding on the objectives and how an MVA functions. Despite this effort, the MVA shared with the evaluation team that members, mainly women, still struggle with defining their roles and adequately supporting vendors, leading to a perceived exclusion of men from participation.

In some markets, multiple MVAs exist to address different vendor groups' needs. For instance, the Suva market in Fiji has two MVAs for distinct vendor categories. However, conflicts over leadership, representation, and management have been reported to the evaluation team in some MVAs, leading to the formation of splinter groups in places like Rakiraki and Nadi in Fiji. Additionally, confusion surrounds the roles of MVAs, local governments, and market managers in markets like Honiara in the Solomon Islands and Port Vila in Vanuatu, where MVAs have taken on responsibilities previously managed by local governments.

MVAs, market managers, and local governments collaborate effectively at the country level through the PWC mechanism, but there is limited cross-country exchange and learning which requires addressing language, terminology, and cultural differences. Some MVAs are taking innovative steps, like the Lautoka MVA in Fiji exploring the formation of

Committee. Vanuatu – SVMVA Port Vila Market Management Committee; Infrastructure Taskforce to improve Port Vila Market. NMVA: Luganville Market Management Committee; Infrastructure Taskforce to improve Luganville Market.

Solomon Islands – HCMVA: Honiara Livelihood Protection Sector committee for COVID-19. GMVA: Gizo Market Steering Committee; Western Province Disaster Management Committee.

Fiji - Lautoka MVA: Commissioner Western's Taskforce Committee for Covid-19; Disaster Response Food Security taskforce committee; Lautoka Crime Prevention Committee. Nadi MVA: Nadi Crime Prevention Committee; Nadi. Disaster Committee. Vanuatu – SVMVA Port Vila Market Management Committee; Infrastructure Taskforce to improve Port Vila Market. NMVA: Luganville Market Management Committee; Infrastructure Taskforce to improve Luganville Market.

Solomon Islands – HCMVA: Honiara Livelihood Protection Sector committee for COVID-19. GMVA: Gizo Market Steering Committee; Western Province Disaster Management Committee.

a cooperative to connect rural farmers with markets directly, potentially increasing income and diversifying clientele. Women in the Vueti Kadavu MVA have already formed a cooperative. In Vanuatu, MVA members are influencing provincial elections and engaging councils to address vendor-related issues, with plans for MVA leaders to participate in upcoming local government elections in Fiji being held for the first time after 18 years.

FINDING 6 EFFECTIVENESS OUTCOME 2

UN Women's efforts to enhance the socioeconomic security of women market vendors have yielded positive outcomes, particularly through financial literacy training in Phases I and II. This training has led to increased access to financial services and better management of savings and income among women vendors. However, challenges remain in scaling these initiatives to reach more vendors and markets, as well as in equipping women vendors with entrepreneurship skills and rural women with agricultural productivity and climate-resilient farming techniques.

UNDP led Outcome 2 of the project by investing in enhancing vendors' skills in marketing and financial literacy during Phase I. Vendors received tablets post-training, with selection based on their prior experience with digital marketing. In Fiji, 345 vendors utilized online platforms, with 40 using the MAKETE e-commerce platform for the first time. Throughout Phases I and II of the M4C project, UNDP effectively collaborated with local partners and private sector entities to provide financial literacy training and promote climate-resilient agricultural practices under Outcome 2 (see Annex IX for training programmes of partner financial institutions on financial literacy).

UNDP focused on enhancing financial literacy among market vendors through partnerships with banks and business hubs in Fiji, Samoa, Solomon Islands, and Vanuatu. Training sessions conducted by ANZ, Westpac, and other institutions enabled vendors to access banking services, loans, and financial planning advice, fostering financial inclusion for micro, small, and medium-sized enterprises (MSMEs). According to UNDP's information, 215 business training sessions were organised between 2014-2021, reaching more than 5,500 market vendors, with a particular focus on empowering women vendors. Additionally, UNDP's efforts in this period extended to training sessions for vendor-farmers, enhancing agricultural practices and economic resilience among over 5,300 participants.

In **Fiji** since 2014, the M4C project has collaborated with Westpac to offer financial literacy training in 10 markets, including remote areas like Levuka, Savusavu, and Labasa. In 2020, ANZ joined the initiative, expanding to Vanuatu and Solomon Islands, reaching around 1,000 participants in Fiji, 200 in Vanuatu, and 29 in the Solomon Islands. Both banks provide tailored programmes like Westpac's "First Financial Steps" and ANZ's "MoneyMinded," focusing on personal finance and business skills, with sessions accommodating 20-60 vendors, scheduled to suit their availability. The training has led to the opening of over 130 new bank accounts in Fiji post-2020, with UNDP supporting participant identification and programme evaluation. ANZ is piloting a savings programme, Saver Plus, in Fiji, while Westpac continues its support for women's economic empowerment through education grants.

In **Solomon Islands** between 2016 and 2021, the UNDP and Bank South Pacific collaborated to provide 35 training sessions to 835 market vendors. The sessions focused on enhancing financial literacy, business practices, record-keeping, customer service, and empowering women vendors to view themselves as businesswomen. Ongoing refresher courses were conducted at the Honiara Central Market and Auki Market during both project phases to support continuous learning and development.

In **Samoa**, a needs assessment survey of 100 women market vendors was conducted in 2021 to guide training efforts in Phase II. A partnership with the Samoa Business Hub enabled digital financial literacy training for women vendors. In Phase II, financial management sessions were held for 102 vendors in collaboration with the Samoa

Business Hub on Upolu and Savaii islands. Furthermore, 100 vendors received tablets to assist with business records and data management.¹⁶

In **Vanuatu**, during the latter part of Phase I, UNDP collaborated with the National Bank of Vanuatu, ANZ, and the Department of Agriculture and Rural Development (DARD) to provide financial literacy, business, and agricultural productivity training. The training programmes, conducted in Bislama language, included short refresher courses. In 2021, financial literacy training with the National Bank of Vanuatu (NBV) and ANZ Bank reached 292 participants, leading to the growth of small micro businesses and the expansion of vendors into retail shops.¹⁷ Testimonials in Annex X showcase the positive impact of these training activities.

The M4C project provided financial literacy training to many vendors, but a more structured and long-term plan is needed to reach a larger vendor population, including those not affiliated with MVAs. While M4C primarily works through MVAs, financial institutions are legally required to offer educational programmes to communities, placing the responsibility for financial literacy training on banks. Collaboration between financial institutions, government bodies, and development projects is essential for sustainable and inclusive financial education programmes for all market vendors. Additionally, there is a need for refresher courses to reinforce and expand financial skills, as highlighted by a financial literacy trainer in Fiji who emphasized the ongoing need for support and guidance.

Training opportunities provided by MVAs have the potential to boost MVA membership and empower women vendors economically. Informants suggested that a Training of Trainer (TOT) strategy could expand the reach of training programs. Due to time constraints and reliance on vending for income, MVA executive members may not be able to train others, but other organizations, Civil Society Organizations (CSOs), and community members were suggested as potential trainers by key informants.

Training on climate resilient agricultural practices

In addition to financial literacy training programmes, UNDP has worked to ensure sustainable livelihoods of vendor farmers through improved climate-smart and resilient agricultural practices and value-addition training. Over the years, it has supported numerous training sessions and market fairs in Fiji, Solomon Islands, and Vanuatu, benefiting over 5,336 vendor-farmers. Through these initiatives, farmers have adopted improved farming techniques, diversified crops, and engaged in value-adding activities, resulting in enhanced production quality and quantity. UNDP's collaboration with various governmental departments have further strengthened these efforts, focusing on areas like protective cropping, organic farming, and financial literacy training.

Box 2 Capacity building good practice example

¹⁶Markets for Change Phase II: Fiji, Samoa, Solomon Islands, Vanuatu, Report Number 2, UN Women Donor Report, 2023

¹⁷Markets for Change: Fiji, Solomon Islands, Vanuatu, Samoa, Final and 8th Annual Report, 2014-2021, UN Women Donor Report.

Good practice example
M4C in-depth MVA capacity building with US Peace Corps

The US Peace Corps is currently engaged in a comprehensive capacity building initiative in Fiji, specifically targeting women market vendors. This programme, developed in collaboration with UNDP as part of the M4C project Phase II, involves an eight-month Virtual Finance and Business Management Mentoring Programme for committee members from Labasa, Lautoka, Namaka, and Nausori markets in Fiji. The training includes financial literacy sessions and ongoing mentorship to support the application of acquired knowledge, with participation from permanent vendors and local farmers. Training sessions are held on a fortnightly basis to ensure continuous learning and development.

The financial literacy training for MVA committee members focuses on various topics through practical exercises and feedback sessions. The programme delves into financial literacy, product diversification, business plan preparation, loan proposals, grant applications, and cooperative establishment. This approach fosters a learning environment through hands-on experience, networking opportunities, and knowledge sharing among the members, aiming to streamline the process of direct produce purchasing from farmers by permanent vendors in the future.

The Peace Corps is advocating for the UNDP's family business model, which aims to enhance financial decision-making within households of women market vendors and their families, particularly farmer vendors. This initiative emphasizes community involvement and necessitates working closely with provincial governments to reach rural farmer vendors. In 2022, UNDP trained 35 couples and 5 village leaders in Fiji, along with six couples in the Solomon Islands, as part of this emerging programme.

Source: Evaluation team data collection

Results on increased socio-economic security for women vendors

UN Women faced challenges in Phase I regarding reporting on the M4C indicator for the socio-economic security of women market vendors due to difficulties in verifying increased income and savings claims without proper documentation. Although vendors self-reported improvements, the lack of evidence posed a challenge. The issue of verifying self-reported data is expected to be addressed in M4C Phase II. The end of 2023 reporting for Phase II includes indicators like access to financial services, engagement in climate-resilient practices, and developing home finance plans, with an additional indicator for family involvement. However, the lack of verification in reported numbers and delayed training data collection in Samoa and Solomon Islands due to funding constraints are noted. See Annexes I and II for reporting on results framework outcomes.

M4C commissioned the AKVO Flow¹⁸ to carry out surveys between 2016 and 2020 of market vendor profiles in Fiji, Solomon Islands, and Vanuatu. The surveys enabled data collection and analysis for some of the M4C results framework indicators. The exercise demonstrated the importance of survey data in monitoring the project's progress and areas that need further improvement. There is also a need to better align such survey findings with M4C's log frame and project indicators (See Annex XI for AKVO findings) .

FINDING 7 EFFECTIVENESS OUTCOME 3

Efforts to educate government stakeholders on the economic importance of women market vendors have led to more inclusive market regulations and bylaws. However, formal adoption and implementation of these changes by authorities are still pending in most cases.

Market managers and local governments including provincial and town councils shared with the evaluation team how the M4C projects brought about a significant increase in

¹⁸ Akvo is a not-for-profit foundation that creates open source, internet and mobile software and sensors. They work with those that improve infrastructure and services, for disadvantaged populations.

their awareness of the important role and contribution of MVAs to the growth and development of vibrant markets as centres of economic activity. They also became more aware of the plight of rural women vendors, who usually slept at night on the streets around the markets and welcomed and collaborated with M4C initiatives to improve their safety and security by constructing rural women's accommodation centres.

During Phase I, M4C facilitated consultative mechanisms between market vendors, market management, and local government bodies, with UN Women playing a key role in fostering these connections. By 2021, all countries involved in the project successfully held consultations in 23 markets, achieving targets set for Outcome 3. This initiative introduced the concept of continuous market improvements and emphasized the importance of 24/7 security in markets to ensure vendor safety and protect assets. Additionally, some local councils have expanded market spaces to include MSME areas, kiosks, night markets, and handicraft vendors, like in Rakiraki, Nausori, and Lautoka in Fiji.

These results were achieved also through the training of market managers and local governments on customer service, gender awareness, governance, leadership, market operations and the rights of MVAs. The continuous interchange through the PMC and PWC meetings and forums also built capacity and knowledge over time of both the rights holders and duty bearers on improved market operations and facilities as well as on women's economic empowerment. The evaluation team identified three women market managers in Fiji, Solomon Islands, and Vanuatu who are leadership role models within a traditionally male-dominated space.

M4C has been instrumental in developing gender-responsive frameworks like market ordinances, by-laws, and safety plans in Fiji, Solomon Islands, and Vanuatu, with plans to extend to Samoa in 2024. By 2022, market bylaws had been created for six markets in consultation with vendors and presented to local governments. Ongoing reviews and consultations with vendors are taking place in Fiji and Vanuatu, with the expectation of adopting draft market ordinances in 2024. In the Solomon Islands, a comprehensive review of market ordinances is in progress, focusing on key issues like violence against women and implementing zero-tolerance policies.¹⁹

FINDING 8 EFFECTIVENESS OUTCOME 4

M4C's investments in gender-inclusive market infrastructure during Phase I improved safety and accessibility. In Phase II, UN Women is guiding local governments and market management in designing gender-responsive infrastructure rather than overseeing construction. Market maintenance remains a key challenge, raising concerns about the adequacy and proper use of revenue.

Improvements in market infrastructure in Fiji, such as expanded sheltered areas, enhanced lighting, and provision of equipment like vendor tables and CCTV, have enhanced the working and living conditions for women market vendors. The M4C project prioritized shelter for rural women farmers through initiatives like UN Women tents and the establishment of new markets with overhead cover and designated spaces for farmers.²⁰ Market upgrades also focused on climate resilience and serving as safe spaces during disasters. Phase II emphasizes social infrastructure capacity building, involving women vendors in market design, and providing essential equipment like tents and CCTV to enhance safety and reduce crime.



Box 3 Market improvements in Samoa

¹⁹ Markets for Change Phase II: Fiji, Samoa, Solomon Islands, Vanuatu Report Number 2, UN Women Donor report 2023

²⁰ The extension to the Honiara Central Market (originally constructed in 1996) opened in June 2024 with a large undercover space and stalls for 100 vendors.

Market Infrastructure Improvements in Samoa

In Samoa, M4C strengthened three markets across Upolu and Savaii by providing essential operational equipment (chairs, tables, computers, tablets), security systems (CCTV cameras with TV screens), safety supplies (protective gear, first aid kits, cleaning materials), and storage facilities (water tanks and freezers). The strategic timing of this support proved particularly valuable during the COVID-19 pandemic, when the protective equipment helped safeguard both vendors and the general public accessing the markets. The security systems have been especially impactful, with CCTV cameras significantly reducing crime in market areas and enhancing women vendors' sense of safety.

UN Women's contribution to infrastructure amounted to 3,202,129.10 USD in the Phase I. Table below shows the amounts distributed for the different markets.

Table 12 UN Women contribution to infrastructure Phase I

| | |
|--|-------------------------|
| Suva City Council | USD 178,571.43 |
| Namaka Market | USD 178,571.43 |
| Lautoka Town Council | USD 178,571.43 |
| Rakiraki Town Council | USD 1,428,571.43 |
| Labasa Town Council | USD 178,571.43 |
| Port Vila Market Sanitation Project | USD 200,000.00 |
| Honiara Central Market Picket Fencing and Minor Refurbishing Works | USD166,435.69 |
| Munda Market Improvement and Development Project | USD 50,784.65 |
| Renovation and Extension Municipal Market House in Luganville | USD235,704.74 |
| Construction of the New Market House at Melemaat | USD 58,723.24 |
| Construction of New Market House at Emua | USD65,092.07 |
| Construction of New Market House at Beverly Hills | USD58,723.24 |
| Levuka Town Council | USD 183,486.24 |
| Suva City Council (Vunisea Market) | USD31,250.00 |
| Ba Town Council | USD 178,571.43 |
| Savusavu Town Council | USD 321,428.57 |
| Auki Central Market Fencing and Concrete Pavement works Project | USD142,872.76 |
| Nausori Town Council | USD 276,785.71 |
| Total | 3,103,129.10 USD |

Maintaining infrastructure and equipment like CCTV cameras, fans, and laptops poses a significant challenge in most markets, with issues like defective construction in new markets, such as in Rakiraki, Fiji, where inadequate guttering led to ceiling damage. Market vendors frequently emphasize the need for better maintenance, which ties into setting appropriate stall fees that balance affordability for vendors with covering market expenses. In markets like Nausori and Nadi, operational costs surpass revenue from fees, highlighting financial challenges. Additionally, discrepancies exist in implementing user fees for bathroom usage among different markets, impacting the upkeep of facilities despite the fees collected for repairs and cleaning.

Market revenue from vendors' fees is meant to cover basic maintenance, but issues with cleanliness, safety, and access to sanitation facilities were noted in Fiji, Samoa, and the Solomon Islands. In Vanuatu, the local government delegating responsibility to the MVA in Port Vila for certain activities including market entrance fees raises the question as to whether this is an appropriate role for an MVA. Challenges like inadequate water and sewage drainage were observed in a couple of Fijian markets, impacting vendors and the

councils' operational capacity during and post the COVID-19 pandemic. During the COVID-19 pandemic, user fees were waived but are being re-introduced to cover maintenance and cleaning costs of sanitation facilities. Discussions on appropriate stall fees and potential fees for toilet use are ongoing, with resistance from vendors to fee increases despite the need to cover maintenance costs and repay construction loans. The balance between revenue generation and vendor affordability remains a key consideration across M4C markets. In Fiji, market entrance fee payment methods are advancing with the implementation of electronic systems in some markets, enhancing record-keeping and accountability. Previously, vendors had to pay fees in person at their stalls, but now some markets require them to electronically pay at the manager's office, with vendors reporting inconvenience and potential sales loss due to time away from their stalls.

MVAs continue to advocate strongly for infrastructure improvements, presenting local governments and town councils with pressing needs for market extensions, farm sheds for rural vendors, and additional toilets, along with their maintenance. Rising temperatures in marketplaces have also prompted requests for better cooling and ventilation systems, as well as the use of solar panels for electricity. While such infrastructure demands remain significant, reduced funding in Phase II has limited UN Women's support. UN Women has strategically refocused its support, emphasizing its core expertise: facilitating gender-responsive design and ensuring meaningful MVA participation in planning market improvements, rather than directly managing construction projects. This strategic shift better aligns with UN Women's mandate while maximizing impact within funding constraints.

Efforts for gender equality involve addressing the presence of young children in markets and rural women's centres, with stakeholders recognizing the need for childcare support like creche facilities to benefit vendors and children. Certain newer markets and rural women's accommodation centres have sufficient space that could be utilized for establishing childcare areas. M4C Phase II aims to connect MVAs with service providers like UNICEF and Save the Children NGO for child protection support, yet challenges arise due to regulations mandating local councils and market managers to assume responsibility and liability for caring for children.

Box 4 Creating a better marketplace

Creating a better marketplace – Gizo Market, Solomon Islands

In collaboration with various stakeholders, including the Australian Government and UN Women, a new market opened in Gizo in 2019, expanding from 100 to 240 stalls. The market's construction was designed to withstand severe weather conditions and rising sea levels, providing a safer environment for vendors and the public. UN Women ensured women vendors had a voice in the market's development, incorporating features like water supply systems, sanitation facilities, and energy-efficient lighting for sustainability and accessibility. The completion of the market aims to boost economic opportunities and tourism in Gizo, benefiting vendors and their families, particularly women, by enhancing livelihoods and ensuring quick recovery post-disasters.

The President of Gizo GMVA stated, *“I would like to acknowledge the good working relationship GMVA has with the provincial government and the contractors. We were able to participate and influence decisions that mattered a lot to women vendors”*

Source: UN Women website, Celebrating Partnerships for Gender Equality in the Marketplace, Friday, 23 August 2019

Rural Women's Accommodation Centres

The establishment of rural women's accommodation centres in Fijian markets represents a significant M4C achievement in addressing critical needs for safe market access (see Annex XII for details and budgets). These centres have transformed market participation, enabling rural women vendors to access larger urban markets more effectively while ensuring their safety and comfort. Through secure overnight accommodation and

essential amenities, the centres have removed significant barriers to economic participation for rural women vendors.

The centres' evolution reflects a responsiveness to changing market dynamics, but also highlights systemic challenges. Accessibility issues for persons with disabilities underscore broader inclusivity concerns. Most of the rural women's accommodation centres in Fiji are built upstairs, due to flooding risks and limited space at the markets, with the exception of Suva and Ba.²¹ The struggle to balance affordable fees with maintenance costs reveals the precarious economics of public infrastructure in developing contexts. Moreover, the unofficial presence of children in these spaces points to deeper societal issues around childcare and unpaid care work of women in the informal economy.



Nausori Market Rural Women's Accommodation centre, Fiji



Namaka Market Rural Women's Accommodation Centre, Fiji

The evaluation team was informed by the MVAs that more such rural women's accommodation centres are also needed in Solomon Islands and Vanuatu where most of the vendors are rural farmers. For example, women farmer vendors travel five hours to reach the Santo market in Vanuatu highlighting the need for such centres.

Building on current achievements, future development could focus on:

- Expanding accessibility features in new and existing centres
- Integrating childcare facilities to support women vendors
- Developing sustainable funding models that balance affordability with operational costs
- Coordinating with existing rural development initiatives

However, their continued evolution and potential replication should be accompanied by broader policy analysis and measures addressing rural development, transportation infrastructure, and gender equality.

Market Disaster Risk Reduction Measures

M4C's dual approach to disaster preparedness and resilience, combining infrastructure improvements with comprehensive disaster management planning, has effectively safeguarded markets against major disasters such as Category 5 cyclones, sea level rise, and floods. This strategy not only protects markets from immediate threats but also ensures their long-term sustainability and economic viability in the face of escalating climate challenges.

This approach has led to the construction of new markets in Fiji (Namaka, Nausori, Rakiraki, Levuka) and Solomon Islands (Gizo) and Vanuatu with climate-resilient features such as elevated locations, sea walls, improved drainage systems, and cyclone-proofing structures, significantly reducing their vulnerability to climate-induced disasters.

²¹ Being located upstairs makes the centres inaccessible to persons with disability. There is provision for a lift at the new Namaka market and one planned for the Nausori market. There is access via an adjoining mall escalator to the Lautoka market rural women's accommodation centres but the escalator is not in operation. In the new market in Levuka, there is a planned lift for the two-tiered market as a whole.



Rakiraki market, Fiji with upstairs spaces designed for potential small businesses.

Equally important has been the development and implementation of disaster management plans. By the end of Phase I in 2021, 12 Fijian markets had government-approved climate-resilient disaster response plans in place, complete with evacuation procedures and strategic signage.

The effectiveness of these plans was demonstrated in 2020 when municipal councils and MVAs in Fijian markets²² successfully activated their disaster management plans before tropical cyclones Harold and Yasa. Similarly in 2021, as Tropical Cyclone Ana approached, consistent communication enabled timely activation of marketplace disaster plans. These plans now include swift assessments of emergency shelter readiness, ensuring thorough preparation. By 2023, disaster plans were established for 13 marketplaces in Fiji.²³

The M4C team collaborated with various organizations in Samoa to conduct a thorough disaster risk assessment at Salelologa Market and provided training to vendors and staff. A similar assessment was carried out at Fugalei Market in Samoa. In the Solomon Islands, disaster preparedness plans are in place for four marketplaces, while in Vanuatu, plans were established for two markets with others in progress. The construction of new markets in Fiji and the Solomon Islands incorporated resilient features like higher ground, sea walls, and drainage systems to mitigate climate-related risks.

Box 5 MVA inputs to Levuka market construction in Fiji

The Levuka Market on Ovalau Island in Fiji, destroyed during Cyclone Winston in 2016, is being rebuilt and is set to open in 2024 with support from the Australian, Canadian, and New Zealand governments under M4C. The new market design, influenced by the input of MVA members, particularly women, includes features such as an integrated cooperative space, space for wheelbarrow boys, accessibility features like ramps, a dedicated office space for efficient management, areas for SMEs, a cold storage facility, and plans for a quality circle programme to enhance productivity and quality for vendors.

²² Markets in Rakiraki, Tavua, and Ba were affected by TC Harold, while Savusavu, Labasa, Rakiraki, and Levuka markets were impacted by TC Yasa.

²³ Ba, Labasa, Lautoka, Levuka, Namaka, Nadi, Nausori, Rakiraki, Savusavu, Sigatoka, Suva, Tavua, and Vunisea.

Climate change initiatives

The United Nations Capital Development Fund (UNCDF) and UN Women (M4C and Women's Disaster Resilience Programme (WDR) are collaborating on climate insurance in Phase II. The initiative aims to develop a climate parametric microinsurance product to support market vendors and farmers in Fiji, with plans to extend to other M4C countries. The programme's strengths include a quick payout mechanism based on trigger events, supporting vulnerable communities, and offering a 50% premium discount for women to promote gender-inclusive financial services.

Parametric insurance models, despite their quick payouts, face a critical flaw due to mismatches between trigger events and actual losses, potentially leaving beneficiaries uncompensated for significant losses beyond preset parameters. The interest in Vanuatu's program from CSOs indicates its potential for regional expansion but underscores the necessity for tailored adaptation to diverse Pacific contexts with varying climate risks and market structures. The UNCDF's climate insurance initiative for market vendors is a crucial step toward enhancing climate resilience, contingent on continual improvement through user feedback, enhanced trigger mechanisms, and alignment with broader resilience strategies. By combining insurance with investments in adaptive infrastructure, livelihood diversification, and market system strengthening, a holistic approach can address both symptoms and root causes of climate vulnerability in Pacific communities, fostering a more resilient economic environment for vulnerable populations.

FINDING 9 HUMAN RIGHTS AND GENDER EQUALITY

UN Women has been empowering women market vendors through M4C for ten years, supporting vulnerable women in informal economies across four countries. Efforts are being made to include more marginalized groups like rural women farmer vendors, but there is no specific strategy to proactively reach persons with disabilities and diverse backgrounds for training and economic opportunities at markets.

M4C empowered women market vendors with tools to enhance their agency and economic well-being. At the same time, raising awareness and sensitizing stakeholders such as market managers and local governments on gender equality and women's empowerment helped with institutionalizing inclusive processes of consultations with market vendors and gender responsiveness within market bylaws and regulations.

| Key evaluation questions | Sub-questions |
|--|---|
| To what extent did the M4C projects identify and engage with the most marginalized groups within the context of upgrading markets and promoting women's economic empowerment (e.g. women with disabilities, or from minority groups)? | <p>1. What strategies worked to meaningfully engage the most marginalized groups (leaving no one behind)? What type of benefits (or potential harm) were realized?</p> <p>2. To what extent did the M4C projects and UN Women actively identify and address the social norms and structural barriers to facilitate an enabling environment and safety for women in the markets?</p> |

Building on the learnings from M4C's close engagement with women vendors, there is an opportunity for UN Women to support women vendors and MVAs on MSME, cooperative development, and climate resilient farming to enable livelihoods diversification and sustainable income generation.

M4C was able to include rural farmer vendors in financial literacy trainings as well as provide them with physical shelter and safety at the marketplaces across the four countries. In Fiji, rural women's accommodation centres at the marketplaces constructed during Phase I meant that the rural vendors no longer had to sleep on the streets around the markets and be exposed to violence and harassment. All project markets in Fiji and Solomon Islands were provided with tents under Phase I which were initially set up for social distancing due to the COVID-19 pandemic.

In Phase II, UN Women is responding to requests, for example at Gizo market in Solomon Islands, for refurbishment of tents, which have worn out over time. In 2023, arrangements were being made to supply UN Women tents to three markets in Samoa. In the construction of newer markets like Namaka, Rakiraki, Nausori, Savusavu and Levuka in Fiji, Gizo in Solomon Islands, and Beverly Hills, Emua and Mele Maat in Vanuatu more rural vendors were allocated covered vending spaces.

Some MVAs have members living with disability. For example, the Levuka MVA in Fiji shared with the evaluation team that it has 100 members, three of whom are persons with disability. UN Women reports that in Suva, rural vendors have their own rural associations – for vegetables, for fish, etc. Out of 429 members, only 70 of rural vendors are members of the Suva MVA. It was suggested by stakeholders in Fiji interviewed that the voice of the rural vendors needs to be better heard.

Phase II of the M4C has been placing increased emphasis on reaching women farmers at the community/village level through the piloting of a family business model that is targeted at family members (husbands and children) as well as persons with disabilities in the family and community. This is a strategic gender equality approach to further empower rural women vendors, who have become financially literate and have their own bank accounts opened through the M4C project. The family-focused training in financial literacy and agricultural business management creates a supportive environment where women vendors can exercise greater control over their market earnings. This approach transforms household dynamics, enabling women to play stronger roles in financial decision-making.

Markets in the three countries, including newer ones such as Namaka and Rakiraki in Fiji, Gizo in the Solomon Islands, and Beverley Hills, Emua, and Mele Maat in Vanuatu, have been either built or improved through the M4C initiative. These markets now feature ramps and facilities that cater to persons with disabilities, ensuring accessibility for both vendors and customers. Further enhancements are needed in other markets to enhance their inclusivity. The presence of vendors with disabilities in market settings is limited, primarily influenced by challenges related to accessibility and personal preferences favoring home environments over public spaces.

Nevertheless, there are a number of elderly women and pregnant women and children present at the markets. The AKVO survey for 2019 showed that there were more elderly vendors overall in Fiji (10%) than in Solomon Islands (1%) and Vanuatu (4%). With the exception of Suva and Ba, most of the rural women's accommodation centres constructed in Fiji are located upstairs within marketplaces and therefore not easily accessible to persons with disability. In Lautoka market, Fiji, the evaluation team observed that there is an escalator from the adjacent mall to the car park where the accommodation centre is situated, but it is not operational. The local council is responsible for the mall and escalator, but the escalator repair is not under the market management. The new market at Namaka has a lift installed, while provision for one is foreseen at the Nausori and Levuka markets.

UN Women is working with some organizations of persons with disabilities (e.g. Fiji Disabled People's Federation (FPDF) and Nuanua O Le Alofa (NOLA) in Samoa). The Federation attends PWC and PMC meetings in Fiji, providing inputs on improving accessibility within markets, especially for persons with disability.

The FPDF stressed with the evaluation team the importance of accessibility audits within marketplaces, for which an agreement with the local government CEO and market manager is required. It calls on UN Women to promote this idea with market CEOs and managers and have them commission the Federation to conduct accessibility audits.

In Samoa, stakeholders expressed the view that there needs to be more focus on disability inclusiveness at the markets and greater involvement of existing disability organizations in Samoa in conducting disability assessment services and audits. The evaluation team heard from informants that more could be done to for M4C to collaborate with DFAT development partners to move ahead on Gender Inclusion and Disability by involving the disability rights organization NOLA (Nuanua O Le Alofa) and to ensure a more concerted focus on disabilities and gender equality within marketplaces. This has been followed up on with NOLA joined the PWC during an initial meeting with the M4C team on 2 July 2024 whereby they confirmed their willingness to conduct an accessibility audit and assessment for the project market sites as part of Outcome 4 of the M4C Project.

Market managers and duty bearers could benefit from enhanced training on disability rights and universal access principles to ensure market facilities and services are accessible to all users.

While a key issue for persons with disabilities, both vendors and customers, is accessibility to marketplaces, a specific UN Women strategy to create economic opportunities for persons with disabilities to produce and sell at markets to enhance their income and agency is lacking. This is bearing in mind the fact that according to a recent census²⁴, 13.7 per cent of the population in Fiji is living with a disability.

In terms of ethnicity, the AKVO survey of 2019 in Fiji found that 61 per cent of vendors were Indigenous Fijians (I-I) and 37 per cent Indo Fijian. The evaluation team observed during market visits in Fiji that most rural vendors appeared to be I-Taukei, while many of the resellers or permanent vendors were Indo Fijian. The M4C project is working to better support and address the specific needs of these indigenous rural women vendors by facilitating their access to training opportunities on Fridays when they come to the markets, using the accommodation centres as a venue, as well as training them and their families on financial literacy.

MVAs shared with the evaluation team that some vendors and MVA members are from the LGBTQI+ community. While there are some high-profile media cases of discrimination²⁵ MVAs indicated they did not face discrimination at the markets, While the approach of M4C is universal access of interventions for all vendors, the evaluation data collection and document review process did not yield evidence on specific actions taken under M4C to ensure outreach and inclusion of diverse SOCIESC. Nevertheless, the evaluation team noted that UN Women collaborates on awareness campaigns with DIVA (Diverse Voices for Action) founded in Fiji in 2011, which could lead to opportunities to be more inclusive in M4C interventions.²⁶

The family business model implementation of which is nascent is providing an opportunity to engage men as family members (husbands, brothers and sons) as well as daughters and family members with disabilities in rural communities. One of the M4C output indicators tracks the number of market vendors (in pilot) who report an agreed home finance plan

²⁴ Page 13, 2017 Population and Housing Census Release 1, *Age, Sex, Geography and Economic Activity*, FBoS Release No: 1, 2018, 5 January 2018

²⁵ While Fiji was the first Pacific nation to pass a law decriminalizing consensual homosexuality through the Fiji National Crimes Decree on 1 February 2010, there are some hate crimes against LGBTQI+, e.g. in May 2018, a young transgender woman was brutally murdered in Suva and in the Fiji Human Rights and Anti-Discrimination Commission called for the Fiji Police Force to thoroughly investigate the death of a 19-year-old sex worker, a member of the LGBTQI community, who reportedly died following an alleged violent attack in Lautoka in April 2024.

²⁶ DIVA made a submission for the 2013 Fiji Constitution process, and together with four other groups managed to have sexual orientation, gender identity, and expression included in the Bill of Rights in the Fiji 2013 Constitution, one of few in the world with this strength of language. It is currently conducting the first Lesbian, Bisexual, Transgender and Intersex (LBTI) human rights and social justice research, developed, carried out, and analysed by and for the LGBTQI community.

with spouse/family members. From 30 in Fiji and 15 in Vanuatu in 2022 this grew to 200 in Fiji, 30 in Solomon Islands and 116 in Vanuatu in 2023. Developing this approach further would benefit from greater collaboration with FAO and ILO and relevant government agencies for technical inputs on climate resilient agricultural production and development of farming community cooperatives and MSMEs in and around markets supported by adequate funding.

FINDING 10 ORGANIZATIONAL EFFICIENCY

| Key evaluation questions | Sub-questions |
|---|--|
| How and to what extent does the M4C efficiently implement good practices in results-based management and what knowledge management and monitoring mechanisms were developed and used for the achievement of project outcomes? | <ol style="list-style-type: none"> 1. Were human and financial resources and activities adequate? 2. Were interventions well-coordinated and were they delivered by UN Women in a timely manner? 3. To what extent and how were lessons learned from monitoring and reporting identified and shared between market locations? Did they inform new efforts, or improve existing efforts? |

The governance and management structures of the M4C project, including the Project Working Committee (PWC) and the Project Management Committee (PMC), have facilitated broad stakeholder participation, leading to successful outcomes in Phase I and progress in Phase II. However, Phase II faces budget constraints, prompting UN Women to reduce direct involvement in infrastructure projects. Staff turnover and recruitment difficulties pose human resource challenges, especially at the beginning of Phase II, highlighting the need for improved internal project management systems to enhance intervention delivery efficiency.

Financial Resources and Management

The implementation of Phases I and II faced timeline overlaps due to various donor timeframes and no-cost extensions, causing delays in utilizing Phase II funds in Samoa and Solomon Islands. Adequate funding in Phase I facilitated infrastructure development like rural women's accommodation centres in Fijian markets and market improvements in Solomon Islands and Vanuatu, alongside equipment provision such as tents, CCTV, and laptops. However, during Phase II, service providers in Fiji increased costs by up to 30%, leading to reduced programme activities and combined workshops to save on travel expenses. While Phase II resources are sufficient for ongoing capacity building programmes, additional resources could support programme expansion to reach more women vendors and markets and enhance monitoring, reporting, and knowledge management functions.

Donors have raised concerns about the slow expenditure of funds during the initial years of Phase II in Samoa and Solomon Islands. While some funds are flexible and can be utilized over the project's five-year duration, there is preoccupation over underutilization, particularly evident in financial reports showing only 18 percent of the DFAT allocation spent by UN Women between 2021-2023. In Fiji and Samoa, funds from MPTF were to be spent first by June 2023, with DFAT bilateral funds expected to follow, yet a significant portion remained unspent, with 80 percent and 68 percent remaining in Fiji and Solomon Islands, respectively. External factors also affected implementation of the M4C at different stages (see below under Finding 11).

Table 13 Donor funding expenditure (in US dollars)

| Samoa Phase II | Opening balance | Contribution revenue | Closing balance | Available resources |
|--------------------------|---------------------|----------------------|---------------------|---------------------|
| Jan-Dec. 2021 | 1,947,512.40 | | 1,803,252.22 | |
| Jan-Dec. 2022 | 1,803,252.22 | 487,009.80 | 2,254,187.22 | |
| Jan-Dec. 2023 | 2,254,187.22 | 443,695.0 | 2,565,655.90 | 2,304,005.97 |
| | | | | |
| Solomon Islands Phase II | | | | |
| Jan-Dec. 2022 | | 1,719,494.03 | 1,592,124.10 | |
| Jan-Dec. 2023 | 1,592,124.10 | 1,096,252.01 | 2,527,531.76 | 1,911,162.10 |

An agreement with DFAT in Samoa has enabled the reprogramming of funds to upgrade the Fugalei Market in Apia for the Heads of Commonwealth States’ meeting in October 2024. This initiative allowed utilization of M4C funds to enhance the market and organize an exhibition to showcase M4C work to Commonwealth Heads of States, MVAs, and market vendors. Additionally, communication materials for social and mainstream media are to be developed as part of this effort.

Human resources

Recruitment and retention challenges have arisen in Phase II in a context of “brain drain”, with some skilled professionals leaving for countries like Australia and New Zealand. The project faces vacancies in key positions as staff from Phase I departed over less attractive contractual terms. Efforts to harmonize position grades across UN Women have led to gaps in institutional knowledge, hindering quick replacement of expertise. Recruitment of two key positions of M4C national project coordinators in Samoa and Solomon Islands were still underway in 2024. Delays in recruitment and training of new staff, along with gaps in senior management positions, have affected operational oversight and project delivery timelines.

Governance structures

The Markets for Change project's governance structure includes a Regional Project Board, Project Management Committee (PMC), and Project Working Committee (PWC) in each country. The Regional Project Board oversees annual plans and proposals, while the PMC collaborates on evaluations and decision-making. The PWC focuses on implementing PMC decisions. Biannual PWC meetings facilitate knowledge sharing among women market vendors, but a challenge for Phase II is diversifying and broadening attendance due to the requirement for MVA executive committee members to participate.

UN Women staff report that the governance structures instituted under the project has led to greater ownership of the Markets for Change project at the national level. It has ensured that national stakeholders remain engaged in the project management, implementation, and key direction.

The evaluation team observed that the PMC and PWC meetings were occasionally merged, especially when addressing common topics like COVID-19 response plans and AKVO survey results. These meetings serve as crucial platforms for MVAs, markets managers, and local governments to address market-related issues and facilitate cross-market exchanges. Stakeholders highlighted the importance of more timely circulation of documents before meetings to enhance preparation, as well as the need for more frequent updates and inputs during the annual Regional Project Board meetings.

FINDING 11 ORGANIZATIONAL EFFICIENCY

The formation of MVAs aimed to empower primarily female vendors and enhance coordination for project implementers. However, improving synergy and sequencing interventions for efficiency during Phases I and II is needed. Delays in fund transfers across four countries, including those to UNDP for Phase II activities, are impacting timely project delivery, with the 2023 tranche delayed due to a new UN financial system.

Inter-agency Collaboration

UN Women and UNDP collaborate through M4C to enhance the socio-economic security of women market vendors. Despite their close physical proximity in shared offices across four countries, the agencies tend to execute activities independently. Staff at UN Women country offices express uncertainty about coordination mechanisms, leading to some confusion in communication, reporting, monitoring, evaluation, and meeting project indicators.

Operational Challenges

During the initial phase of Phase II (2022-mid-2024), UN Women faced some operational challenges highlighted in interviews by staff, market stakeholders, and rights holders. These challenges included delays in fund transfers for planned activities, leading to cancellations or postponements across intervention countries. In specific cases in the Solomon Islands and Vanuatu, activities proceeded with upfront costs covered by MVAs, with delays in post event reimbursements undertaken. Additionally, staff and consultants at times had to bear travel expenses due to shifting schedules and delayed document submissions, resulting in late per diem payments

Budget management remains centralized at the Fiji MCO, in line with UN Women's institutional requirements for financial oversight and accountability. Thus, limited decentralization of operations (specifically budget transfers) to the M4C country teams for implementing activities on time also contributes to delays.

Staff called for project acceleration plans to be put in place, review of operational procedures at the MCO, and for a Pacific-focused staff training on Quantum. Although the latter has been initiated, staff are yet to be fully trained on its specifics.

Delays in fund transfers at UN Women are attributed to challenges in transitioning from Atlas to Quantum IT systems, alongside issues like maintaining paper-based systems and slow familiarization of staff with Quantum. Centralized budget management at the UN Women Fiji MCO level, with limited decentralization for timely budget transfers to country teams, is a key factor in causing delays, under M4C Phase II. To address these delays, staff have proposed project acceleration plans, operational procedure reviews, and Pacific-focused Quantum training, which is ongoing but not yet fully completed for all staff.

External Factors

The implementation of M4C activities faced several contextual challenges across countries. COVID-19 impacted the region in waves, first reaching Fiji in 2020, then affecting Samoa and Vanuatu in 2022 with lockdowns and border closures. Natural disasters, particularly cyclones and floods, required additional programme adaptations in affected areas. National elections and inward travel restrictions (notably in Samoa) further necessitated timeline adjustments. These multiple external events required M4C to both respond to immediate needs and reschedule planned interventions accordingly.

FINDING 12 ORGANIZATIONAL EFFICIENCY

Efficient communication strategies have boosted the programme's visibility and impact through various media platforms. Phase I introduced valuable tools for training and market safety improvement, but a lack of human resources for monitoring and evaluation hindered comprehensive reporting and identification of scalable models. This limitation persisted into Phase II, affecting long-term impact assessment and innovation replication.

M4C, UN Women, and UNDP staff generate reports on annual work plans, donor reports, and indicators for women's economic empowerment. However, the evaluation notes a lack of tracking cumulative results for different beneficiary groups and unclear disaggregation of vendors and farmers across locations. Current output indicators may not fully capture all project aspects, like the Family Business Model. The AKVO survey highlighted areas for improvement, emphasizing the need to align survey data with project indicators. Addressing the funding gap for Phase II could enhance internal capacity and lead to more comprehensive project analysis and strategy development.

M4C developed various knowledge products during Phase I, including toolkits, market profiles, and reports on market resilience to climate change and disaster risk reduction in Fiji, Solomon Islands, and Vanuatu. Safety and discrimination assessments were also conducted. Plans are underway to consolidate these resources for future initiatives, such as economic empowerment training for women in the Pacific. A training package for Market Vendors in Fiji, Vanuatu, and the Solomon Islands was created but remains unpublished. These materials, along with other project documents and testimonials, offer valuable insights (see Annex V for the list of M4C knowledge products).

PMC and PWC meetings have facilitated valuable knowledge exchange and learning. Increasing online and in-person exchange of knowledge materials among M4C country teams, stakeholders, and right holders within and beyond the four countries throughout Phase II could boost learning and progress toward Women's Economic Empowerment (WEE) goals in the Pacific region.

FINDING 13 SUSTAINABILITY

| Key evaluation questions | Sub-questions |
|---|---|
| <p>How and to what extent will M4C outcomes be sustained in the near, medium, and long term?</p> <p>What difference has the M4C project made in terms of socio-economic security and livelihood of urban and rural women, and if so, how?</p> | <p>1.To what extent did the M4C influence and contribute to increased ownership by national and local governments and CSOs of market improvements and women’s economic empowerment initiatives?</p> <p>2.In what ways will the benefits of the interventions continue, or are likely to continue?</p> <p>3.What market intervention models were generated that were innovative and sustainable?</p> <p>4.How can the M4C positive results be sustained, replicated, and expanded ?</p> <p>5.Did certain groups of women benefit more than others under different phases of the project? If so, why?</p> |

The M4C project has made lasting impacts by creating active MVAs, enhancing market infrastructure, developing inclusive regulations, and establishing disaster management plans. However, Phase II faces the challenge of transferring Phase I plans to local and national bodies and securing funds for maintaining the constructed infrastructure.

Market vendors, particularly women, along with market managers and local governments, emphasized the importance of social and physical infrastructure like market buildings and MVAs in sustaining M4C projects. The capacity building efforts enabled continuous empowerment of vendors post-project through training, networking, and support for forming vendor organizations and gender-responsive policies. Training opportunities in financial and digital literacy mainly benefited permanent and reseller vendors over rural farmers and part-time vendors due to logistical ease, with rural farmers forming a minority in MVAs in Fiji but being more prevalent in other countries like Samoa, Solomon Islands, and Vanuatu. Additionally, rural vendors across all countries benefited from shelter facilities, especially in Fiji where rural women's accommodation centres were established in multiple markets.

Formalization of MVAs as inclusive and effective representative marketplace groups

Twelve MVAs were established between 2015 and 2022 in Fiji with half of them being created midway through Phase I in 2017 (see Annex XII). There was one pre-existing workers' union in Lautoka in Fiji since 1993 which was brought under the fold of MVAs, while others were created from scratch. There were four MVAs in Solomon Islands established between 2015 and 2021. In Vanuatu, there were two MVAs established in 2015 and for Samoa, two MVAs were established midway through Phase II in December 2023 and April 2024.

The MVAs have improved their knowledge on leadership and governance, enhancing their ability to protect vendors' rights, engage with local authorities, and advocate for well-maintained and inclusive marketplaces. Despite progress, some MVAs faced leadership conflicts leading to the creation of splinter groups. Ongoing monitoring and training by M4C staff are crucial to promote transparency and accountability among MVA executives.

The work of MVAs has gained visibility and recognition, leading to increased engagement, partnerships, and fundraising opportunities through government grants. Regular meetings like the PWC and PMC gatherings with donors, stakeholders, and partners have showcased MVA achievements at various international events, including the UN Women National Markets Convention in Papua New Guinea in 2023 attended by Fiji, Samoa, Solomon Islands and Vanuatu MVAs, the 2024 Small Islands Development States meeting in Antigua, Barbuda, as well as at the UN Commission on the Status of Women (CSW) 68 side event in March 2024 in New York, which included a video message from a Fijian MVA and a Solomon Island MVA.²⁷ MVAs organize events like International Women's Day celebrations and maintain social media presence to promote gender equality and empower women²⁸. To enhance their impact, MVAs aim to host broader gatherings for sharing information and strategies in their countries.

Box 5 Market Vendors Forum Solomon Islands

Market Vendors Forum in Solomon Islands

The 2023 Market Vendors Forum for MVA executive members in the Solomon Islands gathered 61 women across the country, representing 73% of the total executive membership, to enhance leadership, networking, and learning opportunities. Discussions centered on MVA constitutions, governance, market assessments, and identifying achievements, gaps, and improvement areas. The Forum fostered constructive dialogue, knowledge exchange, and community-building, boosting self-esteem and confidence among female participants.

Source: UN Women donor report 2023

Establishment of gender-friendly market infrastructure

The M4C project improved market environments and safety for women vendors by constructing rural women's accommodation centres in Fiji, upgrading markets across various countries, and providing essential equipment like tables, chairs, CCTV cameras, tents, and sanitation facilities. These initiatives offer ongoing benefits such as safe shelter and a secure working environment for women market vendors, especially in new market structures. Though similar benefits could extend to rural vendors in Samoa, Solomon Islands, and Vanuatu, the challenge lies in maintaining and replacing equipment over time, necessitating increased accountability from market managers and local councils.

Gender responsive market regulations and by-laws

Efforts towards sustainability include developing gender-responsive marketplace regulations and frameworks, addressing specific gender concerns of market vendors. In

²⁷ Seruwaia Beci, President of the Ovalau-Moturiki Market Vendor Association in Fiji, advocated for increased women's participation in decision-making and for establishing safer market spaces for women. See video at <https://www.youtube.com/watch?v=VHgimrINF9A>

²⁸ Some MVAs (Lautoka, Namaka, Rakiraki, Namaka in Fiji, and Auki and Gizo in Solomon Islands) have a Facebook page for wider visibility and public outreach.

the Solomon Islands, collaboration between provincial governments and UN Women focused on reviewing market ordinances to tackle issues like violence against women and harassment in marketplaces. In Vanuatu, gender-responsive market ordinances have been drafted but not yet adopted, while in Samoa, activities on market regulations are scheduled for 2024.²⁹ The process of finalizing market regulations, including consultation with market vendors and stakeholders, is ongoing.

Institutionalization of market disaster plans

M4C has supported the development of market disaster plans in various countries, some of which are still in draft form. These plans differ in their explicit inclusion of gender issues and the role of women vendors and Market Vendor Association (MVA) functionaries. For instance, in Vanuatu, the Northern Island Market Vendors/Luganville Association for Change Disaster Response Plan aims to enhance preparedness for disasters such as cyclones and tsunamis, with a focus on timely responses to safeguard affected communities, particularly women. In the Solomon Islands, the Auki Market Disaster Preparedness Plan, although not directly mentioning gender, addresses the concerns of vendors, designating the MVA vice president as a key contact and establishing a dedicated MVA Disaster Response Team at the marketplace.

Box 6 Auki Market Disaster Preparedness Plan

Auki Market Disaster Preparedness Plan

“The disaster plan and actions outlined here, therefore, is intended for market vendors, market management, and other users of the marketplace who will benefit from increased awareness and preparedness for disaster events. The market-specific messaging is targeted at pre-disaster actions by vendors, and highlights important actions, roles, and responsibilities of market management and vendors during and after an emergency. It is vital, therefore, that the disaster plan is not only incorporated into market-related policies and, at time of review, the development of market ordinances, but also practised, and with an agreed communication strategy in emergencies must be in place, before any disaster strikes and effectively conveyed to vendors.”

M4C has supported disaster management plans in marketplaces with plans established for 13 markets in Fiji³⁰, Auki, and Honiara markets in the Solomon Islands, as well as markets in Vanuatu. Validation workshops were conducted for Gizo and Munda markets in the Solomon Islands. In Samoa, comprehensive disaster risk assessments were conducted for Salelologa market and Fugalei Flea Market, with training provided to vendors and staff. The assessment for Savalalo Fish Market is scheduled for 2024.³¹

Exit strategy

The M4C Phase II project document outlines an "extension-expansion-exit" strategy focusing on sustainability. This approach involves leveraging opportunities in existing markets (extension), new markets (expansion), and sustainability criteria for decision-making (exit). Each M4C country like Samoa, Vanuatu, Solomon Islands, and Fiji has unique contexts: Samoa just started Phase II, Vanuatu aims for market expansion, Solomon Islands government plans exit strategies for sustainability post-2026, and Fiji reaching more rural vendors and enhance business capacities is foreseen.

FINDING 14 SUSTAINABILITY

Phase II of the project aims to build on Phase I by introducing innovative models to empower rural women vendors. This includes reaching more women vendors, enhancing climate resilience in agriculture, and supporting individual businesses. Strengthening advocacy efforts and fostering collaborations with national governments, the private sector, CSOs, and other UN agencies is crucial. Additionally, enhancing local governments' capacity to manage and maintain markets is essential for long-term success.

²⁹Markets for Change Phase II: Fiji, Samoa, Solomon Islands, Vanuatu, Report Number 2, UN Women Donor Report No. 2023

³⁰ Ba, Kadavu, Labasa, Lautoka, Levuka, Namaka, Nadi, Nausori, Rakiraki, Savsavu, Sigatoka, Suva, Tavua,

³¹ Markets for Change Phase II: Fiji, Samoa, Solomon Islands, Vanuatu, Report Number 2, UN Women Donor Report No. 2

Private sector and CSO engagement

The project's sustainability strategy involves collaborating with the private sector and CSOs to offer services to market vendors. Partnerships with companies like BSP Bank, Vodafone, and various financial institutions have enabled women market vendors to access essential financial and business services. Through support from M4C II, market vendors have established beneficial partnerships, such as the Levuka MVA in Fiji working with organizations for microinsurance and green waste management.³² Additionally, MVAs are becoming key in organizing training programmes on financial literacy and MSME development, with financial institutions covering costs and providing materials, while UNDP currently supports logistics and travel, which service providers would need to manage for future sustainability.

Multiple MVAs have independently formed partnerships with CSOs through direct collaboration in providing services like health check-ups, first aid training, and addressing gender-based violence at marketplaces. These connections are being sustained and extended to continue offering services to MVA members and vendors. For instance, collaborations in 2022 between Namaka MVA and the Fiji Women's Crisis Centre educated 61 women market vendors on gender-based violence prevention, while the Solomon Islands Red Cross Society provided first aid and fire safety training to around 50 vendors and managers across different markets. In 2023, the Samoa Family Health Association organized mobile health clinics at various markets, and in 2018, the Vanuatu Women's Centre conducted safety assessments leading to plans for installing CCTV systems in markets to enhance security. UN Women documented these initiatives, which were confirmed by MVAs during evaluation interviews and focus groups.

Mentoring/coaching

Long-term mentoring and coaching provided by the US Peace Corps to vendors in four Fijian markets³³ significantly enhanced their financial literacy and skills. This approach, spanning eight months, proved more effective than short workshops, fostering application-based learning. The mentoring led to the development of business ideas among vendors, such as forming cooperatives to increase income and exploring new markets for their produce. Overall, sustained coaching for market vendors holds promise for long-term success and sustainability.

Cooperative development

The M4C project is working to advance cooperatives in communities, with recent efforts in Kadavu, Fiji, through a partnership between the UNDP, the Ministry of Trade, Cooperatives, Small Medium Enterprises, and the Itaukei Affairs Trust Board. A five-day session reached 220 participants, predominantly women, from four districts, reinforcing the Fijian government's backing of cooperative establishment. Following financial literacy training by the US Peace Corps under M4C, the Lautoka MVA is exploring the formation of a cooperative for women market vendors and farmers.

Family business model

Several development organizations, including CARE International, IFAD, and the Australian Centre for Agricultural Research, are collaborating to advance gender equality and climate-resilient agricultural practices in rural communities. The UNDP, through its M4C Outcome 2 interventions, is introducing financial literacy training in selected rural communities in Fiji and the Solomon Islands.³⁴ In partnership with the US Peace Corps, efforts also focus on enhancing climate-resilient agricultural production by adding value to produce, establishing cooperatives, and improving market access. UN Women has developed in 2019 as yet unpublished financial literacy training manual for farmer families and market vendors in Fiji, Vanuatu, and the Solomon Islands to promote gender equality within households and empower women in financial decision-making. Although these

³² Markets for Change Phase II: Fiji, Samoa, Solomon Islands, Vanuatu, Report Number 2, UN Women Donor Report No. 2

³³ Labasa, Lautoka, Namaka and Nausori

³⁴ 35 couples and 5 village leaders were trained in Fiji in 2022 and six couples in the Solomon Islands.

initiatives are in early stages, they hold potential for sustainable replication and could play a crucial role in empowering rural vendors through increased family engagement and support.

Transitioning into “Smart” Markets

Increasing competition from supermarkets, especially in Fiji, poses an economic threat to markets and vendors' livelihoods as supermarkets offer a wide range of products, including fresh produce. To counter this, markets and MVAs can tap into the hotel and restaurant market by supplying fresh produce directly at competitive prices, necessitating better delivery capabilities. One solution could involve transforming traditional markets into "Smart" markets in appealing locations, integrating tourism elements like handicraft showcases, to boost sustainability and revenue.

Addressing Funding Gaps

Over the past decade, the establishment of institutions like MVAs, capacity building of rights holders and duty bearers, and partnerships with governments and private sectors have paved the way for advancing women's empowerment, enhancing marketplace operations, and transitioning to formal economic activities.

Future efforts involve expanding to more markets in M4C countries and the Pacific, while strengthening existing programmes in MSME development, agricultural value chains, climate-resilient production, and gender equality at the community level. For example, Vanuatu has a small budget allocation under M4C Phase II with a small number of markets selected for the project, but duty bearers expressed the need to expand to more markets in the country and called for an increase in budget allocations.

To secure funding for these endeavors, effective communication and collaboration among UN agencies, government bodies, and donor countries are essential to coordinate and support interventions successfully.

4.LESSONS LEARNED

The evaluation team identified the following lessons learned based on a review of the Markets for Change project Phases I and II:

1. Supporting MVAs and facilitating their interaction with market management, government bodies, and stakeholders is crucial for promoting gender equality and women's empowerment. Highlighting successful outcomes for women in media and events can help secure ongoing support from authorities and donors to continue and enhance these strategies.
2. Empowering women in the informal economy, especially market vendors, involves short courses on financial and digital literacy. For long-term success, continuous coaching, mentoring, and development of technical and business skills are essential, along with access to financial services for startup capital. Supporting women's groups in forming cooperatives requires extensive training and follow-up. A sustainable training strategy, including training of trainers and collaborating with experienced partners, is crucial to reach more women.
3. Creating gender-friendly infrastructure in marketplaces is essential for supporting women in the informal economy by ensuring their safety, autonomy, and well-being, free from violence and harassment. Proper maintenance of this infrastructure, including tents, security cameras, and vending tables, not only provides physical protection but also enhances their income-generating

capabilities. These measures foster a conducive environment for women to work and thrive in the informal sector.

4. UN Women should focus on enhancing social infrastructure in marketplaces through collaboration, rather than overseeing public infrastructure projects. Their role includes working with donors, national, and local authorities to develop climate-resilient infrastructure with input from women vendors. Additionally, they empower vendor associations to meet the unique needs of women in these initiatives.
5. Providing childcare services at markets can reduce the burden of unpaid care work on women and promote early childhood development. This support empowers women vendors to engage more in economic activities like farming, selling produce, processing raw materials, and investing in small businesses. Addressing childcare needs enables women to participate actively in the economy and contribute to market growth while nurturing their children.
6. Implementing the 'leave no one behind' principle in the Pacific's informal economies requires analyzing and including disadvantaged groups like farmer vendors and re-sellers. Understanding vendors' profiles, status (part-time, full-time), and location (urban, rural) is crucial to tailor interventions and foster collaboration among stakeholders. Working with organizations, CSOs, communities, and churches is key to identifying and supporting the most vulnerable individuals. A targeted approach with organizations and agencies for people with disabilities is vital to enhance their economic opportunities and social inclusion in marketplaces and society.

5. Conclusions and Recommendations

Recommendations in this report draw on suggestions and information provided through interviews with women vendors, MVAs, market managers, local governments, UN Women staff, and other key informants, as well as the observations of the evaluation team members during market visits. Preliminary findings and recommendations were shared with M4C and MCO staff and presented online to the Evaluation Reference Group and feedback was obtained.

RELEVANCE

Conclusion 1

Based on Findings 1&2

Both Phases I and II of M4C responded effectively to both the practical and strategic needs of women in the informal economy for their empowerment and the promotion of gender equality in the four Pacific countries. Phase I was particularly relevant in the context of the COVID-19 pandemic, and climate-induced disasters, which increased vulnerability, the burden of care for women, and jeopardised

UN Women initially focused on women vendors' safety in markets, later expanding to enhance their socio-economic well-being through initiatives like establishing MVAs, improving market infrastructure, and building financial capabilities, potentially leading to MSME registrations. These efforts aligned with gender equality, climate-resilient agriculture, and MSME policies, involving various stakeholders from governments, donors, UN agencies, Pacific organizations, and private financial institutions.

The M4C project is crucial for rural women farmers, the main market vendors in Samoa, Solomon Islands, Vanuatu, and to a lesser extent in Fiji, where accommodation centres provided safe places for them to stay overnight. The project has been instrumental during and post COVID-19 by maintaining safe market spaces and supporting food security and livelihoods for vendors. However, reaching more rural vendors and their families in smaller markets and communities is challenging due to a significant portion of the Pacific region's population working in the informal economy.

Research and advocacy are crucial for affordable childcare services near markets, recognizing women's unpaid care work and enhancing early childhood development. Creating childcare enterprises can offer business opportunities for women. Improving market accessibility for individuals with disabilities, including elderly vendors and customers, is being addressed, but a specific strategy is needed to enhance economic opportunities for vendors with disabilities through collaboration with relevant organizations and government entities.

To enhance markets as economic centres in Pacific countries, it is essential to diversify and add value to goods, foster MSMEs in partnership with markets, offer on-site financial and social services, extend operating hours, promote tourism, and embrace "Smart" markets. These strategies aim to formalize economic operations within markets, fostering growth and sustainability in the region.

Recommendation 1

Enhance the relevance of M4C by designing a long-term inclusive strategy and interventions to reach a greater number of vendors and farmers in existing markets, provide deeper capacity building approaches that include mentoring and coaching support, and expand to other markets including rural and district markets.

Suggested key actions

- (i) Provide mentoring and coaching to vendors and MVAs to deepen their knowledge and strengthen their operations in the longer term;
- (ii) Collect statistics and research the feasibility of providing childcare at the markets and for children to stay in rural women’s accommodation centres and pilot a childcare initiative;
- (iii) Conduct research and consultations to support the potential evolution of “Smart” markets as 24/7 operations, with diversification of products and services (health clinic, banking, nursery, etc.) and the promotion of tourism and markets as dynamic economic hubs with opportunities for women run MSMEs and access for customers and vendors with disabilities.
- (iv) Enhance current levels of participation and representation of M4C’s rights holders in government taskforces, committees, and platforms focused on women’s economic empowerment. This could help consolidate the role of MVAs to advocate for vendors’ rights and needs, ensure their inputs in infrastructure design and maintenance of markets and policy developments on women’s economic empowerment more generally.
- (v) Design and implement a strategy to provide more persons with disability access to economic opportunities at markets in collaboration with government and NGO entities such as Fiji Disabled Peoples Federation, Nuanua O Le Alofa in Samoa, People with Disabilities Solomon Islands, the Vanuatu Society for People with Disability and the Pacific Disability Forum.

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| Targeted stakeholders | MCO and M4C Management MCO Planning, Monitoring and Operations teams |
| Priority: High | Timeframe: Q4 2024 - Q1 2025 |

COHERENCE

Conclusion 2

Based on Findings 3&4

Throughout the decade long M4C project implementation UN Women engaged both rights holders and duty bearers in a unique niche area of marketplaces which hitherto had not received much attention as a target for women’s economic empowerment. Leveraging its coordination mandate and gender expertise UN Women collaborated with a range of private and public sector actors as well as CSOs in all four countries to deliver interventions critical to organizing women

M4C advanced women's economic empowerment by leveraging UN Women programmes on gender-based violence and disaster resilience, in collaboration with UN agencies like UNDP. Financial literacy training for women market vendors was facilitated through partnerships with financial institutions. Engaging government partners was crucial for progress in market regulations and disaster preparedness planning. The absence of a dedicated outcome in the GEWE UN Cooperation Framework was a missed opportunity for enhancing collaboration among UN agencies on women's economic empowerment.

UN Women can enhance its efforts by integrating programming and forming stronger partnerships with UN technical agencies to help women transition from the informal to the formal economy. Other UN agencies have greater resources and expertise in areas like women's entrepreneurship, technical skills training, and climate-resilient agriculture, often overlapping with UN Women's work. By collaborating with the broader UN system, UN Women can expand its impact, leveraging its normative role, research, advocacy, and connections with local civil society, ensuring scalability and sustainability in its initiatives.

Recommendation 2

Explore further partnerships with UN technical agencies that can add value to the efforts made by UN Women to empower women market vendors in terms of their institutional knowledge, expertise, established networks and seek stronger partnerships with national government technical agencies, private sector, NGOs, and Pacific-level platforms on initiatives to further empower market vendors and their associations and women's economic empowerment generally.

Suggested key actions:

- (i) Work more with FAO, IFAD, ILO, UNICEF, and WFP to make joint project submissions for funding to support farmer vendors on climate resilient agriculture, sustainable livelihoods and entrepreneurship and in exploring economic diversification strategies for women market vendors;
- (ii) Strengthen partnerships with UN agencies and financial institutions for financial and digital literacy and climate insurance;
- (iii) Clarify communication, monitoring, and reporting lines within and between UNDP and UN Women at country and Pacific regional levels;
- (iv) Mobilize UN agencies to support a specific gender equality and women's empowerment outcome for the next UNCT Sustainable Development Cooperation Framework;
- (v) Support intercountry M4C exchanges and Pacific platforms on women's economic empowerment and climate change with UN Women (M4C/WRD) taking a more active and leading role on applying a gender lens on climate resilience;
- (vi) Improve coordination on digital innovation efforts and value chains with the relevant UN and government agencies and NGOs operating in this space.

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| Targeted stakeholders | MCO and M4C Management MCO Planning, Monitoring and Operations teams |
| Priority: High | Timeframe: Q4 2024 - Q1 2025 |

EFFECTIVENESS

Conclusion 3

Based on Findings 5 to 8

In Phase I M4C mobilized women market vendors as well as government and private sector actors across the four Pacific countries to further women's economic empowerment in marketplaces and in the broader informal economy. Phase II continues this approach with a holistic strategy combining initiatives on gender responsive market regulations policy, practical interventions to upgrade market infrastructure, and capacity building of vendors and stakeholders. This has proven effective for the promotion of greater gender equality within marketplaces and laying the groundwork for scale-up and sustainability.

M4C's initiative targets women vendors in Fiji, Samoa, Solomon Islands, and Vanuatu through MVAs to enhance their economic prospects as independent business owners. To expand this impact, stronger collaborations with technical agencies, governments, UN agencies, and the private sector are essential. A sustainable strategy involving private sector partnerships, aligned with government policies on microfinance, MSME, and cooperative development, is crucial for long-term success and growth.

Some MVAs are experiencing internal conflicts, highlighting the need for better governance and compliance monitoring. Providing conflict resolution guidance and clear guidelines on the roles of local governments and MVAs in the marketplace is essential.

Enhancing the effectiveness and longevity of UN Women's economic empowerment initiatives involves developing a follow-up strategy for project participants. This includes comprehensive training in financial and digital literacy, technical skills, access to resources like equipment and start-up funds, and connections to financial services and assets. To scale these efforts, a Training of Trainers (TOT) model can be used, engaging national certification agencies with UN agency support to train individuals in entrepreneurship, financial services, and agricultural development for broader impact.

Recommendation 3

Continue to strengthen and expand MVA membership in the four countries and increase the proportion of rural farmers as MVA members and as MVA executive committee members in Fiji. In addition, design a comprehensive, demand-driven and inclusive training plan for diverse women vendors and farmers; secure resources for its implementation; and execute a plan to increase participation of women vendors in existing M4C markets and to expand to smaller marketplaces across the four countries.

Suggested key actions:

- (i) For MVAs to function well, design and implement a monitoring system and governance training to support MVAs in following the law on associations and their constitutions.
- (ii) Support MVA initiatives to develop cooperatives with rural vendor members and to reach beyond markets to sell directly to restaurants and hotels, etc.
- (iii) Support MVAs to advocate more strongly with local governments and market managers for MVAs to be provided with a small office space within the market.
- (iv) Explore the potential for establishing national organizations/federations of MVAs to strengthen their participation in national policy issues affecting marketplaces and women's economic empowerment more generally;
- (v) For training content, refer to vendor demands such as for product diversification and valued added products, digital online marketing, food handling for health and hygiene, MSME startup for food processing and handicrafts, cooperative development, market management, and climate resistant cropping methods;
- (vi) Coordinate more with national agencies on TOT certification on financial literacy and entrepreneurship for improved ownership and sustainability;
- (vii) Continue working with private sector for expanding delivery of financial and digital literacy training programmes to more women vendors;
- (viii) Further simplification of training materials using illustrations and delivery in local languages;
- (ix) Adopt TOT approach and longer-term mentoring/follow-up in collaboration with technical government and UN agencies and the private sector for a larger cohort of vendors, new vendors and farmers for training on financial literacy, digital literacy, business skills, and smart resilient agriculture. Use existing SIYB trainer networks, retired civil servants, CSOs as potential trainers;
- (x) Design training materials and a TOT manual on the family business model and community climate resilient ecosystems;

- (xi) Establish a yearly training calendar for each country with long term planning, provision for post training feedback, refresher training, and timely implementation for consistent reaching of larger numbers of vendors over time.

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| Targeted stakeholders | MCO and M4C Management MCO Planning, Monitoring and Operations teams |
| Priority: Medium | Timeframe: Q4 2024 – Q3 2025 |

Recommendation 4

Continue to collaborate with national and local governments, partners, and donors and ensure consultations and inputs from MVAs for marketplace maintenance and infrastructure upgrading and renovation of markets to ensure that the design and construction are gender-responsive and climate-resilient.

Suggested key actions:

- (i) Clarify the respective roles of the Councils/Local governments and MVAs on the maintenance of equipment and facilities provided by UN Women through M4C;
- (ii) Document and compare the varying market stalls fees/fees for sanitation blocks in the four countries and promote dialogue among MVAs, market managers, and local governments on appropriate and affordable fee structures that provide adequate revenue for the basic maintenance of market facilities. In addition, explore practical means to ensure that vendors are not incurring financial loss in sales due to time spent away from their stalls for electronic fee collection;
- (iii) Advocate for resource mobilization to upgrade market infrastructure to combat rising temperatures (fans, ventilation, solar panels, shelter, etc.) and provide assistance to women farmer vendors and their families on climate resilient agriculture;
- (iv) Work with MVAs on monitoring the effectiveness and implementation of the recently introduced climate micro-insurance in collaboration with UNDCF, and especially its impact on vendors' socio-economic security;
- (v) Continue to monitor and review the uptake and use of rural women's accommodation centres for rural women and assess the need for any changes and further development of such centres (e.g. in the Solomon Islands and Vanuatu);
- (vi) Propose UN Women partnerships with donors and governments (national and local), on advancing gender responsive infrastructure development and upgrading of markets.
- (vii) Convene donors for coordination and resource mobilisation on M4C.

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| Targeted stakeholders | MCO and M4C Management MCO Planning, Monitoring and Operations teams |
| Priority: Medium | Timeframe: Q4 2024 – Q3 2025 |

Recommendation 5

Leverage M4C's marketplaces initiatives as a catalyst for broader women's economic empowerment and support national policy frameworks that facilitate the transition from an informal to formal economy and advance women's economic empowerment across the four countries.

Suggested key actions:

- (i) Continue support and advocate for the finalization and adoption of gender responsive and gender friendly market by-laws and regulations;
- (ii) Support local governments in the implementation of the new/revised market regulations

- (iii) Work with national government agencies on coordinated policy developments related to MSME development and development of rural vendors cooperatives together with climate change to economically advance women market vendors and women in the informal sector;
- (iv) Support development of policies and interventions for marketing of vendors' products and networking through online platforms;
- (v) Support women vendors to supply directly to restaurants and hotels as part of tourism policies involving ministries for tourism, cooperatives and local government to push for modernising (SMART) markets and building the necessary infrastructure linked to it;
- (vi) Strengthen research, interventions and partnerships around agricultural value chains, value additions, supply and demand and local economic development, including in the tourism sector;
- (vii) Expand efforts on financial and digital literacy in partnership with government and private sector to reach a greater cohort of vendors.
- (viii) Optimise efforts to improve marketplaces by linking with initiatives for blue, green and creative economies and the care economy.

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| Targeted stakeholders | MCO and M4C Management MCO Planning, Monitoring and Operations teams |
| Priority: High | Timeframe: Q4 2024 – Q2 2025 |

HUMAN RIGHTS AND GENDER EQUALITY

Conclusion 4

Based on Finding 9

In addressing women market vendors' empowerment, M4C Phase I succeeded in reaching vulnerable women in the informal economy and in particular women farmers coming to markets to sell their produce. For Phase II, there is still a challenge to reach more rural women in locations far from city and town markets, to engage men farmer vendors on gender equality, and to include persons with disabilities in the promotion of marketplace-based economic opportunities.

Women vendors in the Pacific countries are vital for food supply chain continuity, especially during crises like the COVID-19 pandemic and natural disasters. There are disparities in education and prosperity among these vendors, with those from farming communities facing more challenges. To empower and increase income for these women, a comprehensive approach involving data collection, analysis, and an intersectional perspective is necessary to uphold the UN Women's principle of inclusivity. Investing in expertise across fields like agriculture, climate resilience, entrepreneurship, and social protection can help develop a broad women's economic empowerment strategy that addresses the needs of marginalized groups, including persons with disabilities and the LGBTQI+ community.

To ensure market infrastructure and funds address the needs of women vendors, more efforts are needed to support national and local government bodies in understanding and adopting gender budgeting. This ensures that public funds and market revenue help address gender inequalities and promote gender-responsive infrastructure.

Recommendation 6

Broaden the approach to women's economic empowerment by identifying intervention actions with different groups of women vendors (permanent resellers, rural women vendors, farmers) and relevant institutions as partners along the food supply chain ("farm gate to table" concept) and investing in women's micro, small and medium enterprises (MSMEs) development with a more inclusive outreach to representatives of marginalized groups.

Suggested key actions

- (i) Continue gender sensitization and training on gender responsive budgeting with local governments;
- (ii) Conduct a study for consultation on approaches to women’s economic empowerment and creation of women’s MSME’s for value addition to agricultural produce along the food supply chain (from the “farm gate to the table”) and their role in securing food security;
- (iii) Develop further the family business model and a clear male engagement strategy using this model;
- (iv) Promote and support the conduct of disability audits at the markets and design and test a strategy to support income generation and marketplace opportunities for persons with disability in collaboration with disability rights organizations;
- (v) Design a strategy to reach out to the LGBTQI+ community for advocacy on non - discrimination and inclusion in training and economic opportunities in marketplace settings;
- (vi) Address women’s unpaid work as a component of empowerment strategies, by reviewing the need and demand for childcare arrangements at markets and in rural women’s accommodation centres.

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| Targeted stakeholders | MCO and M4C Management MCO Planning, Monitoring and Operations teams |
| Priority: Medium | Timeframe: 2025-26 |

ORGANIZATIONAL EFFICIENCY

Conclusion 5

Based on Findings 10-12

To enhance efficiency in projects like M4C, strategic investments are needed in staffing for monitoring and evaluation, knowledge management, and technical expertise on women's economic empowerment. These investments should be complemented by comprehensive training on information technology systems that support project implementation.

Organizational efficiency is vital for successful, timely, and impactful project execution. To sustain efficiency, it's crucial to allocate resources for building institutional knowledge, supporting staff with expertise in women's economic empowerment through core budgets for programme design, monitoring, knowledge management, and resource mobilization.

Outcome and output indicators were developed for monitoring and evaluating both phases of M4C, guiding annual work plans and reporting. Data collection and verification, especially for socio-economic indicators, faced challenges. A MCO monitoring and evaluation specialist covers all UN Women programmes in the Pacific, but dedicated M4C staff is lacking. Streamlining indicators with improved verification methods and using the Quantum IT system could improve monitoring and reporting.

Project documentation lacks clarity on the total number of women vendors and overall vendors across markets. Better segregation of women vendor groups and clarification on vendor cohorts are needed. Fragmented reporting hinders outcome and impact assessment, crucial for expanding project activities.

The M4C project developed knowledge products like market profiles, economic status surveys, and toolkits. A draft financial literacy training manual was commissioned but not published, relying on the private banking sector for delivery. Project progress was communicated through donor and UN Women reports, highlighting empowerment stories. Phase II could consolidate strategies and lessons learned to share successful approaches and scaling models for women's economic empowerment.

Recommendation 7

Address bottlenecks in disbursement of funds and speed up expenditure of allocated funds, strengthen monitoring, evaluation and reporting capacity by hiring M4C staff with Monitoring, Evaluation, Research and Learning (MERL) expertise and conduct research to produce knowledge products for sharing M4C results, models, guidelines and training materials.³⁵

Suggested key actions:

- (i) Review and streamline UN Women’s internal procedures, procurement and staff recruitment processes;
- (ii) Organize a Pacific Islands focused staff training on Quantum system;
- (iii) Prioritize and agree on acceleration plans to speed up delivery for Phase II, especially for Samoa and Solomon Islands³⁶;
- (iv) Organize training internally for project officers of the four countries with assistance of MCO M&E officer and UN Women ROAP;
- (v) Invest more in accessible information systems and make better organized use of UN Women’s Sharepoint to build data bases with monitoring plans, contacts, and profiles of stakeholders, rights holders, and duty bearers, records of meetings, key documents and reports;
- (vi) Strengthen MERL capacity to capture the overall universe of women vendors and to desegregate the different cohorts of vendors and their numbers reached over time, by market and by country;
- (vii) Hire a consultant to identify and analyze models that could be upscaled and replicated and lessons learned from over a decade of M4C interventions and to produce a publication for sharing and discussion of future approaches and strategies;
- (viii) Create WEE specialist position in addition to M4C Project Manager to enhance technical capacity, knowledge management and institutional memory, strategy and policy development, and provide overall support to UNW projects, partnerships, and resource mobilization efforts.

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| Targeted stakeholders | ROAP, MCO and M4C Management MCO Planning, Monitoring and Operations teams |
| Priority: High | Timeframe: Q4 2024 – Q1 2025 |

SUSTAINABILITY

Conclusion 6

Based on Findings 13 &14

Governance, policy and infrastructure initiatives during Phase I of M4C laid the foundations for sustained action through key structures, mechanisms and strategies established. They continue to be developed and strengthened into Phase II whereby new approaches such as the family business model, MVA cooperatives, disaster risk reduction (DRR), care economy, food security, green waste management, and energy efficient models for community based WEE initiatives are being explored and piloted.

Engaging the private sector is vital for enhancing economic outcomes for women market vendors, with a focus on boosting women's access to financial assets and various skills. The collaboration between UNDP, US Peace Corps, and local MVAs in Fiji exemplifies a successful coaching and mentoring programme. Moreover, partnerships with

³⁵ “The Fiji Multi-Country Office will continue to look for opportunities to address bottlenecks and clarify work processes.” This is part of the Action Plan in response to recommendations of the Internal Audit Report, UN Women Multi-Country Office Fiji, November 2022.

³⁶ M4C Team Samoa at the end of its Project Management Committee Meeting held on 5 July 2024 was tasked to submit the Acceleration Plans to speed up delivery for Phase II as requested by Donor DFAT

governments have played a crucial role in enhancing marketplace infrastructure, forming consultative mechanisms, and implementing market regulations and disaster plans through the M4C project, ultimately contributing to long-term impact.

Efforts are needed to consolidate research, share successful models, and secure resources for expanding and replicating effective practices. Advocacy is crucial for policy changes in markets, including promoting "Smart" markets, gender budgeting, and women's economic empowerment. As traditional marketplaces face competition from supermarkets, it is important to assess their role in supporting women vendors' livelihoods. Transforming Pacific markets into "Smart" markets requires policymakers and stakeholders to recognize markets as vital economic centres.

Recommendation 8

Develop a transfer plan for each country across all outcomes for when the M4C project comes to an end in 2026.³⁷

Suggested key actions:

- (i) Identify criteria and undertake assessments for extension, expansion or exit based on the "extension-expansion-exit" approach of Phase II project document;
- (ii) Identify the government departments and agencies, M4C PMC, NGOs, private enterprises and networks that can take up key project activities;
- (iii) Consult with duty bearers and rights holders on how the PWC or similar structure could become an ongoing mechanism for reporting, sharing, networking and accountability.
- (iv) Document independent MVAs models which can be transferred to local town, city, and district marketplaces.
- (v) Continue to engage with national authorities on SOPs and to finalize the adoption of regulations for markets and their eventual enforcement that can guarantee the safety and economic security for women vendors and farmers over the longer term;
- (vi) Consider introducing a more strategic and sustainable capacity building approach such as training of trainers (TOT) on financial literacy and business skills together with ongoing follow-up of cohorts to reach more vendors, especially rural vendors;
- (vii) Conduct consultations and document the concept of self-sufficient and "Smart" markets with local governments responsible for independent upgrading and maintenance of markets as economic hubs and better positioning of markets in the future economies of the project countries;
- (viii) This could involve supporting the development of a vision of "Smart" markets, whereby regulations allow for diversification of products, more flexible opening hours, MSME development within and nearby the marketplaces, promotion of handicrafts and tourism with direct supply of produce to hotels and restaurants together with proper maintenance of the market facilities.³⁸
- (ix) Document the M4C model and lessons learned for upscaling and replication;
- (x) Document the nascent family business model that can be used to advocate for future development;
- (xi) Consider the potential and value added of supporting the formation of a national organization or federation of MVAs for each country to strengthen and sustain their policy influence and provide avenues for exchange and support;

³⁷ This was also a recommendation of the midterm evaluation (2018) of M4C Phase I

³⁸ Envisioning an evolution of existing Pacific marketplaces towards "Smart" markets, involves policy makers and stakeholders viewing and acting on the potential of markets as economic hubs providing for trade, food security, climate resilience, social protection, financial and health services for vendors and customers, advancing tourism and serving as an interface between informal and formal economy activities. In a context of competition with supermarkets increasingly providing fresh produce in addition to other household items, for markets to be "Smart" requires market regulations allowing for more product and services diversification, ensuring safety and security, public transport access, flexibility in trading hours, hygienic and well-maintained infrastructure and facilities. Commercial links with restaurants, hotels, cruise ships and supermarkets to provide fresh produce and processes and cooked food can be part of the "Smart" market concept.

- (xii) Provide support to development of MVA cooperatives as a key means to sustain women vendors and entrepreneurs accessing credit, grants and loans;
- (xiii) Develop marketplace interventions to further integrate issues related to disaster risk reduction, food security, women in agriculture/aquaculture, value addition, green waste management, Care economy, and energy efficient models for communities for WEE.
- (xiv) Advocate more strongly for gender budgeting at national and local government levels for women's economic empowerment.

Explanatory Note: M4C was launched in April 2014 with the first progress report covering April-December 2014 reporting on inception activities in support of programme Outcomes, Outputs and Indicators. In 2015 a Programme Monitoring and Evaluation And Learning Framework (PMELF) was developed with annual performance indicators that included revised outputs, indicators and targets for the period 2015-2019. UNDP and UN Women set additional annual targets for 2020 and 2021 that reflect the impact of COVID-19. The PMELF does not include end of project targets, rather performance is tracked against annual targets. However, indicator targets for Output Indicator 1.2 (see footnote), Outcome Indicators 2, Output Indicators 2.1-2.3 and Output Indicator 3.2 for the period 2015-2021 can be presented cumulatively as a proxy to assess performance against “end of project target, actual and reason for deviation”

| Result level | Indicator | Baseline (2020) | 2021 Annual | | | End of Project target | End of Project Actual | Reasons for deviation +/-10% |
|---|---|------------------------------|------------------------------|------------------------------|--|-----------------------|-----------------------|---|
| | | | Target | Actual | Variance | | | |
| OUTCOME 1 Inclusive, effective, and representative marketplace groups are created and grow, contributing to gender, social and economic advancement, the elimination of gender-based discrimination and violence and expanded economic opportunities | Outcome 1 Indicator: Number of marketplaces that have registered MVAs in place that are assessed to be effective, representative, and accountable | Fiji: 12 Sol: 3 Van: 2 | Fiji: 13 Sol: 4 Van: 6 | Fiji: 11 Sol: 4 Van: 6 | Fiji: 15% off target Sol: none Van: none | N/A to this indicator | N/A to this indicator | Fiji: Two MVAs were not registered. M4C supported reactivation of the Women Market Vendor Club (Nausori), but it is yet to be registered. In the case of the Sigatoka Market Vendor Association, M4C supported its establishment, however the association was de-registered due to non-submission of Audit account (change in |

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|---|---|-------------------------------------|------------------------------------|-------------------------------------|--|---|---|---|
| | | | | | | | | signatories). |
| Output 1.1: Strengthened capacity of rural and urban women market vendors to claim rights through participation and leadership in MVAs. | Indicator 1.1 ³⁹ Number of marketplaces with MVA ECs with at least 50% women in leadership roles. | Fiji: 12 Sol: 3 Van: 2 | Fiji: 13 Sol: 4 Van: 6 | Fiji: 13 Sol: 4 Van: 6 | Fiji: none Sol: none Van: none | N/A to this indicator | N/A to this indicator | |
| Output 1.2: Strengthened capacity of MVA ECs to lead their MVAs and represent the interests of market vendors with local government and market management. | Indicator 1.2 ⁴⁰ Number of women and men participating actively in MVAs' decision-making processes. | Fiji: 2914 Sol: 521 Van: 3606 | Fiji: 2000 Sol: 700 Van: 500 | Fiji: 3326 Sol: 882 Van: 3084 | Fiji: 66% over target Sol: 26% over target Van: 516% over target | Fiji ⁴¹ : 7400 Sol: 2550 Van: 2040 | Fiji: 20,956 Sol: 3706 Van: 25838 | Fiji: 283%; Sol: 145%; Van: 1276% over target. Membership in MVAs was greater than anticipated as membership drives were very successful and resulted in more market vendors joining the association. This is due to the good work accomplished by the executive committees in voicing and negotiating with the |

³⁹ Defined as actual numbers of MVA EC's that have over 50% women in named roles.

⁴⁰ Defined as the # of registered members.

⁴¹ Note, end of project target and actual reflects the cumulative count per year of the # of registered members.

Registered members of MVAs associated with an MVA over multiple years are counted in each year for which they are a member.

| | | | | | | | | |
|--|---|-----------------------------|-----------------------------|-----------------------------|--------------------------------------|-----------------------|-----------------------|---|
| | | | | | | | | Municipal Councils on the needs and issues of the market vendors. |
| | Indicator 1.3 ⁴² Number of MVAs that have initiated interventions to improve the socio-economic status of women and men in the markets. | Fiji: 3 Sol: 3 Van: 2 | Fiji: 9 Sol: 4 Van: 6 | Fiji: 9 Sol: 4 Van: 6 | Fiji: none Sol: none Van: none | N/A to this indicator | N/A to this indicator | |
| OUTCOME 2: Improved socio-economic security of women market vendors | Outcome Indicator 2: Number of women and men market vendors reporting increased incomes and/or savings. | N/A | N/A | N/A | N/A | N/A | N/A | From 2015 this was not tracked due to challenges verifying evidence of increased income/savings from market vendors. While market vendors self-reported increased incomes/savings they were unable to show documentation. |
| Output 2.1: Market vendors' lives | Indicator 2.1 ⁴³ : Number of market vendors | Fiji: 360 T; 45 V | Fiji: 300 T; 0 V | Fiji: 231 T; 0 V | Fiji: 33% off trainin | Fiji: 2807 T; 274 V | Fiji: 3651 T; 81 V | In Fiji (30%) and Solomon Islands (25%) |

⁴² Defined as the # of MVAs that have taken any proactive measures which will assist their members in improving their socio-economic status.

⁴³ Output 2.1 – 2.3 indicators are defined as # of vendors disaggregated - trained (i.e. in record keeping and business management, financial services or agricultural practices). Results defined as “verified” is records/proof of revised practices were provided. Self-reported changes were considered verified. T = trained; V = verified.

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| <p>improved due to strengthened financial competencies and record keeping so that they can better leverage business and financial access opportunities.</p> | <p>practicing improved record keeping and business management.</p> | <p>Sol: 132 T; 0 V Van: 74 T; 11 V</p> | <p>Sol: 35; 33 V Van: 100 T; 0 V</p> | <p>Sol: 33 T; 0 V Van : 109 T; 0 V</p> | <p>g target Sol: 6% off training target; 100% off verification target Van: 9% over training target</p> | <p>Sol: 660 T; 123 V Van: 1255 T; 120 V</p> | <p>Sol: 823 T; 15 V Van: 1081 T; 31 V</p> | <p>M4C surpassed cumulative training targets due to interest from the market vendors in growing their market business, thus the increase in number of market vendors attending the training. In Vanuatu was off target by 14% with less interest generated . Verification targets were off in all countries (Fiji 70%; Sol 88%; and Van 74%) with some vendors not wanting to share personal information, while others did not produce records.</p> |
| <p>Output 2.2: Increased access to financial and social services</p> | <p>Indicator 2.2: Number of market vendors with increased</p> | <p>Fiji: 360 T; 64 V Sol: 40 T; 0 V</p> | <p>Fiji: 300 T; 0 V Sol: 35 T; 33 V</p> | <p>Fiji: 231 T; 0 V Sol: 33</p> | <p>Fiji: 33% off training target</p> | <p>Fiji: 2239 T; 215 V Sol: 710</p> | <p>Fiji: 4050 T; 1254 V</p> | <p>In Fiji (81%) and Solomon Islands (17%) M4C surpassed</p> |

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|--|---|------------------|-----------------|----------------------------|---|--------------------------------|---------------------------------------|---|
| including access to savings, credit, payments, micro insurance and livelihood protection of market vendors. | access to financial services (including banking, credit, saving, insurance). | Van: 114 T; 27 V | Van: 100 T; 0 V | T; 0 V Van : 109 T; 0 V | Sol: 6% off training target; 100% off verification target Van: 9% over training target | T; 132 V Van: 1360 T; 126 V | Sol: 830 T; 59 V Van: 1081 T; 97 V | cumulative training targets. Financial service providers undertook trainings that met the needs of the market vendors, creating interest to attend second round of trainings to leverage business and financial access opportunities. Access to financial services was implemented at the municipal market, thus creating an environment for more market vendor farmers to access the services, thus the increase in numbers, surpassing the target that was set. In Vanuatu (21%) target was off with less |
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| | | | | | | | | interest generated . Fiji surpassed the verification target (483%) because of on-site verification efforts in 2019 where vendors signed up for multiple financial services. Solomon Islands (55%) and Vanuatu (33%) were off verification targets due to challenges in accessing evidence of change from vendors. |
| Output 2.3: Increased productivity and incomes for farmers and market vendors; and Output 2.4: Number of market vendors engaging in improved supply chains | Indicator 2.3: Number of market vendors engaging in improved agricultural practices to increase productivity; and Indicator 2.4: Number of market vendors engaging | Fiji: 360 T; 64V Sol: 108 T; 0 V Van: 114 T; 13 V | Fiji: 100 T; 0 V Sol: 35 T; 33 V Van: 100 T; 0 V | Fiji: 81; 0 V Sol: 33 T; 0 V Van: 109 T; 0 V | Fiji: 19% off training target Sol: 6% off training target; 100% off verification target Van: 9% over training | Fiji: 1358 T; 153 V Sol: 405 T; 134 V Van: 748 T; 135 V | Fiji: 3446 T; 123 V Sol: 997 T; 30 V Van: 919 T; 79 V | Fiji (154%), Solomon Islands (146%) and Vanuatu (23%) surpassed training targets. Interest by market vendor farmers to expand or diversify their market produce, thus the increase |

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| <p>and supplying to new markets.</p> | <p>in improved supply chains and supplying to new markets.</p> | | | | <p>g target</p> | | | <p>in interest to participate in the trainings, which led to more market vendor farmers. All three countries fell short of verification targets (Fiji 20%; Sol 78%; Van 41%) due to challenges in accessing evidence of change from vendors.</p> |
| <p>OUTCOME 3: Local governments and market management are gender responsive, effective, and accountable to women market vendor needs</p> | <p>Indicator 3.1: Number of local level governments (councils) where there is evidence of increased gender mainstreaming in local decision-making process</p> | <p>N/A</p> | <p>N/A</p> | <p>N/A</p> | <p>N/A</p> | <p>N/A</p> | <p>N/A</p> | <p>From 2015 this indicator was not reported on as quantitative data was not available however qualitative information was captured in reporting around the involvement of MVA EC and vendor consultations with ministries, local government, and councils. particularly on</p> |

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| | | | | | | | | establishing or revising market by-laws and ordinances. |
| Output 3.1: Strengthened capacity and commitment of local government and market management to draft, adopt and implement gender responsive market by-laws, policies, plans, and budgets for the provision of safe and secure market infrastructure, adequate amenities and services, and transparent revenue generation and expenditures. | Indicator 3.1 ⁴⁴ Number of marketplaces where mechanisms have been established to improve communication between market management and market vendors. | Fiji: 12 Sol: 3 Van: 6 | Fiji: 13 Sol: 4 Van: 6 | Fiji: 13 Sol: 4 Van: 6 | Fiji: none Sol: none Van: none | N/A to this indicator | N/A to this indicator | |

⁴⁴ Defined as the # of markets where mechanisms have been established to improve communications between MM and MVs measured by: 1 or more of these actions - established PA system, setting up notice boards, routine information circulars (memos, notices etc.).

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|---|--|------------------------------|------------------------------|------------------------------|--|--------------------------------|--------------------------------|--|
| Output 3.2: Increased levels of consultations and communication between local governments, market management and MVAs in everything that regards markets governance and market life. | Indicator 3.2 ⁴⁵ Number of marketplaces where local level government and market management have held consultative processes which included women and men market vendors. | Fiji: 12 Sol: 3 Van: 6 | Fiji: 13 Sol: 4 Van: 6 | Fiji: 13 Sol: 4 Van: 6 | Fiji: none Sol: none Van: none | Fiji: 57 Sol: 15 Van: 32 | Fiji: 77 Sol: 20 Van: 27 | In Fiji (35%) and Solomon Islands (33%) the cumulative target was surpassed where more consultative processes than projected took place, while in Vanuatu it was off by 16% which is linked to the fact that over many years MVAs chose to operate as fewer larger entities rather than many small entities so fewer consultations took place overall. |
| OUTCOME 4 Physical infrastructure and operating systems are improved to make markets more | Indicator 4: Number of marketplaces with improved gender-responsive infrastructure | Fiji: 12 Sol: 2 Van: 6 | Fiji: 10 Sol: 4 Van: 6 | Fiji: 9 Sol: 4 Van: 6 | Fiji: 10% off target Sol: none Van: none | N/A to this indicator | N/A to this indicator | In Fiji in 2021 infrastructure improvement took place in 9 of a target of 10 markets. The reason for |

⁴⁵ Defined as the # of markets that have consultative processes between local management and MVs during that reporting period. To report cumulatively on this target, the “end of project target and actual” represents the minimum number of consultations held over the entire project period, with consultations taking place in many of the same markets each year.

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| sustainable, resilient to disaster risks and climate change, safer and more accessible | ture that better meets the health, safety, universal access, and convenience needs of women market vendors. | | | | | | | the incomplete project was due to Savusavu being declared a 'Blue Town' pilot project site for Fiji and the original plans for the project was reworked to fit in with the masterplan for the Savusavu blue town. |
| Output 4.1: Marketplaces reached by the project are resilient to disaster risks, including climate change. | Indicator 4.1 ⁴⁶ Number of markets that have plans in place to respond to extreme weather and natural disasters. | Fiji: 12 Sol: 2 Van: 1 | Fiji: 12 Sol: 4 Van: 2 | Fiji: 12 Sol: 2 Van: 2 | Fiji: none Sol: 50% Van: none | N/A to this indicator | N/A to this indicator | In Solomon Islands plans are being developed for Gizo and Munda markets and are expected to progress under M4C Phase II. |
| Output 4.2: Marketplace physical infrastructure promotes safety and access. | Indicator 4.2 ⁴⁷ Percentage of market infrastructure development plans which have been developed based | Fiji:100% Sol:100% Van:100% | Fiji:100% Sol:100% Van:100% | Fiji: 100% Sol: 100% Van: 100% | Fiji: none Sol: none Van: none | N/A to this indicator | N/A to this indicator | |

⁴⁶ Defined as the # of markets with actual plans. The # of plans that have been developed and accepted by Government.

⁴⁷ Defined as the % of market infrastructure plans that have been based on consultations.

| | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|
| | on consultati ons with women and men market vendors. | | | | | | | | |
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| Impact: Women market vendors are economically empowered | | | | | | |
|---|---|--|--|--|----------------------------|---|
| Indicators | Baseline | Target | 2022 Actual | 2023 Actual | Progress | On/Off Target |
| Impact Indicator 1: Percentage of WMVs surveyed who have succeeded and advanced economically | Fiji: 12 Samoa: 0 Solomon Islands: 3 Vanuatu: 2 | Fiji: 13 Samoa: 2 Solomon Islands: 4 Vanuatu: 6 | Fiji: 11 Samoa: 0 Solomon Islands: 4 Vanuatu: 3 | Fiji: 11 Samoa: 0 Solomon Islands: 4 Vanuatu: 3 | N/A | N/A; the impact level result will be measured in 2024 |
| Impact Indicator 2: Percentage of WMVs surveyed who have demonstrated the power and agency to benefit from economic activities | xx Fiji: 12 Samoa: 0 Solomon Islands: 3 Vanuatu: 2 | Fiji: 13 Samoa: 2 Solomon Islands: 4 Vanuatu: 6 | Fiji: 10 Samoa: 0 Solomon Islands: 4 Vanuatu: 3 | Fiji: 10 Samoa: 0 Solomon Islands: 4 Vanuatu: 3 | N/A | N/A; the impact level result will be measured in 2024 |
| Outcome 1: Inclusive, effective, and representative marketplace groups are created and grow, further enabled and recognized | | | | | | |
| Indicators | Baseline | Target | 2022 Actual | 2023 Actual | Progress | On/Off Target |
| Outcome Indicator 1.1: Number of marketplaces with effective and sustainable MVAs | Fiji: 12 Samoa: 0 Solomon Islands: 3 Vanuatu: 2 | Fiji: 13 Samoa: 2 Solomon Islands: 4 Vanuatu: 6 | Fiji: 11 Samoa: 0 Solomon Islands: 4 Vanuatu: 6 | Fiji: 11 Samoa: 3 Solomon Islands: 5 Vanuatu: 2 | 85% 150% 125% 33% | Fiji: Partially achieved Samoa: Surpassed target Solomon Islands: Surpassed target Vanuatu: Partially achieved |
| Outcome Indicator 1.2: Number of marketplaces where MVAs are accountable to their members (number of MVAs that hold AGMs with elections) | Fiji: 12 Samoa: 0 Solomon Islands: 3 Vanuatu: 2 | Fiji: 13 Samoa: 2 Solomon Islands: 4 Vanuatu: 4 | Fiji: 10 Samoa: 0 Solomon Islands: 4 Vanuatu: 3 | Fiji: 9 Samoa : 3 Solomon Islands: 4 Vanuatu: 2 | 69% 150% 100% 50% | Fiji: Partially achieved Samoa: Surpassed target Solomon Islands: Achieved Vanuatu: Partially achieved |
| Output 1.1: MVAs are established and are strong and representative organizations for WMVs | | | | | | |
| Indicators | Baseline | Target | 2022 Actual | 2023 Actual | Progress | On/Off Target |
| Output Indicator 1.1.1: Number of MVA executive committees with at least 50 per cent women in leadership roles | Fiji: 12 Samoa: 0 Solomon | Fiji: 13 Samoa: 2 | Fiji: 11 Samoa: 0 | Fiji: 13 Samoa: 3 | 100% 150% 100% | Fiji: Achieved Samoa: Surpassed target |

| | Islands: 3 Vanuatu: 2 | Solomon Islands: 4 Vanuatu: 4 | Solomon Islands: 4 Vanuatu: 6 | Solomon Islands: 4 Vanuatu: 6 | 150% | Solomon Islands: Partially achieved. Vanuatu: Surpassed target |
|--|--------------------------|----------------------------------|----------------------------------|----------------------------------|----------|---|
| Output 1.2: MVA executive committees lead their MVAs and represent the interests of market vendors with local government and market management | | | | | | |
| Indicators | Baseline | Target | 2022 Actual | 2023 Actual | Progress | On/Off Target |
| Output Indicator 1.2.1: Number of MVAs that demonstrate inclusive and representative actions through provision of services to members | Fiji: 12 | Fiji: 13 | Fiji: 8 | Fiji: 8 | 62% | Fiji: Partially achieved |
| | Samoa: 0 | Samoa: 2 | Samoa: 0 | Samoa: 3 | 150% | Samoa: Achieved |
| | Solomon Islands: 3 | Solomon Islands: 4 | Solomon Islands: 4 | Solomon Islands: 5 | 125% | Solomon Islands: Surpassed target |
| | Vanuatu: 2 | Vanuatu: 4 | Vanuatu: 3 | Vanuatu: 2 | 50% | Vanuatu: Partially achieved |
| Output 1.2.2: Number of MVAs that demonstrate financial sustainability through the development of strategic plans, resource mobilization strategies and sound financial management | Fiji: 12 | Fiji: 13 | Fiji: 8 | Fiji: 7 | 54% | Fiji: Partially achieved |
| | Samoa: 0 | Samoa: 2 | Samoa: 0 | Samoa: 3 | 150% | Samoa: Surpassed target |
| | Solomon Islands: 3 | Solomon Islands: 4 | Solomon Islands: 3 | Solomon Islands: 3 | 75% | Solomon Islands: Partially achieved |
| | Vanuatu: 2 | Vanuatu: 4 | Vanuatu: 5 | Vanuatu: 4 | 100% | Vanuatu: Achieved |
| Output 1.3: Rural and urban market vendors actively participate in MVAs | | | | | | |
| Indicators | Baseline | Target | 2022 Actual | 2023 Actual | Progress | On/Off Target |
| Output Indicator 1.3.1: Number of MVA members (increasing membership demonstrates increasing confidence in MVA) | Fiji: 2,814 | Fiji: 3,326 | Fiji: 3,175 | Fiji: 3,010 | 90% | Fiji: Partially achieved |
| | Samoa: 0 | Samoa: 300 | Samoa: 0 | Samoa: 305 | 102% | Samoa: Surpassed target |
| | Solomon Islands: 521 | Solomon Islands: 882 | Solomon Islands: 800 | Solomon Islands: 596 | 68% | Solomon Islands: Partially achieved |
| | Vanuatu: 3,606 | Vanuatu: 3,084 | Vanuatu: 4,677 | Vanuatu: 4,200 | 136% | Vanuatu: Surpassed target |
| Outcome 2: Improved socio-economic security of WMVs | | | | | | |
| Indicators | Baseline | Target | 2022 Actual | 2023 Actual | Progress | On/Off Target |
| Outcome Indicator 2.1: Number of women market vendors who report improved economic status based on increased income, savings, or financial capital (loans, credit, savings, investments) | Fiji: 350 | Fiji: 350 | Fiji: 668 | Fiji: 440 | 126% | Fiji: Achieved |
| | Samoa: 0 | Samoa: 220 | Samoa: 100 | Samoa: 202 | 92% | Samoa: Partially achieved |
| | Solomon Islands: 200 | Solomon Islands: 200 | Solomon Islands: 0 | Solomon Islands: 100 | 50% | Solomon Islands: Partially achieved |

| | | | | | | |
|--|---|---|--|---|-----------------------------|---|
| | Vanuatu: 210 | Vanuatu: 30 | Vanuatu: 34 | Vanuatu: 34 | 113% | Vanuatu: Achieved |
| Outcome Indicator 2.2: Number of market vendors (in pilot) who report increased shared decision-making in the household on matters of finance, and similar | Fiji: 100 Vanuatu: 50 Samoa: 0 Solomon Islands: 50 | Fiji: 100 Vanuatu: 30 Samoa: N/A Solomon Islands: 30 | Fiji: 480 Vanuatu: 60 Samoa: N/A Solomon Islands: 0 | Fiji: 480 Vanuatu: 60 Samoa: N/A Solomon Islands: 30 | 480% 200% N/A 100% | Fiji and Vanuatu: Surpassed target Samoa: N/A Solomon Islands: Achieved |

Output 2.1: Market vendors have increased agency over financial decision-making in their businesses and at the household level

| Indicators | Baseline | Target | 2022 Actual | 2023 Actual | Progress | On/Off Target |
|--|---|--|---|--|---------------------------|--|
| Output Indicator 2.1.1: Number of market vendors (in pilot) who report agreed home finance plan with spouse/family members | Fiji: 300 Samoa: 0 Solomon Islands: 200 Vanuatu: 210 | Fiji: 400 Samoa: N/A Solomon Islands: 120 Vanuatu: 60 | Fiji: 30 Samoa: N/A Solomon Islands: 0 Vanuatu: 15 | Fiji: 200 Samoa: N/A Solomon Islands: 30 Vanuatu: 116 | 50% N/A 25% 193% | Fiji: Partially achieved Samoa: N/A Solomon Islands: Only 1 project site was reached. Vanuatu: Surpassed target |

Output 2.2: Increased access of market vendors to gender-inclusive financial services including access to savings, credit, payments, microinsurance, digital services and other services/livelihood protection actions

| Indicators | Baseline | Target | 2022 Actual | 2023 Actual | Progress | On/Off Target |
|--|--|---|--|--|----------------------------|--|
| Output Indicator 2.2.1: Number of market vendors that access improved and accessible financial and/or livelihood protection products for small and micro- businesses | Fiji: 231 Samoa: 0 Solomon Islands: 92 Vanuatu: 210 | Fiji: 100 Samoa: N/A Solomon Islands: 100 Vanuatu: 100 | Fiji: 201 Samoa: N/A Solomon Islands: 0 Vanuatu: 72 | Fiji: 175 Samoa: N/A Solomon Islands: 30 Vanuatu: 105 | 175% N/A 30% 105% | Fiji: Surpassed target Samoa: N/A Solomon Islands: Only 1 project site covered in 2023. Vanuatu: Surpassed target |

Output 2.3: Market vendors' business is improved and more resilient as a result of an increase in business and financial skills (savings and recording) and access to digital literacy and online platforms

| Indicators | Baseline | Target | 2022 Actual | 2023 Actual | Progress | On/Off Target |
|------------|----------|--------|-------------|-------------|----------|---------------|
|------------|----------|--------|-------------|-------------|----------|---------------|

| | | | | | | |
|--|---|---|---|---|---------------------------|--|
| Output Indicator 2.3.1: Number of market vendors that have been reached with financial and/or business skills training (unique numbers) | Fiji: 81 Samoa: 0 Solomon Islands: 20 Vanuatu: 60 | Fiji: 400 Samoa: N/A Solomon Islands: N/A Vanuatu: N/A | Fiji: 140 Samoa: N/A Solomon Islands: N/A Vanuatu: N/A | Fiji: 400 Samoa: N/A Solomon Islands: N/A Vanuatu: N/A | 100% N/A N/A N/A | Fiji: Achieved Samoa: N/A Solomon Islands: N/A Vanuatu: N/A |
| Output Indicator 2.3.2: Number of market vendors accessing digital literacy and online platforms | Fiji: 100 Samoa: 0 Solomon Islands: 50 Vanuatu: 50 | Fiji: 200 Samoa: N/A Solomon Islands: N/A Vanuatu: N/A | Fiji: 145 Samoa: N/A Solomon Islands: N/A Vanuatu: N/A | Fiji: 145 Samoa: N/A Solomon Islands: N/A Vanuatu: N/A | 73% N/A N/A N/A | Fiji: Partially achieved Samoa: N/A Solomon Islands: N/A Vanuatu: N/A |

Output 2.4: Increase in economic and sustainable livelihoods through improved resilient and climate-smart agricultural practices and value adding

| Indicators | Baseline | Target | 2022 Actual | 2023 Actual | Progress | On/Off Target |
|--|---|--|--|---|----------------------------|---|
| Output Indicator 2.4.1: Number of market vendors engaging in value adding activities/ improved agricultural practices | Fiji: 400 Samoa: 0 Solomon Islands: 150 Vanuatu: 250 | Fiji: 400 Samoa: N/A Solomon Islands: N/A Vanuatu: 60 | Fiji: 23 Samoa: N/A Solomon Islands: N/A Vanuatu: 250 | Fiji: 450 Samoa: N/A Solomon Islands: N/A Vanuatu: 402 | 112% N/A N/A 670% | Fiji: Surpassed target Samoa: N/A Solomon Islands: N/A Vanuatu: Surpassed target |

Output 2.5: Improved social security for market vendors through improved access to health and safety and other social services

| Indicators | Baseline | Target | 2022 Actual | 2023 Actual | Progress | On/Off Target |
|--|---|---|---|---|---------------------------|--|
| Output Indicator 2.5.1: Number of market vendors who report an increased access to services. (unique numbers) | Fiji: 200 Samoa: 200 Solomon Islands: 50 Vanuatu: 80 | Fiji: N/A Samoa: 200 Solomon Islands: N/A Vanuatu: N/A | Fiji: N/A Samoa: N/A Solomon Islands: N/A Vanuatu: N/A | Fiji: N/A Samoa: 300 Solomon Islands: N/A Vanuatu: N/A | N/A 150% N/A N/A | Fiji: N/A Samoa: Surpassed target Solomon Islands: N/A Vanuatu: N/A |

Note: No target in 2023 for Fiji, Solomon Islands or Vanuatu, due to funding constraints. Planned for 2024.

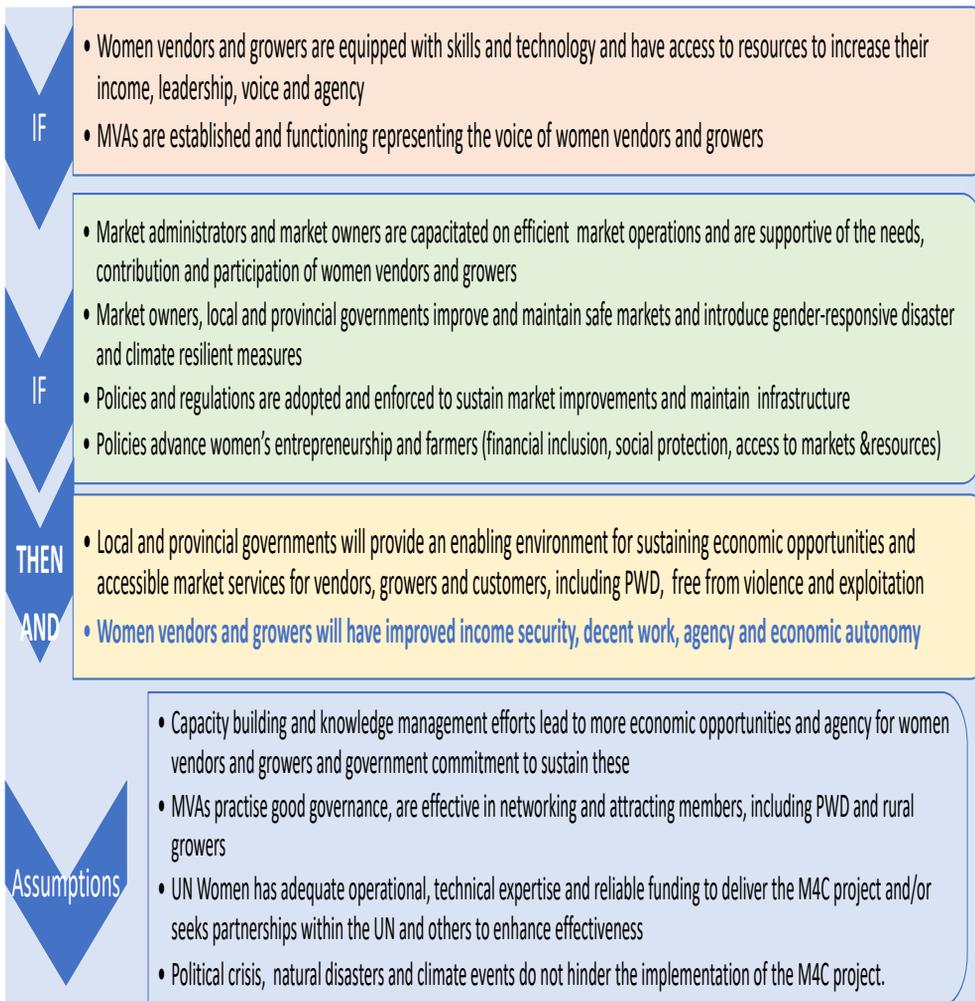
| Outcome 3: Local governments, market management and other decision makers are gender-responsive, effective, and accountable to WMVs | | | | | | |
|---|--------------------|--------------------|--------------------|--------------------|-----------------|---|
| Indicators | Baseline | Target | 2022 Actual | 2023 Actual | Progress | On/Off Target |
| Outcome Indicator 3.1: Number of local level governments (councils) where there is evidence of increased gender mainstreaming in local decision-making process (e.g., amendments to bylaws / ordinances, budgets) | Fiji: 10 | Fiji: 3 | Fiji: 2 | Fiji: 3 | 100% | Fiji: Achieved |
| | Samoa: 0 | Samoa: 2 | Samoa: 3 | Samoa: 3 | 150% | Samoa: Surpassed target |
| | Solomon Islands: 3 | Solomon Islands: 3 | Solomon Islands: 3 | Solomon Islands: 4 | 133% | Solomon Islands: Surpassed target |
| | Vanuatu: 3 | Vanuatu: 6 | Vanuatu: 6 | Vanuatu: 6 | 100% | Vanuatu: Achieved |
| Output 3.1: Strengthened capacity and commitment of local governments and market management to draft, adopt and implement gender-responsive frameworks and engage in gender-responsive and resilient approaches to management and operations | | | | | | |
| Indicators | Baseline | Target | 2022 Actual | 2023 Actual | Progress | On/Off Target |
| Output Indicator 3.1.1: Number of gender-responsive frameworks that have been drafted and adopted by local government and market management (including gender responsive market by-laws, policies, plans and budgets) | Fiji: 6 | Fiji: 1 | Fiji: 0 | Fiji: 1 | 100% | Fiji: Achieved |
| | Samoa: 0 | Samoa: 2 | Samoa: 0 | Samoa: 0 | 0% | Samoa: Off target. Activity now scheduled for 2024. |
| | Solomon Islands: 3 | Solomon Islands: 1 | Solomon Islands: 4 | Solomon Islands: 0 | 0% | Solomon Islands: Partially achieved |
| | Vanuatu: 2 | Vanuatu: 6 | Vanuatu: 0 | Vanuatu: 3 | 50% | Vanuatu: Partially achieved |
| Output 3.2: Increased positive engagement and communications between MVAs, local governments, market managements and other decision makers | | | | | | |
| Indicators | Baseline | Target | 2022 Actual | 2023 Actual | Progress | On/Off Target |
| Output Indicator 3.2.1: Number of marketplaces with mechanisms in place aimed at improving communications between market management, MVAs and women market vendors | Fiji: 12 | Fiji: 13 | Fiji: 7 | Fiji: 13 | 100% | Fiji: Achieved |
| | Samoa: 0 | Samoa: 2 | Samoa: 0 | Samoa: 3 | 133% | Samoa: Surpassed target |
| | Solomon Islands: 3 | Solomon Islands: 4 | Solomon Islands: 4 | Solomon Islands: 5 | 125% | Solomon Islands: Surpassed target |
| | Vanuatu: 6 | Vanuatu: 3 | Vanuatu: 3 | Vanuatu: 3 | 100% | Vanuatu: Achieved |
| Outcome 4: Physical market structures and operating systems are improved to make markets more gender-responsive, safer, more accessible, sustainable, and resilient to disaster risks and climate change | | | | | | |
| Indicators | Baseline | Target | 2022 Actual | 2023 Actual | Progress | On/Off Target |
| Outcome Indicator 4: Number of marketplaces with improved, gender-responsive physical environments that better meets the health, safety, universal access, and convenience needs of women market vendors | Fiji: 10 | Fiji: 2 | Fiji: 2 | Fiji: 2 | 100% | Fiji: Achieved |
| | Samoa: 0 | Samoa: 2 | Samoa: 0 | Samoa: 3 | 150% | Samoa: Surpassed target |
| | Solomon Islands: 3 | Solomon Islands: 4 | Solomon Islands: 4 | Solomon Islands: 4 | 100% | Solomon Islands: Achieved |
| | Vanuatu: 6 | Vanuatu: 6 | Vanuatu: 6 | Vanuatu: 3 | 50% | Vanuatu: Partially Achieved |

Output 4.1: Marketplace environment is more resilient to disaster risks, including climate change and pandemics

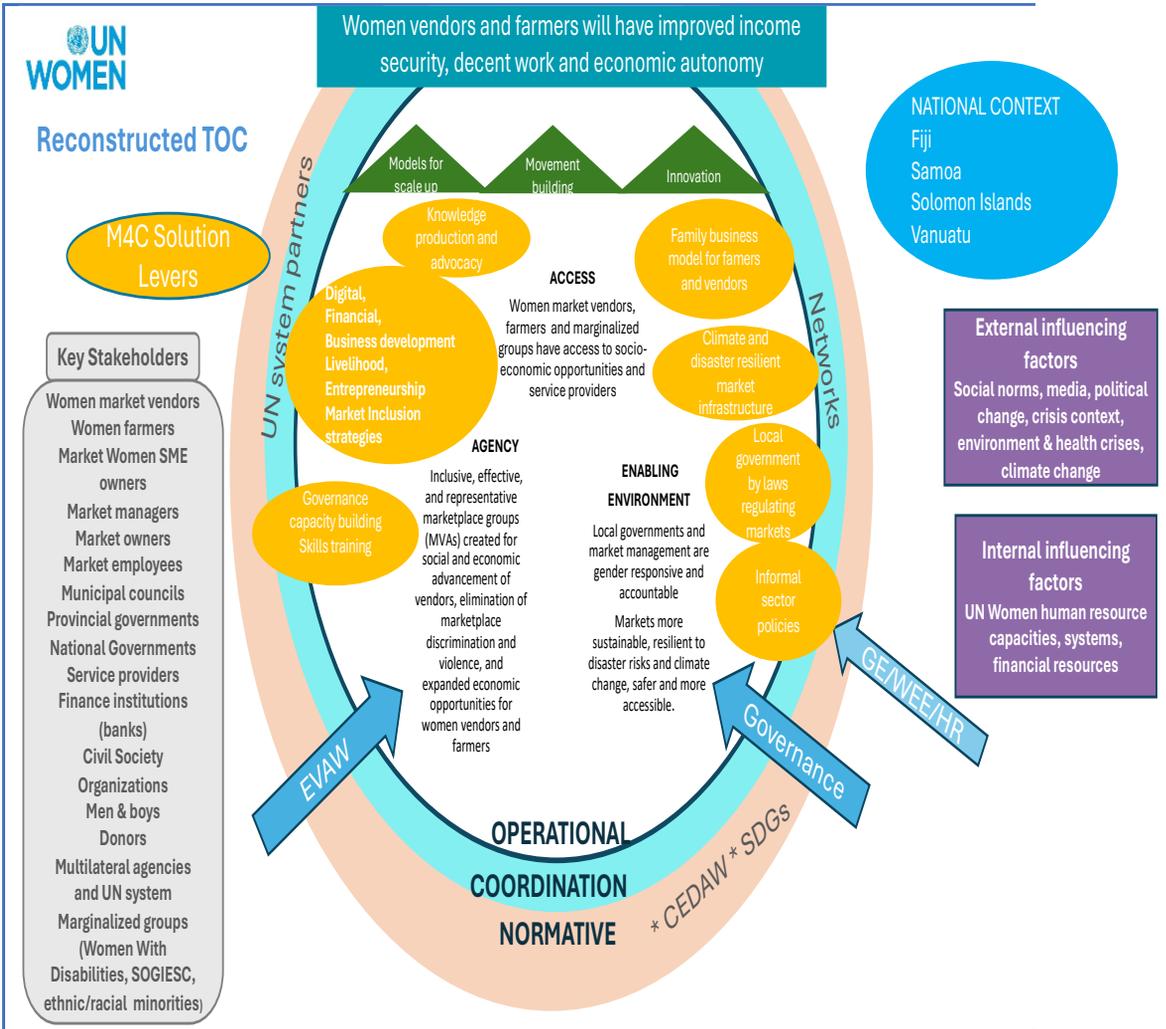
| Indicators | Baseline | Target | 2022 Actual | 2023 Actual | Progress | On/Off Target |
|---|--------------------|--------------------|--------------------|--------------------|----------|-----------------------------|
| Output Indicator 4.1.1: Number of marketplaces that have agreed plans in place to prepare and respond to disasters | Fiji: 12 | Fiji: 10 | Fiji: 13 | Fiji: 13 | 130% | Fiji: Surpassed target |
| | Samoa: 0 | Samoa: 2 | Samoa: 0 | Samoa: 3 | 150% | Samoa: Surpassed target |
| | Solomon Islands: 2 | Solomon Islands: 4 | Solomon Islands: 4 | Solomon Islands: 4 | 0% | Solomon Islands: Achieved |
| | Vanuatu: 6 | Vanuatu: 4 | Vanuatu: 2 | Vanuatu: 2 | 50% | Vanuatu: Partially achieved |

Output 4.2: Marketplace environments are improved by becoming more safe, resilient, secure and accessible

| Indicators | Baseline | Target | 2022 Actual | 2023 Actual | Progress | On/Off Target |
|---|--------------------|--------------------|--------------------|--------------------|----------|-----------------------------|
| Output Indicator 4.2.1: Number of marketplaces that have improved working conditions and environments including improved safety, security, health and hygiene, and disability access | Fiji: 10 | Fiji: 5 | Fiji: 6 | Fiji: 6 | 120% | Fiji: Surpassed target |
| | Samoa: 0 | Samoa: 2 | Samoa: 2 | Samoa: 3 | 100% | Samoa: Surpassed |
| | Solomon Islands: 3 | Solomon Islands: 4 | Solomon Islands: 4 | Solomon Islands: 4 | 100% | Solomon Islands: Achieved |
| | Vanuatu: 6 | Vanuatu: 6 | Vanuatu: 6 | Vanuatu: 4 | 66% | Vanuatu: Partially achieved |



Reconstructed Theory of Change Graphic for M4C Evaluation



| EVALUATION MATRIX | | | |
|---|---|--|---|
| M4C END-OF-PHASE I EVALUATION AND MID TERM EVALUATION PHASE II | | | |
| Key question | How and to what extent did the M4C design respond to the Pacific Islands context, needs of women market vendors, UN Women's priorities on WEE, and the COVID-19 pandemic? | | |
| Relevance | | | |
| Sub question | To what extent does the M4C programme design align with regional and national priorities? | | |
| Assumptions | Indicators | Sources of information | Data collection methods |
| Fiji, Solomon Islands, Samoa, Vanuatu Governments were consulted and involved in the design and implementation of the M4C programme | <p>Alignment with UN Sustainable Development Framework for the Pacific</p> <p>Alignment with Pacific Island countries' national economic plans, policies, laws covering MSMEs/ informal economy</p> <p>No. of consultations held with Fiji, Solomon Islands, Samoa, Vanuatu Governments on role and contribution of market vendors in the informal economy</p> <p>Gender analysis or situational analysis conducted on market vendors</p> | <p>ABD, World Bank Country Snapshot reports on the Pacific Islands MCO's and CO's strategic note</p> <p>UN Women and UNDP ROAP strategic notes</p> <p>Donor reports</p> <p>Fiji, Solomon Islands, Samoa, Vanuatu national plans or assessment reports covering the informal economy</p> <p>Government consultation reports</p> <p>Situational analysis report or baseline studies on MSME/market vendors</p> | <p>Desk review</p> <p>Document review</p> <p>Interviews</p> <p>Staff survey</p> |
| Sub question | What adjustments were made given the COVID-19 pandemic and other social disruptions? | | |
| Assumptions | Indicators | Sources of information | Data collection methods |
| COVID-19 caused widespread disruptions across M4C market sites, requiring dedicated support by UN Women | Country specific COVID-19 contingency plan and climate change induced disaster preparedness plan developed by UN Women based on market vendors | Fiji, Solomon Islands, Samoa, Vanuatu COVID-19 action plans UN Women and UN Agencies' | <p>Desk review</p> <p>Interviews</p> <p>Staff survey</p> |

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| | <p>specific needs and priorities</p> <p>Country specific climate change induced disaster preparedness plan developed by UN Women based on market vendors specific needs and priorities</p> <p>Joint COVID-19 action plans with other UN agencies covering market vendors</p> <p>Joint disaster preparedness/ recovery plans with other UN agencies covering market vendors</p> <p>Financial aid provided by UN Women to women market vendors</p> <p>Technical support provided by UN Women to national, provincial and local governments on their economic recovery plans and on the disaster preparedness/recovery</p> <p>Examples of virtual delivery of project activities (e.g. trainings/capacity building) in Fiji, Solomon Islands, Samoa, Vanuatu</p> | <p>COVID-19 action plans</p> <p>UN Women and UN Agencies' disaster preparedness/ recovery plans</p> <p>Government consultation reports</p> <p>Project reports with a focus on COVID-19 economic recovery and disaster preparedness/ recovery</p> | |
| Sub question | How are the objectives of the M4C programme consistent with right holders 'and needs of women market vendors in the Pacific Islands? | | |
| Assumptions | Indicators | Sources of information | Data collection methods |
| UN Women conducted a gender analysis or needs assessment of women market vendors in the Pacific Islands to inform the M4C programme | <p>Market surveys and baseline studies on WMV economic profile and status based on income, capital (loans, credit, savings, investments), livelihood opportunities</p> <p>National assessment reports on market</p> | <p>National assessments reports</p> <p>Baseline studies</p> <p>UN Women M4C programme and country staff</p> | <p>Document review</p> <p>Interviews</p> <p>FGDs</p> <p>Staff survey</p> |

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| | infrastructure and vulnerability to disaster risks and climate change | CSO partners National government/ ministry officials Provincial and local government officials Women vendors and their associations Market management | |
| Key Question Coherence | How and to what extent was M4C's design and implementation coherent with the "one UN System" and the efforts of other non-UN actors in this space? | | |
| Sub Question | To what extent is UN Women's support under M4C internally coherent with the overall efforts of UN Women and the United Nations system in this area? | | |
| Assumptions | Indicators | Sources of information | Data collection methods |
| M4C programme was designed keeping in mind "one UN System" principles and actions | <p>MCO and CO joint work plans or strategy covering market vendors</p> <p>UN Women and UN agencies (UNDP, UNICEF, UNFPA) joint work plans covering market vendors</p> <p>UN Women regional and national-level workplan and strategy covering market vendors</p> <p>UN Women-led coordination mechanisms on WEE set up and meetings held</p> <p>UN coordination committee at national and regional level which includes UN Women, UNDP, UNICEF, UNFPA etc.</p> | <p>UN Women and UNDP M4C programme and country staff</p> <p>UN Women ROAP and WEE team</p> <p>UN Sustainable Development Framework for the Pacific MCO's and CO's strategic note</p> <p>UN Women and UNDP ROAP strategic notes</p> <p>MoM of regional and national UN coordination committees/ UN Country Teams</p> <p>ToR of UN Women Coordination Committee</p> | <p>Document review</p> <p>Interviews</p> <p>Staff survey</p> |
| Sub question | To what extent is UN Women's support under M4C externally coherent with the efforts of other non-UN actors in this space? | | |

| <i>Assumptions</i> | <i>Indicators</i> | <i>Sources of information</i> | <i>Data collection methods</i> |
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| Key non-UN actors were consulted during the design and implementation of the M4C programme | <p>Alignment with ADB Pacific Approach, USAID Strategic Framework for the Pacific Islands, Govt. of Australia Pacific Regional Development Assistance Programme, Govt. of NZ Aid Programme</p> <p>Joint work plans or coordination strategy with non-UN actors (Oxfam, CARE, ADB, USAID) covering market vendors</p> <p>No. of collaborations/partnerships between UN Women and non-UN actors (Oxfam, CARE, ADB, USAID) covering market vendors</p> | <p>Donors</p> <p>UN Women and UNDP</p> <p>M4C programme and country staff</p> <p>National government/ ministry officials</p> <p>Provincial and local government officials</p> <p>UN Women ROAP and WEE team</p> | <p>Document review</p> <p>Interviews</p> <p>Staff survey</p> |
| Sub question | To what extent does M4C speak to UN Women's added value within the women's economic empowerment space? | | |
| <i>Assumptions</i> | <i>Indicators</i> | <i>Sources of information</i> | <i>Data collection methods</i> |
| UN Women's added value on WEE is clearly articulated and leveraged under M4C | <p>Extent of UN Women's triple mandate (normative support, coordination work on gender equality/WEE, programme implementation support including technical assistance) within M4C countries</p> <p>Types or examples of normative support on WEE provided by UN Women to national, provincial, and local governments</p> <p>No. of government-level technical review committees on WEE that UN Women is a part of</p> <p>No. of partnerships and collaborations that UN Women has with industry associations, trade groups, private sector players who</p> | <p>UN Women</p> <p>M4C programme and country staff</p> <p>Donors</p> <p>CSO partners</p> <p>National government/ ministry officials</p> <p>Provincial and local government officials</p> <p>MoUs/ partnership agreements signed for coordination, technical support</p> <p>ToR of government-level technical committees</p> <p>CSO and government</p> | <p>Desk review</p> <p>Interviews</p> <p>Staff survey</p> <p>Document review</p> |

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| | engage with market vendors across the four countries | consultation reports | |
| | No. of civil society networks focused on WEE that UN Women is a part of across the four countries and at a regional level | National plans, policies, laws, practices on informal economy or MSME that mention UN Women's support | |
| | No. of regional, national, and sub-national WEE related coordination mechanisms that UN Women is a part of | Membership of national and regional level CSO networks | |
| | Examples of UN Women being consulted by government and non-UN actors on WEE-related/ MSME policies, projects, plans | | |
| Sub Question | What strategies were deployed to promote internal and external harmonization, complementarity, and co-ordination with UN and non-UN actors? | | |
| Assumptions | Indicators | Sources of information | Data collection methods |
| Other stakeholders/partners share a common vision and strategy for creating an enabling marketplace environment that benefits women and vulnerable groups in the Pacific Islands | MoUs between M4C programme and other programmes | CSO partners | Document review |
| UN Women projects a clear vision focused on improved socio-economic security of WMVs and promotion of sustainable livelihoods at regional and national forums | Joint Working/Coordination Committees including M4C and other players | Donors | Interviews |
| | M4C participation in CSO dialogues, events, forums | UN Women and UNDP | Staff survey |
| | M4C participation in intragovernmental and intergovernmental coordination mechanisms | M4C programme and country staff | |
| | | UN Women ROAP and WEE team | |
| | | Programme reports published by other actors | |
| Key Question Effectiveness | How and to what extent is the M4C project intervention on track towards achieving its key outcomes? Are there any differences in the achievement of outcomes between Phase I and Phase II of the project? | | |
| Sub Question | What were major internal and external factors influencing the achievement or non-achievement of the M4C outcomes? | | |

| Assumptions | Indicators | Sources of information | Data collection methods |
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| M4C model has strong national and local-level buy-in and programme design and implementation involves key government and market stakeholders in decision-making | <p>Socio-political disruptions and climate-induced disasters to programme implementation</p> <p>M4C staff turnover and unfilled positions</p> <p>Turnover of trained market management staff</p> <p>Political interference in market management, revenue collection, and market maintenance</p> <p>Training of market management on gender-responsive budgeting and planning and gender-responsive and inclusive management frameworks</p> <p>Gender-responsive social and market infrastructure designed in consultation with WMVs</p> <p>MVAs with a strong peer network and leadership that are advocating for access to resources (human, financial, physical) with government authorities</p> <p>Financial and livelihood protection and promotion services and products tailored to the needs to WMVs</p> <p>Design and implementation of finance and business skills trainings of WMVs aligned to their market needs and priorities</p> <p>MVAs hold regular elections and AGMs</p> <p>MVA Executive Committees with at least 50% women in leadership roles</p> <p>Family Business Model</p> | <p>Market Vendors</p> <p>Women entrepreneurs</p> <p>MVAs</p> <p>Market management</p> <p>National government/ ministry officials</p> <p>Local and provincial governments</p> <p>CSO partners</p> <p>Donors</p> <p>UN Women and UNDP</p> <p>M4C programme and country staff</p> <p>Programme reports and assessments</p> <p>Market survey report</p> | <p>Desk review</p> <p>Key informant interviews</p> <p>Focus group discussions</p> <p>Staff survey</p> |

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| | <p>designed in consultation with male family members of WMVs</p> <p>Local government decision makers partake in market management and governance and meet with WMVs periodically to review/resolve issues together</p> | | |
| Sub Question | How did innovative solutions play a role in the achievement of the M4C outcomes? | | |
| Assumptions | Indicators | Sources of information | Data collection methods |
| M4C programme design and interventions are designed keeping in mind a focus on innovations and best practices | <p>Family business model are piloted and scaled in more locations</p> <p>Increase in the number of rural vendors engaged in climate-resilient agricultural practices and value-added services</p> <p>Local-level governments (councils) pass gender-responsive market by-laws, policies, plans and budgets</p> <p>No. of marketplaces with improved, gender-responsive, and disaster proof physical infrastructure that cater to the needs of WMVs including those who are persons with disabilities</p> <p>No. of marketplaces providing WASH and child protection support, GBV and reproductive health services in market sites across Fiji, Solomon Islands, Vanuatu, and Samoa</p> <p>Market vendor farmers who report joint home finance plan with spouse / family members.</p> | <p>Case study reports on Family Business Model</p> <p>Progress report on climate resilient agricultural support to rural vendors</p> <p>Field reports on joint home finance plans developed by market vendors and their spouses</p> <p>Market Vendors</p> <p>Women entrepreneurs</p> <p>MVAs</p> <p>Market management</p> <p>Local and provincial governments</p> <p>CSO partners</p> <p>UN Women and UNDP</p> <p>M4C programme and country staff</p> <p>Market survey report</p> | <p>Desk review</p> <p>Key informant interviews</p> <p>Focus group discussions</p> <p>Market observation tool</p> <p>Case study analysis</p> |
| Sub Question | What strategies are most effective for achieving project results? | | |
| Assumptions | Indicators | Sources of information | Data collection methods |
| M4C model has a suite of strategies | Formalized yearly strategic plans among | Partnership agreements | Desk review Document review |

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| <p>and tactics in support of the achievement of M4C outcomes</p> | <p>MVAs including on resource mobilization, sound financial management, record-keeping, keeping accounts,</p> <p>SOPs and Constitutions created on MVA governance and leadership such as annual forum meetings, elections, planning processes</p> <p>Toolkits and training resources in place for setting up MVAs developed</p> <p>Pre-and-post training support to male family members of WMVs on household savings and planning under the Family Business Model</p> <p>Tailored modules on financial management, cyber security, business skills development, and digital literacy keeping in mind the knowledge and skills of WMVs in the four countries</p> <p>Toolkits and training resources on climate-smart agriculture and value-addition in agriculture contextualized for all the four countries</p> <p>Pre-and-post training support to vendor-farmers in value-added agricultural activities and climate-resilient agricultural practices provided</p> <p>Pre-and-post training support to MVAs on access and use of a range of financial (savings, loans, payments, microinsurance) and livelihoods protection</p> | <p>with government authorities, service providers, Gender-Responsive and Inclusive Management Framework Training modules, toolkits, and resources</p> <p>Pre-and-post training support reports</p> <p>MVA yearly strategic plans</p> <p>MVA SOPS and Constitutions</p> <p>MoM of PMC meetings</p> <p>ToRs of market-level committees</p> <p>MVAs</p> <p>Market management</p> <p>Local and provincial governments</p> <p>Service providers</p> <p>UN Women</p> <p>M4C programme and country staff</p> <p>Progress reports</p> | <p>Key informant interviews</p> <p>Focus group discussions</p> <p>Staff survey</p> |
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| | <p>services including via digital means</p> <p>Partnerships established with financial service providers across the four countries to provide tailored savings, credit, payments, micro insurance, and other relevant services</p> <p>Partnerships established with agricultural service providers, national crisis centres and police for GBV services, and concerned government ministries/Council departments for WASH, child protection, and family planning services across the four countries</p> <p>A model Gender-Responsive and Inclusive Management Framework developed in all the four countries for MVAs/MVA Executive Committee members that lays down management SOPs, budget exercises, policies, market by-laws, SOPs for women's accommodation centres, guidelines for grievance mechanisms, asset management, child protection and safeguarding policies, disability access etc.</p> <p>Inclusion of market management in the Project Management Committee (PMC)</p> <p>Formation of market safety committees with representative from the Police to address instance of GBV</p> <p>Toolkits and training resources on developing disaster preparedness action plans for market management</p> | | |
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| | <p>development</p> <p>Partnerships with national disaster management organization in all the four countries for adoption and socialization of pre-and post-disaster planning and preparedness</p> <p>Partnerships with market infrastructure providers to support gender-responsive planning</p> | | |
| Sub Question | Were there any unplanned positive or negative results? How did they affect the M4C projects in Phases I and II? | | |
| Assumptions | Indicators | Sources of information | Data collection methods |
| <p>M4C programme design included risk mitigation and contingency plans</p> <p>M4C project documents are up to date and capture progress and milestones</p> <p>M4C MIS includes baseline data and clear tracking of targets</p> | <p>Increase in mobile phone ownership and usage among women market vendors enabling them to take up digital financial services (savings, credit, payments, micro-insurance)</p> <p>COVID-19 economic recovery plans developed by Fiji, Solomon islands, Vanuatu, and Samoa governments have specific provisions for WMVs</p> <p>Skills development and livelihoods promotion policies and plans developed by Fiji, Solomon islands, Vanuatu, and Samoa governments specifically target WMVs</p> <p>Increased coverage of social security among WMVs</p> <p>Increase in the no. of socio-political disruptions and natural disasters during program implementation</p> | <p>Market Vendors</p> <p>Women entrepreneurs</p> <p>MVAs</p> <p>Market management</p> <p>Local and provincial governments</p> <p>CSO partners</p> <p>Service providers</p> <p>UN Women and UNDP</p> <p>M4C programme and country staff</p> <p>Project reports and assessments</p> <p>Market survey report</p> <p>News reports on political disturbances and disasters in the Pacific Islands</p> <p>External reports on mobile usage and penetration of digital financial services in the 4 countries</p> | <p>Desk review</p> <p>Document review</p> <p>Key informant interviews</p> <p>Focus group discussions</p> <p>Staff survey</p> <p>Market observation tool</p> |

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| | <p>High M4C staff turnover and unfilled positions</p> <p>High turnover of trained market management staff</p> <p>Increase in political interference in market management, revenue collection, and market maintenance</p> | <p>COVID-19 economic recovery plans of Fiji, Solomon islands, Vanuatu, and Samoa</p> | |
| Key Question Human Rights & Gender Equality & Disability inclusion | To what extent did the M4C projects identify and engage with the most marginalized groups within the context of upgrading markets and promoting women’s economic empowerment (e.g. women with disabilities, LGBTQI+. or from minority groups)? | | |
| Sub Question | What strategies worked to meaningfully engage the most marginalized groups? What type of benefits (or potential harm) were realized? | | |
| Assumptions | Indicators | Sources of information | Data collection methods |
| <p>UN Women has engaged the most marginalized groups in M4C programme design and proactively works to overcome gender barriers in implementation</p> | <p>Training of market management on gender-responsive and inclusive frameworks including for persons with disabilities</p> <p>Gender-responsive and disability-friendly infrastructure designed in consultation with WMVs</p> <p>Financial and livelihood protection services and products tailored to different types of WMVs including those with disability</p> <p>Finance and business skills trainings tailored for different types of WMVs and suited to their specific market needs and priorities</p> <p>No. of marketplaces where MVA executive committee have members from marginalized/minority groups and with disabilities</p> <p>MVAs that have taken special measures to support the interests of WMVs from marginalized/minority</p> | <p>Progress and annual reports</p> <p>MVAs</p> <p>Market management</p> <p>M4C Project participants</p> <p>WMVs and entrepreneurs</p> <p>CSOs</p> <p>Market survey report</p> <p>M4C programme staff</p> | <p>Desk review</p> <p>Interviews</p> <p>Focus group discussions</p> <p>Staff survey</p> |

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| | <p>backgrounds and with disabilities</p> <p>No. of participants from marginalized/minority groups and with disabilities reached in market intervention activities</p> <p>Partnerships or collaborations with organizations that work with persons with disabilities, remote rural populations, and LGBTIQ+ individuals</p> | | |
| Sub Question | To what extent did the M4C projects and UN Women actively identify and address the social norms and structural barriers to facilitate an enabling environment and safety for women in the markets? | | |
| Assumptions | Indicators | Sources of information | Data collection methods |
| UN Women actively engages men and boys and champions in its efforts to address social norms and power dynamics within markets and local communities | <p>Rating of market management by-laws, policies, plans, and budgets as “responsive” or “transformative”</p> <p>Engagement of male family members in the family business model and in joint finance planning at HH level</p> <p>MVA Executive Committees with at least 50% women in leadership roles</p> <p>Percentage of male participants in programme activities and that have taken action to support women in the markets.</p> <p>Number of outputs/ activities specifically focusing on the engagement of men and boys</p> <p>Partnerships with organizations that engage men and boys on gender equality</p> | <p>Attendance lists for activities/trainings etc.</p> <p>Programme progress and annual reports</p> <p>Male Market Vendors</p> <p>MVAs</p> <p>Market management</p> <p>CSO partners</p> <p>UN Women and UNDP</p> <p>M4C programme and country staff</p> | <p>Desk review</p> <p>Interviews</p> <p>Focus Group discussions</p> <p>Staff survey</p> <p>Market observation tool</p> |
| Key Question Sustainability | How and to what extent will M4C outcomes be sustained in the near, medium, and long term? What difference has the M4C | | |

| | project make a difference in terms of socio-economic security and livelihood of urban and rural women, and if so, how? | | |
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| Sub Question | To what extent did the M4C influence and contribute to increased ownership by national and local governments and CSOs of market improvements and women's economic empowerment initiatives? | | |
| <i>Assumptions</i> | <i>Indicators</i> | <i>Sources of information</i> | <i>Data collection methods</i> |
| M4C model has the buy-in national, provincial, and local governments | <p>No. of gender-responsive market by-laws, policies, plans, and budgets passed by local-level governments/ councils reacted to market management</p> <p>Adoption and institutionalization of the Gender-Responsive and Inclusive Management Framework by national and provincial governments</p> <p>MVAs with 50% women's representation in leadership roles recognized as a formal institutional mechanism in market management by-laws, policies, plans, and budgets</p> <p>Schemes on climate smart agriculture launched by governments in Fiji, Solomon Islands, Vanuatu, and Samoa and which include rural WMVs</p> <p>Schemes focused on gender inclusive financial services including savings, credit, payments, micro-insurance, digital services, and livelihoods promotion launched by governments in Fiji, Solomon Islands, Vanuatu, and Samoa</p> <p>MoU/partnership agreements signed between UN Women and local provincial governments on maintenance and</p> | <p>National government/ ministry officials</p> <p>Local and provincial governments</p> <p>MoUs signed between UN Women and governments of Fiji, Solomon Islands, Vanuatu, and Samoa</p> <p>M4C programme and country staff</p> <p>Programme reports and assessments</p> <p>Different gender-responsive market by-laws, policies, plans, and budgets passed in Fiji, Solomon Islands, Vanuatu, and Samoa</p> <p>National and provincial budget and plan documents</p> <p>Media releases on schemes, market improvements, and new laws</p> | <p>Document review and analysis including budgets, policies, laws</p> <p>Interviews</p> <p>Focus group discussions</p> |

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| | upgradation of market infrastructure for WMVs | | |
| Sub Question | In what ways will the benefits of the interventions continue, or are likely to continue? | | |
| Assumptions | Indicators | Sources of information | Data collection methods |
| National, provincial, and local governments recognize the contribution of the M4C model in contributing to economic development | <p>Growth in MVAs membership including of rural vendors</p> <p>Government MSME schemes that cater to the financial and business needs of market vendors</p> <p>Social security and livelihood protection schemes launched by local government targeting WMVs</p> <p>Role and SoPs of MVAs and market management committees are formalized and mandated under the law with at least 50% of women's representation.</p> <p>Local government representation in MVA Executive Committees</p> <p>Budget line items dedicated for market improvements and maintenance of social and physical infrastructure</p> <p>GRB and planning institutionalized within the Pacific Islands</p> | <p>National government/ ministry officials</p> <p>Local and provincial governments</p> <p>MVAs</p> <p>Market management</p> <p>CSO partners</p> <p>UN Women and UNDP</p> <p>M4C programme and country staff</p> <p>National and provincial budget and plan documents</p> <p>Media releases on schemes and new laws</p> | <p>Desk review</p> <p>Interviews</p> <p>FGDs</p> <p>Staff survey</p> <p>Budget and plan analysis</p> |
| Sub Question | What market intervention models were generated that were innovative and sustainable? | | |
| Assumptions | Indicators | Sources of information | Data collection methods |
| UN Women have mobilised commitment of project stakeholders to sustain market intervention models developed under M4C | <p>Government and NGO interest and buy-in in scaling the Family Business Model pilots</p> <p>WMVs who report joint home finance plan with spouse / family members.</p> | <p>Case study reports on Family Business Model</p> <p>Progress report on climate resilient agricultural support to rural vendors</p> | <p>Desk review</p> <p>Interviews</p> <p>Case study analysis</p> <p>Budget and plan analysis</p> |

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| | <p>Rural vendors are incentivized to adopt climate resilient agricultural practices by national and provincial governments</p> <p>Government MSME schemes created for women entrepreneurs, market vendors, rural vendors, and other groups targeted under the programme</p> <p>Gender-friendly social and physical market infrastructure adopted as a national policy and budgets allotted for its operationalization</p> <p>MVAs as an institutional mechanism for market governance recognized in national policies, by-laws, and budgets have been allotted for its operationalization</p> <p>No. of MVAs linked to WASH and child protection support, GBV and reproductive health services in market sites across Fiji, Solomon Islands, Vanuatu, and Samoa</p> | <p>National government/ ministry officials</p> <p>Local and provincial governments</p> <p>National and provincial budget and plan documents</p> <p>MVAs</p> <p>CSOs</p> <p>UN Women</p> <p>M4C programme and country staff</p> <p>UN Country Teams in Fiji, Solomon Islands, Samoa, Vanuatu</p> | |
| Sub Question | How can the M4C positive results be sustained, replicated, and expanded? | | |
| Assumptions | Indicators | Sources of information | Data collection methods |
| <p>M4C Model with its different dimensions are well-documented and shared nationally and regionally with donors, impact investors, and other external stakeholders</p> | <p>Case studies and stories of change mapped and documented</p> <p>Communication and media engagement strategy</p> <p>Local cadre of champions among WMVs, MVA executive committee members, local government officials created</p> <p>M4C model showcased at diff. national, regional,</p> | <p>Communication and media plan</p> <p>Fundraising plan and MoM of meetings held with current and prospective donors</p> <p>Presentations made at diff. forums/events</p> <p>Case studies</p> <p>UN Women</p> <p>M4C programme</p> | <p>Desk review</p> <p>Interviews</p> <p>Content analysis of media/communications</p> <p>Case study analysis</p> <p>Staff survey</p> |

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| | <p>and provincial events and forums</p> <p>M4C staff part of national, regional WEE platforms</p> <p>Fundraising plan developed and meetings with prospective donors held</p> | <p>and country staff</p> <p>UN Country Teams in Fiji, Solomon Islands, Samoa, Vanuatu</p> <p>Donors</p> <p>CSO partners</p> | |
| Sub Question | Did certain groups of women benefit more than others under different phases of the project? If so, why? | | |
| Assumptions | Indicators | Sources of information | Data collection methods |
| M4C project addressed the differentiated needs of a range of women market vendors across market sites in the Pacific Islands | <p>No. of part-time WMVs in rural, peri-urban and urban market sites reached with financial and business skills trainings</p> <p>No. of rural-farmer vendors trained on improved agricultural practices and value added services</p> <p>No. of full-time WMVs in rural, peri-urban, and urban market sites reached with financial and business skills trainings</p> <p>No. of WMVs engaged in family businesses who have been trained in HH savings and planning</p> <p>No. of WMVs accessing gender inclusive financial and livelihood protection products and services</p> <p>No. of WMVs reached with digital services in rural, peri-urban, and urban market sites</p> <p>No. of MVAs linked to WASH and child protection support, GBV and reproductive health services in market sites across Fiji, Solomon Islands, Vanuatu, and Samoa</p> | <p>MIS data of M4C (Phase I and Phase II)</p> <p>Annual progress reports</p> <p>Donor reports</p> <p>UN Women M4C programme and country staff</p> <p>UN Country Teams in Fiji, Solomon Islands, Samoa, Vanuatu</p> | <p>MIS data analysis</p> <p>Desk review</p> <p>Interviews</p> <p>FGDs</p> |

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| Key Question Organizational Efficiency | How and to what extent does the M4C project efficiently implement good practice in results-based management and what knowledge management and monitoring mechanisms were developed and used for the achievement of project outcomes? | | |
| Sub Question | Were human and financial resources and activities adequate? | | |
| Assumptions | Indicators | Sources of information | Data collection methods |
| UN Women provides sufficient guidance and ensure necessary supports to programme staff and implementing partners Project governance structures and mechanisms are well-established within M4C | Regular meetings and actioning of work by project working committee members, regional project boards, and project management committee members No. and nature of technical positions filled in Phases I and II of the project and to what extent they corresponded to the needs of the projects No. of technical experts appointed to advise the project's design and implementation and their relevance Proportion of resources (human and financial) allocated and spent according to workplans Stable CSO partners over Phases I & II M4C staff turnover, vacancies, and retention rate No-cost extensions to the programme COVID-19 contingency plan | Annual/ quarterly budget and plan documents Donor reports UN Women M4C programme and country staff Donors CSO partners Progress reports MoM of project working committee, regional project boards, and project management committee | Budget analysis Interviews Focus Group Discussions Staff survey |
| Sub Question | Were interventions well-coordinated and were they delivered by UN Women in a timely manner? | | |
| Assumptions | Indicators | Sources of Information | Data collection methods |
| UN Women's project and budget management processes are adequately streamlined, and local programme implementation | Number of outputs/ activities completed and not completed on time by implementing partners and CSO partners have coordination protocols established with UN Women | Women market vendors Women entrepreneurs Market management UN Women M4C | Analysis of annual workplans Desk review Interviews Staff survey |

| | | | |
|---|---|--|--|
| teams are well-acquainted with UN systems and processes | <p>Monthly meetings held between different service providers, CSO partners, and UN Women</p> <p>Timely and regular submission of monitoring and assessment reports by CSO partners and service providers</p> <p>Course correction actions taken by UN Women</p> <p>No-cost extensions</p> | <p>programme and country staff</p> <p>UN Country Teams in Fiji, Solomon Islands, Samoa, CSO partners</p> <p>Budget and annual workplan documents</p> <p>MoM of CSO partners, service providers, and UN Women</p> <p>Annual/quarterly workplans</p> | |
| Sub Question | To what extent and how were lessons learned from monitoring and reporting identified and shared between project teams and market locations? Did they inform the development of new efforts or improve existing efforts? | | |
| Assumptions | Indicators | Sources of information | Data collection methods |
| UN Women's RBM and MEL system captures lessons learned | <p>Community of practice formed between MVAs and MVA Executive Committee members across project locations</p> <p>Periodic cross-country exchanges between MVAs and MVA Executive Committee members from project locations</p> <p>Monthly/quarterly MEL results shared with project working committee, regional project boards, and project management committee members</p> <p>Monthly/Quarterly M4C programme staff meeting with CSO partners, service providers, government stakeholders</p> <p>New initiatives, practices, or pilots rolled out to test new ideas or to improve on existing ones</p> | <p>MIS of M4C</p> <p>Donor reports</p> <p>UN Women</p> <p>M4C programme and country staff</p> <p>UN Women</p> <p>M4C MEL staff</p> <p>CSO partners</p> <p>Progress and annual reports</p> <p>MoM of project working committee, regional project boards, and project management committee</p> <p>South-South exchange reports</p> <p>MoM of cross-country exchanges between MVAs and MVA Executive Committee members from</p> | <p>Interviews</p> <p>Desk Review</p> <p>Staff survey</p> <p>MIS data analysis</p> <p>Analysis of progress and annual reports</p> |

| | | | |
|---|---|---|--|
| | No. of South-South exchanges between market management of project locations | project locations | |
| Sub Question | What knowledge management strategies were used to capture project lessons and to inform project decision-making? | | |
| <i>Assumptions</i> | <i>Indicators</i> | <i>Sources of information</i> | <i>Data collection methods</i> |
| UN Women Country Offices in the Pacific Islands have a knowledge management plan and metrics in place | <p>Knowledge management meetings held each quarter with the project working committee, regional project boards, and project management committee members</p> <p>Formation of internal knowledge management committee within M4C</p> <p>No. of case studies, best practices documents produced under the project</p> | <p>UN Women M4C programme and country staff</p> <p>UN Women M4C MEL staff</p> <p>CSO partners</p> <p>Progress and annual reports</p> <p>UN Women Country Offices</p> <p>MEL and knowledge management plan</p> <p>Knowledge Management metrics</p> | <p>Interviews</p> <p>Desk Review</p> <p>Staff survey</p> <p>MIS data analysis</p> <p>Analysis of progress and annual reports</p> |

DONOR REPORTS

Govt. of Canada

- April- Dec. 2018, 2019, 2020, 2021

Govt. of Australia Regional Phase I

- April-Dec. 2014, 2015, 2016, 2017, 2018, 2019, 2020, Final report (2014-2021)

Govt. of Australia Regional Phase II

- April- Dec. 2022

Govt. of Australia Solomon Islands Bilateral

- Oct.- Dec. 2021, Jan- Dec. 2022

FAO Fiji

- May- June 2016
- May- Sept. 2016

Govt. of NZ Fiji

- April- June 2016

Govt. of NZ Fiji

- December 2015- March 2016

Govt. of Australia Samoa Bilateral

- January- December 2022

UN Multi-Partner Trust Fund (MPTF) Vanuatu

- May- December 2020

UN Multi-Partner Trust Fund (MPTF) Fiji and Samoa

- June- December 2020, June 2020 - December 2021

UN Multi-Partner Trust Fund (MPTF) Fiji and Solomon Islands

- July- December 2022

UN Multi-Partner Trust Fund (MPTF) Solomon Islands

- May- December 2020

FAO Fiji

- Final report (2016),

Govt. of New Zealand Fiji

- 2015- 2016, 2016

BIANNUAL DONOR REPORTS

Govt. of Australia Regional Phase I

- Time period covered (June 2015- December 2021)

MPTF Fiji and Solomon Islands

- July 2022- June 2023

PARTNER AGREEMENTS

- Samoa: UNDP Samoa MCO (August 2023- Sept. 2026)
- Vanuatu: Vanuatu Society for People with Disability, Luganville Municipal Corporation, Adventist Relief Dev. Agency, Dept. of Local Authorities & Shefa Provincial Govt. Council under Ministry of Internal Affairs (MeleMaat, Beverly Hills, Emua)
- Solomon Islands: Malaita Provincial Govt, Honiara City Council, Western Provincial Govt (Munda Market Improvement)
- Fiji: Levuka Town Council, Suva City Council, Ba Town Council, Nausori Town Council, Ministry of Local Govt.
- Commonwealth Local Government Forum (training organization- Fiji, SI, Vanuatu)

UN WOMEN ANNUAL WEE REPORTS

- Fiji: 2014, 2015,2016, 2017,2018, 2019,2020,2021,2022
- Solomon Islands/Vanuatu: 2014, 2015,2016, 2017,2018, 2019,2020
- Samoa/Solomon Islands/Vanuatu: 2021, 2022

- Fiji MCO Strategic Note 2023-27 DRF Results Indicators MCO WEE Results Framework
- Impact 2 Summary of Results 2023 Annual Report
- Fiji: Impact 2 WEE 2023 RMS Annual Report
- Samoa: Impact 2 WEE 2023 RMS Annual Report
- Solomon Islands: Impact 2 WEE 2023 RMS Annual Report
- Vanuatu: Impact 2 WEE 2023 RMS Annual Report
- Fiji: UN Women Strategic Note 2018-2022
- Fiji: UN Women Strategic Note 2023-2027

KNOWLEDGE AND ADVOCACY PRODUCTS

UN Women, *Pacific Markets and Market Vendors, Evidence, Data and Knowledge in Pacific Island Countries*, Literature Review and Annotated Bibliography 1st Edition, July 2011

UN Women, *Women's Economic Empowerment Brief for 14 Pacific Island Countries and Territories*, 2022

UN Women, *Gender Equality Brief for 14 Pacific Island Countries and Territories*, 2022

UN Women, *Safety & Discrimination Assessment Summary Report 2017, Fiji, Solomon Islands and Vanuatu*, Markets for Change Project, Women's Economic Empowerment, Fiji, June 2018

UN Women, *Markets for Change, Fiji/Solomon Islands/Vanuatu Market Profiles*, July 2014

UN Women, *Markets for Change, Solomon Islands*, M4C brief 17 February 2016

UN Women, *Gender Equality Brief for Solomon Islands*, 2022

UN Women, *Markets for Change, Vanuatu*, M4C brief 25 February 2016

UN Women, *Gender Equality Brief for Vanuatu*, 2022

UN Women, *Market Safety Assessment Report: Fiji*, 2017

UN Women, *Markets for Change Project Stakeholders in Samoa Discuss Phase II Design*, 16 March 2021 Press release

UN Women, Australian Aid, Markets for Change, *Building Market Resilience To Climate Change*, Solomon Islands Assessment Report, December 2016

UN Women, Australian Aid, Markets for Change, *Building Market Resilience To Climate Change*, Vanuatu Assessment Report, December 2016

UN Women, New Zealand Volunteer Abroad (VSA), *Markets for Change, Disaster Risk Reduction*, Donor Report, 2023

TRAINING MATERIALS

[Getting-Started-Too- kit-WEB-III.pdf \(unwomen.org\)](#)

Andreas Peham, Independent Consultant, *Business Training Manual PART A*, FINAL June 2019

Andreas Peham, Independent Consultant, *Business Training Manual PART B*, FINAL June 2019

M4C SURVEYS/ASSESSMENTS

AKVO Analysis June 2021 Fiji 2016-19

Akvo Report for UN Women Pacific 2021-January 2022

UN Women, Market Safety Assessment Report Fiji, 2014

M4C REGIONAL BOARD MEETINGS

Minutes for 2020, 2021, 2022 and 2023

PWC and PMC MEETINGS

Minutes for Solomon Islands 2019- 2021 (6 meetings)

Minutes for Fiji 2020-21 (3 meetings)

MISSION REPORTS

Reports for Fiji 2017-2024 (5 reports)

Reports for Solomon Islands 2017-2022 (15 reports)

Reports for Vanuatu 2017 (5 reports)

EVALUATIONS

1. Farida Fleming and Marica Tabualevu, *UN Women Markets for Change Midterm Review Report*, 23 July 2018
2. UN Women, *Evaluation of Women's Economic Empowerment through Private Sector Engagement in Asia and the Pacific*, Synthesis Report, 2022 (includes case study on M4C)
3. UN Women, *Final Evaluation of the Gender Inequality of Risk and Promoting Community Resilience Project in Solomon Islands*, 2022
4. UN Women, *Internal Audit Report*, UN Women Multi-Country Office in Fiji, 2022
5. *Pacific Women Shaping Pacific Development Six-Year Evaluation Report*, February 2020

GENDER AND DEVELOPMENT POLICIES

1. Ministry for Social Welfare, Women and Poverty Alleviation, *Fiji National Gender Policy*, 2014
2. Ministry of the Economy, Gender Equity & Social Inclusion Policy 2021-2024 and Action Plan 2021-2022, Fiji
3. Ministry for Social Welfare, Women and Poverty Alleviation *Fiji National Action Plan to Prevent Violence Against Women and Girls (2021-2026)*
4. Ministry of Women, Community and Social Development, *Samoa National Policy on Community Economic Development 2021-2031*
5. Ministry of Finance of Samoa, *Samoa National Social Protection Policy Framework 2023*, Apia 2023
6. Ministry of Finance of Samoa, *Samoa 2040: Transforming Samoa to a higher growth path*, Apia 2021
7. Ministry for Women, Youth, Children and Family Affairs (MWYCFA), *National Gender Equality and Women's Development Policy 2016–2020*, Solomon Islands
8. Solomon Islands Electoral Commission, *Gender Equality and Social Inclusion (GESI) Policy, 2022-2024*, Solomon Islands
9. Department of Women's Affairs of the Ministry of Justice and Community Services, *National Gender Equality Policy 2015-2019*, Vanuatu
10. *National Gender Equality Policy 2020-2030*, Vanuatu

STUDIES/REPORTS

1. Sara Duerto-Valero and Sneha Kaul, *Gendered Impacts of Climate Change: Empirical Evidence from Asia*, UN Women, Women Count
2. Yvonne Underhill-Sem, Elizabeth Cox, Anita Lacey and Margot Szamier, *Changing market culture in the Pacific: Assembling a conceptual framework from diverse knowledge and experiences*, Asia Pacific Viewpoint, Vol. 55, No. 3, December 2014
3. Ministry for Social Welfare, Women and Poverty Alleviation, *Fiji National Gender Policy*, 2014
4. Pacific Community, *Women's Economic Empowerment in the Pacific, Regional Overview*, 13th Triennial Conference of Pacific Women and 6th Meeting of Ministers for Women, August 2017
5. Pacific Private Sector Development Initiative, *Invisible Hands, Enabling Pacific Women in the Informal Economy*, July 2023 A technical assistance programme undertaken in partnership with the Asian Development Bank, the Government of Australia, and the Government of New Zealand.
6. Ellen Boccuzzi, *The Future of Work for Women in the Pacific Islands*, Asia Foundation, 2021
7. Ryan Edwards and Daniel Suryadarma, *Women in online marketplaces: new research*, 27 April 2023, **DevPolicy Blog**, Australian National University
8. ADB, *Women's Economic Empowerment in the Pacific Region*, Summary Brief, 2023
9. ADB, *Women and Business in the Pacific*, August 2018
10. ADB, *Gender Statistics, The Pacific and Timor-Leste*, 2016, Pacific Community
ADB, *Women's Resilience in Fiji: How laws and policies promote gender equality in climate change and disaster risk management*, August 2022
11. Pacific Community, *2050 Strategy for a Blue Pacific Continent: SPC Drivers of Change contributions*

12. Pacific Community, *2050 Strategy for the Blue Pacific Continent*, Pacific Islands Forum secretariat, 2022
13. UNCDF, *Assessing Digital and Financial Literacy in Samoa*, A survey on knowledge, skills and access, 2023
14. UNCDF, *Assessing Digital and Financial Literacy in Solomon Islands*, A survey on knowledge, skills and access, 2023
15. SPC, *Pacific Platform for Action on Gender Equality and Women's Human Rights 2018–2030*.
16. Meg Keen and Anouk Ride, *Markets Matter: ANU–UN Women Project on Honiara's Informal Markets in Solomon Islands*, Technical Report · May 2018, Australian National University.
17. Yvonne Underhill-Sem, Elizabeth Cox, Anita Lacey and Margot Szamier, *Changing market culture in the Pacific: Assembling a conceptual framework from diverse knowledge and experiences*, *Asia Pacific Viewpoint*, Vol. 55, No. 3, December 2014, pp306–318
18. Karen E. McNamara, Rachel Clissold and Ross Westoby, *Marketplaces as sites for the development-adaptation- disaster trifecta: Insights from Vanuatu*, *Asia Pacific Viewpoint 2020*.
19. Julien Barbara & Kerryn Baker, *Addressing collective action problems in Melanesia: the Northern Islands Market Vendors' Association in Vanuatu*, development in practice, 1 June 2020.
20. UN Women *Report for the Midterm Review of the SENDAI Framework for Disaster Risk Reduction (2015-2030)*, Geneva, October 2022
21. CARE, Australian Aid, *Family Business Management Training*, Trainers' Handbook, 2015
22. Australian Centre for International Agricultural Research, *Family Farm Teams - Challenging gender norms in agriculture in the Pacific*, 11 January 2023
23. IFAD, *The changing role of women in the economic transformation of family farming in*
24. *Asia and the Pacific*, July 2014
25. Reserve Bank of Fiji, *National Financial Inclusion Strategy 2022-2030*

End of M4C Phase I and Mid-Term Phase II Evaluation

| ORGANIZATION, TITLE | METHOD (INTERVIEW FGD) | WOMEN | MEN |
|---|--|-------|-----|
| UN WOMEN MCO AND CO STAFF | | | |
| UN Women Representative MCO, Suva, Fiji | Briefing/Interview | 1 | |
| UN Women Deputy Representative MCO, Suva, Fiji | Briefing/Interview | 1 | |
| MCO regional M&E Specialist | Interview | 1 | |
| MCO Regional Finance Officer and Finance Associate | Interview | 1 | 1 |
| MCO Regional HR Officer and Associate | Interview | 2 | |
| UN Gender Group Coordinator | Interview | 1 | |
| Team leader and technical advisor, MCO programme on <i>Women's Resilience to Disasters (WRD)</i> | Interview | 1 | |
| MCO Regional Communications and Media Specialist | Interview | 1 | |
| Country Programme Coordinators in Samoa, Solomon Islands and Vanuatu | Briefing/Interview | 3 | |
| UN Women EAW team Solomon Islands | | 1 | |
| Total | 14 | 13 | 1 |
| UN WOMEN M4C STAFF | | | |
| M4C Regional Project Manager | Briefing/interview | 1 | |
| Manager Pacific Office UNDP M4C/MPTF Deputy Team Leader for Inclusive Growth, Pacific Office in Fiji, UNDP M4C Programme Associate, Pacific Office in Fiji, UNDP | Interview | 2 | 1 |
| M4C Regional Project Associate | Interview | 1 | |
| M4C Regional Finance Associate | Interview | 1 | |
| M4C Infrastructure Consultant | Interview | | 1 |
| M4C National Project Coordinators Fiji, and Vanuatu | Interview | 2 | |
| M4C Senior Project Officers Fiji, Samoa, Solomon Islands | Interview | 3 | 1 |
| M4C Project Associates Fiji, Samoa, Solomon Islands and Vanuatu M4C Project Associate NUNV Vanuatu | Interview | 5 | |
| Programme Associate UNDP (Outcome 2 of M4C) Solomon Islands | Interview | 1 | |
| Total | 19 | 16 | 3 |
| MCO and M4C staff | Feedback preliminary findings Fiji 12 | 10 | 2 |
| UN PARTNER/AGENCY | | | |
| Pacific Lead & Regional Technical Specialist Climate Risk Insurance UNCDF, Fiji Agriculture Officer, UN Capital Development Fund (UNCDF) Project Associate, UN Capital Development Fund (UNCDF) | Interview | 2 | 1 |
| National Coordinator JPRWEE Pacific, IFAD, Fiji JPRWEE Pacific, IFAD, Fiji | Interview | 1 | 1 |
| ILO, Livelihood project coordinator, Fiji | Interview online | 1 | |

| | | | |
|---|---------------------------------|--------|--------|
| Assistant Representative FAO Subregional team Fiji | Interview | 1 | |
| UNRCO Partnership Officer Fiji | Interview | 1 | |
| UNDP Multi-Country Resident Representative, Fiji | Interview | 1 | |
| Acting Head of Governance and Programme Analyst, UNDP Samoa | | | 1 |
| Total | 10 | 7 | 3 |
| GOVERNMENT | | | |
| FIJI | | | |
| Permanent Secretary, Ministry of Local Government, Fiji Director, Ministry of Local Government | Interview | 2 | |
| Senior Women Interest Officer, Ministry of Women (MoW) Officer, Ministry of Women (MoW) | Interview | 2 | |
| Acting CEO, Suva City Council Director, Suva City Council (SCC) Advisor, Suva City Council (SCC) | Interview | | 3 |
| Special Administrator, Labasa Town Council | Interview | | 1 |
| Acting CEO, Labasa Town Council, | Interview | | 1 |
| Acting (last 4 years) CEO Nadi Town Council covering Nadi and Namaka markets | Interview | | 1 |
| CEO Sigatoka Town Council | Interview | | 1 |
| CEO Lautoka Town Council | Interview | | 1 |
| CEO Rakiraki Town Council | Interview | | 1 |
| Acting CEO, Nausori Market Building & Development Manager, Nausori Market Building surveyor, Nausori Market | FGD Including market manager | 1 | 2 |
| Total | 16 | 5 | 11 |
| SAMOA | | | |
| CEO Ministry of Agriculture and Fisheries Executive Officer (Female) | Interview | | 1 |
| CEO, Ministry of Women, Community and Social Development Officer, Ministry of Women, Community and Social Development | Interview | 1 1 | |
| CEO, Samoa Land Corporation Management Two senior officers, Samoa Land Corporation Management | Interview | | 1 2 |
| Senior Officer Accident Compensation Corporation (ACC) Principal Officer, Accident Compensation Corporation Finance Officer, Accident Compensation Corporation Upolu | Interview | 1 1 | 1 |
| Total | 10 | 5 | 5 |
| SOLOMON ISLANDS | | | |
| Permanent Secretary, Ministry of Women, Youth, Children and Family Affairs (MWYCF).) | Interview | | 1 |
| Deputy Secretary, Gizo, Western Provincial Government | Interview | | 1 |
| Total | 2 | | 2 |
| VANUATU | | | |
| Director General, Ministry of Internal Affairs (includes Labour Department and local government) | Interview | | 1 |
| Trainer Department of Industries, Ministry of Trade and Commerce | Interview | | 1 |
| Senior Literacy and Finance Officer, National Provident Fund of Vanuatu | Interview | | 1 |
| Secretary General, Santo | Interview | | 1 |
| Town Clerk, Luganville Market, Santo Town Planner, Luganville Market, Santo | Interview | | 2 |

| | | | |
|---|----------------------------|---------------------------------|---|
| Deputy Town Planner, Port Vila | Interview | | 1 |
| Total | 7 | | 7 |
| RIGHTS HOLDERS -MARKET VENDORS AND FARMERS | | | |
| FIJI | | | |
| Vice president, MVA, Labasa Market Secretary, MVA, Labasa Market 6 Members, MVA, Labasa Market | FGD | 7 | 1 |
| President, MVA, Namaka Market | Interview | 1 | |
| President, MVA, Nadi Market Secretary, MVA, Nadi Market Committee member MVA, Nadi Market | FGD | 3 | |
| Secretary, Market Vendors and Farmers Association, Sigatoka Market Committee member MVA, Sigatoka Market Committee member MVA, Sigatoka Market | Focus group | 3 | |
| President MVA Sigatoka market | Interview | | 1 |
| President, MVA, Lautoka Market V/President, MVA, Lautoka Market Secretary, MVA, Lautoka Market Treasurer, MVA, Lautoka Market Executive member, Representative of MVA Crime Prevention Committee, Lautoka Market | FGD | 5 | |
| President, MVA, Rakiraki Market Committee member MVA, Rakiraki Market MVA member, Rakiraki Market | FGD | 2 | 1 |
| Vice President, MVA, Nausori Market Secretary, MVA, Nausori Market | Interview | 1 | 1 |
| President Ovalau and Moturiki Islands MVA, Levuka Market | Interview in Suva, Fiji | 1 | |
| Total | 27 | 23 | 4 |
| SAMOA | | | |
| 2 Executive members, MVA, Fugalei Market, Apia 5 Members, MVA, Fugalei market, Apia | Interview FGD | 2 5 | |
| President, MVA Salelologa Market, Savaii 7 Members, MVA, Salelologa Market, Savaii | Interview FGD | 1 7 | |
| Total | 15 | 15 | |
| SOLOMON ISLANDS | | | |
| Chairperson, MVA Gizo Market 8 Members of MVA, Gizo Market | FDG | 1 4 | 4 |
| Secretary, MVA, Honiara Market Treasurer, MVA, Honiara Market Executive member, MVA, Honiara Market Executive Farmer Member, MVA, Honiara Market Executive Clothes Sales Member, MVA, Honiara Market Coconut Sector Sales Member, MVA, Honiara Market 2 MVA members, Honiara Market | FDG | 1 1 1 1 1 1 2 | 1 |
| Secretary, MVA, Auki Market | Interview | 1 | |
| Total | 18 | 13 | 5 |
| VANUATU | | | |
| 4 Members MVA Committee, Luganville Market, Santo | FGD | 4 | |
| 2 Members of MVA Committee, Port Vila Market 1 MVA Member, Port Vila Market | FGD | 3 | |
| 4 Members of MVA Committee, Emua Market | FGD | 4 | |
| 3 Members of MVA Committee, Beverley Hills Market 4 MVA members, Beverley Hills Market | FGD | 7 | |
| 1 MVA member Marobe market | Interview | 1 | |
| Total | 18 | 19 | |
| MARKET MANAGEMENT | | | |
| Market Manager, Labasa Town Council, Fiji | Interview | | 1 |

| | | | |
|---|--------------------------|---|---|
| Market Manager for Nadi and Namaka markets , Fiji | Interview | 1 | |
| Market Manager Sigatoka Market, Fiji | Interview | | 1 |
| Market Manager, Lautoka Market, Fiji | Interview | | 1 |
| Acting Market Manager, Rakiraki Market, Fiji | Interview | | 1 |
| Market manager, Nausori Market, Fiji | Part of FGD with Council | | 1 |
| Total | 6 | 1 | 5 |
| SAMOA | | | |
| Market Manager – Savaii | Interview | 1 | |
| Total | 1 | 1 | |
| SOLOMON ISLANDS | | | |
| Market Master, Gizo Market | Interview | | 1 |
| Market Master, Auki Market | Interview | | 1 |
| Total | 2 | | 2 |
| VANUATU | | | |
| Market Master Luganville Market, Santo | Interview | 1 | |
| Market Master, Port Vila | Interview | | 1 |
| Total | 2 | 1 | 1 |
| CSOs | | | |
| FIJI | | | |
| Director of Programming and Planning, US Peace Corps, Suva, Fiji | Interview | 2 | |
| Officer, US Peace Corps (supporting M4C Outcome 2), Suva, Fiji | | | |
| Project Officer – Fiji Disabled persons Federation (FDPF) | Interview | 1 | |
| Vice-President of the Pacific Disabled People’s Federation (PDPF), Labasa Market, Fiji | Interview | 1 | |
| Total | 4 | 4 | |
| PRIVATE SECTOR | | | |
| Financial Inclusion Manager, ANZ Bank, Suva, Fiji | Interview | 2 | |
| Financial Inclusion Consultant, ANZ Bank, Suva, Fiji | | | |
| Sustainability & Engagement Specialist, Westpac, Suva, Fiji | Interview | 1 | |
| Total | 3 | 3 | |
| VANUATU | | | |
| Senior Development and Finance Manager ANZ | Interview | | 1 |
| Total | 1 | | 1 |
| DONORS | | | |
| FIJI/REGIONAL | | | |
| Programme Manager, Regional Gender, Human Development Section, Department of Foreign Affairs and Trade (DFAT), Australian High Commission, Fiji | Interview | 3 | |
| Counsellor of Human Development Section, Australian High Commission to Fiji | | | |
| DFAT coordinator | | | |
| Senior Development Officer, Pan-Asia Regional Development Programme, Global Affairs Canada, Government of Canada | Interview online | 1 | 1 |
| Advisor, Indo-Pacific Regional Development Programmes, Global Affairs Canada | | | |
| Gender Specialist, MFAT, Wellington, New Zealand | Online interview | 2 | |
| Programme Manager Education/Equity Team MFAT, Wellington, New Zealand | | | |
| Total | 7 | 6 | 1 |
| SAMOA | | | |
| Gender and Disability Officer DFAT | Interview | 1 | |
| Regional Programme Manager, DFAT | | 1 | |

| | | | |
|---|------------|------------|-----------|
| Total | 2 | 2 | |
| SOLOMON ISLANDS | | | |
| Gender & Disability Officer, Australian High Commission | Interview | 1 | |
| Senior Programme Officer, Australian High Commission | | 1 | |
| Total | 2 | 2 | |
| VANUATU | | | |
| Programme Manager, DFAT | | 1 | |
| Overall Total | 200 | 147 | 53 |

ANNEX VII

SAMPLE DATA COLLECTION TOOLS

This annex contains:

Interview guides for UN Women staff, MVAs, market managers and national and local government agencies.

Observation Tool on Physical and Social Infrastructure at Markets.

1. Interview guide for staff of UN Women Country Offices in Fiji, Samoa, Solomon Islands and Vanuatu and the MC) in Fiji.

M4C End of Phase I Evaluation and Phase II Mid-Term Evaluation 2024

Time and date:

Name of Interviewee:

Position held in CO:

Location:

Gender of interviewee:

Name Interviewer:

Opening Statement (5 minutes)

- This interview will contribute to the End of Phase I Evaluation and Phase II Mid-Term Evaluation 2024 of the Markets for Change projects on improving markets and conditions for women market vendors in Fiji, Samoa, Solomon Islands and Vanuatu, implemented by UN Women.
- It is important for the evaluation team to obtain your perspective on the successes and strengths of UN Women and the M4C initiatives, as well as the challenges and potential opportunities you see for the future. We appreciate your time and your information to support this process.
- We are/I am a member of an independent team of evaluators of UN Women.
- Information that you provide will be held confidential and anonymous. Any specific comments or information you provide will not be attributed to you or your office. We take notes for our own use, but we are not otherwise recording this conversation.
- Questions?

Background (5 minutes)

1. Please briefly describe your UN Women role in the CO, including how long you have held the role.
2. Please describe your working relationship with the M4C Programme.
3. What are your CO's priority areas for women's economic empowerment ?

Relevance (10 minutes)

4. As you see it, how well does the M4C approach align with the country's context, its legislative and policy frameworks?
5. What do you think is the **key comparative advantage/value added** for UN Women in relation to Pacific marketplaces and women's economic empowerment?
6. How are the objectives of the M4C programme consistent with right holders' requirements and needs of women market vendors in the Pacific Islands?
7. What role did the M4C interventions play in response to major social disruptions such as the COVID 19 pandemic and climate emergencies?
8. From your perspective, what priority areas of focus did not receive sufficient attention during implementation of the M4C activities? What is the reason? How can these areas be amplified in future such initiatives and projects?

Coherence (10 minutes)

9. How did UN Women work with partners and stakeholders in the development and implementation of the M4C projects? What mechanisms for coordination, planning, implementation, monitoring and reporting were in place and how effective were they? What were the challenges and how were these addressed?
10. How did the M4C projects link with other UN efforts, in particular UNDP, the national, provincial and local governments, other similar donor funded programmes?
11. How did the M4C work together internally with other activities on WEE and UN Women's other thematic programmes?
12. What is the **value added or comparative advantage** of cooperation with UN Women in the M4C?

Effectiveness (10 minutes)

13. What do you see as major achievements/results of the M4C initiatives in Phase I and in Phase II? Were targets met? How many vendor associations got underway? How has the representation of women in vendor associations and in market management structures improved? In what ways did the M4C capacity building activities lead to results for women vendors' economic empowerment and marketplace improvements.
14. Were there normative changes as a result of M4C? If yes, what were they?
15. What major factors, including the external environment, influenced the achievement or non-achievement of the M4C objectives?
16. Were there any unplanned positive or negative results? If so, what were they and how did they affect the projects?

Human rights and gender equality (5 minutes)

17. To what extent did the M4C projects reach the most vulnerable groups, in particular the more marginalized women vendors persons with disabilities? Could you please give an example? How can this be improved to strengthen operationalisation of the "No one is left behind" principle?
18. To what extent did the M4C projects and UN Women actively identify and address the social norms and structural barriers to facilitate an enabling environment and safety for women in the markets?

Sustainability (10 minutes)

19. In what ways will the benefits of the interventions continue, or are likely to continue? Has UN Women been able to leverage support and ownership for the M4C projects and on women's economic empowerment generally from key national actors? (e.g. ministries, local and provincial governments, CSOs, private sector organizations) What were the results?
20. What market intervention models were generated that were innovative and sustainable?
21. How can the M4C positive results be sustained, replicated, and expanded?

Efficiency (5 minutes)

22. Were human and financial resources and activities adequate?
23. Were interventions well-coordinated and were they delivered by UN Women in a timely manner?
24. To what extent and how were lessons learned from monitoring and reporting identified and shared between market locations and did they inform new efforts?
25. What unique expertise did UN Women develop in working on the M4C projects and how is this being shared and institutionalised?
26. From your perspective, what limitations did the CO experience in the implementation of the M4C projects? How can these be overcome?
27. To the best of your knowledge, during the implementation period M4C was there compliance with audit, financial and reporting obligations?

Recommendations (5 minutes)

What recommendations do you have to improve the implementation of Phase II of the M4C project and the design of future WEE programmes.

Closing the interview (5 minutes)

Thanks for your time given, sharing and valuable insights, etc.

What happens next?– we are interviewing range of stakeholders across the four M4C countries. Information and analysis will be synthesised and integrated into an evaluation report of on the M4C projects. The report will be publicly available on UN Women’s evaluation website. It will be an important input to the design of future UN Women’s programmes and projects, not only in the Pacific but globally in terms of lessons learned and models, tools, and innovations to scale up. It will also inform donors of such programmes in relation to their future priority setting for funding and cooperation on gender equality and women’s empowerment.

Wishing all the best for your journey in supporting gender equality and women’s empowerment.

2. Interview guide for market vendor and farmer associations in the Pacific (MVAs)

M4C End of Phase I Evaluation and Phase II Mid-Term Evaluation 2024

Time and date:

Name of market:

Name of Interviewee:

Name of organization:

Position held in the organization:

Name of Interviewer:

Opening Statement (5 minutes)

- This interview will contribute to the End of Phase I Evaluation and Phase II Mid-Term Evaluation 2024 of the Markets for Change projects on improving markets and conditions for women market vendors in Fiji, Samoa, Solomon Islands and Vanuatu, implemented by UN Women.
- It will try to capture the efforts and achievements resulting from collaboration between your organization and UN Women as well as identify the needs and strategies to build on for accelerating women’s economic empowerment in your country.
- Evaluation of UN programmes is a requirement in relation to accountability for the funds given by member States, such as Australia, Canada, and New Zealand and for learning about what works and what does not work in order to improve future programmes.
- We are, I am a member of an independent team of evaluators for UN Women.
- Any information that you provide to us will be held confidential and anonymous. We will not attribute any specific comments or information to you or your organization. We take notes for our own use, but we are not otherwise recording this conversation.
- Questions?

Background (5 minutes)

1. Please briefly describe your role in the organization, including how long you have held the role.
2. Tell us a bit about your organization's goals and operations. How many members are there? How many are vendors and how many farmers and entrepreneurs?
3. Please describe the relationship between your organization and M4C projects implemented by UN Women.

Relevance (10 minutes)

4. In your view what are the key priorities and main challenges for economic empowerment of women market vendors working in the marketplace? Are they the same for farmers?
5. As you see it, how well does the M4C approach align to the context of marketplaces in your country. How does it advance gender equality and human rights?
6. What role did the M4C play in response to major disruptions such as the COVID 19 pandemic and natural disasters?

Coherence (10 minutes)

7. What are the mechanisms of coordination between UN Women and your organization? How effective are they? Are there any challenges?
8. What is the **value added or comparative advantage** of UN Women through the M4C projects?

Effectiveness (10 minutes)

9. In the M4C activities that you participated in, what were the results for your organization and those vendors and farmers you represent?
10. As a result of the M4C projects what improvements did you see in market conditions and management? Do women vendors have more of a voice?
11. What kind of UN Women training did your organization participate in? Did this include training on governance? What is your assessment of the training activities? In what ways can they be improved and expanded?
12. In your joint activities, were there any unexpected outcomes? (positive or negative)? Who benefitted or did not benefit unexpectedly?
13. In your cooperation with the M4C projects how were the most marginalized groups/persons with disabilities considered? What were the key benefits and changes achieved for these groups?
14. Have lessons learned and experiences from the joint activities been shared?

Efficiency (5 minutes)

15. Were there any issues related to efficiency in your cooperation with UN Women? In the activities in which you participated, were the interventions delivered on time? Were human resources sufficient? Were financial resources sufficient?
16. What are UN Women's strengths and weaknesses?

Sustainability (10 minutes)

17. What do you think are the key achievements of the M4C in terms of sustainability? How will your MVA be able to continue support to its members? What policies and laws are in place to support women vendors and MVAs?
18. What would be your recommendations for sustaining and improving the project for the coming period?

Closing the interview (5 minutes)

1. Thanks for your time given, sharing and valuable insights, etc.
2. What happens next?– we are interviewing range of stakeholders across the four M4C countries. Information and analysis will be synthesised and integrated into an evaluation report of on the M4C projects. The report will be publicly available on UN Women's evaluation website. It will be an important input to the design of

future UN Women’s programmes and projects, not only in the Pacific but globally in terms of lessons learned and models, tools, and innovations to scale up. It will also inform donors of such programmes in relation to their future priority setting for funding and cooperation on gender equality and women’s empowerment.

3. Wishing all the best for your journey in your organization and for women’s economic empowerment.
- 4.

3. Interview guide for market managers and management structures in the M4C countries

M4C End of Phase I Evaluation and Phase II Mid-Term Evaluation 2024

Time and date:

Name of market:

Name of Interviewee:

Name of organization:

Position held in the organization:

Name of Interviewer:

Opening Statement (5 minutes)

- This interview will contribute to the End of Phase I Evaluation and Phase II Mid-Term Evaluation of the Markets for Change projects on improving markets and conditions for women market vendors in Fiji, Samoa, Solomon Islands and Vanuatu implemented by UN Women. It will try to capture the efforts and achievements resulting from collaboration between your organization and UN Women as well as identify the needs and strategies to build on for accelerating women’s economic empowerment in your country.
- Evaluation of UN programmes is a requirement in relation to accountability for the funds given by member States, such as Australia, Canada, and New Zealand and for learning about what works and what does not work in order to improve future programmes.
- We are, I am a member of an independent team of evaluators for UN Women.
- Any information that you provide to us will be held confidential and anonymous. We will not attribute any specific comments or information to you or your organization. We take notes for our own use, but we are not otherwise recording this conversation.
- Questions?

Background (5 minutes)

1. Please briefly describe your role in the market management, including how long you have held the role.
2. Tell us a bit about the goals and operations of the market management body. How many vendor associations and how many women vendors are at your market?
3. Please describe the relationship between your structure and the M4C projects implemented by UN Women.

Relevance (10 minutes)

4. In your view what are the key priorities and main challenges for economic empowerment of women working in the marketplace?
5. What role did the M4C play in response to major disruptions such as the COVID 19 pandemic and natural disasters?

Coherence (10 minutes)

6. What are the mechanisms of coordination between the M4C projects and your structure? How effective are they? Are there any challenges?
7. Did your market receive support from other organisations and if so, how were they complementary to M4C contributions? Or was there duplication?
8. What is the value added or comparative advantage of cooperation with UN Women in the M4C?

Effectiveness (10 minutes)

9. As a result of the M4C what improvements did you see in market conditions and management?
10. What kind of training did the market management participate in? What is your assessment of the training activities? In what ways can it be improved and expanded?
11. In your joint activities, were there any unexpected outcomes? Were there unplanned positive results and who benefitted? Were there negative effects and who experienced these?
12. In your cooperation with the M4C projects were the most marginalized groups taken into account? What were the key benefits and changes achieved for these groups?
13. Have lessons learned and experiences from the joint activities been shared?

Efficiency (5 minutes)

1. Were there any issues related to efficiency in your cooperation with the M4C projects and UN Women? In the activities in which you participated, were they delivered on time? Were human resources sufficient? Were financial resources sufficient?
2. What are UN Women's strengths and weaknesses?

Sustainability (10 minutes)

14. How sustainable are the achievements of M4C? Is their ownership by the markets and local governments for the results? Are there policies, structures, or mechanisms in place to carry on the M4C actions?
15. What would be your recommendations for follow-up on the M4C projects?

Closing the interview (5 minutes)

1. Thanks for your time given, sharing and valuable insights, etc.
2. What happens next? – we are interviewing a range of stakeholders, including women vendors and entrepreneurs across this and other markets in your country and the Pacific. There will be an evaluation report of the M4C projects in the Pacific. It will be publicly available on UN Women's evaluation website. The report will be an important input to the design of future UN Women's programmes and projects, not only in the Pacific but globally in terms of lessons learned and models, tools, and innovations to scale up. It will also inform donors of such programmes in relation to their future priority setting for funding and cooperation on women's economic empowerment.
3. Wishing all the best for your journey in your organization and for women's economic empowerment.

4. Interview guide for national and local government agencies

M4C End of Phase I Evaluation and Phase II Mid-Term Evaluation 2024

Time and date:

Name of Interviewee:

Position held in agency:

Government agency:

Name of Interviewer:

Opening Statement (5 minutes)

- This interview will contribute to the End of Phase I Evaluation and Phase II Mid-Term Evaluation 2024 of the Markets for Change projects on improving markets and conditions for women market vendors in Fiji, Samoa, Solomon Islands and Vanuatu, implemented by UN Women.
It will also try to capture the efforts and achievements resulting from collaboration between your agency and UN Women as well as identify the needs and strategies to build on for accelerating women's economic empowerment in your country.
- Evaluation of UN programmes is a requirement in relation to accountability for the donor funds given by Member states such as Australia, Canada, and New Zealand for learning about what works and what does not work in order to improve future programmes.
- We are, I am a member of an independent team of evaluators for UN Women.

- Any information that you provide to us will be held confidential and anonymous. We will not attribute any specific comments or information to you or your enterprise. We take notes for our own use, but we are not otherwise recording this conversation.
- Questions?

Background (5 minutes)

1. Please briefly describe your role in your government agency. How long you have held the role?
2. Please describe the relationship and/or collaboration between your agency and the M4C projects implemented by UN Women (e.g. formal or informal partner, grant or technical assistance, beneficiary etc.).

Relevance (10 minutes)

3. What are in your view key gender equality priorities and main challenges in your country?
4. As you see it, how well does the M4C approach align to your country context and policy frameworks on gender equality and human rights?
5. What role did the M4C play in response to major social disruptions such as the COVID 19 pandemic and natural disasters?

Coherence (10 minutes)

6. To what extent did the interventions of the M4C projects ensure synergy and coordination with government agencies and other key partners in achieving its objectives? Was duplication avoided?
7. Based on your experience and perspective, is UN Women making partnership choices that advance women's economic empowerment in your country?
8. What do you think is the **key comparative advantage** for UN Women in relation to marketplaces and women's economic empowerment?

Effectiveness (10 minutes)

9. In the activities in which your agency collaborated with UN Women on the M4C projects, what were the results? Can you mention some examples? Who and how did they benefit from the interventions?
10. Were there any unexpected outcomes? Were there unplanned positive results and who benefitted? Were there negative effects and who experienced these?
11. How were the most marginalized groups, such as persons with disabilities, taken into account? What were the key benefits and changes achieved for these groups?

Efficiency (5 minutes)

12. Were there any issues related to efficiency in your cooperation with UN Women? In your joint activities, were the planned interventions delivered on time? Were human resources sufficient? Were financial resources sufficient?
13. What are UN Women's strengths and weaknesses?

Sustainability (10 minutes)

14. What results do you consider as sustainable (policy, financial, institutional, capacity or other aspect of sustainability)? Is there national and local ownership for the results?
15. What would be your recommendations for upscaling and replicating the benefits or innovative approaches of the M4C projects?

Closing the interview (5 minutes)

1. Thanks for your time given, sharing and valuable insights, etc.
2. What happens next?– we are interviewing range of stakeholders across the four M4C countries. Information and analysis will be synthesised and

integrated into an evaluation report of on the M4C projects. The report will be publicly available on UN Women's evaluation website. It will be an important input to the design of future UN Women's programmes and projects, not only in the Pacific but globally in terms of lessons learned and models, tools, and innovations to scale up. It will also inform donors of such programmes in relation to their future priority setting for funding and cooperation on gender equality and women's empowerment.

Wishing all the best for your journey in supporting gender equality and women's empowerment.

Annex VIII Observation Tool on Physical and Social Infrastructure at Markets

This tool was adapted from an earlier [Evaluation of UN Women's contributions to women's economic empowerment through private sector engagement](#) in 2022.

This observation tool is designed to engage in unobtrusive observation (i.e., only to observe but not in an obvious manner) and does not involve interaction with participants. However, the evaluator can intervene when further clarification on certain aspects is needed.

Photos and maps of market layout can also be helpful.

This tool allows the evaluation team to gain a broad picture of infrastructure facilities in the markets and need not indicate exact numbers for the statements mentioned below. The information gathered is triangulated in conjunction with other approaches as part of the evaluation design, including document review, key informant interviews and focus group discussions with beneficiaries and stakeholders to provide evidence on M4C's contribution to developing safe, accessible, and inclusive market spaces.

Names of evaluators:

Name of UN Women staff:

Name of Market:

Date:

| Demographics of Vendors (Age / Sex) Please indicate approximate ratio | # Women | # Men |
|---|---------|-------|
| Children 17 and younger (maybe just hanging with parents) | | |
| Between 18-35 | | |
| Between 35-60 | | |
| Elderly (60 and above) | | |
| Demographics of Buyers (Age / Sex) Please indicate approximate ratio | | |
| Children 17 and younger (maybe just hanging with parents) | | |
| Between 18-35 | | |
| Between 35-60 | | |
| Elderly (60 and above) | | |
| Facilities | | |
| Presence of a securely fenced market shed | | |
| Communications systems (i.e. loudspeaker) | | |
| Running water Water tanks | | |
| Presence of gender segregated washrooms | | |
| Additional feedback on facilities available in washrooms (lighting, locks on doors, clean, running water, maintenance/repair/upkeep, other WASH requirements). Please also indicate if there are a number of washrooms located at different places in the market. | | |
| Established accommodation centre (for vendors to stay the night) in the market (indicate yes/no and number) | | |
| Additional feedback on facilities available in the accommodation centre (Clean, lighting, locks on doors, maintenance/repair/upkeep, availability of gender segregated washrooms, rentable locker rooms, running water and other WASH requirements) | | |
| Creche facilities – childcare provision or safe space for children (as applicable) | | |
| Presence of a functional “resource centre” (indicate yes/no and number) Services such as canteens, shop, pharmacy, medical clinic, financial (bank/ATM) etc. | | |

| | |
|--|--|
| Presence of Vendor Association/WASH Committee point/office | |
| Presence of a market management centre /office and market manager (indicate yes/no and number) | |
| Regular supply of electricity (for example lighting in the market, and to power refrigerators which store seafood) | |
| Secure space to store items after closing market | |
| Presence of shelter for vendors who sit in the periphery of the market | |
| Benches/Pavements/tables to sell produce | |
| OTHER OBSERVATIONS | |
| Transport | |
| Bus stops directly in front or nearby the entrance of the market (indicate yes/no and approximate number at various access points of the market) | |
| Pedestrian access points | |
| Other public transport facilities (indicate yes/no, type and access) | |
| Designated Parking space | |
| OTHER | |
| Disaster resilient infrastructure | |
| Presence of drainage system and covered drains (to prevent flooding during cyclones) | |
| Presence of secure rooftop (rather than loose umbrellas) | |
| OTHER | |
| Safety and security | |
| Vendors outside of the designated market | |
| Loitering individuals (not market vendors) | |
| Functional CCTV cameras | |
| Presence of Market Safety Patrol or police/police vehicle | |
| Functional Street and market lights | |
| Signage | |
| OTHER | |
| Disability access | |
| Wheelchair ramps | |
| Signage | |
| Accessible Toilets | |
| OTHER | |
| Market organization | |
| Opening and closing hours of market | |
| Local produce – type of produce? | |
| Other goods not locally produced -what kind of goods? | |
| Distribution of benches – by type of produce or other system | |
| Fee structure | |
| Tables/benches per vendor – do some vendors have many tables and others only one or less? | |
| Presence of women entrepreneurs – what kind of businesses? | |

Training programmes delivered by financial institutions to women market vendors

Pacific Island nations, including Fiji, Samoa, Solomon Islands, and Vanuatu,⁴⁸ have developed comprehensive national financial inclusion strategies to address the unique challenges faced by their populations. These strategies share common goals of expanding financial access, improving financial literacy, and supporting economic development, with a particular focus on underserved communities. Central to these initiatives is the recognition that financial inclusion is crucial for fostering economic growth and reducing inequality in the region. The multi-year strategies, typically overseen by central or reserve banks, involve close collaboration between financial institutions, government bodies, and community organizations.

A key feature of these strategies is the emphasis on financial literacy. In some countries, financial institutions are legally mandated to provide educational programmes to local communities. This approach ensures that financial knowledge reaches beyond traditional banking customers to diverse groups, including women's organizations. Implementation of these strategies often involves working groups responsible for setting targets, developing guidelines, and monitoring progress. Financial institutions regularly report their inclusion efforts to regulatory bodies, with targets tailored to community needs and institutional capabilities. In response to evolving needs, some governments have adapted their approach to microfinancing. For instance, Fiji has shifted from commercial bank-led programmes to more centralized, government-supported initiatives through its national development bank. This change aims to provide more targeted and regulated support for MSMEs.

ANZ Financial literacy training

Markets for Change (M4C) Initiative: Enhancing Financial Literacy through ANZ Partnership

Since 2020, the Markets for Change (M4C) project has leveraged the expertise of the Australia and New Zealand Banking Group Limited (ANZ) to deliver its "MoneyMinded" and Business Basics programmes which goes beyond basic financial management to include skills for starting micro-businesses.

Through this partnership, the M4C initiative is making significant strides in empowering Pacific Island market vendors, particularly women in rural areas, in enhancing their financial literacy and business skills, thereby contributing to the broader goals of economic development and gender equality in the region.

This collaboration brings crucial financial literacy training to vendors, particularly women, in rural areas of Fiji, Solomon Islands and Vanuatu. Recognizing the diverse needs of Pacific Island communities, the M4C project ensures that ANZ's training approach is culturally appropriate. Sessions are interactive, use simple terminology and local languages, and consider the varying literacy levels among vendors. The curriculum, tailored to support M4C's goals, covers essential topics such as future planning, goal setting, and creating vision boards. Vendors learn valuable skills like budgeting, prioritizing expenditures, and managing relationships with suppliers. The programme has also adapted to address contemporary issues, including how to deal with financial scams, which is particularly relevant for market vendors.

In Fiji, the programme has been implemented across all 14 provinces, benefiting nearly 1,000 participants. In Vanuatu, 200 farmers and market vendors have taken part in the

⁴⁸ Fiji National Financial Inclusion Strategy 2022-2030, Reserve Bank of Fiji
National Financial Inclusion Strategy 2018 - 2023 , Reserve Bank, Vanuatu
Financial Inclusion Strategy 2021-2025, Central Bank of Solomon Islands
Samoa's National Financial Inclusion Strategy (2022/2023-2025/2026), Independent State of Samoa

training and in Solomon Islands, 30 women from Munda had the opportunity to improve their financial wellbeing.

In Fiji, training has taken place across all 13 municipalities over two years, Solomon Islands and Vanuatu. The process involves ANZ trainers visiting market sites identified by UNDP and MVAs, typically training 20-30 vendors per session. UNDP's role includes monitoring and evaluating the programme's impact, ensuring that the training translates into practical changes in vendors' financial behaviours.

A key outcome of this partnership is the practical application of financial knowledge. After the initial training, M4C facilitates assistance for vendors in opening and managing bank accounts. In Fiji, this has resulted in over 130 new accounts being opened across two rounds of training. [other countries?] Participants learn the importance of separating personal and business accounts, a crucial step in formalizing their market activities.

Looking ahead, the M4C project is set to benefit from ANZ's new programme being piloted in Fiji called Saver Plus. This matched savings programme will support market vendors over a 10-month period, encouraging them to set business or education savings goals and commit to consistent monthly savings. Upon completion, ANZ will match their savings up to 500 Fijian dollars, providing a significant boost to vendors' business or educational pursuits.

Source: UNDP

Westpac financial literacy training

Westpac Financial Literacy Training -Fiji

Since 2014 till 2023 a total of 10 markets in Fiji including smaller markets like Levuka, Savusavu, Labasa were included in Westpac financial literacy trainings. It comprised of two parts:

- 1) "First Financial Steps" - how to manage household income and budgets. This is for 1.5 hours and includes setting goals, learning about how to save and budget. An adult learning mode is used and modified as needed.
- 2) "Business Basics"- record keeping, issuing and keeping receipts, formalizing its business and registration, applying for grants and incentives, keeping a balance sheet. This is for 3.5 hours over 3 sessions held monthly.

The training sessions are conducted mid-week and on Friday evenings in the rural women's accommodation centres for the village farmers based on their availability. The number of participants in each market for the First Financial Steps training is 40 and for the Business Basics training, it ranges from 30 to 60. There were some men, friends, and youth participants in these training sessions. There were more persons with disabilities attending these trainings in the villages.

The training language is generally in English, but vernacular is also used when conducting sessions in the villages. UN Women's market assessment surveys were well organised providing good information on how many women vendors had bank accounts.

Westpac designed the overall training programme and materials on financial literacy, and it adapted several modules for women vendors, for example, on how to keep a spending diary. Westpac provided take-home booklets to the vendors for easy reference. UNDP supported Westpac in identifying MVA participants. The bank managers double-up as trainers through a TOT process on the modules. The bank also works on financial literacy with stakeholders and partners with local communities, schools, NGOs and churches.

Since 2004, Westpac has been championing women's economic empowerment and provides education grants for women and girls. It has developed an "in-store banking" product for communities with Electronic Funds Transfer at Point of Sale, (EFPOS) machines in shops in the local communities whereby deposits can be checked and bills paid. The bank is working to train local shopkeepers in helping citizens use this technology.

Source: M4C Evaluation Data Collection

Bank South Pacific Financial literacy programme, Solomon Islands

Bank South Pacific (BSP) Financial Literacy Programmes, Solomon Islands

UNDP and the Bank of South Pacific (BSP) in 2015 signed a pro-bono agreement to kick-start a series of 'Continuing Marketing Business Education' (CMBE) training sessions as part of UN Women's Markets for Change project in Solomon Islands. The training consisted of the following modules:

Round 1: Basic Financial Literacy

- 1.1. *Moni Tok* (2 hours)
- 1.2. *Savim Moni* (1 hour)

Round 2: Improve Your Market Business

- 2.1. Produce presentation & customer relations (1 hour)
- 2.2. Keeping your records (2 hours)
- 2.3. Pricing your produce (2 hours)
- 2.4. Introduction to Basic Business (3 hours)

Round 3: Market Business Seminars

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

Source: UNDP Fast Facts Brochure, May 2016

National Bank of Vanuatu financial literacy training

National Bank of Vanuatu

UNDP, in partnership with National Bank of Vanuatu, delivers training to market vendors on financial literacy, improved business practices, record keeping, customer service and building their confidence so that they perceive themselves as women in business.

A one-day monthly training was delivered over three months in eight markets: Luganville Market, six Shefa Markets including three Ring Road markets, and Port Vila Central Market. The modules are as follows:

Round 1: Improve our Financial Literacy

- 1.1. Basic Financial Literacy (5 hours)

Round 2A: Improve Your Market Business

1. Customer relations and produce presentation (1 hour)
2. Pricing our produce (2 hours)
3. Keeping you records (2 hours)

Round 2B: Improve Your Market Business

4. Savings and loans (1.5 hours)
5. Business start-ups (3.5 hours)

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

- a. Introduction to Microfinance (2 hours)
- b. Social protection for you and your family (2 hours)
- c. Mobile skills: use your mobile phone for financial services (2 hours)
- d. Financial Services Fair@ the Market (1 day)

Source: UNDP Fast Facts Brochure May 2015



Between 2014 and 2021 M4C sought to strengthen the leadership capacity of rural and urban women market vendors, with a specific focus on: (i) women's ability to claim right and exercise leadership in MVAs; and (ii) the ability of MVA Executive Committees to represent vendor interests with local government and market management. M4C investments in developing leadership capacities have been particularly effective, with women market vendors MVA Executives demonstrating resilience, agency, and initiative in this arena. In fact, beneficiaries have taken on leadership roles beyond the scope of MVAs and market ecosystems, and were increasingly called on by national authorities, international agencies, and civil society to lend their voice and expertise to causes and issues that affect their communities and recognized as important stakeholders, including during emergencies and disasters. This annex captures some of their stories.

M4C Leadership Training Provided Leisavi the Confidence to Seek Additional Credentials

"If you want something, do something different! Some women think they don't have a good enough education but let's not think like that. Let's just come together and see what's happening. This world is changing. If you don't go out, you don't have the information for today and for tomorrow. There is a saying 'Where there is information there is development'. If there is no education, how can you develop?"



Photo: Leisavi Joel giving a speech. Credit: UN Women

Leisavi is from Sunai Village on Efate and was vending at Port Vila market for over 20 years. In 2015 she joined Silae Vanua MVA after hearing about it from other vendors. She then established and became president of a sub-association of market vendors in her village. In 2016 Leisavi became Vice President of Silae Vanua MVA and participated in trainings on financial literacy, agriculture, communications, and leadership, as well as attending workshops on disaster resilience and helping organize events such as the International Day of Rural Women 2016. Leisavi realized could apply learning more widely: *"I have some good knowledge that makes me want to learn more, so I applied to the Australia Pacific Technical College (APTC) and I was lucky to be selected to study Certificate 4 on Community Development for six months."*

Leisavi says the training opened her mind and she has big plans after completing her studies: *"After training at APTC I will go back to Silae Vanua MVA and work with the executive members to implement a programme whereby families, households and communities should go into commercial farming, for example, for them to separate their farms for household consumption, and the other farm is to sell to markets, retail shops and hotels."*

M4C Training Encourages Deeper Respect for Shabnam’s Multiple Roles



Photo: Shabnam Nisha, Ba market vendor and MVA Assistant Treasurer. Credit: UN Women/ Ksanita Isimeli

Shabnam Nisha became Assistant Treasurer of the Ba MVA, receiving M4C training on gender-responsive budgeting, agricultural productivity, and financial literacy.

When interviewed by M4C in 2018, Shabnam acknowledged that prior to accessing training and participating in the M4C project, she experienced a lack of respect from her extended family. Through training, Shabnam adjusted farming practices with new knowledge on crop rotation and soil maintenance, and by diversifying her crops to include cucumber and watermelon.

In her own words “Through [M4C] small trainings and workshops, I’ve learned a lot. How to do savings, how to buy crops, how to treat customers...how to go about it if you want a small loan or if you want to do a big loan, like I have got a big loan from FDB and I really managed to have it because I learned to save and that through savings I could manage [a loan]...without [M4C] I don’t think I would have been sitting here, owning a farm, owning a new van. It would have been very impossible.”

Shabnam explained that after participation in M4C trainings, decision making on family finances are made together and her community and family treat her with more respect and offer their assistance to free up her time to engage in MVA business as they see the value in her ability to support the MVA to undertake its operations.

M4C Supported MVA Executives to Influence the Pacific Women’s Ministerial Triennial Outcome Document



Photo: MVA Executives Advocating for Women’s Economic Empowerment. Credit: UN Women

MVA leaders joined government ministers to discuss progress on women’s economic empowerment (WEE) at the 13th Triennial Conference of Pacific Women and 6th Meeting of Ministers for Women held in Suva, Fiji from 2-6 October 2017. Given the potential of MVAs to increase women’s participation, leadership and access to services and support

in markets, MVA Executives were able to advocate at a regional Ministerial conference and make an impact through sharing the collective experiences of women to effect changes in their marketplaces.

Maureen Sariki, President of Honiara MVA in Solomon Islands said *“MVAs have asked banking institutions to change their products to suit market vendors who have not had a lot of education– telling [banks] to to the marketplace...This resulted in BSP coming to the market to open accounts and receive deposits and a machine is now at the market for vendors to access cash”*.

“Now the government is recognising the important role that women play in Rakiraki market with the MVA meeting with Council on the design of the new market after Tropical Cyclone Winston,” said Varanisee Maisamoa, President of Rakiraki MVA in Fiji.

Janet Ramo, President of Auki MVA in Solomon Islands stated *“we struggled with saving – this was not part of our life and culture – the MVA took the initiative to provide a safe way that was easy to practice in the market with savings and loans to see what works. We also have a loan scheme that uses traditional shell money for loans.”*

The M4C provides training and support in leadership building, strengthening marketplace group, financial literacy, access to financial services, improved agricultural skills and market infrastructure, thus enhancing the roles and influence of women market vendors.

M4C Training Reinforces Women’s Resilience in Times of Crisis

Helen Homae, from East Santo, attended M4C training in November 2019. She has been a vendor for many years, and she spoke of how meaningful the training was to her as she has learned the importance of record keeping, budgeting, and saving.

“As women we bear the burden of ensuring that the needs of the home and the community are met, so we have to learn to manage whatever little money we get from our sales.”

“After attending the training, I decided to open a bank account to be able to save. I am so glad that I saved because now we are affected by COVID-19 and it’s harder to earn an income because the resorts around here that I usually sell my products to are closed, so I have to travel to Luganville, about an hour drive [away], to be able to earn an income.”

“My savings have enabled me to complete the payment for my children’s school fees on time and also open a small canteen business that is now my major source of income.”

Helen says that she grateful to have been part of the training and now also encourages other mothers in her community to save.

M4C Helped Florence Say “No” to Political Interference and Advocate in the Best Interest of Her Community



Photo: Florence Tamara. Credit: UN Women

After the word “leadership” was defined during a M4C training session to Florence Tamara, Ward Secretary of the Port Vila Municipality Southern Ward, it fundamentally changed her perception on the role of leaders and their responsibilities. Although Florence had been a Ward Secretary since 2015, the school drop-out did not feel that she could be an example of leadership until she attended the M4C Leadership and Governance Training in November 2018.

“After I attended the UN Women training, I [understood] that leadership is not about politics. It’s neutral. It’s what you provide to people so at the end of the day, both parties are happy. A leader leads by example and to me if you want transparent leadership, you must lead with honesty,” Florence said.

As Ward Secretary, Florence plays a liaison role between the Council and the communities her ward councillors represented, working with both government departments and local and international non-government organizations. Florence had to negotiate a minefield of petty politics and sometimes corruption in her everyday work. When she began implementing what she learned from the training, she saw a change in attitudes towards her, having earned the respect of her professional colleagues, community members and ward councillors she worked with. She also started using her training to negotiate with councillors and influence decisions for the benefit of her ward; one negotiation ended with the establishment of the Southern Ward Community Centre, a safe space for information dissemination and the provision of services for community members.

“Before [M4C] training, we wouldn’t have had that Centre – one of the best outcomes of the training for me was learning how important effective communication was,” she said. Of her bosses, Florence said: *“I see them somehow changing. Not only the politicians but I can see it in my bosses. Sometimes they are really trusting me. It’s not like before.”*

M4C Leadership Training Supported Improved Green Practices at Market



Photo: (L to R) Hon. Premila Kumar, Minister of Industry, Trade, Tourism, Local Government, Housing and Community Development, with Maisamoa, recipient of the President’s Award. Credit: UN Women/Iliesa Ravuci.

Varanise Maisamoa, the Rakiraki Market was a founding member of the Rakiraki MVA and President in 2018 and 2019. She was received the President’s Award in recognition of her leadership role in ensuring good governance at the market. Varanise played a vital role in ensuring the association completed its strategic plan and contributed to the development of a disaster plan and Crime Prevention Committee. Through her leadership, Rakiraki was the first municipality with a plastic-free market.

“The M4C Project has broadened my view in the work I do as a leader and as a representative of women,” Mrs. Maisamoa said. “Through the various training I attended, I learned how to negotiate on behalf of the women market vendors. I learned how to control situations that arise in the market. I see now that women get the services they need in the market and that their voices are heard when they speak in the market. I make sure that council workers treat these women with the respect that they deserve. After all, some of these women have been selling in the market for 40 years and that is a lifetime of hard work and sacrifice.”

M4C Prepares Women to Lead in Fiji during COVID-19



Photo: Women market vendors, market management, representatives of the Governments of Fiji, Australia and New Zealand, and UN Women observe IWD 2021. Credit: UN Women/ Ariela Zibiah

An IWD event was hosted in Suva by H.E John Feakes, the Australian High Commission, attended by women markets vendors and municipal council staff members who were joined by Hon. Premila Kumar, Minister for Local Government, alongside development agency representatives. Women shared their experiences as leaders in their respective spaces, with a focus on the COVID-19 pandemic. A panel discussion revolved around the different leadership journeys of women representing the informal and formal sectors, and their role in transitioning to a COVID-19 world.

Filo Ditukana, the president of the Lautoka Market Vendors Association attributed the effective response and the participation of association leaders and its members to lessons learned from M4C training on leadership, governance, and disaster preparedness. *“We worked as a team. We communicated among ourselves and with our partners,”* she said. *“Despite the lockdown, a lot of members were in the market to support the COVID-19 response so that we could continue doing business.”*

M4C Leadership Training Equipped Venina to Speak Out Nationally for Gender Equality

Venina Vakarusere has been a market vendor for over 40 years. As the vice-president of the Nausori MVA, Venina plays a critical role aiding and advising market vendors to help build their businesses.

Venina received M4C financial literacy and governance training, boosting her knowledge and confidence. As a result of the training and mentoring support, Venina can confidently negotiate on behalf of members and has comfortably given television interviews. For example, in 2019, she was featured on a national talk show with a municipal council member to discuss the M4C project on International Day for Rural Women. In her own words *“I didn’t really care about my education level, I just wanted to learn!”* and M4C provided that opportunity, which is being passed on to the wider community as Venina shares what she has learned within her village.

Venina now sits at decision-making tables and is being consulted on various developments. Her relationships she says *“became even better when M4C came into Nausori market. It has made me excited to come to the market, I look forward to coming to the market every day because the environment and relationship is good.”*

M4C Training Engages Men to Understand Women’s Leadership in the Home and Community



Photo: Councillor Sylvio Moli of Sanma Provincial Council. Credit: UN Women/Betty Zinner-Toa

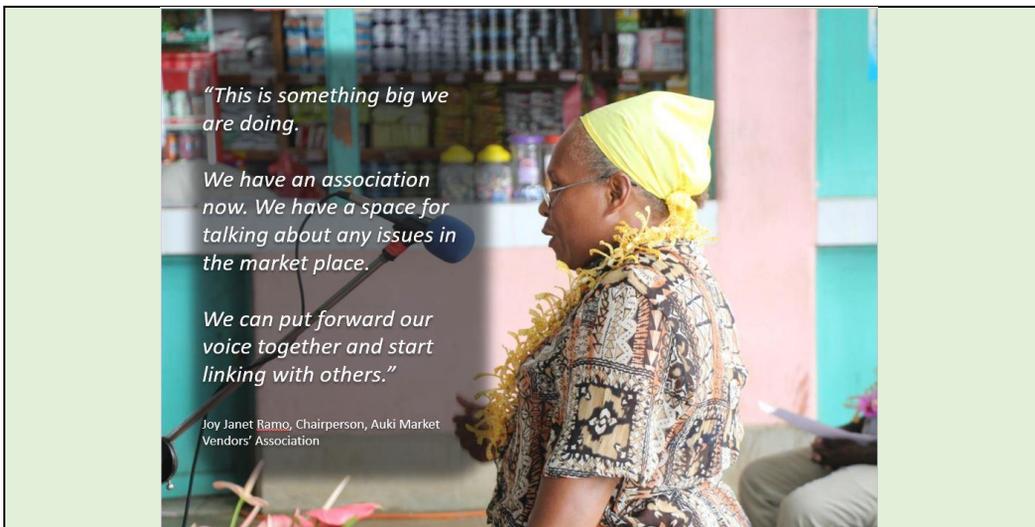
“My name is Sylvio Moli. I am a Councillor of the Sanma Province. This is the first time I’ve attended a training on leadership, and I really appreciated it. I learned that when we talk about a leader, we talk about someone who cares for their people, even if they sacrifice or give up everything for the sake of serving their people and taking care of their welfare. The training clarified many things about leadership for me, about our culture, about the changing world around us, about women and their responsibilities in the home – she is cleaning, cooking, serving – which is really an attitude of leadership. Our education, our culture can sometimes be barriers, but this is the shift that we must make - to recognise women at another level, that they are leaders in our homes and communities. We need these types of training on leadership to help us think through our changes. Transformation begins when you have a change in your mentality - transformation begins firstly at the personal level, then it can happen to other people, then inside a community, then the province or the nation. But you first, you must change – this is where it should begin. It will begin with knowledge, that you must learn and gain from observing things around you. Things are changing so you must change following the current situation of today.”

M4C Supported Training Developed Women’s Business and Financial Literacy

“My name is Soloni, I am from Munda Western Province in Solomon Islands and I am thirty six years old. I am a market vendor and I run the Habu Fisheries Market. I buy fish from local fishermen and store them in refrigerators and my customers pay for my fish products in kilograms. I started a long time ago but expanding is a big issue, as I needed branding, stickers, packaging machines, and fridges to store other sea food. Many of my customers are guest from Honiara. I found it difficult to add value to my products as I am not exposed to such trainings like the value-added training. After the training with Jedom Organics, I realised that many times I did not handle my products carefully. I ignored hygienic processes and because I was never trained in this as a business owner.”

“With ANZ Bank, I felt guilty because on many occasions I spent money unnecessarily, I have a goal but I never took time to actually use financial methods to help me achieve or expand my goals. The [M4C] training put me back on course and I wish to restructure my financial plans to expand my business and get out of my comfortable zone. On that note, I wish to bring to UNDPs attention of our people in the village who also need to know these trainings so that they can handle food properly and also to have financial planning technics.”

M4C Leadership Training of MVA Executives Developed Confidence



Postcard: Janet Ramo, Chairlady of the Auki MVA. Credit: UN Women/ Sharon Tohaimae

M4C training of helped build the confidence of women market vendors to actively engage in market MVAs and run and hold positions in executive committees. This was the case for Joy Janet Ramo, who is leading AMVA in Solomon Islands.

Mary Hotakeni: Cultivating Change in the Market in Solomon Islands

Driven by a deep love for her family and a resolute spirit, Mary Hotakeni has carved a path as a successful market vendor for eight years. Juggling the demands of raising five children - two boys and three girls - Mary uses her resourcefulness to ensure they have both a daily breakfast and the opportunity to pursue their education through her fresh vegetable sales.

The Market Journey

Mary's days at the Honiara Centra Market are filled with hustle and connection. She sources her vegetable supplies from local farmers and skillfully resells them to her customers. But it's not just about transactions; it's about building relationships. Through her market business, Mary networks with fellow vendors, local farmers, and customers. She has learned that patience is key—earning money in the market requires persistence and resilience.

The ANZ Money Minded Training

Recently, Mary participated in the ANZ Money Minded training, a programme designed to enhance financial literacy and empower individuals to make informed decisions. Despite being a successful market vendor, Mary realized that she lacked proper planning, saving and budgeting skills. She admitted to misusing money, especially on one particular habit: chewing betelnut. The Money Minded training was an eye opener for her, as she realized the amount of money that she could have been saving.

The Money Minded training is a flexible adult financial education programme that builds knowledge, confidence and skills to help people make informed decisions and manage their money. It is ANZ's flagship programme to improve financial wellbeing in the community, supporting ANZ's purpose to shape a world where people and communities thrive.

Breaking the Betelnut Habit

Betelnut, a common cultural practice in the Solomon Islands, had been draining Mary's finances. She and her husband both indulged in this habit, spending \$50- 60 daily. The training opened her eyes to the unnecessary expense. Mary decided it was time for change.

Shared Learnings and Family Support

Back home, Mary shared her newfound knowledge with her husband. Together, they acknowledged that betelnut was not a necessity. They pledged to cut down their spending on this habit to a more reasonable \$10 per day. Mary's husband, who had always supported her market business, now stood by her side in this financial transformation.

Impact and Future Prospects

Mary's story is one of resilience, learning, and shared responsibility. By curbing their betelnut expenses, she and her husband are saving money for their family's future. Mary's market business continues to thrive, and she dreams of expanding it further. She envisions her children receiving quality education, breaking free from financial constraints, and building a brighter tomorrow. Mary does not want her children to go through struggle in future, and she hopes to continue inspiring her children to do better.

Mary's journey demonstrates the power of financial education and the strength of community support. As she tends to her vegetable stall at Honiara Central Market, she cultivates not only fresh produce but also hope and empowerment for other women that are struggling to earn money and support their family, households and community.

Source: UNDP A Journey of Strength, Persistence and Financial Empowerment, 20 February 2024

The Informal Sector and Marketplaces in Vanuatu

The informal sector in Vanuatu is a crucial part of the economy, generating about 30% of all economic activity. Women dominate this sector, especially in marketplaces. The largest, Port Vila Market, generates significant revenue and serves as an essential driver of local economic development. In Vanuatu, there are six marketplaces, including those under the Markets for Change initiative. This article will capture stories from the hardworking resilient market vendors of Port Vila Central Market and Marobe Market.

Port Vila Central Market is the largest in Vanuatu, with 308 tables accommodating 180-300 vendors. It offers fresh produce, cooked foods, arts and crafts, and flowers. The Silae Vanua Market Vendors Association (MVA) manages the market and represents the interests of vendors, focusing on improving conditions, addressing disputes, and coordinating market vendors' events and activities..

Municipal Markets serve as vibrant hubs for women in the informal sector. These marketplaces are more than just places for buying and selling goods; they are platforms for empowerment, economic growth, and social change. The majority of women market vendors spend long hours traveling to and trading from the markets and are often left behind in terms of training and access to finance opportunities. Through support from the Markets for Change Project, women vendors can access capacity-building trainings for financial and business management, focusing on skills and knowledge to grow and diversify their market businesses.

In June 2024 ANZ delivered financial literacy and business management training for 62 market vendors (60 women and 2 men) from Port Vila and Marobe Market. The training provided knowledge and skills to the market vendors on topics such as basic financial literacy skills, business management topics, and gender equality.

This workshop also promotes gender equality by empowering women with full and effective participation and equal opportunities for leadership at all levels of decision-making in economic life.



Women market vendors in discussion during the finance and business management training.

UNDP

Jenneth Kamsen

“I sell cooked peanut. When I heard about the financial literacy training, I was interest to attend, because whatever that I learn can help me to do more product and, I was thinking to share my knowledge and skills with women in other communities who do not have the chance to attend such training.

I want to use this knowledge and skills to empower others as part of my giving to the people. The financial literacy training has helped me better how to plan my small business and grow the money that I have earned from the peanuts business.” -

Sylvette Tiano

“I am 60 years old and married with 3 kids, we live at Beverly hills community. My kids attended school and travel everyday by bus and sometimes they take money to buy lunch at school. So, I had to work hard every day to make sure my kids go to school. I operate a small store at home which I sell basic goods and services to the people in the community. I had joined the SPBD scheme few years back which helps me to start my small store business. When I joined the scheme, it became a commitment to work hard and repay my loans.

When I heard from the president of the Beverly hills market association announced for any vendor to attend the Value addition & Food safety training, and financial literacy, I was so happy as the training will help me to gain more knowledge and skills to do something different.

Now that I have attended the training, I am so happy to know that we can use whatever fruits or vegetable we have at home and modify it into another product to sell in my store or at the market. I am so happy to attend this value addition training and financial literacy as it has changed my way of thinking. The three trainings I attended really gave me new ideas and helped me better plan my finances especially how to diversify my products, to make extra cash that I can save to expand on my business.” -

Lillian Makoe.

“I am 64 years old with six children and we live in Epau Village in the north part of Efate. Some of my kids had moved on with their lives, while some are still with me, I have grandchildren which I support their parents to pay for their school fees. My husband and I were farmers in our community we grow root crops and vegetable.

We sell at the Port Vila Market two weeks in a month to earn money for our living. we pay for transport to get our produce from the village to Port Vila market which cost us around 6000vt one way. Living in the village we a must abide to community commitment which we have to look for extra income to support unexpected family events.

I plan to borrow money to construct my new shelter including toilet and bathroom which to cater for any family event which we may have in the village and the financial literacy training has taught me a lot of new ideas, which I hope to apply it to my business.

I am so happy to attend this Value Addition training and the Financial Literacy Training has really given me new knowledge and skills on how to modify my root crops and vegetables to other product and sell it at the market to earn money for my family.”

The stories resonate with the power of inclusiveness, leaving no one behind and empowering rural communities to take ownership of their destiny through initiatives offered through the Markets for Change Project. Vanuatu, with its diverse islands and vibrant culture, faces significant economic and environmental challenges. However, through targeted approaches and joint partnerships, policies and initiatives, particularly those focused on gender equality and women’s empowerment, can overcome these challenges.

Source: UNDP website

In **Fiji**, the AKVO survey of 801 market vendors across 13 markets³⁶ in Fiji found that in 2016 the majority of male and female market vendors reported taking their own decisions about spending their incomes. However, the percentages seem to have reduced in the following three years when more market vendors reported spending decisions being taken by their families (from 92 per cent in 2016 to 61 per cent in 2019). There is a need to study shifts in women's financial decision-making power and causes of those shifts as reported by the AKVO survey.

In Solomon Islands,

In 2017, 63 per cent of women market vendors reported that they made decisions on spending their income with 27 per cent of them having their spouse decide. In 2019, 65 per cent of them took expenditure decisions, with only 19 per cent having their spouses decide. Shared family decision making increased from 5 per cent in 2017 to 8 per cent in 2019.

In **Vanuatu**, a total of 609 Market Vendors (MV) were interviewed in annual surveys over 4 years covering the time-period 2016-2020. The market vendors were interviewed in eight markets³⁸. In 2017, 62 per cent of women market vendors made decisions on spending their income with 24 per cent having their spouse deciding. In 2020 79 per cent decided on expenditures to be made and only 8 per cent of their spouses decided. Shared family decision-making was 9 per cent in 2017 and increased to 13 per cent in 2020.

In terms of access to bank accounts, the AKVO surveys found that for Fiji 76 per cent of vendors had access to their own bank accounts in 2016 and this increased to 85 per cent in 2020. See Table 16 below for Solomon Islands and Vanuatu.

Access women vendors to bank accounts

| | 2017 | 2019 | 2020 |
|----------------------------|------|---------|---------|
| Solomon Islands | | | |
| Access to own bank account | 68% | 63% | No data |
| No need for bank account | 44% | 36% | No data |
| | | | |
| Vanuatu | | | |
| Access to own bank account | 45% | No data | 52% |
| No need for bank account | 33% | No data | 18% |

| | | | | |
|-----------|---|-------------|--|--|
| 1 | Suva United Market Vendors Association | 2015 | 2015 | USD 200,000, co-funded the centre. Sanitation block, supplied soft furnishings: beds, bins, folding 6s and chairs |
| 2 | Sigatoka market vendors & farmers association | 2018 | 2015 | Assisted with the refurbishment of the centre, supplied soft furnishings: beds, bins, folding tables and chairs |
| 3 | Nadi Market Vendors Association | 2018 | 2014 | No assistance for infrastructure, supplied soft furnishings: beds, bins, folding tables and chairs |
| 4 | Namaka Market Vendors Association | 2017 | 2020 | USD 200,000, co-funded the centre, supplied soft furnishings: beds, bins, folding tables and chairs, white goods |
| 5 | Lautoka Market Vendors Association | 1993 | 2014 | USD250,000 co-funded the centre, supplied soft furnishings: beds, bins, folding tables |
| 6 | Ba Market Vendors Association | 2018 | 2022 (refurbished) | USD 200,000, assisted with the refurbishment of the centre, supplied soft furnishings: beds, bins, folding tables |
| 7 | Tavua Market Vendors Association | 2017 | None | No assistance for infrastructure |
| 8 | Rakiraki Market Vendors Association | 2017 | 2020 | USD1,600,000 co-funded the centre, supplied soft furnishings: beds, bins, folding tables |
| 9 | Nausori Market Vendors Association | 2022 | 2022 | Fully funded FJD 285,200 the centre, supplied soft furnishings: beds, bins, folding tables |
| 10 | Ovalau Moturiki Market Vendors Association | 2017 | In progress to be opened later in 2024 | USD 200,000 co-funded the centre, supplied soft furnishings: beds, bins, folding tables and chairs |
| 11 | Savusavu Market Vendors/ Farmers Association | 2017 | None | USD360,000 contribution to new market, co-funded. Supplied folding tables and chairs |
| 12 | Labasa Market Vendor's Farmers Association | 2017 | 2016 | USD 200,000 co fund the centre, supplied soft furnishings: beds, bins, folding tables |
| 13 | Vueti Kadavu Market Vendors Association | 2022 | None | FJD 32, 200 for market refurbishment, co-funded. Supplied folding tables and chairs |

