



## Annual Progress Report 2024: Joint Programme in the High Impact Track

**Reporting period: From the start date of the Joint Programme (JP) until 31 December 2024.**

- Please be succinct and to the point, focusing on the most important accomplishments and issues that you want to bring to the attention of the Joint SDG Fund at the global level.
- Please do not exceed the word limit for each narrative question.
- Please feel free to contact your main focal point in the Joint SDG Fund Secretariat ([maya.marquez@un.org](mailto:maya.marquez@un.org) or [yao.wang@un.org](mailto:yao.wang@un.org)) for questions and support.

**Submission deadline from RCOs on behalf of RCs and the JP team: 31 January 2025. Please submit this document through this link: <https://forms.office.com/e/k0WF72VbDk>**

### COVER PAGE

JOINT PROGRAMME (JP) PROFILE:	
<b>Country</b>	Rwanda
<b>JP title</b>	Amplifying digital opportunities for cross-border trade
<b>Funding Round</b>	Digital Transformation
<b>Cross-fertilized SDG Transitions</b> (Select the 2 main SDG transition that are the most reflected in the JP results/progress so far)	Decent Jobs and Universal Social Protection Digital Transformation
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## Overall self-assessment of the JP progress as of 31 December 2024.

The primary objective of the Joint SDG Fund's seed funding track is to provide countries with support and resources to incubate and pilot transformative solutions and approaches (including actions to development and implement national roadmaps or priorities) that can subsequently lead to accelerating progress across key SDG Transitions at scale. Towards this objective, please evaluate the performance of the JP.

For more information of key SDG Transitions: <https://unsdg.un.org/resources/six-transitions-investment-pathways-deliver-sdgs>

## Overall self-assessment of the JP progress as of 31 December 2024:

**Not on-track** to deliver results expected within the first 9 months, as per JP document.

**On-track** to deliver results expected within the first 9 months, as per JP document

**Above expectations:** besides being on track to deliver expected results, additional results are anticipated within the first 9 months

*If you responded "not on-track", please briefly explain reasons for delays in progress.*

*If you responded "above expectations", please provide the list of additional results that are anticipated for the first 9 months.*

## A. Results Narrative

*The narrative section provides a succinct description of the progress and results achieved during this reporting period, as per the JP document, including the theory of change and results framework.*

### 1. Summary of JP implementation

Please provide a brief, succinct and focused summary of the overall progress of the JP for this reporting period. Differentiate between completed actions and preparatory work towards 2025 results. Focus on progress toward each of the three main results as outlined in the JP document.

**(max. 600 words)**

#### Completed Actions:

*Outcome-1:*

- **A Workshop on Regulatory Environment for Digital Trade** introduced digital trade policy under the JP. It emphasized the importance of cross-sectoral policies, investment promotion, WTO-IFD, and AfCFTA Digital Protocol. **33 participants (18 male, 15 female) 21 institutions** gained insights into trade policy issues for digital trade.
- **The fintech stakeholder discussion, 15 participants**, identified challenges in licensing barriers, lack of interoperability in e-payment systems across neighboring countries, and difficulties in attracting and retaining skilled workers.
- **Bilateral discussions and stakeholder engagements** emphasized the need for deeper assessments of policy issues for CBTs and further sensitization on the AfCFTA Digital Protocol. During discussions with ministry officials, an action plan of proposed activities was requested.

#### *Outcome-2:*

- **Improvement of Digital Financial Services (DFS) Tailored to SSCBTs**
  - Collaborated with the Rwanda Cooperative Agency (RCA) to identify 50 cooperatives in Rubavu and Rusizi districts to assess their digital and financial readiness.
  - Drafted partnership ToRs with fintech companies to automate cooperative transactions and facilitate access to micro-loans for SSCBTs.
- **Upskilling digital and financial skills for Cooperatives and SSCBTs:** Efforts are focused on equipping SSCBTs—particularly women, youth, PWD—with the knowledge and skills to effectively utilize financial, economic, and social services through tailored digital solutions.
  - Held meetings with the Rwanda Information Society Agency (RISA) to clarify roles and responsibilities, informing the development of comprehensive ToRs for collaboration.
  - Developed ToRs to formalize a partnership with RISA for recruiting Digital Ambassadors, who will train SSCBTs on digital tools and increase awareness.
  - Identified a software consultant to upgrade the digital literacy app to enhance its usability and relevance for SSCBTs.

#### *Outcome-3:*

- **Sensitization Meetings** engaged local government officials, border authorities, cooperative leaders, and representatives from the NWC, NYC, and NCPD.
- **Stakeholders are mapped and a comprehensive database of CBT cooperatives and stakeholders is created**, marking the first time such a database was established.
- **Needs Assessment** was conducted with **71** participants, including two Focus Group Discussions (FGDs) comprised of a total of 30 participants (7 men, 23 women), 10 youth representatives, 9 representatives of persons with disabilities, surveys with 22 traders (4 men, 18 women) randomly selected at the Rusizi II/Bukavu border, and 19 service providers. This provided critical insights into SSCBT needs and levels of digitalization of service providers in Rusizi
- **Cross-Border Meeting** between CBT Platforms facilitated dialogue between platforms in Rwanda (Rusizi, Bugarama) and DRC (Bukavu, Kamembe) to resolve outstanding issues and identify challenges.
- A social enterprise to **design the digital information platform** for SSCBTs.
- **A draft training** curriculum was drafted to be delivered at national, sub-national, and local levels for SSCBTs, including components on cross-border Cooperatives/trade, ensuring the inclusion of social, psycho-social, and conflict resolution components.

#### **Preparatory Work for 2025 Results:**

##### *Outcome-1*

- **Digital Stakeholder Mapping** is initiated across Rwanda and neighboring countries (incl. Uganda, Tanzania and Kenya), and is set for completion in Q1-2025.
- **Policy Mapping** is ongoing, identifying tools to align with regional, continental, and global frameworks. Stakeholder discussions have advanced implementation strategies and incorporate their recommendations into a comprehensive 2025 action plan.
- **A detailed assessment** is being conducted to address the regulatory environment for cross-border traders, focusing on fintech, e-payment interoperability, capacity-building, regional licensing harmonization, and digital sector investment.

### Outcome-2

- ToRs for procuring fintech companies are developed and are under internal review.
- Internal planning for app enhancements is initiated, with implementation starting in January-2025 and completion expected by Q2-2025.

### Outcome-3

- Identified a stakeholder to finalize the training curriculum, including modules on cross-border trade, social inclusion, and conflict resolution. Sub-national ToTs will equip CBT cooperative leaders, Digital Ambassadors, and council representatives to cascade training to SSCBTs.
- Finalized agreement with MINICOM for market-trade linkage events and awareness activities, with the first market linkage scheduled within 9 months.
- The social enterprise releases a beta version of the digital platform within the same period.
- Digital equipment will be delivered to 20 service providers in Rusizi by the 9-month deadline.

## 2. Progress towards JP's transformative impact

Outline the JP's current progress in achieving its intended transformative impact across main pillars.

2.1 In bullet points, describe the JP's contribution to integrating policies, financing and actions. Focus on cross-sectoral approaches and the intersection of digitalization with other SDG transitions within the JP. Highlight emerging synergies aligned with the JP theory of change. Reference specific SDG targets from the JP document and progress made. **(max. 600 words)**

The JP continues to drive transformative impact across its main pillars, fostering digitalization, policy integration, and cross-sectoral collaboration while advancing SDG targets.

- **Cross-Sectoral Policies:** Workshops and stakeholder consultations highlighted the integration of digital trade policies with investment promotion and e-commerce regulations. The JP actively aligns these efforts with the AfCFTA Digital Protocol and WTO-IFD, emphasizing cross-border trade reforms (SDG 9.3, SDG 17.8).
- **Capacity Building:** A comprehensive training curriculum for SSCBTs is under development, consolidating digital, financial, and social skills alongside conflict resolution to enhance inclusivity and productivity (SDG 5B, SDG 8.2). This approach will also enable various training activities included in the JP to be implemented as a cohesive whole, with information cascaded from the national to the local level, strengthening vertical coherence between stakeholders in Rwanda.
- **Social Protection and Formalization:** Needs assessments identified barriers SSCBTs face in terms of formalizing their business, accessing services (including digitally), and registering for social protection schemes like Ejo Heza and Mutuelle de Sante. Plans to address these include comprehensive training, seed capital support, formal loan facilitation, awareness raising, and information provision (through digital app) (SDG 10.2, SDG 8.2).

### Emerging Synergies

- **Digitalization Across SDGs:** Efforts to establish a beta digital information platform that will consolidate information and enable access services for SSCBTs, and

harmonize cross-border e-payment systems enhance trade efficiency and promote regional cooperation (SDG 9.3, SDG 17.8).

- **Partnerships for Impact:** Linkages between the JP and parallel EU-funded and migration management projects strengthen impact by pooling resources and expanding outreach (SDG 17.8).
- **Empowerment Through Inclusion:** Collaboration with cooperatives, councils (NWC, NYC, NCPD), and digital ambassadors supports economic and social inclusion of SSCBTs, especially women, youth, and persons with disabilities, in formal trade systems (SDG 5B, SDG 10.2).

#### **Financing Integration:**

- **Created a foundation for partnerships** with fintech companies to automate cooperative operations, enabling access to micro-loans and increasing financial inclusion among SSCBTs, particularly women and youth.
- Developed ToRs for grants aimed at supporting **fintech innovations** that align with SDG 8 (Decent Work and Economic Growth) and SDG 9.
- **Identified cooperatives in Rubavu and Rusizi districts** to assess their readiness for digital and financial transformation, and **service providers in need of digital equipment** (through assessment) linking the JP's digitalization goals to broader transitions such as decent jobs and universal social protection (SDG 8 and SDG 1).
- **Initiated preparatory work for upgrading the digital literacy app**, designed to promote equitable access to digital tools and financial services for SSCBTs, aligning with SDG 17
- **Empowerment of an estimated 25,000 SSCBTs, and particularly women SSCBTs, through planned Digital Ambassadors' training and DFS** tailored to women's needs. (Partnerships for the Goals) and SDG 5.

2.2 In bullet points, describe what the JP has been doing to facilitate accelerating implementation and contribute to faster achievement of the SDG targets identified in the JP document.

**(max. 400 words)**

#### **Institutionalizing Arrangements:**

- Reached an agreement with RISA to onboard Digital Ambassadors (DAs) as trainers to enhance the capacity of SSCBTs.

#### **Coordination for Integrated Solutions:**

- Held strategic meetings with stakeholders to align interventions and avoid duplication of efforts.
- Organized a "common front" meeting with key government stakeholders, including RCA, to address unified solutions that integrate digital, financial, and social support for SSCBTs through cooperatives.
- Collaborated internally and agreed to harmonize training activities and create one single, comprehensive training program for CBTs that can be used at all levels, addressing multiple skill areas and information gaps.

#### **Policy-Related Actions:**

- Advanced discussions on harmonizing cross-border trade policies and e-payment systems in alignment with the AfCFTA Digital Protocol and other international initiatives.
- Supporting policy mapping to align national regulations with regional and international frameworks.
- Initiated efforts to strengthen the regulatory environment for fintech innovation and interoperability across neighboring countries (SDG 9.3).

**Leveraging Financial Mechanisms:**

- Initiated discussions between PUNOs to explore linking the provision of seed capital/revolving capital as a foundation for accessing larger financing opportunities (between IOM and UNCDF).
- Facilitated SSCBTs' access to formal financial systems to promote sustainable financing options.

**Market Linkages and Economic Empowerment:**

- Established a financial agreement with MINICOM to lead market trade linkage events and awareness-raising activities.
- Progressed in creating market linkages for SSCBTs, improving access to trade opportunities.
- Prioritized inclusive solutions for women, youth, and persons with disabilities, advancing SDG 5 (Gender Equality) and SDG 10 (Reduced Inequalities).

**Collaborative Implementation Approach:**

- Promoted joint planning and stakeholder engagement to streamline impact, contributing to SDG 17 (Partnerships for the Goals).

2.3 In bullet points, describe what the JP has been doing to ensure achieving results at scale through: a) expanded reach to key beneficiaries and constituencies, and b) increased financial leverage.

**(max. 500 words)**

- **Public-private partnerships (PPPs) and financial sector engagement:** At a larger scale, the JP aims to attract investment through public-private partnerships (PPPs) and improve access to finance for SSCBTs. By partnering with local banks and financial institutions, the programme will create accessible loan products tailored to the needs of SSCBTs.
- **New funding opportunities for Rwanda with the EU and other partners:** IOM successfully secured EUD 5 million from the European Union for a similar proposal focused on supporting SSCBTs operating at the border and in the DRC in December 2024. This proposal was specifically designed with the aim of creating harmonization and building on the ADO-CBT proposal in mind, enabling IOM to consolidate, replicate, and scale-up its CBT approach between Rwanda and DRC, with the eventual aim of developing a unified IOM approach to CBT within the Great Lakes Region, including potentially Tanzania, Uganda, and Burundi. IOM has also created synergies internally by identifying areas for harmonization between the ADO-CBT proposal and the Better Regional Migration Management (BRMM) Programme, which will enable impact to be expanded to more cross-border traders, especially as the BRMM programme includes a focus on the border between Rwanda/Tanzania.
- **Financing through Improved and Cost-Efficient Services:** In relation to service provision, the project will strengthen border management systems, increase awareness

of the Simplified Trade Regime (STR) and capacitate local stakeholders, which will help reduce service delivery costs and improve efficiency, and lead to increased revenue collection at the border. Through the creation of tailored services/digital information platforms, SSCBTs will also be able to better access existing resources and information, thus also helping them to reduce their business transaction costs, learn how to save, and access general information needed to grow their business.

- **Local level financial leverage through enhanced business and formalization/decent work:** The project will support SSCBTs in expanding their business, including by leveraging the tailored financial and digital tools that will be designed/improved through this project, providing seed capital and revolving funds, and training on financial literacy and business/cooperative management. This will, in turn, help SSCBTs grow their business/increase their incomes, and access relevant services, government benefits and incentives designed to support small businesses, such as grants, subsidies, and training programmes.
- **Leveraging existing projects:**
  - The JP leveraged ITC's MARKUP II initiative to enhance cross-border trade facilitation, aligning financial and technical assistance with the JP's goals. Created synergies by integrating MARKUP II's financial leverage strategies and capacity-building components under Outcome 1.
  - The JP engaged development partners, including those involved in projects supporting cross-border cooperatives and traders, such as Sweden's "Shamba Letu," in initial discussions to explore opportunities for building on successful economic empowerment initiatives and addressing critical gaps, such as the absence of a financing component to empower traders with access to credit.
  - The JP will leverage IOM's BRMM programme to further strengthen interventions focused on capacitating SSCBTs/CBT Cooperatives.
- **Collaborative Digital Strategies:** Held preliminary discussions with fintech companies to understand their insights into cooperative operations and explore how their solutions could address key challenges faced by these cooperatives.

2.4 In bullet points, outline what sustainability measures the JP has introduced for maintaining system change and transformative impact in the mid- to long-term. Include specific mechanisms for ensuring financial and institutional sustainability, as well as strategies for continued scaling by government and partners after JP completion. Do note the previous requirement that the "exit strategy" should be developed early on and mainstreamed through JP implementation.

**(max. 500 words)**

The JP has introduced sustainability measures at **institutional, financial, and community-**based levels to maintain system change and transformative impact in the mid- to long-term.

#### **Institutional Sustainability**

- **Initiated alignment of Rwanda's digital trade policies with the regional and international frameworks** to support cross-border trade and regulatory harmonization.
- **Engaged policymakers and industry leaders** (incl. through workshops and consultations) to build institution capacity.
- **Stakeholder coordination was held** to strengthen collaboration among key institutions (MINICOM, MINICT, RDB, RISA, FinTech, etc.) to guide trade facilitation reforms and ensure institutional ownership.

- **Promoted integration with regional strategies** and global best practices has started to ensure coherence and scalability in governance mechanisms.
- **The Rwanda Revenue Authority (RRA) was encouraged** to strengthen the National Trade Portal by assigning new officers to document procedures and manage the portal. A training program, combining on-site and remote sessions, is being implemented to ensure long-term functionality and contribute to trade facilitation reforms.
- **Ownership of the digital information platform** is under discussion, with the goal of transferring it to a government institution to ensure operational sustainability post-project.
- **The JP envisions keeping the JP Steering Committee** and JP Team operational for at least three months post-project closure to ensure seamless transition and continuity of efforts.

#### **Financial Sustainability**

- **Partnerships with financial institutions and FinTech companies** are being developed to create self-sustaining financing models for SSCBTs, particularly through the digitalization of cooperatives.
- **Digital tools will provide cooperatives with data on financial performance**, facilitating access to micro-loans and promoting long-term economic stability.

#### **Community Sustainability**

- **JP Training programs will focus on digital, financial, social, and conflict resolution** skills to build the long-term capacity of SSCBTs *and* intermediary service providers like Digital Ambassadors Cooperative Leaders, the NWC, NYC, and NCPD, who will be expected to continue cascading knowledge to SSCBTs beyond
- **The involvement of actors from across the GoR and from different institutions already working on training material and delivery for SSCBTs** in the design of the comprehensive training program will also ensure that one consolidated product can be used at the national level, also beyond this project's scope. The JP's scope, scaling their impact across Rwanda.
- **By addressing gender-based norms, promoting social cohesion, and empowering women, youth, and PWD**, the JP is fostering cultural shifts that will have far-reaching transformative effects in cross-border trade.

### **3. Contribution to the enabling / engine room actions**

Reference the targets specified in your JP document, annex 2 ("JP contribution to Joint SDG Fund global indicators") regarding engine room actions / ['enabling actions'](#).

3.1 Has your JP contributed to policy and regulatory shifts (e.g. development and adoption of new / revised national or sub-national policies and/or regulations)?

Yes

No

If yes, explain how these changes align with national priorities, Cooperation Framework results, and the Leaving No One Behind principle. Describe their catalytic effect on JP outcomes.

**(max. 250 words)**

The JP has contributed to policy and regulatory shifts through the following key activities (in progress):

- The JP facilitated discussions on developing Rwanda's digital trade policy, emphasizing alignment with the AfCFTA Digital Protocol and WTO-IFD, UNCITRAL model laws in digital trade. A key aim is harmonizing cross-border trade regulations and promoting a conducive digital trade ecosystem.
- Stakeholder discussions highlighted licensing barriers, e-payment interoperability challenges, and the need for regulatory sandboxes to support fintech innovation. These insights are being incorporated into ongoing policy mapping and action plans.
- Workshops and consultations engaged government stakeholders in identifying and addressing regulatory gaps affecting cross-border trade, including digitalization of procedures.
- Ongoing efforts through policy mapping are identifying gaps in national regulations to ensure alignment with regional and international frameworks.

3.2 Has your JP contributed to developing the “deal room” / financing mix, including leveraging resources, influencing government budgets and/or broader financing flows from diverse funding sources and partners?

Yes

No

If yes, explain how these financing mixes and partnerships align with national priorities, Cooperation Framework results, and the Leaving No One Behind principle. Describe their catalytic effect on JP outcomes.

**(max. 250 words)**

Through the 5 million project EU-funded project granted to IOM in December 2024, **the project will be able to consolidate, replicate, and scale-up a CBT approach between Rwanda and the DRC**, by using these additional funds to complement activities to be implemented in Rwanda, strengthen the cross-border component of the project, and replicate best practices in the DRC (and potentially eventually to other countries in the Great Lakes Region). During the design of this EU-funded CBT project, IOM Rwanda ensured that the same LNOB framework was integrated in its design, including through a strong focus on provided targeted support to SSCBTs who are women, youth, and persons with disabilities. As a result of this consolidated approach, the project also now has additional resources at its disposal to deliver on relevant CF results (particularly related to Outcomes 1, 4, and 5), and to ensure that traders most at risk of being left behind are targeted effectively.

By **creating synergies between the ADO-CBT project and IOM’s BRMM project (funded by FCDO)**, additional resources and expertise will also be availed to further strengthen CBT activities at the local level, particularly given that the BRMM project has provided capacity-building support to cross-border CBT Cooperatives in Rwanda (including in Rusizi and Nyagatare) in the past.

3.3 Has your JP contributed to enhancing capacity at scale (e.g. introduction of new training modules, enhancing capacities of key institutional partners, or development of new methodologies and standard operating procedure applied at scale)?

Yes

No

If yes, explain how these capacity building efforts align with national priorities, Cooperation Framework results, and the Leaving No One Behind principle. Describe their catalytic effect on JP outcomes.

**(max. 250 words)**

The JP has contributed to **enhancing capacity at scale** by organizing a workshop on regulatory environments for digital trade with a focus to e-commerce and stakeholder discussions, which strengthened the capacities of digital trade policymakers and institutional stakeholders to address cross-border trade challenges in digital trade. These efforts align with national priorities by promoting Rwanda's digital trade ecosystem and support Cooperation Framework results by enabling inclusive trade policies.

- The JP support for the **national trade portal** helps the Government of Rwanda, amongst others, to comply with the WTO Trade Facilitation agreement and supports the implementation of AFCFTA related trade facilitation measures, particularly those related to transparency of regulations provisions, enquiry point management and simplification and digitization of trade-related procedures.
- The **comprehensive training curriculum for SSCBTs**, which will be cascaded from the national to the local level, and will focus on capacitating national, sub-national, and local stakeholders **will accelerate national priorities of the GoR related to enhancing cross-border trade**, and to **expanding digital literacy** and inclusion into remote areas (including Rusizi District).
- By both **training Digital Ambassadors (DAs), CBT Cooperative Leads, and members of the Councils (NWC, NYC, NCPD) on the specific needs of SSCBTs and on the use of the digital information platform (once developed)**, and then leveraging these stakeholders as trainers in subsequent cascade trainings, this project will drive catalytic impact by ensuring that these stakeholders are better positioned to support the needs of traders, and can continue to cascade this knowledge outside of the project's scope and beyond the project's duration.

3.4 Has your JP contributed to development of pipeline of investment-ready projects or initiatives (e.g. development of financial instruments, solutions and processes to identify investable projects/initiatives with partners from diverse stakeholders including public and private investors)?

Yes

**No**

If yes, explain how that pipeline development work aligns with national priorities, Cooperation Framework results, and the Leaving No One Behind principle. Describe their catalytic effect on JP outcomes.

**(max. 250 words)**

(max. 250 words)

#### 4. Constraints, risks, adjustments, and lessons

4.1 In looking over the following examples (see below), please explain where there may be any **(a) constraints, including risks identified** in the JP doc's Risk Matrix, that were **encountered in the past period** and **(b)** any adjustments that were made or mitigation actions taken by the JP team

to strengthen the relevance and effectiveness of the JP and the coherence and coordination of UN system support.

**(600 words)**

**Operational/Technical Delays:**

- a. The delay in **receiving the first installment** of the UN SDG Fund has delayed the launch of activities.
  - b. Delays and complications in involving the government and/or other partners
  - c. **Internal Restructuring at UNCDF:** The ongoing restructuring within UNCDF has caused delays in procurement processes, potentially impacting program implementation timelines.
  - d. **Delayed Establishment of the Steering Committee:** Nomination delays from contacted institutions have slowed the setup of the Steering Committee, a key structure for program governance and decision-making.
2. **Political Instability:**
- a. **Rwanda-DRC Border Closure:** The continued closure of the border between Rwanda and Congo poses challenges for cross-border activities, limiting physical interactions and interventions for Small-Scale Cross-Border Traders (SSCBTs).

**b) Adjustments and Mitigation Actions**

1. **Operational/Technical Adjustments:**
  - a. **Streamlined Partnership Approvals:** Internal regulations have been leveraged to enable the Project Steering Committee (once established) to approve certain partnerships, reducing delays in procurement and partnership formation.
  - b. **Follow-Up on Steering Committee Nominations:** Active follow-up is planned for January 2025 to finalize nominations, ensuring the Steering Committee is operational by early February 2025.
2. **Addressing Political Instability:**
  - a. **Digital Solutions as a Countermeasure:** Plans are being explored to utilize digital tools and platforms as alternatives where physical cross-border interactions are restricted. This approach aims to maintain progress and engagement with SSCBTs despite the border closure.
  - b. **Cross-border activities:** The implementation of several cross-border activities, including CBT Platform meetings, will provide opportunities for border communities, officials, traders, and others to meet and resolve pending issues of cross-border concern, contributing to social cohesion and minimizing tension

4.2 In bullet points, please indicate what could have been done differently during this past period and any lessons learned. () - Please be candid about both successes and failures, explaining how these insights might be applied to JPs in the future.

**(max 500 words)**

### ***What Could Have Been Done Differently***

- **Expedite Steering Committee Establishment:** Greater effort could have been made early in the program to secure timely nominations from key institutions, ensuring the Steering Committee's prompt formation and avoiding delays in decision-making and approvals.
- **Proactive Mitigation of Internal Delays:** UNCDF could have anticipated potential delays caused by internal restructuring and set up contingency measures, such as temporary alternative procurement processes, to ensure smoother operations.
- **Proactive Stakeholder Engagement:** Earlier and more structured involvement of local authorities, cooperatives, and vulnerable groups could have improved ownership and relevance of activities.

### ***Lessons Learned***

- **Importance of Early Governance Structures** Establishing governance structures, such as Steering Committees, early is critical to ensuring timely decision-making and reducing bottlenecks during implementation.
- **Adaptability in Operational Processes:** Programs must remain flexible and prepare for internal organizational changes by designing adaptive operational frameworks to mitigate delays.
- **Inclusion Enhances Relevance:** Actively involving marginalized groups and tailoring interventions to their needs ensures the program delivers meaningful, inclusive results.
- **Leveraging synergies** with other initiatives strengthens financial leverage and resource optimization.

### ***Application to Future JPs***

- Prioritize the early establishment of governance structures and secure stakeholder commitments during the planning phase.
- Build contingency plans for potential operational or political disruptions to avoid delays.

## **5. Plans for 2025 with a focus on first results**

5.1 In bullet points, please provide the key elements of the JP plan for 2025, focusing on the results expected in the first 9 months and completing the first year of the overall JP implementation.

**(max 800 words)**

### **Results expected within the first 9 months:**

*Outcome 1:*

- Digital Stakeholder Mapping across Rwanda and neighboring countries are completed with list of their focal point. (1.1)
- Reviewed existing governance mechanisms for stakeholder engagement and recommended improvements. (1.1)
- An initial **roundtable and consultation** with key stakeholders, including government agencies, private sector players, and digital service providers is conducted to ensure alignment and gather inputs and secure traction for effective policy reform. (1.1)
- Digital Trade and Investment Policies are mapped, and tools are identified to align Rwanda national policies with regional, continental, and global frameworks. (1.2 and 1.4)
- A detailed **assessment to identify crucial areas needing policy enhancement** to support digital trade and CBT, creating a data set to inform streamlined regulatory frameworks is finalized. (1.2, 1.4)
- Awareness raised on e-commerce regulatory issues among stakeholders (1.1, 1.2)
- The Government of Rwanda's capacity to manage the National Trade Portal is enhanced (1.3)
- The Trade Portal's database on trade-related procedures is up to date and is expanded to encompass information on how to trade more goods and services through more border points (1.3)

*Outcome 2:*

- **The Digital Information Platform** is expected to be fully operational by the end of the first year, with the beta version developed months (Output 2.2.1.)
- 20 service providers in Rusizi (including health and mental health service providers) are expected to have **received digital equipment/computers**, following a thorough assessment and validation of their needs (Output 2.2.3.)
- **Completing a rapid assessment** of the Digital Readiness of SSCBT Cooperatives.
- Completing updating the **digital financial literacy interface/ app: Lenga App.**
- Signing a partnership with RISA (Rwanda Informational Society Authority).
- Identification and selection of **100 DA to train Cooperatives and SSCBTs.**
- Conduct **readiness assessments** for the identified cooperatives.
- **Finalize fintech partner selection** and begin automating cooperative transactions.
- **Roll out tailored digital financial solutions** that include micro-loan accessibility.
- **Formalize the partnership with RISA** to recruit and train Digital Ambassadors.
- **Launch app upgrades** and roll out comprehensive training programs for SSCBTs and cooperatives, ensuring tailored support for women, youth, and PWD.

*Outcome 3:*

- Under the leadership of MINICOM, the **first market trade linkage event is expected to take place** between Rusizi/Bukavu on the Rwanda/DRC border (Output 3.3.3.)
- The **comprehensive training curriculum and a first ToT** are expected to be delivered to GoR stakeholders at the national level
- The second cross-border meeting of CBT Platforms will take place within the first 9 months (Output 3.3.3.)
- Training for relevant cross-border beneficiaries on conflict resolution will be delivered, the content of which will be extracted and adapted as necessary from the comprehensive training curriculum (Output 3.3.2.)

**Results expected within the first year/12 months:**

*Outcome 1:*

- A **public-private mechanism for digital policy reform** is planned to be proposed by the development of terms of reference for its organization, through consultations with key stakeholders.
- Providing advisory services to stakeholders on **adopting AfCFTA Digital Protocol and UNCITRAL Model Laws**. (1.2)
- Organizing experience-sharing sessions to exchange best practices from the region and beyond (1.1, 1.2, and 1.4)
- **Capacitating stakeholders on digital trade and e-commerce** by providing workshops and training sessions for government and private sector stakeholders to enhance knowledge of digital trade policies (1.2)
- The **national inquiry point system is enhanced** with better-organized responses to traders' online inquiries through improved coordination under the auspices of the National Trade Facilitation Committee (output 1.3)

*Outcome 2:*

- A **beta version of the 'CBT & protection booth'** which will function as a simplified version of the digital information platform and will be physically installed at border points of entry (PoE) is expected to be achieved within the first year. This booth will potentially be piloted through Digital Ambassadors (Output 2.2.2.)
- Identification and **selection of Fintech companies**.
- **Digital Ambassadors upskill SSCBTs'** digital skills using the Lenga app.

*Outcome 3:*

- After the national-level ToT, **the first sub-national ToT delivered** (to Digital Ambassadors, CBT Cooperative Leaders, and Members of the NWC, NYC, and NCPD) is expected to take place within the first year (3.1.3.)

5.2 Describe your 2025 plans for JP coordination and monitoring mechanisms to ensure efficient, rapid, and agile implementation. Include coordination among PUNOs, government, EU, and other partners. Outline how you will monitor external conditions to identify emerging risks and opportunities.

**(max 250 words)**

### **Coordination Mechanisms**

- Establishment of the Steering Committee by February 2025 to oversee decision-making, partnerships, and strategic guidance with representatives from PUNOs, government, EU, and other stakeholders.
- Establishment of a technical committee to provide operational support and ensure implementation at the technical level.
- Develop a joint implementation framework to coordinate activities among PUNOs, avoid duplication, and enhance complementarity. Regular coordination meetings will be held with government agencies, EU representatives, and development partners to align with national priorities and ongoing programs.
- Hold monthly coordination meetings between PUNOs to ensure alignment, address challenges, and streamline implementation efforts.
- Facilitate structured engagements with fintech and private sector actors to foster innovation and financial inclusion for SSCBTs.
- Work with RISA to recruit and deploy Digital Ambassadors for SSCBT upskilling and local implementation.
- Onboard a National Coordinator to streamline coordination and drive efficient implementation.

### **Monitoring Mechanisms**

- Track progress through quarterly reports against developed indicators to ensure the effective achievement of key outputs (e.g., number of cooperatives automated, SSCBTs trained, etc).
- Conduct monthly field visit to assess project implementation.
- Conduct monthly technical review meetings among PUNOs to assess progress and address bottlenecks.
- Schedule quarterly monitoring sessions with all stakeholders, including government and EU partners, to evaluate alignment with SDG targets and make course corrections if necessary.

## ***B. Indicator-based Performance Assessment***

### **6. The JP results framework and workplan (Excel)**

Please assess the JP performance against the indicators identified in Annex 1: Integrated results framework and workplan, including 1) JP outputs, 2) JP contribution to Joint SDG Fund global indicators, and 3) JP workplan.

If the JP has a localization marker 3, please include also the progress against the localization indicators.

*Please upload the completed excel file together with the narrative report via the online form.*

### **7. Leaving No One Behind**

7.1 Beneficiaries are individuals, groups or organizations who actively participate in JP activities and benefit from its interventions. Please, indicate the numbers of beneficiaries in the past

period, while disaggregating between a) direct and indirect, b) achieved in 2024 and anticipated for 2025, and c) Women/girls and Children/Youth - as per the table below.

	Total Number	Number of Women and Girls*	Number of Children and Youth (0-24)*
Directly benefited in 2024	33	15	10
Indirectly benefited in 2024	86	66	30
Expected to directly benefit in 2025	3,290	2,803	1000
Expected to indirectly benefit in 2025	20,000	10,000	10,000

*\* Note that it is allowed to have overlaps in the reporting of women/girls and children/youth columns.*

7.2 In bullet points, please provide a summary of how the JP is benefiting the marginalized and vulnerable groups identified in the ProDoc. Include results to which you have contributed at both institutional/policy and local/human levels. Please find the 20 standard LNOB groups in footnote 28 on page 17 of the UNSDG Output Indicator Framework's [Implementation Guide](#).

**(max 250 words)**

The JP is benefiting the marginalized and vulnerable groups identified in the ProDoc, as follows:

- **Policy assessment** considers the needs of marginalized groups, by addressing systemic barriers in e-commerce and cross-border trade.
- **The formation of a roundtable and public-private dialogues** ensure the inclusion of representatives of vulnerable groups to advocate for inclusive policy reforms, ensuring their participation in decision-making processes.
- During the needs assessment, **IOM's small team based in Rusizi met with representatives from the local NWC, NYC, and NCPD**, to better understand the specific needs of this group
- **The NWC, NYC, and NCPD** will participate in the training program as ToT recipients and later as trainers, ensuring they address the needs of their represented groups.
- **In the digital information platform**, the needs of women, youth, and persons with disabilities will be integrated into its design and form, including people hard of hearing.
- **Digital equipment/computers will be provided to service providers** (including health and MHPSS service providers), and to CBT Cooperatives that specifically focus on women, youth, and persons with disabilities.
- **Local CBT Cooperatives for persons with disabilities** – who were discovered to not have any digital equipment during the needs assessment – will be included in this target.
- **Planned upskilling programs** to enhance digital and financial literacy among women and youth, empowering them to use digital tools for financial transactions and make informed financial decisions.
- **Targeted interventions to support women and youth** in expanding their businesses, formalizing their operations, and improving their economic resilience.

7.3 For each question, select the relevant response on cross-cutting issues and LNOB principles, and provide a brief 1-2 sentence explanation directly in the table.

Question	Yes	No	Explanation / Comments
The JP has adequately implemented environmental and social standards/safeguards to avoid and address adverse impacts on people and the planet.	X		The project is developing an inclusive and equitable digital environment for women cross-border traders, prioritizing accessibility, privacy and non-discrimination.
The JP has developed or operationalized a strategy to address human rights issues, undertaking and drawing upon relevant human rights analysis.		X	
The JP has developed or operationalized a strategy to address structural inequalities facing women and girls.	X		The entire project is targeted towards supporting women and mitigating structural inequalities that prevent their full empowerment, particularly as the majority of SSCBTs are women. In addition to mainstreaming gender equality throughout the activities, there are also specific activities aimed at supporting women, including the integration of a women-only chat room into the digital information platform and inclusion of GBV/protection services and information into the platform to address protection issues that disproportionately women; efforts to leverage digital platforms to support women SSCBTs/entrepreneurs in networking, mentorship, and stabilizing and scaling their businesses; and the involvement of the National Council of Women as key

			partners/trainees/and trainers in the project's activities.
The JP has demonstrated positive results / effects for youth in accordance with the principles in Youth 2030.		X	The implementation has not yet started.
The JP has developed or operationalized a strategy to address structural inequalities facing marginalized and vulnerable persons in any other LNOB groups. Please specify which groups:	X		The JP will focus on women,youth, and persons with disabilities, and support their access to resources, information, and services, while empowering them to use digital tools and services. Persons with both physical disabilities and psychosocial disabilities will be supported – the former through the integration of audio components into the digital information platform to ensure accessibility for SSCBTs who visually impaired, and the latter through targeted support aimed at capacitating mental health service providers and facilitating access to SSCBTs to mental health services, including through digital means.

7.4 Please select which digital cross-cutting drivers the joint programme has contributed to since its start. Please refer to these whenever applicable in the body of the report.

You can consult the description of each cross-cutting driver in the description of the funding round [here](#).

- Digital public goods
- Digital inclusion in underserved areas
- Digital capacity-building and digital skills
- Digital human rights

7.5 Please select the window offerings the joint programme has contributed to since its start. Please refer to these whenever applicable in the body of the report.

You can consult the description of each window offering in the description of the funding round [here](#).

- Government service systems transformation
- Inclusive digital connectivity
- Digital finance and payment systems
- E-commerce, market access, and trade enablement
- Digital for the planet

## 8. Additional financial resources mobilized/leveraged through growing partnerships.

Please indicate the additional financial resources (in USD) mobilized or leveraged in 2024 through the JP. The source of funding/financing should be categorized by sources, including public-private partnerships, private-sector investments, Government contributions, and financial commitments from IFIs, DFIs and other donors, if any. Please clarify the actual amounts already mobilized/leveraged or the potential amounts expected to be mobilized/leveraged.

Source of Funding/Financing	Amount in US\$ (mobilized/planned)
EUD Delegation to Rwanda	5 million (EUR)
FCDO (IOM BRMM Project)	\$ 32,000
Comic Relief	\$ 40,000
Markup II during Q4 2024	Approx. \$ 600,000

## C. Strategic Communications and Partnership Update

### 9. Strategic communications

Please provide the information of the event(s) held or planned, and links to written articles and social media posts produced by the JP per the Joint SDG Fund's [Communications Guideline for High Impact Track Joint Programmes](#).

Event Title	Launch Event for Amplifying Digital Opportunities in Cross-Border Trade (Virtual)
Date	11 October 2024, from 10:00a.m. to 12:10p.m.
Location	Virtual
Participants (Mention if Donor Member States, Government representatives were present)	Over 50 participants attended the launch event, including key donors (notably the EU), representatives from the Government of Rwanda (GoR), beneficiaries/Small Scale Cross Border Traders (SSCBTs), UN entities, and development partners.
Objective/Outcome (Briefly describe the key objective or outcome of the event)	The launch event resulted in commitment from key partners – including from the EU and the Ministry of Commerce and Industry (MINICOM)

	<p>– to support the initiative on the ground, and featured testimony directly from a SSCBT who reiterated how the project will benefit his work in his daily life.</p>
<p>Quotes (Format: Name, Last Name, Title, Organization, Quote:” “) – especially from donors, government or UN representatives.</p>	<p>EU Representative: Ms. Michela Tomassela, Head of Cooperation of the European Union Delegation</p> <p>“We really are in the best possible position to achieve this goal in Rwanda – which has already emerged as a regional, and indeed, global leader in the field of intra-regional trade and migration policies, and which has already laid out clear plans to accelerate its own digital transformation journey”</p> <p>Government Representative: Mr. Godfrey Gakire, representative of the Permanent Secretary of the Ministry of Trade and Commerce (MINICOM).</p> <p>“First, and as His Excellency Mr. Paul Kagame, President of the Rwanda, reiterated earlier this week during the Biashara Conference on the African Free Trade Continental Agreement (AfCFTA), small and medium sized enterprises, women, and youth, are the very heart of trade on this continent. Yet, they continue to miss out on opportunities created through these large-scale trade initiatives.”</p> <p>“As outlined in our upcoming National Strategy for Transformation (NST-II) and Vision 2050 document, while Rwanda aims to become a regional leader and advocate on behalf of intra-regional trade and digitalization, this must start at home, by serving the most at-risk communities in Rwanda, first. Luckily, in the context of Rwanda, we can draw on a long history of ‘home-grown solutions’ to support the rapid acceleration and attainment of sustainable development outcomes in our country... In this regard, I would like to reiterate that the Ministry will be closely involved in the implementation of this project, with the aim of reaching the furthest behind first, strengthening vertical coherence from Kigali to the local level in Rusizi, and capacitating our own government staff and stakeholders along the way.”</p>

	<p>UN Resident Coordinator’s Office: Ms. Angela Zeleza, Head of Resident Coordinator's Office (Moderator of the Launch event)</p> <p>“The aim of today’s discussion is to explore the ways in which digital trade solutions, aligned with regional frameworks such as AfCFTA, can empower SSCBTs and facilitate their integration into broader African markets.”</p>
Additional materials and links on event coverage	

**List of links to written articles and social media posts:**

- <https://x.com/IOMRwanda/status/1843196068118585806>
- <https://www.facebook.com/IOMRwanda/posts/pfbid034sS1q4DqM8LgaZuAECKXgpUdF2tHjFoarysEEVDrThxGXo1Q47R3nHn8PzzxduFul>
- <https://x.com/IOMRwanda/status/1844650594415370324>
- <https://x.com/ITCnews/status/1845829232234004858>
- <https://www.linkedin.com/feed/update/urn:li:activity:7251590863561134080>
- <https://www.facebook.com/InternationalTradeCentre/posts/pfbid0Fcv1CXoWGv6p3iZuTdyoHD5wArxHZZKts9VX8gM3hsmavPTkx2yiaD7WMrYt1B5ul>
- [https://www.linkedin.com/posts/roselyne-uwamahoro-2875b29\\_rwanda-activity-7251935963227013121-3tQe?utm\\_source=share&utm\\_medium=member\\_desktop](https://www.linkedin.com/posts/roselyne-uwamahoro-2875b29_rwanda-activity-7251935963227013121-3tQe?utm_source=share&utm_medium=member_desktop)
- <https://www.facebook.com/InternationalTradeCentre/posts/pfbid0Fcv1CXoWGv6p3iZuTdyoHD5wArxHZZKts9VX8gM3hsmavPTkx2yiaD7WMrYt1B5ul>

**10. Strategic Partnerships**

10.1 What type of partnerships has your JP established or is in the process of establishing? (Select all that apply)

National Government Institutions (Please specify): IOM is finalizing an agreement with MINICOM; UNCDF is finalizing an agreement with RISA; MINICOM, MINICT, RISA, RCA, and the NWC, NYC, and NCPD will also be involved to varying degrees in the Steering Committee and Technical Committee

Sub-national Government Institutions (Please specify): A Technical Committee will be established at the local level (Rusizi District), which will include relevant counterparts that were already identified through the needs assessment, including local District members, the NWC, NYC, NCPD, and the Business Development and Enterprise (BDE) Unit of Rusizi

International Financial Institutions & Development Finance Institutions (Please specify):

Private Sector Companies or Industry Associations (Please specify): IOM is contracting a social enterprise/private sector company to develop the digital information platform for SSCBTs; the Private Sector Federation (PSF) of Rwanda will participate in the Steering & Technical Committees, and be involved in the ToT

Civil Society Organizations, Philanthropic Organizations and Foundations (Please specify):

Academic/Research Institutions (Please specify): Kigali University and Certa Foundation

Bilateral Development Partners (Please specify):

Labour Unions or Organizations (Please specify):

Others (Please specify):

10.2 Outline key partnerships and their expected concrete contributions to JP outcomes in 2025 (excluding EU engagements, which are addressed separately). Include any formal partnership arrangements such as Memoranda of Understanding or similar agreements.

**Government (national, subnational)**

- Legal agreement signed with MINICOM, who will be responsible for directly overseeing awareness-raising activities for SSCBTs, as well as market trade linkage events
- Agreement with RISA which will contribute to capacity-building of Digital Ambassadors and involve them as trainers in cascade efforts

**Partners outside the government (private sector, civil society, academia)**

- An agreement is currently being finalized with a social enterprise (classified as private sector) who will develop the Digital Information Platform for SSCBTs
- A partner will be recruited to develop the comprehensive training curriculum for SSCBTs and consolidate existing training material
- Kigali University will support with research-related components under JP
- A grant agreement will be created with Fintech companies, who will support in digitalising Cooperatives and SSCBTs activities.

10.3 Describe the engagements with EU during JP design, launch, and initial implementation in 2024. Describe plans to enhance EU involvement in 2025 and identify potential opportunities to leverage additional EU partnerships and investments.  
(max 400 words)

The EU participated in the launch event of the ADO-CBT project, held on 11 October 2024, in which they reiterated their full support for this project. IOM also held several consultative meetings with the EU prior to the start of the parallel CBT project to ensure the full buy-in and support of the EU, in which it was also agreed that both projects would be implemented as a cohesive package and in complementarity with each other. In 2025, the JP aims to deepen collaboration with the EU by aligning its initiatives with the EU's Global Gateway strategy. This

strategy seeks to boost sustainable links and investments worldwide. This alignment will focus on areas such as digitalization and financial inclusion for SSCBTs.

## ANNEX: Localization Marker Survey

*Note: relevant only for the JPs with localization marker 3*

A. Did you upload the SDG Localization monitoring indicators as part of your JP results framework?

Yes

No

B. What action areas has your JP prioritized since launch to advance the SDGs at the local level? (Select all that apply)

Empowering local authorities and communities (e.g. capacity building, leadership development, technical support)

Facilitating multi-stakeholder engagement (e.g. participatory planning processes, community consultations)

Strengthening multi-level governance (e.g. vertical coordination, central-local policy alignment)

Localizing SDG financing (e.g. municipal finance mechanisms, local resource mobilization, local SDG budgeting)

Enhancing local data systems (e.g. disaggregated data collection, community-based monitoring)

Expanding social service access (e.g. last-mile delivery, integrated service provision)

Others (please specify): \_\_\_\_\_

C. To what extent have financial resources been transferred or mobilized directly to local-level actors (e.g. local governments, local community organizations, local service providers) to support SDG Localization efforts in the reporting period?

0% i.e. no resource has been directed to local-level actors.

1-24% of total programme funding directed to local-level actors.

25-49% of total programme funding directed to local-level actors.

50-74% of total programme funding directed to local-level actors.

75-100% of total programme funding directed to local-level actors.

D. Please describe how your JP engages with sub-national (local and regional) authorities, communities, and/or local service providers to advance SDG Localization, including approaches to enhance local capacities, align policies with local contexts, and ensure sustainable financing mechanisms.

Please provide your response in the box below to upload in Q15 of MS Form, or directly enter your response in Q22 of MS Form.

**(max 250 words)**

The JP actively engages sub-national authorities, communities, and local service providers to advance SDG localization through a combination of capacity-building, tailored interventions, and partnerships that align policies with local contexts while ensuring sustainability:

- **Sub-National Engagement:** Collaborated with District officials and Cooperative leaders in Rubavu and Rusizi to assess digital and financial readiness, ensuring local needs are integrated into digital trade initiatives. Conducted sensitization meetings with local government officials and community representatives, including the NWC, NYC, and NCPD, to ensure inclusive participation.
- **Capacity Building:** Designed a training curriculum tailored for SSCBTs and cooperative leaders at national and sub-national levels, incorporating cross-border trade, social inclusion, and conflict resolution. Initiated plans to recruit and train Digital Ambassadors in collaboration with RISA to enhance digital and financial literacy at the grassroots level.
- **Local Policy Alignment:** Policy and stakeholder mapping incorporated local realities and cross-border trade challenges, aligning initiatives with national frameworks while addressing local governance needs.
- **Sustainable Financing:** Partnered with fintech companies to develop tailored financial solutions, such as cooperative transaction automation and access to micro-loans. These efforts reduce business costs and ensure long-term financial sustainability for SSCBTs and cooperatives.
- **Community-Driven Digital Tools:** Identified a social enterprise to develop a digital platform tailored to SSCBT needs, ensuring accessibility and usability through features like voice recognition for visually impaired users.