



MARKETS FOR CHANGE in Solomon Islands: Recent Activities 2013

Banking services reach Honiara Central Market vendors

Market vendors in Solomon Islands face various difficulties accessing banking services. Women and men market vendors are often restricted from, or hesitant to open savings accounts due to banks' strict criteria and complicated and long processes.

Partnership with HCC and BSP

As part of the PIM projects leading up to M4C, UN Women Solomon Islands facilitated a partnership between the Bank of the South Pacific (BSP) and Honiara City Council (HCC) to open access to financial services for Honiara Central Market (HCM) market vendors. Through this partnership more than one hundred market vendors from HCM opened savings accounts at BSP in August 2013.

In order to open a savings account, vendors must be able to provide a letter from a community leader, church leader or employer. Such a letter would often be difficult, or near impossible, for market vendors to obtain. UN Women negotiated for BSP to accept a letter from Honiara City Council for each market vendor wanting to open an account. On the 14th and 15th August 2013 the BSP team visited HCM. Market vendors collected an individual identification letter from the HCM market manager which they presented to BSP staff who signed up each vendor on their tablets. Vendors were able to open a savings account and collect an ATM card.

Market vendors' experiences

One market vendor explained that vendors see and receive money every day, but they do not have bank accounts. This means that many vendors are keeping their money at home or with them which means they are at risk of pick pockets in the market stealing their money. The vendor expressed that these practices are unsafe and often resulted in money being spent unwisely.

One female market vendor explained to UN Women that: *"I have been selling vegetables in the market for almost 10 years, and still I don't have any savings".* Another said: *"I just realized and know that banks are for all humans to keep their money. I thought it's only for those who work in the offices".*

The option of having an ATM card means vendors can avoid queuing, at times for hours, to withdraw money.

One female vendor explained: *"I'm very excited that BSP is here at the market to open bank accounts for us. This is different; no need to fill in forms and no other documents to present apart from the letter from HCC ... It's always difficult if we go through the normal banking processes to open bank accounts. ... Hurray ... great opportunity. I thank the BSP and UN Women the organizers to have such services provided to us".*

UN Women's assistance has meant that BSP has recognized and supported the aspirations of market vendors and provided an easy process to cater to their needs.

Through M4C, UN Women will continue working with HCC and other banks to improve the services available for market vendors. This will enable market vendors, many of whom are women, to have more control of personal income, more confidence in personal finances, and more economic security.



BSP Staff assisting a woman vendor to set up her ATM card

Upgrade of Sanitation Facilities at HCM

The Honiara Central market is an economic anchor for the community and country. UN Women's research indicates that the women vendors and market management in Honiara Central and Kukum markets report one of their major challenges to be market space and hygiene, as there aren't enough bathrooms for vendors, or clear areas and protocols for product disposal. At present the Market Manager often has to assist volunteer cleaning staff with cleaning the market grounds and stalls.

The market is currently a tourist attraction, however with improved toilet facilities and better waste disposal women vendors believed the market could be not only further beautified, but also made more sustainable and disaster risk resilient. The Honiara City Council requested UN Women's support toward the refurbishment and upgrade of the sanitation facilities in the Honiara Central Market.

Partnership with the New Zealand National Committee of UN Women

The New Zealand National Committee of UN Women (NZNC) has been a valuable and consistent partner of UN

Women and has been involved with the Partners Improving Markets project since its inception in 2009. The NZNC committee has continuously raised funds to support various components of the projects. The Refurbishment and upgrade of sanitation facilities was made possible through the timely funding of USD\$49,000 by the New Zealand National Committee.

Rationale and Focus

The sanitation facility at Honiara Market is in a bad condition and requires urgent attention. The project carried out an Environmental Impact Assessment (EIA) of Honiara Central Market site addressing issues of poor sanitation and ablution facilities including the market and seafront area. The assessment was technical and provided recommendations regarding plumbing and possible septic treatment alternatives. The EIA was completed in August 2013.

Design and construction of two new sanitation blocks with four toilets each for men and women, and construction of shower facilities for both blocks with provision of two water tanks of 1,000 litres storage capacity and connection materials will follow upon receiving the EIA report. The Honiara City Market Infrastructure Improvement Project is currently underway, and is anticipated to be completed by the end of 2013.



Deteriorated drainage offloading site, sea area, highly polluted

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