

How is the Pacific Financial Inclusion Programme responding to the impact of COVID-19?



The Pacific Financial Inclusion Programme (PFIP) applied their expertise to the socio-economic challenges that COVID-19 raised throughout the Pacific region. Providing technical assistance to industries forced to undergo rapid digitalization, advocating for measures to mitigate the economic impact of the pandemic on the most vulnerable, and using its experience in creating digital platforms were some of the immediate ways that PFIP helped during this crisis.

Digital contact tracing solutions in Fiji



40,850

downloads within
one month of launch

During an outbreak, contact tracing is a critical surveillance strategy that enables the rapid identification of new cases of a disease so that those individuals can be isolated before spreading infection. Fiji was one of the only Pacific Island States that experienced community transmission of COVID-19. The government, therefore, was keen to find a digital solution for contract tracing. FijiCare, a local insurance company, with support from PFIP and University of the South Pacific (USP) offered to develop an app-based contact tracing solution based on the source code from the contact tracing app used in Singapore. The app, named **CareFiji** was launched end of June by Fiji's Prime Minister Voreqe Bainimarama.

Awareness for consumer debt counselling service



The economic downturn caused by COVID-19 has led to a rise in the number of consumers finding it difficult to service their debt and other financial obligations. This is why PFIP is supporting the Consumer Council of Fiji (CCF) with an awareness campaign for their **debt management and consumer credit advisory service**.

COVID-19 relief payments in Solomon Islands



Emergency measures to prevent the virus from reaching Solomon Islands led to a loss of jobs and earnings for thousands of members of the Solomon Island National Provident Fund (SINPF). The SINPF rules were amended to allow the laid-off workers to withdraw from their superannuation funds to cover their living expenses during this time. PFIP provided technical assistance drawing upon experience from UNCDF colleagues during the **Nepal earthquake** and the **Ebola outbreak**, and expertise on **responsible digital payments** to develop a rapid prototype with help from bmobile and OurTelekom, the MNO partners for this project.



to create a solution,
3 days to implement
emergency cash payments



SMS

technology used to
notify unbanked
members of
collection times
and locations



65%

of applicants were
unbanked



98%

of application processed,
the majority in under
30 seconds

Local business going digital in Samoa and Solomon Islands



Market traders and SME's across the Pacific are suffering from the consequences of prolonged periods of lockdown and state of emergency. Many of their customers are no longer able to visit their physical shops and market stalls. By bringing their businesses online these traders and SME's are able to tap into new markets and pivot towards new business models.

A good example is the support that PFIP provides to SkyEye in Samoa to improve their **Maua App**, an eCommerce marketplace for local MSME businesses. This platform connects customers with local Samoan businesses that are into vegetables, fruit and food, but also handicrafts, tailoring and other services and allows for online payments to settle the transactions. The support from PFIP allows SkyEye to improve their operational and support capacity to expand their services to more customers and vendors alike.

In Solomon Islands PFIP supports a similar initiative with the involvement of a local start-up business. Developing a digital marketplace and linking it with distribution services such as home delivery for food and other essential goods will help local traders, such as Bulk Shop, a local retail chain, to digitally connect with customers, but also with farmers, fishermen and traders to source for agricultural produce, such as vegetables, fruit and fish.

Transitioning to digital platforms to upskill tourism workers across the Pacific



Due to the travel restrictions the tourism and hospitality industry in the Pacific has been

impacted severely by COVID-19 and has resulted in many job losses. **A partnership with the Pacific Tourism Organisation, Australia Pacific Training Coalition and Fiji Hotels and Tourism Association** will promote and deliver a series of online development training courses. These micro-credential courses are offered free of charge through APTC's newly developed online education platform and will help people from the tourism industry that have been furloughed or laid off to develop new skillsets and support in the search for new employment to meet their livelihood and basic financial needs. The courses will initially be offered to people in Fiji and thereafter will be rolled out later to Kiribati, Nauru, Solomon Islands, Tonga, Tuvalu and Vanuatu.

Keep remittances flowing in Fiji and Tonga



As a result of the COVID-19 pandemic remittances are predicted to shrink by about 20% or more globally. Remittances represent one of the main sources of foreign reserves in countries like Tonga, Samoa, Kiribati, Fiji and Tuvalu. PFIP's administering UN agencies, UNCDF and UNDP, were a driving force behind a global call-to-action to improve migrants' access for sending and receiving remittances, and to reduce transfer costs. In the Pacific region the Pacific Islands Forum Secretariat were the first join the call for actions, followed by the governments of Fiji and Vanuatu.

In **Fiji Vodafone offered fee-free remittances made through their M-PAiSA platform** for a period of two months to mitigate the expected reduction. PFIP provided technical assistance and funding to this initiative through their ongoing Innovation Lab partnership.



PFIP is also supporting the Tonga Development Bank to reduce the cost for Tongans in New Zealand and, soon, Australia to send money home using the Ave Pa'anga Pau solution. This real-time remittance product from TDB is already the **cheapest** on the corridor between New Zealand and Tonga, lowering the foreign exchange margin will reduce the cost further. PFIP is also supporting the development of the Ave Pa'anga Pau mobile phone app.



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Unlocking Public and Private
Finance for the Poor