

LOSANA ADISIGA PRIYANKA KUMAR
MANAGER & PARAMETRIC INSURANCE
PROJECT LEAD
CANE FARMERS' CO-OPERATIVE SAVINGS
& LOANS ASSOCIATION LIMITED (CCSLA)
LAUTOKA, FIJI ISLANDS



BRIEF DESCRIPTION



Registered on 22nd
February 1968

CO-OP
GRASSROOTS ✓

Grassroots community-based
co-operative



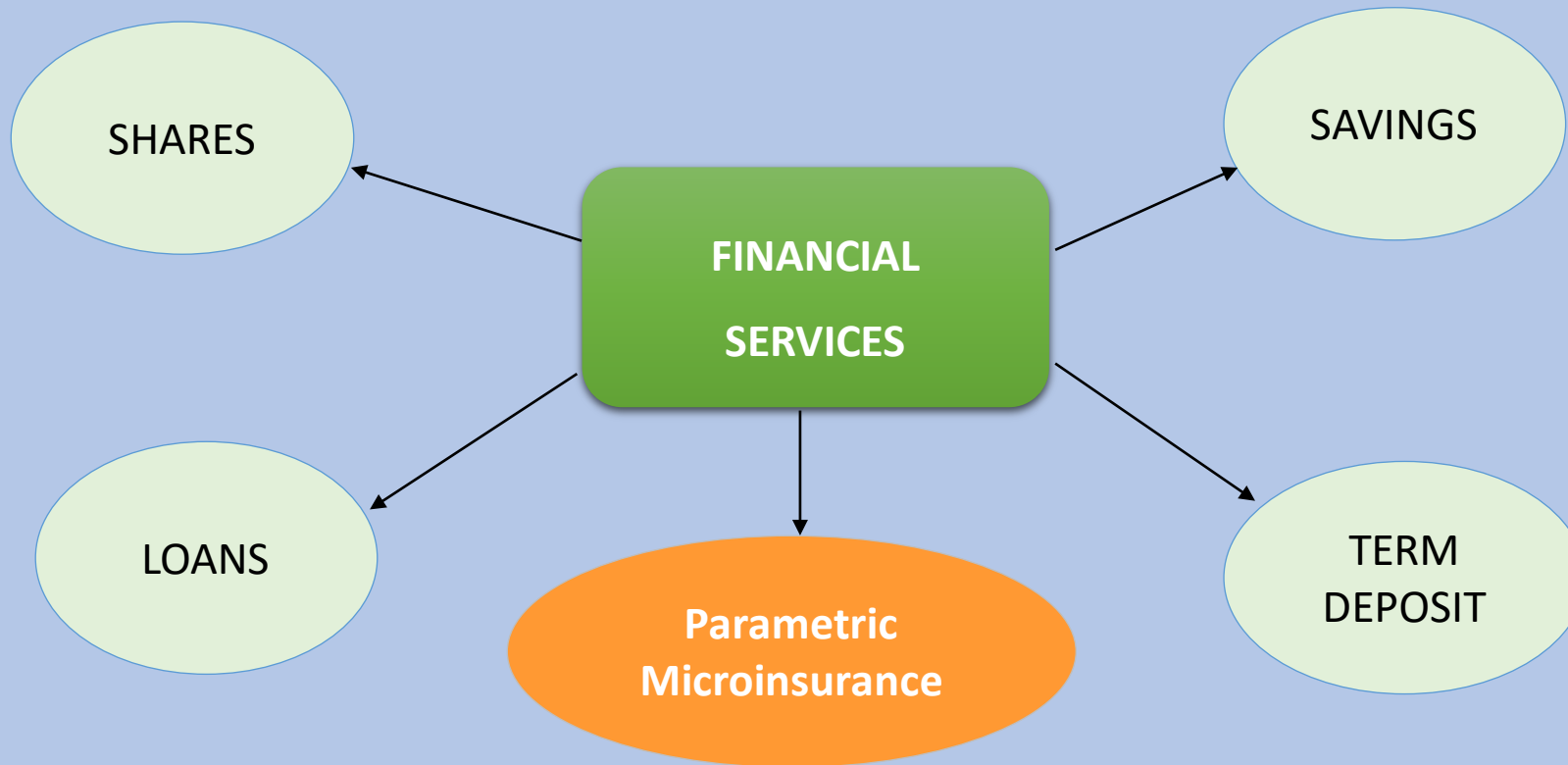
Value-based basic financial
services on a lower scale



Over 5,000 member
shareholders and customers

Financial Services

- A grassroots community-based co-operative that offers value-based basic financial services on a lower scale to approximately over 5,000 member shareholders and customers:



2 Types of Membership

Direct Member

Individual



Indirect Member

Society



Membership Component of CCSLA:

1. Cane Farmers



2. Non Cane-farmers



Crop and vegetable farmer



Market Vendors



Fishers



Poultry & livestock farmer



MSMEs



Ginger



Kava

From the daily interaction with your cooperative members, which barriers and risks can you identify especially for **women farmers/ in the agricultural sector** to access and use insurance services in rural areas?

- 1. Misconstrued Opinions (by Spouses, Partners, Families) of Women's Capabilities**
- 2. Restrictions on Independent Decision-making for Women**
- 3. Lack of Knowledge & Awareness for Such Financial Services & Options**
- 4. Financial Constraints**

Do you remember an example from one of your female cooperative members, the challenge she was facing in accessing and using climate risk insurance and why?

Examples:

- **There was this lady who told us after an awareness session in 2021; “I really want to sign up, but I'm scared. Can I go home, ask my husband and if he says yes, then I'll contact you to sign up”.**
- **Another woman, who's a widow with 3 children. She was quite emotional when we approached her to sign-up, this was something that she had always thought about but it wasn't available in Fiji. She was quite excited and did not hesitate to sign-up, and even promoted the product in her settlement to her fellow villagers.**

THANK YOU