

PROGRAM EVALUATION

SOLOMON ISLANDS RURAL WOMEN'S ECONOMIC EMPOWERMENT AND LEADERSHIP PROGRAM

WEST 'ARE 'ARE ROKOTANIKENI ASSOCIATION IN PARTNERSHIP
WITH INTERNATIONAL WOMEN'S DEVELOPMENT AGENCY

2016 - 2019

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ACRONYMS AND ABBREVIATIONS

AGM	Annual General Meeting
ANCP	Australia NGO Cooperation Program
ANZ	Australia and New Zealand Bank
AVI	Australian Volunteer International
CBSI	Central Bank of Solomon Islands
CEDAW	Convention on the Elimination of all forms of Discrimination Against Women
EVAW	Elimination of Violence against women
FGD	Focus Group Discussion
FSC	Family Support Centre
FPA	Family Protection Act 2014
HRM	Human Resource Management
ICWR	International Centre for Women's Research
IWDA	International Women's Development Agency
KCC	Kukum Campus Church
KII	Key Informant Interview
MEL	Monitoring, Evaluation and Learning
MP	Member of Parliament
MSC	Most Significant Change
MSD	Market systems development
MTR	Mid Term Review
MWYCFA	Ministry of Women, Youth, Children and Family Affairs
NGO	Non-Government Organisation
RLF	Revolving Loan Fund
SC	Savings Club
SP	Strategic Plan
SINCW	Solomon islands National Council of Women
SINWF	Solomon Islands National Women's Forum
SSEC	South Sea Evangelical Church
TSI	Transparency Solomon Islands
VBM	Vois Blo Mere
WARA	West 'Are'Are Rokotanikeni Association
WRAM	Women's Rights Action Movement
WV	World Vision
YWCA	Young Women's Christian Association

EXECUTIVE SUMMARY

This report is an evaluation of West 'Are'Are Rokotanikeni Association's (WARA) Solomon Islands Rural Women's Economic Empowerment and Leadership Program. The program was 3 years in length and was implemented in partnership with International Women's Development Agency (IWDA).

The program cost AUD 235,553 and was funded through the Australian Government's Australia NGO Cooperation Program (ANCP).

Evaluation Outcomes

The outcomes of the evaluation were to:

- Explore the extent to which program objectives have been met - understanding program successes and enabling factors; program challenges, barriers, risks; and impact;
- Provide recommendations to further build impact, capacity and sustainability of WARA and to inform program design for the next three years (2020-2023), including specific recommendations to address identified risks and for IWDA to support the partnership; and
- Analyse savings collection and loans disbursement, recording and management processes to ascertain the accuracy and sustainability of the savings club.

Methodology

A combination of secondary desk analysis and primary data collection were sources of quantitative and qualitative information for the evaluation. Prior to the field data collection, a desktop analysis of program related reports were reviewed. Field work was conducted over 12 days in Honiara and West 'Are'Are. Primary data was collected through in-depth interviews with key informants and focused group discussions including WARA members, community male leaders in rural zones and relevant stakeholders in Honiara. The majority of interviews and discussions were conducted in Pidgin English vernacular.

Key evaluation questions were developed related to process, outcome, impact and sustainability to guide the questions for secondary data analysis and primary data collection from the in-depth interviews and checklist of questions for the focus group discussion. The ethical approach demanded prior risk assessment relating to participants and evaluators and proposed mitigation. At the beginning of the field work, a workshop was conducted with WARA staff and stakeholder representatives to explain and invite feedback to the evaluation methodology. A sense making workshop was held at the end of the field work to share and test preliminary findings from the field.

Due to time and budget parameters, a sample of 4 out of the 13 zones were chosen to conduct the research - 1 urban in Honiara and 3 rural zones were visited in West 'Are'Are with one day spent in each rural zone. In two of the rural zones, due to communication challenges, information of our visit did not reach prior to our arrival which affected the turnout of WARA members.

Summary of Findings

Both secondary and primary evidence confirm that there has been **increased recognition** of women's and men's equal capacity for and right to representation and decision making. Changed attitudes and behaviour is evident in the **increased awareness of rights by women themselves and also at the community level as expressed by community leaders - Chiefs and Pastor**. A mixed picture emerged from the evaluation interviews and discussions on the extent to which this is met at the household level. The extent to which there has been an increase in the number of young women assuming leadership roles is assessed as partially met. The evidence confirms that WARA women have **successfully increased access to and greater control of money** and that they have been supported to establish, maintain and grow small businesses. The evidence further confirms that WARA has been **successfully strengthened** to serve its membership and expand support to other areas.

The evaluation found that outcome 1 - Recognition of women's and men's equal capacity for and right to participation and representation in leadership and decision-making in all areas of life is strengthened, is reflected in changed attitudes and behaviours at the individual level and community level. However, the evaluation was not able to establish the extent of achievement at the household level although references made by women indicate support in some cases and no change in others. The extent to which there has been an increase in the number of young women assuming leadership roles is assessed as partially met.

In terms of outcome 2 - Rural Women in Solomon Islands have increased access to and control of money, and strengthened livelihoods, the evidence shows that WARA women have successfully increased access to and control of money and that they have been supported to establish, maintain and grow small businesses. From the

primary data collected, WARA women attested to having greater control of money and financial independence. This is supported by secondary data in the Medium Term Review (MTR).

The evidence confirmed that outcome 3 - WARA is strengthened to serve its membership and provide models and support to benefit other indigenous women's groups in Solomon Islands - was fully met. The evaluation supports the MTR finding that Monitoring, Evaluation and Learning (MEL) activities are embedded into project implementation to gather information on progress of the indicators for all initiatives, and also that baseline assessments be conducted at the commencement of the next three year project.¹

Key enabling factors included the leadership and chief technical trainer role of Dr. Alice Pollard, funding support, continual and regular mentoring and coaching and training opportunities provided by IWDA and the strong and trustful relationship with WARA. Experts from partner organisations such as WRAM, FSC, MWYCFA, TSI, and SINCW who resourced the training on gender and women's rights, CEDAW, gender based violence, leadership and governance was a success. WARA's expanded partnerships with Strongim Bisnis, Sun Power and World Fish was an enabling factor in the creation of new business opportunities.

The following points speak to the challenges WARA currently faces. With growing demands for training and support from other savings group, a key challenge for WARA is institutional capacity - ensuring that the staff have the necessary competencies and capabilities without the high dependency on Dr. Alice and continued mentoring from IWDA. The governance oversight role played by the Advisory Group requires review. Succession planning for Dr. Alice, who is soon to retire, is a shared concern and a challenge to be addressed strategically and sustainably. Succession planning design and implementation is taking place in the first half of 2020.

The evaluation noted that the current organisational model is highly centralised. A decentralised model is recognised by WARA, IWDA, and Strongim Bisnis as imperative to the Succession Planning design and implementation as per the AVI Profile description. While there is active outreach and expansion from West 'Are'Are to Network stakeholders in other areas, business development amongst WARA members in the 12 rural zones is trailing behind. With the aging and long serving WARA leaders at the zone level, engaging younger WARA members and younger women leaders continues to be challenging but must be stepped up. The care of older WARA members is incorporated in the development of the *Haiamasima Fund* which will become available in 2021 to assist WARA members with education, care and health of those in critical situations.² The internal political differences between members arising from voting of different candidates in the April 2019 general elections lend itself to the politicisation of WARA. Sustainability of the WARA savings scheme is a concern and there are

ongoing security issues around the collection of Savings from the rural zones. The 2019 audit of the RLF revealed poor record keeping; lack of loan repayments and weak management and administration of RLF by zone leaders.

Partnership between WARA and IWDA

IWDA has worked in partnership with WARA since 2008. This evaluation found that the intensive capacity and organisational support including regular visits, onsite and online staff coaching and mentoring was a key enabling factor in the program's implementation success. This also points to the need for urgent attention to staffing capabilities and sustainability. Being a primarily rural based volunteer women's association, without ongoing IWDA support, and the strong and trustful relationship built over time, it would be challenging for WARA to sustain its growth. This evaluation reaffirms the need for IWDA to strengthen WARA's strategic directions, leadership succession and financial sustainability. The fourth year extension which had commenced prior to the evaluation is in the right direction with the deployment of a human resources and operations advisor and a succession planning advisor.

Recommendations

Key recommendations presented in this report include:

- A separate and deliberate transition strategy and plan over the next 18 months be developed with Dr. Alice as part of the succession planning for WARA.
- Work closely with Zone leaders and members to develop sustainable and practical models for zone Governance systems to effectively manage and administer their respective zone savings and own affairs.
- To set WARA on a strategic path, once the Succession Planning has been completed the immediate development of the WARA strategic plan for the next plan period of 2021-2025.
- Conduct a feasibility study into the viability of a cost recovery or social enterprise model for the long term financial sustainability of WARA
- Immediate strategies are needed to encourage new leadership capable of supporting existing zone officer bearers as a medium term strategy of nurturing younger women as leaders
- Implement the relevant recommendations for the sustainability of WARA Savings groups set out in this evaluation and the recommendations of the RFL review and 2019 Audit
- Continue to run combined training workshops for women, youth and men on gender and training with the 'Are'Are House of Chiefs

1. MTR Report, 2019

2. 2018 Annual Report

1. INTRODUCTION

This report is an evaluation of WARA's three-year Solomon Islands Rural Women's Economic Empowerment and Leadership Program implemented by WARA in partnership with IWDA from July 2016 to 30 June 2019. The program was funded through the Australian Government Australia NGO Cooperation Program (ANCP).

Section 1 introduces the evaluation report and covers the program background, rationale and logic. It encompasses the evaluation outcomes, scope, approach, methodology, gender analysis frame, risks and limitations. Section 2 introduces the key findings and will cover achievements reached at outcome to output level, enabling factors behind the successes, and constraining factors informed by challenges, barriers and risks. Analysis drawing on primary and secondary data, and the application of the gender at work framework informs the body of this section. Section 3 is the conclusion and section 4 outlines the evaluations key recommendations.

1.1 Project Background and Rationale

West 'Are'Are Rokotanikeni Association, also known as WARA, Rokotanikeni or Roko is an indigenous rural based women's association founded in 1999 by a group of local women leaders who wanted to provide women in West 'Are'Are with the means of financial autonomy through savings clubs and access to small loans to start small businesses and to have greater control of their finances. West 'Are'Are is located on the south-east coast of Malaita Province. The WARA savings clubs are organised into 13 geographical localities known as zones - 12 rural zones based in West 'Are'Are and one urban zone made up of women from West 'Are'Are who live in Honiara.

All 13 Zones are managed by a Zone Executive and Management Committee presided over by a President, Vice President, a Treasurer, a Secretary and 2-3 ordinary members. Alongside these officials are the Money Counters who count the savings and the Revolving Loan Fund Officer. The Executive Committee is voted in after every two years. These Zone Executive and Management Committees are fairly autonomous, being given the freedom to organise themselves in their zones, however, they are affiliated to the Advisory Committee in Honiara who play an organisational oversight role.

WARA Women's Savings Club model has proven effective in increasing rural women's access to and control over money as well as developing women's leadership confidence and capabilities and changing community perceptions of women's leadership capabilities. The recognised success of WARA's women savings club model has seen an increased demand to replicate the model in other parts of the Solomon Islands, but this success has also stretched the limited capacity of the staff and volunteer team at WARA.³

There are other contextual challenges faced in the broader context of the Solomon Islands. Persistent gender inequality and high prevalence of gender based violence impact on all aspects of women's lives including enormous barriers to economic participation and lack of control over resources. Rural women in particular lack access to finance and economic opportunities and women in the Solomon Islands are under-represented at all levels of decision-making.⁴

Noting the above challenges, the 3 Year program had three focus areas:⁵

- Strengthen women's capacity in decision-making, leadership, governance and management - recognition of women's and men's equal capacity for and right to participation and representation in leadership and decision-making in all areas of life is strengthened, to be reflected in changed attitudes and behaviours.
- Economic empowerment and building business development capacity of WARA members and WARA network stakeholders - ensuring rural women have increased access to and control of money, and strengthened livelihoods.
- Strengthening WARA as an Organisation/Association - WARA being sufficiently strengthened to serve its membership and provide models and support to benefit other indigenous women's groups in Solomon Islands.

1.2 Project Outline

The overall vision for WARA is to have a better, safe and secured future for West 'Are'Are women, families and people. The overall aim of WARA and of this project is to empower and equip women of West 'Are'Are to be actively involved in the decision making processes and development that affects their lives and that of their family and to promote team effort amongst them.

3. Evaluation TOR

4. ibid

5. ibid

Key Outcomes

Outcome 1: Recognition of women's and men's equal capacity for and right to participation and representation in leadership and decision-making in all areas of life is strengthened, and this is reflected in changed attitudes and behaviours.

Outcome 2: Rural Women in Solomon Islands have increased access to and control of money, and strengthened livelihoods.

Outcome 3: WARA is strengthened to serve its membership and provide models and support to benefit other indigenous women's groups in Solomon Islands.

1.3 Evaluation Outcomes

The outcomes of the evaluation were to:

- Explore the extent to which program objectives have been met;
 - Understanding program successes and enabling factors;
 - Understanding program challenges, barriers, risks;
 - Understanding the impact of program objectives on West 'Are'Are women's lives in empowering and creating pathways to leadership as a result of the savings club and revolving loan fund
- Provide recommendations to further build impact, capacity and sustainability of WARA and to inform program design for the next three years (2020-2023), including specific recommendations to address identified risks and for IWDA to support the partnership;
- Analyse savings collection and loans disbursement, recording and management processes to ascertain the accuracy and sustainability of the savings club.

An external consultant was engaged by IWDA to conduct the program evaluation to provide an opportunity to capture and communicate the key results of the program, and support WARA in a reflection of enabling factors and barriers to inform future programming.

1.4 Scope and Approach

The approach taken was guided by IWDA's Feminist Research Framework which recognises that evaluation is a form of applied research that raises a variety of ethical considerations.⁶ In this regard, a rigorous ethical review process was carried out by IWDA. Risks assessed required prior approval from the IWDA Ethics Review Committee for the research approach to the evaluation, assessment of research risks and participant consent information. Conditional approval was obtained subject to the endorsement from WARA and key stakeholders. Ownership and participation by WARA was considered paramount and a participatory workshop was held at

the beginning of the field work in Honiara at which the consultant presented the evaluation approach and proposed methodology, risks identified and participant consent requirements. Based on the inputs and feedback research questions were further revised obtaining IWDA ethics approval. The evaluation design approach is in Annex 1.

Mindful of the cross-cultural setting as an external evaluator, a strength-based and Appreciative Inquiry approach was taken affirming the existing wealth of knowledge with zone leaders and members, WARA leadership and staff affirming the reality as they saw it. In the context of indigenous Melanesia, the evaluator was particularly sensitive to the traditional values of family, community, cultural traditions and place and underlying dynamics of engendered power relations. Mindful of confidentiality, and to do no harm, great sensitivity and caution was applied in the selection of interview venues and to ensure that the women could participate in the evaluation freely. The majority of interviews and discussions were held in Pidgin English enabled by the evaluator being a fluent speaker.

1.5 Methodology

A mixed method approach of primary and secondary data collection was used. This evaluation draws on secondary data analysis of existing evidence from program related reports and previous reviews, in addition to primary data collection over 12 days in Honiara and West 'Are'Are. A total of 20 documents were reviewed as listed in Annex 2. Different tools were used for primary data collection including In-depth interviews with 20 key informants; 3 focus group discussions with a total of 31 rural WARA members, one focus group with the staff, workshop participant observation, most significant change (MSC) stories and 9 consultations with stakeholder representatives. A workshop was conducted with WARA staff and stakeholder representatives attended by 15 participants at the commencement of the field work inviting feedback to the evaluation methodology. Another workshop was held at the end of the field work attended by 12 participants to share and invite feedback on primary data collection.

6. IWDA 2017

The following tables provides a summary of evaluation participants:

Methodology	Total participants	Female	Male
Key Informants Interviews	20	14	6
3 Focus Group Discussions	Zone 1- 13	13	0
	Zone 2- 5	5	0
	Zone 2- 5	13	0
	Staff - 3	3	
9 Stakeholder consultations	13	10	3
Methodology consultation workshop	14	13	1
Sense making workshop	12	10	2

Key Evaluation Questions:

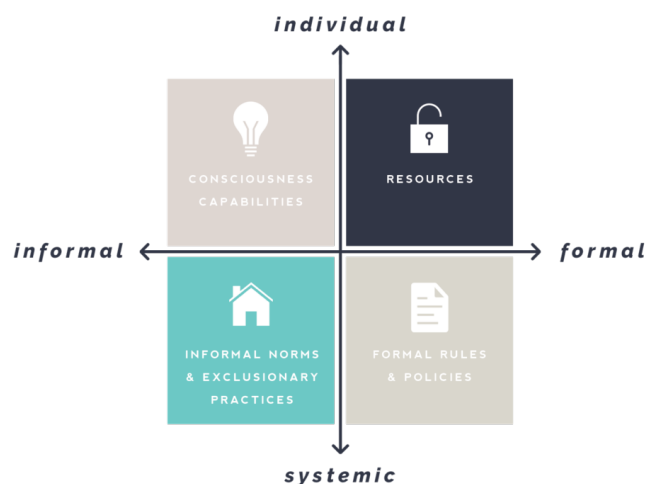
- To what extent has the program objectives been met
- What were successes and enabling factors
- What were the challenges, barriers and risks
- To what extent has the program impacted on the 'Are/Are women's lives in empowering and creating pathways to leadership as a result of the savings club and revolving loan fund

Key Aspects	Sub Questions
Process	<ul style="list-style-type: none"> • How was the program implemented, how were the activities implemented? • To what extent were the participants /members reached as intended? • To what extent were the members/participants satisfied?
Outcome	<ul style="list-style-type: none"> • Were the outcomes met? • To what extent did the program empower women and strengthen their livelihoods? • What if any, unintended outcomes positive and negative have been observed? • Has WARA been strengthened?
Impact	<ul style="list-style-type: none"> • To what extent can changes be attributed to the program? • What particular features and context made the difference? • What are other influencing factors?
Sustainability	<ul style="list-style-type: none"> • How is succession planning being addressed? • Is there a conceptual framework for sustaining the model?

Gender at Work Framework

To assess the evidence of action and the extent of commitment to gender equality as stated in the program goal, the Gender at Work Framework⁷ has been applied as an analytic tool to assess the evidence in assessing the outcome and output levels of change in the program.

The diagram depicts the framework highlighting the interrelationships and power dynamics within 4 quadrants of change to help understand where and with whom changes happen - individual consciousness and capability level (top left -individual informal), noticeable individual conditions (top right -individual formal), informal day to day discriminatory norms and exclusive practices (bottom left-informal systemic), and formal rules and policies (bottom right -formal systemic).



7. <https://genderatwork.org/analytical-framework/>

The table below is a summary of the WARA outcomes using the Gender at Work Framework:⁸

Individual consciousness and capability -Knowledge , Attitudes, Values, Behaviour	Noticeable individual conditions - women's access to support and control of resources
<ul style="list-style-type: none"> • Women report increased self-confidence; improved public speaking skills; being empowered to choose when to spend their savings and on what; more vocal about issues that matter to them and on gender equality with their spouses, community leaders and elders, chiefs and pastors • Increased knowledge of government services • Increased knowledge of family violence, what it looks/sounds like, what to do and where to go if it impacts oneself or family or community • Personal revelations for women who realise their rights and that they and their families are survivors of violence • Women understanding their voter rights and that their vote belongs to them, not their husband, not their community or their chief or church pastor 	<ul style="list-style-type: none"> • Women report being economically empowered resulting from being members of WARA and their ability to access an individual savings account which they have control over • Access to small loans and technical support for kick starting or strengthening small business • Substantial improvement to lighting in homes from access to solar units • Improved saving habits for WARA members benefiting themselves, their children, families and the broader community • Increased financial literacy skills and business development, management and administration • Increased knowledge of FPA and rights as survivors of violence to access GBV services and FSC • WARA members appointed to school and church committees upon recognition of their increased financial skills from their SC and businesses
Day to day discriminatory norms, beliefs, practices	Formal rules, laws, and policies
<ul style="list-style-type: none"> • Women reported feeling more safe and secure and have an increased understanding of gender equality and women's role in 'Are 'Are culture • Women reported more supportive partners and improved/respectful relationships • 'Are 'Are House of Chiefs recognising women's equal rights to leadership and decision making processes • Increased social acceptance of discussing family violence and violence against women, including understanding the Family Protection Act and legal consequences of violence 	<ul style="list-style-type: none"> • Historical inclusion of two women representatives at all levels of the 'Are'Are House of Chief committees

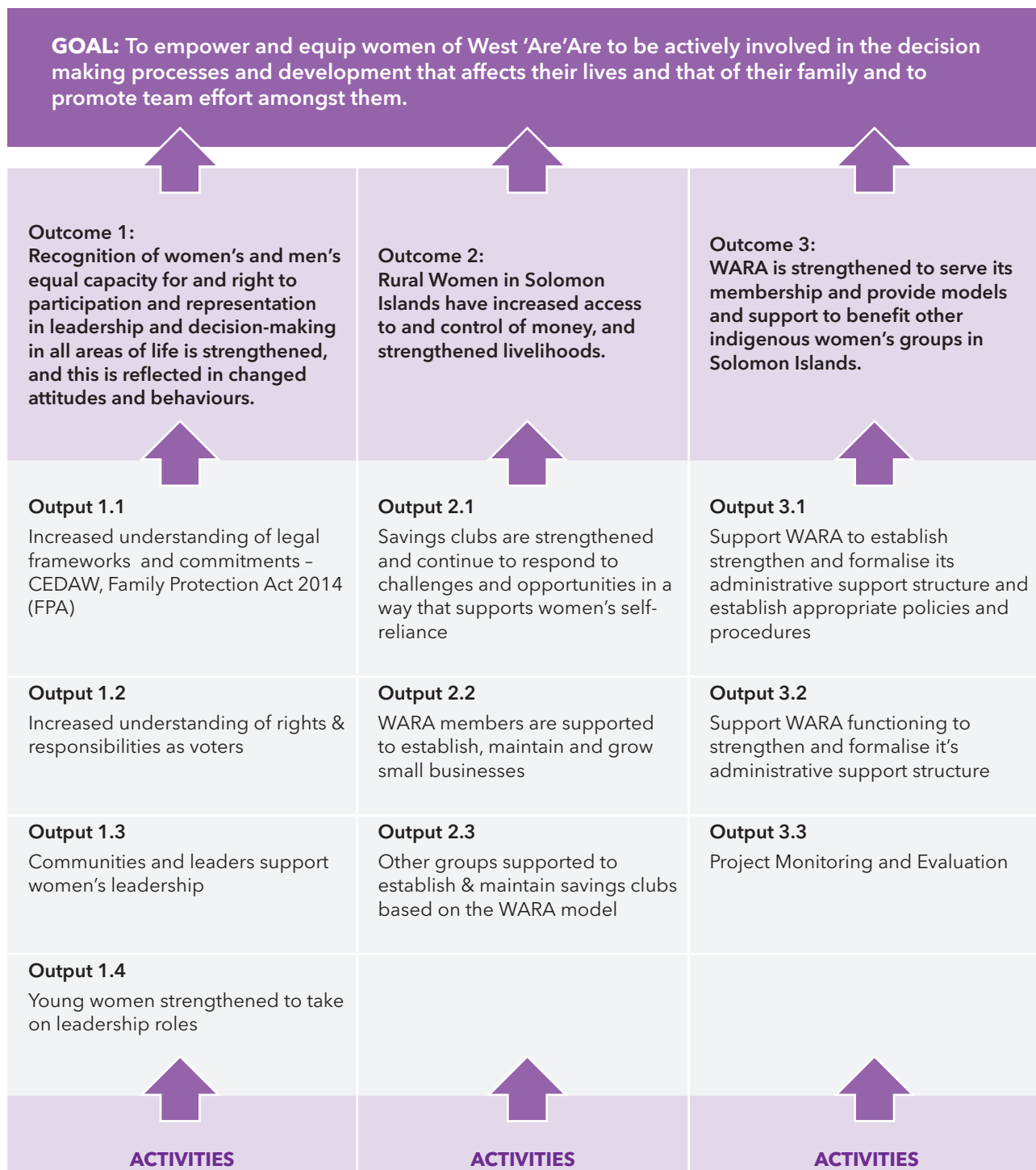
The evidence from the findings reflect a reasonably high level of change in all quadrants which can be accredited to the program awareness and training activities. A high level of change is evident in women's personal lives. Program resources and business opportunities have contributed to improved living conditions from solar lighting, more permanent housing from loans, and improved livelihoods. The field visit was too short to observe fully the day to day discriminatory practices but these were gleaned from the project reports and the MTR. A significant change story is the inclusion of women in the 'Are'Are House of Chiefs.

8. Includes MTR findings

Logic Model - Theory of Change

The theory of change is reflected on the Monitoring Evaluation and Learning (MEL) change tree developed for the program⁹, refer to Annex 4. In determining whether there has been a change at the outcome level, an assessment is made in the findings of the level of achievement of the outputs contributing to the change at the outcomes level and ultimately contributing to the goal. This is discussed in the findings.

Below is a Diagram depicting the Theory of Change for the Program:



9. WARA, MEL Plan

Size of the study

Due to time constraints and distance to be travelled, field visits could not be made to all 12 rural zones in West 'Are 'Are. WARA staff determined a representative sample size of 4 zones – zone 1, zone 2, zone 8, and zone 9 varying according to size, growth and challenges faced. Zone 8 is the only urban zone in WARA while all others are rural. It was considered that this coverage was representative enough to make relevant recommendations about the program. A broad representation of stakeholders had participated in both workshops and a wider range interviewed in Honiara.

Risks

The activity was assessed as a low risk but which still had to be addressed. Mitigation measures included the external evaluator being accompanied by the Program Manager who has strong working relationships with evaluation participants in the rural zones. Evaluation activities were carried out within the zone localities as determined by the participants providing comfort, minimal inconvenience and disruption. Arrangements were made to ensure confidentiality and written informed consent obtained from participants. The only high risk assessed was bad weather conditions especially travelling by sea between zones. This was mitigated by the use of life jackets with sea travel along the coast and not in the open sea. We were blessed with good weather.

Limitations and constraints

- Time constraints for the external evaluator and the distance of travel between rural zones meant that only 3 rural zones out of 12 were selected for the field visit;
- Two of the three zones did not receive prior information of our visit which affected the lack of availability of members who otherwise might have participated;
- Only one day was spent in each zone and members were only available for a few hours due to walking distance from their respective homes to the interview venue;
- Lack of availability of spouses or male household members for more in-depth understanding of household gender impacts and social norms;
- Limited availability of Co-founder and key Technical Adviser
- Non availability of Finance Technical Adviser and Advisory Committee members

1.6 Learning from Previous Evaluation

An evaluation was conducted in 2015 of the *Women's Financial Literacy and Livelihoods project 2010-2015* implemented by WARA and in partnership with IWDA. It confirmed that while WARA had achieved significant positive outcomes it is challenged with an ageing leadership, increasing membership and growing demand to replicate the WARA model. This required paid human resource support for administration activities; capacity-development in internal and external communications; strengthened documentation of WARA policies and procedures; and developing the next generation of leadership for the organisation.¹⁰

The recommendations of the 2015 evaluation were incorporated in the new program including improved security (3-lock cash boxes, cash bags, and consideration of 'breaking' vs 'balancing'); recognition of long-serving leaders, and bringing up new leadership including young women; ongoing capacity-development in record-keeping; increasing administrative capacity in Honiara through the engagement of paid staff.¹¹

The 2015 evaluation commended that the partnership between WARA and IWDA was healthy, built on growing trust and is culturally appropriate. It determined that it was the right time for the partners to talk of longer term planning to sustain WARA and meet the challenges of a growing organisation.¹² This evaluation proposes a more strategic approach to bolstering WARA's organisational foundations towards a medium to long term horizon and expanding strategic partnership cooperation with others in support of WARA's strategic capabilities.

10. WARA, MEL Plan

11. Hoatsen, L. 2016

12. WARA, 2016-2017 Full Proposal ANCP

2. KEY FINDINGS

2.1 Activities Implemented

The evidence shows that there was a high success rate - 99% of implementation of activities. Of the planned 31 activities in the proposal design, only one activity - the documentation of the Savings Club model - had not been achieved.

The table below outlines the comprehensive list of activities carried out as evidenced from secondary data analysis sourced from program reports.

Outcome related	Activities
1. Leadership and decision-making	<ul style="list-style-type: none"> • Awareness and Training on Convention on the Elimination of All forms of Discrimination Against Women (CEDAW), United Nations Security Council Resolution (UNSCR) 1325 and Family Protection Act (by Women's Rights Advocacy Movement (WRAM) and Ministry of Women, Youth, Children and Family Affairs(MWYCFA) • Human Rights and Women's Rights workshops (WRAM) • Violence Against Women and psychological first aid counselling (Family Support Centre - FSC) • Voter awareness (Solomon Island National Council of Women - SINCW) • Young Women's Parliamentary leadership workshop • Leadership and Governance training (Transparency Solomon Islands (STI) • Training with 'Are 'Are women on women's leadership role and rights in 'Are 'Are tradition • Workshop with 'Are'Are chiefs and Church Leaders, and women's leaders from 3 'Are 'Are House of Chiefs
2. Savings, business and income generation	<ul style="list-style-type: none"> • Workshop for all WARA zones on Breaking & Balancing, administering loans and withdrawal forms • Financial Literacy training, business skills training • Savings Club monitoring & support including quarterly Savings collection • Review of WARA RLF scheme • Audit of WARA RLF zone finances • Printing of deposit and withdrawal books • Supply of 3 locked boxes for all zones and sealed bags for money collection • Partnership funding from Strongim Bisnis for business training and launch of loan scheme to other groups - Tulagi Vavine Group(central province), Marau Sound Parakeni Association (Guadalcanal), Maleai Maleluana (East 'Are'Are) and top up of WARA loans scheme for each zone • Sale of solar units in partnership with Strongim Bisnis and Sun Power • Installation of freezers for income generation in each zone with World Fish
3. Organisational strengthening; Review and update of WARA Strategic Plan; Program and financial management support	<ul style="list-style-type: none"> • Paid employees & Technical Advisers on retainers • Advisory Committee - governance & planning • Advisory Group, Staff and volunteer retreats • Monitoring, Evaluation and Learning (MEL), training and coaching • Organisational capacity assessment • 2017, 2018, 2019 AGM with associated awareness, partnership cooperation, training activities and savings collections, marketing by zones and 20th anniversary celebrations • Midterm Review • Final evaluation

2.2 Achievement of Outcomes

The evidence shows that the outcomes of the program were successfully met although there were varying levels of achievement.

A discussion of the achievement of each program outcome is set out with the assessment of each output level of achievement.

Program Goal:

The overall vision for WARA is to have a better, safe and secured future for West 'Are'Are women, families and people. The overall aim of WARA and of this project is to empower and equip women of West 'Are'Are to be actively involved in the decision making processes and development that affects their lives and that of their family and to promote team effort amongst them.

Outcome 1: Recognition of women's and men's equal capacity for and right to participation and representation in leadership and decision-making in all areas of life is strengthened, and this is reflected in changed attitudes and behaviour.

The evidence supports the finding that Outcome 1 has been fully met except for the increase in numbers of young women taking up leadership roles.

The table below provides a summary assessment of the level of achievements of program outcome 1 from contributing outputs and the level of change evidenced. The discussion follows.

Output	Level of Achievement	Level of Change
Output 1.1 Increased understanding of legal frameworks & commitments -CEDAW, FPA	Fully Met A total number of 1,952 ¹³ people (1364 female, 588 male) were provided with awareness raising/ training on gender issues and women's equal rights	Significant The evidence confirmed increased understanding by women of CEDAW and FPA
Output 1.2 Increased understanding of rights & responsibilities as voters	Met 200 participants at the July 2017 AGM receiving training and awareness of elections, voting and political parties followed up by community education in the rural zones by the Electoral Commission	Mixed results While the evidence confirmed that women exercised their right to vote in the general elections, there is mixed results on the influence of their voting.
Output 1.3 Communities and leaders support women's leadership	Fully met 3 combined training for youth and women with Chiefs attended by a total of 705 people (326 female, 379 male) in the 'Are'Are region	Most Significant <ul style="list-style-type: none"> The inclusion of 2 women representatives in the 3 'Are'Are House of Chiefs Chiefs and the Church Pastor confirm the importance of women leadership.
Output 1.4 Young women strengthened to take on leadership roles	Partially met 30 girl students attended parliamentary leadership training for young women in Honiara in the first year of the project but there was no further follow up.	Less Significant Those who attended the training benefited but there is limited evidence to support they had taken up leadership roles

Output 1.1

Women in WARA and other women's groups have increased understanding of (relevant international and national legal frameworks and commitments) CEDAW and UN1325

A total of 1,354 women, 10 girls and 588 men received training and awareness on these legal frameworks

supported by the Ministry of Women, Youth, Family and Children's Affairs (MWYCFA), Family Support Centre (FSC), and Women's Rights Action Movement (WRAM).

WARA reported that when MWYCFA ran a session on CEDAW and FPA at the 2016 AGM, it was the first time for WARA members to learn about FPA and CEDAW and that women felt well informed about domestic violence, how to deal with it and felt empowered that they have the

13. ANCP Performance reports

tools to deal with domestic violence in their homes and communities.¹⁴

A legal trainer conveyed that the change she observed at these workshops with rural women is of a significant proportion once they understood.¹⁵ WARA confirmed that women felt that they were better informed and empowered compared to other village women in their surrounding community.¹⁶

Counselling trainers shared this observation. "Women thought domestic violence was normal and part of culture but the workshop opened their eyes and felt strengthened. One woman said that she just realised after 20 years and felt inspired to stop violence in their home for the benefit of her children."¹⁷

"I learnt about the life of women at home and how violence affects women. I learnt that men must look after their wives at home and that each one can report each other if one is violent against the other and that there is a penalty. When you swear at children, there is also a penalty." – MTR woman participant¹⁸

WARA reported that these counselling training sessions were eye opening for women who openly shared with tears on their own experiences and challenges at these counselling training sessions and had they known earlier how to deal with these issues, they would have dealt with it in proper manner. Women recommended that follow up counselling workshops be conducted.¹⁹

The MTR found that women reported more supportive partners and improved/respectful relationships increased social acceptance of discussing family violence and violence against women, including understanding the Family Protection Act and legal consequences of violence. The MTR reported increased discussion of locally-identified risks by women, for example a nearby logging camp and the risk of exploitation of women.²⁰

Output 1.2

Women members of WARA have increased understanding of their rights and responsibilities as voters

In preparation for the national elections that took place in early 2019, WARA engaged the National Council of Women (SINCW), Electoral Commission and Transparency International Solomon Islands from 2017 to run awareness raising and training workshops on leadership, good governance, electoral process, voting rights and political party system. The MTR confirmed program achievements in terms of increasing WARA member knowledge and

awareness on all the aforementioned subjects as a result of pre and post training tests.

From the focus group discussions, it was evident that women were politically aware of the candidates they could vote for and what their respective party policies supported.

Some respondents also shared there was political division amongst some members due to WARA leadership supporting one of the two candidates in the seat of West 'Are 'Are, a candidate not all members supported. The division arising between WARA members suggests strong opinions and interest in politics amongst WARA members.

Some women shared awareness of WARA members experiencing tensions within their family if they did not vote for the same candidate their husband voted for. One woman shared her knowledge of some women being physically threatened by their husbands if they did not vote as they were told. This gives rise to the importance in WARA practicing a do no harm approach which is central to its model by bringing along community, chiefly and church leaders as well as families of WARA members from the outset of WARA's engagement with the women in the community.

"WARA members have grown in confidence to participate in cultural leadership roles but also in community leadership roles."

Some expressed the view that while WARA women have benefitted from the savings scheme, when it comes to politics, they are still under the influence of family and culture.

"WARA has made women confident of who they are as women. However, how does this not translate into politics? It probably shows that attitudes about women in politics still have not changed much." - Stakeholder Interview

Output 1.3

Women and men in 'Are 'Are communities, including chiefly and church leaders understand the importance of women's leadership and how this is supported by 'Are 'Are traditional culture

A total of 705 people (326 female, 379 male) in the 'Are 'Are region participated when WARA made history in organising the first combined training for women, men and youth with Chiefs in the importance of women's voice and representation in leadership and decision making processes.

14. WARA Annual Report

15. Stakeholder interview

16. WARA Annual

17. WARA Annual

18. MTR Report

19. Annual Report, 2016-2017

20. Annual Report, 2016-2017

The training was held at 3 different locations - Masupaa (East 'Are'Are); Hunanaawa (Between East and West 'Are'Are); and Tawaimare and at the conclusion of the trainings, the Chiefs agreed to 2 women representatives at all levels of decision making inside the 3 House of Chiefs across the region. This was a significant and unprecedented achievement.

At the end of the workshops, the Chiefs agreed for 2 women to be represented in all the 3 House of Chiefs in the region. This was the most significant change achieved.

Women have grown in confidence to participate in community leadership roles with recognition from Chiefs and Church leaders.

“My attendance at the 2 training workshops for Chiefs organised by WARA opened my mind and for other chiefs to recognise the important role of women in the family and community and so we agreed they should take part in decision making with the Chiefs. Women are recognised as successful in money management and in decision making with roles as treasurer in Church, and members of community and school committees”.

Male Chief, (KII)

“Chiefs saw that Roko has attracted funding from abroad and so they realise that WARA is recognised nationally and internationally and have a contribution to make in the leadership of the community by the House of Chiefs. They agreed to involve women in their decision-making to benefit the community as a whole.”

Zone Leader, (KII)

“The trainings by Roko have opened my heart and mind and I find that we WARA women can now speak out. School and Church committees now have women in them. All the training helped women understand their rights and given women the confidence to speak up. Even at our big meeting, the 2018 AGM, women were not afraid to speak out and ask questions. I have not seen that before.”

Evaluation woman participant (KII)

“WARA women have been appointed to school committees and they have been able to speak out and speak their mind when making decisions. The women have been educated by the workshops not to lean on men and be good leaders. One woman has been appointed chairwoman of a school committee and

another treasurer in the primary school. This shows changing community attitude towards women and accepting that women can be good leaders like men, sometimes better than men.” Female participant (KII)

“Women are increasingly recognised by Church and Community and women should be included in decision making, given treasurer role in Church, on Community and school committees. The WARA workshops opened our minds and made us realise the important role of women to allow shared decision making and that the House of Chiefs need both women and men like a bird that can only fly with two wings, not just one.” Male Chief 1 (KII)

“Although women are not appointed as Chiefs, we have now recognised women’s wisdom and contribution that benefits the community as a whole.” Male Chief 2 (KII)

“WARA has empowered women which has increased the recognition of women and benefited the whole community.”

- Church Pastor (KII)

“I wish I was 25 years younger because WARA door is opening up. I am now 70 years old and what I can now do is encourage my daughter and our young women to join WARA because opportunities are coming.” MTR woman participant

Output 1.4

Young women in WARA are strengthened to take on leadership roles in WARA and their wider communities

A parliamentary leadership training for young WARA members was held in Honiara in September 2016. 30 girls from primary, secondary and tertiary levels of education participated in the visit. Almost all of the girls entered parliament house for the first time and experience their first session of parliament. Participants were invited to join the Young Women’s Parliamentary Group - an NGO offering opportunities for young women to learn about and encounter parliamentary processes first hand.

Whilst those attending the training were reported to have deepened their knowledge of political processes and roles and responsibilities in political leadership, the evaluation was unable to establish if members of this group have stepped in to leadership positions in their respective contexts. Moreover, there is no further reported leadership training for this cohort of young women.

Both primary and secondary evidence confirm that Outcome 1 has largely been met with significant evidence of change. There has been increased changes in attitudes and recognition of women's and men's equal capacity for and right to representation in leadership and decision making across community members and their cultural and church leaders. The evidence supports significant changes in women's individual knowledge and understanding of the importance in gender equality and increased commitment towards gender equality. The most significant evidence of change is the inclusion of women in the 'Are 'Are House of Chiefs. The evaluation was unable to establish an increase in the number of young women taking up leadership positions as a result of the program.

Outcome 2: Rural Women in Solomon Islands have increased access to and control of money, and strengthened livelihoods.

The evidence supports the finding that Outcome 2 has been fully met. The evaluation noted significant changes to women's lives as women have increased access to and control of money via their individual savings and access to loans. The evaluation found WARA members have increased capacity in running their small businesses. The evaluation also found challenges around sustainability that may have a future impact on the effectiveness of WARA enabling increased access to and control of money for its members if it goes unchecked.

Output	Level of Achievement	Level of Change
Output 2.1 Savings clubs are strengthened and continue to respond to challenges and opportunities in a way that supports women's self-reliance	Fully met There were 1,221 people (1128 female, 89male) who had participated in training & vocational training to assist them to access increased and sustainable livelihoods. <ul style="list-style-type: none"> The total of SBD662,044 (approximately AUD116,148) saved Introduction of secure money boxes 	Most significant <ul style="list-style-type: none"> WARA members had significantly benefited from owning individual accounts and able to respond to urgent needs such as school fees and medical needs. WARA celebrates milestone of SBD2,000,000 savings
Output 2.2 WARA members are supported to establish, maintain and grow small businesses	Fully met Financial literacy, savings model and business training have been provided. Capital injection of RLF and sale of solar panels, additional zone income from payment of refrigeration of food items.	Most significant <ul style="list-style-type: none"> Zone 8 withdrew the lump sum of SBD30,000 to enable members to loan up to SBD20,000 New solar business Marau sound women combine to establish cooperative shop
Output 2.3 Other groups supported to establish & maintain savings clubs based on the WARA model	Fully met Ongoing support is provided to 12 groups with the WARA model, 4 of which were newly set up through this program.	Significant <ul style="list-style-type: none"> A male savings group established Expansion into six new areas, outside West 'Are'Are

Output 2.1

WARA Savings Club is strengthened to continue to respond to emerging challenges and opportunities in a way that supports women's self-reliance.

A number of measures were introduced to strengthen the Savings clubs. One of the initial improvements to strengthen WARA savings clubs at the beginning of the program, in July 2016, was the provision of triple lock money boxes for all the 13 zones jointly funded by WARA and IWDA. This was recommended in the 2016 Evaluation.

The training on Savings and establishment of savings clubs were delivered primarily by the Chief Trainer and Co-Founder – Dr. Alice Pollard herself. This has been a key enabling factor but also a challenge and risk discussed later. Training for money counters, also referred to as bankers, aimed to increase their knowledge and understanding of: savings; the difference between 'balancing' and 'breaking' methods; and to improve skills in Individual savings pass books recording, group account recording and use of withdrawal and deposit forms. WARA printed an initial 600 savings books with deposits and withdrawal forms with more to be printed. This had been long awaited for and greatly improved record keeping of savings transactions. The

savings passbooks were sold for \$12 to WARA and network stakeholder savings groups.

Following their training, money counters were provided with stationery supplies and inventory books to improve their administrative recording. An allowance scale was introduced in recognition of the role and risks borne by Money Counters. This was both a reward and an incentive based on a sliding scale ranging from \$2 for deposits

between \$1-\$100 and \$20 between \$5001 and \$10,000. The deposit fee is paid each time deposits are collected and then paid to the Money Counter annually.²¹

WARA members had saved consistently through the 3 years with savings collections made on a quarterly basis by WARA staff. The table below provides the total amount of savings collection for the all zones for the period of the 3 year of the program from July 2016 to May 2019.²²

Zones	2016 - 2017	2017 - 2018	2018 - 2019	Total
1	26,854	14,032	29,181	70,067
2	2,440	1,485	4,810	8,735
3	54,695	49,802	53,551	158,048
4	8,455	1,040	2,305	11,800
5	1,790	4,190	1,190	7,170
6	5,765	4,175	3,100	13,040
7	2,441	11,708	11,795	25,944
8	57,386	55,430	126,265	239,081
9	39,350	7,068	15,715	62,133
10	6,665	2,495	2,053	11,213
11	3,250	4,760	2,670	10,680
12	3,820	10,635	8,253	22,708
13	2,065	6,880	12,480	21,425
TOTAL	214,976	173,700	273,368	662,044

From the above table, a total of SBD662,044 (approximately AUD116,148) was collected during the 3 year program period, where the preceding 18 months the amount of SBD393,988 was collected.²³ It is significant to note that the increase in savings has been boosted by zone eight (8) the Honiara urban zone which contributed the highest amount of savings collection of SBD239,081 which is 36% of the total WARA savings. Next to zone 8, is zone 3 with the total of SBD158,048. The combined total of zone 8 and zone 3 makes up about 60% of the total savings. The economic opportunities available in these high saving zone areas are worth exploring further.

WARA achieved the significant milestone of reaching the total turnover of SBD2 million plus a gap between 2 and million (approximately AUD350,877) at the end of 2018, which was celebrated at the 2019 AGM which also marked 20 years for WARA.

The evidence collected supports the finding that WARA members increased their self-reliance from participating in the Savings clubs.

Secondary data from The MTR report noted the following:

- Women report less reliance on seeking funds for community development projects through Members of Parliament
- Lifestyle improvements resulting from increased savings, including examples such as purchasing a

battery for solar power, building materials, school fees, medical and cultural needs, and food security.

- Economic empowerment resulting from being able to access an individual bank account
- Support for women’s small businesses
- Increased access to information about government projects
- Knowledge of and input into community decisions around access to land
- Savings clubs seen as an alternative to banks due to the barrier of requiring ID to open a bank account

“I have learned to be in control of money which has changed and benefited my family life. My husband is more supportive and cooperates and we are thinking and planning of expanding our business.” WARA member, zone 1 (KII)

“I dropped out of school and had no opportunities to develop but it has been through WARA that my mind has been opened where I have learned to hold up my head and speak up, and learned to improve my family

21. Annual report 2016-2017

22. Collated from all 3 Annual reports

23. 2016 Evaluation

life. From my savings, I was able to take out a loan of SBD300 to start my canteen business of selling food and flowers.” WARA member (FGD)

“I feel this is my money. Banking in the zone is a very good service especially when we have to meet most urgent needs like school fees. Through my savings, I am able to have 2 of my children in secondary and 2 are now in primary school.” WARA member (FGD)

A zone leader shared that WARA activities in the past 3 years - she specifically mentioned the revolving loan fund, savings scheme, small business training, training by world fish, joint inter-faith fellowship - have all contributed to her increased quality of life and livelihood.²⁴

Output 2.2

WARA members are supported to establish, maintain and grow small businesses

WARA members mainly save for current expenditures like health costs and school fees but are not sufficient to develop new business activities. Through the program, they were supported with business development training, access to the revolving loan fund and new business partnerships.

A total of 1219 people (1128 women, 89 men) had participated in training & vocational training to assist them to access increased and sustainable livelihoods. A total of 510 women and 20 men have increased access to financial services.²⁵ The training was delivered to zones in the rural setting by the Ministry of Industry and Commerce trainer and by WARA Financial Technical Adviser for zone 8 in Honiara. Training covered marketing, costing and pricing, direct and indirect costs, and cash book recording, products and services, and competition.

The WARA Revolving Loan Fund (RLF) was established in 2004 and provided women with access to small funds to borrow and generate an income from small businesses. WARA introduced 2 initiatives. The first was a new loan scheme called “Karenimae” meaning a basket of money trialled by zone 8 with the withdrawal of SBD30,000 from their savings to establish the Karenimae fund. Members were then able to access bigger loans between SBD5,000 and SBD20,000 while small loans between SBD300 to SBD5,000 still came from the Revolving fund scheme. This has been the case where zone 8 members have been able to build homes and in one case, purchase a taxi business.²⁶

The second initiative was the partnership between WARA and Strongim Bisnis²⁷ to assist Women’s Savings groups who have been saving for more than two years with no funds for their loans scheme and a top-up for WARA. In 2018 Strongim Bisnis injected a total of SBD96,000

24. Personal interview

25. ANCP Performance reports

26. Staff interview

27. A DFAT funded programme

into the WARA RLF - SBD2,000 for each of the 13 zones of WARA and SBD10,000 for 7 of WARA’s network stakeholder groups. Strongim Bisnis also brokered a partnership between Sun Power and WARA for the sale of solar units by zone members in West ‘Are’Are following training provided by Sun Power. The establishment and success of these partnerships was enabled by the ability of this project to cover all of WARA’s core costs.

Light up Roko -Solar Business Scheme

Strongim Bisnis brokered a partnership between WARA and Sun Power for the purchase of solar units by WARA at a reduced cost run as a business by rural WARA zones. The aim of the ‘Light up Roko’ project by WARA aimed to ensure that all households of WARA members be powered by solar power and have access to better lighting. The objectives were:

- a. That zones have access to solar lighting units available;
- b. Women managing the solar loan scheme acquire skills in loans and managing business; and
- c. Zone solar technicians can provide service to communities using solar on user pay basis rather than depending on Honiara

This provided a new line of business setting up a new distribution model for solar products in the rural areas, using the saving clubs as a platform, and women entrepreneurs as distributors. A program activity included a workshop conducted by the Ministry of Commerce and Sun Power was attended by representatives from 5 zones who had shown interest to pilot the solar scheme, these were zones 1,2,3,7 and 13. Following the training, WARA staff purchased solar units from Sun Power which were distributed to the zones on credit as a loan for sale and repayment. 5 units of solar panels were dispatched to the 5 rural zones of WARA and identified members of the zones who had attended the training sold the products as her business.

CASE STUDY

Helen Raeka 63 years old is from Hauhui from zone 1 and has been a member of WARA since 1993. She was selected to attend the December 2018 training with her son Richard who was attending for maintenance and repair of the solar unit. When asked how she got selected, Helen stated that she was selected by Zone 1 members on the basis of trust and honesty. Other women admitted their husbands take their money and perceived that Helen would be alright. It was obvious at the interview that she was very earnest about the solar project and demonstrated business acumen.

Helen confirmed that she is selling the solar panels as a business and had made a profit of SBD1,200 which she is keeping aside to reinvest into a bigger business as well as continue with the sale of solar units.

WARA also developed a partnership with World Fish which led to the provision of refrigeration to rural zones for income generation. This opened another source of income for women who would buy and sell refrigerated items using the freezers. Both money counters for zone 1 and zone 2 confirmed this income revenue for their zones for which they were in charge of and fetching \$20-\$50 per item for the use of the freezer.

“As a zone money counter and treasurer, I look after the Zone freezer provided by World Fish to operate for income generation for the Zone. I have learned to keep proper records and to manage income for the use of the freezer. This inspired me to try various small businesses. Roko system is good and easy and I have taken loans for a canteen and to pay school fees” WARA member (KII)

“Through WARA, I developed the confidence to work with my husband- a building contractor. He is a builder and I run the business. We went to Honiara for 2 years for various projects and now back to Kiu. I would like to help other women to have exposure to business.” WARA member, zone 2 (KII)

“Since joining WARA, I was able to improve my lifestyle for example, through my membership with WARA I was able to purchase a battery for my Solar to light up my house.” MTR WARA member

“The loaning scheme has helped me to do profit making activities which help me increase my savings. I am now financially independent and this is not from my husband and the money is for me and my children.”
MTR WARA member

Output 2.3

Other women’s groups are supported to establish and maintain savings clubs based on the WARA model

Since establishing its saving clubs, WARA has also assisted 11 additional savings groups throughout the Solomon Islands, 3 of which were newly established during this program.

Through the partnership with Strongim Bisnis, WARA was also able to assist those groups who have been saving for 2 years but no funds for loans. Strongim Bisnis provided SBD10,000 for loans for the Marau Sound Parakeni Association (Guadalcanal); Tulagi Vavine Savings Group (Central); North Vella Women’s Association (Western); Maleai Maleluana Group -Shortlands (Western), and Kokonut. A schedule of business training sessions accompanied the launch of the loans schemes.

A significant change impact story from Strongim Bisnis support that was relayed and documented by WARA is that of Marau Sound Parakeni. Not long after the business training was delivered and the launch of the loan capital provided by Strongim Bisnis, women of Marau Sound zone 1 met and planned to establish a cooperative store at Manikalaku Station rather than individual based marketing during market days. They said they had gone through the training and were confident to manage and administer the business properly. In early 2019, Marau Sound Parakeni Association, established a cooperative store at Manikalaku in zone 1, and it is now serving the surrounding communities and the public at large managed by zone 1 Executives.

Network stakeholder representatives from North Vella Women’s Association attended the IWDA evaluation workshops and were interviewed in Honiara and shared their appreciation to WARA for linking them to Strongim Bisnis. The North Vella Women’s Association has close to 1,000 members and are organised into 6 zones – 5 in Vella Lavela and 1 in Honiara. In 2011, they requested WARA to help establish their savings scheme and then received SBD50,000 from their former Member of Parliament to commence their Loan fund. They have received SBD20,000 from Strongim Bisnis through WARA to top up their loan scheme. Moreover, this project has invested in numerous capacity strengthening trainings with the North Vella Women’s Association, building skills and knowledge in management and administration of their Savings and Loan fund.

It should be noted that both the Strongim Bisnis, Sun Power and World Fish partnerships were enabled by the support of this project and partnership between WARA and IWDA, seeing all core costs covered and enabling WARA to attract diverse donors to invest in additional activities. A win-win for all concerned. Continuing such triangulation and co-financing partnerships are encouraged for future.

24. Personal interview

25. ANCP Performance reports

26. Staff interview

27. A DFAT funded programme

The evidence confirms that Outcome 2 has been successfully met with significant levels of change in women's personal lives and their living conditions due to the support they have received through this program. The evidence supports that WARA women have successfully increased access to and control of money and supported to establish, maintain and grow small businesses.

Formal recognition of WARA through the contractual relationship with Strongim Bisnis and World Fish signify greater recognition and commitment to gender equality for rural women.

Outcome 3: WARA is strengthened to serve its membership and provide models and support to benefit other indigenous women's groups in Solomon Islands

The evidence supports the finding that Outcome 3 has been fully met through the establishment of the WARA office, recruitment and professional development of paid staff, and development of policies and procedures which has boosted WARA's strength and capacity to serve and administer to its membership. The MEL framework was developed one year into the program and socialised with a training component with WARA staff and the Advisory Committee.

Output	Level of Achievement	Level of Change
Output 3.1 Support WARA to establish strengthen and formalise its administrative support structure and establish appropriate policies and procedures	Fully met <ul style="list-style-type: none"> The organisational capacity assessment carried out Strategic plan adopted Completion of Policies and procedures manual Newsletter and calendars produced 	Significant In the 3 years, WARA has established a fully functioning office and regular advisory committee meetings.
Output 3.2 Support WARA functioning to strengthen and formalise it's administrative support structure	Fully met <ul style="list-style-type: none"> Recruitment of Program Manager Full time Finance office Programme staff and volunteers Office space 	Significant With the establishment of the office and paid staff, this has significantly improved WARA's support to its members and other groups and to attract other donor support
Output 3.3 Project Monitoring and Evaluation	Fully met <ul style="list-style-type: none"> MTR completed MEL Plan was developed a year after commencement with a change tree developed for the purpose of conveying key MEL concepts to WARA staff and Advisory Committee 2 comprehensive MEL trainings were delivered The evaluation of the program is completed 	Significant <ul style="list-style-type: none"> WARA has undertaken regular retreats and reflections with intensive support from IWDA. The MTR and preliminary evaluation findings support significant levels of change

Output 3.1

Support WARA to strengthen and formalise its administrative support structure and establish appropriate policies and procedures

The WARA organisational capacity review conducted by IWDA identified organisational processes including a mapping of the WARA²⁸ structure and the range of responsibilities carried out by the office staff in organising and implementing WARA activities including donor-funded activities, organising AGMs, procurement, banking and management of collected savings.

The organisational capacity review reflected a revolving identity with several significant 'organisational life cycle milestones' underway for WARA:

- From an entirely volunteer-run association with key members increasingly drained of financial and human resources to a more formalised structure including paid staff and technical advisors
- From small levels of externally sourced funding to increased levels of externally sourced funding

28. WARA, 2016

- From focussing on supporting its own membership to responding to an increased profile and demand in Solomon Islands for supporting other women's groups in establishing SCs and RLF
- Increased attention and recognition from formal government structures such as Malaita Provincial Assembly and the national MWYCFA of WARAs effective SC model
- Attracting diverse donor partnerships

Reflections from the organisational capacity review and mapping revealed a strong and well-understood overall WARA structure. The question of how WARA would survive to the next level and seek income via alternate sources. Without Alice was recognised as a key challenge for WARA. It was agreed there needs to be a new generation of leaders to come up and opportunities be extended for them to demonstrate their skills. Members felt they have reached the limit of what can be raised at the village level cashflow, that it was time to take it to the next level. The discussions identified an opportunity for more communication to men in the WARA communities, and with others e.g. NGOs in Honiara about the WARA model (savings as well as women's education for skill and awareness building) - to increase support.²⁹

WARA has completed its Policy and Procedures Manual which has been endorsed by the Advisory Committee. The 43 page manual sets out policy statements and objectives and related procedures covering employment, code of conduct, staff discipline, workplace health and safety, grievance, finance and asset management, savings club, loans, property, leave, travel, emergency and Information Communication and Technology.

Output 3.2

Support WARA functioning to strengthen and formalise its administrative support structure

IWDA technical and oversight support with program funding support has boosted WARA capacity through the employment of paid employees to staff the WARA office and Technical Advisers on monthly retainers to carry out program activities to serve the WARA membership and network stakeholders. In terms of staff strength, there was an initial full time Program Manager in 2016-2017 and currently there is a part-time Program Manager, a full time Finance and Administration Officer and a full time Women's Economic Empowerment (WEE) Officer. The recruitment of the WEE officer was for the purpose of being coached and mentored to potentially take on some of the roles carried out by the Chief Trainer. This purpose has not been achieved due to skills, knowledge and experience gap and lack of coaching and mentoring.³⁰ IWDA recognises that no one person can take on the leadership and technical advisory role currently played by Dr. Alice.³¹

With the establishment of the office and paid staff, this has

significantly improved WARA's support to its members and other groups. The leadership of Dr Alice still plays a critical role for WARA in attracting other donor support, submission of reports and leading the training on financial literacy, savings and business set up.

Primary data from stakeholder consultations confirm that many national and Honiara based organisations and agencies saw WARA as having strong rural grassroots foundations. Organisations such as WRAM and FSC with limited provincial networks saw the opportunity to work with WARA as a means of reaching out to rural women and their families. The MWYCFA recognise WARA as the leading savings club model for rural women. The Central Bank recognises the critical role played by WARA to increase financial literacy and access to finances for women.

“WARA plays a key role in reaching women who live in inaccessible areas and their package of combining leadership, women's rights and economic empowerment training for rural women is unique.” Female stakeholder participant (KII)

“WARA has a lot of experience, information and lessons learned that would be good to share with other groups like ours who have started our savings club (in the outskirts of Honiara)” Female stakeholder (KII)

“We look to WARA to assist in delivering financial services to rural women especially savings group. Our only concern is about reporting and record keeping which needs to be strengthened as collection of such data is critical for our oversight role in relation to financial inclusion.” Female stakeholder (KII)

The primary and secondary evidence confirmed that outcome 3 was successfully met in strengthening WARA's organisational capacity and institutional structures. The establishment of the office and recruitment of paid staff significantly improved its capabilities to serve its membership and expand support to other areas and improving the individual capabilities of women and their living conditions. This in term led to significant change in community attitudes in the recognition and acceptance of women's leadership and increased formal recognition by government authorities such as the Central Bank, MWYCFA, CSO Partners, Stakeholders and Donors.

29. Organisational capacity Assessment Report

30. Staff interview

31. IWDA Interview

2.3 Success and Enabling Factors

Establishment of Office, Paid staff and Volunteers

The establishment of the WARA office and recruitment of paid staff made possible through the program was pivotal to WARA's successful implementation of the program and the further growth and development of WARA. There are only 2.5 fulltime equivalent staff members but the work is further supported by WARA's team of volunteers.

Unique contribution of Chief Trainer

The leadership of Dr. Alice Pollard and role as Chief trainer was noted as a key enabler to the achievement of program activities. Being a WARA co-founder and a national leader in her own right with academic and community accomplishments, she has made a unique contribution and holds gravitas highly respected by government, donors and the wider community which has extended to and benefited WARA. However, succession planning is a challenge discussed below.

Oversight role of Advisory Group

WARA is led by a Honiara based Advisory group Committee who are made up of individual experts and representatives of zone 8. The Committee usually meets on a quarterly basis to receive reports from the Program Manager on financial management, donor reporting and strategic and programme planning.

IWDA Contribution

The long-term relationship between IWDA and WARA and the support provided by IWDA has been an important enabling factor. WARA has received ongoing program management and planning support for the life of the 3-year program via quarterly face to face meetings, fortnightly to monthly phone support, weekly written communications support and annual workshops.

International Exposure

The MTR identified that the relationship with IWDA led to having opportunities such as the opportunity to join the WAVE program, attending Commission on the Status of Women, New York and participating in IWDA's longitudinal 'Pathways' research initiative. In addition, WARA staff and Technical Advisers were able to participate in and profile WARA's work at the 2016 feminist forum in Fiji, 2016 Development Network conference in NZ, the 2017 Women's Economic empowerment and political participation forum in PNG.

National Women's Forum

WARA rural members attended the 2017 National Women's Forum on Women leadership and economic

empowerment. WARA is one of the co-conveners of the forum led by WRAM and attended by over 100 provincial representatives, Women's NGOs and youth representatives. Rural WARA women representatives were able to build networks and learn from the presentations made. WARA reported it was an eye opening forum for rural WARA women.³²

During the evaluation debriefing workshop, there was a strong plea made by WRAM for the Co-conveners to come together and reconvene the National Women's Forum.

Partnerships

WARA's expertise has been in savings, small loans and small business development support. WARA's partnership with organisations such as WRAM, FSC, MWYCFA, TSI, and SINCW provided experts who resourced the training on gender and women's rights, CEDAW, FPA, gender based violence, leadership and governance has been significantly important. The MTR noted the relevance of the training and knowledge provided by WARA to its members, particularly in terms of the increased confidence as a result of new skills and information.³³

WARA's expanded partnerships with Strongim Bisnis, Sun Power and World Fish created new business opportunities which have been an enabling factor. IWDA had instigated a targeted approach to Strongim Bisnis to invest in WARA. The additional capital for the RLF and new loans to network stakeholders enabled more women to access finance to operate businesses and in the case of Marau Sound Paranikeni, a completely new cooperative business - a joint venture between zone members. Strongim Bisnis is keen to continue investing in WARA and IWDA should continue to nurture this interest by Strongim Bisnis.

Other local partner contributions also enabled WARA to reach out to new stakeholder networks. The Member of Parliament for East 'Are'Are co-financed the January 2017 workshop held in his constituency with the contribution of SBD15,000 which established 2 new savings groups - Tawanaora and Hautahe. By July of the same year, both groups had collected SBD10,000 each to open ANZ accounts in Honiara for their groups. The June 2017 workshop in Maleai, Shortlands was co-funded by the Chief's family (Chief Edward Kingmele) which led to the first-time male savings group.³⁴

Volunteer led zone leadership

WARA is a voluntary rural-based organisation which is led by zone committees who function purely on a volunteer basis. They play the critical leadership role of steering the effectiveness of the savings groups across the 13 zones and overseeing the smooth running of the savings and loans schemes as well as providing leadership to WARA zone members. In 2017, WARA introduced allowances in recognition of the demanding role played by Money Counters.

32. Annual Report 2017-2018

33. MTR report

34. Annual Report 2017-2018

2.4 Challenges, Barriers, Risks

With growing demands, a key challenge for WARA is institutional capacity - ensuring that the staff have the necessary competencies and capabilities without the high dependency on Dr. Alice and continued mentoring from IWDA. Staff development and upskilling is required with each staff to be coached in their respective areas of core competencies of their role description. IWDA shared the challenges faced in financial reporting and drawdowns.

As the Program Manager works part-time, there is a gap in staff management, coaching and mentoring which IWDA has been providing from a distance. In recognition of this, IWDA had made the positive move of recruiting a human resource management and operations advisor (to be shared with WRAM) through the Australian Volunteers Program to have commenced June 2019. Recruitment was eventually successful with deployment due March 2020 however, the impact of COVID has put this on hold.

Governance oversight played by the Advisory Committee is another key challenge. There is a need to review the membership, role and functions of the Advisory Committee. None of the members were available for the evaluation. Other than Dr. Alice, the second technical adviser did not respond to emails or phone calls. It is understood that she had minimal engagement for some time along with other members. In the absence of a functioning Advisory Committee, the responsibility falls on Dr. Alice.

It has been identified that the WARA Project and financial management suffers when key Committee members do not regularly meet, reflect, document and plan. These weekly and monthly operations and management planning meetings are imperative but do not take place.

Succession planning for Dr. Alice, who is soon to retire, is a shared concern and a challenge that everyone has been talking about including rural WARA women and this has been raised by previous reviews. Dr. Alice still holds much of WARA's institutional memory and intellectual capacity but will be withdrawing from her roles and responsibilities with WARA. In response, IWDA has moved to recruit two Succession Planning consultant advisors in partnership with Strongim Bisnis to facilitate development of a collaborative succession planning process and plan with WARA members. These appointments are scheduled for July 2020.

Zone leadership development and relationship building within the zone and decentralisation needs to also be a paramount focus in the sustainability approach to ensure the rural zone is given attention and the centre of gravity for WARA is focused back to the zone level.

In the case of zone 2, it was pre-selected for the field evaluation and identified as having problems. This was apparent during the visit. Apart from a church gathering held in East Are'Are which many of the women had left to attend, there seems to be unresolved underlying tensions.

The contributing factors were: (1) No proper handover from previous Committee and no recording available from 2010

of RLF. (2) Those who defaulted have not made any effort to arrange repayments. When approached by the Treasurer, she is met with hostile reception and verbal threats (3) Weak and fragile leadership. A strong influential Vice President from Kiu to be appointed (4) ramifications of fragmentation from post elections rift as the influential families were supporters to the sitting MP and they had pulled out their family members from WARA in zone 2. While there has been some level of reconciliation, there needs to be more focus on zone relationship building to strengthen the leadership and reactivate The Executive Committee of zone 2. This is critical before furthering considering Kiu as a possible location for the WARA office in West Are'Are.

The evaluation noted that the current organisational model is highly centralised. The office and staff, and technical advisers operate from the WARA office in Honiara located at the YWCA building at the town grounds. All resource persons and trainers are Honiara based. WARA staff based in Honiara travel out to West Are'Are for a two week period to collect the (large sums) of savings from Zone 1 to Zone 12. The evaluation considers that a decentralised model should be explored and pursued to with a cost benefit analysis to address ever increasing overhead costs in Honiara that may not be sustained through future grants.

The outreach and expansion from West 'Are'Are to Network stakeholders in other areas - East Are'Are, Shortlands, Marau Sound, Vella Lavela, Tulagi, Kokonut Pacific and KCC in Honiara, in the provision of financial Literacy training, business training, establishment of savings and loan scheme is to be commended but the demand continues to grow and there is concern about WARA's ability to follow up. Apart from that from discussions with the staff and rural WARA members, there is a sense that the other areas are flourishing in business development while WARA members in the 12 rural zones are trailing behind in business development even though staff visit zones for the quarterly collection of savings from the 12 rural zones.

With the aging and long serving WARA leaders at the zone level, engaging younger WARA members and younger women leaders continue to be challenging but must be stepped up. More effort is needed to be intentional about young women leadership development. The young WARA student interviewed requested that WARA conduct promotional and awareness sessions at the schools in West 'Are'Are to attract young girls to participate in their programme activities and become future WARA champions.

There some evidence of positive impact intergenerational influence. In zone 2, the three generations of WARA women, a 60 year old WARA member since 1999, bought up her 36 year old daughter also a WARA member and is now taken up the role as one of the zone money counters. All of the money counter's 4 daughters are WARA members with savings accounts. The money counter and mother of 4 WARA members relayed the importance in having the support of her husband for her involvement in WARA. She shared her husband has also attended WARA workshops and expressed the importance in more male involvement in WARA activities.

The issue of what are the benefits to elderly WARA members who have given their lives to WARA and are nearing the end of life was raised.

“What will happen to my savings? What about founders like me who have made the sacrifices, what is the benefit for us not?”

60 year old WARA member.

This highlights a limitation in the WARA savings model does not provide a return on investment to individual savers who leave their savings in the WARA account and do not withdraw. In response, a new initiative called Haiamasihā/WARA Cares Fund has been established with member's contribution of \$50 per year with the view that elderly members can be supported through this care fund.

One of the barriers noted by the evaluation and also captured in the MTR is political differences within WARA.

“We have a lot of members but... politics has split us. Those who voted [for one candidate] were reluctant to join WARA”.³⁵

This lends itself to the risks relating to the politicisation of WARA which have also been identified, for example one MTR participant noted that

“It was after the election and the turn up was affected due to members of WARA not supporting Dr. Alice; This was a major learning for all of us that supporting different candidates can affect WARA.”

These differences were more evident in zone 2 where the sitting MP is from and who has made negative public comments about WARA.³⁶ The direct involvement of WARA Founder Dr. Alice as a previous candidate for the national general elections and as President of a political party which promoted another candidate in the last election is perceived as politicisation of WARA.

The Saving Club Sustainability Study³⁷ identified risks in that the issues of most concern in the Savings Club models studied, including WARA, were poor governance and financial mismanagement, particularly in relation to loans; inability of the Club to function after key officeholders left; lack of skill among some officeholders; and accounting problems. That there was need for more training of new and older members and mechanisms to ensure skills and knowledge were shared among members were also raised. Rapid expansion of Savings Clubs in Solomon Islands without attention to adequate resourcing for training

and support may result in unsustainable, poor quality Savings Clubs.

This is supported by the recent special internal audit of the RLF³⁸ commissioned by IWDA which was completed in September 2019. The report points to poor record keeping and no proper books and records of accounts and transactions have been accurately kept by the zone treasurers. The special audit identified the following challenges.

- Lack of understanding and knowledge of transaction for record purposes
- Lack of proper handover of records by Treasurers when zone Executive positions change
- Lack of specific bookkeeping trainings provided for loan scheme
- Lengthy time taken for auditing and presentation of financial reports
- Loan defaults are derived mainly from non-payment of interests and in few cases both loan principle and interest.

Security of the collection of Savings from the rural zones is still a major concern as the amounts are large, as evidenced in the November 2018 to May 2019 collections. The 2017 RLF Review³⁹ recommended direct banking if it exceeds a certain amount to ensure security and safety of the funds. One option to be explored is to open an account at Bank South Pacific in Auki where funds can be deposited more regularly and then transferred to the main account in Honiara. Alternatively, if the Village Agent model was adopted, a different system of savings collection would need to be looked to and minimising the security risk of being robbed with the large amount of cash. Currently WARA has bank accounts with the Bank of Australia and New Zealand (ANZ). WARA could explore opportunities of working with Bank of South Pacific in Auki.

WARA needs to wean itself from financial dependency on IWDA. This is an important next step in the IWDA-WARA relationship and focus. WARA zones already make annual contributions to WARA based on \$1,000 for zone. Over the past 3 years, this came to a total of SBD24,340. The creation of a reserve account for these funds could start a small capital development fund for WARA separate from the member's savings. Big savers such as zones 1,3, 9 which have a lot of economic activities especially around logging, and zone 8 in Honiara, could cross subsidise and meet some of WARA's costs. Contributions to WARA could be increased to a sliding scale based on the amount of savings and business development in the respective areas.

35. MTR WARA member, MTR interview.

36. Interview with WARA Program Manager

37. Ibid

38. ESMART Services, October, 2019

39. Wickham, 2017

2.5 Partnership between WARA and IWDA

IWDA has worked in partnership with WARA since 2008. A 2015 evaluation of IWDA's program support to WARA commended the partnership as healthy, built of trust and culturally appropriate but pointed to the need to for long term planning to sustain WARA and meet the needs of a growing organisation. This evaluation found that the intensive capacity and organisational support including regular visits, onsite and online staff coaching and mentoring was a key enabling factor in the program's implementation success.

There are significant change impacts gained from this 3 year program but there are also challenges still to be addressed which IWDA has already began to address in the 4th year extension.

This also point to the need for urgent attention to staffing capabilities and sustainability. Being a primarily rural based volunteer women's association, without ongoing IWDA support, and the strong and trustful relationship built over time, it would be challenging for WARA to sustain its growth.

This evaluation reaffirms the need for IWDA to strengthen WARA's strategic directions, leadership succession and financial sustainability. The fourth year extension which had commenced prior to the evaluation is in the right direction with synergies also nurtured with other IWDA partners in country.

3. CONCLUSION

The long term and continued support for WARA by IWDA has been pivotal to WARA's ongoing success and recognition as a leading voluntary rural based women's association. Since the establishment of the Savings Program in 2006 in Malaita, their membership has grown in numbers and also in value with savings of SBD1 million in 2015 and reaching SBD2 million at the end of 2018. In the past 3 years, WARA has reviewed and improved its savings and loans scheme, and increased WARA members to have control over their money and engage in small businesses.

This program has enabled WARA's model not only to address women's financial needs, but also tackles some of the deeply engrained structural gender barriers for women in West 'Are'Are and the country. WARA's complete training package consists of Financial Literacy Training, Establishment of Savings Groups, Establishment of Loan Schemes, Business Development Training, Good Governance Training, Women in Leadership Training, CEDAW & Family Protection Act Training, and Counselling Skills Training.

In response to the demand from other women's groups, WARA has established savings clubs and launched loan schemes around the country and have expanded their reach to those which they refer to as network stakeholder groups, distinct from WARA members. WARA has a total membership of over 1000⁴⁰ women and a network of about 3000⁴¹ women around Solomon Islands, supported by the small office at the Young Women Christian Association (YWCA) building in Town Ground, Honiara employing, one part-time Program Manager, two full-time staff including a finance officer and women's economic empowerment officer, two technical Advisors, and a team of volunteers.

Achievement of Program Outcomes

The evidence confirms that while programme outcomes have been met with significant impacts, sustainability remains a key challenge to be addressed in order to achieve the ultimate goal of a strong and sustainable WARA.

Increased recognition of women's equal capacity and right to representation and decision making

The evaluation confirms that the Program Outcomes were fully met with the exception of an increase in young women taking up leadership roles. The evidence confirms significant levels of change in women's attitudes and capabilities and their living conditions due to the support they have received through this program. The involvement of youth, men, Chiefs, Pastors, other community male leaders who are the power holders in

'Are'Are society in the training activities led to increased recognition of women's capabilities and their right to representation and decision making. The most significant evidence of change is the inclusion of women in the House of Chiefs.

Increased access to and control of money and small businesses development

The evaluation gathered evidence that the program directly contributed to WARA women having control of money through owning individual savings accounts which they were able to use as collateral for small loans to establish and grow their small businesses. Through IWDA funding of the WARA human resources component, additional partnerships were secured and managed by WARA for additional funding injection from Strongim Bisnis for small loans and business training to network stakeholder groups and the introduction of new business initiatives by Strongim Bisnis, Sun Power and World Fish.

Strengthened WARA organisational capacity

The long-term relationship between IWDA and WARA and the support provided by IWDA has been a pivotal enabling factor in strengthening WARA's organisational capacity and strengthening of its institutional structures. WARA has received ongoing program management and planning support for the life of the 3-year program via quarterly face to face meetings, fortnightly to monthly phone support, weekly written communications support and annual workshops. The establishment of the office and recruitment of paid staff significantly improved its capabilities to serve its membership and expand support to other areas. This has also resulted in increased formal recognition by government authorities such as the Central Bank, MWYCFA, CSO Partners, Stakeholders and Donors.

40. The number of 1,092 members was provided in 2016 annual report

41. A conservative estimate incorporating WARA network stakeholders, Church and NGO links

Story of Most Significant Change

The inclusion of women representatives in 'Are'Are Region House of Chiefs

Given the context of persistent gender inequality, one of the most significant change impacts is the **recognition and formal agreement** by the 'Are'Are Chiefs for the inclusion of women in all levels of the 3 House of Chiefs in the whole 'Are'Are region. This is very significant given the deeply rooted cultural setting of 'Are'Are. Two women representatives are now included in all the 3 House of Chiefs to participate in Chiefly decision making. This has never happened before. Below is a most significant change of a WARA woman's agency and using her influence to bring about societal and structural change to improve shared decision making in traditional governance of 'Are'Are.

STORY OF TRANSFORMATIONAL CHANGE⁴²

The West 'Are'Are House of Chiefs (HoCs) has decided to include two women representatives at all levels of the HoC committees. This includes the tribal level, the community level, the HoC level and above the HoC level to oversight of all 3 HoCs. HoC committees are the leadership and decision making platforms of all cultural and social related issues and needs facing the community.

WARA's Co-Founder Dr Alice Pollard, alongside WARA member Angela Koromane Nonohimae, have been appointed to sit on the highest level with oversight of all 3 HoCs. As daughter of the late Paramount Chief, Angela took it upon herself to continue her father's legacy to enable the Chiefs to work together to revive their custom and culture, link to the church and carve out a space for women in these traditional leadership structures in West 'Are'Are culture.

In May 2018, Alice and Angela organised 3 leadership forums across the 3 HoCs, bringing together over 500 community representatives to discuss recognition of women in customary leadership. This culminated in a leadership forum where Alice made a formal request to the HoCs to include women in their leadership and decision making structure, stating "without women nothing can progress; women cannot be left behind; you must embrace women into the 'Are'Are custom structure". WARA's long established role and reputation for practicing and promoting the rights of women was a key factor in paving the way for this request to be heard.

West 'Are'Are HoCs now has more than 20 positions designated to women to represent the voice of women.

Women are reclaiming their rights for equal voice in decision making and leadership in West 'Are'Are. The HoCs in East 'Are'Are have requested West 'Are'Are to assist them through the same process.

Organisational Sustainability

The evaluation found that sustainability of WARA as an organisation and with its leadership is the most critical shared concern, and that WARA's organisational sustainability is intertwined with its succession planning. Related to this is competent staff and security of funding support and most importantly ownership and shared leadership by WARA members especially by zone leaders. The development of WARA's next strategic plan would be the best opportunity to mobilise a bottom up approach to setting WARA's future directions. Additional resources and technical support will be required to undertake this comprehensive process with members and stakeholders.

The current success of WARA is largely attributed, not entirely, but to a large extent to Co-Founder Dr. Alice whose involvement provides assurance for donor confidence as a national leader in her own right. While there is immense recognition and appreciation for WARA Co-Founder Dr. Alice there is growing realisation and acceptance that urgent attention be paid to succession planning in support of Dr. Alice and accompaniment to the process.

From the evaluation focus group discussions, rural WARA women were adamant that even if Dr. Alice steps back, the systems and leadership by others should sustain the organisation. Here, these expressed sentiments suggest that WARA's model including its Governance structure for each zones, is also a significant factor at play in WARA's organisational sustainability. There is a significant amount of active WARA members who are fully committed and dedicated to their ongoing membership and savings services with its flow on benefits to them and their respective families.

This process of immediately putting in place support for this structured transitional phase is urgent. Initially, IWDA had been working on the deployment of an Australian Volunteer as a Succession Planning Advisor but the recruitment was unsuccessful and IWDA and Strongim Bisnis are seeking a Strategic Planning consultant to partner with an in-country organisational development consultant to develop WARA's Succession Plan alongside its MEL plan and implementation plan.

Part of the succession planning for Dr. Alice must involve the search for a suitable successor which Dr. Alice needs to be involved in identifying and to have in place transitional arrangements for twinning and coaching in the areas that Dr. Alice has played a lead role in. In the evaluation, Dr. Alice and staff confirm that the first level of financial literacy training could be carried out by current staff if they were properly trained, coached and mentored. In the 2018/2019 annual report, Dr. Alice states

"training on financial literacy, leaderships and other significant aspects of savings club management and administration to WARA staff is a must".

Apart from the leadership succession, the evaluation identified the need for WARA to explore means of sustaining itself with other income streams (noting the

42. WARA Annual Report

Advisory Group has begun to explore a business arm). Strongim Bisnis confirmed the possibility of supporting a feasibility study into the viability of a cost recovery and quasi- business model in the medium to long term for WARA towards financial sustainability.

Zone leadership development and relationship building within the zone and decentralisation needs to also be a paramount focus in the sustainability approach to ensure the rural zone is given attention and the centre of gravity for WARA is focused back to the zone level.

Sustainability of Savings Scheme

WARA has been playing a key role in establishing Savings groups which are the main channel for low income people in rural areas to access financial services, and in particular, deposit savings. The Solomon Islands Government formally recognises the value of Savings Clubs and through the current National Financial Inclusion Strategy, promotes the expansion of Savings Clubs as a way to increase financial inclusion and improve financial literacy across the country.⁴³ The National Gender Equality and Women's Development (GEWD) Policy identifies savings as supporting women's economic advancement.⁴⁴

The evaluation confirmed the Central Bank's recognition of the critical role played by WARA to increase financial literacy and assist in the delivery of financial services to rural women.⁴⁵ CBSI actually looks to WARA to establish savings groups to the 80% of the population who are rural based. Savings is considered the first form of financial transaction coupled with financial literacy. CBSI hoped to be able to work more closely with WARA in the future for data collection and monitoring. The CBSI is also the authority that would approve a Micro-bank which has been raised as a future goal for WARA.

WARA members have demonstrated their ability for serious saving. Since the establishment of the WARA Savings Program in 2006 in West 'Are'Are, Malaita, it took 9 years of savings to reach SBD1 million in 2015 and only 3 years to reach SBD2 million at the end of 2018. This is only the savings of the 13 WARA zones and does not include the savings of 11 other network stakeholders that WARA has been supporting. Being able to meet the growing demand for savings groups is a key challenge for WARA. As more groups learn about savings and WARA's success, they are requesting assistance reaching a level of demand for ongoing support far beyond WARA's human and financial capacity. This too diverts WARA's capacity away from meeting its own learning, development and governance needs. The 2016 Evaluation alluded to this and explored the proposition of an information and support hub for SCs under the auspices of the Solomon Islands Financial Inclusion Taskforce of which WARA is a member.

The one activity that has not been fully met in this program is the development of training modules which should now be a priority. Once published, WARA can run Training of Trainers by the Chief Trainer to develop a pool of trainers including WARA staff and volunteers to carry out training. Refresher training for zone leaders and monitoring of savings recording should be carried out with WARA zones either quarterly to coincide with savings collection or at least annually. This is supported by established international approaches to meet training and support needs to experienced savings group members to deliver adequate foundational training and access to on-going support services for members."⁴⁶ Note the recommendations⁴⁷ (in purple) from the Solomon Islands Savings Club Sustainability Study⁴⁸ the following actions are proposed for WARA Savings groups:

- (i) Aim for quality rather than quantity** - maintain the current number of network stakeholders without taking on new groups for an agreed period of time;
- (ii) Ensure their Organisation is sufficiently resourced for this task** - WARA and IWDA to identify what level of resourcing is required for the next strategic plan period and potential partners;
- (iii) Deliver adequate foundational training and access to ongoing support services for members** - Identify suitably experienced WARA members to form a pool of trainers for this and offer refresher training regularly;
- (iv) Create internal Savings Club processes to perpetuate financial management and governance skills over time** - Visit all 13 Zones to review compliance to the Savings Policy and procedures in the recently endorsed manual;
- (v) Aim to maximise the autonomy of Savings Clubs by building the skills and knowledge of all members, not just office holders and leaders;** - regular leadership training and discussion on topical issues for all members; and
- (vi) Have the ability to generate funds to cover the costs of any external services that may be required** - New groups to identify a trainer to attend a training of trainers on a shared or full cost recovery basis.

The evaluation noted that ANZ has ended its sponsorship of the quarterly collections at the end of 2018 and IWDA had picked up the cost since. WARA will need to consider cost recovery measures to continue this service. While ANZ has been the preferred bank for the WARA savings in the past, the opportunity now presents itself for WARA to explore a partnership with BSP which is based in Auki as this would reduce the security risks of keeping large sums of money at home and the safety and security of collectors. A motion on mobile banking was defeated at the 2016 AGM as bankers preferred not to use that system as yet. However, with the advent of digitalisation and its usage especially by younger people, it may need to be explored in the future. Suffice to note the telecommunications repeater tower that is already providing speedy internet coverage in Kiu, zone 2 which lies in the heart of the West 'Are'Are area.

43. Solomon Islands National Financial Inclusion Strategy (NFIS), 2016-20.

44. National Gender and Women's Empowerment Policy, 2016-2020

45. Stakeholder interview

46. Ibrahim, 2019

47. Ibrahim, 2019

48. Ibrahim, 2019

4. RECOMMENDATION

Organisational Sustainability

- 1. A separate and deliberate transition strategy and plan over the next 18 months be developed with Dr. Alice as part of the succession planning for WARA.** (IWDA is already in the early stages of recruiting Succession Planning consultants)
 - That Dr. Alice is supported into a transitional role focussing on leadership, training of trainers and mentoring with the day to day running of WARA including operational and management decisions being taken up by the Program Manager and staff.
- 2. Work closely with Zone leaders and members to develop sustainable and practical zone Governance systems to effectively manage and administer their respective zone savings and own affairs.**
 - Give paramount attention to rural zones as centre of gravity in the sustainability approach to own and invest in their systems (moving away from relying on external leaders and figures)
- 3. To set WARA on a strategic path, once the Succession Planning has been completed the immediate development of the WARA strategic plan for the next plan period of 2021-2025.**
 - That a bottom up approach be taken into consideration with members and stakeholders and the new plan be printed and publicly launched at the 2021 Annual General Meeting for members and a Honiara event for stakeholders.
- 4. Conduct a feasibility study into the viability of a cost recovery or social enterprise model for the long term financial sustainability of WARA** (noting the Advisory Group has begun to explore a business arm).
 - While IWDA funding support has been steady and ongoing, WARA should also come to terms with a possible future without IWDA or continual donor grant support. WARA is encouraged to continue to explore viability of business development and income generation initiatives going forward.

Next Generation WARA Leaders

- 5. Immediate strategies are needed to encourage new leadership capable of supporting existing zone officer bearers as a medium term strategy of nurturing younger women as leaders** (Adapted from 2016 recommendations)
 - Skills mapping of zone members to identify those to be trained and mentored; appoint a dynamic youth liaison person to travel to consult young people in zones; bring them together to present their recommendations to the AGM then support them as developing leaders; establish a youth committee in each zone; consider separate youth saving club.

Sustainability of Savings Clubs and Revolving Loan Scheme

- 6. Implement the relevant recommendations for the sustainability of WARA Savings groups set out in this evaluation and the recommendations of the RFL review and 2019 Audit**

'Are'Are House of Chiefs

- 7. Continue to run combined training workshops for women, youth and men on gender and training with the 'Are'Are House of Chiefs**

40. The number of 1,092 members was provided in 2016 annual report but is estimated to be more

41. A conservative estimate from church and other community based and NGO links WARA members are involved with

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Esmart Financial and Business Training Consultancy Services *WARA Revolving Fund Financial Statements 2002 - July 2019*

ANNEXES

ANNEX 1 - List of Documents Reviewed

1. Women's Financial Literacy and Livelihoods project 2010-2015 WARA Evaluation Lesley Hoatson, August 2016
2. Full project proposal by IWDA to ANCP 2016-2017
3. WARA Narrative Report 2016-2017
4. ANCP AD Plan Project 2016-2017
5. ANCP Project Annual Performance Report 2016-2017
6. WARA 2017-2018 Annual Narrative Report
7. ANCP AD Plan Project 2017-2018 (Version 2 of 2)
8. ANCP Project Annual Performance Report 2017-2018
9. WARA Annual Report July 2018 to June 2019
10. WARA MEL Plan - Tree of Change (developed at September Workshop)
11. ANCP 2018-2019 AD Plan
12. ANCP Project Annual Performance Report 2018-2019
13. *Solomon Islands Savings Clubs - Sustainability Study, Fareeha Ibrahim, April, 2019*
14. Human Resource Management and Operations Advisor Assignment proposal by IWDA to Australia Volunteer Programme
15. Succession Planning Mentor Assignment, proposal by IWDA to Australia Volunteer Programme
16. IWDA Funding order, issued by IWDA to WARA 1 July, 2019 - 30 June, 2019
17. Audit of WARA Revolving Fund Financial Statements Zones 1-13, Period 2002 - July 2019, by Martin Hoasihere
18. *WARA Strategic Plan (2017-2020)*
19. *Report on the Review of the WARA Revolving Loan Fund Elsie M Wickham 2017*
20. *WARA Organisational Capacity Assessment Review Report July 2016*
21. *WARA Midterm Review Report by Tracy McDiarmid, Contributors Genevieve Walker, Anika Kingmele, Sarah Kernot August 2018*

ANNEX 2 - List of Interviews and Focus Group Discussions

	Name(s)	Organisation	Location & Date
1	Ms Genevieve Walker	IWDA -Program Manager (Solomon Islands)	Teleconference 8/10/19 & 15/11/19
2	Ms Janet Fangata	WARA staff - Program Manager	Honiara 26/10/19 and throughout
3	Validation workshop for Evaluation design approach	WARA staff, Network stakeholders, donor partner and other stakeholders - 13 participants	Honiara - 27/10/19
4	President and Money Counter	Kukum Campus Church Savings Group	
5	Ms Virginia Pilua	JJDWA, Vella Lavela Network Stakeholder	
6	Ms Janet Tuhaika	General Secretary, SINCW	
7	Ms Fareeha Ibrahim	Author: <i>Solomon Islands Saving Clubs Sustainability Study</i>	Skype Call 15/10/19 & 14/10/19
8	Ms Grace Hilly, Mr Gianluca Nardi & Mr Tim Lawther	Strongim Bisnis	Honiara 16/10/19 & 24/10/19
9	Ms Miriam Urieke	President, Zone 1	Hauhui - WA 18/10/19
10	Mr. Hammel Hoahania	Male Youth, Hammel Hoahania	
11	Mr. George Faluwala	Chief	
12	Mr. Dickson Maepania	Chief	
13	Focus Group with 13 women	Zone 1 members	
14	Esther Nautoro	President of Zone 2	Kiu - WA 19/10/19
15	Rev Isikel Nao	Senior Pastor, SSEC	
16	Mr. Luke Kaimauni	Community Leader	
17	Miss Mefolyn Mahasiwa	Member and daughter of WARA woman	
18	Focus Group with 5 women	Zone 2 members	
19	Margaret Warerau	Member	
20	Mr. Jim Waroka	Community leader	
21	Happy Kakawe	President Zone 2	Pupuiasi - WA 20/10/19
22	Elizabeth Orina	Money Counter	
23	Esther Naraha	Zone 10 member - recently moved to Zone 9 after marriage to School Headmaster	
24	Focus Group Discussion with 13 women	Zone 9 members	
25	Goretti	Member	
26	Mrs Christina Wainioha	Member	
27	Patricia	Granddaughter of Goretti, but also a member	
28	Focus group discussion Janet, Lois, Christina	WARA staff team	Honiara - 22/20/19
29	Separate interview with Lois and Christina	WARA staff	
30	Jennifer Wate	First program Manager, WARA 2016-2017	
31	Ruth Maetala	Coordinator, IFC SI Chamber of Commerce Gender program	
32	Mr Thompson Araia	Women's Development Officer	Honiara - 23/10/19
33	Anika Kingmele, WRAM	WRAM Board Chair and resource person	
34	Helen Raeka	Zone 1 Solar project sales (currently in Honiara)	
35	Ethel Sigimanu	Former PS Ministry of Women	

36	Martin Hoasihere, 4pm - Interview with	WARA Resource person, loan audit	Honiara - 24/10/19
37	Elizabeth Kausimae	Business woman from Kiu (Zone 2), former civil servant, influential family	
38	Freda Diau	Analyst, Financial Inclusion, Central Bank	
39	Andella Maria & May Eroi	Counsellors at Family Support Centre, WARA resource persons	
40	Debriefing and sense making workshop	WARA Founder, staff, network stakeholders, other stakeholders and donor partner	Honiara - 25/10/19
41	Dr. Alice Arue'eha Pollard	WARA Founder and Advisor	
42	Linda Folia	Manager, Financial Inclusion, Central Bank	

ANNEX 3 -Evaluation Design Approach

The evaluation is committed to do no harm. It will aim to capture and present valid and reliable data to assess outcomes and impact using both qualitative and quantitative data methods; capturing in-depth, contextualized, and authentic insights and voices coupled with secondary quantitative data collection.

Participatory strategies will engage participants capturing their interpretation and stories as well as gathering statistical data. Triangulation involving the different data sources - written reports, staff and stakeholder accounts and direct accounts of Zone members themselves is a method used to produce deeper understanding and assessing consistency of findings from the desk review, stakeholder consultations and in-depth interviews with key informants, and focus group discussions.

Mindful of the cross-cultural setting as an external evaluator, key is a strength-based approach and Appreciative Inquiry affirming the wealthy expert knowledge already in existence with Zone communities, WARA staff and leaders affirming the reality as they see it. In the context of indigenous Melanesia, the evaluator will be particularly sensitive to the values of family, community, cultural traditions and place. This will also have a bearing on the underlying dynamics of engendered power relations.

An impact evaluation approach will capture information about the impacts of the program activities (as an

intervention) - positive and negative, intended and unintended, direct and indirect, establishing what has been the cause of observed changes ('impacts').

Alignment with IWDA's Feminist Research Framework

By applying a gendered lens to examine and capture the diversity of women's experience, the evaluation will explore the gendered manifestation of power and interrogate the operation of gender norms. Through participatory methods that support appreciative inquiry and collective ownership of process and findings. With a rigorous methodology that is grounded in ethics and values, the evaluation embraces accountability for how data is gathered and commitment to ethical collaboration working in partnership with WARA and their members to critically reflect upon not only the programme successes and challenges, and lessons learned but also on transformation of power relations and transformative impacts on the causes of gender inequality.

Size of the study

WARA works across 13 zones in West 'Are 'Are, Honiara. A sample of these will be taken with field visits made to 4 zones, as well as discussions with staff and stakeholders in Honiara. This coverage has been selected by WARA staff in liaison with IWDA and considered to be large enough to make relevant recommendations about the project.

Key Evaluation Questions

Key Aspects	Questions	Source/Tools
Process	<ul style="list-style-type: none"> How was the program implemented? To what extent were the participants /members reached as intended? To what extent were the members/participants/ beneficiaries satisfied? 	<ul style="list-style-type: none"> Reports - Desk research Stakeholder interviews/ consultations Staff - in-depth interviews Workshop - participant observer In-depth interview -key informants Story telling/focus group discussions
Outcome	<ul style="list-style-type: none"> How well did the program work? To what extent did the program produce or contribute to the intended outcomes? What if any, unintended outcomes positive and negative have you observed 	
Impact	<ul style="list-style-type: none"> To what extent can changes be attributed to the program? What particular features and context made the difference? What are other influencing factors? 	
Sustainability	<ul style="list-style-type: none"> How is succession planning being addressed? Is there a conceptual framework for sustaining the model? 	

Data gathering

A range of participatory strategies including semi structured discussions, interviews and focused group discussions to capture the voices of the stakeholders and zone members. Secondary data, including reports to DFAT, and WARA records (16 reports have been supplied by IWDA) are being reviewed and a field visit to Honiara and West 'Are 'Are was made from the 14th to the 25th of October, 2019 to speak with leaders and members in selected. In addition, in-depth interviews will be conducted with WARA founder Dr. Alice Aruhe'eta Pollard, the part time co-ordinator Janet Fangata and Treasurer Rose Isukana. Consultations will be held with identified

stakeholders, again with semi-structured questions to be finalised at the national workshop.

Data collected will use a mixture of qualitative discussions, stories, exercises and drawings if necessary. During each community visit the evaluator will engage members in discussions around observations of impact. These methods will be presented and discussed in a workshop with the WARA staff for validation.

Key Participants:

The table below sets out the methods used for data collection and participants involved.

Evaluation Outcomes	Questions	Source/Tools
<ul style="list-style-type: none"> • Extent to which program objectives have been met • Success and enabling factors • Challenges, barriers, risks 	Literature review and Desk analysis	
	Pre- field data collection workshop - Participant observer	14 participants - WARA staff, zone 8 members, network stakeholders, training partners, funding partners
	Post field data collection, sense making workshop	12 participants - WARA staff, Advisory Committee Co-founder, network stakeholders, zone 8 member, training partner, funding partner
	Key Informant interviews	<ul style="list-style-type: none"> • Former Program Manager • Program Manager • Co-Founder • IWDA Programme Manager • 3 WARA rural zone Presidents • 1 Network stakeholder Coordinator
	Focus Group Discussions/ Story telling	<ul style="list-style-type: none"> • WARA Staff • 13 women - zone 1 • 5 women - zone 5 • 2 women - KCC
Impacts	Desk analysis of program reports	
	Key Informant Interviews (KII)	<ul style="list-style-type: none"> • Program Manager • Co-Founder • Community Male Leaders - 2 Chiefs, 1 Pastor • 3 WARA rural Presidents • 20 year old male youth • 16 year old student WARA member
	Stakeholder consultations	<ul style="list-style-type: none"> • Training partners - WRAM, FSC, SINCW, MWYCFA • Strongim Bisnis • Former Permanent Secretary MWYCA • Business women from Zone 2 • CBSI
	MSC	<ul style="list-style-type: none"> • Zone 1 member (KII) • Chief, zone 1 (KII)
	<ul style="list-style-type: none"> • Solar project • Inclusion of women in House of Chiefs • Marau Sound Cooperative • (Documented case study, desk research) 	

Capacity and sustainability	<ul style="list-style-type: none"> • Desk analysis of program narrative and ANCP reports, • WARA organisational review report, Midterm Review Report 	
	Key Informant Interviews	<ul style="list-style-type: none"> • Program Manager • Co-Funder • 3 WARA rural Presidents
	Focus Group Discussion	Rural zone members
Analysis of savings collection and loans disbursement, sustainability of savings club model	Desk analysis of program reports, Review of RLF, Audit of RLF, Solomon Islands savings clubs sustainability study	
	Focus Group Discussion	WARA staff
	Key Informant Interview	<ul style="list-style-type: none"> • WARA Finance and Admin Officer • Martin Hoasihere, author of audit report • Fareeha Ibrahim, author of Solomon Islands savings club sustainability study

QUESTIONNAIRE - STAKEHOLDERS

1. Do you know about the Solomon Islands Rural Women's Economic Empowerment and Leadership Program (2016-2019) run by WARA?

- YES
 NO

2. If Yes, what do you know about the Program?

- Equal right to Representation and Leadership
 Access to and control of money/ strengthened livelihoods
 WARA organisational strengthening

3. Could you comment on whether the outcomes were relevant and what results did you observe?

4. How have you been involved in the Program/WARA?

5. What is the most significant change you have experienced?

6. What is your assessment of the implementation of the Program by WARA?

7. How accessible is the WARA program to diverse women, such as young and old women, women with disability, women with children, etc?

8. What changes have you observed as a result of the Program/WARA? (impact)

9. In your view, how has the program/WARA made the difference? (impact)

10. How has the program/WARA addressed gender equality dynamics in the Solomon Islands? Describe what you have noted if there has been any negative outcome, like backlash from men towards women or increased risks for women

11. Have you been satisfied with the program/WARA?

12. What would your recommendations be for the future?

13. Do you have any other comments or is there anything else you want to add?

CHECKLIST - FOCUS GROUP DISCUSSIONS

- How have you been involved with the Program
- How has the program changed your life, family, Community
- What has worked really well, successful
- What have you found challenging
- To what extent are you satisfied with the way that program has been run
- What are your suggestions for strengthening the program
- How do you view the future for this programme

INDEPTH - INTERVIEW - KEY INFORMANT

[Obtain as much from the data in reports]

1. What has been your role in the implementation of the program? With WARA?

2. How well has the program worked?

3. How effectively has the program reached and served its members?

4. Could you comment on whether the outcomes were relevant and what results did you observe?

5. To what extent has the program achieved the intended outcomes?

6. What is any, unintended positive or negative outcomes have you observed?

7. What are the highlights and successes?

8. What were some of the challenges faced?

9. What are your suggestions for improvements?

10. What has been the most significant change experienced?

11. What other factors have influenced the program outcomes? Have they helped or hindered WARA's work?

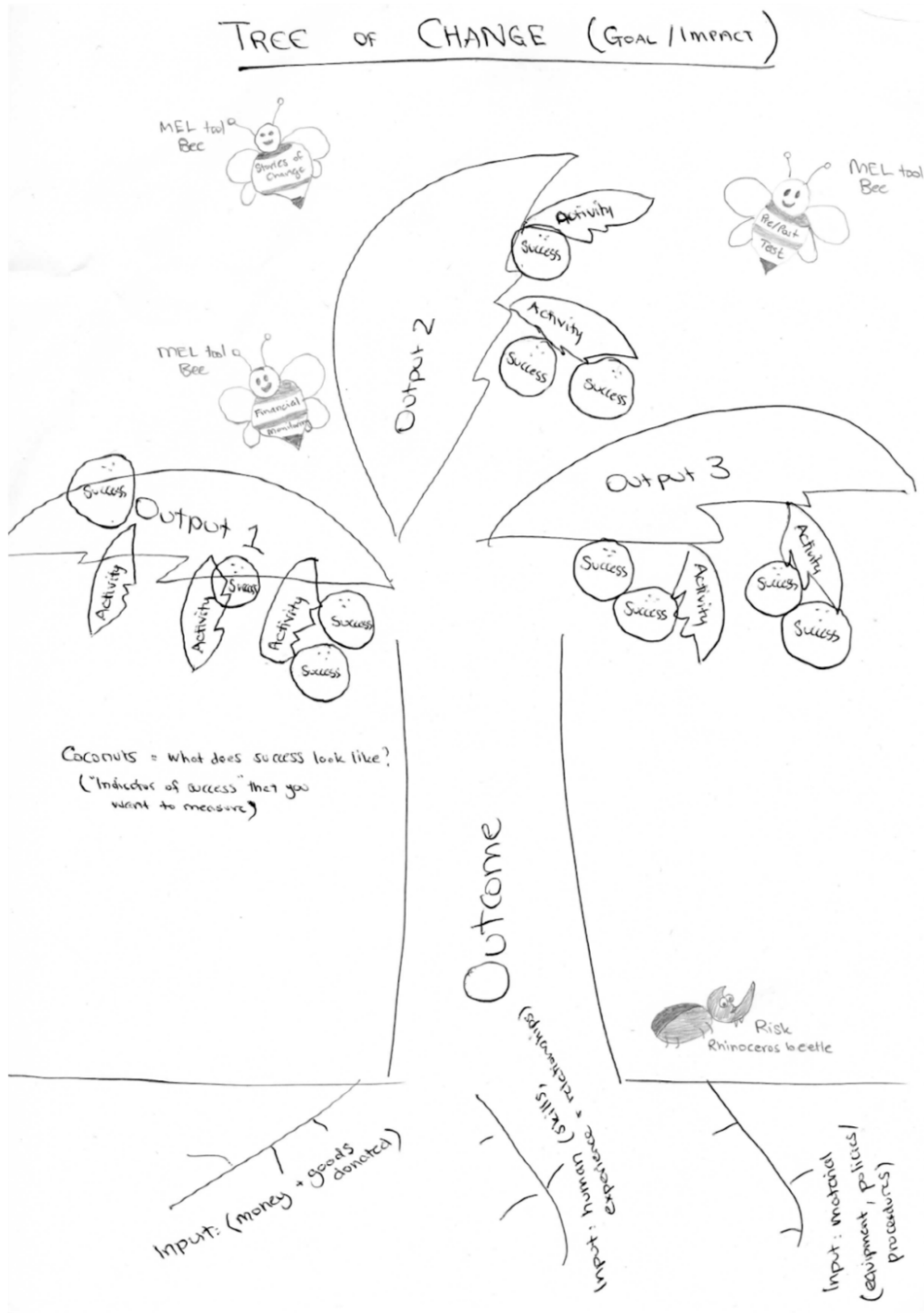
12. Do you have any suggestions to support succession planning and sustainability? What are your dreams for WARA for the next 5 years?

ANNEX 4 - WARA Tree of Change

IWDA MEL Tool 'Tree of Change'

Created by: Tracey McDiarmid, Senior Program Manager, Quality; and Genevieve Walker, Program Manager, Solomon Islands.

Inspired by the team at WARA, Solomon Islands and Solomon Islands palm trees



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