

**SUBJECT :** Empowering West African Women Small and Medium Enterprises in Rice Value Chains (EWASME) - Guinea, Niger, Senegal and Sierra Leone Approved and Funded by the Women Entrepreneurs Finance Initiative (We-Fi)

September 2021

## I. BACKGROUND

1. West Africa is the largest producer of rice in sub-Saharan Africa (SSA), yet it is unable to meet the increasing national demand both in terms of availability and preferred quality and is, therefore, importing large amounts to meet the large deficits. Currently, self-sufficiency ranges among the target countries between 30% in Niger to 69% in Guinea. This is not only unsustainable, but it also threatens resilience and increases vulnerability by undermining economic development.
2. To this end, the Bank developed the 5-year Regional Rice Value Chain Program (RRVCP) approved in 2018 that aims to assist countries in SSA to achieve their national rice production and commercialization strategies to enhance their self-sufficiency and reduce rice imports significantly. Women play a major role within the rice value chain. Despite the significant contributions made by women in the rice value chain they face gender biased practices that exclude and prevent them from having access to opportunities and engaging at a meaningful level that would improve and advance their productivity.
3. Generally, women in the agriculture sector in SSA are poorly informed of opportunities that would improve their work situation as well as productivity. Since they are poorly represented in rural organizations and institutions, they do not participate equally in decision-making processes, and in collective activities that could positively impact their socio-economic advancement. While women are active in the production and retail sale of local rice, gender stereotypes and social restrictions relegate them to peripheral positions, putting them at a disadvantage from connecting with central actors and establishing commercial trade relationships. Furthermore, customary laws, norms, beliefs and practices impact the extent to which women can access, own and control resources.
4. Women in sub-Saharan Africa play an essential role throughout the rice value chain. They produce 60% to 80% of total output, contribute 60% to 80% of total labor inputs, account for 70% of distribution and almost 90% of sales. Although women are heavily engaged in the rice industry, their income remains low compared to men, which reduces their effectiveness as an actor in the value chain and thereby the effectiveness of the overall value chains.
5. In Guinea, women are not only at the forefront of processing but are also central in marketing as well. In Sierra Leone, women put more hours than men into rice production, while in Senegal, they manage 56% of the total area of rice cultivation, and in Niger, they constitute 56% of the population involved in rice value chain.
6. With the advancements of rice as a structural component of the West African diet, governments within the region have included it within their development efforts to realize national food security and contribute to poverty reduction. Despite the significant role women play in the national food security sector in West Africa and within the rice value chain, little support is directed to strengthening their productivity and advancement within it.

7. Women's participation in spheres that can significantly improve their livelihoods is limited by several factors. Three such factors that the EWASME program will address are:
  - **Financial constraints** – cost of borrowing from commercial banks and MFIs is high (often over 20% per annum) and thus prohibitive for most to access financing in addition many are unable to meet the requirements of financial institutions in relation to the provision of guarantors and collaterals.
  - **Non-financial constraints** - These are related to several factors, most notably their financial management skills and ability to develop and manage sustainably profitable businesses as well as customary laws and traditions pertaining to land use rights, and as well as limited access to market information. In addition, women have limited access to education (training, literacy, schooling for girls, etc.), and Modern and Sustainable Energy Services; and are insufficiently represented at the level of decision-making bodies.
  - **Poor links** to existing private sector- led value chains that could address constraints on both the input and output markets.

## **II. RATIONALE, OBJECTIVES AND KEY RESULTS**

### *Rationale for Country and Sector Support:*

8. Rice is one of the most important food crops in Africa. In sub-Saharan Africa (SSA), it is not only the most demanded staple food, but it is also the highest traded food product in the region. In West Africa, rice is an important staple food, vital for food security and nutrition. The sub-region is the largest rice market in SSA, accounting for two-thirds of rice demand including 50% imports, which represents about 20% of the total volume of rice traded globally. The economic activities related to the production, processing, distribution, and consumption of rice are considered fundamental for economic development, food security, and poverty reduction.
9. Women in sub-Saharan Africa play an essential role throughout the rice value chain. Although women are heavily engaged in the rice industry, their income remains low compared to men, which reduces their effectiveness as an actor in the value chain and thereby the effectiveness of the overall value chains.
10. Women producers face difficulty accessing adequate productive resources such as land, credit, agricultural inputs, education, extension services, and appropriate technology. In processing, women are mainly engaged in lower-skilled activities that are generally manual. This is due to their limited skills/know how, inability to have access to the capital needed to purchase equipment, productive resources and enough rice to supply within the value chain. In retail, women are confined to roles in the periphery, making it difficult for them to access central positions that generate the most wealth and connect with central actors to expand their business opportunities.
11. The EWASME Program will address these barriers and provide support for upgrading and advancing women-owned/led SMEs and VSEs within the rice

value chain in Guinea, Niger, Senegal and Sierra Leone. The Program aims to empower WSMEs and WVSEs engaged in the rice value chain (post-production) in the targeted countries, complementing and creating synergies with ongoing initiatives in these countries supported by IsDB and other partners. The EWASME resources will directly benefit the identified WSMEs and WVSEs in the four beneficiary countries.

12. The Program will contribute to easing the cost of borrowing from commercial banks and MFIs (often over 20% per annum and thus prohibitive for most WSMEs and WVSEs) through the provision of matching grants. Similarly, in light of the socio-economic impacts of COVID 19 that affects vulnerable sectors of the population most, and the disruption the pandemic has had on supply chains, particularly on food supply, the Program will also contribute to improving the overall effectiveness of the rice value chain by supporting a key actors in it, WSMEs and WVSEs, hence strengthening the resilience to future shocks.
13. The EWSAME program, will directly contribute to the objectives of IsDB's 10-Year Strategy particularly employment generation and developing private enterprises, The President Five Year Program (P5P), namely the linkage track, Agriculture and Rural Development Policy (specifically Pillars 2, 4, 5, 6 - Improve access to markets, Promote access to Islamic microfinance; Promote private-sector participation; Build human and institutional capacity) and the IsDB Women's Empowerment Policy (specifically Pillar 1 related to Improving women's access to resources and services). The program also aligns with SDGs 1, 2, 5, 8 – No poverty, Zero hunger, Gender equality, Decent work and economic growth).

***Development Objectives of the Program:***

14. The objective of the EWASME Program is to empower 1,000 (500 WSMEs and 500 WVSEs) across the four countries [230 (Guinea), 260 (Senegal), 200 (Sierra Leone) and 310 (Niger)] engaged in post-production activities in the rice value chain in Guinea, Niger, Senegal and Sierra Leone to expand and upgrade their businesses within the rice value chain. This will include developing their capacity in post-production and business combined with grant matching and increasing access to markets and an enabling environment through legal and regulatory reforms to support women's entrepreneurship in the targeted countries.

***Key Development Results of the Program:***

15. By the end of the 5 -year implementation period, the EWASME Program will:
  - Improve the engagement of women-owned/ led very small, small and medium enterprises within the rice value chain.
  - Enhance their access to finance by allocating USD 6.75 million of matching grants to 1000 (500 WSMEs and 500 WVSEs) to expand their businesses [230 (Guinea), 260 (Senegal), 200 (Sierra Leone) and 310 (Niger)].
  - Enhance capacity of 1000 women owned/led SMEs and VSEs to upgrade their business skills and increase their efficiency.
  - Increase WSMEs and WVSEs' access to local and regional markets.
  - Improve the enabling environment for WSME and WVSE to access finance and move up the value chain.
  - Generate 5,000 direct jobs and 20,000 indirect jobs.

16. The program Logical Framework is in **Annex 1**.

**Monitoring and Evaluation of Outcomes/Results:**

- 17. Based on this ToC, the results-based logical framework captures the development objectives and intermediate results of the EWASME Program. It follows a classic results-based management (RBM) approach in identifying the causal chain from input to output to outcome and impact.
- 18. UNDP will have the responsibility to develop a comprehensive Monitoring System with processes, responsibilities and tools to ensure regular data collection, analysis and dissemination in each target country. On a quarterly basis, UNDP will develop a monitoring report to highlight the key results and issues. The IsDB's through its Regional Hub in Dakar and HQ in Jeddah will oversee this task. Informal/internal assessments will be undertaken on an annual basis, for the purpose of reviewing progress against baselines and benchmarks and any changes in operational context that might require an adjustment to the Program.
- 19. The IsDB through its Regional Hub in Dakar and HQ in Jeddah will conduct up to two (2) supervision missions per year on each supported country projects, including random visits to ensure proper implementation.
- 20. The Regional Hub in Dakar and HQ in Jeddah will ensure facilitation of regional learning, exchange of experiences (including enabling policies such as land tenure for women) and documentation of lessons learnt from the Program.
- 21. The Evaluation System: The IsDB will recruit a consultant to undertake an independent evaluation that will be undertaken in two phases: A mid-term review planned 24 months after the effective start date of the program and the final evaluation - one month after the closing of the Program activities.

**Key deliverables of the M&E framework**

22. The deliverables of the M&E framework are summarized in the table below. Routine quarterly routine monitoring and evaluation, midterm review and final independent evaluation will be conducted. UNDP will conduct the quarterly M&E, while Mid-term review and closing evaluation will be led by IsDB.

**Table 1: Key deliverables of the M&E framework:**

Report Type	Due Date	Overall Focus
Quarterly Monitoring report	Quarterly	Indicators status Issues
Mid-term review	24 months after the beginning of the program	OECD DAC Evaluation Criteria Lessons learned to improve phase 2
Final Independent evaluation	1 month after the completion of the program activities	OECD DAC Evaluation Criteria Lessons learned for scaling up

### III. THE PROGRAM

#### *Program Location:*

**Table 2: Proposed location for implementation of EWASME program**

Country	Program Locations/districts
Guinea	Dinguiraye, Kouroussa, Siguiro, Dubreka, Boké, Boffa and Coyah Wonkifong
Niger	Dosso, Niamey and Tillabery
Senegal	Thies, Kaolack, Fatick, Kolda, Sedhiou, Ziguinchor
Sierra Leone	Torma Bum and Tonkolilil

#### *Program Description:*

##### **Program Design and Scope:**

23. The EWASME Program combines capacity development and grant matching aimed at supporting WVSEs and WSMEs to grow and move up the rice value chain, and connect with local markets and potentially regional markets for future opportunities as well as creating an enabling environment for their growth within the rice value chain.
24. The Program will generally focus on enhancing the post-production capacity of women involved in the rice value chains. This will leverage on the technical expertise that the RRVCP brings forth. Financing in the form of matching-grants will be provided to 1000 (500 WSMEs and 500 WVSEs), across the four program countries [230 (Guinea), 260 (Senegal), 200 (Sierra Leone) and 310 (Niger)]. Financing of WSMEs and WVSEs will receive direct supervision and monitoring to ensure that the funds are delivered to the rightful SMEs and VSEs with a clear proof of legal registration of their enterprise that is consistent with the legal regulatory procedures of each country.
25. The UNDP will be engaged as program implementing partner due to its operational footprint in the 4 countries where EWASME is concerned, as well as their programmatic experience in the areas of value chain development and support to SME, and its ability to integrate key partners to ensure sustainability of the Program. In 2020, UNDP delivered over USD 80 million in programmatic resources in the 4 countries in areas such as climate change, governance, and poverty reduction, placing women and the youth at the center of their interventions.
26. UNDP country offices operate within the framework of UNDP's Programme and Operations Policies and Procedures. UNDP Financial Regulations and Rules (2012), and Operational Guide of the Internal Control Framework for UNDP brings together Programme and Operations Policies and Procedures with respect to internal controls and provides detailed guidance for the implementation of effective internal control. Additionally, the UNDP Internal financial control mechanism, maintained by the Administrator, provides effective examination of financial, management and operational activities to ensure its regularity.
27. The Program will address some of the challenges that hinder WSMEs and WVSEs including access to land tenure and access to finance through

assessment of regulatory frameworks and community dialogues as well engagement with financial institutions to ensure their gender sensitivity and responsiveness to the needs of WSMEs and WVSEs.

28. The Theory of Change (ToC) of the Program underscores the importance of addressing the four core and interlinked problems (limited access to financing, limited technical and business skills, and poor links to markets, and lack of enabling policies particularly land rights for women) in order to empower WSMEs and WVSEs through effective engagement in sustainable rice value chains in West Africa. The program's ToC is illustrated below:

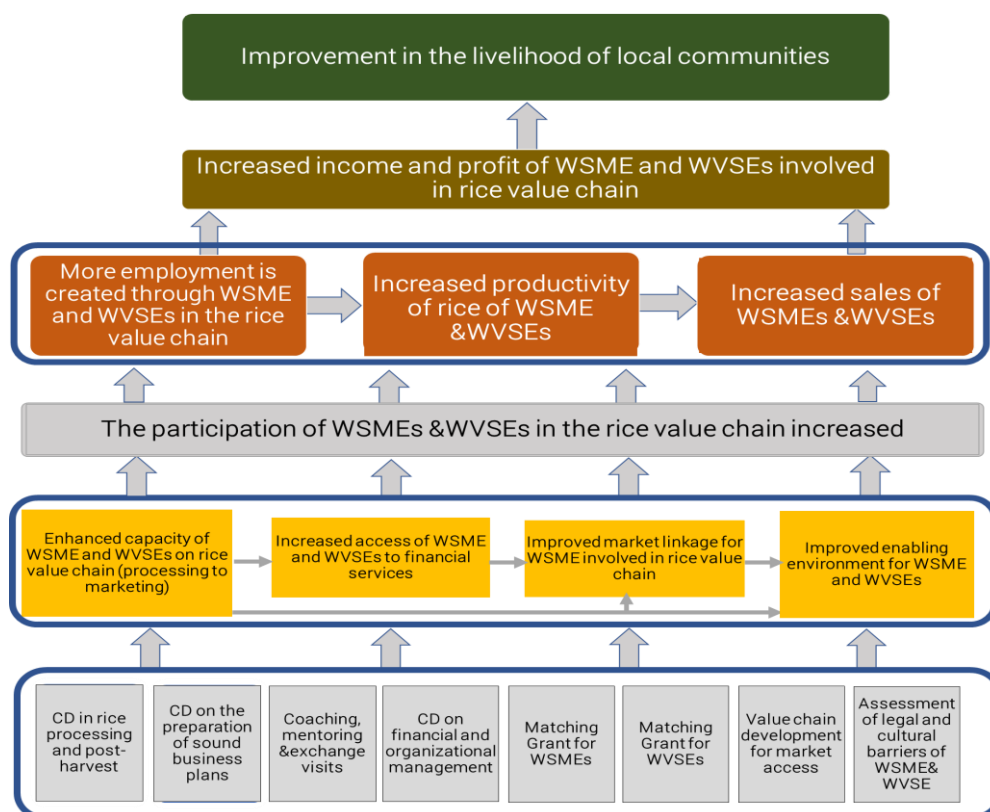


Figure 1: EWASME program theory of change

### Program Components

29. The EWASME Program has six (6) main components that primarily focus on providing support to various types of WSMEs and WVSEs engaged in the rice value chain with the aim of reaching a total of 1,000 (500 WSMEs and 500 WVSEs) across the four countries [230 (Guinea), 260 (Senegal), 200 (Sierra Leone) and 310 (Niger)]. The six components are: (A) Capacity Development Support; (B) Business Upgrading and Growth; (C) Value Chain Development for Market Access; (D) Enabling Environment; (E) Program Management Support; and (F) Backstopping and support.
30. **Component A (Capacity Development Support):** The objective of this component is to develop the capacity of 500 WSMEs and 500 WVSEs to improve their productivity and business skills, with the aim of increasing their profits, as well as improving business connections and engagement in larger supply chains. This include targeted training, coaching, mentoring, exchange visits, short-term

incubation in mature agribusinesses, and training on the preparation of sound business plans.

31. Activities of this component include but are not limited to: (i) targeted training, coaching, and mentoring on good agricultural practices, including exchange visits and short term incubation in more mature agribusinesses; and (ii) provision of training and facilitation of the preparation of sound business plans and/or certification. The beneficiaries, especially WVSEs, will be accompanied by agriculture/agribusiness advisors that will work with them to customize sound projects and business plans, as well as identify specific capacity-building needs and prerequisites for their success. For example, WSMEs and WVSEs engaged in rice processing, aggregation, trade and retail will receive training on managerial and business management (quality oversight, fair and competitive business practices, and financial and personnel management) and marketing. WSMEs and WVSEs engaged in trade and retail will receive training and advisory support in business development and social capacity development (partnership development, networking).
32. This component will be implemented with the support of a specialized firm/consultant (service provider) with experience in delivering technical assistance to agribusinesses and organizing agricultural value chain structuring activities.
33. Considering the COVID-19 situation, online and virtual training will be the preferred modalities, but in person training and mentoring will be implemented as well, given that not all beneficiaries will have access to remote technologies. For the online/virtual training, we shall combine several options to enhance the reach of the training programs: Mobile phone – SMS text messages. This works well in many rural areas. The Program will buy enough credit (airtime) from the mobile service companies/providers to support long training sessions and exchange with agricultural advisors and SMEs. Local private sector operators that operate internet service shops and mobile phones battery charging services will be engaged where necessary for additional support.
34. Radio and TV programs – these means of communication are much used in the rural areas for information exchange. They will be used, to the extent possible, for some of the training programs. Some of the training materials will be recorded and played on local FMs and made available to the trainees/listening groups.
35. For situations where in person training is necessary, the events/ trainings will be organized, adhering to social distancing and applying preventive measures against contamination such as providing protective kits (masks handwashing/sanitation kits) and including preventive and health awareness messages about COVID-19.
36. **Component B (Business Upgrading and Growth):** This component will focus on providing financial support to the WSMEs and WVSEs through grant-matching assistance that will help them to improve their sales as well as create business opportunities for them along rice value chain. The financial institutions



(commercial banks and MFIs) (FIs) working with the RRCVP and beyond will be engaged in EWASME to serve as the custodians of the matching grants. . The financial institution that will administer the grant matching will be selected through effective competitive method, guided by fairness, integrity and transparency. The component has two sub-components (i) matching grants for WSMEs and (ii) matching grants for WVSEs.

- **Sub-Component B 1: Grant Matching for WSMEs:** Those WSMEs primarily engaged in processing, aggregation, trade and retail, and that have completed business development support training, will be eligible for the grant matching scheme offering a grant of a maximum of USD 9,000. The minimum size of the matching grant will be calibrated on a country-by-country basis and outlined in the Operational Manual. The grant will be used mainly for (i) the provision of essential capital assets, (ii) working capital and relevant services to support the growth and expansion of their enterprises, (iii) upgrading their products which may be through the introduction of technologies that improve the quality of products and product differentiation, and/or (iv) improving the efficiency, for example, through reducing costs or increasing delivery. Among the most needed support in the rice sector are improving processing, packaging, aggregation, storage and distribution. These are critical to developing competitive products and value chains. The RRVCP has earmarked significant resources for increasing production and productivity. The EWASME Program's interventions will, therefore, mostly cover the post-production segment of the rice value chain.
- **Sub-component B 2: Grant matching for WVSEs:** The Program will work with a total of 500 WVSEs in the four countries. The WVSE will be selected based on their significant role within the rice value chains. Each WVSE will be supported with a matching grant of up to USD 4,500. A flexible matching ratio by the WVSEs would range from 50% down to 20%. Depending on the income generation capabilities of the WVSEs, the matching contribution might be expressed in cash or in kind. The WVSEs' grants would be used for the provision of essential capital assets, working capital and relevant services to support the growth and expansion of their enterprises or to start entrepreneurial activities in another level of the value chain. The actual needs will be captured in the business plans developed in component A

37. **Component C (Value Chain Development for Market Access):** This component will support WSMEs to create business linkages with value chain actors for growth and sustainability. Business linkage activities will include industry trade fair participation, mentoring and other match-making activities, as well as encouraging firms to enhance the participation of WSMEs moving up the rice value chain. Suitable partnerships will be facilitated between producers and the market facing actors including the private sector. The Program will promote a range of approaches including linkages with market channels such as modern retail, organized national markets, e-markets, and exporters. The Program will benefit from the RRVCP efforts in strengthening capacities of producers on trade and market requirements such as

quality standards and certification. The component will strategically invest in strengthening/developing the capacity of value chain actors in marketing aspects by organizing events, exposure visits and branding of local rice, which will improve the visibility of WSMEs' products and market accordingly. A Consultant/firm will be hired to support WSMEs to create business linkages with value chain actors for growth and expansion. Business linkage activities will include industry trade fair participation, mentoring (including short term incubations where possible), other match-making activities as well as engagement with firms to enhance the participation of WSMEs moving up the rice value chain. The Program will benefit from existing e-platforms for facilitating women markets' access at the national and regional levels to facilitate knowledge exchange and networking for WSMEs in agriculture, such as "Buy From Women Platform" or 'Promote our Women Entrepreneurs and their products'. By strengthening business linkages and developing internal networks, the Program will also help strengthen the resiliency of the rice value chain and mitigate disruptions in the supply chain. It will as well ensure uninterrupted access to markets in times of crisis, one of the effects of COVID-19 crisis

38. **Component D (Enabling Environment):** This component will focus on addressing the regulatory and socio-cultural factors that serve as barriers for WSMEs and WVSEs at the micro, meso and macro levels. This component involves community outreach activities and dialogues to raise awareness and understanding on norms and practices that impact and create barriers for women's engagement in entrepreneurial activities. The issue of customary laws and traditions pertaining to land use rights will be investigated under this component. The component will also identify policies and legal frameworks that prevent women from land ownership and identify appropriate measures to be adopted, that will help increase women's access to land as an asset or collateral for greater access to financial resources.
- ***Sub-component D1: Social and cultural factors:*** An NGO will be engaged in the Program to develop and carryout community outreach activities and dialogues to raise awareness and understanding on norms and practices that impact and create barriers for women's engagement in entrepreneurial activities. This includes engagement with community leaders and women groups in dialogues on customary laws affecting women's access to land and assets as well as on other related norms. It is expected that this sub-component will raise awareness at the community level on the importance of women's economic empowerment and their access to productive resources that are beneficial for the whole community. This in turn will have an impact in creating an enabling environment for women entrepreneurship in the rice value chain beyond the Program.
  - ***Sub-component D2: Improve financial institutions capacity to serve women clients:*** The PIP will work with the FIs to improve their engagement with female clients, WSMEs and WVSEs in particular. The IP will apply its Resource Guide for Financial Institutions to support the FIs in understanding the needs and challenges of female clients. This

includes imparting staff, especially client-facing staff, with knowledge and skills on how to provide better support to female clients and entrepreneurs in particular and helping the institutions to review and align their code of conduct, which safeguard and protect their clients from exploitation and developing gender sensitive screening procedures (client appraisals and screening tools). PIP will also work with the institutions to customize their financial products and outreach to be more suitable/responsive to women's needs.

- **Sub-component D3: Reduce gender biases in laws and policies:** A consultancy firm will be hired to undertake an assessment at the national level on gender-equitable land tenure, customary laws and traditions pertaining to land use rights to identify policies and legal frameworks that prevent women from land ownership and identify appropriate measures to be adopted, that will help increase women's access to land as an asset or collateral for greater access to financial resources. The findings will be disseminated to policy makers at both national and local levels to galvanize support and action to address the issues highlighted by the assessment. Advocacy and other interventions will be conducted by the Program as proactive measures to address the problems identified through the assessment.

39. **Component E (Program Management Support):** This component will focus on overall program management related issue, including the day-to-day operation and program implementation. An implementing agency/partner will be engaged to support the implementation of the EWASME Program in close collaboration with the IsDB and concerned government coordinating agency<sup>1</sup>, which will be **Executing Agency (EA)** for the regional rice value chain program (RRVCP) in each country. The program implementing agency/partner will setup program team in each respective country. The program team will take charge of all operational and administrative functions, while overall coordination will be done by the program implementing partner. The program team will be composed of a regional chief technical<sup>2</sup> specialist and 4 national specialists (1 in each country) and will work with the Technical partners at Technical and Operational levels. The program team will oversee the technical development and monitoring of all the work that the technical partner delivers as well as supporting research in identifying national and international market linkages to the benefit of the beneficiaries. A **regional coordinator** will also be hired and will be resident in IsDB Regional Hub in Dakar. This component will cover the salary of the regional coordinator, furniture, equipment, stationeries, equipment maintenance, honorarium for steering committee and grant selection committee and the cost of supervision mission.

40. **Component F (Backstopping and support):** As per the approved proposal the IsDB is to provide backstopping and support on certain activities at the program level. This component includes the IsDB organizing the start-up/launch

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<sup>1</sup> The government coordination agency will be a designated ministry to be part of the steering committee for the program but will not play an implementation role.

<sup>2</sup> Based in Dakar to benefit from UNDP Regional Hub and IsDB Regional Center.

workshop, undertaking program supervision and oversight by IsDB (HQ and Regional Hub), technical and managerial backstopping support, partner/donor engagement, meetings & workshops and the development of knowledge products. The component covers reporting back to the donor and engaging with other program stakeholders including the respective governments of each country and other bi-and multilateral development partners This **Component** will also cover the independent evaluation of the program.

#### 41. Program Launch and Learning Workshops

Country level Consultations with the relevant stakeholders and the Executing Agencies of the RRVCP will take place in each country to:

- inform of the EWASME Program, We-fi funding and its implementation and operational modalities,
- further identify suitable commercial banks and/or MFIs for the Program; and
- agree of some basic terms and conditions of leveraging of the RRVCP PMU/EA structure and facilities.

The IsDB through its Regional Hubs in Dakar, Abuja and HQ in Jeddah will ensure facilitation of regional learning, exchange of experiences (including enabling policies such as land tenure for women) and documentation of lessons learnt stemming from the Program.

### IV. PROGRAM COST ESTIMATE & FINANCING PLAN

42. The breakdown of various costs items and disbursement arrangement is shown in the table below. The distribution of allocation by member countries is based on the population of the countries and having a representative number of beneficiaries in each country.

**Table 3: Program Cost Estimate & Financing Plan**

Component		We-Fi (USD)	Disbursement method	UNDP (USD)	Total (USD)
Component A (Capacity Development Support)	Component A.1 - Consultancy service for Business Development support	400,000	Direct payment to UNDP	150,000	550,000
	Component A.2 - Consultancy service for Capacity Building	480,000	Direct payment to UNDP	150,000	630,000
Component B (Business Upgrading and Growth)	Component B 1 - Grant matching for women SME, women very small enterprises	6,750,000	Direct payment to UNDP	-	6,750,000
	Component B 2 - Financial Institution (FI) Admin Fee (1% Grant Matching)	67,500	Direct payment to UNDP	-	67,500
Component C (Value chain development for market access)	Consultancy service to develop value chain business linkages	500,000	Direct payment to UNDP	100,000	600,000
	D.1 - Awareness campaigns and community outreach	380,000	Direct payment to UNDP	-	380,000

Component D (Enabling environment)	D.2 - Improve financial institutions capacity to serve women clients	-		300,000	300,000
	D.3 - Consultancy service to assess and identify country policies and legal frameworks that prevent women from land ownership	305,000	Direct payment to UNDP	-	305,000
Component E: (Program Implementation and Management Support)	E1 - UNDP General Management support (8% Components A, B1, C, D)	705,200	Direct payment to UNDP	-	705,200
	E2 - Program coordination	682,300		300,000	982,300
Component F: (Backstopping and support)		980,000		-	980,000
<b>Total</b>		<b>11,250,000</b>		<b>1,000,000</b>	<b>12,250,000</b>

## V. IMPLEMENTATION ARRANGEMENTS

### *Readiness for Implementation:*

43. Upon securing the grant, the Bank informed the beneficiary countries about the initiative, and requested their confirmation of interest to implement the program in their country. All countries responded and expressed their agreement to implement the EWASME program in the respective countries.
44. The Program Document was developed based on the experienced acquired from the formulation of the RRVCP approved by the BED 328, coupled with extensive country consultation and field assessment conducted during the period of January to March 2021 by individual consultants in each country with the input from UNDP experts in New York and country offices. The design is aligned with the RRVCP.
45. This document details the required implementation, fiducial and procurement arrangements for the EWASME program as per the amounts and activities approved by the Governing Committee (GC) of the grantee/donor (We-Fi).

### *Implementation Arrangements:*

46. The below figure describes program governance & implementation structure:

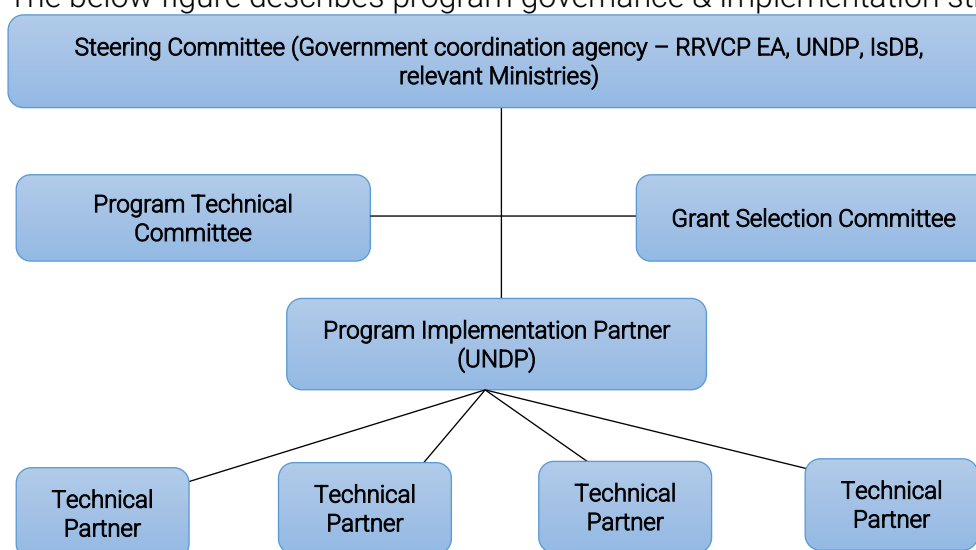


Figure 2: EWASME program governance and implementation structure

47. In consultation with the government and IsDB, an eligible government entity in each country will be identified to play the role of coordinating agency. The coordinating agency will be the **Executing Agency<sup>3</sup> of the RRVCP** in each target country. The coordinating agency will cochair the **Steering Committee (SC)** with UNDP in each of the beneficiary countries. IsDB will be a full member of each of the 4 SCs along with other relevant partners and government agencies (Ministry of Finance, commerce, industry, etc).
48. The SC is responsible for the oversight and strategic leadership of the program. The SC will enable the program to have a high-level of strategic consensus on overall direction and provide strategic guidance to the program and technical committee on priorities and risks. The SC shall convene twice a year, or more often, for extraordinary meetings as requirements dictate. The Steering Committee will review and approve annual work plans and budgets and ensure adherence to relevant strategies established by Government during implementation of the program. The SC will meet at least twice a year (and more if needed) to review program annual work plans and budget, implementation progress reports. It will be responsible for clearing annual work plan and budgets and submit to IsDB for approval for no objection.
49. The **Technical Committee (TC)** shall oversee operational and technical progress, and provide overall quality assurance for the program based on the strategic direction of the SC. The TC will shall comprise of **UNDP and IsDB** as full time members. The head of RRVCP Project Management Unit (PMU) will be an **observer** to the TC. When necessary relevant partners (local governments, NGOs, CSOs, Private sectors, International organisation). The TC will be chaired by UNDP Country Office Inclusive Growth portfolio<sup>4</sup> manager. Program progress, constraints in terms of time and budget, learning will be ongoing areas of assessment for the TC throughout the life of the program to support the management and implementation of the programmatic outputs. The committees will concentrate on the management and technical aspects of the program such as planning and budgeting, financial and technical reports, learning and risk management. The TC will also conduct preliminary analysis and lay out options for discussion and adoption during the Steering Committee meetings and may propose addenda items for the Steering Committee meetings. The TC shall convene at least **every quarter** for the duration of the program.
50. An independent **Grant Selection Committee (GSC)** will be composed of knowledgeable professionals that have the expertise in the respective segment rice value chains. The Grant Selection Committee will use formulated grantee selection criteria to select beneficiaries that are likely to offer the best prospects for delivering, substantial development impact, and contribution to systemic change in the sectors in which they operate. Having an independent panel ensures good governance and allows the Program Team and Technical Partners

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<sup>3</sup> Senegal - Ministry of Agriculture and rural equipment; Sierra Leone - Ministry of Agriculture and forestry; Guinea - Ministry of Agriculture; Niger - Ministry of Agriculture and Livestock

<sup>4</sup> The Chair of the Technical Committee will be the UNDP country office unit head.

to interact closely with the beneficiaries without fear of loss of objectivity. The Panel will be appointed jointly by UNDP and IsDB for their business acumen, expertise in the rice value chain financial appraisal and social impact evaluation.

51. **Technical partners** will be engaged to undertake the capacity development activities where one will be a specialized rice institution and the other a business advisory firm. Functions of the **technical partners** include:
- Support in developing clear eligibility criteria for the beneficiaries – Specialized Rice Institute and Business Advisory Firm
  - Marketing and Communication - Business Advisory Firm
  - Mentoring and Coaching, Monitoring and Evaluation and Delivery of Technical Assistance – Business Advisory Firm and Specialized Rice Advisory Firm
  - Develop the application form and guidelines for the grant allocation.
  - Facilitate and support the process of proposal preparation to ensure that the program maximize potential development impacts; - Business Advisory Firm
  - Monitor closely approved proposals and, working with the selected grantees, evaluate the extent to which approved proposals are delivering their intended outputs and, when sufficient time has elapsed outcomes and impacts; - Business Advisory Firm
  - Deliver the technical assistance required either through in-house experts or affiliated experts in the subject matter requiring support from the beneficiaries – Specialize rice Institute
  - Mentor and coach the beneficiaries – Business Advisory Firm and Specialized Rice Institute
  - Identify potential Market Linkages - Specialized Rice Institute
52. **Selection of Beneficiaries:** The Program Implementing Partner (UNDP) in consultation with IsDB, government coordinating agency and relevant partners will develop the criteria to select beneficiaries that will participate in the capacity development support. Once the selection criteria are formulated, the program team will work with partners (Government, NGOs, UN/Development Partners, Private Sector) to identify beneficiaries based on the EWASME framework. UNDP will validate the beneficiaries through site visits and engagement with local governments, associations, and cooperatives in the beneficiary countries. The beneficiaries list will be validated with the PMU of the RRVCP to prevent double counting with RRVCP. This will be achieved through the digital platform that will be provided by MANOBI.
53. The selected beneficiaries will receive capacity development support and they will be trained on formulation of Bankable business proposals. The business proposals will be submitted to access grant. The business proposals by the beneficiaries will be assessed and ranked by the GSC based on the grantee selection criteria. The selected grantees will sign grant allocation agreement with UNDP (**Grantee agreement template will be reviewed by IsDB<sup>5</sup>, and it must be attributed to IsDB and the We-Fi<sup>6</sup>**).

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<sup>6</sup> Grant Allocation Agreement must be attributed to IsDB and Funder

54. Using the procurement procedure of the Program Implementing Partner, consultant (s)/consultancy firm(s) will be hired to undertake an ecosystem analysis of women owned enterprises in the rice value chain. The analysis will help to identify the financial and nonfinancial constraints of women owned business engaged in the Rice Value Chain including regulatory and policy frameworks, access to finance, and socioeconomic and cultural barriers, and capacity development needs for growth. It will also help to Identify potential regional and international market linkages for the benefit of Women owned enterprises.
55. The flow for the implementation of the grant matching is below:

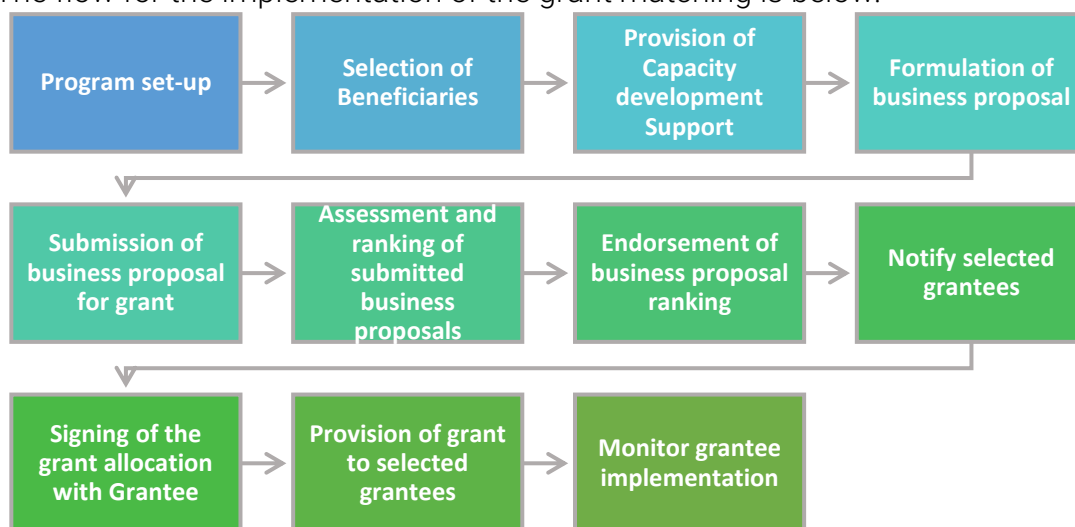


Figure 3: Process flow for EWASME program matching grant implementation

#### Program Set-up Activities

- Ecosystem analysis including further identification of financial and non-financial constraints and, social and environmental assessment.
- Identification of government coordination agency, Implementing Partner, and Responsible parties and their adequate assessment
- Identification of beneficiary WSMEs and WVSEs
- Development of eligibility criteria for WSME and WVSE that will be receiving Business Development Services
- Preparation of program Instruments & plans including M&E Framework
- Operationalization of Country Stakeholder Platform
- Operationalization of Governance and implementation structure
- Formulation of Operation Manual for grant disbursement
- Development of eligibility criteria for WSME and WVSE that will be receiving Grant

56. UNDP will develop a detailed **Monitoring and Evaluation framework** that will incorporate all key stakeholders and implementing partners. Monitoring includes: (a) tracking performance through the collection of appropriate and credible data and other evidence; (b) analyzing evidence to inform management decision-making, improve effectiveness and efficiency, and adjust programming as necessary; and (c) reporting on performance and lessons to facilitate learning and support accountability.



57. UNDP will collect appropriate and credible data as evidence for adequate monitoring. Data collection is established in the results framework and monitoring plan. Monitoring data include:
- Progress data for outcome and/or output indicators as agreed in the results framework;
  - Output verification, through country-level field visits and other means;
  - Horizon-scanning information, including changes in the development context, updates on what other partners are doing in related areas, and changes in the political will of national actors;
  - Data on operational performance, including delivery of the workplan, pipeline/resource mobilization management, dashboard and audit performance, delivery rates, deficits, unprogrammed resources, aged NIM advances, implementation of procurement plans, receivables management, and donor reporting performance (timeliness and quality);
  - Evaluation recommendations and lessons learned from within the program and beyond; and
  - Assessments of changes in the programming context, including risks.
58. The IsDB through its Regional Hub in Dakar and HQ in Jeddah will conduct up to 2 supervision missions per year on each supported country projects, including random visits to ensure proper implementation.
59. The IsDB through its Regional Hub in Dakar and HQ in Jeddah will ensure facilitation of regional learning, exchange of experiences (including enabling policies such as land tenure for women) and documentation of lessons learnt stemming from the Program.
60. The key stakeholders and the relevant partners will be sensitized during the **startup workshops** on the EWASME program results framework and its indicators and targets and its distinction from the RRVCP targets. The IsDB Regional Hubs, who are responsible for supervising the implementation of the RRVCP & EWASME in the four countries will be sensitized to observe the peculiarities and indicators of the EWASME. The EWASME results framework will be integrated into the IsDB automated Operation Management System (OMS), which is used by the operation teams to run the program processes.
61. The schedule of implementation is shown in the table below.

**Table 4: Program implementation schedule:**

Components		2021	2022	2023	2024	2025
Component A (Capacity Development Support)	A.1 - Consultancy service for Business Development support					
	A.2 - Consultancy service for Capacity Building					
Component B (Business Upgrading and Growth)	Grant matching for women SME, women very small enterprises					
Component C (Value chain development for market access)	Consultancy service to develop value chain business linkages					

Components		2021	2022	2023	2024	2025
Component D (Enabling environment)	D.1 - Awareness campaigns and community outreach					
	D.2 - Improve financial institutions capacity to serve women clients					
	D.3 - Consultancy service to assess and identify country policies and legal frameworks that prevent women from land ownership					
Component E: (Program Management Support)	E1 - UNDP General Management support					
	E2 - Program coordination					
Component F: (Program oversight backstopping and Support)	F1 - Program launch, oversight, technical and managerial backstopping, , partner/donor engagement, meetings & workshop and preparation of knowledge products					
	F2 - Evaluation and Learning					

**Procurement Arrangements:**

62. IsDB has good experience of working with the UNDP in programs of similar nature. In addition, UNDP has well established procurement procedures which are aligned with the core procurement principles of IsDB. It is therefore, recommended that the UNDP guidelines and procedures are followed for procurement under this program. UNDP Programme and Operations Policies and Procedures (POPP) shall apply. UNDP shall abide by eligibility and universal requirements contained therein, including:
- o United Nations and IsDB Consolidated Sanctions List and the UN and IsDB Ineligibility List
  - o Procurement transactions shall be in strict compliance with the Boycott Regulations.
  - o Adherence to the provisions for United Nations sanctions and MDB agreed cross-debarments.
  - o Allowance for IsDB to review transactions and/or carry out audits.
  - o Provisions for IsDB to impose remedies in the case of non-compliance.
  - o Ability of IsDB to collect and obtain data on the procurement transactions.
  - o IsDB Group Anti-Corruption Guidelines on Preventing and Combating Fraud and Corruption in IsDB Group-Financed Projects will be applied.
  - o The preservation of the privileges and immunities of IsDB.
63. UNDP will prepare the Terms of Reference (ToR) for various consultancy service, and this will be reviewed by IsDB for completeness. Upon completion of the evaluation process, the UNDP shall submit to the IsDB a list of the potential proposed contractors and suppliers to be awarded under a procurement process carried out by the UNDP with the Bank funding in order to obtain a Bank's Non-Objection Letter prior to the award.
64. IsDB will provide an oversight of the program and will ensure the quality of deliverables ensuring close involvement in the development terms of reference, implementation of various activities and consultations with the stakeholders and beneficiary for successful implementation of the program.

65. The Procurement Plan and schedule of various procurement activities to be undertaken for the program under undp is provided in Table 5.
66. Regarding the UNDP Procurement Policy, UNDP strives to build long-term business relationships with reputable vendors across the globe that have goods and services that will help them address some of the world's most urgent needs and pressing problems. UNDP buys goods and services for each of its Country Offices as well as UNDP Headquarters in New York. Responsibility for procurement is decentralized, meaning that the entire procurement cycle – from sourcing to contract management – is done locally. A Country Office's Resident Representative, or his or her designee, oversees the process.
67. The Country Office will enter into contracts with vendors, which may be companies or individuals. Headquarters plays a limited role with the Procurement Services Unit (PSU) providing support and specialized assistance. The Procurement Oversight Unit (POU), an independent unit within the Bureau for Management Services, reviews contracts that exceed the delegated authority of the Business Unit. The POU ensures that procurement undertaken by UNDP Business Units complies with relevant guidelines, and that procurement risks are properly assessed and mitigated.
68. As a public organization, UNDP strictly adhere to the UNDP Financial Regulations and Rules, which mandate that contracts be awarded through a competitive process, obtaining bids through formal tenders. To ensure consistency across all their offices and business units, UNDP uses standard bidding documents, available in English, Spanish and French.
69. As a public organization entrusted with donor funds and committed to supporting developing economies, UNDP works to improve access to quality assured supplies in a cost effective and reliable way. They do this by abiding the following principles:
  - Best Value for Money, which consists of the selection of the offer that best meets the end-user's needs and that presents the best return on investment. Best Value for Money is the result of several factors, including quality, experience, the vendor's reputation, life-cycle costs and benefits, and parameters that measure how well the good or service allows the organization to meet its social, environmental or other strategic objectives.
  - Fairness, Integrity and Transparency, which ensures that competitive processes are fair, open, and rules based. All potential vendors should be treated equally, and the process should feature clear evaluation criteria, unambiguous solicitation instructions, realistic requirements, and rules and procedures that are easy to understand.
  - Effective International Competition, understood as giving all potential vendors timely and adequate information on UNDP requirements, as well

as equal opportunity to participate in procurement actions, and restricting them only when it is necessary to achieve UNDP development goals; and

70. UNDP has to strictly observe its financial rules and regulations. While this may sometimes lengthen the procurement process, UNDP delegates a significant amount of authority to its Country Offices, has introduced more flexible methods for low-value/low-risk purchasing, and approves purchase orders electronically, all of which save time and money for the organization and its vendors.
71. For ease of execution, the designated agreement will be based on the template already negotiated with UNDP/UN entities whereby UNDP will be allowed to follow its own procurement processes and guidelines. To this end, the overall program risk for procurement transactions is considered low level and the implementation of the mitigation measures proposed below will reduce this risk.
  - o The UNDP will report on the Procurement Processes carried out in their regular reports submitted to IsDB Bi-annually.
  - o UNDP will work closely with IsDB to bring together the requisite resources and expertise to deliver the objectives and deliverables for the EWASME Program. The respective UNDP country offices will leverage its global network of expertise in other regions and countries and will also use its extensive program management experience to ensure that the program is delivered to a high quality and in a timely manner.

**Table 5: Modes of procurement for IsDB financed components**

Item		Procurement Method	Contracting entity
1.	Business Development support	Based on the (UNDP) internal procurement procedures	UNDP
2.	Capacity Building		
3.	Business Upgrading and Growth		
4.	Development value chain business linkages		
5.	Awareness campaigns and community outreach		
6.	Assessment and identification of country policies and legal frameworks that prevent women from land ownership		

***Program Financial Management and Audit Arrangements:***

72. UNDP financial management specialists shall be responsible for financial management activities of the program and shall cooperate with the IsDB to ensure that the program is carried out promptly and efficiently in conformity with appropriate financial and administrative practices, and, for that purpose, shall make available to the Bank regular financial progress reports relating to the program within the context of the United Nations Single Audit Principle.
73. Grant amount shall not accrue interest or cover the payment of any taxes, duties, fees, charges or any other similar impositions. UNDP shall maintain or cause to be maintained accounts and records adequate to show the use of the Grant Amount and the progress of the Program including the cost. Auditing shall be conducted in accordance with the United Nations Single Auditing Principle.

UNDP will provide a copy of the financial report and audited financial statements of the project within ten days of these becoming public documents by reason of being presented to the United Nations General Assembly. The Bank will reserve the rights to request a special purpose audit if needed by appointing an independent auditor. The cost of such special purpose audit shall be covered from the grant funds. The grant agreement to be signed between IsDB and UNDP will stipulate the grant financial management requirements which will indicate the management and utilization of funds from IsDB and UNDP, the audit arrangements and the scope of audit (including matching grant) that would ascertain grants funds are used for their intended purpose.

74. UNDP's accountability and transparency to the donor provided funds are better managed and reflected on its accounting structure on how the revenue and expenditure are recorded and reported back to the donor. Expenditures are recorded with a unique Donor Code, and further trickled down to the programme/project Business Unit (Country which is implementing), Project Code, and Activity code. This method provides full transparency to each unit of currency of revenue received, used, and balance available at the lowest level of the activity for which the fund was provided by the donor. Donor-provided funds and expenditure will be reflected at the Project level, not at the Bank levels, therefore this tested architecture is used across UNDP for all donor-funded projects.
75. UNDP shall ensure that the proceeds of the Grant Amount shall not be used to finance any expenditure with respect to which the Bank determines that Sanctionable Practices were engaged in by representatives of the UNDP or other recipient of the proceeds of the Grant Amount, without UNDP having taken timely and appropriate action satisfactory to the Bank to address such practices when they occur.
76. Audits of UNDP are guided by 'single audit' principle, whereby any review of UNDP activities by an external authority, including any governmental authority, is precluded, instead:
  - a. the United Nations Board of Auditors (UN BoA) retains the exclusive right to carry out external audit of the accounts, book and statement of UNDP; and
  - b. the Office of Audit and Investigations (OAI) retains the exclusive right to carry out internal audit of the accounts, books and statement of UNDP. The purpose of the 'single audit' principle is to avoid that UNDP operations, transactions and books are audited more than once by more than one party. To this effect, the UN BoA and OAI coordinate their audit activities to avoid any possible duplication of efforts and no other entity, external or internal, has the authority to audit UNDP activities.

***Program Disbursement Arrangements:***

77. The disbursement of resources will be based on the grant agreement signed

between UNDP and IsDB<sup>7</sup>, which will have a schedule of payment attached to it based on the Result Framework, and it could be amended based on the yearly workplans. The yearly workplan will be submitted to the steering committee for approval by mid of quarter preceding the work plan year.

78. Disbursement request will be submitted on the standard IsDB disbursement application form, signed by the authorized signatory. The disbursements will be made upon production of supporting documents and as per the grant agreement signed between UNDP and IsDB.
79. The Grant Amount shall be withdrawn in conformity with the Disbursement Procedures agreed upon within the Grant Agreement signed between IsDB and UNDP. UNDP shall not pre-finance the program. The Grant Amount shall be used solely for the purposes of the Program financed by the Bank.
80. For the **matching grant**, once the Grant Selection committee (GSC) ranks the submitted business proposal, the GSC will endorse the recommendations from the grant/investment committee, and this will then trigger UNDP signing the grant agreement with the beneficiary and monitor its implementation. The Operations Manual will provide more details on this once developed.
81. *The disbursement modality will be applicable as follow:*
  - **Direct Payment to UNDP** will be utilized for Component A (Capacity Development Support), Component B (Business Upgrading and Growth), Component C (Value chain development for market access), Component D (Enabling environment), Component D.1 (Awareness campaigns and community outreach), Component D.3 (Consultancy service to assess and identify country policies and legal frameworks that prevent women from land ownership) and Component E1 (General Management support)

## **VI. RISKS AND SUSTAINABILITY**

82. During program kick off and implementation, detailed due diligence will be undertaken in each country to further enhance the risk management framework of this program.
83. The Program Implementation Partner (PIP) will adhere to IsDB's Environmental and Social Safeguard Policy (ESSP) approved in 2020, and will apply UNDP's Social and Environmental Standards (SES) in implementation. In this regard, the IsDB seeks to ensure that the program it finances are environmentally and socially sustainable, thereby assisting its member countries in managing their physical and human resources for the universal common good. Accordingly, IsDB ESS is considered as an important tool for enhanced development effectiveness, with an overarching goal to facilitate achievement of the environment and social soundness and sustainability of the programs it supports and implements. On the social front, the program will provide

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<sup>7</sup> The fund from the donor will come directly to the IsDB and then transferred to UNDP as the implementation partner

safeguards to ensure marginalized communities, for one reason or another, are included in the Program. It will also put measures to safeguard the program from elites capture (including both men and women) that is typical in many donor funded programs.

84. The program Risks are described below Annex 2.

***Program Sustainability:***

85. The Program components namely matching grant, value chain linkages, enabling environment, capacity development are ways to ensure the EWASME program's sustainability after its closure. Through these activities the program will help to strengthen the capacity of WVSE and WSMEs to engage in the rice value chain thereby contributing to stronger enterprises with greater potential and access to resources for sustainability and future growth. Moreover, strengthening the capacity of the financial sector to serve women by implementing new screening procedures or new financial products for WSMEs/WVSEs will make the Program remain sustainable.
86. The funding will prioritize investments that target long term capital rather than funding for operating costs. Furthermore, grant recipients will be expected to make their own contribution of between 20% to 50%. This insures buy-in from the beneficiary as well as a high degree of commitment to the effective use of the funding for its intended purpose for the long term.
87. The inclusion of a broad representative set of stakeholders and regular monitoring on the ground is also meant to ensure that funding will not assume an ad hoc nature but rather, seek a long-term impact and self-financial sustainability of the recipients. By the same token, a broad range of stakeholder representation will also serve in preventing any misalignment between the program and national priorities.
88. The technical support and the capacity development component designed under this program are intended to address and mitigate the business sustainability risk through capacitating the WSMEs to prepare solid business plans that investigates the business conditions carefully and plan for the different financial sustainability risks. It will also train the beneficiaries on the best practices to run the business and manage the associated risks properly.
89. UNDP serving as the Program Implementation Partner will help to ensure synergy between EWASME and similar ongoing programs, and to those in the pipeline. This will ensure that beneficiaries of the EWASME program enjoy other opportunities that presents itself during and after the completion of the program.
90. The PIP will work with the FIs to improve their engagement with female clients, WSMEs and WVSEs. The IP will apply its Resource Guide for Financial Institutions to support the FIs in understanding the needs and challenges of female clients. This includes imparting staff, especially client-facing staff, with knowledge and skills on how to provide better support to female clients and entrepreneurs in particular and helping the institutions to review and align their

code of conduct, which safeguard and protect their clients from exploitation and developing gender sensitive screening procedures (client appraisals and screening tools). The PIP will also work with the institutions to customize their financial products and outreach to be more suitable/responsive to women's needs.

## **VII. PROGRAM JUSTIFICATION**

91. During the process of developing the RRVCP the essential role of women in the rice value chain from production to marketing was discussed at length and it was determined that focus should be given to empowering women and promoting entrepreneurship activities within the agriculture industry. Accordingly, women empowerment is a central component in the RRVCP's theory of change. The RRVCP commits to several interventions that are gender-focused and that will strengthen women's position in the Program. Key among those interventions are as follows: -
- Strengthening farmers associations and cooperatives – most members are women.
  - Improving farmers production and productivity – most of the producers are women. They stand to benefit from the significant investments to increase access to improved seeds, irrigation, mechanization and extension services.
  - Enhancing linkages to markets – most of the small-scale rice processing, including parboiling are women-led. Significant investments will be made to improve this through training and linkage with rice millers and processors that will improve both the quality and improve market outlets.
92. The EWASME program will further the efforts of the RRVCP to help increase women's productive engagement in the rice value chain. Key factors impeding women's participation include, among others, low capacity in SME management and limited access to finance for the WSMEs and WVSEs, compounded by limited market linkages to enable them to move up the value chain.
93. Women engaged in rice production are limited by socio-economic factors that prevent them from upgrading and expanding their businesses within the rice value chain. Women producers face difficulty accessing adequate productive resources such as land, credit, agricultural inputs, education, extension services, and appropriate technology. In processing, women are mainly engaged in lower-skilled activities that are generally manual. This is due to their limited skills/know how, inability to have access to the capital needed to purchase equipment, productive resources and enough rice to supply within the value chain. In retail, women are confined to roles in the periphery, making it difficult for them to access central positions that generate the most wealth and connect with central actors to expand their business opportunities. Conversely, there are enormous opportunities for addressing these challenges. EWASME aims to address the known barriers and facilitate women's entrepreneurship.
94. The EWASME program combines capacity development and grant matching aimed at supporting WVSEs and WSMEs to grow and move up the rice value chain and connect with local markets and potentially regional markets for future opportunities as well as creating an enabling environment for their growth within



the rice value chain. The EWASME Program will contribute to easing the cost of borrowing from commercial banks and MFIs (often over 20% per annum and thus prohibitive for most WSMEs and WVSEs) through the provision of matching grants.

95. The program will generally focus on enhancing the processing and distribution capacity of women involved in the rice value chains by helping to connect WSMEs and WVSEs with the private sector off-takers, and having private sector entities to provide the collateral, banks require for lending will be explored where possible. It will address some of the legal and regulatory challenges that hinder WSMEs and WVSEs including access to land tenure and access to finance through assessment of regulatory frameworks and community dialogues as well engagement with financial institutions to ensure their gender sensitivity and responsiveness to the needs of WSMEs and WVSEs.
96. The EWASME program will strengthen and reinforce women's participation in the economic opportunities that the RRVCP will create, including generating 2 million jobs. The synergy between the two programs will result in win-win effects and potentially generate significant impacts. The lessons learnt will also serve well other similar development programs in the target countries and beyond.
97. Furthermore, in light of the socio-economic impacts of COVID 19 that affects vulnerable sectors of the population most, and the disruption the pandemic has had on supply chains, particularly on food supply, the Program will also contribute to improving the overall effectiveness of the rice value chain by supporting a key actors in it, WSMEs and WVSEs, hence strengthening the resilience to future shocks.
98. The EWSAME program, will directly contribute to the objectives of IsDB's 10-Year Strategy particularly employment generation and developing private enterprises, The President Five Year Program (P5P), namely the linkage track, Agriculture and Rural Development Policy (specifically Pillars 2, 4, 5, 6 - Improve access to markets, Promote access to Islamic microfinance; Promote private-sector participation; Build human and institutional capacity) and the IsDB Women's Empowerment Policy (specifically Pillar 1 related to Improving women's access to resources and services). The program also aligns with SDGs 1, 2, 5, 8 – No poverty, Zero hunger, Gender equality, Decent work and economic growth).

## Results Framework and Monitoring (Results Based Logical Framework)

<b>Program Contribution to the IsDBG Strategy Map (Level 2 – Results)</b>			
No.	Core Sector Indicators [Outcomes]	Targets	Source
1	Number of job created	5,000 Direct; 20,000 Indirect	1a; 1b
2	Number of beneficiaries with increased income	1000	1c
<b>Core Sector Indicators [Outputs]</b>			
1	Number of beneficiaries trained in business skills and technical skills in processing and post-harvest	1000	1a; 1b
2	Number of beneficiaries with access to matching grant	1000	2b
3	Number of beneficiaries with increase production and sales	1000	3a
4	Number of Financial institution trained on improving practices for female clients, and to female clients and entrepreneurs	8	4b, 4c
<b>IMPACT:</b> Improved engagement of women entrepreneurs in the post-production segment of rice value chain			
Results Summary	Performance Indicators	Means of Verification	Risks / Assumptions
<b>OUTCOME</b>			
Improved performance of WSME/WVSEs in rice production	1a. 5,000 jobs created by WSMEs and WVSEs by 2026. 1b. 20,000 indirect Jobs supported by WSMEs and WVSEs by 2026 1c. 1,000 WMSEs/WVSE beneficiaries with increased income by 2026.	Bi-annual Implementing Partner Report Evaluation Report	Favorable political and economic environment at both national and subnational and community level  WSMEs & WVSEs can provide matching fund
Results Summary	Performance Indicators	Verification Means	Risks
<b>OUTPUTS</b>			
1.WSMEs and VSEs improve their technical and business skills	1a. 500 WSMEs and 500 VSEs beneficiaries trained on business skills by 2026 1b. 500 WSMEs and 500 VSEs beneficiaries trained on technical skills in processing and post-harvest by 2026	Bi-annual Implementing Partner Report	High level of support and oversight.  Availability of tailor-made training for beneficiaries and Banks

2. WSMEs and VSEs increase access to finance	2a. USD 6.75 million grant matching provided to WSMEs and WVSEs beneficiaries by 2025. 2b. 1,000 (WSMEs and WVSEs) beneficiaries will have access to the matching grant by 2025	Evaluation Report	Dedicated and capable trainers
3. WSMEs and VSEs with increased production and sales	3a 1,000 WSMEs and WVSEs beneficiaries experience increase production and sales by 2023.		WSMEs and WVSEs can provide matching fund
4. Improved enabling environment supporting WSMEs and VSEs	4a. four (4) legal and regulatory measures identified that will remove constraints and support women's entrepreneurship by 2026. 4b. Eight (8) FI with improved practices for female clients by 2026. 4c. Eight (8) FI trained on how to provide better support to female clients and entrepreneurs by 2026	Bi-annual Implementing Partner Report Evaluation Report	Buy-in from community leaders
<b>KEY ACTIVITIES</b>			<b>INPUTS</b>
<b>Program Set-up activities</b> <ul style="list-style-type: none"> <li>• Ecosystem analysis including further identification of financial and non-financial constraints and, social and environmental assessment.</li> <li>• Identification of government coordination agency, Implementing Partner, and Responsible parties &amp; their adequate assessment</li> <li>• Identification of beneficiary WSMEs and WVSEs</li> <li>• Development of eligibility criteria for WSME and WVSE that will be receiving Business Development Services</li> <li>• Preparation of program Instruments &amp; plans including M&amp;E Framework</li> <li>• Operationalization of Country Stakeholder Platform</li> <li>• Operationalization of Governance and implementation structure</li> <li>• Formulation of Operation Manual for grant disbursement</li> <li>• Development of eligibility criteria for WSME and WVSE that will be receiving Grant</li> </ul>			
<b>Capacity Development Support</b> <ul style="list-style-type: none"> <li>• Selection of specialized firm/ consultant (service provider) with experience in delivering technical assistance to agribusinesses and organizing agricultural value chain structuring activities</li> <li>• Training on managerial and business management (quality oversight, fair and competitive business practices, and financial and personnel management) and marketing.</li> <li>• Training and advisory support in business development and social capacity development (partnership development, networking).</li> <li>• Provision of agriculture/agribusiness advisors to customize sound program and business plans.</li> <li>• Provision of exchange visits and short-term incubation in more mature agribusinesses</li> </ul>			

<ul style="list-style-type: none"> <li>• Training on technical skills in processing and post-harvest (including marketing).</li> <li>• Training on climate change and response in the rice sector.</li> </ul>	
<p><b>Business Upgrading and Growth</b></p> <ul style="list-style-type: none"> <li>• All matching grants resources to 1,000 (500 WSMEs and 500 WVSEs) across the four countries [230 (Guinea), 260 (Senegal), 200 (Sierra Leone) and 310 (Niger)].</li> </ul>	
<p><b>Value chain development for market access</b></p> <ul style="list-style-type: none"> <li>• Selection of Consultant/firm to create business linkages with value chain actors</li> </ul>	
<p><b>Enabling environment</b></p> <ul style="list-style-type: none"> <li>• Selection of NGO to develop and carryout community outreach activities and dialogues to raise awareness and understanding on norms and practices that impact and create barriers for women’s engagement in entrepreneurial activities.</li> <li>• Selection of Consultancy firm to undertake an assessment at the national level on gender-equitable land tenure to identify policies and legal frameworks that prevent women from land ownership and identify appropriate measures to be adopted, that will help increase women’s access to land as an asset or collateral for greater access to financial resources.</li> <li>• Development of capacity building program aimed at improving financial institutions capacity to serve women clients</li> </ul>	
<p><b>Program Management Support</b></p> <ul style="list-style-type: none"> <li>• Hiring of Program Coordinator</li> </ul>	
<p><b>Program oversight backstopping and Support</b></p> <ul style="list-style-type: none"> <li>• Program launch</li> <li>• Donor engagement</li> <li>• Preparation of knowledge products</li> <li>• Evaluation and Learning</li> </ul>	

We-Fi Logical Framework

Objectives	Outcomes	Outputs	Facility Result Indicators <sup>[1]</sup>	Unit of Measure	Baseline	Cumulative Target Value				
						Yr. 1	Yr. 2	Yr. 3	Yr. 4	Yr. 5
Address the financial constraints faced by women-owned/led small and medium enterprises	Improved access to finance	Mobilization of funding from commercial institutions and IFIs	<b>We-Fi Indicator 2:</b> 6.75 million grant matching provided to WSMEs and WVSEs <sup>[2]</sup>	USD Million	0	0.5	2.5	4	6.75	6.75
			<b>IsDB Indicator:</b> 1,000 (WSMEs and WVSEs) will have access to the matching grant.	No	0	225	510	765	1000	1000
		Strengthened capacity of the financial sector to serve women	<b>We-Fi Indicator 3:</b> Number of financial service providers that have updated or implemented new screening procedures or new financial products for WSMEs	No	0	1	3	5	8	8
Address non-financial constraints faced by women-owned/led small and medium firms	Reduced non-financial barriers faced by women-owned/led SMEs	Strengthened capacity of public and private sector institutions to serve women-owned/led SMEs	<b>We-Fi Indicator 5:</b> Number of institutions supported by We-Fi that have updated or put in place non-financial products/support services for women owned/led SMEs	No	0	1	2	4	6	8
	Improved enabling environment	Reduce gender biases in laws and policies	<b>IsDB Indicator:</b> Number of legal and regulatory measures identified that will remove constraints and support women's entrepreneurship	No	0	0	1	2	3	4
Increase in number and capacity of women-owned/led	More women-owned/led SMEs	Increase in number of women-owned/led SMEs in entrepreneurship support programs supported by We-Fi	<b>We-Fi Indicator 10:</b> 1,000 WSMEs and WVSEs trained in business development, governance and financial management	No	0	250	500	750	1000	1000

SMEs to access markets	Improvements in firm performance	Women-owned/led firms show increased sales profits	We-Fi Indicator 11: 1,000 WSMEs and WVSEs increase sales profits <sup>[3]</sup>	%	0	0	10 %	25%	40%	50%
	SME contribution to economic growth	Jobs created by women-owned/led SMEs	We-Fi Indicator 12: 5,000 jobs created by WSMEs and WVSEs	No	0	200	600	1600	3000	5000
			IsDB Indicator: 20,00 indirect Jobs supported by WSMEs and WVSEs	No	0	500	5,500	10,000	15,000	20,000

<sup>[1]</sup> qualitative indicators could be observed in the living conditions around the targeted rural women in the i.e. housing standards, furniture, child nutrition, hygiene conditions, water and sanitation etc.

<sup>[2]</sup> 1,000 women-owned/led SMEs and WVSEs increase sales profits. The indicator has been designed to build gradual revenue increase based on the actual ground situation. annual returns on investment (ROI) in rural business in the targeted countries is estimated around 10% based on current experiences. However, component A of the intervention will support the WSMEs to prepare sound and realistic business plans that study the investment opportunity and its associated risks. The component will also capacitate the WSME manage and run their business safely.

<sup>[3]</sup> It is expected that the sale profit (revenue) will increase every year by 10% resulting in total increase of 50% after 5 years. The targeted areas are very promising in terms of entrepreneurships and rice businesses. The RRVCP will increase the rice production and therefore will flourish the rural economy. the Rural communities are trading with neighboring centers and borne transportation cost. In addition, once businesses are well established within reachable distance for consumers/traders, this will increase the market opportunities and profits for WSMEs and will help avoiding the brokers layer. The actual profits will go to those who provide direct goods and services.

ANNEX-2

Program Risk Matrix

Risk Category	Risk	Likelihood	Impact Level	Mitigation	Risk Impact After mitigation
Program Oversight and Implementation	The Program components are similar in the four target countries, but each	Low	High	The program will employ the service of a Program Implementation Partner that has strong	Low

Risk Category	Risk	Likelihood	Impact Level	Mitigation	Risk Impact After mitigation
	country has its own unique characteristics which may impact implementation in different ways. There is a need to ensure harmonized implementation.			country presence and networks in the target countries. For efficiency and coordination, an eligible government entity in each country will be identified to play the role of coordinating agency. The coordinating agency will cochair the Steering Committee with UNDP in each of the beneficiary countries, and IsDB will be a full member of each of the 4 Steering Committees along with other relevant partners and government agencies. IsDB staff at regional office in Dakar, Senegal and HQ in Jeddah will provide technical backstopping and oversight to the Country Program Coordinators on the Program's implementation and performance in the four target countries. This will coordinate well the investments of the two Programs and create strong synergy between them.	
Political Buy-In and Coordination.	Limited engagement of stakeholders can hinder the effective implementation of the Program and achievement of its objectives. Not having enough political buy-in would impact responsiveness and openness of the Program	Low	Low	With the purpose of minimizing political risk thus guaranteeing broad (political) support for the EWASME Program and maximizing efficient coordination at all concerned levels, an eligible government entity in each country will be identified to play the role of coordinating agency. The coordinating agency will cochair the Steering Committee. The program will establish regional platform and connect to existing platform that will bring in regional entities and the private sector in support of the country implementation. Prior to the Program's implementation, a startup workshop as well as a regional coordination workshop will be organized (online in both cases where the Covid-19 restrictions prevail) to undertake a detailed due diligence in each country to further review and enhance the implementation and	Low

Risk Category	Risk	Likelihood	Impact Level	Mitigation	Risk Impact After mitigation
				operational modalities and risk management framework of the Program.	
Procurement/Financial Disbursements	<p>The Program will undergo procurement activities and financial transactions which might entail low to moderate type of risk that normally associates with the program activities and processes.</p> <p>When operating in rural communities, the degree of government oversight and control is relatively limited, thus rendering potential for fraud and the misuse of funds</p>	Low	Low	<p>IsDB has a good set of procurement and financial management guidelines developed according to best international practices. IsDB manages the procurement and financial aspects of its portfolio through adequate resources and competent system. The Program will deploy funds on a granular basis whereby each beneficiary of the Program has a dedicated sub-account that captures all fund flows in and out of the approved budget. Using bank account movements collected in each bank, the IsDB would be able to consolidate regularly financial data at different levels. Other Financial Control measures will include: (i) Distributed fund flows and allocation of fund management risks between various parties in line with their capabilities and focus, (ii) Rigorous selection and qualification of eligible WSMEs and WVSEs with closer geographical reach, (iii) Open and transparent review of approval of business plans, budgets and grants, (iv) Around 2-3 supervision missions per year on each supported program including random visits by the Agriculture Advisors / Program Officers from IsDB Headquarters /</p>	Low



Risk Category	Risk	Likelihood	Impact Level	Mitigation	Risk Impact After mitigation
				Dakar (Senegal) Regional Hub to ensure proper use of assets.	
Oversight and control	The Program is focused in rural communities where government oversight and control is relatively limited thus rendering the potential for fraud and the misuse of funds substantial	Low	Medium	The Program will deploy funds on a granular basis whereby each beneficiary program has a dedicated sub-account that captures all fund flows in and out of the approved budget. The IsDB technical teams at Regional Office in Dakar, Senegal and at the HQ in Jeddah, will provide this oversight.	Low
Environment and Social	Burning of rice straws practiced during harvest season causes air pollution and emission of green-house gases	Low	High	As part of the capacity building, there will be sessions on how to sustainably manage rice straw, either as animal feed or incorporated into the soil.	Low
	There is a possibility that women including young women and the physically challenged are excluded or unaware of the program and beneficiaries are from a select elite group	Medium	High	The PIP will proactively seek out women entrepreneurs that are typically by-passed by development program and who have not benefitted from previous programs	Low
	Sexual Exploitation, Abuse and Sexual Harassment (SEAH)	Low	High	The PIP will adhere to IsDB's Environmental and Social Safeguard Policy (ESSP), and UNDP's Social and Environmental Standards (SES).	Low