

## General Information

<b>Fund</b>	MPTF_00209: UN COVID-19 MPTF						
<b>Title</b>	Leveraging digital solutions to improve the Recovery to Resilience (R2R) of vulnerable populations in Benin						
<b>MPTFO Project Id</b>							
<b>Start Date</b>							
<b>End Date</b>							
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<b>Description</b>	<p>UNCDF and UNDP are committed to implement a collaborative common program and contribute to building inclusive digital economies that leave no one behind. The program will focus on the third pillar (economic response) of the UN Covid-19 response plan. It seeks to strengthen the capacities of women, youth, micro entrepreneurs and smallholder farmers to recover from the economic impact of the Covid-19 pandemic through inclusive and sustainable digital economy models. The common program will benefit low income vulnerable populations whose livelihoods are most impacted by the COVID-19 pandemic, as described in the background situation. The program will pay particular attention to those that are more often left behind from the digital revolution and the formal economy, namely women, micro entrepreneurs and smallholder farmers, whose are also somehow excluded from the government socio-economic response to the pandemic.</p>						
<b>Universal Markers</b>	<b>Gender Equality Marker</b>	<b>Risk</b>			<b>OECD-DAC</b>		
	<ul style="list-style-type: none"> <li>GEM3 - GEWE is the principal objective of the Key Activity</li> </ul>	<ul style="list-style-type: none"> <li>Medium Risk</li> </ul>					
<b>Fund Specific Markers</b>	<b>Fund Windows</b>	<b>Fund Windows</b>					
		<ul style="list-style-type: none"> <li>Window 2: Reduce Social Impact and Promote Economic Response</li> </ul>					
	<b>Human Rights Based Approach to COVID19 Response</b>	<b>HRBA integrated</b>					
		<ul style="list-style-type: none"> <li>Yes</li> </ul>					
	<b>Primary Socio-Economic Pillars</b>	<b>Pillars</b>					
		<ul style="list-style-type: none"> <li>Pillar 3: Economic Response and Recovery</li> </ul>					
	<b>Concept Note Type</b>	<b>Type</b>					
		<ul style="list-style-type: none"> <li>Funding</li> </ul>					
<b>Geographical Scope</b>	<b>Geographical Scope</b>	<b>Name of the Region</b>		<b>Region(s)</b>	<b>Country(ies)</b>		
	<ul style="list-style-type: none"> <li>Country</li> </ul>			<ul style="list-style-type: none"> <li>Africa</li> </ul>	<ul style="list-style-type: none"> <li>Benin</li> </ul>		
<b>Participating Organizations and their Implementing Partners</b>	<b>Participating Organizations</b>	<b>NGOs</b>	<b>New Entities</b>	<b>Implementing Partners</b>			
	<ul style="list-style-type: none"> <li>UNCDF</li> <li>UNDP</li> </ul>			<p>Potential partners:</p> <p>National authorities: Ministry of Finance and Economy / Ministry of Social Affairs and Microfinance / Ministry of Development and Planning,</p> <p>Civil society organisations: Network of Civil society for SDGs/ National NGOs coalitions for SDGs/ Women organisations, youth organisations, startup organisations</p> <p>Private sector: Chambers of Commerce; employers' organisations</p> <p>International Financial Institutions: World Bank Group/African Development Banks</p>			
<b>Programme and Project Cost</b>	<b>Budget</b>	<b>Agency</b>	<b>Amount</b>	<b>Comments</b>			
	<b>Budget Requested</b>		\$849,999	The total budget is slightly higher due to UNCDF/UNDP contributions - see under Documents			
	<b>Total</b>		<b>\$849,999</b>				
<b>Keywords</b>							
<b>Programme Duration</b>	<b>Anticipated Start Date</b>	Jan 01, 2021					
	<b>Duration (In months)</b>	12					
	<b>Anticipated End Date</b>	Jan 01, 2022					

<b>Comments</b>	<p>Comments from secretariat:</p> <p>Thank you for submitting the fully fledged Programme Document. The proposal has been reviewed by the Fund Secretariat and we have the following feedback:</p> <ol style="list-style-type: none"> <li>1. The Results Framework speaks to 4 KM tools shared: it would be interesting to know what kind of tools and to what end.</li> <li>2. In the Results Framework, it is unclear in some activities if the number of women targeted by the programme is included in the overall number of farmers and MSMEs or in addition: clearer disaggregation (total, then disaggregation by sex and by occupation (farmers, MSME) would be helpful.</li> <li>3. The programme will target beneficiaries from previous (UNCDF) projects: this poses the question about equity, and the extent to which beneficiaries from previous project are the most vulnerable. A few sentences on the rationale should be included.</li> <li>4. Risk Management: treatments measures are at times circular (network availability to respond to risk of network unavailability) or too vague (develop strategies). Please strengthen the treatment measures as existing or additional specific actions the Agencies will take to address the risks.</li> <li>5. Budget: Since the detailed budget comes to USD 849,999, please use the same amount in the General Information tab</li> </ol> <p>Procedurally, we have sent the Benin's Programme Document to the Advisory Committee of the Fund for the no-objection approval. We may receive comments from Advisory Committee by Thursday morning NY time, and will share those promptly with you.</p> <p>Finally, to advance the finalization of Benin's programme, I am sharing with you the ProDoc signature page. When the comments are fully addressed, please upload the complete PDF version of your latest final signed ProDoc into the system: please print the latest copy of ProDoc from Workflow tab of the online system and combine it with the signature page into one final ProDoc. If the processes outlined above could be completed by this Friday COB, we will try to catch this year's last pay-cycle next Monday. If this is not possible, we could work with you to finalize all the ProDoc in December and initiate the payment in early January 2021.</p>
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## Narratives

Title	Text
<p>CN.I. What is the specific need/problem the intervention seeks to address? Summarize the problem. Apply a gender lens to the analysis and description of the problem. Be explicit on who has established the need (plans, national authorities, civil society, UN own analysis, or citizens).</p>	<p>The World Health Organization (WHO) declared the corona virus (COVID-19) a global pandemic given the scale of victims across almost all countries. Benin rep March 16, 2020. At the date as of August 24th, 2020, a total of 2,145 cases were confirmed in Benin with 40 deaths and 1,738 recovering [1]. Worldwide, direct and medical equipment where they are most needed has become a challenge for governments to address the immediate health and economic crisis induced by the situation has been difficult because of supply chain disruptions, high demand for certain sanitary products, and logistical constraints. Fearful that their population goods needed to cope with the immediate health crisis, Benin among many governments imposed some measures also impacting trade items. Like other countries implemented various measures since March 31st to contain the spread of the virus; ranging from (i) limitation of entry and exit of the territory, (ii) suspension or closure of schools, mosques, churches and other places of worship, (iv) social distancing measure in places and public transports, (v) establishment of sanitary lines in the main localities/municipalities identified as outbreaks potential for the virus to isolate the contaminated population and contain the spread of the virus. They restricted the transit of people across land borders, restricted the issuance of entry visas to the country, introduced a systematic and compulsory quarantine of all people on public gatherings for above 50 persons, introduced a ban on the movement of public transportation, and made wearing face mask in public compulsory. Based on the International Monetary Institution (IMF), the economic impact of the pandemic has already begun to materialize, while a more widespread domestic outbreak could further reduce confidence and capital inflows, and cause a significant disruption to economic activity. In addition to the Covid-19 situation, Benin is also being impacted by its great neighbor of the East, the Federal Republic of Nigeria, since end of August 2019. Recovery policy from the government is somehow responding to the situation.</p> <p>Due to limited fiscal capacity, sub-Saharan African countries cannot afford to put in place adequate economic stimulus packages to boost the economy, support to individuals and households. Fiscal measures put in place in countries such as Ghana, Kenya, Mauritius, Ivory Coast, Nigeria, Senegal, or South Africa are insufficient. They are geared towards tax payment deferrals and reductions, loans, and moratorium on debt repayments, with little on offer for boosting and supporting individuals and households through social protection and welfare programs [3].</p> <p>When the crisis began, the International Monetary Fund (IMF) projected a 5% decline in the world economy in 2020, a deeper global recession than during 2009. IMF based simulations by IFPRI suggest that such a deep recession would push 150 million more people into extreme poverty; an increase of 24% from current levels would be concentrated in sub-Saharan Africa and South Asia. "Disruptions in food systems both contribute to increases in poverty, by affecting a critical source of income and also exacerbate the impacts of poverty by reducing access to food, particularly nutritious foods. But capital-intensive food value chains that are highly mechanized and functioning with few disruptions [4].</p> <p>Generally, small companies tend to be vulnerable during an economic crisis, in part because they have fewer resources with which they can adapt to a changing market. In Africa, the COVID-19 pandemic has affected 4,467 companies in 132 countries [5] comprising Benin. Based on the data collected from 21 April to 02 May, the pandemic has strongly affected 55% of respondents to the survey. In Africa, two out of three businesses said they had been strongly affected by COVID-19: sales (75%) and/or difficulty accessing inputs (54%). Service companies have been the hardest hit around the world. In accommodation and food services, for in part and full lockdowns strongly affected their business operations. [6] With a gender disaggregation, the pandemic situation is affecting women more than men. In the same survey, women-led firms operate in many of the industries most immediately affected by the crisis, such as accommodation and food as well as retail and distribution of gender across sectors is taken into account, the differences persist, with 64% of women-led firms declaring their business operations as strongly affected compared to 48% of men-led companies. Youth-led enterprises reported a high risk of closing. About 26% of youth-led firms said they risked shutting down permanently within three months compared to 18% of non-youth-led businesses. Many companies that are not registered with national authorities are small and have little cash on hand to finance themselves when the crisis hits. The COVID-19 Business Impact Survey found that informal enterprises are 25% more likely to say that the pandemic is pushing them towards bankruptcy. Being optimistic about the future, respondents stipulated some conditions for a 'new normal': If the world seizes the opportunities presented by this crisis to address fundamental challenges in the global economy, that emphasizes resilience to change and unexpected shocks, embraces the possibilities offered by digitalization, prioritizes inclusiveness and leads to sustainable growth, the world will be better off than today.</p> <p>In a joint statement, some ministers of the World Trade Organization [8] proposed in end of July 2020 a number of measures of which courageous work at the WTO is facilitating cross-border flows of vital medical supplies and other essential goods and services, including through the application of best practices and simplifying trade opening. They also stressed the necessity of maintaining agriculture supply chains and preserving Members' food security. The pledge, therefore, is to not refrain from implementing unjustified trade barriers on agricultural and food products in response to the COVID-19 pandemic. According to the World Food Programme, in May/June for the main agricultural season while the Covid-19 epidemic is forcing governments to cut agricultural expenses and to prioritize health-related expenditures, if trade restrictions continue, farmers won't have access to market to buy good quality seeds and fertilizers.</p> <p>The United Nations country team report on the socio-economic impact of Covid-19 pandemic in Benin highlighted that in 2020, the International Monetary Fund projected economic growth to fall to 4.5%. In one pessimistic scenario, the growth rate of the economy would be 2% in 2020. According to the same report, public finance will be impacted due to the reduction in savings and difficulties or non-compliance of creditors in reimbursing their financial engagements. According to the World Bank, Benin is engaged in agricultural activities, mainly in subsistence farming and agro-food industries. The food industry is registering a sharp decline due to the decline in consumer demand. Export products like pineapple are suffering from containment measures and flight restrictions. Prior to Covid-19 pandemic, food security and food security showed that 29 of the 77 communes in Benin were food insecure (PND 2018-2025). The containment measures are likely to worsen the situation with dire consequences for the most vulnerable populations. Beyond the health effects, COVID-19 has impacted the livelihood of poor rural communities and they will suffer from low resilience, poor nutrition and limited access to resources and services. While agriculture accounts for 25% of the Benin's GDP [11], the service industry is also impacted. The UN analysis of the socio-economic impact of COVID-19 indicates that tourism, transport, and commerce will be the sectors most impacted by the decline in economic activity due to the pandemic containment measures. Business and citizens engaged in catering, transport, manufacturing, retail commerce, finance, Information and Communication Technology, and other sectors are also impacted.</p>

most at risk. Tourism, hotels and restaurants, offering about 50,000 direct jobs and 100,000 indirect ones, appears to be the biggest employment provider, after to the United Nations Conference on Trade and Development (UNCTAD) forecasts, in an optimistic scenario where tourist arrivals fall by 25% (like the Ebola epi receipts would fall by 25%. This would lead to a decrease of 25% in the sectoral contribution to GDP and employment at the regional level. According to 2020 f government, tourism should benefit from substantial investments in order to support the activity and contribute to wealth creation in 2020.

Border municipalities were historically vulnerable to many factors, and the COVID-19 situation is largely enhancing these already existing vulnerabilities. They u trade with bordering countries and have been suffering greatly from the frontiers' close-up. Security issues and the risk of poverty are increasing in those localit the government have been formulated to address them. It's then important to drain some amount of recovery actions towards populations of those areas. You empowerment and entrepreneur's autonomy reinforcement are a must in the actual context.

The authorities announced measures to gradually start reopening the economy. Middle schools, high schools and universities resumed their activities on May 1 and day-care centers will remain closed until the start of the next school year. Public transportation, places of worship and bars resumed their activities on June sanitaire was lifted on May 6, 2020, once the government's mass screening plans were put in place. For this purpose, the authorities installed laboratories in eac started a nationwide screening program. Since the start of the program, the authorities have conducted over 81,900 coronavirus tests throughout the country.

The economic impact on household income could undermine the progress made in Human Development and pathway to Sustainable Development Goals (SDC progress in poverty reduction, Benin exhibits inequality in human development and higher intergenerational persistence of education (UNDP, 2019). For instanc 46.4% in 2018, with a poverty line of \$1.90 a day in purchasing power parity. According to the UN analysis, 92% of the active population of Benin works in the i predominance of underemployment and a gap in social protection mechanisms. Informal sector workers, in particular in the service industry are already very vu unemployment impacts of the pandemic are likely to increase this fringe of the population's vulnerability and increase the incidence of poverty in the country.

Women represent 51.2% of the population in Benin. The index of gender inequalities (IIG4) calculated for Benin emerges at 0.613, indicating that women preser men in terms of living conditions (health, empowerment, labor market). According to a regional Survey on Employment and the Informal Sector by the Nationa the proportion of informal employment in non-agricultural sectors is 92.6%, of which 97% were women in 2018. The economic impact of the pandemic and the compounding for women, driving them further into poverty.

In terms of liquidity management measures to mitigate the negative impact of the pandemic on economic activity, the Central Bank of West African States (BCE strategy at a fixed rate of 2.5 percent thereby allowing banks to satisfy their liquidity needs fully at a rate about 25 basis points lower than before the crisis. On Committee of the West African Economic and Monetary Union (WAEMU) cut by 50 basis points the ceiling and the floor of the monetary policy corridor, to 4 ar central bank has also: (i) extended the collateral framework to access central bank refinancing to include bank loans to prequalified 1,700 private companies; (ii) and microfinance institutions to accommodate demands from customers with COVID19-related repayment difficulties to postpone for a 3 month renewable pe without the need to classify such postponed claims as non-performing; and (iii) introduced measures to promote the use of electronic payments. In addition, th month refinancing window at a fixed rate of 2.5 percent for limited amounts of 3-month "Covid-19 T-Bills" to be issued by each WAEMU sovereign to help mee to the current pandemic. The amount of such special T-Bills issued by Benin amounted to 1.5 percent of GDP. Finally, WAEMU authorities have extended by onr in 2018 for the transition to Basle II/III bank prudential requirements. In particular, the regulatory capital adequacy ratio will remain unchanged at end-2020 fro before gradually increasing to 11.5 percent by 2023 instead of 2022 initially planned. [13]

The Benin government's social response recently deployed about USD 133 million to support the hotel and tourism services, formal handicraft workers and me transfers were announced to the most vulnerable people and businesses, registered so. A provision was also foreseen for support to electricity and water house vulnerable populations, informal workers, particularly women of the most threatened sectors, are still left behind. To date, micro and small enterprises, smallhol cooperatives and women groups still encounter severe difficulties to access markets. Access to financing is equally a challenge particularly because of the infor fact they mainly operate on cash-based transactions, notwithstanding the fact that cash itself can be a vector of contamination. Moreover, banks and microfina facing financial losses from the pandemic impacts. Even more so than before, they require more collaterals from customers while offering lending opportunities informality and cyclical nature of informal workers and smallholder farmers' cash flows.

Even though transportation and confinement rules are being progressively relaxed, consumers are still reluctant to engage in face-to-face interactions due to th ICT and digital financial services (DFS) offer viable alternatives to bridge the social distancing measures and face-to-face cash payments challenges to redefine delivery and client relationship management in the informal economy. However, for these digital solutions to sustainably impact informal workers, particularly v resilience through the COVID-19 pandemic and beyond, intentional investments in capacity building in financial education, digital literacy and entrepreneurship era are mandatory. So are investments in expanding access and usage of digital financial services adapted to the needs of these vulnerable population to overc Covid-19 pandemic and build back better.

[1] From the Benin Government: <https://www.gouv.bj/coronavirus/>

[2] Cross-country analysis on "Policy response to Covid-19": <https://www.imf.org/en/Topics/imf-and-covid19/Policy-Responses-to-COVID-19>.

[3] International Labour Organisation (ILO)'s 2017–2019 world social protection report.

[4] International Food Policy Research Institute: <https://reliefweb.int/report/world/new-research-covid-19-economic-and-food-supply-chain-disruptions-endan>

[5] Evidences from the ITC's COVID-19 Business Impact Survey, populated in June 2020.

[6] <https://www.intracen.org/uploadedFiles/intracenorg/Content/Publications/ITCSMECO2020.pdf>

[7] SME competitive outlook by ITC: The Great Lockdown and its Impact on Small Business (<https://www.intracen.org/uploadedFiles/intracenorg/Content/Public>

[8] World Trade Organization: [https://www.wto.org/english/tratop\\_e/covid19\\_e/covid19\\_e.htm](https://www.wto.org/english/tratop_e/covid19_e/covid19_e.htm) and file:///C:/Users/HP/Downloads/212R2.pdf

[9] WFP-Regional Bureau VAM/M&E/Nutrition/Supply Chain 30 March 2020: <https://reliefweb.int/sites/reliefweb.int/files/resources/WFP-0000113974.pdf>

[10] <https://www.worldbank.org/en/country/benin/overview>

[11] <https://www.wfp.org/countries/benin>

[12] <https://www.statista.com/statistics/795081/share-of-economic-sectors-in-the-gdp-in-benin/#:~:text=Share%20of%20economic%20sectors%20in%20GDP%20in%20Benin%202019&text=In%202019%2C%20the%20share%20of%20sector%20contribu>

[13] IMF : <https://www.imf.org/en/Topics/imf-and-covid19/Policy-Responses-to-COVID-19>

P\_I. Immediate Socio-Economic Response to COVID19 and its impact

Attached under Documents are the Benin UNCT Socio-Economic Response Plan which outlines the UN Country Team's immediate socio-economic response to the impact of the COVID 19 in Benin, the UN Country Team initiated an in-depth study of the socio-economic impacts of COVID-19 in Benin with the collaborat involvement of International Financial Institutions (World Bank, IMF, AfDB) and UNECA to assess the potential cumulative impacts of COVID 19. The Study is att

The attached Study provides evidence supporting the need to continue working on supporting the recovery and resilience of vulnerable populations and this p realization of these objectives, focused on leveraging the role of technology to support socio-economic recovery,

CN\_II. Results expected to be achieved and a clear explanation of tangible results or changes that will be achieved through this

UNCDF and UNDP are committed to implement a collaborative common program and contribute to building inclusive digital economies that leave no one beh third pillar (economic response) of the UN Covid-19 response plan. It seeks to strengthen the capacities of women, youth, micro entrepreneurs and smallholder economic impact of the Covid-19 pandemic through inclusive and sustainable digital economy models. The common program will benefit low income vulnerab are most impacted by the covid-19 pandemic, as described in the background situation. The program will pay particular attention to those that are more often revolution and the formal economy, namely women, micro entrepreneurs and smallholder farmers, whose are also somehow excluded from the government so pandemic.

**Objectives:**

collaborative programme  
Describe the results expected to be achieved and how it contributes to the Covid-19 response and the SDGs.  
Describe programme approaches, methods, and theory of change, and explain why they are the appropriate response to the problem. Please highlight a) how the solution(s) is data driven (especially on population being targeted) b) if and how it employs any innovative approaches; c) if and how it applies a human rights-based approach and how it is based on the principle of "recover better together" d) if and how the theory of change reflects the Gender Equality Marker score selected in this solution

The main objective of this intervention is to contribute to poverty reduction and economic growth by leveraging on inclusive and innovative digital solutions to micro, small and medium-sized enterprises with relevant skills, access to market and adequate financing that will reinforce their resilience and offer them a rapid impacts.

This principal objective will be achieved by pursuing three specific ones:

- Increase access to digital skills for micro, small and medium-sized enterprises, woman and youth and use of emerging technologies to afford lockdown measures as well as build adequateness to the labor market demand beyond recovery;
- Strengthen the capacity of affected businesses and individuals to access market, continue their production activities and easily cash-in from their transactions contaminated, through the numerous opportunities offered by digital technologies and digital financial services;
- Facilitate innovative financing models from microfinance institutions to micro, small and medium-sized enterprises, women and youth, by preparing them to help them elaborate improving business models.

#### Expected effects:

The program implementation will focus on the following prime effects:

- women and youth access improved economic opportunities during the crisis and beyond its situation, thanks to the use of digital technologies: We conceive which builds on the employment needs of the market data in the pandemic situation. We may proceed to the selection of third-party entities specialized development activities, contributing to design contents and training of beneficiaries and targets.
- Youth and Women are trained in digital and entrepreneurship skills and have better access to digital technologies: We will equip the ecosystem stakeholders providers, training partners, innovative solution providers and government to fill the gap in digital skills training among women and youth. We will design digital literacy and entrepreneurship skills for customers and target groups.
- Use of local innovation and technologies for increased market access are stimulated to support the development of businesses development and economic youth: we will empower business providers to develop their knowledge on productivity and competitiveness in the informal sector. The potential business development strategies and stimulate their appetite of digital. Innovative service and products' delivery channels will be available for entrepreneurs willing lockdown situation.
- Promotion of a distant service delivery and payment platforms: we will make sure that stakeholders have improved capacity to access and/or drive technical delivery as well as for their encashment. Technology-driven solution builders and digital service providers will benefit from trainings and tools helping the segments, comprising women and youth. The reinforcement and delivery of distant and contactless market access solutions will be discussed and initiated providers. Finally, this will maintain and boost labor productivity as businesses even in the agriculture (and young entrepreneurs in informal sector) and finally producing permanently and easily selling their outcomes to larger customer base thanks to digital.
- Woman and youth economic empowerment is improved by innovations in market access: Third party selection of incubators to support woman and youth awarding small grants to encourage innovation in business delivery and market access. UNCDF and its partners may provide technical assistance to micro enterprises improving their usage of digital enabled solutions.
- Facilitate financing opportunities to vulnerable businesses: on this point, we will develop our relationship with microfinance institution and impact their work. Increased coordination will be developed between the financial providers and businesses holders. Our first action will be on improving business models especially in the context of finance rarefaction and constraints occurred by the Covid-19 situation. With cocreation works, we will stimulate in them the provision of uncollateralized loans, finely designed for affected business, women and youth. The popularization of our digital credit toolkit recently elaborated will be we will pledge with policymakers and regulators to facilitate the adoption and implementation on digital based loans and savings, a better way to reduce

#### Gender-equality:

The cross-cutting issue of our program is to mainstream gender-equality: Our Covid-19 response program will provide an opportunity to empower women in the gender equality through all activities. Specifically, the program will take the opportunity to support and promote women-led micro, small and medium-sized economic sectors. For a better promotion of inclusive digital services for women and youth, products and channels to be piloted shall be designed with them a implementation of human-centric design (HCD) methodology. To this end, all requests for direct and specific interventions will require information on how women their specific characteristics and needs taken into consideration in design and delivery of products and services.

#### Through this program, we expect the following results:

At the end of this program, we will directly impact 15,000 people trained on financial education, digital literacy and entrepreneurship including at least 60% women within 18 months' project deployment. Targeted beneficiaries will include micro and small entrepreneurs (8,000 MSE) and smallholder farmers (7,000) mobilized women savings groups. The 15 communes will be selected on a criteria basis and will comprise the most affected municipalities by the Covid-19 restrictions and border municipalities where vulnerabilities were already accentuated. Municipalities that are benefiting from concentrated attention from development institutions. Among them we have the Communes of Cotonou, Malanville and Karimama. At the development phase of the program to total list of 15 municipalities we will constitute based on their vulnerability to the Covid-19 pandemic situation.

Indirectly, we will impact more population. The program will take a gender intentional approach, reaching out to thousands of households and impact about 100 are catalyzers of family dynamics in Benin. Empowering them will benefit their families with drive meaningful economic and social impacts.

#### Contribution to SDGs:

This program aims to contribute to the fight against hunger, gender inequality, and reinforce economic resilience and growth, by leveraging on innovation and promoting partnership initiatives among parties. It will then target SDGs 1, 5 and 8. SDG 9 and 17 will just serve as catalyzers or enablers to do so. The three will contribute to the three prioritized SDGs and market access improvement and financing reinforcement components will specifically contribute to SDG 8. The first market access will contribute to the SDG 5, by specifically targeting women in the key performance indicators.

Building on digital infrastructure and promoting innovative solutions as well as developing partnerships with different players are important change-maker points program.

#### Proposed Approach and method:

- As described in our background situation, our focus will be on key sectors of the economy that are mostly impacted by the Covid-19 crisis: Agricultural and retail service.
- Our objective is to empower micro entrepreneurs and Agri-cooperatives to serve a post covid19 economy and improve their livelihood
- Program components: the JP will build on our existing UNCDF projects to fast-track the implementation for more impact.

Based on our objectives, the Joint Program will focus on 3 key areas of activities:

##### 1. Build entrepreneurship skills in the digital era:

1. Focus on financial education and entrepreneurship skills (how to sell with WhatsApp and Facebook, how to use mobile money...). We will design and literacy and entrepreneurship skills for customers and target groups. The main beneficiaries are entrepreneurs in agriculture, financial education, micro enterprises. UNCDF owns key tools in digital literacy that will be improved for a whole empowerment of beneficiaries.
2. Provide individual training interface and savings groups train the trainer: this will serve as a continuity to our current savings group project being implemented will build on our relationship with ANPME to impact a large group of MSMEs. We will identify and equip the ecosystem stakeholders like digital financial partners, innovative solution providers and government to fill the gap in digital skills training among women and youth.
3. Improve access to markets via digital channels:
  - Onboard MSME and cooperative on e-commerce platforms. Our current KkiaPay project offer access opportunity to many e-commerce platforms with ANPME to reinforce existing virtual marketplaces as locally as internationally. With our tested pilot experience on market access, population crisis will be covered by appropriate solutions to continue delivering on their businesses and/or develop new ones. Payment collection is a key and digital enablers like improved solutions from our Kkia19 project will serve as great opportunity.
  - Expand digitization of payments in Agri-value chains and retail commerce (expand rice value chain project, and tackle merchant payment via a different effect of the crisis on agricultural activities, especially market inaccessibility, digitization process offers better recovery conditions to a did in the rice value chain, we will cover sensitive agriculture sectors which we will enable with digital innovation.
4. Improve access to finance for micro entrepreneurs and Agri cooperatives:
  - Support the digital transformation of microfinance institutions to better serve vulnerable populations with digital financial services: promoting linkage, bank-to-wallet, digital savings & credit. New models are needed in crisis and digital innovative ones can easily create economy of scale transforming the financial providers ecosystem through digital is a plus we will be leveraging throughout this program. Remote access to financial core objective here and we will look for additional innovative solutions from technical providers.

- Technical assistance to MFI to leverage alternative credit scoring to increase micro entrepreneurs and Agri-cooperatives to extend uncollateral toolkit elaborated on digital lending will help us provide the necessary competencies, strategies and willingness to financial institutions in desi

**Theory of Change:**

The rationale of this program is based on the vulnerable socio-economic situation of the targeted populations (women, youth, informal workers, micro, small and agribusiness entrepreneurs) in the Covid-19 context. One of the principal effects induced by the crisis is the global lockdown affecting mobility, so communes in bordering areas which represent 41.26% of the Beninese total population, covering 64.31% of the national surface agricultural population. Before Covid-19 they were confronted with poverty, youth unemployment, early/forced marriage, gender inequalities and ultimately mi opportunities are increased for UN agencies in Benin to convene stakeholders in leveraging additional private, public and blended resources and strengthen th bordering communes to the others, also affected by the pandemic situation. This program will primarily engage a joint effort of two UN entities (UNCDF and U SDG actions while working in coordination with national/subnational stakeholders to combat Covid-19 and contribute to a rapid recovery.

Our Covid-19 interim response program will create immediate synergies and harness economies of scale so that public and private investments are channeled t impacting SDGs. It aims at unlocking SDG financing through three outputs:

1. Strengthen the capacities of individuals and entrepreneurs in accessing, understanding and using digital means or solutions to deliver their formal produc from a larger range of technical and financial solutions to strengthen their employment, entrepreneurship, economic inclusion and empowerment, espec affected municipalities;
2. Create inclusive innovation opportunities to improve market access in confinement conditions, maintaining and increasing revenue, financial and econom beneficiary groups;
3. strengthen access to funding for micro, small and medium sized enterprises and contribute to the informal groups' formalization by leveraging funds pro contributing microfinance institutions' digital transformations.

The initiatives implemented under our covid-19 response program fall into five areas of change:

- a partnership approach, with the mobilization of the local, national, international, targeted populations, public and private partners;
- a direct social impact by responding directly to the improvement of the gender equality and the quality of life of the vulnerable populations;
- an impact on local economic development, via a strong access to market and structured financing, contributing to job creation for youth, economic emp local enterprises' revenues;
- an increased access to digital literacy, financial education and financial services to populations in restrictive conditions;
- an innovation mechanism that creates digital transformation, testing innovative solutions for microfinance institutions and improving business models.

The key assumptions of the Covid-19 response program's ToC are as follow:

- The recovery of most exposed communities to the pandemic impact remains a priority for funders and policymakers;
- Microfinance institutions are willing to follow the increasing digital revolution;
- Regulatory framework is permissive to innovation in financial solutions for better inclusion;
- The Covid-19 response program is implemented in partnerships with public entities and private sector;
- The access to financial and economic inclusion opens new economic opportunities for women and youth;
- Public funding and technical assistance towards economic recovery from the Covid-19 crisis impacts will not decrease;
- Catastrophic health spending reaches lower levels.

CN\_III. Catalytic impact and nexus Describe how the intervention is catalytic by mobilizing or augmenting other financial or non-financial resources including from IFIs, foundations, the private sector. Describe how the proposed intervention supports medium to long-term recovery for example by enabling other actors to engage, generates an enabling environment for longer-term development.

Our Covid-19 response program through its three components and the partnership developed throughout its implementation will attract funding from several program will directly attract development organizations interested in key targeted sectors comprising those we already partnered with in previous intervention: in the program will have the opportunity to gather funds from other partners with the common proof of concept derived from the program. Above UN agencies multilateral institutions and the Beninese government will leverage on this initiative by providing funding to reach more people by either scaling-up the progra replicating it in another localities.

The program outcomes are aligned with the Benin National Development Plan 2018-2025 and address several cross-cutting issues: resilience; gender equality; i development. Knowing that Benin is an LDC with few investment resources, the country needs massive investments to attain SDGs. Based on their credibility an convene all the stakeholders in Benin in leveraging additional private, public and blended resources and strengthen local capacities. In using their broad develo lead and footprints in policy advocacy to support an enabling environment to ensure implementation of the SDGs, the two UN agencies are well placed and eq actions while working in coordination with national and local counterparts. With UNCDF's investment mandate and experience, complemented by other themat in working with communities, local and central governments, all required expertise should be put together do deliver expected results timely. As such, the Covic catalytic role to channel financial resources and expertise where they are most needed. UN procedures will guaranty that projects are implemented through tra (call for proposals). The program will also take opportunity from the UN long-lasting worldwide expertise to bring in new technologies/approaches and proven

According to a recent analysis conducted by the government on the development financing mobilization, financing sources with potential and new partnership

- budgetary revenue supported by ongoing reforms aimed at widening the tax base, strengthening its collection and identifying new niches;
- the use of public debt, including monitoring the budgetary risks linked to PPPs;
- development cooperation (south-south and effective cooperation);
- diaspora funds through conventional or targeted bond issues;
- financing for the private sector.

The Covid-19 response program, through its strategy of promoting market accessibility and innovative financial solutions, is a response to this expectation of t endorsed by the public entities.

Since Benin adopted and implemented few years ago a results-based management approach, insufficient coherence persists between the Program Budgets and the sectoral strategies. From this Covid-19 response program, we will clearly define collaborations, in terms of development cooperation, that will serve as Government, development agencies and private actors towards local development financing.

Concerning uncollateralized loans, beneficiary enterprises will access resources according to a cost/risk-return compromise of their proposed solution/activities therefore the least costly, financing will be oriented towards social projects.

To succeed private resources mobilization in support to the private sector and to create a multiplier effect, a consultation, communication and information appi MSMEs for their involvement in existing financing mechanisms (BCEAO SME refinancing window or access to guarantee funds' or commercial banks' SME comp

<p>CN_IV. Who will deliver this solution List what Recipient UN Organizations (no less than 2 per concept note) and partners will implement this project and describe their capacities to do so. Include expertise, staff deployed, as well as oversight mechanisms that determine the monitoring and evaluation (M&amp;E) arrangements and responsibilities. Use hyperlinks to relevant sites and the current portfolios of RUNOs so the text is short and to the point.</p>	<p>This program will primarily be endorsed by the UN Capital Development Fund which will hold a leadership position in the implementation. Operational bodies microfinance institutions, credit scoring providers, financial and digital education providers will participate in the program delivery. Government entities at cent contribute to the process and municipalities will play key role as they will appropriate and capitalize on the initiative. With the geographical scope of the progr authorities to insure a better appropriation of the innovative concepts we would develop so far. In the implementation process, municipalities (in the 15 targete implementer and will especially help in community engagement. They will also facilitate the collaboration among different players at the local level and will her capacity on contributing to businesses resilience beyond the pandemic period.</p> <p>UNCDF in its mandate of UN capital agency will develop the Covid-19 response program in collaboration with UNDP, bringing in its vast experience and techni investments and in working with local government and professional associations to establish income generating investments. Using its inhouse technical expert development of appropriate governance structures of the projects to ensure operational and financial sustainability over a long period after they are implemen of MFI to make DFS more accessible and increase their financing of micro small entrepreneurs. This implies that UNCDF will act as:</p> <ul style="list-style-type: none"> <li>the program lead and manager;</li> <li>the advisor and facilitator to financial institutions in integrating new financial instruments as well as partnerships development;</li> <li>the dual key system implementer; and</li> <li>the systemic impact tracker.</li> </ul> <p>UNCDF's internal expertise on digital enabling solutions will work and support the whole process, identifying and developing needed partnerships. With its exp expertise anywhere they may be in the world, UNCDF will provide as of need, special expertise to a given implementing partner or on a sensitive innovative asp digital economy strategy and our digital economy scorecard will serve in sizing the real state of each market component.</p> <p>The RCO will:</p> <ul style="list-style-type: none"> <li>facilitate and coordinate the Covid-19 response program development; and</li> <li>ensure Monitoring &amp; Evaluation, communication and knowledge management.</li> </ul> <p>UNDP will have to:</p> <ul style="list-style-type: none"> <li>contribute to stakeholder's capacity building and provide technical assistance when needed;</li> <li>source projects when possible, with its experience in development projects especially through its accelerator lab initiatives;</li> <li>assess expected development impact; and</li> <li>monitor actions.</li> </ul> <p>Public entities (central government, local governments/municipalities, funds) will constitute and put in place the program's governance bodies required by the facilitate the three components' deployment. Microfinance institutions and key digital solution and payment providers will partner with the program for deliver</p> <p>To guaranty impact, a sustainability plan that comprises the financial, organizational and programmatic sustainability will be set up. The sustainability plan will t consistent theory of change, (ii) a strong monitoring and evaluation system, (iii) the adaptability and replicability of the resilience reinforcement mechanism, (iv) arrangements and (v) an integration into existing national initiatives and alignment with national priorities.</p>
<p>P_V. Target population</p>	<p>The plan is to develop and implement this initiative in ten (10) of UNCDF and UNDP's intervention municipalities, namely Nikki, Kalalé, Boukombe, Glazoué, Av Zagnanado, Bassila, and Ketou. Those municipalities are mostly situated along the country borders, with large potential for the development of micro, small and where small producers and groups develop various income-generating activities.</p> <p>The project will prioritize some UNCDF and UNDP response communities where populations are affected by the COVID19 pandemic. In these communities, the will be identified and strengthened. Those beneficiaries are of the vulnerable populations and are globally affected by the Covid pandemic outreach. New targ medium-sized enterprises) affected by COVID will also be identified and taken into account in extension and reinforcement of previous interventions. Through t will be an equity within each target group we will cover.</p> <p>The target beneficiaries are the following:</p> <ul style="list-style-type: none"> <li>Women (final beneficiaries): Girls, women (literate or not), women entrepreneurs, or farmers with poor and/or access to economic opportunities. The aim entrepreneurial capacities and provide them with more inclusive digital products they can use to advance their businesses/work life. Their selection shall b technical teams through on-ground groups like the local representation of public institutions, digital service providers, and educational partners.</li> <li>Youth (final beneficiaries): Ambitious entrepreneur and agri-entrepreneur, students or permanent employees, youth with technical skills, seasonal workers low access to market and business opportunities. The aim of this action is to build their capacities and provide them with more inclusive digital products a strengthen their resilience. Their selection shall be made through the same process as of women.</li> <li>Grassroot innovators (target group): they are any entity that finds or creates innovative solutions to solve their daily problems.</li> <li>Digital services providers (target group): Businesses already offering services accessible through mobile phones to their customers or businesses which fa needs of their target populations or on specific skills of local human resources. The action shall contribute to bridging the existing gap in training of skille to target populations. Their selection shall be through competitive Requests for applications. They shall also participate in projects and other UNPO event</li> <li>Start-up support groups (target group): Structures that are providing advice, financing, mentoring, networking opportunities to entrepreneurs facing a lac mapping of proposition value offered. The action shall help identify gaps in the support of start-ups and provide training. Their selection shall be through applications. They shall also participate in different projec events.</li> <li>Smallholder farmers: agri-cooperatives, micro-entrepreneurs focused on agriculture, rural populations.</li> <li>Policymakers and regulators (target group): This is mainly Government, incubators/hubs, BCEAO, and telecommunications regulator having no clear agen improve populations' resilience from the Covid-19 impacts. This action shall help clarify the reference situation of recovery and resilience initiatives in-cou information. Their participation shall be in co-chairing some of our events: working groups, conferences, round tables.</li> </ul> <p>At the end of this program, we will directly impact 10,000 people trained on financial education, digital literacy, and entrepreneurship including at least 60% wc within 12 months' project deployment. Targeted beneficiaries will include micro and small entrepreneurs (6,000 MSME) and smallholder farmers (4,000) mobiliz women savings groups. The 10 communes will be selected on a criteria basis and will comprise the most affected municipalities by the Covid-19 restrictions an border municipalities where vulnerabilities were already accentuated. Municipalities that are benefiting from concentrated attention from development instituti project scope. At the development phase of the program to a total list of 10 municipalities, we will be covering in our scope will be constituted based on their v pandemic situation.</p> <p>Indirectly, we will impact more population. The program will take a gender intentional approach, reaching out to thousands of households and impact about 5C are catalyzers of family dynamics in Benin. Empowering them will benefit their families with drive meaningful economic and social impacts.</p>

## SDG Targets

Target	Description
<b>Main Goals</b>	
<b>Goal 1. End poverty in all its forms everywhere</b>	
TARGET_1.5	1.5 By 2030, build the resilience of the poor and those in vulnerable situations and reduce their exposure and vulnerability to climate-related extreme events and other economic, social and environmental shocks and disasters
<b>Goal 5. Achieve gender equality and empower all women and girls</b>	
TARGET_5.5	5.5 Ensure women's full and effective participation and equal opportunities for leadership at all levels of decision-making in political, economic and public life

Target	Description
TARGET_5.b	5.b Enhance the use of enabling technology, in particular information and communications technology, to promote the empowerment of women
<b>Goal 8. Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all</b>	
TARGET_8.10	8.10 Strengthen the capacity of domestic financial institutions to encourage and expand access to banking, insurance and financial services for all
TARGET_8.3	8.3 Promote development-oriented policies that support productive activities, decent job creation, entrepreneurship, creativity and innovation, and encourage the formalization and growth of micro-, small- and medium-sized enterprises, including through access to financial services

## SDG Indicators

Indicator Code	Description
C010101	1.1.1 Proportion of population below the international poverty line, by sex, age, employment status and geographical location (urban/rural)
C010401	1.4.1 Proportion of population living in households with access to basic services
C010502	1.5.2 Direct economic loss attributed to disasters in relation to global gross domestic product (GDP)
C050b01	5.b.1 Proportion of individuals who own a mobile telephone, by sex
C081001	8.10.1 (a) Number of commercial bank branches per 100,000 adults and (b) number of automated teller machines (ATMs) per 100,000 adults
C081002	8.10.2 Proportion of adults (15 years and older) with an account at a bank or other financial institution or with a mobile-money-service provider
C080301	8.3.1 Proportion of informal employment in non-agriculture employment, by sex
C080501	8.5.1 Average hourly earnings of female and male employees, by occupation, age and persons with disabilities
C080502	8.5.2 Unemployment rate, by sex, age and persons with disabilities
C080601	8.6.1 Proportion of youth (aged 15–24 years) not in education, employment or training

## Contribution to SDGs

Participating Organization	% TARGET_5.b	% TARGET_8.3	% TARGET_5.5	% TARGET_1.5	% TARGET_8.10	% Total
UNDP	15	10	25	25	25	100
UNCDF	15	10	25	25	25	100
<b>Total contribution by target</b>	<b>30</b>	<b>20</b>	<b>50</b>	<b>50</b>	<b>50</b>	
<b>Project contribution to SDG by target</b>	<b>15</b>	<b>10</b>	<b>25</b>	<b>25</b>	<b>25</b>	<b>100</b>

## List of documents

Document	Document Type	Document Source	Document Abstract	Modified By	Modified On
<a href="#">Reviewer_3_Benin_MPTF_00209_00301.xlsx</a>	Other Docs	Concept Narrative		kristoffer.tarp@undp.org	Sep 09, 2020
<a href="#">Reviewer#1_Benin_Leveraging digital solutions.xlsx</a>	Other Docs	Concept Narrative		fshafique@unicef.org	Sep 09, 2020
<a href="#">Benin_Gem Assessment.docx</a>	Other Docs	Concept	Feedback on disability and gender	kalie.marsicano@undp.org	Sep 16, 2020
<a href="#">ETUDE DES IMPACTS_101 12020_VALIDE.pdf</a>	Other Docs	Project Narrative	Study of Socio-Economic Impacts of COVID 19 in Benin	jelena.katic@un.org	Dec 04, 2020
<a href="#">Benin Immediate SERP Final.pdf</a>	Other Docs	Project Narrative	Benin UNCT Immediate Socio Economic Response Plan	jelena.katic@un.org	Dec 04, 2020
<a href="#">Benin_Joint UN COVID MPTF Proposal_04 déc. 20 vf.docx</a>	Workplan & Budget	Project	Joint UN COVID 19 project proposal	jelena.katic@un.org	Dec 06, 2020

MTPF 00209 00301 signature page.pdf	Pro-Doc	Project		jelena.katic@un.org	Jan 28, 2021
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## Project Results

Outcome	Output	Description			
Outcome 1		Increased responsiveness of the fund to the socio-economic impact of the COVID-19 pandemic on countries			
	Output 1.1.	A growing volume of digital and financial literate population (women, youth, micro-entrepreneurs and agri-cooperatives) capable to adopt and/or elaborate innovative solutions to their own needs is available. Expected quick wins under Output 1.1.: 1) assessed digital and financial literacy plan; 2) readiness for innovation and open beneficiaries to adopt innovative solutions; 3) well equipped beneficiaries to adequately use financial tools like saving groups for their financial security.			
	<b>Activities</b>				
	<b>Title</b>	<b>Description</b>	<b>Lead Participating Organization</b>	<b>Participating Organization</b>	<b>Other Organizations</b>
	Activity 1.1.1.	Strengthen and build entrepreneurs skills in digital and innovation of women, local entities, youth and smallholder entrepreneurs.	UNCDF - United Nations Capital Develop	<ul style="list-style-type: none"> <li>UNDP - UNDP(MDTF/PUNO only).</li> </ul>	Potential partners - National authorities: Ministry of Finance and Economy / Ministry of Social Affairs and Microfinance / Ministry of Development and Planning, - Civil society organisations: Network of Civil society for SDGs/ National NGOs coalitions for SDGs/ Women organisations, youth organisations, startup organisations - Private sector: Chambers of Commerce; employers' organisations - International Financial Institutions: World Bank Group/African Development Banks
	Activity 1.1.2.	Capacity building on digitization for national and local institutional stakeholders (ANPME, DGM, APSFD, municipalities).	UNCDF - United Nations Capital Develop	<ul style="list-style-type: none"> <li>UNDP - UNDP(MDTF/PUNO only).</li> </ul>	Potential partners - National authorities: Ministry of Finance and Economy / Ministry of Social Affairs and Microfinance / Ministry of Development and Planning, - Civil society organisations: Network of Civil society for SDGs/ National NGOs coalitions for SDGs/ Women organisations, youth organisations, startup organisations - Private sector: Chambers of Commerce; employers' organisations - International Financial Institutions: World Bank Group/African Development Banks
	Output 1.2.	Greater and easier access to market for micro-entrepreneurs, agri-cooperatives, women and youth are achieved to foster their economic inclusion. Expected quick wins under Output 1.2. are: Quick wins: 4) appropriate training on the use of social media advertising 5) an adequate and solid e-commerce platform is deployed; 6) digital payments are used in value chains (crops, palm, pineapple, rice) for financial transactions, 7) appropriate tips to improve different crops are transferred to smallholder farmers.			
	<b>Activities</b>				
	<b>Title</b>	<b>Description</b>	<b>Lead Participating Organization</b>	<b>Participating Organization</b>	<b>Other Organizations</b>

Outcome	Output	Description
	Activity 1.2.1.	<p>Stimulate customer acquisition via social media.</p> <p>UNDP - UNDP(MDTF/PUNO only).</p> <ul style="list-style-type: none"> <li>UNCDF - United Nations Capital Develop</li> </ul> <p>Potential partners                      - National authorities: Ministry of Finance and Economy / Ministry of Social Affairs and Microfinance / Ministry of Development and Planning,                      - Civil society organisations: Network of Civil society for SDGs/ National NGOs coalitions for SDGs/ Women organisations, youth organisations, startup organisations                      - Private sector: Chambers of Commerce; employers' organisations                      - International Financial Institutions: World Bank Group/African Development Banks</p>
	Activity 1.2.2.	<p>Deploy local e-commerce and market information platforms for micro-entrepreneurs and smallholder farmers (more focused on women and youth).</p> <p>UNCDF - United Nations Capital Develop</p> <ul style="list-style-type: none"> <li>UNDP - UNDP(MDTF/PUNO only).</li> </ul> <p>Potential partners:                      National authorities: Ministry of Finance and Economy / Ministry of Social Affairs and Microfinance / Ministry of Development and Planning, Civil society organisations: Network of Civil society for SDGs/ National NGOs coalitions for SDGs/ Women organisations, youth organisations, startup organisations                      Private sector: Chambers of Commerce; employers' organisations                      International Financial Institutions: World Bank Group/African Development Banks</p>

Outcome	Output	Description
		<p>Digitalization of Agri value chains (palm, pineapple, rice) for financial transactions,</p> <p>UNCDF - United Nations Capital Develop</p> <ul style="list-style-type: none"> <li>• UNDP - UNDP(MDTF/PUNO only).</li> </ul> <p>Potential partners: National authorities: Ministry of Finance and Economy / Ministry of Social Affairs and Microfinance / Ministry of Development and Planning, Civil society organisations: Network of Civil society for SDGs/ National NGOs coalitions for SDGs/ Women organisations, youth organisations, startup organisations Private sector: Chambers of Commerce; employers' organisations International Financial Institutions: World Bank Group/African Development Banks</p>
		<p>Capacity reinforcement of smallholder farmers to improve their crops and yield</p> <p>UNDP - UNDP(MDTF/PUNO only).</p> <ul style="list-style-type: none"> <li>• UNCDF - United Nations Capital Develop</li> </ul> <p>Potential partners: National authorities: Ministry of Finance and Economy / Ministry of Social Affairs and Microfinance / Ministry of Development and Planning, Civil society organisations: Network of Civil society for SDGs/ National NGOs coalitions for SDGs/ Women organisations, youth organisations, startup organisations Private sector: Chambers of Commerce; employers' organisations International Financial Institutions: World Bank Group/African Development Banks</p>
<b>Outcome 2</b>		Increased access to immediate health and socio-economic support to respond to the health and social impact of the COVID-19 pandemic
	<b>Output 2.1.</b>	<p>Access to finance is increased for affected micro-entrepreneurs and agri-cooperatives to accelerate SDGs.</p> <p>Expected quick wins under Output 2.1. are: Quick wins: 8) affected MSMEs are saved from bankruptcy; 9) adequate digital financial solutions are improved and availed to target beneficiaries; 10) sound and small investments have been implemented thanks to financial institutions; 11) Capacities of beneficiaries to elaborate practical solutions responding to their needs are reinforced as well as their awareness to COVID-19 protection measures.</p>

Outcome	Output	Description			
	<b>Activities</b>				
	<b>Title</b>	<b>Description</b>	<b>Lead Participating Organization</b>	<b>Participating Organization</b>	<b>Other Organizations</b>
	Activity 2.1.1	E-grants deployment to negatively impacted MSMEs.	UNCDF - United Nations Capital Develop	<ul style="list-style-type: none"> <li>UNDP - UNDP(MDTF/PUNO only).</li> </ul>	Potential partners: National authorities: Ministry of Finance and Economy / Ministry of Social Affairs and Microfinance / Ministry of Development and Planning, Civil society organisations: Network of Civil society for SDGs/ National NGOs coalitions for SDGs/ Women organisations, youth organisations, startup organisations Private sector: Chambers of Commerce; employers' organisations International Financial Institutions: World Bank Group/African Development Banks
	Activity 2.1.2.	Support the digital transformation of FSPs in order to better serve targeted beneficiaries/municipalities (mobile banking).	UNCDF - United Nations Capital Develop	<ul style="list-style-type: none"> <li>UNDP - UNDP(MDTF/PUNO only).</li> </ul>	Potential partners: National authorities: Ministry of Finance and Economy / Ministry of Social Affairs and Microfinance / Ministry of Development and Planning, Civil society organisations: Network of Civil society for SDGs/ National NGOs coalitions for SDGs/ Women organisations, youth organisations, startup organisations Private sector: Chambers of Commerce; employers' organisations International Financial Institutions: World Bank Group/African Development Banks
	<b>Output 2.2.</b>	Resilience and Recovery initiatives are duly monitored and lessons learnt shared. Expected quick wins under Output 2.2. are: 12) the project activities are monitored ; 13) the succesful experiences products and results are capitalized ; 14) knowledged management systems are in place to facility the adoption of resilience innovations by a large number of beneficiaries ; 14) Communications systems are using to share the opportunities to the beneficiaries.			

Outcome	Output	Description			
	<b>Activities</b>				
	<b>Title</b>	<b>Description</b>	<b>Lead Participating Organization</b>	<b>Participating Organization</b>	<b>Other Organizations</b>
	Activity 2.2.1.	Monitoring, evaluation and capitalisation.	UNDP - UNDP(MDTF/PUNO only).	<ul style="list-style-type: none"> <li>UNCDF - United Nations Capital Develop</li> </ul>	Potential partners: National authorities: Ministry of Finance and Economy / Ministry of Social Affairs and Microfinance / Ministry of Development and Planning, Civil society organisations: Network of Civil society for SDGs/ National NGOs coalitions for SDGs/ Women organisations, youth organisations, startup organisations Private sector: Chambers of Commerce; employers' organisations International Financial Institutions: World Bank Group/African Development Banks
	Activity 2.2.2.	Communication and Knowledge management.	UNCDF - United Nations Capital Develop	<ul style="list-style-type: none"> <li>UNDP - UNDP(MDTF/PUNO only).</li> </ul>	Potential partners: National authorities: Ministry of Finance and Economy / Ministry of Social Affairs and Microfinance / Ministry of Development and Planning, Civil society organisations: Network of Civil society for SDGs/ National NGOs coalitions for SDGs/ Women organisations, youth organisations, startup organisations Private sector: Chambers of Commerce; employers' organisations International Financial Institutions: World Bank Group/African Development Banks

## Signature Indicators

Indicator Title	Component Title	Description	Category	Cycle	Scope	Value Type	Baseline Value	Baseline Year	Target Value	Target Year	Linked Outcome / Output
Outcome Indicator 1.2		Percentage of investments catalyzing larger aid flows to the response	Investment	Yearly	Country	Number	N/A	2020	50	2022	<b>Outcome:</b> Outcome 1
Outcome Indicator 1.3		Percentage of proposals funded have multi-sectoral response	Policy	Yearly	Country	Percentage	N/A	2020	80	2022	<b>Outcome:</b> Outcome 1
Outcome 2.2		Percentage of proposals enabling digitization in traditional industries and education services	Capacity	Yearly	Country	Percentage	N/A	2020	50	2022	
Outcome 2.3		Number of people accessing services (education, health, social protection, etc)	Beneficiaries	Yearly	Country	Number	N/A	2020	0		<b>Outcome:</b> Outcome 2
	By Sex	Male	Beneficiaries	Yearly	Country	Number		0	0		
	By Sex	Female	Beneficiaries	Yearly	Country	Number		0	0		
	By Age Group	0-14 years	Beneficiaries	Yearly	Country	Number		0	0		
	By Age Group	15-24 years	Beneficiaries	Yearly	Country	Number		0	0		
	By Age Group	25-59 years	Beneficiaries	Yearly	Country	Number		0	0		

	By Age Group	60 years and over	Beneficiaries	Yearly	Country	Number	0	0		
	By risk population	Women	Beneficiaries	Yearly	Country	Number	0	0		
	By risk population	Older persons	Beneficiaries	Yearly	Country	Number	0	0		
	By risk population	Adolescents; children and youth	Beneficiaries	Yearly	Country	Number	0	0		
	By risk population	Persons with disabilities	Beneficiaries	Yearly	Country	Number	0	0		
	By risk population	Persons with mental health conditions Indigenous peoples	Beneficiaries	Yearly	Country	Number	0	0		
	By risk population	Migrants; refugees; stateless and internally displaced persons	Beneficiaries	Yearly	Country	Number	0	0		
	By risk population	Minorities	Beneficiaries	Yearly	Country	Number	0	0		
	By risk population	Persons in detention or in institutionalized settings	Beneficiaries	Yearly	Country	Number	0	0		
	By risk population	Slum dwellers; informal settlements; homeless persons	Beneficiaries	Yearly	Country	Number	0	0		
	By risk population	People living with HIV/AIDS	Beneficiaries	Yearly	Country	Number	0	0		
	By risk population	Small farmers; fishers; pastoralists; workers in informal and formal markets	Beneficiaries	Yearly	Country	Number	0	0		
	By risk population	The food insecure	Beneficiaries	Yearly	Country	Number	0	0		
	By risk population	People in extreme poverty	Beneficiaries	Yearly	Country	Number	0	0		
	By risk population	Marginalized people	Beneficiaries	Yearly	Country	Number	0	0		
Outcome 2.4		Percentage of investments supporting innovative solutions (e.g. delivery mechanism, new policy)	Investment	Yearly	Country	Percentage	N/A	2020	0	<b>Outcome:</b> Outcome 2

## Imported Fund Outcome / Output Indicators

Indicator Title	Component Title	Description	Category	Cycle	Scope	Value Type	Baseline Value	Baseline Year	Target Value	Target Year	Linked Outcome / Output
No fund indicators available.											

## Project Indicators

Indicator Title	Description	Category	Cycle	Scope	Value Type	Baseline Value	Base line Year	Target Value	Target Year	Linked Outcome / Output
Output 1.1. Indicator	Number of beneficiaries trained on financial education, digital literacy and entrepreneurship (gender disaggregated)	Beneficiaries	Yearly	Country	Number ra	0	2020	10000	2021	<b>Outcome:</b> Outcome 1 <b>Output:</b> Output 1.1.
No components available.										
Number of beneficiaries using digital literacy tools with entrepreneurship skills (gender disaggregated)	Number of beneficiaries using digital literacy tools with entrepreneurship skills (gender disaggregated)	Beneficiaries	Yearly	Country	Text ra	0	2020	Total 5000 of which 3000 women	2021	
No components available.										
Number of beneficiaries reinforced in Agri-processing and innovative technics	Number of beneficiaries reinforced in Agri-processing and innovative technics	Beneficiaries	Yearly	Country	Text ra	0	2020	Total: 180 of which : Agri-cooperatives: 120, Women: 100	2021	
No components available.										
Number of new beneficiaries accessing market (disaggregated per women, micro and small entrepreneurs and smallholder farmers)	Number of new beneficiaries accessing market (disaggregated per women, micro and small entrepreneurs and smallholder farmers)	Beneficiaries	Yearly	Country	Text ra	0	2020	- Total: 5,000 - MSME: 2,500 - Women: 500 per 20 groups - Smallholder farmers: 1,500	2021	
No components available.										
Number of beneficiaries transacting on e-commerce platforms (disaggregated per women, micro and small entrepreneurs and smallholder farmers)	Number of beneficiaries transacting on e-commerce platforms (disaggregated per women, micro and small entrepreneurs and smallholder farmers)	Beneficiaries	Yearly	Country	Text ra	0	2020	MSME: 200 Smallholder farmers: 250 Women: 50	2021	<b>Outcome:</b> Outcome 1 <b>Output:</b> Output 1.2.
No components available.										
Number of e-grant beneficiaries (disaggregation per women, smallholder farmers, MSME)	Number of e-grant beneficiaries (disaggregation per women, smallholder farmers, MSME)	Beneficiaries	Yearly	Country	Text ra	0	2020	- Total: 50 Of which - MSME and Smallholders farmers: 30 - Women: 30	2021	
No components available.										
Number of FSPs supported in its digital transformation	Number of FSPs supported in its digital transformation	Beneficiaries	Yearly	Country	Number ra	0	2020	05	2021	<b>Outcome:</b> Outcome 2 <b>Output:</b> Output 2.1.

No components available.										
Number of beneficiaries accessing digital solutions (digital savings and digital payments) availed by FSPs	Number of beneficiaries accessing digital solutions (digital savings and digital payments) availed by FSPs	Beneficiaries	Yearly	Country	Text ra	0	2020	- Total: 200 Of which - MSME and Agri-cooperatives: 100 - Women groups: 100	2021	
No components available.										
Monitoring	At least 4 monitoring visits are organized	Other	Yearly	Country	Number ra	0	2020	04	2021	<b>Outcome:</b> Outcome 2 <b>Output:</b> Output 2.2.
No components available.										
Evaluation	At least 1 evaluation is conducted	Other	Yearly	Country	Number ra	0	2020	1	2021	<b>Outcome:</b> Outcome 2 <b>Output:</b> Output 2.2.
No components available.										
Knowledge management tools	At least 4 Knowledge management Tools shared with the public, the beneficiaries and the stakeholders (leaflets, blog, case-study)	Beneficiaries	Yearly	Country	Number ra	0	2020	Tools shared (1 leaflet, +2 blogs, 1 case-study)	2021	
No components available.										

## Risks

Event	Category	Level	Likelihood	Impact	Mitigating Measures	Risk Owner
Presidential elections in 2021 can disrupt the good delivery of activities on time	<ul style="list-style-type: none"> <li>Strategic</li> <li>Political</li> <li>Operational</li> </ul>	High	Likely	Moderate	1/ Advocacy for local authorities on the realities of COVID 2/ Raise beneficiaries' awareness about the interests of activities and their non-political status 3/ Take into account the electoral period in the programming of field activities	aristide.djossou@un.org
Unavailability of specific profiles of specific competences, in particular for in-depth analysis of and design of the platform and other specific aspects of programming.	<ul style="list-style-type: none"> <li>Operational</li> </ul>	Medium	Possible	Minor	Refer to existing regional rosters competency as needed to supplement national existing expertise	cossoba.nanako@uncdf.org
Delay in the procurement processes	<ul style="list-style-type: none"> <li>Financial</li> <li>Operational</li> </ul>	Low	Possible	Moderate	- Elaborate and timely implement a relevant procurement plan - Anticipate on the acquisition processes	elisabeth.tossou@undp.org
Insufficient grants amount to satisfy beneficiaries' request	<ul style="list-style-type: none"> <li>Organizational</li> <li>Financial</li> <li>Operational</li> </ul>	Low	Possible	Moderate	- Identify criteria to target the most affected beneficiaries. - Mobilize additional resources	cossoba.nanako@uncdf.org

Poor targeting and coverage of the most affected groups (young people, women, entrepreneurs)	<ul style="list-style-type: none"> <li>• Social and Environmental</li> <li>• Strategic</li> <li>• Organizational</li> </ul>	Medium	Possible	Minor	- Identify most affected by Covid pandemic within beneficiaries of past interventions, with specific criteria on their vulnerability - Apply disaggregation rates when identifying beneficiaries - Develop strategies to lift social gender barriers like women participation and collaboration with men	elisabeth.tossou@undp.org
Network and energy services unavailability	<ul style="list-style-type: none"> <li>• Organizational</li> <li>• Operational</li> </ul>	Medium	Possible	Minor	- Relying on network service providers to strengthen networks where it's weak - Manage the prioritization of areas with network coverage and equity in target beneficiaries' inclusion - Raising awareness among beneficiaries about the adoption and use of renewable energy solutions	elisabeth.tossou@undp.org

### Budget by UNSDG Categories

Budget Lines	Description	UNCDF (7%)	UNDP (7%)	Total
1. Staff and other personnel		75,000	0	75,000
2. Supplies, Commodities, Materials		5,045	10,000	15,045
3. Equipment, Vehicles, and Furniture, incl. Depreciation		10,350	10,000	20,350
4. Contractual services		82,577	106,321	188,898
5. Travel		40,000	39,000	79,000
6. Transfers and Grants to Counterparts		325,445	0	325,445
7. General Operating and other Direct Costs		50,000	40,654	90,654
<b>Sub Total Project Costs</b>		<b>588,417</b>	<b>205,975</b>	<b>794,392</b>
8. Indirect Support Costs		41,189	14,418	55,607
<b>Total</b>		<b>629,606</b>	<b>220,393</b>	<b>849,999</b>