

# Rural Women in Remote Solomon Islands accessing Banking Services

Case study – West AreAre Rokotanikeni Association (WARA)

# Banking where Women are through Savings clubs

- Starting with what resources and structures available where we are and what we have.
- Acknowledging our limitations and challenges
- Building on the strength already existed
- Working with two strong existing leadership structures in the village
  - Traditional leadership system
  - Church leadership system
  - Chip where it is softer with these two leadership structures

# Rural women leading the way in Women's Economic Empowerment in Solomon Islands

- WARA is the leading rural women's savings group in SI
- WARA membership – more than a 1,000 members
- Reached SBD\$2M in 2018
- Has a network of twelve (12) rural women's savings groups, with a total of more than 6,000 savers
- Work nationally with limited number of staff and resources
- Operates in nine Constituencies
- Network with various stakeholders (Govt, NGOs, Churches, private sectors & donors)



# Challenges

- Limited resources
- Geographical isolation
- Climate change – affects planned trips/tours
- Huge personal costs
- Security and safety
- Risky undertaking
- Poor infrastructure
- Low IT outreach



# WARA Women's Economic Empowerment Package

- Financial Literacy Training – understanding and managing money
- Establishment of Savings Group – individual passbooks
- Launch of Loan Scheme – engaging in small loans
- Business Skills Training – basic business training
- Women in Leadership Training – strengthening women's leadership
- Good Governance Principles Training – governing organisation
- CEDAW & FPA Training – understanding their rights
- Counselling Training – managing stress, anger and issues
- Engagement in small businesses
- Other activities include – rural women's insurance scheme, “light up WARA” Solar scheme and Solar Freezers scheme

# Benefits

- School fees – Education needs – the most expensive item on family budget in the village
- Health Needs – bringing sick family members to the National Hospital in Honiara
- Housing Needs – construction of better house or improving the current house
- Learning the skills in doing Small Income generating activities
- Having Power & influence of Group dynamics in rural communities/setting
- Confidence building and participation in leadership and decision making in communities
- Improving lighting in homes through Solar lighting



# Moving Forward

- Strong partnerships – globally, regionally, nationally and locally (Donors, government, NGOs, churches, chiefs, men & women, boys & girls) working together
- Leading from the heart, head and hands
- Leading from the front and behind – strong leadership
- Drawing on local strengths within & outside
- Using available resources wisely
- Volunteerism – personal sacrifice
- Good governance principles & capacity building
- Effective communication
- More doing and less talking
- Having a clear vision for moving forward (leading & driving the organisation)



Thank you

The End

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