



JOINT  
SDG  
FUND

**Joint  
Programme  
Document:**  
*Amplifying Digital  
Opportunities in Cross-  
Border Trade*



## COVER PAGE

<b>MPTFO Project Reference Number</b>	
<b>Country</b>	Rwanda
<b>Region</b>	Africa
<b>Joint programme title:</b>	Amplifying Digital Opportunities in Cross-Border Trade
<b>Duration:</b>	36 months
<b>Anticipated start and end dates:</b>	June/2024 to June/2027
<b>Short description:</b>	<p>The joint programme (JP) aims to improve the livelihoods, economic opportunities, and overall well-being of Small-Scale Cross-Border Traders (SSCBTs) in Rwanda, the majority of whom are women in the informal sector. It will do so by leveraging digital technology to create better connections to resources, new markets, and existing services, and supporting efforts to ensure that regional/national policies related to CBT and digitalization translate into tangible outcomes for traders. The JP employs a three-pronged approach focused on the macro-policy, meso-service-provision, and grassroots level, strengthening the linkages between all three. Expected results include: (i) enhancement of governance and regulatory frameworks for a conducive digital trade ecosystem; (ii) improved service provision to make existing financial and social services more accessible and relevant for SSCBTs through tailored solutions and capacitating service providers at the meso-level to use them; and (iii) economically and socially empowering SSCBTs to improve their livelihoods and well-being, including by using tailored digital solutions to access services. By fostering collaboration and offering opportunities for cultural and economic exchange between border communities and CBT Platforms between Rwanda/the Democratic Republic of Congo (DRC), JP partners will also advance the trade-for-peace agenda while contributing to inclusive economic growth. Overall, partners will use digitalization as a lever to support formalization and enhance the competitiveness, resilience, and inclusion (digital, financial, and socio-economic) of SSCBTs in Rwanda, particularly women and other marginalized groups. The JP is expected to leverage additional support, notably from the upcoming regional initiative focusing on digital trade up to 12 million US \$ through PUNOs and GoR contribution, a 1:4 ratio to the grant, with additional funds to be leveraged as capital from financial service providers to SSCBTs. These outcomes will directly benefit approximately 154,200 SSCBTs, contributing to the achievement of the Sustainable Development Goals (SDGs) through SDG transitions and engine room actions. The JP will be realized through a partnership and joint efforts between ITC, IOM, UNCDF and UNCTAD (Participating UN Organizations, PUNOs) under the coordination of the UN Resident Coordinator’s Office (UNRCO), together with the Government of Rwanda (MINICOM, MINICT, RISA, RCA), business support organizations (PSF), and financial service and other service providers, representative bodies of vulnerable groups (NWC, NYC, NCPD) and SSCBTs (CBT Cooperatives), outlined in detail herein.</p>
<b>Joint Programme team:</b>	
Resident Coordinator	Resident Coordinator, Ozonnia <b>OJIELO</b> , <a href="mailto:ozonnia.ojielo@un.org">ozonnia.ojielo@un.org</a>
Joint Programme RCO focal point	UNRCO, Angela <b>ZELEZA</b> , Economist and Development Coordination Officer, <a href="mailto:angela.zeleza@un.org">angela.zeleza@un.org</a>

Lead PUNO JP Focal point	ITC, Ludmila <b>AZO</b> , Country Manager, <a href="mailto:lazo@intracen.org">lazo@intracen.org</a>
PUNO 2 JP Focal point	IOM, Erika <b>DE BONA</b> , Head of Programme, <a href="mailto:edebona@iom.int">edebona@iom.int</a>
PUNO 3 JP Focal point	UNCDF, Roselyne <b>UWAMAHORO</b> , Digital Country Lead, <a href="mailto:roselyne.uwamahoro@uncdf.org">roselyne.uwamahoro@uncdf.org</a>
PUNO 4 JP Focal point	UNCTAD, Jean-Philippe <b>RODDE</b> , Economic Affairs Officer/ Programme Manager, <a href="mailto:jean-philippe.rodde@unctad.org">jean-philippe.rodde@unctad.org</a>
<b>Total budget:</b>	US\$ 3,600,000
<b>Source of funds:</b>	
UN Joint SDG Fund	US\$ 3,000,000
ITC	US\$ 184,016
IOM	US\$ 184,016
UNCDF	US\$184,016
UNCTAD	US\$ 47,952
Government co-funding	US\$ 334,000
International donor co-funding	\$ 0
Other sources co-funding	\$ 0

<b>Legal context</b>	The legal basis for the joint programme is the Legal Annex for the signed United Nations Sustainable Development Cooperation Framework (2018-2024). It refers to the cooperation or assistance agreements or other agreements that are the existing legal basis for the relationship between the Government of Rwanda and each Participating UN Organization.
----------------------	---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

**Contribution to Cooperation Framework Outcome(s) and Output(s)**

**SP 1 /Outcome 1:** By 2024, people in Rwanda will benefit from more inclusive, competitive, and sustainable economic growth that generates decent work and promotes quality livelihoods for all.

- 1.2.2. Number of targeted cooperatives/farmer organizations with enhanced management, organizational and entrepreneurial capacity to engage value addition.
- 1.3.1: Number of Micro, Small, and Medium Enterprises (MSMEs) equipped with enhanced business and e-commerce skills.
- 1.3.2: The number of trade-related policies and strategic plans either developed or revised, reflecting a responsive approach to trade dynamics.
- 1.3.4: Number of individuals benefiting from comprehensive programs targeting cross-border trade and trade communities, fostering inclusivity.
- 1.3.5: The number of UN supported projects implemented to facilitate readiness for the African Continental Free Trade Area (AfCFTA) and enhance local enterprise competitiveness.
- 1.4.1 Number of target population trained in Entrepreneurship and Vocational skills.
- 1.4.2: Number of individuals effectively supported in accessing and utilizing new financial products, promoting financial inclusion.

**SP 4/Outcome 4:** By 2024, people in Rwanda, particularly the most vulnerable, have increased resilience to both natural and man-made shocks and live a life free from all forms of violence and discrimination.

- 4.1. Percentage of eligible poor population benefitting from social protection income support schemes.

**SP 3/Outcome 5:** By 2024, people in Rwanda benefit from enhanced gender equality, human rights, peace, and security

- 5.3.6: Number of national policies and frameworks aligned with regional, continental, and global framework on migration, trade and social cohesion.

Rwanda’s forthcoming Common Country Analysis (CCA) highlights the role of digital transformation reinforcing cross-border trade. The 2023 CCA update will inform the formulation of the next UNSDCF (2024-2029) based on NST II (2024-2029).

**SDG Targets directly addressed by the Joint Programme**

The proposed intervention will create positive spill-over effects across five SDGs, including the below targets:

SDG 5: Gender equality and women’s empowerment

- 5B. Enhance the use of enabling technology, in particular information and communications technology, to promote the empowerment of women.

SDG 8: Decent work and economic growth

- 8.2. Achieve higher levels of economic productivity through diversification, technological upgrading, and innovation, including through a focus on high-value added and labor-intensive sectors.

SDG 9: Industry, innovation and infrastructure

- 9.3. Increase the access of small-scale industrial and other enterprises, in particular in developing countries, to financial services, including affordable credit, and their integration into value chains and markets.

SDG 10: Reduced inequalities

- 10.2. By 2030, empower and promote the social, economic, and political inclusion of all, irrespective of age, sex, disability, race, ethnicity, origin, religion, or economic or other status.

SDG 17: Partnerships for the goals

- 17.8 Fully operationalize the technology bank and science, technology and innovation capacity-building mechanism for least developed countries by 2017 and enhance the use of enabling technology, in particular information and communications technology.

The joint programme also aligns with the following Output Indicators (OIs) from the SDG Group Output Indicators Framework:

- 5.2 b) Increase women’s access to and use of digital technologies, digital finance, e-commerce and digital value chains
- 5.5. Number of women-led businesses with improved performance, increased business transactions, and/or income generation as a result of UN support
- 8.2. Number of private sector entities (including micro, small, and medium-sized enterprises (MSMEs)) with improved performance, business transactions, and/or income generation as a result of UN support
- 9.3 Number of people with improved access to quality, reliable, sustainable and resilient infrastructure/infrastructure-related services (including digital infrastructure), with UN support
- 9.2. Number of private sector entities (including MSMEs) that innovated their business practices, by mainstreaming environmental, social, or economic sustainability elements, with UN support
- 17.1 Number of policies developed or improved for the benefit of micro, small, and medium-sized enterprises (MSMEs) with business sector input and promulgated or implemented by the Government, with UN support

<b>Expected key results of the Joint Programme</b>	<p>The programme is expected to have key results at three levels:</p> <p><b>Outcome 1:</b> An improved governance and regulatory framework for a conducive digital trade ecosystem will be created.</p> <p><b>Outcome 2:</b> Existing services are more accessible and relevant to needs of SSCBTs, through creation of tailored digital tools and capacity-building support to meso-level service providers.</p> <p><b>Outcome 3:</b> SSCBTs are economically and socially empowered to improve their livelihoods and well-being, including by using tailored digital services to access services.</p>
<b>Overview of transformative change</b>	
- Integration	<p>PUNOs will align activities with national priorities, integrating existing and upcoming digitalization and CBT initiatives from the Ministry of Trade (MINICOM) and Ministry of ICT (MINICT) in the JP, capacitating sub-national and local actors, and creating synergies with two other just transition pathways in addition to digital transformation namely: (i) sustainable food systems; and (ii) decent jobs and social protection.</p>
- Scale	<p>The JP will unlock and leverage funding across the following areas:</p> <ul style="list-style-type: none"> <li>● US\$ 2.5 million for loans from commercial banks to fintech ; fintech to cooperatives and their members, funding from other agencies such as borderland and contribution from RISA on digital ambassadors, and phones loans from Mobile Network Operators.</li> <li>● Approximately US\$ 5 million in potential complementary funding is expected from various ITC initiatives, including, but not limited to, the EU fundings Mark-Up II and, COMESA ATCMA<sup>1</sup> regional programmes, and other regional trade initiatives, as well as Rwanda's SheTrade initiative.</li> <li>● US\$ 3 million from complementary projects of IOM on border management and cross-border trade</li> <li>● US\$ 1.5 million complementary fundings is anticipated from UNCTAD projects in Rwanda parallel to the current JP.</li> </ul> <p>This JP will directly benefit 154,200 SSCBTs, with a focus on leaving no one behind including those not registered in CBT Cooperatives and target women and those at risk of being vulnerable, including youth and persons with disabilities. The JP will scale-up market access for SSCBTs to additional locations, including other districts and border areas, and later explore scaling the interventions to borders less advanced in CBT formalization and cooperative registration, such as Rwanda/Uganda or Rwanda/Tanzania.</p>

<sup>1</sup> Africa Trade Competitiveness and Market Access (ATC-MA) is a regional programme for COMESA region under

- Speed	<p>Within the first 9 months, the JP will: (i) set the foundation for policy reforms, i.e. through roundtables with key stakeholders to secure traction for effective policy reform; (ii) capacitate local actors to act as multipliers of digital transformation, i.e. by training existing leaders of CBT Platforms and Digital Ambassadors through comprehensive training package focused on digital, financial, social, and MHPSS components, , enhancing digital transformation capabilities of BSOs and cooperatives; (iii) promote stakeholder engagement to ensure needs and experiences of women and groups at highest risk of being vulnerable are well-reflected in project activities, including through co-creation of design of digital interface with representatives from National Council of Women (NCW), National Youth Council (NYC), National Council for Persons with Disabilities (NCPD), and other relevant partners; (iv) develop new/improved tools and resources, including by identifying a partner to develop a testable beta version of a simplified digital interface to support SSCBTs; and (v) strengthen regional integration and social cohesion, including by supporting at least one coordination meeting between CBT Platforms (Rusizi/Bukavu) and holding at least one kick-off market linkage trade event.</p>
- Local context-specific	<p>The JP has been informed by the UNSCDF, key findings from the updated CCA 2023, studies on Rwanda/DRC CBTs and their needs, and a needs assessment scoping mission led by PUNOs in Rwanda with relevant public and private stakeholders. This has ensured that all interventions are tailored to local, context-specific needs and allowed for the involvement of key GoR counterparts in project design from the beginning. Going forward, sub-national and local actors with extensive knowledge of the local context will be actively engaged as trainers and agents and change in the activities.</p>
- Sustainability	<p>The JP will result in sustainable results by embedding activities and new tools into existing GoR initiatives, including by working directly with existing institutions and ongoing local initiatives that support GoR priorities and private sector service partners whose services and products will remain available after JP closing. The JP promotes <b>institutional sustainability</b> through technical assistance to actors supporting or providing services to SSCBTs, <b>financial sustainability</b> through upskilled cooperatives, SSCBTs with formal digital business records and access to capital, and new products/business models offered via the private sector, and <b>community sustainability</b> through improved financial, business and conflict resolution skills for actors at the community local level, and improved social cohesion between border communities.</p>
<b>Anticipated direct beneficiaries</b>	<p><b>Entities:</b></p> <ul style="list-style-type: none"> <li>• Government entities: 4: 150 public actors</li> <li>• Business Support Organizations: 3: 50 BSO Representatives</li> <li>• Service providers: 9</li> <li>• CBT Platforms: 2</li> </ul> <p><b>Direct beneficiaries:</b></p> <ul style="list-style-type: none"> <li>• CBT Platform Members: 30</li> <li>• Cooperative members: 150 (inclusive of 72 Heads of Cooperatives in Rusizi District + 78 other Cooperatives supported by RCA)</li> <li>• Digital Ambassadors: 100</li> <li>• health, MHPSS service providers: 50</li> <li>• National Women’s Council, National Youth Council, National Council on Persons with Disabilities: 75</li> <li>• SSCBTs: 154,200 (150,000 through upskilling + 3,200 SSCBTs registered in cooperatives + 1000 through trade market linkage events)</li> </ul> <p>Overall, this JP will aim to directly benefit 154,200 SSCBTs. Out of these, 25,000 will receive digital and financial literacy, and psycho-social skills training, while 3,000 will be supported in regularly using formal financial services.</p>

<b>Anticipated financial leverage</b>	<p><b>The Anticipated financial leverage is expected as below:</b></p> <ul style="list-style-type: none"> <li>• Co-funding (within the JP budget): US\$ 600,000</li> <li>• Co-financing (parallel to JP budget): US\$ 334,000 (Government co-funding)</li> <li>• US\$ 12 million expected complementary fundings from PUNOs initiatives</li> </ul>
<b>Localization marker score</b>	<p>The total score: 9 (Marker 3)</p>

The primary focus on SDG Transitions in the JP	<input checked="" type="checkbox"/> Digital Transformation <input checked="" type="checkbox"/> Food Systems <input checked="" type="checkbox"/> Decent Jobs and Universal Social Protection <input type="checkbox"/> Energy Access and Affordability <input type="checkbox"/> Transforming Education <input type="checkbox"/> Climate, Biodiversity, Pollution
Main engine room actions that the JP supports	<input checked="" type="checkbox"/> Shifts across policy and regulatory frameworks <input checked="" type="checkbox"/> Capacity building at scale <input checked="" type="checkbox"/> Deal room (financing mix) <input type="checkbox"/> Pipeline of bankable and market-ready projects

***Contributions to Digital Transformation***

Digital Offerings addressed by the JP	<input checked="" type="checkbox"/> Government service systems transformation <input checked="" type="checkbox"/> Inclusive digital connectivity <input checked="" type="checkbox"/> Digital finance and payment systems <input checked="" type="checkbox"/> E-commerce, market access, and trade enablement <input type="checkbox"/> Digital for the planet.
The drivers for digital transformation that this JP enables	<input checked="" type="checkbox"/> Digital public goods <input checked="" type="checkbox"/> Digital inclusion in underserved areas. <input checked="" type="checkbox"/> Digital capacity-building and digital skills <input checked="" type="checkbox"/> Digital human rights

## JOINT PROGRAMME DESCRIPTION

### 1. Executive Summary

Cross-border trade (CBT), particularly under the African Free Trade Continental Agreement (AfCFTA), stands as a pivotal driver for Africa's economic transformation and regional integration. CBT is expected to significantly boost Rwanda's economy, including a projected US\$56 million increase in exports to the DRC. At the same time Rwanda has made strides in digital inclusion, which according to the MINICT rose from 46% to 66% between 2016 and 2020, largely driven by mobile money access. However, small scale cross-border traders (SSCBTs) are at risk of being left behind from national progress made on trade and digitalization, due to gaps in existing policies and regulatory frameworks, barriers in accessing and utilizing finance, digital tools, and services, and the various socio-economic disadvantages they face. These challenges are particularly acute for women SSCBTs, who constitute around 74% of all cross-border traders in Rwanda, among whom 90% rely on CBT as their only source of income<sup>2</sup>. In fact, research has shown that while trade between Rwanda and the DRC has increased in recent years, this has not translated into improved every-day conditions for SSCBTs, with most traders (92% in Bukavu and 90% in Rusizi II) earning less than US\$ 50 dollars a week.

In this context, this JP has been designed to improve the livelihoods and overall well-being of SSCBTs, particularly women - but also youth and persons with disabilities - by creating a more enabling policy and regulatory environment, enhancing capacities among service providers and potential users of digital solutions, making service designs more accessible and tailored to the needs of SSCBTs, empowering SSCBTs to use these services, and contributing to the creation of a more peaceful trading environment. PUNOs plan to ensure that economic empowerment goes hand-in-hand with improved well-being, by adopting a three-pronged approach to tackle existing gaps and challenges at the (macro) policy, (meso) service- level, and (micro) grassroots level, while supporting cross-border collaboration and promoting the trade-for-peace agenda. Furthermore, the JP will help better connect the dots between national priorities and the realities of everyday life for SSCBTs, ensuring that they benefit from enhanced cross-border trade, the operationalization of the AfCFTA, and the digital revolution. By supporting the uptake of digital tools among SSCBTs, the JP endeavours to fill existing data gaps and reinforce national efforts to implement more targeted CBT-related policies and programmes.

The JP will drive transformative impact at scale as it fully aligns with GoR priorities and will leverage existing partnerships and external partners' resources, particularly from the Ministry of Trade and Commerce (MINICOM), and the Ministry of ICT (MINICT). It targets 154,200 direct beneficiaries -70% of whom are women – while adopting an intersectional approach that considers the needs and experiences of SSCBTs' most at risk of being vulnerable: women, youth, and persons with disabilities. Proposed activities closely align with the UN Sustainable Development Cooperation Framework (UNSDCF, 2018-2024), including the commitment to bridge the digital divide by enabling marginalized and vulnerable groups to benefit from technological advancements. The JP's impacts will have positive spill-over effects across a range of SDGs, including gender equality (SDG 5), decent work and economic growth (SDG 8), industry, innovation and infrastructure (SDG 9), reducing inequalities (SDG 10), and creating partnerships for the goals (SDG 17). The JP includes an integrated approach to ensure that two additional just transition pathways (decent jobs and social protection and sustainable food systems) are tackled to ensure broader impact, acceleration and integration. The intervention will leverage the engine rooms approach to the SDGs transitions by ensuring PUNOs convene, create and broker partnerships in a deal room platform to catalyse technical and financial resources, while supporting shifts across policy and regulatory frameworks and capacity-building at scale.

This JP aims to foster a transformative impact on Rwanda's digital trade ecosystem by ensuring expanded digital and financial inclusion and equity, better-targeted service provision for SSCBTs, and ultimately, an enriched trade environment conducive to peace and prosperity that includes and boosts those at the lowest skill and income levels. The JP also anticipates leveraging its financial resources to drive transformative impact at scale, aligning fully with GoR priorities and leveraging existing partnerships and external partners' resources. By tackling regulatory, access and usage, and empowerment barriers, the JP sets the stage for significant advancements in the livelihoods and well-

---

<sup>2</sup> [position\\_paper\\_to\\_address\\_issues\\_of\\_women\\_cross\\_border\\_traders\\_in\\_rwanda-I.pdf \(rcsprwanda.org\)](#)

being of Rwanda's SSCBTs, contributing to broader national development objectives and supporting regional economic integration. Ideally, JP inputs will contribute to formalization, promote inclusion of SSCBTs (including digital and digital financial inclusion), and support resilience, particularly among women and other vulnerable groups.

## 2. Baseline and Situation Analysis

As outlined in pivotal national development documents (National Strategy for Transformation 1; Vision 2050) Rwanda aims to become an upper middle-income country by 2035 and high-income by 2050. To achieve this, the GoR has made boosting intra-regional trade a priority and has increasingly identified digitalization as an enabler of development, with tangible results: internet penetration increased from 5% (2012) to 60% (2024), primarily driven by mobile device penetration (currently 78.1%). Likewise, a marked uptake in the usage of mobile money has helped address financial inclusion gaps with increasingly accessible and affordable digital products. E-government services have transformed public service delivery. Innovation hubs that support start-ups for digital solutions have entered the market, while e-commerce marketplaces (though nascent) have picked up pace. In parallel, strides have been made in terms of human development: life expectancy increased from 51.2 years in 2002 to 69.2 years in 2022, while progress has been made on gender equality and women's empowerment (GEWE), mainly in improvements in access to health, educational attainment, and political representation. However, risks remain that SSCBTs, and particularly women, will not benefit fully from these positive macro-level trends and from the digital revolution.

### 2.1 CCA and UNSDCF Context Summary

Challenges to economic stability and growth are found at each of the three levels of intervention proposed in this JP. Rwanda continues to score low in overall human development indicators, with the 2021 Human Development Report ranking the country 165 out of 191. Poverty remains a fundamental challenge, with ~16% of the population living below the international poverty line (39.5% female-headed households), while the reliance on subsistence agriculture contributes to the persistence of multidimensional poverty. The highest percentage of people living in poverty are concentrated in the Western Province (47.1%), close to the DRC border. Approximately 83.9% of the almost 3 million employed are in the informal sector, which is associated with limited protection of workers, low wages, low productivity, and persistent decent work deficits. The GoR has prioritized expanding social protection systems to reach informal workers, such as Ejo Heza long-term savings scheme, but many remain unaware of their eligibility and the benefits of registration, or do not have sufficient funds to register.

At macro level, governance, policy and regulatory frameworks enabling cross-border digital trade remain weak and require alignment with regional best practices. The expansion of digital and digital financial services (DFS) has not fairly reached rural and vulnerable communities, where 43% are excluded from DFS, compared to 7% in urban areas. A gendered digital divide also persists: more men own phones (62%) compared to women (48%); more men own smart phones (26.7%), compared to women (21.7%), while more men (16.6%) are likely to access the internet than women (11.2%), due to capability and cost barriers, cultural norms, and gaps in terms of digital literacy. In terms of digital literacy, for instance, women are more computer illiterate (94.2%) than men (94.2%), while less women have access to a mobile phone (84%) compared to men (88%)<sup>3</sup>

Gendered gaps in terms of access to finance and in the labour force also persist, with more men (64.1%) constituting the labour force, compared to women (48.8%). 62.5% of MSMEs are male-owned, while women-owned enterprises competing in public tenders stand at 13%, compared to 85% for male-owned. Due to the gendered nature of access and control over economic resources, women also remain constrained to the informal sector (91.2%) compared to men (88.3%)<sup>4</sup>, and to non-commercial agricultural activities (73.5%) compared to men (54.8%). There is also a clear gender gap in accessing and using formal financial services, with women (64%)

<sup>3</sup> [Gender Profile in ICT Sector.pdf \(gmo.gov.rw\)](#)

<sup>4</sup> Rwanda, Labour Force Survey, 2019

lagging behind by 7% compared to men (81%)<sup>5</sup>, while only 33% of women use mobile money services, compared to 44% of men. This pattern is evident among SSCBTs: of the 30% who have mobile money accounts, only 32% also have a bank account, the majority of whom are men registered in CBT Cooperatives. Rusizi also remains one of the most financially excluded regions in Rwanda.

At the meso/service-provision level, service providers and CBT Cooperatives, which could be leveraged as valuable sources of support for SSCBTs, are also limited in their service delivery due to limited capacities, low levels of digitalization, and the lack of services or tools which are tailored to the needs of SSCBTs, specifically to women, youth, and pwd. The capacity of CBT cooperatives remains low due to security, political, and economic challenges, with MINICOM reporting that only about 1.2% cooperatives have over Rwf70 million in capital, while many lack collateral security to obtain formal loans. In addition, limited capacities in GEWE among service providers, as well as the lack of referral pathways are obstacles to supporting women, survivors of GBV and trafficking, and other vulnerable populations, remain obstacles.<sup>6</sup>

At the grassroots level, SSCBTs are not yet able to effectively use and benefit from existing services, including social protection schemes, health and mental health services, and cooperatives due to low levels of digital and financial skills, limited digital and basic literacy, limited capital/resources, lack of knowledge about CBT related laws and procedures, including the Simplified Trade Regime (STR), and high rates of informality, which contribute to their precarity. Women, who constitute 74% of all SSCBTs, continue to be particularly left behind, due to the gendered digital and financial divides highlighted above, in addition to negative social and gender norms which drive SGBV in both urban and rural settings. Limited digital skills and opportunities for decent job growth also particularly affect youth, with rates of NETT in Rwanda reaching 43% in rural areas. Due to the physical demands that cross-border trade involves, in addition to persistent stigma/discrimination against persons with disabilities (PWD), many are not able to participate in CBT, or in the labour market in general<sup>7</sup>. Among SSCBTs, many also suffer from high rates of poor mental health and psycho-social disabilities, due to small profits, tense family dynamics, lack of trust with their husbands, limited access to health, and harassment experienced during their trade journeys. Despite these challenges, however, gaps persist in terms of the awareness and availability of mental health and psychosocial support services.<sup>8</sup>

These regulatory, access, usage, and empowerment gaps have particularly negative impacts on women, and pwd – particularly when the latter is considered to include those experiencing mental health or psycho-social challenges. In response, this JP aims to directly support primarily women SSCBTs – but also youth and persons with disabilities – through a human-rights based and intersectional approach, which considers both the economic and social/psycho-social elements of cross-border trade, at governance, service-provision, and local levels.

## 2.2 Opportunities and Stakeholders for SDG Transition

The domain of change encompasses regulatory frameworks, digital infrastructure, and service provision systems that directly impact the efficiency and inclusivity of CBT (see 2c for full list of stakeholders).

**National Level Governance:** The JP integrates key national actors who directly and indirectly influence CBT governance and policymaking in the country. This includes primary government entities such as MINICOM and MINICT, alongside the Central Bank, Development Banks, and the Private Sector Federation (PSF). Additionally, the JP will enhance linkages between governance/policy and service provision, by capacitating national groups related to SSCBTs, including the Rwanda Cooperation Association (RCA), the National Women’s Council (NWC), the National Youth Council (NYC), and the National Council for Persons with Disabilities (NCPD), along with various CBT platforms and cooperatives. The programme will also push for the consideration of women’s needs and experiences to be included in policy-making bodies, to ensure that policy and regulatory frameworks are gender-responsive.

---

<sup>5</sup> [Rwanda Finscope 2020.pdf \(bnr.rw\)](#)

<sup>6</sup> See : [documents.sfcg.org/wp-content/uploads/2020/05/CBT-Report\\_Final.pdf](#)

<sup>7</sup> According to Rwanda’s draft CCA, a staggering 82.3% of pwd are excluded from the labour force altogether.

<sup>8</sup> See Rwanda draft CCA (pg. 8)

**National and Sub-National Level Service Provision:** Service provision at the national level includes various support services theoretically available to SSCBTs but often inaccessible in practice. This encompasses, health, mental health and psycho-social support (MHPSS) providers, conflict resolution mechanisms, and Isange One-Stop Centers. To improve service provision, while ensuring that the needs and experiences of women, youth, and persons with disabilities<sup>9</sup> are well reflected and addressed, the JP will engage with representatives from the NWC, NYC, and NCPD to co-create the development of the digital interface and CBT & protection booth. At the national level, to support service provision, mass capacity building initiatives will take place through BSOs including the PSF and RCA. The programme will also strengthen local SDG implementation by leveraging CBT Cooperatives and Digital Ambassadors to enhance accessibility of digital services and facilitate the registration for CBT Cooperatives and eligible social protection services (including Ejo Heza). This strategy aims to make services more reachable and beneficial to SSCBTs at a practical, everyday level. To benefit the most vulnerable, the JP will also provide complementary support to connect SSCBTs at the highest risk of being vulnerable - women, youth, and persons with disabilities-to relevant services not available digitally, such as some health and MHPSS services.

**SSCBT Engagement:** At the grassroots level, SSCBTs, supported by various BSOs and CBT cooperatives, are integral to the project design and implementation. Recognized as agents of change, their needs for specific products and services are prioritized, and their capability to utilize these resources effectively is a key focus of the programme. SSCBTs' feedback will be continuously integrated into training programmes, awareness initiatives, and the design of digital tools, ensuring their active participation and representation throughout the programme lifecycle. All activities at the local level will also aim to foster community buy-in and ownership of the activities to foster sustainability of the activities. To further support SDG localization for the benefit of SSCBTs, the JP also promotes synergies with other SDG transitions– namely food systems and decent jobs and social protection –as demonstrated below.

**Table 1: Synergies with other SDG Transitions:**

Digital Transformation	Sustainable Food Systems	Trade market linkage events will be designed specifically for SSCBTs working with agricultural products, which will improve food security by facilitating efficient and affordable trade activities.
		A digital groupage system for cross-border agricultural trade will be created to reduce post-harvest loss and transportation costs, ensuring more food reaches markets, improving economic viability of local farmers, and optimizing logistic networks to bolster regional food security and environmental sustainability
		Knowledge for smallholder farmers will be enhanced, including by consolidating relevant existing online services/information, including the STR, and the EAC Common List of Products, and MINAGRI's e-soko online platforms, into the digital interface.
	By supporting SSCBTs to increase their incomes and medium-term to long-term financial stability, enhancing their competitiveness, and bolstering e-commerce in Rwanda, the JP will support the	

<sup>9</sup> For the purpose of this JP, disabilities in understood through the human rights model of disability, which recognizes disability as an evolving concept resulting from the interaction between a person's impairments and various barriers in their environment, including mental health conditions. See [here](#) for more information. In the context of Rwanda, disability is defined through law No 1/2007 as the condition of a person's impairment of health ability that they should have been in possession of, leading to deficiency compared to others, which is broad and includes physical, sensory, intellectual, and mental impairments. Disabilities also refers to cases of people experiencing psychosocial trauma, including as a result of the war and 1994 Genocide against the Tutsis, which are often not recognized by official disability classifications. See [here](#) (pg. 7)

	Decent Jobs and Social Protection	conditions for more decent jobs.
		Digital inclusion and opportunities for market expansion/income generation online will boost job opportunities and enable access to new job opportunities (including through e-commerce).
		In collaboration with CBT Cooperatives and Digital Ambassadors, support will be provided to SSCBTs to join CBT cooperatives and to formalize and register for social protection schemes for which they are eligible (ex: Ejo Heza long-term savings scheme).
		The JP will leverage synergies with the ongoing effort to formalize Rwanda as a Pathfinder Country for the Global Accelerator on Jobs and Social Protection for Just Transitions. The present JP aligns with the Global Accelerator's entry point to formalize and digitalize the urban economy.

**Table 2: Pathways of Change**

<b>Problem space</b>	<b>Solution space</b>	<b>Key stakeholders</b>
<p>Lack of inclusive and conducive policy and regulatory frameworks to enable digital cross-border trade and complex cross-border formalities.</p> <p>Data gaps related to the needs of informal SSCBTs persist.</p>	<p>Strengthen governance and provide technical assistance to policymakers and regulators to improve digital policy frameworks and capabilities of relevant institutions for implementation, through ensuring effective and inclusive engagement of private sector perspectives.</p> <p>Use data generated by tailored digital solutions to inform targeted interventions that meet specific CBT- and digital trade related needs.</p>	<p>MINICOM MINICT RDB</p>
<p>Existing services/digital tools that could support SSCBTs' livelihoods and well-being, are not accessible and tailored to the needs of SSCBTs.</p> <p>Capacities of service providers to understand and develop tailored solutions, and to effectively reach potential beneficiaries, need to be enhanced.</p> <p>Low levels of digitalization of CBT groups representing/serving SSCBTs and vulnerable groups (CBT Cooperatives, NWC, NYC, NCPD, MHPSS service providers).</p>	<p>Enhance/created digital solutions that are accessible and tailored to needs of SSCBTs (including economic and social/psycho-social needs) so they can better take advantage of existing resources/services.</p> <p>Capacitate/train service providers to improve their service delivery and expand their reach.</p> <p>Support digitalization of groups representing/serving SSCBTs and vulnerable groups to improve their ability to support SSCBTs, while expanding their scope.</p>	<p>MINICOM, MINICT, Rwanda Central Bank, Rwanda Cooperative Agency, CBT Cooperatives, Digital Ambassadors, Financial Service Providers (FSPs), Social and Health Service Providers, including MHPSS service providers</p>
<p>Low levels of digital, financial, and business skills, limited capital/resources, lack of awareness of existing services and regulations (including STR), high rates of informality, protection challenges, harmful cultural norms, hinder SSCBTs from being able to use and benefit from available services.</p>	<p>Provide capacity-building support, tailored training, and awareness-raising to enable and empower SSCBTs to use and benefit from services (including by registering in Cooperatives/social protection schemes) including through tailored digital solutions.</p> <p>Develop digital solutions/tools aimed</p>	<p>Rwanda Cooperatives Agency, National Women's Council, National Youth Council, National Council for Persons with Disabilities, CBT Platforms/CBT Cooperatives, Digital Ambassadors, Ejo Heza</p>

<b>Problem space</b>	<b>Solution space</b>	<b>Key stakeholders</b>
Digital divide in terms of access and skills/capacity to use digital technologies and benefit from existing services.	at promoting inclusive digital equity by involving women, youth, and persons with disabilities in design of digital tools, and removing access and usage gaps	Ambassadors
Security challenges, inter-communal tension, and lack of communication between CBT stakeholders on both sides of border exacerbate hardships for SSCBTs.	Continue to support available avenues for collaboration between CBT and CBT-stakeholders on both sides of the border to advance trade-for-peace agenda, create opportunities for economic and cultural exchange, support trade events.	MINICOM, MINALOC, Local/District Authorities, CBT Platforms

<b>Pathways to Enhance Digital Solutions in Cross-Border Trade</b>
<ul style="list-style-type: none"> <li>➤ Improve existing inclusive policy and frameworks for digital CBT</li> <li>➤ Develop tailored digital solutions for CBTs that can improve their livelihoods and well-being by better connecting them to existing services (enhanced digital financial services (DFS), creation of digital interface/CBT and protection booth)</li> <li>➤ Build the capabilities of service providers and groups representing/serving SSCBTs and vulnerable groups (CBT Cooperatives, NWC, NYC, NCPD, and social and MHPSS service providers) to be able to understand and develop tailored digital solutions, and expand reach to more beneficiaries, including through higher levels of digitalization.</li> <li>➤ Support service providers, CBT Platforms/cooperatives, and Digital Ambassadors to cascade their knowledge and skills to the local level.</li> <li>➤ Support better translation of national-level policies into concrete outcomes at the local level, by strengthening linkages between national, sub-national, and local actors, and generating data on CBT to be used by national actors to create more tailored, evidence-based solutions.</li> <li>➤ Build the capabilities of SSCBTs to be able to use/benefit from these services to improve their livelihoods and well-being.</li> <li>➤ Create an enabling environment for CBT stakeholders across Rwanda/DRC border to collaborate on CBT-issues, including by supporting cross-border collaboration, market trade events, other opportunities for economic exchange.</li> </ul>

**Table 3: Key Joint programme stakeholders**

<b>RC</b>	Provide strategic guidance of the JP and ensuring its alignment with the UN global agenda, national priorities and the UNSDCF.
<b>RCO</b>	Provide overall supervision of the JP and coordinate activities with the agencies involved and review reporting requirements before submission.
<b>ITC</b>	Responsible for overall project management, stakeholder engagement, external communications and monitoring and reporting. ITC will take the lead on Outcome 1 and deliver on the recommendations of the International Broad Commission for Sustainable Development, a public-private partnership aimed at fostering digital cooperation and developing actionable recommendations to achieve universal connectivity, while also contributing to the other two outcome.

<b>UNCDF</b>	Lead on Outcome 2 offering technical assistance to FSPs, Fintechs to develop or refine existing digital solutions to meet needs of SSCBTs as well as to improve training/education so that they can fully use available tools and services. Additionally, UNCDF will support FSPs in harnessing digital data from user transactions to devise algorithms that accurately gauge a client's financial needs and repayment capacities. UNCDF will facilitate discussions to enhance payment interoperability between selected FSPs in Rwanda and counterparts in DRC.
<b>IOM</b>	Lead on Outcome 3. IOM is in the 5th year of the 'Secure cross-border social, economic, and commercial activities in the Great Lakes Region' project, in which IOM works closely with MINICOM on the coordination and facilitation of trade, including through digital solutions, the improvement of border process, overall social cohesion, and referral services for SSCBTs.
<b>UNCTAD</b>	UNCTAD will contribute to Outcomes 1 and 2 through providing support to the Government and national partners with the enhancement of digital government systems (UNCTAD e-Regulations, trade portal, online enquiry point, national single window) and up-to-date policy recommendations, and will leverage ongoing partnerships through the e-Trade for All initiative. UNCTAD will provide tailored and scalable capacity-building support to all users of the automated systems in both the public and private sectors.
<b>MINICT</b>	MINICT has been leading a digital transformation agenda in Rwanda, strategically targeting MSEs, including SSCBTs, through programs such as iHuzo and MSMEs GoDigital (with UNCDF). Via #connectrwanda, MINICT is involved in the provision of digital tools (i.e., smartphones) to SSCBTs and other businesses who are "left behind" in the digital economy. MINICT has been involved in the design, notably through ITC of this project. Their demonstrated ownership will be a key factor in project success.
<b>MINICOM</b>	MINICOM has been involved from inception in this intervention and has officially signaled their support by endorsing a letter that will be sent to the SDG Fund Secretariat. During project implementation, MINICOM will be the anchor institution of this initiative and thereby the main convener of coordination and monitoring and evaluation meetings and will provide strategic guidance to ensure that the programme is aligned with NST I as well as the upcoming NST II.
<b>Rwanda Social Security Board (RSSB)</b>	RSSB is the main agency that is mandated to oversee the expansion of social protection services, including those that informal and self-employed workers, of which SSCBTs are a part, are eligible to apply to, such as Ejo-Heza. RSSB will be involved on an ad-needed basis to support efforts to use digitalization through CBT Platforms/Cooperatives to expand social protection into these hard-to-reach areas, by targeting SSCBTs.
<b>Rwanda Cooperatives Agency (RCA)</b>	RCA is the agency mandated to register, regulate, and promote the capacities of cooperatives. RCA's main responsibilities include registering and building the capacity of cooperative organizations, and promoting the cooperative sector, among others. RCA and PSF will play a leading role in rolling out relevant capacity building activities to cooperatives members, incl. SSCBTs.
<b>ICT Chamber</b>	ICT CHAMBER is a member-based organization representing ICT Companies in Rwanda under the Private Sector Federation (PSF). Their objectives are creating career paths, stimulating entrepreneurship and competitiveness, and driving and protecting investments in the ICT sector.
<b>Private Sector Federation (PSF)</b>	PSF plays a crucial role in advocating for and supporting the business community. It offers services like Business Development Services, advocacy for economic and social reforms, and access to training and international markets, enhancing the national, regional, and international business environment for its members. They will benefit from and play an active role under outcome 1 related advocacy activities and will be, together with the RCA ion to roll out micro-level capacity building activities.
<b>Rwanda Development Board (RDB)</b>	RDB is a key government institution in driving Rwanda's economic development and investment promotion efforts. Their work includes digitization e-government services, infrastructure development, the promotion of digital innovation and entrepreneurship, investment in ICT and the development of digital skills for young people.
<b>National Women's Council (NWC)</b>	NWC operates in all Rwanda districts, and is responsible for advocacy, capacity-building, and social mobilization, under the supervision of the Ministry of Gender and Family Promotion. As a key stakeholder, NWC could support the JP by facilitating awareness-raising and capacity activities, including related to the protection and CBT booth to be

	installed at the border, while the consortium could also strengthen the capacities of NWC at the district and sub-national levels, thus helping to strengthen linkages from the national to local level.
<b>National Youth Council (NYC)</b>	The NYC is responsible for coordinating, advocating, designing, and implementing youth-friendly programs under the guidance of the Ministry for Youth. The overall mission is to bolster youth participation in socio-economic transnational to support a peaceful and prosperous society.
<b>National Council for Persons with Disabilities (NCPD)</b>	The NCPD is a forum for advocacy and social mobilization on issues affecting persons with disabilities to build their capacity and ensure their participation in national development. The NCPD also uses a bio-psychosocial model when understanding persons with disabilities, which understands that both impairments and the environment can contribute to disability, and understands biological, psychological (including thoughts, emotions, behaviors) and social factors as playing a role in human functioning in the context of disease or illness. For the purpose of SSCBTs who may experience physical disabilities and/or psychosocial disabilities or mental health challenges, NCPD is well suited as a partner to provide advice on giving comprehensive support to SSCBTs.
<b>CBT Platforms /Cooperatives</b>	CBT Platforms function as overarching bodies that oversee CBT cooperatives, self-organized groups of CBTs who provide collective representation, advocacy, and support for members. CBT cooperatives seek to facilitate access to finance, market information, training, and business opportunities for CBTs, while providing valuable opportunities for socialization and exchange.
<b>University of Rwanda (UoR)</b>	UoR is actively involved in promoting innovation and digitization in the Rwandan university landscape. UoR fosters a culture of innovation through strategic partnerships and specialized programs (master's and PhD), research portal, offering training in the fields related to digital technology and has community development programmes.

### 3. Programme Strategy and Theory of Change

To verify assumptions and ensure GoR and local ownership, a comprehensive needs assessment was conducted in March 2024 by ITC, IOM and UNCDF involving public and private stakeholders and beneficiaries to validate design and pinpoint further intervention areas. JP outcomes are designed to catalyze broader systemic changes and integrate efforts from other stakeholders. Local institutions are central to ensure direct participation by SSCBTs in JP activities. By improving governance, digital access, and SSCBT capabilities, the programme will meet objectives and support the wider ecosystem in achieving shared goals of economic growth, inclusivity, and resilience, thus aligning with national and international development agendas.

#### 3.1. Systemic Theory of Change

**Impact Statement:** Through leveraging digital tools and resources, by the end of the JP, **SSCBTs** in Rwanda, particularly women, will have improved livelihoods, economic opportunities, and overall well-being and better, more secure access to resources, markets, and services; **service providers** (both financial and social) will have greater capacity to support SSCBTs at scale; and stronger **governance frameworks** will be in place to promote achievement of the SDGs and national priorities.

**Outcome 1 focuses on improving governance and regulatory frameworks for a conducive digital trade ecosystem at the macro level.** Ensuring alignment with international best practices and regional commitments, these improvements underpin the JP in creating a conducive business environment for digital trade that considers the unique needs, challenges and opportunities faced by women. These policies pave the way for effective implementation of digital solutions at meso and micro levels, ensuring that the regulatory landscape facilitates the adoption of new technologies and practices. This will involve conducting an assessment of existing laws and regulations governing digital trade and e-commerce, with a view to identifying areas for improvement and implementing necessary changes to enhance the regulatory environment. Achieving Outcome 1 entails:

- Fostering greater **collaboration** within Rwanda and between Rwanda and neighboring countries to **build**

**consensus on digital trade and e-commerce related reforms** in line with regional and international best practices, and human rights and gender equality considerations, contributing to GEWE (Output 1.1).

- **Aligning national policies with regional commitments** and international best practices **to enhance policy frameworks on digital trade and e-commerce** and fostering **public-private dialogue** (Output 1.2). it will include gender-sensitive considerations, ensuring that policy reforms taken to account the inclusion and empowerment of women in the digital and cross-border trade sector.
- Improving **trade-related Government Service systems and national Digital Trade Infrastructure** (Output 1.3).
- Enhancing the **investment environment for e-commerce** through **investment promotion and facilitation** (Output 1.4) and improving e-trade data collection and harmonization (Output 1.5).

These outputs are aligned with GoR priorities of promoting e-commerce, digitalization, and regional integration, thus contributing to SDG targets on trade facilitation and economic growth.

**Outcome 2 seeks to enable access to financial, economic, and social services by creating tailored digital solutions and capacitating service providers at the meso level.** In this formulation, social services is also understood to be an umbrella term that includes access to health and mental health and psycho-social services (MHPSS), as well as access to social protection schemes – particularly Ejo Heza. Enhancing digital financial services and building service provider capacities ensures that infrastructural and operational needs dictated by macro-level policies are met. Providing digital tools and training acts as a bridge to turn policy into practical, usable solutions. Further the strengthened capabilities of service providers ensures that digital services are sustainable, accessible, and meet the needs of the trading community. This entails:

- Collaborating with financial service providers, Fintechs, and mobile network operators to develop and **enhance digital financial services** tailored to the needs of SSCBTs, particularly women, youth, and pwd (Output 2.1).
- Promoting inclusion by creating digital services tailored to SSCBTs that better connect them to existing services to improve their livelihoods and mental health and well-being outcomes, including a **digital interface** and **'CBT and protection booth'** (Output 2.2).
- **Capacitating service providers at the national level** such as the Rwanda Cooperative Agency (RCA) and Business Support Organizations (BSOs) to use new/improved digital tools to enhance their overall performance/service provision (Output 2.3).

These outputs align with GoR priorities of financial inclusion and equitable and gender-sensitive digital transformation, contributing to SDG targets on access to finance, technology, and gender equality.

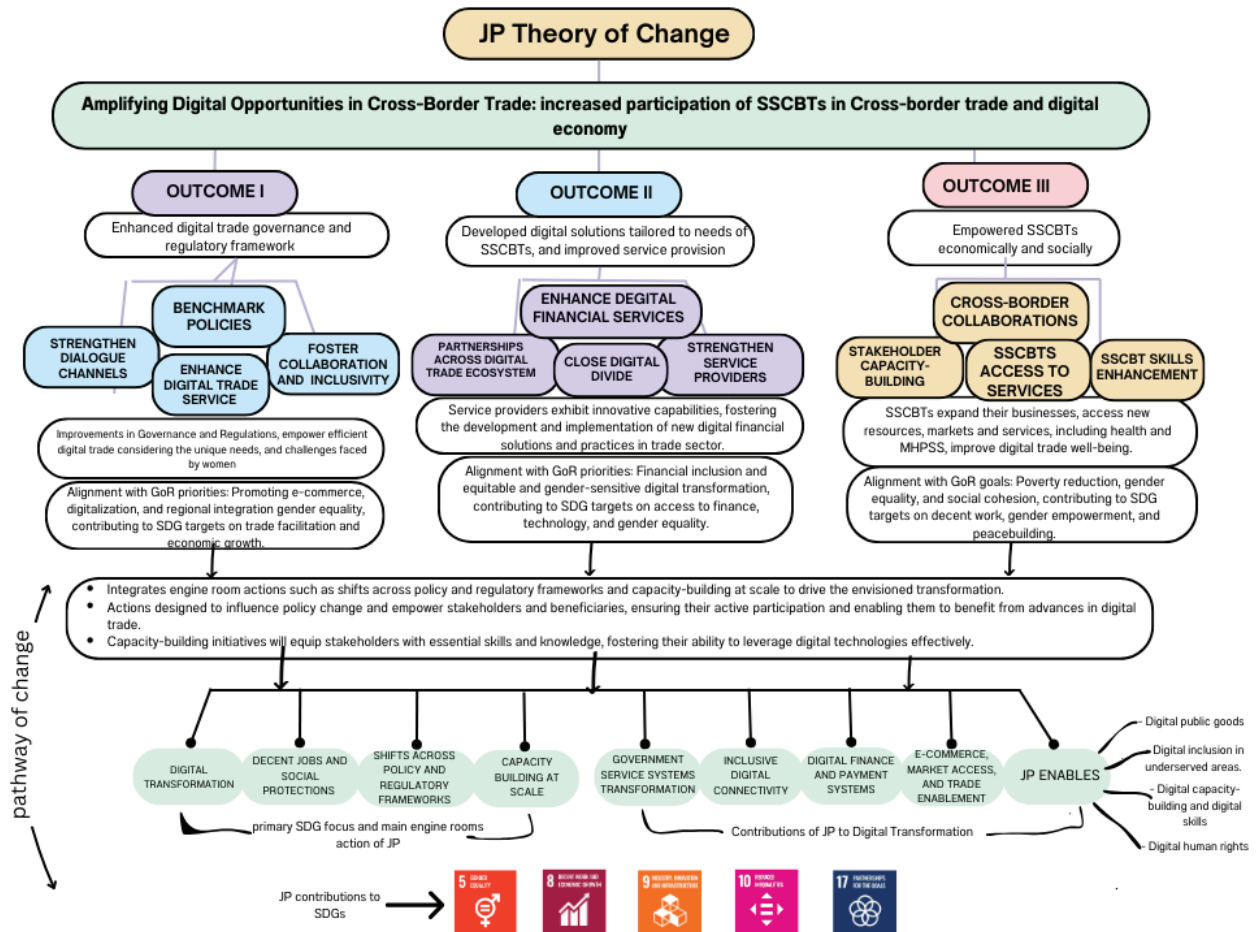
**At micro level, Outcome 3 seeks to empower SSCBTs economically and socially to improve their livelihoods and well-being, including through tailored digital solutions.** Directly engaging with SSCBTs and providing tailored digital solutions ensures end-users can practically and effectively utilize enhancements made at meso and macro levels. It demonstrates the real-world applicability and impact of digital tools and policy enhancements. Empowering SSCBTs through the provision of these digital solutions will further help connect them to a whole eco-system of existing services that remain under-utilized, despite the tangible benefits they could bring to SSCBTs' lives. Feedback from SSCBTs will lead to further refinements, creating a feedback loop that continually enhances programme outcomes. This involves:

- Providing **support to CBT Cooperatives and Digital Ambassadors to cascade** learnings from Outcome 2 to ensure they are better able to support SSCBTs, and to strengthen linkages between sub-national and local level; **capacitate other stakeholders who represent/service SSCBTs and vulnerable groups to be able to better support SSCBTs, including by using digitalization to expand their reach** (NWC, NYC, NCPD, health and MHPSS service providers) (Output 3.1)
- Providing **direct capacity-building support and resources to SSCBTs** to empower them to use the digital solutions created in Outcome 2, to increase their access to resources/capital, and to ensure they can take advantage of comprehensive services to improve livelihoods, enhance well-being, and improve mental health outcomes (Output 3.2).
- Promoting the **trade-for-peace agenda** and inclusive economic growth, by fostering coordination,

knowledge-sharing, and opportunities for economic and cultural exchange between cross-border communities (Output 3.3).

These outputs align with the GoR’s goals of poverty reduction, gender equality, and social cohesion, contributing to SDG targets on decent work, gender empowerment, and peacebuilding. They contribute to the **UNSDCF outcomes 1, 4 and 5** as well as the **NST I and NST II**. Theory of Change validity was assessed through a risk analysis and Risk Matrix, included in Annex 4. Means of verification for key performance indicators are included in Annex 2.

The pathway of change integrates engine room actions such as shifts across policy and regulatory frameworks and capacity-building at scale to drive the envisioned transformation. The actions are designed to influence policy change and empower stakeholders and beneficiaries, ensuring their active participation and enabling them to benefit from advances in digital trade. Through GoR partnerships the JP aims to shape regulatory reforms and trade policies conducive to digital transformation and CBT. At the same time, capacity-building initiatives will equip stakeholders with essential skills and knowledge, fostering their ability to leverage digital technologies effectively. They will be delivered using the multiplier effects of digital trade enabling BSOs. These initiatives may involve the development of digital platforms, tools, and resources aimed at enhancing market access, financial inclusion, and information exchange. Graph below describes the JP theory of change:



### 3.2. Description of the Transformative Impact

The JP foresees lasting transformative impacts across its three key outcomes:

**(I) Improved governance and regulatory framework for effective digital trade ecosystem**

- (i) **New or Increased Resource Flows:** Align Rwanda's digital trade policies with international standards and regional agreements to create a regulatory environment attractive to investors and support current digital trade needs and prepare Rwanda for future expansions, ensuring readiness for scaling up digital trade and improving the overall investment climate in digital and e-commerce sectors.
- (ii) **Norms/Purpose/Policy/Goals:** Adoption of international best practices and regional commitments in digital trade policies, setting new standards and purposes for Rwanda's digital economy. Implementation of digital trade policies and/or regulatory initiatives and technical guidance to support transformation across the digital trade ecosystem.
- (iii) **Behavioral changes:** Incentives for businesses to adopt digital solutions and for government agencies to support digital trade initiatives, promoting a shift towards a digital-first approach in commerce.
- (iv) **KPIs/Performance of the System:** Improvement in performance of government services related to trade through enhanced digital platforms like the Rwanda-UNCTAD Trade Portal, leading to faster, more accessible services.
- (v) **Relationships/Partnerships:** Strengthen partnerships between GoR, private sector, and international bodies, as well as building new relationships with digital stakeholders and neighboring countries to support digital CBTs.
- (vi) **Implementation arrangements and power dynamics:** Redesign of implementation strategies to improve efficiency, effectiveness, and accessibility of digital trade services and address existing power imbalances by empowering smaller traders and leveling the playing field.

**(II) Enhancing access and relevance of financial and social services to needs of SSCBTs; through tailored digital tools and capacity-building**

- (i) **New or Increased Resource Flows:** Catalyze significant financial and technological investments to develop tailored digital tools and services for SSCBTs and CBT Cooperatives. These investments will meet current demands and prepare the sector for future scalability, specifically for marginalized segments.
- (ii) **Behavioral Changes:** Encourage service providers to integrate digital tools into operations, promoting a shift towards a digital-first approach in service delivery to enhance efficiency, accessibility, and transparency in financial and social services, with a focus on SSCBTs.
- (iii) **KPIs/Performance of the tools/ solutions:** Digital platforms will enhance the performance of financial and social support services, making services quicker, more accessible, and user-friendly, thereby increasing efficiency and user satisfaction.
- (iv) **Relationships/Partnerships:** Strengthening existing partnerships and fostering new collaborations between government and the private sector will support the development of a robust ecosystem for digital financial and social services, helping expand access, usage and scalability of the solutions to underserved communities.

**(III) Economically and socially empowering SSCBTs to improve their livelihoods and well-being, including by using and benefitting from tailored digital solutions**

- (i) **Changes in lives and livelihoods of LNOB groups:** Improve lives and livelihoods of SSCBTs and vulnerable groups by building capacity to use resources and digital solutions to increase incomes, manage money, expand market access and grow business, thus enabling LNOB groups to participate and benefit from the digital and overall economy. By tackling accessibility barriers to existing services, such as health, MHPSS, and other social services, and enhancing opportunities for SSCBTs to connect to others as a source of emotional support (integrating a

peer support element into the digital interface specifically targeted towards women to create virtual 'women-only safe spaces', digitalizing MHPSS service providers to enhance their reach, and market trade linkage events) the JP will also enable beneficiaries to more effectively use these services and resources to mitigate multifaceted challenges.

- (ii) Enhancement of capacity and development of key partners: By capacitating CBT Platforms, Cooperatives, Digital Ambassadors, and the NWC, NYC, and NCPD to cascade knowledge to SSCBTs, the JP will ensure that the most relevant intermediary groups between the national and local levels have the knowledge and skills necessary to directly support SSCBTs to make use of digital solutions, while ensuring long-term sustainability.
- (iii) New or Increased Resource Flows: This initiative will result in new and increased resource flows for SSCBTs through the implementation of a revolving funds system for CBT Cooperatives and through support to SSCBT to increase incomes in the long-term through trainings on financial and digital literacy, and business development.
- (iv) Behavioral Changes: Providing integrated trainings on both economic and psychosocial/life/'soft' skills, including managing conflicts, emotional stress, and self-esteem/stigma, including stigma against persons with disabilities, combatting harmful gender norms, including at cross-border and community-based/household levels will contribute to cultural change in which SSCBTs, particularly women, can conduct trade in a more peaceful environment and with more support from their community and households.

**The JP will advance the following SDG Targets:**

- SDG 5 (Gender Equality): promoting the empowerment of women through enhanced access to digital tools and financial services.
- SDG 8 (Decent Work and Economic Growth): fostering digital trade and enhancing access to financial services.
- SDG 9 (Industry, Innovation and Infrastructure): development of digital tools and infrastructure.
- SDG 10 (Reduced Inequalities): empowering marginalized groups to participate in the digital economy.
- SDG 17 (Partnerships for the Goals): fostering collaboration and partnerships to sustain transformative change.

**Table 4: Pillars of transformative change within the JP**

<b>Key pillars of transformative change</b>	<b>Key elements of the JP demonstrating transformative change</b>
Integration	PUNOs will ensure integration between the expertise of partner agencies and alignment with national priorities, including existing and upcoming digitalization and CBT initiatives with MINICOM and MINICT, and will capacitate actors (such as BSOs, CBT Cooperatives, Digital Ambassadors) at the sub-national and local levels to ensure greater vertical and horizontal integration. The JP will further adopt an integrated approach by alignment with two other Joint SDG Transitions (sustainable food systems, decent jobs and social protection) in addition to Digital Transformation (see Table 1, section 2.2), and by ensuring the economic and social/psycho-social needs of SSCBTs are tackled through an integrated approach.
Scale	This JP will support 154,200 SSCBTs. Out of these, 25,000 will receive digital and financial literacy training, while 3,000 will be supported in regularly using formal financial services. The project will focus on women SSCBTs from the EU-funded Secure Cross-border Social, Economic and Commercial Activities in the Great Lakes Region project, but will scale-up and enhance impact by further targeting youth and persons with disabilities (PwD). The JP will start with the Rwanda/DRC border, which has the most CBT activity and progress in formalizing/registering SSCBTs into cooperatives and will extend this support to SSCBTs at other borders or border points that are less advanced in a later stage (Rwanda-Uganda, Rwanda-Tanzania). The JP will also improve market access for SSCBTs to more locations

<b>Key pillars of transformative change</b>	<b>Key elements of the JP demonstrating transformative change</b>
	<p>and will assess the possibility of expanding the digital interface nationwide. Finally, by adding the leveraging component on loans and grants to partners who serve SSCBTs. The JP is expected to catalyze significant financial leverage, anticipating approximately US\$ 12M, leading to a robust capital infusion into the market. This leverage of financial resources will not only amplify the impact of the JP, but also ensure the continuity of efforts aiming at improving the affordability and accessibility of capital and support for those currently marginalized in the digital trade and market ecosystems, “leaving no one behind.”</p>
Speed	<p>Within the first 9 months, the focus will be on:</p> <ol style="list-style-type: none"> <li>1. Diagnostics and Policy Reforms: <ul style="list-style-type: none"> <li>• Set Foundation for Policy Reforms: Finalize detailed diagnostics to identify crucial areas needing policy enhancement to support digital trade and CBT, creating a data set to inform streamlined regulatory frameworks.</li> <li>• Stakeholder Engagements: Conduct initial roundtables and consultations with key stakeholders, including government agencies, private sector players, and digital service providers to ensure alignment and gather inputs and secure traction for effective policy reform.</li> </ul> </li> <li>2. Capacity Building for local actors to act as multipliers of digital transformation in Rwanda: <ul style="list-style-type: none"> <li>• Launch of activities with GoR Actors: An agreement with the Rwandan Informational Society Authority (RISA) will be signed (oversees Digital Ambassadors). This partnership will assist us in identifying and selecting at least 50 digital ambassadors initially to support the provision of digital and financial literacy. In the first 9 months, these selected ambassadors will undergo their first round of training.</li> <li>• Capacitate BSOs and Cooperatives: Launch training programs focused on enhancing digital transformation capabilities of BSOs, including cooperatives, enabling them to effectively support MSMEs and SSCBTs in adopting digital tools and practices.</li> <li>• Digital Skill Development: Equip national BSOs and cooperatives with the necessary digital skills and tools to ensure they can serve as robust support structures for the local trading community.</li> <li>• Digital/Financial Capability Strengthening: Upskill Cooperatives and Digital Ambassadors in specific digital and financial knowledge and skills to allow them to support SSCBTs in taking increased advantage of available financial, economic, and social services (encompassing social protection, health, and MHPSS services).</li> </ul> </li> <li>3. New/Improved Tools and Resources: <ul style="list-style-type: none"> <li>• Partnership and Local Contribution to Tech Development: Through recruitment PUNOs will identify and establish partnership with a suitable local partner/service provider to design the digital interface, potentially making use of TVET institutions or the Rwanda Coding Academy.</li> <li>• Stakeholder engagement and co-creation: a Roundtable at inception will be held with representatives from NCW, NYC, NCPD, and other relevant partners, to gain better insights into existing needs/gaps of women</li> </ul> </li> </ol>

Key pillars of transformative change	Key elements of the JP demonstrating transformative change
	<p>SSCBTs, persons with disabilities, and youth, with gender as a cross-cutting theme across all three groups, to then inform the interface design. The same stakeholders will be involved within the coordination, monitoring and evaluation structure to ensure that their voice and specific needs are taken into account.</p> <ul style="list-style-type: none"> <li>• Interface Design: At inception the JP will create the first version of a simplified digital interface to facilitate streamlined access to local socio-economic services and other digital tools targeted to SSCBT needs. This will include design of the CBT protection booth (simplified version).</li> </ul> <p>4. Regional Integration and Promotion of Social Cohesion:</p> <ul style="list-style-type: none"> <li>• DRC/Rwanda Market Linkages: Support of a coordination meeting between CBT Platforms on both sides of border in Rusizi, which is necessary to ensure that coordination and collaboration between both sides is sustained, capacity-building provided through joint trainings for members of CBT Platforms from both sides in Rusizi is held, and at least one market linkage trade event has taken place.</li> <li>• In Phase 1, the creation of a digital interface and leverage of relationships with key stakeholders will lay the groundwork for capacity-building, skills development, and support to intermediary-level service providers, CBT cooperatives, further Digital Ambassadors, and representative bodies of vulnerable groups (Output 3.1) as well as SSCBTs themselves (Output 3.2).</li> </ul>
Sustainability	<p><b>The JP will ensure sustainability at institutional, financial, and community-based levels.</b></p> <p><b>Institutional:</b> At the policy/governance level, the JP will achieve institutional sustainability by leveraging long-term partnerships that align with the goals of this programme, including those that have been involved in the EU-supported CBT project, providing technical assistance to FSPs. The JP also envisions keeping the JP Steering Committee and JO Team operational for a minimum of three months post-project closure.</p> <p><b>Financial:</b> The JP will develop self-sustaining financing models through partnerships with financial institutions and Fintechs (private sector engagement), and by supporting the digitalization of cooperatives, which will enhance their sustainability by providing data to further insight into their financial performance.</p> <p><b>Community:</b> Through training focused on various modules (on digital, financial, social/conflict resolution, and MHPSS/complementary life/'soft' skills, and combating GBV/protection related issues)), the JP will ensure not only that SSCBTs have enhanced capacities to last beyond the JP, but also that intermediary service providers have improved capacities to cascade this knowledge, such as Digital Ambassadors and CBT Cooperative Leaders, which ensures that key stakeholders can continue to serve other SSCBTs after the JP concludes. Through activities focused on empowering SSCBTs, particularly women, youth, and PWD, combatting harmful gender-based norms, and strengthening social cohesion between cross-border communities, the project will also contribute to changing cultural norms which can yield far-reaching effects.</p>
Local context-specific	<p>The JP has been informed not only by the UNSCDF but also by previous studies focused on needs of Rwanda/DRC CBTs to ensure that the interventions are tailored to local, context-specific needs. All capacity-building and upskilling</p>

<b>Key pillars of transformative change</b>	<b>Key elements of the JP demonstrating transformative change</b>
	<p>programmes will be conducted in a culturally sensitive manner, and in local languages, while local civil society organizations, and sub-national and local government actors with extensive knowledge of the local context (CBT Cooperatives, National Women’s Council, National Youth Council, National Council for Persons with Disabilities, Digital Ambassadors, etc.) will be leveraged to cascade knowledge at local level. Moreover, during the development of this JP, the lead agency and consortium members undertook a needs assessment scoping mission in Rwanda and engaged with all relevant public and private stakeholders to ensure full alignment of the intervention to the local context. The JP will also help fill local data gaps related to the needs of SSCBTs which can then support the creation of evidence-based interventions, by involving strategic partnerships with Fintechs, Financial Service Providers, and Mobile Network Operators. While supporting collaboration and opportunities for economic and cultural between cross-border communities, it also maintains cross-border dialogue for adaptability in a politically volatile region.</p>

### 3.3. Joint Programme Results

The table below provides an outline of JP outcomes and outputs.

**Table 5: High Level Results Framework**

Programme Goal/Impact				
Through leveraging digital tools and resources, SSCBTs in Rwanda, particularly women, will have improved livelihoods, economic opportunities, and overall well-being and better, more secure access to resources, markets, and services; service providers (both financial and social) will have greater capacity to support SSCBTs at scale; and stronger governance frameworks will be in place to promote achievement of the SDGs and national priorities.				
Outcome	Stakeholder Outcomes	Outputs	Matching UNSDCF Outputs	
1	Improved governance and regulatory framework for a conducive digital trade ecosystem.	National policies and regulations involving digital trade are benchmarked against regional commitments and international practices and agreements, and dialogue is enhanced to create an inclusive and conducive regulatory, legal and investment environment for CBTs.	Mechanisms/initiatives are established and/or strengthened to support collaboration between Rwanda and selected neighboring countries, and enhance public-private dialogue within Rwanda, to enable consensus building on digital trade and e-commerce related reforms and guidelines (in line with international best practices) to create a conducive business environment for CBTs.	Output 2.1. in UNSCDF: Number of national policies and frameworks aligned with regional, continental, and global framework on migration, trade and social cohesion.
			Policy framework on digital trade and e-commerce is enhanced to create a conducive business environment and enable greater conformity with regional and international commitments and benchmarks	
			Trade-related Government Service systems and national Digital Trade Infrastructure are enhanced, including towards facilitating CBT. Enhance the national enquiry point system (part of the Rwanda Trade Portal) to improve responsiveness and accessibility at borders and to various types of trade groups	
			A conducive investment environment for e-commerce and digital CBT is enhanced.	
2	Existing services are more accessible and relevant to needs of SSCBTs, through creation of tailored digital tools and capacity-building to service providers	Ecosystem service providers have the capacity to develop/improve innovative and roll out services that improve the financial health and social well-being of SSCBTs, particularly women.	Digital Financial Services (DFS) tailored to the needs of SSCBTs, particularly women, youth, and PWD, are developed and enhanced through leveraging partnerships with key stakeholders in finance ecosystem	Output 1.4.2. in UNSCDF: Number of individuals effectively supported in accessing and utilizing new financial products, promoting financial inclusion.
			Inclusion promoted through creation of simplified digital interface to enhance SSCBTs', particularly women, youth, and person's with disabilities', access to financial, health, and MHPSS services	
			Capacitate service providers, including the Rwanda Cooperative Agency (RCA), Business Support Organizations (BSOs) to be able to use enhanced digital tools, and enhance performance of digital trade-enabling Business Support Organizations BSOs	
3	SSCBTs are economically and socially empowered to improve their livelihoods and well-being, including by using and benefiting from tailored digital solutions	Through the digitalization of their operations, cooperatives have not only achieved an increase in operational efficiency and effectiveness, but also enhanced transparency among members.	Support provided to service providers/CBT stakeholders to cascade knowledge to SSCBTs and to strengthen linkages between sub-national and local level	Output 2.1. in UNSCDF: Percentage of eligible poor population benefitting from social protection income support schemes
		SSCBTs have developed improved skills, enabling them to access and effectively utilize customized digital, economic, financial, and social services and improve their mental health and well-being.	Capacity-building support and resources provided to SSCBTs, particularly women, youth, and persons with disabilities, to provide knowledge and skills to use financial, social and MHPSS services, including through tailored digital solutions	
		CBT Platforms have enhanced conflict resolution/complementary soft 'life' skills, facilitating greater social cohesion between actors across border	Coordination, knowledge sharing, and opportunities for exchange enhanced between cross-border communities to support trade-for-peace agenda and inclusive economic growth	
<b>Outcome 1: Activities</b>				
Establish and/or strengthen mechanisms/initiatives to support collaboration between Rwanda and selected neighboring countries, and enhance public-private dialogue within Rwanda, to enable consensus building on digital trade and e-commerce related reforms and guidelines to create a conducive business environment for CBTs				
Enhance policy framework and provide advisory support and capacity building on digital trade and e-commerce to enable greater conformity with regional and international commitments and benchmarks.				
Enhance a conducive investment environment for e-commerce and digital CBT through reviewing investment policies and practices related to the digital sector and supporting an investment profile for the digital/ICT/e-commerce sector.				
<b>Outcome 2: Activities</b>				
Support financial service providers (FSPs, Fintech) in the enhancement of innovative digital finance products with a specific focus on SSCBTs.				
Support Cooperatives to support SSCBTs to access services (such as raising awareness about national procedures, regional trade and managing PoE booth, and supporting them in registering for social protection schemes to which they are eligible)				
Provide support to mental health psycho-social and health service providers to expand their outreach through digital technologies (providing equipment/computers, digitizing MHPSS referral mechanisms)				
Support Cooperatives to digitize their operations to improve their efficiency and effectiveness and increase transparency among members.				
<b>Outcome 3: Activities</b>				
Digital ambassadors/CBT Cooperatives provide ToTs to Cooperatives to train, coach SSCBTs to increase their digital, financial skills and competitiveness, and complementary life/'soft' skills (conflict resolution, managing stress, combatting harmful gender norms, GBV, and stigma).				
Support the implementation of a Two-Stage Capital access and usage for SSCBTs first by setting up revolving funds within CBT Cooperatives, then graduate them to accessing banking loans.				
Facilitate continued collaboration and communication across the border through CBT Platform Meetings with Platforms on both sides of the border, and joint trainings for members of CBT Platforms on both sides, including modules on complementary life/'soft' skills, managing conflicts and stress, and combatting stigma, harmful gender norms, and GBV, in advancement of the trade-for-peace agenda.				
Support the implementation of a digital ecosystem to facilitate groupage to streamline cross border transaction.				
Support market expansion for SSCBTs through market trade market linkage events to enhance their economic opportunities and strengthen food security.				
Research paper created to explore role of digital trade in promoting peace and social cohesion in cross-border regions in conducted.				

**IOM** will leverage the EU-supported “Secure Cross Border, Social, Economic, and Commercial Activities in the Great Lakes Region” initiative by building on and scaling-up learnings, providing comprehensive support to SSCBTs, supporting CBT Platform Coordination meetings between Rwanda/DRC, and further improving/digitizing referral mechanisms for MHPSS services. Through this JP and building on experience from the OSBP and other complementary projects on border management and cross-border trade, IOM could facilitate a financial leverage of up to US\$2 million.

**UNCDF** will leverage existing collaborations with financial service providers to customize digital financial products and ensure they are tailored to MSMEs and SSCBTs. Through the JP it is expected that for every \$100 provided in grants and technical assistance, the FSP partner will commit/co-finance US\$10 in direct loans to SSCBTs. UNCDF will build on its extensive policy work on remittances and an MoU with AfricaNenda to accelerate the growth of instant and inclusive payment systems and contribute in-kind products (i.e. “Lenga Application”), to provide basic digital/financial skills training to attract new entrants into the digital financial landscape.

**ITC** will leverage its digital moonshot strategy and expertise in Rwanda, including the EU-EAC Markup II, the EU-COMESA ATCMA and other EU funded regional programmes which seek to remove obstacles to trade on selected intra- and extra-regional trade flows, including through digital channels. ITC SheTrades will provide market access capacity building to women CBTs and will leverage the PSF specialized cluster (SheTrades Rwanda hub) to foster networking and peer-to-peer digital learning between CBTs and established women-led businesses. In addition, depending on beneficiaries’ export readiness, ITC will connect women CBTs to access new regional markets (i.e. Tanzania, Kenya) leveraging its VIBE projects implemented in collaboration with TradeMark Africa and Mastercard Foundation. These initiatives are also expected to leverage additional support, notably from the upcoming regional initiative focusing on digital trade up to US\$ 5 million.

**UNCTAD** will build on its support to using digital to streamline government services for MSMEs in Rwanda. UNCTAD will leverage its expertise from the AfDB-EAC “Capacity building for EAC Trade Portals connectivity” project and the UNCTAD-UNITAR Digital Government Academy which trains civil servants on developing effective digital services. In collaboration with MINICOM, Rwanda Revenue Authority and the National Trade Facilitation Committee, UNCTAD will help upgrade the Rwanda trade portal through policy recommendations and procedures including: a) the national enquiry point system and b) ASYCUDA World, the system used to process international trade transactions, to include greater flexibility in the Selectivity/Risk Management modules and activate clearance of imports. The STR may also be scaled up to advance e-payment, passenger, and cargo notifications. Drawing on the experience of UNCTAD’s complementary trade projects in Rwanda, it will leverage a total of US\$ 1.5 million in parallel to this JP.

Leveraging funding and financing from a consortium of actors, including Government, private sector, financial institutions, and global initiatives such as the EU Global Gateway, will underpin the JP’s implementation.

### 3.4. LNOB Framework and Human Rights Mechanisms

In the [UNSDG operational guide on leaving no one behind](#) there are five main factors to determine LNOB (see below). As per the definition, SSCBTs, particularly women and groups experiencing intersectional forms of discrimination, can be considered left behind on the basis of the following:

- **Discrimination:** Harmful gender norms including patriarchal social structures continue to produce unequal social power relations between males and females which exposes women and girls to SGBV and coercion.
- **Geography:** WSSCBTs in Rwanda remain at-risk of violence, exploitation, and abuse – particularly at night. SSCBTs also remain disadvantaged as a result of geographical isolation, including from relevant services such as hospitals/Isange One Stop Centers.
- **Vulnerability to shocks:** Due to the mostly informal nature of SSCBT, most traders remain vulnerable, as many are not protected by shock-responsive, universal social protection systems and cannot rely on stable income sources.
- **Governance:** Many informal SSCBTs are not counted in official data, rendering them invisible in some policies and programmes, many cannot access CBT Cooperatives due to entry costs, are not included in governance structures, and are not aware of how to access/use e-government services, including

MINICOM's online complaint mechanism.

- **Socio-economic status:** Women remain vulnerable due to the gendered nature of access and control over economic resources in Rwanda. Specifically in relation to CBTs, the majority of CBTs lack collateral security to obtain loans from commercial banks and micro-finance institutions (see page. 30-31).

In response to these challenges, the JP targets 154,200 SSCBTs, 70% of whom are women. A human-rights and gender-based approach is mainstreamed throughout the JP, including at governance level by supporting the GoR in aligning trade practices with international human rights standards and the EAC Regional Protection from Sexual Exploitation and Abuse framework, and at the service provision level by creating tailored and accessible digital services/tools to connect SSCBT to services that address overall well-being and mitigate social protection needs (i.e. Isange One Stop Centers, focused on GBV), while promoting the right to access to information. In line with LNOB, the JP envisions creating a 'CBT and protection booth' to make information accessible to vulnerable SSCBTs, including those without phones. To remove access, usage, and empowerment barriers, the JP will also leverage sub-national actors who represent vulnerable groups – namely the NWC, NYC, NCPD, to identify the needs and experiences of women, youth, and persons and disabilities to co-create the digital interface and tools, and will also capacitate these groups to better support them in addressing the root causes of inequalities and discrimination that disproportionately affect groups highest at risk of being vulnerable, notably women, such as lack of access and control over economic resources, challenges caused by affordability, inaccessibility to technology or by lack of digital literacy, and harmful gender norms. For instance, by supporting the creation of tailored digital financial services and providing capital, women traders will be empowered to transact digitally, increase sales and access to finance, etc. By capacitating other actors to support SSCBTs, including cooperative registration, business formalization, and access to social protection services, the socio-economic inclusion of SSCBTs will be strengthened. In addition, while developing digital tools/interfaces, the JP will ensure that it upholds the right to privacy and data protection by anonymizing services, in line with the principle of “do no harm.”

At the grassroots level, most of the activities that will directly reach SSCBTs through the provision of digital tools, trainings/capacity-building, etc. will specifically target those SSCBTs most at risk of being vulnerable – women, youth, and persons with disabilities – while over-arching awareness-raising activities will aim to reach as many SSCBTs as possible. Of these, 25,000 will receive targeted, practical training including digital, and financial literacy, and social and MHPSS components, , of which 3,000 will demonstrate regular usage of formal financial services and to create digital data records to be used by FSPs to make financial decisions. Women-led businesses, and women entrepreneurs will be targeted as part of the priority beneficiaries of the Joint Programme for the provision of e-government services.

The various activities outlined above relate to relevant human rights mechanisms and treaty bodies. For example, the JP contributes to:

- **The Committee on Economic, Social, and Cultural Rights** by helping to advance the right to health and social security/social protection, and also takes into consideration Human Rights' Watch submission to the UN Committee on ESCR for Rwanda to take measures to fight stigma against disadvantaged people<sup>10</sup>, including through activities focused on extending social protection schemes and MHPSS related activities, which include elements on combating stigma/harmful self-esteem.
- **The Universal Periodic Review** by responding to the recommendation made during the 2021 UPR Review for Rwanda<sup>11</sup> to continue efforts to ensure efforts to address poverty are inclusive, gender-responsive, and human-rights based, and to put in place social protection and poverty reductions aimed at guaranteeing an adequate standard of living for people with disabilities;
- **The Committee on the Elimination of Discrimination Against Women** by responding to recommendations made during CEDAW 2015 for Rwanda<sup>12</sup> to ensure women have equal access to bank loans, and credit, and to ensure equal opportunities for women in the informal sector, with a view to ensuring their access to social benefits.
- **The Committee on Migrant Workers** by responding to the recommendation in the 2021 CMW, which

<sup>10</sup> Rwanda: Submission to the UN Committee on Economic, Social and Cultural Rights | Human Rights Watch (hrw.org)

<sup>11</sup> Universal Periodic Review - Rwanda | OHCHR

<sup>12</sup> NI529964.pdf (minijust.gov.rw)

found that there was limited knowledge about human trafficking<sup>13</sup>, as well as general CMW objectives of strengthening the protection of migrant workers, including by capacitating SSCBTs to make use of MINICOMs online complaint mechanism and raising awareness about protection challenges.

**Table 6: Marginalized and vulnerable groups**

List of marginalized and vulnerable groups <sup>14</sup>	Dedicated Output
Women and girls	Output 1.1, 1.2, 1.4, 3.1, 3.2, and 3.3
Youth	Output 2.3, 3.1, 3.2, 3.3
Persons with disabilities	Output 3.1, 3.2, 3.3
Other groups: (please specify which) Survivors of Gender-Based Violence (GBV)	Output 1.2, 3.1, 3.2

### 3.5. Sustainability Plan and Exit Strategy

**In aiming for community sustainability**, the JP not only focuses on empowering SSCBTs with critical skills but also goes a step further by integrating them into the digital economy through specific initiatives (Lenga App) and enabling access to digital financial tools. It encourages greater formalization of SSCBTs into cooperatives, drawing from the success of digital booths and equipment provision to service providers, ensuring that SSCBTs continue to leverage these tools for improved trade practices and community engagement. Further emphasizing “trade-for-peace,” the JP supports activities that contribute to social cohesion, such as market trade events which contribute to breaking down barriers and building mutual understanding among traders from diverse backgrounds. Digital booths installed at key points of entry are not just information hubs but also serve as physical spaces where traders can meet, exchange ideas, and foster relationships that transcend the transactional nature of trade. The implementation of trade-for-peace initiatives, such as supporting CBT Platforms to meet regularly and to mediate conflict further emphasizes the JP’s dedication to leveraging trade as a conduit for peace. These platforms enable traders to address and resolve conflicts that may arise, thereby strengthening the social fabric and promoting a culture of peace and collaboration across borders.

Additionally, the JP’s commitment to working with the NWC, NYC, and NCPD at district and sector levels will ensure that the needs and experiences of women, youth, and persons with disabilities – including women across the latter two pillars – are reflected in project activities and properly addressed. Providing women with digital tools and platforms, resources/revolving funds, creating opportunities for economic and cultural exchange amongst each other and with women across the border, and building their financial and psycho-social skills, will also contribute to tackling access, usage, and empowerment barriers for women to relevant services. Opportunities for economic and cultural exchange between border communities, support for cross-border meetings of CBT Platforms, and trainings provided to CBT Platforms – including on conflict resolution, combatting GBV and harmful gender norms, and MHPSS – will also contribute to creating a more lasting, peaceful environment that is conducive to cross-border trade, while creating the groundwork for greater cross-border collaboration when the political situation allows.

In terms of digital and financial literacy sustainability, PUNOs will collaborate with Digital Ambassadors (youth entrepreneurs overseen by MINICT and RISA) and CBT Cooperatives to disseminate digital skills to their communities. By tapping into this established network, the initiative aims to capacitate cooperatives and members to guarantee sustainability, as Digital Ambassadors and CBT Cooperative Leaders can continue to serve other SSCBTs after the JP concludes.

<sup>13</sup> UN Committee on Migrant Workers issues findings on Rwanda and Azerbaijan | OHCHR

<sup>14</sup> The other marginalized and vulnerable groups include, amongst other, minorities (incl. Ethnic, religious, linguistic...), people of African Descent, persons deprived of their liberty, peasants and rural workers, human rights defenders (incl. NGOs, journalists, union leaders, whistleblowers...), migrants, stateless persons, LGBTIQ+ persons (sexual orientation and gender identity), persons living with (HIV/AIDS, leprosy...), persons with albinism, victims or relatives of victims of enforced disappearances, victims of (slavery, torture, trafficking, sexual exploitation and abuse...). List as per the standard 20 LNOB groups according to the Implementation Guide for the Output Indicator Framework for measuring the United Nations contribution towards the Sustainable Development Goals: [https://1102656428-files.gitbook.io/~files/v0/b/gitbook-x-prod.appspot.com/o/spaces%2F-MbDdHe\\_y0zwBb9YTe4VW%2Fuploads%2F4114YgYQuQo7qKb5ycyl%2FG%20-%2020221031-%20Implementation%20Guide.pdf?alt=media&token=e54c735a-c0a6-4984-8025-2f8b777d1d89](https://1102656428-files.gitbook.io/~files/v0/b/gitbook-x-prod.appspot.com/o/spaces%2F-MbDdHe_y0zwBb9YTe4VW%2Fuploads%2F4114YgYQuQo7qKb5ycyl%2FG%20-%2020221031-%20Implementation%20Guide.pdf?alt=media&token=e54c735a-c0a6-4984-8025-2f8b777d1d89).

In terms of **financial sustainability**, the JP's approach to developing self-sustaining financial models is through partnerships with financial institutions and Fintechs. Private sector involvement will provide SSCBTs with access to formal financial services, enhancing their financial stability and reducing their reliance on informal lending. Integrating SSCBTs into the formal financial system promotes long-term sustainability and growth. Further, these collaborations are designed to customize digital financial products to meet the needs of MSMEs and SSCBTs. Engagement of the private sector underscores the JP's commitment to ongoing investment in financial products to serve marginalized communities.

The JP will also reinforce cooperative capacities through digitalization with a focus on automating operations to improve efficiency and management capabilities. Sustainability will be secured by designing these solutions so that cooperatives can continue to afford maintenance and upgrade fees beyond the JP's conclusion. This approach ensures that the cooperatives remain technologically up-to-date and financially viable in the long term.

**Institutional sustainability** is underscored by efforts to integrate policies and regulatory frameworks into national strategies, ensuring a lasting impact. ITC and UNCTAD activities to improve the digital trade related policy framework, national digital trade infrastructures and overall ecosystem, including in alignment with regional, continental and global benchmarks exemplifies the JP's commitment to enhancing the institutional capacity that supports digital trade. Long-term partnerships established between the GoR, international organizations, and private sector will ensure a continuous support framework for digital trade initiatives.

Institutional sustainability will also be reinforced by providing technical assistance to financial service providers (FSPs) to deepen their understanding of market demands, particularly of SSCBTs. This initiative will guide FSPs in developing or refining financial products specifically tailored to the requirements of SSCBTs. Such alignment ensures that new/updated products are not only market-relevant but also profitable, thereby motivating FSPs to continue scaling these solutions after the JP concludes. This strategy ensures a lasting impact by embedding sustainability within the operational model of FSPs, leveraging market-driven solutions to meet traders' evolving needs.

The JP also focuses closely on alignment with the learning and capacity-building plan of key stakeholders, ensuring a holistic approach to skills development and sustainability by integrating SSCBT into the digital economy, fostering social cohesion through trade-for-peace activities, and providing capacity-building support for diverse stakeholder groups, reflecting on Annex 6 of JP, empowering actors at all levels to support vulnerable populations in the local digital transformation. These integrated efforts ensure that the JP's impact extends beyond its lifetime, contributing to long-term sustainability and growth within the communities concerned.

Additionally, the digitalization of cooperatives will enhance their sustainability by providing visibility into their financial performance which could enable them to anticipate their financial needs more accurately. Not only will this assist them in making well-informed business decisions, but it will also facilitate their approach to financial service providers for accessing additional capital to expand operations and will support them in expanding their reach to potentially bring new members onboard, which is key to supporting the longer-term goal of formalizing the sector.

To facilitate a smooth transition, the JP's strategic plan includes keeping the JP Steering Committee and the JP Team operational for a minimum of three months post-closure, offering critical advice and support for transition efforts. While the JP will explore the inclusion of UN Volunteers to assist with sustainability and transition, it will commit PUNOS' regular staff to oversee project coordination and to support the transition and phase-out plan to ensure a seamless handover to local stakeholders.

## 4. Adaptive Implementation and Management Arrangements

### 4.1. Adaptive Programme Implementation

The JP will employ an Adaptive Programme Management approach to enhance programme relevance and effectiveness throughout the programme cycle. This approach will involve monitoring various developments, including changes in policy landscapes, personnel changes in relevant institutional stakeholders, the threat of regional conflicts, environmental factors, and any other relevant contextual changes. A Phased Approach will be

adopted to effectively manage budgets and timelines. The initial 6-9 months will focus on:

1. Enhancing Diagnostics and Policy and Regulatory Framework: Conducting regulatory mapping assessment on digital trade and investment policies impacting e-commerce and CBT.
2. Strengthening Capacity of Public Actors, CBT Cooperatives, BSOs, Digital Ambassadors: Developing and delivering a tailored training programmes for public sector officials with a focus on modern digital trade policies, governance, regulatory challenges, protection issues, social services/social protection, and MHPSS; Signature of an agreement with RISA to include 50 Digital Ambassadors in Phase I who will support the provision of digital and financial literacy. Conducting three regional training workshops for BSOs on digital transformation and delivering tailored training to leaders of CBT Cooperatives and Digital Ambassadors to further cascade knowledge to their members in Year 2.
3. Stakeholder engagement: a Roundtable will be held with representatives from the National Council of Women (NCW), National Youth Council (NYC), National Council for Persons with Disabilities (NCPD), and other relevant partners, to gain better insights into existing needs/gaps of women SSCBTs, persons with disabilities, and youth, applying an intersectional and gender-responsive lens across all groups, to then co-create the design of the interface and CBT & protection booth.
4. New/Improved Tools and Resources: Identification of service provider to design digital interface and CBT & protection booth, and completion of design phase of the digital tools, including potentially a design for a peer-support element for SSCBTs/virtual women-only safe spaces into the interface; identification and selection of digital solution to automate cooperatives; digitalization of referral mechanism for MHPSS and solution to support health/MHPSS providers to use digitalization to scale services identified.
5. Regional Integration and Promotion of Social Cohesion: As the only cross-border component of this project, coordination meetings between CBT Platforms on either side of the Rwanda/DRC border will be held, while one trade market linkage event will be held, bringing SSCBTs from both sides together to foster economic and cultural exchange.

Monitoring, Evaluation, and Learning will be crucial in tracking progress, informing decision-making, and facilitating continuous learning throughout the JP cycle. Regular assessments will promote accountability among organizations and allow sufficient time for strategy and target adjustments.

The JP will implement several strategies for adaptive programming, including:

- Real-time Data Monitoring and Evaluation: Maintaining up-to-date insights and flexibility for strategy realignments prior to project cycle's end (managed by PUNOs and external partners).
- Action Research: Utilizing data collected and analyzed during the JP to inform new action plans set by the management team. Insights from the previous quarter's implementation will be presented during the regular assembly of the PUNOs.

Quarterly Roundtables will be convened alternately by the PUNOs to ensure progress aligns with expected outcomes. Relevant partners will be invited to provide inputs. The Roundtables will:

- Provide verbal progress reports on the JP for the period.
- Allow PUNOs and partners to offer input and feedback on strategic direction based on learnings from the previous quarter.
- Discuss ongoing and potential risks, along with risk-mitigation strategies to prevent delays in achieving outcomes.
- Consult on potential diplomatic events and dialogues.
- Explore opportunities for learning, knowledge sharing, and collaboration with partners and other relevant work.

**PUNOs relevant expertise to be adapted and built upon includes:**

**ITC:** With a core mandate focused on supporting SMEs and promoting inclusive trade, ITC will leverage its expertise in trade facilitation, market access and digitization. Leading Outcome 1, ITC will focus on improving governance and regulatory frameworks to foster an enabling digital business ecosystem to strengthen businesses, particularly those led by women and young entrepreneurs. To ensure success, ITC will build on recent Rwanda expertise, including the EU-EAC Markup project which aims to remove trade barriers on selected intra- and extra-regional trade flows and addresses value-addition, compliance, trade facilitation, investment, technology transfer, and institutional supports. Similarly, ITC initiatives such as SWITCH ON (ITC's Digital

Moonshot) focus on digital trade facilitation to bring more MSMEs online and engaged in digital trade and entrepreneurship. Additionally, Mastercard Foundation funded projects such as Value-Added Initiative and Boost Employment in Rwanda, focused on women and trade and refugees and trade, include digital components. The current cooperation agreement between ITC and PSF, which includes activities to facilitate access for women and small businesses to the ITC SheTrades digital platforms and financing gateway, will also help catalyze transformation by i) improving the bankability of small businesses; ii) raising their profile; and iii) mobilizing additional financing from institutions. This cooperation offers a solid foundation for the JP to rapidly mobilize BSOs to facilitate activities, such as public advocacy, capacity building at scale, and access to finance. The “Enabling the Future of e-Commerce” project implemented by ITC with GiZ significantly improved local firms’ understanding of and capacity to trade online and from 2019 to 2021, ITC also intervened in Rwanda through its #FastTrackTech project, which worked with startups, equipping them with digital and managerial skills.

**IOM:** IOM will leverage its experience working directly with SSCBTs in Rusizi District and will build on best practices learned in the course of the EU-supported ‘Secure Cross-Border Social, Economic, and Commercial Activities in the Great Lakes Region’ OSBP project, in particular to ensure that a holistic approach is adopted that provide both economic and social/overall mental well-being support to SSCBTs. IOM will lead Outcome 3 (ensuring that SSCBTs use and benefit from existing services), with the overall goal of supporting their livelihoods and improving their well-being and includes the key component of the JP proposal focused on cross-border dynamics by supporting CBT Platform coordination meetings between Rwanda/DRC. IOM will specifically target the farthest left behind, including those not registered into cooperatives, traders without digital literacy or access to digital tools, and women, youth, and persons with disabilities.

**UNCDF:** UNCDF will lead the selection, enhancement and delivery of digital solutions tailored to the needs of Cooperatives and SSCBTs. Through experience with digitalization of groups, UNCDF will work with private sector partners to streamline the automation process for cooperatives, thereby enhancing their operational efficiency, fostering transparency among members, and generating digital data histories. These data are valuable for various stakeholders, including Financial Service Providers (FSPs), who can utilize them to develop tailored financial products and assess creditworthiness, and policymakers, who can use data to make policy decisions for SSCBTs. In alignment with its mission to promote inclusive digital economies, UNCDF will also take the lead in providing digital and financial literacy training through its Lenga App. This app, which was developed to educate refugees and host communities on key digital and financial skills, will be instrumental in equipping SSCBTs with the knowledge and skills they need. As a result, they will be better prepared to select and use the most fitting financial services effectively. This initiative is expected to contribute significantly to their business growth, enable them to tap into larger markets, and empower them financially.

**UNCTAD:** Building on its experience in supporting digital public infrastructure in Rwanda, UNCTAD will work to streamline government services for MSMEs. Leveraging expertise and learnings from projects like “Capacity Building for EAC Trade Portals Connectivity” (AfDB-EAC) and the UNCTAD-UNITAR Digital Government Academy, which trains civil servants in developing effective digital services, UNCTAD will collaborate with MINICOM, Rwanda Revenue Authority, and the National Trade Facilitation Committee to upgrade the Rwanda trade portal through tailored policy recommendations and procedures. This includes enhancing the national enquiry point system to better serve SSCBTs and optimizing ASYCUDA World, the system for processing international trade transactions, to incorporate greater flexibility in the Selectivity/Risk Management modules and activate import clearance. Additionally, the STR may be scaled up to advance e-payment, passenger, and cargo notifications.

## 4.2. Management Arrangements

The ITC will be responsible for overall project coordination and management, stakeholder engagement, external communications, monitoring and reporting. As such, it will convene JP meetings and lead JP’s engagement with external stakeholders, e.g. government.

Each agency will be responsible for delivering the specific interventions agreed and reflected in the JP proposal.

The RC will provide strategic guidance of the JP and ensuring its alignment with the UN global agenda, national priorities and the UNSDCF.

The RCO's office will provide overall supervision of the JP and coordinate activities with the agencies involved and review reporting requirements before submission.

Coordinate communication, monitoring and reporting fed with specific content by the PUNOs, under the overall lead of ITC as lead PUNO.

To ensure consistent reporting, coordination and participatory decision-making, two governance structures will be established: a steering committee and a technical committee. The technical committee will support the Steering Committee and report to it.

The steering committee, made up of high-level representation from the RCO, ITC, IOM, UNCTAD, UNCDF, MINICOM and MINICT, will meet on a bi-annual basis to discuss the workplan and budget, progress, and make decisions in response to unexpected changes and/or risks which may arise during the programme implementation. This steering committee is considered the governing body of the JP. For example, the steering committee will consider any changes that occurred in the time gap between when this proposal was developed and when actual implementation will begin with the first financial instalment.

In addition to the steering committee, the technical experts of the four PUNOS as well as the UNRCO, MINICOM and MINICT, and the NWC, NYC, and NCPD, will form the technical committee, with technical level representation. Each member organization will designate a focal point to participate in technical committee meetings to be held on a quarterly basis or ad-hoc when deemed necessary.

## 5. Monitoring, Accountability, Financial Management, and Public Disclosure

Reporting on the Joint SDG Fund will be focused on concrete results and grounded in evidence. The lead PUNO with support from the RCO focal point is responsible for coordinating and drafting a concise annual report (using the Fund Secretariat template/guidance), which is submitted to the Joint SDG Fund Secretariat through the RC by January 31st of the following year. Additionally, a final narrative report must be prepared and submitted to the Joint SDG Fund Secretariat through the RC no later than two (2) months after the operational closure of the JP activities.

Based on the above, the specific tasks of the Coordination, M&E and Reporting at RCO level are the following:

- Provide high-quality technical support to the JP in the areas of policy coherence, joint planning, monitoring, evaluation, and reporting using RBM and programming principles.
- Coordinate timely and quality submission of monitoring, reporting and evaluation reports of the JP to the SDG Fund including Joint SDG Fund Questionnaires, mid-term review and quarterly progress reports.
- Support and prepare the relevant documentation for funds allocation to PUNOS as per approved JP.
- Provide support on the organization of the Joint Steering Committee Meetings.
- Provide technical support to the PUNOS in adequate planning, monitoring and reporting in UNINFO.
- Support documentation of lessons learned, sharing of good practices and the dissemination across RGs and UNCT Groups
- Collate on a quarterly basis knowledge product, lessons learned and best practices for assigned JPs and UNCT Groups and submit to the RCO Communication and Advocacy Officer to be posted on the One UN Website, MPTF Gateway, and reported in Turi Kumwe Newsletter.

The JP Steering Committee, co-chaired by the RC, is mandated to oversee and monitor the implementation of the JP, with the involvement of Joint SDG Fund Secretariat to which it must submit data and information upon requested. Additionally, the Joint SDG Fund Secretariat may request additional insights, such as policy papers, value-for-money analysis, case studies, infographics, or blogs/articles, as needed.

PUNOs will be required to include information on complementary funding received from other sources (both UN cost sharing, and external sources of funding/financing) for the activities supported by the Fund, including in kind contributions and/or South-South Cooperation initiatives, in the report.

PUNOs at Headquarters level shall provide the Administrative Agent with the following statements and reports prepared in accordance with its accounting and reporting procedures, consolidate the financial reports, as follows:

Annual financial reports as of 31st December each year with respect to the funds disbursed to it from the Joint SDG Fund Account, to be provided no later than four months after the end of the applicable reporting period; and A final financial report, after the completion of the activities financed by the Joint SDG Fund and including the final year of the activities, to be provided no later than 30 April of the year following the operational closing of the project activities.

The JP will be using a pass-through fund management modality where UNDP Multi-Partner Trust Fund Office will act as the Administrative Agent. The programmatic UN entity of the Facility shall assume full programmatic and financial accountability for the funds disbursed to it by the Administrative Agent of the Joint SDG Fund (Multi-Partner Trust Fund Office). Such funds will be administered by each UN Agency, Fund, and Project in accordance with its own regulations, rules, directives and procedures. The entity shall establish a separate ledger account for the receipt and administration of the funds disbursed to it by the Administrative Agent.

A minimum of 5% of the JP budget is allocated for monitoring, reporting, evaluation, audit and communications. The indirect costs of the Participating Organizations recovered through project support costs will be 7%, with the exception of WFP and UNHCR which should be 6,5%. All other costs incurred by each PUNO in carrying out the activities for which it is responsible under the Fund will be recovered as direct costs. Procedures on financial transfers, extensions, financial and operational closure, and related administrative issues are stipulated in the Operational Guidance of the Joint SDG Fund. PUNOs and partners must comply with Joint SDG Fund brand guidelines, which includes information on donor visibility requirements.

## ANNEX 1: Mapping of related projects, investments and other development initiatives

Name of project / investment / initiative	Key expected results	Relevance for the JP	Implementing partners	Budget and funding source	Timeframe
<b>Rwanda Trade Information Portal and Enquiry Point</b> <a href="http://www.rwandatrade.rw">www.rwandatrade.rw</a> (UNCTAD)	National repository of trade-related procedures up to date  Entry point for the national enquiry point system operational and responsive.  Access to Real time tariff calculator connected to the customs database.  Measurement of the administrative burden cost savings of digital solutions	A step-by-step guide to trade related procedures offers unparalleled opportunities to conduct business process analysis of procedures to be digitized.  Ability to disseminate innovations to the wider trade community, to track and monitor improvements to services to traders in real time	Ministry of Trade and Industry, National Trade Facilitation Committee, Rwanda Revenue Authority and all other border control agencies	New funding (EAC-AfDB-UNCTAD) starting March 2024-2025 USD 100'000  Prior investment: USD in>1'0000'000	2024-2025
<b>Rwanda Reform Tracker and support to AfCFTA reforms under the auspices of the National Trade Facilitation Committee (NTFC)</b> (UNCTAD)	Online Reform and project management tool for border control agencies used by members of the NTFC	Enhanced ability to oversee and monitor complex reforms under AfCFTA, EAC Single customs territory and WTO	Ministry of Trade and Industry, National Trade Facilitation Committee, all border control agencies	New funding (EAC-AfDB-UNCTAD) starting March 2024-2025 USD 130'000  Prior investment: USD > 400'000	2024-2025
<b>Rwanda eSingle Window (ReSW)</b> <a href="https://www.sw.gov.rw/">https://www.sw.gov.rw/</a> (UNCTAD)	National Single Window for Trade functionalities expanded	- Additional export, import and transit permits, licenses and authorizations delivered simultaneously through	Rwanda Revenue Authority, Ministry of Trade and Industry, National Trade Facilitation Committee,	USD 100,000	2022-2025

Name of project / investment / initiative	Key expected results	Relevance for the JP	Implementing partners	Budget and funding source	Timeframe
		the SW	all border control agencies		
<b>Better Regional Migration Management (LMI IOM)</b>	<p>Migrants protected from exploitation and abuse and have access to social protection while on the move</p> <p>Benefits of labor migration within the EHoA and GCC region is better understood through RMFM</p> <p>Enhanced BLMAs and ethical recruitment</p>	<p>-Focus on expanding social protection</p> <p>-Human-rights based approach to protecting people on the move/those who cross international boundaries</p>	UK Commonwealth and Foreign Development Office	USD 4,158,416	July 2022-March 2025
<b>EU-Supported Secure Cross-border Economic and Commercial Activities in the Great Lakes Region (IOM)</b>	<p>Creation of One-Stop Border Post (OSBP) between Rusizi II/Bukavu</p> <p>Strengthened economic integration and social cohesion of cross-border communities</p>	-The project envisions leveraging relationships with key stakeholders in the Rusizi District already developed through the OSBP project, including CBT cooperatives in the area	IOM, TradeMark Africa, MINICOM	EUR 19,800,00	December 2018- June 2024
<b>EU Multiannual Indicative Programme (RIP) Rwanda (2021-2027)</b>	<p>-Education, skills, and jobs for youth in the digital age</p> <p>-A green deal for inclusive development</p> <p>-Political and economic governance</p>	The project oversees the two Team Europe Initiatives on Agricultural Transformation and Sustainable Rwandan Cities fit for the Digital Agenda, which are both relevant for JP (see below)	EU, European Investment Bank (EIB), Netherlands, Sweden, France, Germany, Luxemburg, Greece, Austria, Lithuania, Denmark	€384,000,000	2021-2027
<b>Team Europe initiatives – Agricultural transformation</b>	Foster Rwanda's agricultural transition to socially and environmentally food systems and ensuring environmental and climate sustainability.	<p>Agricultural products traded by SSCBT/efforts to expand markets</p> <p>Job creation (formalization of</p>	EU, EIB, Netherlands, Sweden	€ 69,000,000	2021-2027

Name of project / investment / initiative	Key expected results	Relevance for the JP	Implementing partners	Budget and funding source	Timeframe
<b>Team Europe initiative – Sustainable cities</b>	<p>Harness the potential of Rwandan cities to drive innovation and create jobs fit for the digital age</p> <ul style="list-style-type: none"> <li>-Scalable technology solutions</li> <li>-Support digital transformation in SMEs and start-ups</li> </ul>	<p>informal sector)</p> <p>Elevate Rwanda as a digital and innovation hub in the region.</p> <p>Digital transformation for SMEs &amp; start-ups</p> <p>Create and upgrade digital systems for government data management and transparency</p> <p>Promote a human-centric approach</p>	EU, EIB, Netherlands, Sweden	€ 69,000,000	2021-2027
<b>Cross-Border Trade for Peace Initiative</b>	<p>Gender dynamics between WSCBTs and spouses more inclusive</p> <p>WSSCBTs have increased economic resources and greater skills</p> <p>Business actors, including WSSCBTs and SMEs engage through networking/ cooperation.</p> <p>WSSCBTs understand and have access to CBT legislation and processes</p>	<p>-Experience from project on leveraging CBT to economically empower women and further mutual understanding could be leveraged, including through analyzing research conducted on impact of conflict between Rwanda/Burundi on regional trade and social cohesion</p>	Sweden (SIDA), Switzerland (SDC)	CHF 1'000'000	October 2019-April 2023
<b>ITC Global Digital connectivity and trade (Digital Moonshot) initiative</b>	<p>Increased participation of MSMEs in the online trade of goods and services</p> <p>Equip MSMEs with digital skills,</p> <p>Integrate AI into methodologies and promote its adoption by MSMEs</p>	<p>Leverage expertise to the JP in the areas of policy and strategy support for digital connectivity sectors, training policymakers, advising on digital policies, and aiding legal reforms, especially regarding AfCFTA.</p>		USD 1,845,000 ITC	Jan 2022 – Dec 2024

Name of project / investment / initiative	Key expected results	Relevance for the JP	Implementing partners	Budget and funding source	Timeframe
<b>EAC - EU Market Access Upgrade Programme Phase II (MARKUP II) ITC</b>	Enhance Market Access and remove obstacles to trade on selected intra-regional and extra-regional trade flows, and addresses value addition, compliance, trade facilitation, investment, technology transfer, and institutional supports.	The partnership already established with key stakeholders in Rwanda as part of the Markup II project, as well as its experience in the market access area, can be put to good use for JP.	MINICOM National Agricultural Export Development Board RDB Coffee Exporters and Processors Association of Rwanda JP.	Euro 40 million EU	2023 - 2027
<b>2 Value Added Initiatives to Boost Employment for Women-led Businesses in Rwanda ITC</b>	Increased competitiveness and participation in regional and international trade of women-led MSMEs in Rwanda	The project focuses on women-led businesses and works closely with ITC's SheTrade initiative.	Private Sector Federation (PSF) Specialized Cluster National Agricultural Export Development Board	USD 5,061,771 TradeMark East Africa	2023-2028
<b>The Mupaka Shamba Letu Phase II Project,</b>	It focuses on cross-border cooperation in the Great Lakes region, which includes the Democratic Republic of Congo (DRC), Rwanda, and Burundi.	The project aims to enhance social cohesion and trust amongst border communities and involves various stakeholders, cooperatives, SMEs, young entrepreneurs, and traders	Funded by SIDA and SDC and implemented by International Alert.	NA	2024-2027 (3.5 years)

## ANNEX 2: Integrated results framework, work plan and budget

Joint Programme Outcomes			
CF Outcome statement 1 (SP1/Outcome1): By 2024, people in Rwanda will benefit from more inclusive, competitive, and sustainable economic growth that generates decent work and promotes quality livelihoods for all.			
Outcome indicator: 1.4.2: Number of individuals effectively supported in accessing and utilizing new financial products, promoting financial inclusion.	Baseline: 0	Target: 25,000, 60% women.	Means of verification: Backend (MIS) of partner financial service providers and/or Fintechs; quarterly reports
CF Outcome statement 2 (SP4/Outcome 4): By 2040, people in Rwanda, particularly the most vulnerable, have increased resilience to both natural and man-made shocks and live a life free from all forms of violence and discrimination			
Outcome indicator 2.1: Percentage of eligible poor population benefitting from social protection income support schemes	Baseline: 0	Target: At least 20 Cooperatives have supported members most at risk of being vulnerable (women, youth, pwd) in registering for social protection schemes	Means of verification: Joint Programme Report
CF Outcome statement 2 (SP3/Outcome 5): By 2024, people in Rwanda benefit from enhanced gender equality, human rights, peace, and security			
Outcome indicator 2.1: Number of national policies and frameworks aligned with regional, continental, and global framework on migration, trade and social cohesion.	Baseline: 0	Target: 3	Means of verification: New/updated policies and frameworks that are aligned with regional, continental and global frameworks
Joint Programme Outputs			
Output 1.1 Mechanisms/initiatives are established and/or strengthened to support collaboration between Rwanda and selected neighboring countries, and enhance public-private dialogue within Rwanda, to enable consensus building on digital trade and e-commerce related reforms and guidelines (in line with international best practices) to create a conducive business environment for CBTs			
Output indicator 1.1.1. Number of mechanisms/initiatives created/strengthened	Baseline: 0	Target: 2	Means of verification: Project reports, mission reports, draft framework agreements
Output 1.2. Policy framework on digital trade and e-commerce is enhanced to create a conducive business environment and enable greater conformity with regional and international commitments and benchmarks.			
Output indicator 1.2.1. Number of regulatory assessments developed	Baseline: 0	Target: 1	Means of verification: Project reports, regulatory assessment

<b>Output indicator 1.2.2. Number of male/female beneficiaries (including government and MSMEs) demonstrating improved knowledge in digital trade policy topics</b>	Baseline: 0	Target: 50 (minimum 30 women)	Means of verification: Project reports, attendance lists and feedback evaluation forms
<b>Output 1.2.3. Number of recommendations developed/ endorsed by stakeholders, to improve digital trade through policy/regulatory reforms</b>	Baseline: 0	Target: 3	Means of verification: Project reports, draft policies, guidelines and regulations
<b>Output 1.2.4. Number of public-private dialogues undertaken</b>	Baseline: 0	Target: 2	Means of verification: Project reports, attendance lists
<b>Output 1.3. Trade-related Government Service systems and national Digital Trade Infrastructure are enhanced, including towards facilitating CBT. Enhance the national enquiry point system (part of the Rwanda-UNCTAD Trade Portal) to improve responsiveness and accessibility at borders and to various types of trade groups</b>			
<b>Output indicators 1.3.1. Documentation and inclusion of services available to various trade groups in the Rwanda Trade Portal including priority commodities and new digital services.</b>	Baseline: 0	Target: 2	Means of verification: project reports
<b>Output indicator 1.3.2. Support to the National Trade Facilitation Committee's efforts to implement measures to facilitate trade in particular for the benefit of MSMEs (with particular focus on SSCBT needs).</b>	Baseline: 0	Target: 2	Means of verification: project reports
<b>Output 1.4. A conducive investment environment for e-commerce and digital CBT is enhanced.</b>			
<b>Output indicator 1.4.1. Number of regulatory assessments developed for investment into digital trade/e-commerce</b>	Baseline: 0	Target: 1	Means of verification: Project reports, regulatory assessment
<b>Output indicator 1.4.2. Number of investment profiles developed</b>	Baseline: 0	Target: 1	Means of verification: Project reports, investment profile
<b>Output 1.5. E-trade data collection and harmonization is improved. Design, test and implement the KPIs, indicators and policy mix<sup>3</sup> for the JP, working with relevant actors from academia.</b>			
<b>Output indicator 1.5.1. Number of harmonized reports generated through the collection and analysis of relevant datasets on digital, trade, finance, policies, capabilities, skills gaps, building activities, and ecosystems information.</b>	Baseline: 0	Target: 1	Mean of verification: project reports, Documentation of the harmonized report generated, Records of relevant datasets collected and analyzed.

<b>Output 2.1 Digital Financial Services (DFS) tailored to the needs of SSCBTs, particularly women, youth, and pwd, are developed or improved through leveraging partnerships with key stakeholders in finance ecosystem</b>			
Output indicator 2.1.1: <b>Number of digital financial solutions enhanced or developed to enable digital and data driven solutions that advances digital and financial inclusion.</b>	Baseline: 0	Target: 2 financial products	Means of verification: Reports from partners FGD with beneficiaries
Output indicator 2.1.2: <b>Number of cross border cooperatives facilitated to digitalize operations through integrating digital</b>	Baseline: 0	Target: 50	Means of verification: Report from partners Direct observation
<b>Output 2.2 Inclusion is promoted through creation of simplified digital interface to enhance SSCBTs', particularly women, youth, and persons with disabilities', access to financial, economic, and social services (Output 2.2.)</b>			
Output indicator 2.2.1: Digital interface is created	Baseline: 0	Target: 1 digital interface	Means of verification: Photos, design specifications, reports from service provider, direct observation
Output indicator 2.2.2: CBT and Protection booth created	Baseline: 0	Target: 1 CBT & protection booth	Means of verification: Photos, design plans, reports from service provider, direct observation
Output indicator 2.2.3: Equipment provided to service providers and CBT Platforms	Baseline: 0	Target: 2 platforms, 9 service providers, 3 representative groups (NCW, NYC, NCPD) receive equipment	Means of verification: Transfer of funds/receipts, photos, direct observation
<b>2.3. Capacitate service providers, including the Rwanda Cooperative Agency (RCA), Business Support Organizations (BSOs) to be able to use enhanced digital tools, and enhance performance of digital trade-enabling Business Support Organizations BSOs</b>			
Output indicator 2.3.1. <b>Number of targeted capacity building training sessions delivered to BSOs and RCA</b>	Baseline: 0	Target. 2 training sessions 60% participants women	Means of Verification: Project report, training/learning materials, training reports
Output indicator 2.3.2. <b>Number of BSO representatives trained on digital readiness and on improving digital trade services for client MSMEs</b>	Baseline: 0	Target. 50 60% participants women	Means of Verification: Project report, training/learning materials, training reports
<b>Number of BSOs haven reported improvement in advocacy for digital trade policy framework (including improved and more affordable connectivity on behalf of their member)</b>	Baseline: 0	Target: 3	Means of Verification: project reports and evaluation survey
<b>Output 3.1 Support provided to service providers/CBT stakeholders to cascade knowledge to SSCBTs and to strengthen linkages between sub-</b>			

<b>national and local level</b>			
<b>Output indicator 3.1.1. Number of CBT Cooperatives/Digital Ambassadors capacitated to provide ToT on skills to use financial, economic, and social services, and access financial services as a result of automation.</b>	Baseline: 0	Target: 250 Digital Ambassadors and Head of Cooperatives trained	Means of verification: ToT reports, pre- and post- test
<b>Output indicator 3.1.2. Capacity building to health and MHPSS services to use digitalization to expand their reach</b>	Baseline: zero-limited capacities to use digital services to provide health and MHPSS	Target: 50 staff from health and MHPSS service providers capacitated to use digitalization to expand reach	Means of verification: Online source Reports from partners End of projects evaluation Participatory assessment results
<b>Output indicator 3.1.3. Sub-national groups representing vulnerable groups (National Women, Youth, and PwD Councils) empowered to support their members to benefit from digital solutions</b>	Baseline: 0	Target: 75 members of NWC, NYC, NPWD	Means of verification: report from roundtable, ToT report, pre- and post- test
<b>Output 3.2. Capacity-building support and resources provided to SSCBTs, particularly women, youth, and persons with disabilities, to provide knowledge and skills to use financial, economic, and social, including through tailored digital solutions</b>			
<b>Output indicator 3.2.1. Number of SSCBTs, particularly women, youth, and PwD capacitated to use tailored digital solutions and relevant services.</b>	Baseline: 0	Target: <b>25,000</b> SSCBTs (including 60% women) most at risk of being vulnerable (women, youth, persons with disabilities) receive training on digital and financial skills. 3,200 of them receive training on social and MHPSS components. 3,000 of them accessing and using financial services.	Means of verification: attendance list, photos, training module, pre- and post-test, MIS of partner institutions (to measure transactions and regularity)
<b>Output indicator 3.2.2. SSCBTs, who are women, youth, and PwDs, have increased access to and uptake of business capital</b>	Baseline: 0	Target: 500 SSCBTs (10 cooperatives manage revolving funds system) 60% of recipients are women	Means of verification: Transfer of funds, business plans reports, payment system reports, pay-back receipts
<b>Output indicator 3.2.3. Complementary support provided to connect SSCBTs at greatest risk of</b>	Baseline: 0	Target: 100 women, persons with disabilities, and young SSCBTs beneficiaries	Means of verification: Medical receipts, transport receipts, referral/in-take forms

being vulnerable to relevant services that are not available digitally		supported	
<b>Output indicator 3.2.4. SSCBTs, particularly those not registered in CBT cooperatives, sensitized on existence of services, digital tools, and methods/benefits of formalization, expanding their business, and joining cooperatives</b>	Baseline: 0	Target: 150,000 SSCBTs	Means of verification: photos, media reports, approved messages
<b>Output 3.3. Coordination, knowledge sharing, and opportunities for exchange enhanced between cross-border communities to support trade-for-peace agenda and inclusive economic growth</b>			
<b>Output indicator 3.3.1. Support provided to CBT Platform Coordination Mechanism</b>	Baseline: 2 ad-hoc meetings	Target: 6 meetings (2/year) organized (60% of participants women)	Means of verification: Agenda and minutes from CBT Platform Cross-Border Meetings
<b>Output indicator 3.3.2. CBT Platforms empowered to strengthen coordination and conflict resolution skills on cross border issues</b>	Baseline: 0 trainings	Target: 2 joint trainings organized benefiting 40 members (60% women) of CBT Platforms	Means of verification: concept note, invitation, attendance list, pre/post test
<b>Output indicator 3.3.3. Number of blueprint for the development of a digital system for groupage for cross-border transactions is developed.</b>	Baseline: 0	Target: 1 coordination system developed to share information and organize groupage	Means of verification: Transaction receipts, monthly reports
<b>Output indicator 3.3.4. Number of Market linkage events supported to expand market access, especially for women</b>	Baseline: 0	Target: 1,000 SSCBTs (2 market linkage events organized 60% women)	Means of verification: photos, event report, media press release
<b>Output indicator 3.3.5. Number of research studies to explore role of digital trade in promoting peace and social cohesion in cross-border regions in conducted.</b>	Baseline: 0	Target: 1 study with data disaggregated by gender, age, sex, disability status.	Means of verification: desk review, minutes of meeting for technical approval, publication

<b>Joint Programme contribution to Joint SDG Fund global indicators (as relevant)</b>			
<b>Engine room 1. Shifting policy/regulatory frameworks</b>			
<b>Number of new or enhanced integrated policy solutions and regulatory changes developed to accelerate SDGs with Joint SDG Fund support.</b>	Baseline: 0	Target: 3	Means of verification: New and/or enhanced policies
<b>Number of targeted countries where the integrated policy solutions and</b>	Baseline: 0	Target: 1	Means of verification:

<b>regulatory changes are implemented to promote equal access to and use of services, goods and resources by women and girls with Joint SDG Fund support.</b>			
<b>Number of individuals benefiting from the integrated policy solutions and regulatory changes implemented with Joint SDG Fund support, disaggregated by population segments (e.g. sex, age, persons with disabilities, etc.) with a focus on Leaving No One Behind.</b>	Baseline:0	Target: at least 150,000 SSCBTs	Means of verification: Project reports, partner reports, MIS from partner backend systems, photos, sign in sheets, dedicated call-in post-educational activities
<b>Engine room 2. Capacity building at scale</b>			
<b>Number of governmental (both at central and sub-central levels) and non-governmental organizations</b>  with enhanced capacity to design, implement and finance integrated policies, regulations and innovative solutions for SDG acceleration, with Joint SDG Fund support.	Baseline:	Target: 2	Means of verification: Number of performance Based agreements signed
<b>Number of tools, procedures and mechanisms (e.g. SOPs, training module, incentive structures) developed or implemented, focused on building capacities for SDG acceleration with Joint SDG Fund support (disaggregated by central and local actors).</b>	Baseline: 0	Target: 1	Means of verification: Number of local tool used to support digital literacy.
<b>Number of experts identified and deployed to support RCs/UNCTs on SDG acceleration with Joint SDG Fund support.</b>	Baseline:0	Target: 4	Means of verification: Procurement/recruitment documents, contracts, expert final reports and other outputs
<b>Engine room 3. Developing market-ready pipeline of actions.</b>			
<b>Number of integrated multi-sectoral financing solutions or instruments created and launched with Joint SDG Fund support, disaggregated by theme/type.</b>	Baseline:0	Target: 1	Means of verification: End of project evaluation
<b>Number of actions, projects, businesses or organizations identified for inclusion in market-ready pipeline with Joint SDG Fund support.</b>	Baseline:0	Target: 4	Means of verification: Quarterly reports, from partners business plans demonstrating market readiness
<b>Ratio of actions, projects, businesses or organizations securing funding and receiving investments, in relations to those identified with Joint SDG Fund support.</b>	Baseline: 0	Target: 4	Means of verification: Quarterly reports from partners, end of project evaluation
<b>Engine room 4. Devising a financing mix (deal room)</b>			
<b>Amount in US\$ of financing leveraged for integrated multi-sectoral solutions, with support from the Joint SDG Fund (disaggregation by type of investors – e.g. Gov, private, PPP, DFIs/IFIs).</b>	Baseline: 0	Target: 50,000 \$	Means of verification: End of project evaluation
<b>Ratio of financing leveraged for integrated multi-sectoral solutions against the committed funds provided by the Joint SDG Fund.</b>	Baseline: ~9,000,000	Target: ~9,000,000 (1-1 ratio)	Means of verification: Quarterly reports from partners, end of project evaluation
<b>Number of investors providing direct financing to integrated multi-sectoral solutions developed, with support from the Joint SDG Fund (disaggregation by type of investors – e.g. Gov, private, PPP, DFIs/IFIs).</b>	Baseline: 0	Target: 1	Means of verification: Report from partners End of project evaluation

--	--	--	--

## Joint Programme Workplan

Outcome/Output	Geographic focus	Start	End	PUNO	SDG Targets	Gender Equality Marker	Human Rights Marker	QCPR function	Budget (US\$)
<b>Outcome 1. Improved governance and regulatory framework for a conducive digital trade ecosystem</b>									
<b>Output 1.1. Mechanisms (or initiatives) are established and strengthened to support collaboration between Rwanda and selected neighboring countries, and enhanced public-private dialogue within Rwanda, in order to enable consensus building on digital trade and e-commerce related reforms and guidelines (in line with international best practices) to create a conducive business environment for CBTs</b>	Country wide	M1	M36	ITC	5b 8.2 10.2 17.8	GEM1	HRM1	QCPR 4	US\$ 80,000 (ITC)
<b>Output 1.2. Policy framework on digital trade and e-commerce is enhanced and harmonized to create a conducive business environment and enable greater conformity with regional and international commitments and benchmarks.</b>	Country wide	M6	M36	ITC	5b 8.2 9.3 10.2 17.8	GEM2	HRM1	QCPR 2	US\$ 95,000 (ITC)
<b>Output 1.3. Trade-related Government Service systems and national Digital Trade Infrastructure are enhanced, including towards facilitating CBT.</b>	Country wide	M6	M36	UNCTAD	8.2 16.6 17.8	GEM0	HRM0	QCPR3	US\$ 80,000 (UNCTAD)
<b>Output 1.4. A conducive investment environment for</b>	Country wide	M6	M36	ITC	8.2 9.3	GEM1	HRM1	QCPR 4	US\$ 55,000 (ITC)

e-commerce and digital CBT is enhanced.					10.2 17.8				
Output 1.5. E-trade data collection and harmonization is improved.	Country wide	M15	M36	ITC UNCTAD	8.2 9.3 17.8	GEM1	HRM1	QCPR 3	US\$ 30,000 (ITC)  US\$ 38,000 (UNCTAD)
<b>Outcome 2: Enabling access to financial, economic, and social services by creating tailored digital tools and capacitating service providers</b>									
Output 2.1. DFS tailored to the needs of SSCBTs, particularly women, youth, and persons with disabilities, are developed and enhanced through leveraging partnerships with key stakeholders in finance ecosystem (FSPs, Fintechs, MNOs):	Rubavu, Rusizi	01/03/2025	01/09/2025	UNCDF	9.3 17.8	GEM 2	HRM 1	QCPR 4	US\$ 244,000 (UNCDF)
Output 2.2. Inclusion promoted through creation of simplified digital interface to enhance women, youth, and persons with disabilities' access to financial, economic, and social services (Output 2.2.)	Rusizi	M3	M9	IOM	8.2 9.3 17.8	GEM 2	HRM2	QCPR 4	US\$ 214,000 (IOM)
Output 2.3. Capacitate service providers, including the Rwanda Cooperative Agency (RCA), Business Support Organizations (BSOs) to be able to use enhanced digital tools, and enhance performance of digital trade-enabling Business Support Organizations BSO		M3	M20	ITC	8.2 9.3 17.8	GEM2	HRM1	QCPR 4	US\$ 890,000 (ITC)

<b>Outcome 3. SSCBTs are economically and socially empowered to improve their livelihoods and well-being, including by using tailored digital solutions</b>									
<b>Output 3.1. Support provided to local-level CBT stakeholders to cascade knowledge to SSCBTs, and to strengthen linkages between sub-national and local level</b>	Rusizi Rubavu	M10	M18	IOM, UNCDF	5B 8.2 9.3 10.2	GEM2	HRM2	QCPR 4	US\$ 28,800 (IOM) US\$ 50,000 (UNCDF)
<b>Output 3.2. Capacity-building support provided to SSCBTs, particularly women, youth, persons with disabilities, to ensure they have the knowledge and skills use economic, financial, and social services, including through tailored digital solutions</b>	Rusizi Rubavu	M18	M24	IOM, UNCDF, UNCTAD	5B 8.2 9.3 10.2	GEM2	HRM2	QCPR 4	US\$ 211,600 (IOM) US\$ 150,000 (UNCDF)
<b>Output 3.3. Coordination, knowledge-sharing, and opportunities for exchange enhanced between cross-border communities to support trade-for-peace agenda and inclusive economic growth</b>	Rusizi	M3	M30	IOM, ITC	5B 8.2 9.3 10.2 17.8	GEM2	HRM2	QCPR 5	US\$ 75,600 (IOM)  US\$ 90,000 (ITC)

### ANNEX 3: Budget per UNSDG Categories

UNSDG BUDGET CATEGORIES	ITC		UNCDF		IOM		UNCTAD		TOTAL	
	Joint SDG Fund (USD)	PUNO Contribution (USD)	Joint SDG Fund (USD)	PUNO Contribution (USD)	Joint SDG Fund (USD)	PUNO Contribution (USD)	Joint SDG Fund (USD)	PUNO Contribution (USD)	Joint SDG Fund (USD)	PUNO Contribution (USD)
1. Staff and other personnel	138,000	184,016	138,000	184,016	137,000	184,016	36,000	47,952	449,000	600,000
2. Supplies, Commodities, Materials	25,000		15,000		0		0		40,000	
3. Equipment, Vehicles, and Furniture (including Depreciation)	60,000		24,125		64,000		0		148,125	
4. Contractual services	212,460		210,000		183,013		116,970		722,443	
5. Travel	85,000		72,998		69,300		27,800		255,098	
6. Transfers and Grants to Counterparts	260,000		321,460		330,600		0		912,060	
7. General Operating and other Direct Costs	79,353		78,230		75,900		43,529		277,012	
<b>Total Direct Costs</b>	<b>859,813</b>		<b>859,813</b>		<b>859,813</b>		<b>224,299</b>		<b>2,803,738</b>	
8. Indirect Support Costs (7% of total direct costs – except for WFP and UNHCR which should apply 6.5% of total direct costs)	60,187		60,187		60,187		15,701		196,262	
<b>TOTAL Costs</b>	<b>920,000</b>	184,016	<b>920,000</b>	184,016	<b>920,000</b>	184,016	<b>240,000</b>	47,952	<b>3,000,000</b>	<b>600,000</b>

### ANNEX 4: Risk Matrix

Risks	Categories	Risk Level: (Likelihood x Impact, as per instructions)	Likelihood: Certain - 5 Likely - 4 Possible - 3 Unlikely - 2 Rare - 1	Impact: Essential - 5 Major - 4 Moderate - 3 Minor - 2 Insignificant - 1	Mitigation measures	Risk owner
Lack of privacy and data security	Social environment	Medium	2	3	Collaboration with regulators and policy makers to strengthen/ improve data policy and regulators' skills.	JP Team
Digital Divide	Social and Environment	High	3	3	Training beneficiaries on digital skills	JP Team
Increased risk of gender-based violence due to increased incomes	Social and environmental	Low	3	4	Training on combatting GBV and harmful gender norms, positive masculinity, protection, and conflict resolution within families to go hand-in-hand with trainings on financial skills	JP Team
Default credit risks for MSMEs	Financial	High	3	4	Working with financial service providers to develop customized digital financial products	JP Team
Disruption in trade flows	Political instability	High	4	4	Public-private dialogue between government and private sector towards a conducive investment environment for e-commerce and digital CBT is promoted	JP Team
Challenges arising from regulatory frameworks, policies, or legal requirements that may hinder the implementation of the joint programme.	Regulatory Challenges	High	3	4	Ensure close alignment of digital trade policies with regional and international standards. Engage in ongoing dialogue with regulatory bodies to address any potential hurdles.	JP Team
Risks associated with unwillingness or opposition from SSCBTs or other stakeholders to adopt digital trade practices, leading to slow adoption or	Resistance to Change	Medium	3	3	Implement robust change management strategies to gain buy-in from SSCBTs and other stakeholders. Provide	JP team

Risks	Categories	Risk Level: (Likelihood x Impact, as per instructions)	Likelihood: Certain - 5 Likely - 4 Possible - 3 Unlikely - 2 Rare - 1	Impact: Essential - 5 Major - 4 Moderate - 3 Minor - 2 Insignificant - 1	Mitigation measures	Risk owner
implementation delays.					training and support to help SSCBTs transition to digital trade practices smoothly.	
Border closure between Rwanda and DR Congo	Political instability	Medium	3	3	Ensure that the cross-border components of the project (mainly 3.3) are also applicable to CBT Platforms/Cooperatives in a national context, while exploring how digital platforms could be used to help host virtual meetings in case physical cross-border meetings between CBT Platforms are no longer possible	JP Team

Likelihood	Occurrence	Frequency
Very Likely	The event is <b>expected</b> to occur in most circumstances	Twice a month or more frequently
Likely	The event <b>will</b> probably occur in most circumstances	Once every two months or more frequently
Possibly	The event <b>might</b> occur at some time	Once a year or more frequently
Unlikely	The event <b>could</b> occur at some time	Once every three years or more frequently
Rare	The event <b>may</b> occur in exceptional circumstances	Once every seven years or more frequently

Consequence	Result
Extreme	An event leading to <b>massive or irreparable</b> damage or disruption
Major	An event leading to <b>critical</b> damage or disruption
Moderate	An event leading to <b>serious</b> damage or disruption
Minor	An event leading to <b>some</b> degree of damage or disruption
Insignificant	An event leading to <b>limited</b> damage or disruption

Likelihood	Consequences				
	Insignificant (1)	Minor (2)	Moderate (3)	Major (4)	Extreme (5)
Very likely (5)	Medium (5)	High (10)	High (15)	Very High (20)	Very High (25)
Likely (4)	Medium (4)	Medium (8)	High (12)	High (16)	Very High (20)
Possible (3)	Low (3)	Medium (6)	High (9)	High (12)	High (15)
Unlikely (2)	Low (2)	Low (4)	Medium (6)	Medium (8)	High (10)
Rare (1)	Low (1)	Low (3)	Medium (3)	Medium (4)	High (5)

Level of risk	Result
Very High	Immediate action required by executive management. Mitigation activities/treatment options are mandatory to reduce likelihood and/or consequence. Risk cannot be accepted unless this occurs.
High	Immediate action required by senior/ executive management. Mitigation activities/treatment options are mandatory to reduce likelihood and/or consequence. Monitoring strategy to be implemented by Risk Owner.
Medium	Senior Management attention required. Mitigation activities/ treatment options are undertaken to reduce likelihood and/or consequence. Monitoring strategy to be implemented by Risk Owner.
Low	Management attention required. Specified ownership of risk. Mitigation activities/treatment options are recommended to reduce likelihood and/or consequence. Implementation of monitoring strategy by risk owner is recommended.

## ANNEX 5: Localization, Gender Equality and Human Rights markers

### SDG Localisation Marker Score

Dimensions	Criteria or eligibility	Responses	Explanation	Means of verification
Programme Design	<ul style="list-style-type: none"> <li>Does the programme or initiative explicitly include results and/or expected outcomes directly related to advancing SDG localization?</li> </ul>	Yes	Outcome 3 focuses on building the capacity of CBT stakeholders, to be able to engage with digital solutions to better support SSCBTs, and capacity-building for SSCBTs, and particularly women and the most vulnerable, to engage with digital solutions to access services that can concretely improve their livelihoods and well-being.	Reports from ToTs, pre-and post-tests, reports from partners/CBT Platforms, end of projects evaluation, online attendance lists, training modules, photos
	<ul style="list-style-type: none"> <li>Is at least 70% or more of the programmatic budget allocated specifically to activities that enhance advocacy, actions or monitoring related to SDG localization?</li> </ul>	No		
	<ul style="list-style-type: none"> <li>Were local and regional governments actively engaged and consulted during the programme design phase?</li> </ul>	Yes	See below – the CBT Workshop also included participation from MINICOM, BDE-Unit, and the Vice-Mayor of Rusizi, all at the district level in Rusizi. The PUNOs scoping mission included comprehensive consultations with cooperative leaders and local representatives. This mission aimed to identify local needs and priorities, ensuring that the JP interventions are well-aligned with the realities on the ground.	
	<ul style="list-style-type: none"> <li>Were local service providers and/or other local actors and stakeholders actively engaged and consulted during the programme design phase?</li> </ul>	Yes	The digitalization proposal was presented during a workshop with CBT cooperatives leaders held from 14-15 March 2024 to receive feedback on the proposed programme design.	Report from workshop with CBT Cooperative leaders.
Advocacy	<ul style="list-style-type: none"> <li>Has the programme or initiative planned to develop new knowledge material, research, publication or relevant resources related to SDG</li> </ul>	Yes	The programme plans to the programme plans to support CBT platforms to raise awareness on national procedures and regional trade agreements, such as the EAC/COMESA Simplified Trade Regime (STR), including through the elaboration of common tools for capacity-building of respective members, such as	Publication of research paper on conflict and digital trade.

	localization, specifically building on local experience?		elaboration of common tool and research paper on links between conflict and digital trade.	
	<ul style="list-style-type: none"> <li>Has the programme or initiative planned to develop specific events, campaigns, communications or capacity-building activities on SDG localization, especially targeted at local or regional governments, local service providers, or other local actors and stakeholders?</li> </ul>	Yes	The initiative will support specific events and advocacy/awareness-raising efforts specifically targeted at SSCBTs, including women, such as awareness-raising campaigns on combatting GBV and promoting positive masculinity (for husbands of WCBTs), as well as trade events and opportunities for market linkages	Photos, media reports/press release, approved messages, ToT reports
Actions	<ul style="list-style-type: none"> <li>Does the joint programme or initiative incorporate mechanisms, spaces or activities designed to bolster coherent policies, regulations, plans, programmes, and service-delivery approaches or models by local and regional governments and/or local service providers, facilitating their meaningful contributions to the SDGs and addressing the principles of leaving no one behind?</li> </ul>	Yes	The programme aims to support and capacitate local and sub-national CBT stakeholders (Digital Ambassadors), including CBT Platforms and representatives of vulnerable groups (National Women’s Council, National Youth Council, National Council on Persons with Disabilities) to help improve their service delivery and reach SSCBTs, in line with the principle of LNOB	Reports from CBT platforms, CBT stakeholders, and representatives of marginalized groups.
	<ul style="list-style-type: none"> <li>Does the joint programme or initiative have an inclusive and participatory multi-stakeholder approach, involving civil society, academia, citizens, the private sector and/or others to jointly implement transformative initiatives toward localizing the SDGs? This</li> </ul>	Yes	The programme will adopt a multi-stakeholder approach to ensure localization of the SDGs, including by leveraging and capacitating the CBT Platforms, the National Women’s Council, and local civil society actors in Rusizi, to be able to better support SSCBTs, as well as providing direct support to SSCBTs. The JP will also leverage Rwanda’s Digital Ambassadors to mobilize and share knowledge and expertise to support SSCBTs to access, use, and benefit from digital technologies. Academia will also be engaged to develop the research paper on the linkages	<p>Agenda and minutes of coordinating body meetings.</p> <p>ToT reports, pre and post test (for Digital Ambassadors)</p>

	<p>could include, for example, mobilizing and sharing knowledge, expertise, technologies and financial resources to support the achievement of the SDGs at the local level.</p>		<p>between conflict and digital trade.</p>	
	<ul style="list-style-type: none"> <li>Does the joint programme or initiative include a multi-level governance approach to address the SDG challenges through collaboration between different levels of government, as well as with international organizations, and local communities? This approach recognizes that effective action requires coordinated efforts at various scales, from local and regional to national and global.</li> </ul>	<p>Yes</p>	<p>The "national and sub-national level service provision" section (pg. 15) that the JP will collaborate with sub-national/local representatives from the national Women's Council, National Youth Council, National Council of Persons with Disabilities, and Digital Ambassadors. These GoR entities are present in every District in Rwanda. For this JP, implementing partners will coordinate with these representatives in Rusizi at the District level and at the national level as needed. Steps will be taken to train local representatives, particularly from the National Women's Council, to manage the 'CBT &amp; Protection Booth' at the PoE. Most activities under Outcome 3 focus on SDG localization to ensure policies from Outcome 1 and services from Outcome 2 are accessible to SSCBTs at the local level.</p>	
	<ul style="list-style-type: none"> <li>Does the joint programme or initiative feature mechanisms or activities aimed at improving the transparent and accountable financing of SDG localization? This may include the development of decentralized financing policies, the creation of market-ready pipeline of local actions, expansion of local fiscal space, resource mobilization by local or regional governments, participatory budgeting approaches, etc.</li> </ul>	<p>No</p>		

Accountability & Sustainability	<ul style="list-style-type: none"> <li>Does the joint programme or initiatives include dedicated results, supported by a robust accountability framework, to systematically collect and report on contributions to SDG localization, both at the outcome and output levels?</li> </ul>	Yes	The JP will have a clear and quantifiable results framework which will report on the contributions to SDG localization.	Quarterly monitoring reports.
	<ul style="list-style-type: none"> <li>Does the joint programme or initiative include a dedicated plan to ensure the sustainability, leveraging of financial resources and replication/expansion of the SDG actions in additional localities, developed in collaboration with local and regional governments, local service providers and other local actors and stakeholders?</li> </ul>	No		
<b>Criteria for Scoring</b> <ul style="list-style-type: none"> <li>Marker 3: Between 9 and 12 criteria marked as Yes.</li> <li>Marker 2: Between 4 and 8 criteria marked as Yes.</li> <li>Marker 1: Between 1 and 3 criteria marked as Yes.</li> <li>Marker 0: None of the criteria marked as Yes.</li> </ul>		Total # of Yes	Marker 3 (9)	

## Gender Equality Marker

Joint Programme Outputs	GEM Score	Justification
Mechanisms/initiatives are	GEM1	

established and / or strengthened to support collaboration between Rwanda and selected neighboring countries, and enhance public-private dialogue within Rwanda, to enable consensus building on digital trade and e-commerce related reforms and guidelines (in line with international best practices) to create a conducive business environment for CBTs (Output 1.1)		In its intervention towards establishing and strengthening mechanisms and initiatives for collaboration, the JP considers the inclusion of women policymakers and private sector representatives to support the promotion of gender equality in digital trade practices.
Policy framework on digital trade and e-commerce is enhanced to create a conducive business environment and enable greater conformity with regional and international commitments and benchmarks (Output 1.2.)	GEM2	The JP will advance gender equality by integrating gender-sensitive considerations into digital and cross-border trade policy reforms, ensuring inclusive participation of women in policymaking, and targeting capacity-building efforts to enhance women's digital literacy and business skills. Overall Supporting the enhancement of the policy and regulatory framework for digital trade and e-commerce in line with regional and international commitments taking into account gender equality and the need to bridge the gender digital divide.
Trade-related Government Service systems and national Digital Trade Infrastructure are enhanced, including towards facilitating CBT. (Output 1.3)	GEM0	
A conducive investment environment for e-commerce and digital CBT is enhanced. (Output 1.4)	GEM1	Supporting the enhancement of investment policies will broadly contribute to gender equality as this output focuses on enhancing the investment environment and investment promotion of digital sectors that may in turn promote economic empowerment for women through expanded investment opportunities.
E-trade data collection and harmonization is improved. Design, test and implement the KPIs, indicators and policy mix for the JP, working with relevant actors from academia. (Output 1.5)	GEM1	Improving e-trade data collection and harmonization to include gender-disaggregated data ensures that women's participation and the challenges they face in digital trade are accurately represented and understood. This output is crucial for identifying gaps in gender equality and informing policy and practice adjustments that better support women's integration into and benefit from e-trade ecosystems. Accurate and comprehensive data is foundational to developing targeted interventions that address the specific needs of women in digital trade. Through integrating these gender-focused strategies into each output, the JP not only tackles the specific needs and challenges faced by women in digital and cross-border trade but also contributes to broader objectives of economic equality, social justice, and sustainable development. This ensures that advancements in digital trade infrastructure and policy reforms directly translate into tangible benefits for women, promoting gender equality across all levels of trade participation.
DFS tailored to the needs of SSCBTs, particularly women, youth, and pwd, are developed	GEM2	This output contributes to GEWE, as it aims to create tailored digital financial services that are tailored to the needs of women SSCBTs, and can empower women to better access finance, grow their business, and start saving, thus tackling access barriers which contribute to a gendered digital and financial divide. The needs of

and enhanced through leveraging partnerships with key stakeholders in finance ecosystem (Output 2.1)		women will be considered in the development and enhancement of digital and financial services, promoting the creation of women-centered financial products to advance women's financial inclusion. It also responds to the recommendation made by CEDAW to ensure that women have equal access to bank loans and credit.
Inclusion promoted through creation of simplified digital interface to enhance women, youth, and persons with disabilities' access to financial, economic, and social services (Output 2.2.)	GEM2	By promoting digital inclusion, this output specifically contributes to reducing the gendered digital divide by creating a simplified digital interface that can enhance women's access to and usage of existing services, including financial, and social/mental health and psychosocial services, thus tackling existing access barriers facing women (see situation analysis). The digital interface will, for instance, ensure that services designed to specifically support women and mitigate the challenges that disproportionately face them on account of their gender, such as high levels of harassment and GBV, are made more accessible, such as by including a digitalized version of the MHPSS referral mechanism previously developed through IOM's EU-supported OSBP project on the interface, as well as contact/referral information for Isange One Stop Centers (ISOCs), which provide support to survivors of GBV and human trafficking. The digital interface will also explore the possibility of integrating a peer-support element, such as online communities of virtual buddy systems, specifically designed for women, so as to create virtual women-only safe spaces/sources of emotional support. The needs of women will also be considered in the development and enhancement of the digital interface/CBT and protection booth, including by engaging the National Council of Women (NWC) to co-create these products.
Capacitate service providers, including the Rwanda Cooperative Agency (RCA) and Business Support Organizations (BSOs) to be able to use enhanced digital tools, and enhance performance of digital trade-enabling Business Support Organizations (BSOs) (Output 2.3)	GEM2	This output also contributes to reducing the gendered digital divide by capacitating service providers, including the RCA and BSO to use enhanced digital tools. Specifically, the capacity-building activities will commit to targeting a majority of women in the trainings, and to capacitating women-led service providers and women-owned business support organizations (BSOs). Capacity-building and training materials will also incorporate a gender perspective.
Support provided to local-level CBT stakeholders to cascade knowledge to SSCBTs, and to strengthen linkages between sub-national and local level. (Output 3.1)	GEM2	By capacitating CBT cooperatives, Digital Ambassadors, and sub-national groups (NWC, NYC, NCPD) to better support SSCBTs, particularly women, this output will advance GEWE by ensuring that service delivery is more gender-responsive and targeted to the needs of women SSCBTs. The training that will be provided to these local-level stakeholders will constitute a comprehensive package of training material that would include various modules (digital, financial, business, conflict resolution, complementary life/'soft' skills, combatting GBV, protection related areas). The aim is to raise awareness among these agencies on how they can better support their service provision for beneficiaries by delivering integrated support to SSCBTs, particularly women, that addresses both their economic and social/psychosocial needs. The NWC, the NYC, and the NCPD, will also be involved in the design and co-creation of the digital interface/CBT & protection booth, including through the convening of a stakeholders' roundtable, which will also aim to receive feedback on intersectional issues facing young women, and women with disabilities, which will then be used to improve the design of the digital interface/platform to ensure it appropriately responds to their needs. The digital interface and CBT/protection booth will also include information/referral mechanisms that could be used by women to help address their needs, including information on how to contact/reach Isange One Stop Centers (ISOCs), which are designed to support survivors of GBV, who continue to be disproportionately women in this context.

<p>Capacity-building support and resources provided to SSCBTs, particularly women, youth, persons with disabilities, to ensure they have the knowledge and skills use economic, financial, and social services, including through tailored digital solutions, to improve their livelihoods and well-being. (Output 3.2)</p>	<p>GEM2</p>	<p>This output addresses the root causes of inequalities and discrimination which disproportionately affect women traders, namely lack of access and control over economic resources, challenges caused by affordability, inaccessibility to technology or content caused by lack of digital literacy and skills, and harmful gender norms. Building on the more tailored digital solutions that will be created through Outcome 2, this output will provide direct support to the SSCBTs themselves through cascade trainings to ensure they can actually use and benefit from these services, thus mitigating challenges caused by lack of digital literacy and skills. By enabling access, the output will then also help to further empower women, including by connecting them to relevant financial and banking services, and to a range of social services that could help to improve their lived conditions and mitigate specific gender-based issues they may face, such as high rates of GBV or harassment at the border. The outcome also aims to provide complementary support specifically to women SSCBTs to ensure they can access services that are needed but not digitalized, such as health, and mental health services, such as by arranging for transport for women survivors of GBV to reach Isange One Stop Centers (ISOCs), which are often far from the border. This output also includes comprehensive awareness-raising activities/educational initiatives, particularly those not registered in CBT cooperatives (who remain particularly vulnerable), on the existence of services, digital tools, methods/benefits of formalization, expanding their business, and joining cooperatives, all of which can contribute to greater GEWE by empowering women SSCBTs by tackling information barriers.</p>
<p>Coordination, knowledge-sharing, and opportunities for exchange enhanced between cross-border communities to support trade-for-peace agenda and inclusive economic growth (Output 3.3)</p>	<p>GEM2</p>	<p>This output includes GEWE as a significant objective, as women remain the main survivors of conflict that exist between and among border communities and continue to lack equitable access to economic resources. To mitigate these challenges, this outcome envisions empowering CBT Platforms to contribute to a more peaceful, enabling environment for women traders to operate in, particularly through trainings on conflict resolution, GBV, psycho-social skills, etc. Additionally, this output will aim to create a digital system of groupage whereby traders can send one representative to trade on their behalf, which will help to mitigate the increased risks or increasing vulnerabilities that women can face when trading (see baseline &amp; situation analysis).</p>

### Human Rights Marker

Joint Programme Outputs	HRM Score	Justification
<p>Mechanisms/initiatives are established and strengthened to support collaboration between neighboring countries, and enhance public-private dialogue within Rwanda, to enable consensus building on digital trade and e-commerce related reforms and guidelines (in line with international best practices) to create a conducive business</p>	<p>HRM1</p>	<p>In establishing and strengthening mechanisms and initiatives for collaboration and public-private dialogues, the activities will involve the participation and meaningful engagement of a wide array of stakeholders, including traders, ensuring that their perspectives and needs shape the policy reforms. This consultative approach reinforces the responsibilities of duty bearers such as government bodies to safeguard and promote the rights of all community members in trade practices.</p>

environment for CBTs (Output 1.1)		
Policy framework on digital trade and e-commerce is enhanced and harmonized to create a conducive business environment and enable greater conformity with regional and international commitments and benchmarks (Output 1.2.)	HRM1	This output would take into account human rights through consideration of relevant policies such as those pertaining to data protection and privacy.
Trade-related government service systems and national digital trade infrastructure are enhanced, including towards facilitating CBT (Output 1.3)	HRM0	
A conducive investment environment for e-commerce and digital CBT is enhanced (Output 1.4)	HRM1	The assessment of investment policies and investment promotion activities will involve the participation and meaningful engagement of a wide array of stakeholders, including traders, ensuring that their perspectives and needs shape the policy reforms.
E-trade data collection and harmonization is improved. Design, test and implement the KPIs, indicators and policy mix for the JP, working with relevant actors from academia. (Output 1.5)	HRM1	Improving e-trade data collection and harmonization prioritizes the rights to privacy and access to information. This output employs a rights-based approach to data handling, ensuring that data collection processes respect the privacy of individuals and are free from discriminatory practices. By using human rights frameworks to guide the development of data practices, and by ensuring participation from various stakeholders in the design and implementation phases, the project upholds the principle of informed consent and promotes transparency in data usage. This approach supports the capacity development of all involved parties to manage and use data responsibly and ethically. Each of these outputs not only advances specific trade-related goals but also integrates a strong human rights perspective, ensuring that the economic development facilitated by the programme is both inclusive and equitable. This comprehensive approach supports broader human rights objectives, ensuring that progress in trade is aligned with sustainable and fair development for all involved stakeholders.
Digital financial services (DFS) tailored to the needs of SSCBTs, particularly women, youth, and persons with disabilities, developed or enhanced through leveraging partnerships with key stakeholders in finance ecosystem (Output 2.1)	HRM1	This output contributes to human rights as it targets patterns of inequality – particularly digital inequity – by designing accessible and tailored DFS that can address access and usage barriers faced by SSCBTs in terms of digital and financial tools and services. It will also consider the needs not only of women SSCBTs, youth, and persons with disabilities in the design of the DFS.

<p>Inclusive digital equity promoted through creation of simplified digital interface to enhance women, youth, and persons with disabilities' access to financial economic, and social services (Output 2.2)</p>	<p>HRM2</p>	<p>By promoting inclusive digital equity, this output specifically contributes to advancing human rights, by enhancing access and usage among SSCBTs – specifically women, youth, and persons with disability – to relevant services, that can be used to support small scale traders in realizing their human rights (such as the right to a health) and addressing patterns of inequality or marginalization. By making information available and accessible, the existence of this interface will also promote the right to information. Participation and meaningful engagement of stakeholder groups has also been incorporated into the activity, including through the involvement of the NCW, NYC, and NCPD in the design of the digital interface. The CBT and protection booth, which will be physically installed at Points of Entry, will also include voice recognition technology, in order to ensure access for people who cannot read, or those who are visually impaired.</p>
<p>Capacitate service providers, including the Rwanda Cooperative Agency (RCA), Business Support Organizations to be able to use enhanced digital tools, and enhance performance of digital trade enabling BSOs (Output 2.3)</p>	<p>HRM2</p>	<p>This output has element of human rights as it will help umbrella organization such as Rwanda cooperatives agencies and BSOs gain knowledge on using a digital system, to track performance of their members, be able to respond to their needs quickly as the developed system will permit visibility of their transaction. It will also help to reduce the digital divide, supporting inclusive digital equity, and supporting women's empowerment, by committing to target a majority of women in the trainings, and capacitating women-led service providers and women-owned business support organizations (BSOs). Capacity-building and training materials will also incorporate a human right- based and gender sensitive perspective.</p>
<p>Support provided to local-level CBT stakeholders to cascade knowledge to SSCBTs, and to strengthen linkages between sub-national and local level (Output 3.1)</p>	<p>HRM2</p>	<p>This output contributes to human rights in a meaningful way, as it is grounded in the fulfilment of human rights (including the right to information, and based on the human rights principles of affordability and accessibility), targets patterns of inequality, including in relationship to access to information/services, aims to address these human rights issues through capacity development, and will meaningfully involve and engage stakeholders, including beneficiary groups/rights holders (youth, women, and persons with disabilities), into the activity. Activities under this output also address several of the recommendations made in the human rights mechanisms mentioned above, including the need to put in place social protection measures for women in the informal sector (by capacitating CBT Cooperatives to support the registration of SSCBTs into social protection schemes/Ejo Heza), raising knowledge about protection challenges/human trafficking (through awareness-raising activities/trainings), supporting equal economic opportunities for women in the informal sector (through digital and financial literacy trainings, etc), and combatting stigma (through all MHPSS-related activities).</p>
<p>Capacity-building support and resources provided to SSCBTs, particularly women, youth, and persons with disabilities, to provide knowledge and skills to use financial, economic, and social services, through tailored digital solutions (Output 3.2)</p>	<p>HRM2</p>	<p>Closely related to output 3.1, this output also contributes to human rights in a meaningful way, as it provides support and resources to the SSCBTs to be able to put into practice the information and skills learned through activities under the previous output, ultimately ensuring that SSCBTs can not only access services/information but can use and benefit from them. Through the provision of revolving funds/resources and support for SSCBTs to access and use these financial resources, it also addresses the recommendation in human rights mechanisms mentioned above for greater economic opportunities for women in the informal sector. It also targets patterns of inequality/discrimination by ensuring that complementary support is provided for the most left behind groups of SSCBTs – women, youth, persons with disabilities, those not registered into cooperatives, and others – to access necessary services, such as health or mental health services. Awareness-raising activities focused on stigma will also include combatting stigma against persons with disabilities, thereby responding to the recommendations from Human Rights Watch to the CESR to fight stigma against disadvantaged people.</p>

Coordination, knowledge-sharing, and opportunities for exchange enhanced between cross-border communities to support trade-for-peace agenda and inclusive economic growth (Output 3.3)	HRM2	By facilitating collaboration and coordination between CBTs on both sides of the border, this output advances human rights by helping to create a more peaceful environment and reducing the likelihood of social tension, which is an essential pre-requisite to achieving human rights in the long-term. As such, this activity is grounded in the enjoyment or fulfilment of human rights (or lack thereof), and also targets patterns of discrimination, inequality, or marginalization, through awareness-raising activities that will include aspects related to combatting GBV and harmful gender-based norms. Through activities that aim to raise awareness of existing complaint mechanisms, the output also addresses recommendations from the human rights mechanism mentioned above, specifically those calling for strengthened protection of migrant workers.
----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	------	------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

### Sustaining Peace Marker

Joint Programme Outputs	SPM Score	Justification
Coordination, knowledge-sharing, and opportunities for exchange enhanced between cross-border communities to support trade-for-peace agenda and inclusive economic growth (Output 3.3)	SPM2	This output will significantly contribute to peace by ensuring that collaboration between CBTs, primarily through CBT Platforms, continues to take place on either side of the Rwanda/DRC border, despite the current political situation. This activity has emerged as a best practice from the OSBP project and remains the most important output in terms of fostering greater peace in a context in which direct communication remains difficult. The output will also include an activity aimed at conducting a conflict analysis research paper to assess the linkages between digital trade and peace.

## ANNEX 6: Overview of the Learning and capacity building plan for the main stakeholders

### Key skills and competences

While the JP envisions improving the policy and regulatory framework for CBT and digital trade, and enhancing/consolidate existing services into an easy-to-use platform for SSCBTs, a critical component of the success of this effort will be support to developing key skills and competencies at the governance, service-provision and grassroots level, to ensure that actors are capacitated at all levels to help translate the over-arching goal of supporting a just digital revolution to those vulnerable populations at the local level. Key skills that will be supported include financial, digital, business, and conflict resolution skills.

### Government partners:

The Learning and Capacity Building Plan is pivotal for government stakeholders, as it targets the foundational layers of policy and regulation that underpin digital transformation and cross-border trade enhancement. For government entities involved in the project, capacity building focuses on ensuring these stakeholders can effectively create, implement, and manage policies and initiatives that support the digital economy and facilitate, with a keen focus on inclusivity and sustainability.

### Government Stakeholders

- Ministry of Trade and Industry (MINICOM)
- Ministry of ICT and Innovation (MINICT)
- Rwanda Social Security Board (RSSB)
- Central Bank of Rwanda

- Rwanda Cooperatives Agency

#### Local Government Authorities at Border Areas Enhanced Policy and Regulatory Frameworks

- Knowledge Sharing: Engagements with international experts and regional counterparts to understand best practices in digital trade policies and regulatory frameworks.
- Regulatory Innovation Workshops: Tailored sessions on crafting dynamic policies that can adapt to technological advancements and market needs, ensuring regulatory environments are conducive to digital trade growth.

#### Digital Governance and Trade Facilitation

- Digital Trade Systems Understanding: Training on the deployment and management of digital trade facilitation tools like Single Window Systems, e-commerce platforms, and digital customs processes.
- Cross-Border E-Governance Strategies: Development of strategies for cross-border digital governance, including harmonization of digital trade policies with regional and international standards, particularly focusing on the African Continental Free Trade Area (AfCFTA) guidelines.

#### Capacity Building for Inclusive Trade

- Inclusive Policy Development: Training on integrating gender and inclusivity into trade policies, ensuring that digital trade benefits reach women and vulnerable groups engaged in SSCBTs.
- Stakeholder Engagement and Coordination: Enhancing skills in stakeholder coordination for effective policy implementation, including collaboration with private sector, civil society, and international organizations.

#### Data-Driven Decision Making

- Data Analytics and Trade Monitoring: Workshops on leveraging data for policy-making, including the use of trade data analytics to monitor and evaluate the impact of digital trade policies on SSCBTs and the wider economy.

#### **CBT Platforms/cooperatives, Digital Ambassadors, representative organizations of vulnerable groups:**

- Capacity building support will be provided to CBT Platforms/cooperatives and Digital Ambassadors, including in relation to ensuring they know how to use digital services developed, to ensure they can better support SSCBTs to access needed services. This would function as a sort of Training of Trainers (ToT) to enable further cascading efforts.
- Support will be provided to service providers, including health and mental health/GBV service providers, to ensure they can leverage digital solutions to better target/reach potential beneficiaries, namely women SSCBTs. This could include trainings on how to use digital tools, development of websites, etc.
- Capacity building support will be provided to representative organizations of vulnerable groups (National Women's Council, National Youth Council, National Council for Persons with Disabilities) to ensure they are empowered to support SSCBTs, particularly vulnerable SSCBTs not registered into CBT cooperatives, to use digital solutions to improve their livelihoods and well-being.
- Capacity-building support provided to CBT Platforms to support them in developing conflict mediation skills, including through continued support for CBT Platform Coordination Meetings between Rwanda/DRC, and support to mediate local conflicts, including those related to cases of GBV and harassment that particularly affect women.

#### **SSCBTs, particularly women, youth, and persons with disabilities:**

- CBT Cooperatives will be supported to cascade knowledge through ToT to local level to reach SSCBTs, and ensure they can effectively use the tools developed through Outcome 2 (digital financial services, digital interface & booth), as well as other relevant services that could support their livelihoods and well-being
- Capacity building support/training will be provided on digital and financial skills, alongside social and psycho-social skills, a to ensure that SSCBTs can effectively use the tools that will be developed through Outcome 2 (digital financial services, digital interface & CBT ), as well as other relevant services that could support their livelihoods and well-being

## ANNEX 7: Overview of the Communications and visibility plan

Effective communication is essential to the success of the Joint Programme (JP) implemented by ITC, UNCTAD, UNCDF, IOM and in close collaboration with UNRCO/UNCT. Through a comprehensive communications plan, the JP aims to disseminate information, engage stakeholders and ensure transparency and accountability.

### Key communication components include:

#### 1. Media Relations:

**Press Releases:** The JP will schedule and distribute press releases at key moments, such as the initiation, during major milestones, and at its conclusion, ensuring that media is regularly informed.

**Media Partnerships:** The programme will collaborate with local and regional media outlets, facilitating interviews and op-eds from key project representatives.

**Spokespersons:** The programme will appoint knowledgeable spokespersons who will provide interviews or comments to the media, acting as the voice of the JP.

**Mentioning in key high-level events:** The consortium members will ensure that the impact of the programme is mentioned by the leadership of each consortium agencies, notably in their public speeches or interventions in the region.

#### 2. Inter-agency Communication:

**Regular Updates:** The programme will disseminate quarterly inter-agency bulletins or e-mails, to keep all consortium members informed of progress and changes they have made.

**Meetings:** Regular coordination meeting between consortium members will be held, with more extensive quarterly gatherings to discuss updates and gather feedback.

#### 3. Website:

**Members official website:** Individual agency will regularly update their websites with programme updates, achievements, and relevant information.

**Interactive Features:** The website will incorporate interactive elements like infographics or timelines to engage visitors.

**Feedback Form:** Contact details will be provided on the website section, where stakeholders or the public can engage with the programme team.

#### 4. Events:

**Launch Event:** The programme will initiate with a publicized kick-off event, involving stakeholders, government entities, and media. This is scheduled for June in the margins of LLDC 3 Conference.

**Milestone Celebrations:** As the programme progresses, events or webinars will be organized to celebrate significant achievements.

**Concluding Symposium:** Upon the programme's conclusion, a comprehensive event will share the outcomes, success stories, and plans for the future.

#### 5. Publications:

**Annual Report:** The programme will release an annual report outlining achievements, financial details, challenges faced, and experiences.

**Whitepapers:**

**Newsletters:** Newsletters will be periodically dispatched by member agencies to stakeholders, partners, and other interested entities, offering updates and insights.

## 6. Videos:

Testimonials: Videos capturing experiences and testimonies from beneficiaries and stakeholders will be produced and published every quarter

Throughout all communication mediums and events, the programme implementors will make it a point to publicly acknowledge the funding provided by UN SDG. The communications strategy and materials will integrate a gender perspective and employ a gender-responsive and intersectional lens and highlight success stories among women SSCBTs and groups at highest risk of being vulnerable, including youth and persons with disabilities.

### Overall narrative

The JP, implemented by ITC, UNCTAD, UNCDF, IOM, and under the stewardship of UNRCO/UNCT, embodies a collective effort to drive transformative change in digital trade ecosystems.

### Objectives and main activities

**Objective 1:** Enhance awareness and understanding of the joint programme's objectives and activities among key stakeholders.

1. Develop and disseminate press releases and media kits for major milestones and events.
2. Organize stakeholder briefings and information sessions.
3. Maintain an active presence on social media platforms to share updates and engage with stakeholders.
4. Responsible: Communications team; Monitoring: Tracking media coverage and social media engagement metrics.

**Objective 2:** Foster inter-agency collaboration and coordination for effective programme implementation.

1. Conduct quarterly inter-agency bulletins or e-mails to update consortium members on progress and changes.
2. Facilitate regular coordination meetings and quarterly gatherings for in-depth discussions and feedback.
3. Establish a dedicated online platform for consortium members to share resources and updates.
4. Responsible: Programme coordination team; Monitoring: Attendance and participation in meetings, feedback collection.

**Objective 3:** Ensure transparency and accountability by providing regular updates on programme progress and outcomes.

1. Maintain updated content on individual agency websites with programme updates, achievements, and relevant information.
2. Develop interactive features on the programme's website to enhance user engagement.
3. Organize launch events, milestone celebrations, and a concluding symposium to share outcomes and engage stakeholders.
4. Responsible: Communications team and programme management; Monitoring: Website analytics, event attendance, stakeholder feedback.