



**Montenegro SDG
Acceleration
Fund**

A vehicle for
Sustainable Development



Joint Programme

EmpowHER Montenegro: Fostering Inclusive Rural Development

Cover page

Basic information about the intervention.

Name of the intervention:	EmpowHER Montenegro: Fostering Inclusive Rural Development
Relevant Cooperation Framework 2023-2027 Outcome	Montenegro's 2023-2027 United Nations Sustainable Development Cooperation Framework (UNSDCF) Outcome 1: "all people, especially the vulnerable, benefit from improved management and state of natural resources and increasingly innovative, competitive, gender-responsive and inclusive economic development that is climate resilient and low-carbon".
Participating UN Organisations (highlighting the lead organisation):	UNDP (lead) and FAO
Contact details:	FAO: Goran Stavrik, Senior Field Programme Office for Europe and Central Asia – goran.stavrik@fao.org UNDP in Montenegro: Kaca Djurickovic, Gender Equality Hub Analyst – kaca.djurickovic@undp.org
Duration of the intervention:	24 months
Anticipated start and end dates:	November 2023 - October 2025

Basic budget information

Total estimated budget	\$299,999
Funded	\$299,999
Un-funded	
Source of funds	
<i>Government</i>	
<i>PUNO *</i>	
<i>Donor *</i>	Montenegro SDG Acceleration Fund

1 Introduction

Information about the context and the background of the project;

UN 2022 Common Country Analysis (CCA) Update for Montenegro stipulated that the COVID-19 pandemic and war in Ukraine have not only exacerbated and exposed structural economic vulnerabilities, but these vulnerabilities are also evolving as the divide between the north and other regions appears to be widening. Evidence suggests that sub-national disparities of risk of poverty are widening, and poverty is increasingly becoming a northern and rural phenomenon. Poverty is increasing in the north, with the at-risk-of-poverty rate (40.8 percent)¹ four times higher than in the southern region², and such sub-national disparities can mean that municipalities located in the north of the country are at risk of or are being left behind.

Given the predominant availability of primary resources in the northern region, employment has primarily centred around agriculture and forestry. This has resulted in a higher likelihood of informal rather than formal employment, thereby limiting the number of individuals who benefit from the increase in the minimum wage. The statistic that 51% of material security beneficiaries³, the sole social benefit intended for those in poverty, hail from the northern region, while only 26% of Montenegro's total population resides there (according to a 2020 estimate⁴) underscores the challenging employment prospects in the northern region. Ultimately, when compared to the other two regions, the northern region stands out as the sole area that has experienced a decline in its population. In fact, there has been a reduction of nearly 24% compared to the population figures from 1991, attributable to internal and external migration (2020 estimate⁵).

Abundant in natural resources, the municipalities in the northern region face the potential threat of excessive urbanization. However, there is a risk of a further decline in the population if employment opportunities remain unchanged. Coupled with this, the northern municipalities face other unique challenges that the other regions do not, such as environmental challenges. These matters have been recognized in the Circular Economy Roadmap developed by the Chamber of Economy of Montenegro with the support of the UNDP in Montenegro, grounded on principles and core characteristics portrayed in the Declaration on the Ecological State of Montenegro. The country, in its strategic framework, is aiming to achieve systemic change - to improve the quality of life, to motivate those making important economic decisions to incorporate circular business models to improve the quality of their work, to broaden and increase the number of employment opportunities and to stimulate cultural evolution. To do so, the country aims to inspire a shift in the way of thinking and doing in terms of the use of resources, as well as to provoke decision-makers to adopt a self-binding commitment - to adjust and act on the policies they propose in accordance with the principles of a circular economy.

During the past few years, some of the gaps between men and women have reduced in Montenegro, even if those gaps themselves continue to exist. The gap fell between male and female employment and activity rates, measuring women's participation in the formal labour market; however, it should be noted that due to the large informal economy, some trends related to the impact of the war in Ukraine on gender-disaggregated income inequality are not being tracked. The positive trend of narrowed gender disparities has been reflected in the improved positioning of Montenegro in the global gender gap index from 0.69 in 2015 to 0.73 in 2021. The 2023 Montenegro Gender Equality Index has identified inequalities across the six domains of work, time, money, power, knowledge, and health. Montenegro scored 59.3 points, which was below the EU average of 68.6 points. In the last decade, Tax Administration registries have had an increasing trend in the number of

1 Data for 2021, Source: MONSTAT, <https://monstat.org/cg/page.php?id=1673&pageid=1673>

2 Montenegro's second Voluntary National Review

3 <https://www.gov.me/dokumenta/4432a3bb-62a3-4b94-a90d-01f50f3e6cc3>

4 Source: Regional Development Strategy 2023- 2027

<https://www.gov.me/dokumenta/4b0f63fd-e49d-4f0c-9f09-99426dc8d51b>

5 Source: Ibid

women owners – from 16.27 percent in 2011 to 22.87 percent in 2020.⁶ Nevertheless, women farmers and rural women working in family farms are at a greater risk of being left behind, given their limited access to resources, including knowledge and skills, and productive assets, such as land, savings, and agricultural inputs. The female employment rate in the northern region in the second quarter of 2023 stood at just 23.7 percent, compared to the 39.5 percent employment rate of men. Of those employed, over 20 percent were involved in agriculture, and 72.6 percent were in services, which is a marked contrast to the other regions where employment in agriculture is close to zero and most of the female employment rate is in the services or industrial sector⁷.

Organic production, products with geographical origin designations, and traditionally crafted goods seamlessly complement Montenegro's distinctive tourist offering, delivering a one-of-a-kind experience to visitors. Very often, Montenegrin agricultural farms rely heavily on women. The Register of Agricultural Holdings data as of 2021 stipulates that only 14 percent of agricultural holdings are owned by women in Montenegro. The data refers to the ownership of the holdings, such as farms, and not necessarily agricultural land. The analysis conducted in the [Gender Equality Profile Montenegro](#) suggests that the majority of women, owners of agricultural holdings, reside in Bijelo Polje, Nikšić, Pljevlja, and Podgorica. Access to finance and property ownership have been identified as the most pressing issues for women in the agriculture sector.

In Montenegro, women from rural areas are more prone to working as unpaid contributing family members, resulting in their labour being predominantly invisible, unrecognized, or undervalued. Their access to decent jobs, physical infrastructure, and social protection is often limited since they make up a significant share of the informal rural economy. Greater dependence on natural resources for people's livelihoods causes disproportional shocks on women and girls in the local environment. Evidence suggests that patriarchal norms, along with the low priority accorded to gender equality and women's empowerment in Montenegro, have hampered the implementation of progressive legal frameworks that are in place⁸.

The Gender Equality Profile of Montenegro, according to the data from 2020, indicates that women's share of employed in the agriculture sector is 36 percent and suggests the following recommendations to promote gender equality in the context of agriculture and rural development:

- Collect gender-disaggregated statistics in agriculture and rural economy to serve as a baseline for policy planning processes.
- Integrate gender-responsive approaches to legal frameworks for formulating and implementing socially just and equitable policies.
- Provide equal access and control over productive resources, such as land, credits, agricultural inputs, and others.
- Create and implement programs for the economic empowerment of rural women.
- Ensure greater voice, organization, and representation for rural women in social dialogue and decision-making bodies related to rural development.
- Provide networking and partnership opportunities for rural women with relevant institutions and CSOs in the country and region.

During the past decade, the Government of Montenegro has introduced several strategies, policies, and mechanisms aimed at strengthening the position of women in society, including the National Strategy for the Development of Women's Entrepreneurship for the period 2021-2024: dedicated line support for women

6 Source: Strategy on women's entrepreneurship: <https://www.zzzcg.me/wp-content/uploads/2022/02/predlog-strategije-razvoja-zenskog-preduzetnistva-cme-gore-2021-2024-s-predlogom-akcionog-plana-za-sprovođenje-strategije-za-period-2021-2022-godina-i-izvjestajem-sa-javne-rasprave-1.pdf>

7 "Is Montenegro's Northern region at risk of being left behind?", UNCT policy brief, draft

8 Source: UN Common Country Assessment 2021, <https://montenegro.un.org/sites/default/files/2021-06/Common%20Country%20Assessment%20Montenegro%202021%20-%20ENG.pdf>

entrepreneurship in the national agricultural budget and local municipalities' budgets. Furthermore, in 2021, the Government adopted the 2021-2025 National Strategy for Gender Equality, followed by bi-annual action plans for its implementation.

Promoting and ensuring gender equality further and empowering rural women through income diversification and improved access to knowledge, agricultural assets, tools, and technologies would not only contribute to inclusive and sustainable economic growth but would also enhance the effectiveness of poverty reduction and food security initiatives in Montenegro.

2 Information about the project

2.1 Key expected results

Key expected results of the intervention

This United Nations Joint Programme (UNJP) targets rural women specifically, with the objective of increasing their knowledge of business development and green innovation and improving their access to financing to empower rural women and drive sustainable economic growth in northern communities. Using the data obtained as a result of the Country Gender Assessment (CGA) and creating opportunities for networking, learning, and participation, the project will provide effective measures that contribute to a collaborative and enabling environment for rural women entrepreneurs. This multifaceted and innovation-driven approach demonstrates a forward-thinking strategy for inclusive and green growth.

The purpose of the project is to equip rural women with the necessary skills, tools, and resources to improve their livelihoods and improve their socio-economic status. With a strong focus on green agricultural production and rural tourism, this initiative aspires to unleash a wave of transformative change in the northern, least developed region of Montenegro (focusing on municipalities of Berane, Bijelo Polje, and Plav) and contribute to the just and gender-responsive transition to low carbon development. FAO will focus on capacity development in municipalities that have already developed basis for infrastructure and support services for rural and agricultural development, which require further improvement (Berane and Bijelo Polje). UNDP will focus on further advancement and establishment of a new support system in Berane, Bijelo Polje, and the establishment of a basic support system in Plav.

The UNJP aims to maximize its transformational impact on rural women and communities through three mutually reinforcing and complementing components.

COMPONENT 1: RESEARCH

There is a lack of data in Montenegro regarding the status of rural women and, in particular, women in agriculture. Therefore, the UNJP will support the development of the first Country Gender Assessment (CGA), aiming to complement rural and agricultural development strategies as key national and local policy-making frameworks, as well as institutional budgeting, planning, programming, and monitoring processes, hence establishing the enabling environment for rural enterprises, associations, and networks.

The CGA will help to identify the priorities and needs of rural women and communities, the gaps, and the challenges they face. It will strengthen the statistical system, as the proposed methodology includes field data collection in three target municipalities and serve as a baseline for evidence-based and gender-responsive policies and advocacy interventions. It will identify and help to understand better contextual issues in agrifood value chains dominated by women, rural tourism, Katuns, and other non-farming chains. Additionally, it will address gendered divisions of labour, land ownership, and access to agricultural inputs;

gender aspects of agriculture and natural resource management; and rural women's access to decision-making, finance, and green technologies.

The preparation of the CGA will be supported by field data collection with a focus on three municipalities (Berane, Bijelo Polje, and Plav) in which the Acceleration Fund will be used for supporting the development of new generation of gender-responsive and green policies, which are mutually reinforcing. Therefore, the UNJP will invest in understanding the impact of climate change on the lives of rural women in rural areas. Covering various areas such as energy, mobility, transport, food and agriculture, and circular economy, helping to ensure a just and socially fair transition. The UNJP will develop approaches and practical tools on how to simultaneously integrate environmental and climate concerns along with gender equality issues in rural areas.

COMPONENT 2: ADVOCACY

Component 2 will tap on data and evidence collected through Component 1 and develop key advocacy messages to close gender gaps in agriculture and rural development. Women-led initiatives and women-led SMEs from three target municipalities will be brought together with the facilitation of local NGO/CSO partners for the exchange of knowledge and good practices. Since facilitating knowledge exchange among rural women is of paramount importance, as it not only enriches their collective expertise but also equips them with valuable insights and skills to actively engage in decision-making processes, platforms such as "Rural parliaments" will be utilized to empower women beneficiaries.

Substantial efforts are made by countries in the EU to make their development greener and more environment-friendly in line with EU Green Deal commitments. Leading to the Western Balkans, the EU has supported a green agenda for Western Balkans as the important framework under which a number of networks have been established, including rural development networks in Balkan and Rural Parliaments. Despite expectations to integrate gender equality in local and national rural development policies and initiatives, the expected increase of targeted actions to develop the capacities of rural women as well as municipalities remains undelivered. Therefore, the UNJP will ensure networking and capacity development in order to gain better access to relevant stakeholders, such as the municipal authorities or extension services.

By providing them with opportunities to share knowledge, experiences, and perspectives, their meaningful participation in shaping crucial decisions that impact their communities and influencing policies and practices that affect their lives will be catalyzed. Regular networking activities are expected to result in an established collective cluster on the basis of territorial associations of the municipalities of Berane and Bijelo Polje, where upgrading into clusters is possible. Furthermore, the enabling environment for gender-responsive local rural development policies will be further enhanced by the raised awareness among policy- and decision-makers, local authorities, development practitioners, and the general public - all planned advocacy activities will be complementary to the local policy work. As part of the project's advocacy, a well-coordinated communication campaign will be designed in the municipalities of Berane, Bijelo Polje, and Plav and ensure high visibility and a supporting environment.

COMPONENT 3: CAPACITY-BUILDING

The UNJP is also expected to strengthen the country's entrepreneurship climate and overall agribusiness industry as women rural entrepreneurs become more capacitated in terms of their business, marketing, and branding skills and more integrated into the structured rural value chains. Project beneficiaries, through improved business plan development skills, are expected to become more eligible for other commercial and non-commercial funding sources. Under this Component, the development of the comprehensive learning

curriculum tailored towards the needs of rural women is envisioned and planned capacity-building training will focus on the agrifood value chains identified in the CGA to provide technical know-how related to production, marketing, branding, business plan development, in line with principles of green and circular economy and digital literacy.

Rural innovation and climate resilience will be stimulated through the pilot small-scale grant scheme available to women grantees in all three municipalities, with a particular focus on developing environment-sensitive and green-responsive grant-making criteria. Although the project's goal is primarily positioned at the intersection of the economic (e.g., poverty reduction in rural areas) and social (e.g., women empowerment) dimensions through Activity 3.1.4. related to grant support to 'green' innovative solutions (inter alia), a positive environmental impact and acceleration of women's climate resilience can also be expected to be achieved.

2.2 Links with the EU Accession process and the 2030 Agenda for Sustainable Development

How is the intervention linked with the EU Accession process and the 2030 Agenda for Sustainable Development, with the focus on how the intervention accelerates the implementation of both agendas.

What is the development / policy area in the intersection between the EU Accession and the 2030 Agenda for Sustainable Development that is actually being accelerated?

What problems within the EU Accession agenda and the implementation of the 2030 Agenda for Sustainable Development are solved by the intervention?

The UNJP aims at empowering rural women, dismantling gender barriers, and promoting sustainable development, thereby contributing to the achievement of the Agenda 2030, particularly SDG 1, SDG 2, SDG 5, SDG 8, and SDG 13.

The project aligns with Montenegro's commitments to the Paris Agreement and EU accession process. It promotes green and circular economies in line with the EU's focus on sustainable development and environmental protection. Empowering rural women and supporting alternative economic sectors showcases Montenegro's efforts for gender equality, social inclusion, and economic growth, which are crucial for EU accession. The project's emphasis on skills development and innovation aligns with building a competitive and modern economy. It also contributes to the EU Gender Action Plan III for 2021-2025, addressing challenges like gender-disaggregated statistics, women's access to decent work, financial services, and entrepreneurship opportunities, including the green and circular economy, mainly in alignment with the thematic area C: "Promoting economic and social rights and empowering girls and women."

The UNJP's emphasis on championing green and circular economies aligns with the core principles of the European Green Deal, which seeks to decouple economic growth from environmental degradation. By empowering rural women and promoting sustainable practices in agriculture and rural tourism, the proposal contributes to reducing greenhouse gas emissions and fostering a more sustainable and environmentally friendly economy. The UNJP contributes to two out of five pillars of the Green Agenda for the Western Balkans: circular economy, and sustainable food systems and rural areas. The Green Agenda for the Western Balkans explicitly stipulates the creation of alternative and sustainable economic opportunities in rural areas that require assistance in adapting to possible consequences of climate change - these are among the priority areas targeted by the UNJP.

This UNJP is also designed in a way to be fully aligned with the EU Acquis Communautaire (mainly Chapter 11 - Agriculture and Rural Development) and to complement the EU Common Agricultural Policy (CAP) 2022–2027, addressing the outstanding gaps and some of the most pressing needs in Montenegro's agriculture sector.

The EU Common Agricultural Policy (CAP) continues supporting gender equality in rural areas through the new CAP Strategic Plans (2023-2027) and particularly under Specific Objective 8, which is of the highest relevance to this UNJP, entailing the “promotion of employment, growth, gender equality, including the participation of women in farming, social inclusion and local development in rural areas, as well as the circular bio-economy and sustainable forestry.”

The successful implementation of the project aims at facilitating improved access to IPARD III support funds by the target beneficiaries in the long run, as in the selection criteria, women applicants and applicants from mountainous areas (above 600 meters altitude) are awarded extra points:

Sub-measure 7.1 - Support of investments for the development of rural tourism;

Sub-measure 7.2 - Support of investments for on-farm processing;

Sub-measure 7.3 - Support of investments for improvement of crafts.

2.3 Innovative and catalytic nature of the intervention

What is the innovative component and approach of the intervention? How is it different to what the United Nations in Montenegro are doing, and how is it different to the current approaches in the sector?

How is the catalytic component of the intervention ensured?

The catalytic nature of the UNJP can be summarized by the proprietary and integrated DIFS framework, where D stands for data, I - for innovation, F - for finance, and S - for skills.

DATA. Montenegro’s first Country Gender Assessment will collect data and identify gaps at the national and local levels to provide evidence for informed decisions and policies in the northern region. The assessment will serve as a resource for gender programming and policy guidance.

INNOVATION. The distinctiveness of this initiative is rooted in its all-encompassing and forward-looking strategy for empowering rural women and advancing sustainable economic growth, enabling the piloting of approaches that correspond with the needs and capacities of rural women. The potential of networking and knowledge exchange, cultivating a collaborative ecosystem for women-led initiatives and enterprises, will be explored and boosted within the existing and new digital solutions. Furthermore, the project strategically prioritizes environmentally responsible practices, emphasizing eco-friendly agricultural production and the promotion of rural tourism, and will explore and offer innovative solutions applicable to rural women. By integrating these multifaceted elements and infusing a gender-sensitive lens into rural development policies, the project exemplifies pioneering innovative strategies that not only elevate the socio-economic status of women but also actively contribute to an equitable and sustainable shift towards low-carbon development.

FINANCE. The Finance component of this project represents a critical pillar for sustainable growth and empowerment, especially given the project’s limited budget. By focusing on strategic allocation and judicious use of resources, this component ensures that invested resources yield maximum impact. By offering financial support and resources through a dedicated grant scheme, this component enables rural women to undertake business development initiatives and green innovation projects with greater confidence. The strategic allocation of funds and resources not only strengthens economic resilience but also fosters a climate of entrepreneurship and innovation.

SKILLS. Strengthened technical and entrepreneurial skills of women beneficiaries are expected to improve their engagement in rural value chains. Evidence suggests that rural women entrepreneurs often operate less complex and less technologically-intensive businesses that require initial support with the market entry, as existing women-led MSMEs face challenges at the enterprise level, including inadequate management skills in key areas such as business development, marketing, branding, and operational management, as

well as lack of exposure to modern digital techniques and telecommunications, technology-driven innovations and the quality assurance and standards required to improve productivity. Once these structural challenges are successfully addressed through beneficiaries' capacity building, the catalytic effect of improved access to financing is expected to be achieved, which will result in improved women's entrepreneurship and growth of women-led MSMEs and profitability in the long run.

2.4 Key target groups

What are the key target groups of the intervention? Who will benefit and how?

How is the intervention addressing the obligatory Gender and Human Rights markers?

The project primarily targets rural women as its key beneficiaries, and it focuses on women's access to economic opportunities, resources, and quality training. Thus, this intervention can be categorized as a gender-specific project that aims at women's economic and social empowerment. Additionally, the project will focus on an enabling environment for gender equality through advocacy and awareness raising of policymakers from government institutions and the wider public. As a result, the project will benefit not only rural women but also local communities and municipalities.

It is important to mention that by targeting rural women, the project will apply intersectionality and gender analysis, taking into consideration factors such as age, ethnicity (e.g., Roma and Egyptian minorities origin), socio-economic status, etc.

The project's key target groups can be classified as follows:

INSTITUTIONAL LEVEL:

- Ministry of Agriculture, Forestry and Water Management of Montenegro;
- Ministry of Economic Development and Tourism of Montenegro;
- Ministry of Human and Minority Rights of Montenegro, including the Department for Gender Equality;
- Municipality of Bijelo Polje;
- Municipality of Berane;
- Municipality of Plav;
- Municipal Councils for Gender Equality;
- Office for Gender Equality for the Municipality of Bijelo Polje;
- Association Rural Parliament

INDIVIDUAL

- Women-led MSMEs in targeted municipalities;
- Women - rural tourism and agritourism entrepreneurs;
- Women rural tourism business owners;
- Women heads of farms, as well as women working in farms as contributing family members or hired to work in other farms.
- Women in agricultural cooperatives and associations (possibly to be established)

3 Project implementation and sustainability

3.1 Implementation strategy

What is the intervention strategy and why will the intervention achieve success? What are the major assumptions, risks and risk mitigation measures?

Some of the success factors stem from the long-lasting expert track record of both UN Agencies - UNDP and FAO in supporting agriculture and rural development activities, with proven technical expertise in mainstreaming gender concerns and promoting gender-sensitive value chains. In this regard, FAO has conducted in the region of Europe and Central Asia a total of twelve country gender assessments of agriculture and rural livelihoods (and at least three more are in the process of production). The rationale is that it is fundamental for FAO to have up-to-date, objective information to be able to plan evidence-based country-level support towards gender equality and women's empowerment. The same tested and validated methodology will be applied to the CGA development in Montenegro within the framework of this UNJP.

Out of 12 municipalities located in the north of Montenegro, UNJP will target three sites, namely Berane, Bijelo Polje, and Plav, which are considered to be among the least developed municipalities in the northern part of Montenegro with the highest agricultural and rural development potential. Besides the fact that they are located within relatively close proximity to each other, these municipalities have a significant number of agricultural holdings, including those headed by women. Civil society organizations' presence is also an important factor taken into consideration, as well as the developed municipal Gender Equality Action Plans and their multi-ethnic composition with substantial populations of ethnic minorities residing there.

Activities 1.1.2, 2.1.5, and 3.1.4 will target all three target municipalities, while for other project activities, UNDP will focus on advancing the capacities of municipalities of Berane, Bijelo Polje, and Plav to integrate gender concerns in their rural development policies and extend technical assistance to women's networks that can impact policy development. FAO will deliver capacity-building training to the cluster of Berane and Bijelo Polje, which are located within close proximity to each other and have already established system support for rural communities. The integrated approach consisting of advocacy, financing, and capacity-building support (i.e., covered by all project activities) will allow the municipality of Bijelo Polje to serve as a pilot municipality where the maximum impact is expected to be achieved - conditional on the successful results achieved in the pilot municipality, such integrated approach can be scaled up during the planned Phase II of the intervention.

The simplified risk assessment and mitigation matrix looks as follows:

RISK	MITIGATION
Deeply entrenched, adverse patriarchal norms in relation to women's rights and gender equality, especially in the rural areas, are resistant to change.	The UNJP does not have any behaviour or opinion-changing objectives; however, through the activities focused on economic empowerment, women's stance within their respective families and communities can be expected to be lifted. The advocacy activities towards the improvement of women's entrepreneurship and the growth of women-led MSMEs will have the greatest transformative effect on society's perception of women's entrepreneurship. In the planned communication campaign, tailored messages will be developed to effectively target not only women but also men, family members,

	neighbours, and all other stakeholder groups which need to transform from obstacles and passive observers to active supporters and endorsers.
Lack of commitment from women rural entrepreneurs and/or other reasons, related to household chores or family situations, that prevent women from joining or participating in the regular capacity-building trainings and/or knowledge exchange events located outside of the municipality.	To mitigate this risk, all efforts have been made to select the target municipalities located within close proximity to each other, namely the municipalities of Berane and Bijelo Polje. In order to ensure proper commitment from women beneficiaries to the participation in the project activities and training, the project will make sure that such factors as the seasonality of farming activities are accommodated.
Resistance towards new, innovative, and digital solutions of the targeted beneficiaries.	<p>To address this, the project will foster engagement and dialogue with beneficiaries and showcase successful examples to gain the target beneficiaries' support and cooperation gradually. Some of the proposed mitigation measures can include:</p> <ul style="list-style-type: none"> ● Initiate dialogues and engage with targeted beneficiaries and community influencers to explain comparative advantages of digital and innovative solutions. ● Encourage target beneficiaries to actively participate in project activities, especially those related to advocacy and capacity-building. ● Highlight successful cases of women's economic empowerment within the community, using innovative and new solutions. <p>These success stories can serve as tangible examples of the positive impact of the project and can potentially transform negative perceptions.</p>
<p>Limited Access to Resources</p> <p>Limited access to financial and other resources for women entrepreneurs could impede their economic empowerment.</p>	<p>Some proposed mitigation measures will include, but are not limited to:</p> <ul style="list-style-type: none"> ● Encourage partnerships of municipalities with local financial institutions, microfinance organizations, and development agencies to create access to financial resources for women entrepreneurs. ● Seek to establish special loan or grant programmes for project beneficiaries. ● Provide financial literacy and business management trainings to women beneficiaries to equip them with the knowledge and skills needed to access and manage resources effectively under Component 3. ● Encourage collaboration with microcredit programmes or establish community-based savings and credit groups to provide women with access to small loans and financial resources for their businesses. ● Set up community resource centres where women can

	<p>access information, resources, and support for their entrepreneurial endeavours. These centres can serve as hubs for networking and resource-sharing.</p>
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3.2 Theory of change

What is the dominant theory of change and how is it related to the Cooperation Framework, 2030 Agenda for Sustainable Development and the EU accession process?

The ultimate theory of change of the UNJP is:

IF gender-disaggregated statistics on work in agriculture and rural economy is provided for municipal policy planning processes, and

IF programmes for the economic empowerment of rural women are created and implemented, and

IF local authorities are sensitized and capacitated for a gender mainstreaming approach,

IF rural women are provided more equal access to resources, including knowledge, information, productive assets and finance, and

IF networking and partnership opportunities are provided for rural women with relevant institutions and CSOs in the country and region (a reference to the recommendations from the Gender Equality Profile of Montenegro),

THEN rural women's economic empowerment is enhanced, and their economic and social rights are promoted (a reference to the thematic area C of the EU Gender Action Plan III for 2021-2025).

BECAUSE certain structural barriers will be reduced by introducing gender-disaggregated evidence on gender dimensions in rural livelihoods, as well as improved access to finance, digitalization, business and other skills, enabling rural women in Montenegro to be better prepared to cope with the challenges, including climate change-related risks, improving their livelihoods and socio-economic position and the lives of their families (reference to Chapter 11 of the EU Acquis, and SDGs 1, 2, 5, 8 and 13).

3.3 Expected results and impact

What are the expected results of the intervention? How will people, and especially vulnerable groups, will benefit?

What is the long term impact of the intervention?

The expected **impact** of the joint UNDP and FAO intervention is to capacitate the 'left behind' rural women beneficiaries from three underdeveloped northern municipalities of Berane, Bijelo Polje, and Plav so that upon the completion of the intervention, more women-led rural MSMEs can become eligible recipients of the IPARD III support funds as well as beneficiaries of the national Agrobudget measures in the long run.

Specifically, the project will implement three component areas with associated sub-outputs and activities to achieve the project goal. Implemented simultaneously, these complementary component areas of research, advocacy, and capacity-building will allow capacitated women with strengthened knowledge and better access to resources to operate in the more gender-responsive external environment, including more gender-responsive national and local policies.

Upon the successful completion of the UNJP phases, targeted rural women groups will be equipped with a well-rounded toolkit consisting of practical skills and, for some of them, better access to finance and small investments. That would transform women's position in their respective households, granting them greater decision-making power and control over rural income diversification. The UNJP will also contribute to the empowerment of women beneficiaries, acting as the agents of positive change within their families and targeted rural areas/communities.

3.4 Partnerships

Who are the key partners for implementing the intervention?

How results and strategies complement the efforts of other development partners and programmes working on the same problems?

The key government partners within this project's framework are the Ministry of Agriculture, Forestry and Water Management of Montenegro; the Ministry of Economic Development and Tourism of Montenegro, in charge of Regional Development Strategy and rural tourism development; and the Ministry of Human and Minority Rights of Montenegro, including the Department for Gender Equality. The full commitment of the Ministry of Agriculture, Forestry and Water Management of Montenegro to the project implementation has already been secured through the endorsement of this project document.

At the local level, the authorities of three target municipalities, namely Berane, Bijelo Polje and Plav, will be considered as the key partners and primary beneficiaries of this project. Through the formalized partnerships, the authorities of the three target municipalities will guarantee complete, timely, and effective local government support throughout the implementation of the various project phases provide all necessary local government authorizations to carry out field activities, taking into consideration that the absence of these authorizations could prevent or delay field project activities; and make an available sufficient and appropriate staff for all the training purposes and their participation in community-level networking and knowledge exchange dialogues and other project activities.

To enhance the project's long-term sustainability and catalyze a strong movement for gender empowerment at the local level further, the UNJP's advocacy activities will be incorporated into the existing governance structures in three target municipalities where the locally organized Councils for Gender Equality have been formed and operationalized as permanent working bodies of the municipal assemblies. Furthermore, the municipality of Bijelo Polje has adopted its 2020-2024 local action plan for achieving gender equality, and the municipality of Berane is in the process of adopting its local action plan for achieving gender equality for 2023-2025.

Through its long-standing previous work, and particularly in the scope of "Gender Equality and Antidiscrimination" Programme UNDP has played a pivotal role in empowering women decision-makers and entrepreneurs and strengthening their position in Montenegro, as well as in the municipalities of Berane, Bijelo Polje and Plav. Notably, these municipalities have taken proactive steps by introducing dedicated budgetary lines to support entrepreneurial ideas, a significant milestone achieved with the guidance and support of UNDP. Through UNDP's initiatives, women in these municipalities have not only gained essential leadership and entrepreneurial skills but also become powerful advocates for their communities. This synergistic effort between UNDP's previous achievements and collaboration with municipalities coupled with planned project activities as well as partnership with FAO, will foster a transformative environment, empowering rural women to take charge of their economic futures and contribute meaningfully to their local economies.

3.5 Scalability and sustainability

A brief description about how expected results will be sustained beyond the timeline of the intervention? What is the catalytic component of the intervention, and what is the potential for scale up of the intervention?

This intervention will be designed in the format of a 'seed' Phase I action, which aims at mobilizing resources for the follow-up Phase II.

The project's activities are designed to contribute to increased climate change resilience, food security, and income of rural women who would also act as agents of change for their respective families and communities. All capacity-building trainings are designed to generate the cumulative impact of increased agricultural production and the resulting enhanced rural livelihoods, as measured by the UNJP's contribution to the UNSDCF Outcome and Output-level joint indicators. Regular networking and knowledge exchange meetings held for women beneficiaries from all target municipalities are expected to contribute to maximizing regional development impact.

Further community sustainability will be ensured through a participatory approach and local ownership, as the UNJP implementation structure entails at least two letters of agreement and contracts with local NGOs/CSOs (subject to competitive selection procedures) who will act in the capacity of the service providers. These local partners should have a long-lasting expert track record in implementing targeted interventions in the fields of gender empowerment and rural development – through their dedicated thematic mandates; local partners will amplify the outreach to the wider community and incorporate the findings into their long-term work beyond the UNJP's duration.

It is expected that the project's activities would contribute to enhanced competitiveness of the agriculture and food sectors, rural poverty reduction, and the development of the rural areas in a broader sense.

3.6 Governance structure

Who will implement the intervention and how?

According to SDG Acceleration Fund's TOR, each Participating UN Organization is programmatically and financially responsible for the resources received and is bound to implement them in accordance with its own regulations, rules, policies, and procedures. They are also accountable to the Joint Steering Committee for the timely implementation of the interventions financed by the Montenegro SDG Acceleration Fund and indirectly to the contributors to the latter.

The UN Organizations establish mechanisms to implement activities, including through national authorities and other national, regional or international organizations and through NGOs.⁹

The intervention will be implemented by two PUNOs – UNDP and FAO. Activities will be managed by the entities' country office programme or project teams. The lead UN agency will be UNDP, which will also be responsible for the coordination of joint programmatic activities and narrative reporting.

Strategic oversight and guidance for the programme and effective monitoring of its implementation will be provided by the Project Steering Committee (PSC), co-chaired by the representative of the Ministry of Agriculture, Forestry and Water Management of Montenegro and UNDP Resident Representative (Co-chair of the Result Group 1 "Inclusive economic development and environmental sustainability", as per the UNJP guidelines). Members of the PSC will include representatives from the Department for Gender Equality within Ministry of Human and Minority Rights of the Government of Montenegro, presidents of targeted municipalities, and project PUNOs. The main functions of the PSC are:

- to analyze the project progress and guide it strategically, taking into account Montenegro's SDG priorities for achieving the Agenda 2030, objectives of the Montenegro SDG Acceleration Fund and alignment with the overall EU accession trajectory;

⁹ Source: Montenegro SDG Acceleration Fund - Terms of Reference

- to discuss jointly any critical issues or bottlenecks for further project implementation;
- to propose and discuss relevant actions to be taken to address problems;
- to endorse project reports and other key documentation.

The PSC meetings will be organized annually during the UNJP lifetime to present and validate the project's objectives and the final deliverables.

Results and strategic complementarities during the UNJP implementation will be organized at the UN Country Team level through the Result Group 1 'Inclusive economic development and environmental sustainability', which operationalizes the strategic framework implementation in the thematic areas of green and circular economy, developing a modern economy, sustainable economic sectors, and decent work, inter alia.

The UN Joint Project Task Force (PTF), consisting of the programme or project team members from the PUNOs, will hold regular meetings on at least a quarterly basis. UNDP and FAO's core staff in the country and regional offices, including programme officers, administrative officers, and communication officers, will act as the core project team. FAO country officers will be supported by the technical experts from the FAO Regional Office for Europe and Central Asia (REU). Regular exchange of information between the two PUNOs will be ensured through a shared, dedicated MS Teams space, as well as regular email exchanges and biweekly meetings. Joint monitoring tools in the format of the MS Excel table located on the shared storage drive will be used by both PUNOs to assess the project's progress against the work plan. Terms of reference and drafts of the letters of agreement for the experts' teams to be engaged by each of the PUNOs will be shared with the whole project team to ensure the complementarity of the data collection and analytical work.

3.7 Monitoring, learning and reporting

How will you organise to monitor results and risks of the intervention and respond to the Montenegro SDG Acceleration Fund reporting requirements (more information available in the respective Terms of Reference of the Fund)?

REPORTING

In line with the MPTF's Memorandum of Understanding and Montenegro SDG Acceleration Fund's Terms of Reference, both PUNOs will prepare annual and final reports on activities and expenditures according to a common format designed for the MPTF. Ad hoc periodic reports may also be requested by the Joint Steering Committee.

Narrative report

The Lead PUNO will consolidate inputs and submit the following programme reports to the UN Resident Coordinator's Office acting in the capacity of the SDG Acceleration Fund's Secretariat for consolidation and further transmission to the Steering Committee and the Administrative Agent:

- i. Annual narrative reports for each programme are to be provided no more than three months (31 March) after the end of the calendar year;
- ii. Final narrative reports after the end of activities contained in the approved project proposal, including the final year of such activities, are to be submitted no more than three months (31 March) in the following year after the operational closure of the programme.

Annual and final reports should demonstrate results based on evidence. Annual and final narrative reports should compare actual results against estimated results in terms of outputs and outcomes and explain the

reasons of higher or lower performance. The final narrative report will include an analysis of how the outputs and outcomes have contributed to the impact of the Montenegro SDG Acceleration Fund.

Financial Report

The Lead PUNO will consolidate inputs and present the following financial statements and reports for each programme to the Administrative Agent:

- i. Annual financial reporting for purposes of internal coordination and monitoring of progress by the Secretariat and the Joint Steering Committee;
- ii. Annual financial statements and reports by 31 December regarding resources released by the Montenegro Acceleration Fund to them; these shall be provided no more than three months (30 April) after the ending of the calendar year;
- iii. Final certified financial statements and financial reports after the completion of activities contained in the program-related approved document, including the final year of such activities, to be submitted no more than six months (30 June) in the following year after the operational and financial closure of the Montenegro Acceleration Fund.

Based on these reports, the Administrative Agent's annual consolidated financial reports, which will be consolidated with the narrative report and submitted by 31 May to each Montenegro Acceleration Fund contributor and to the Steering Committee. The Final consolidated report will be provided no later than six months (30 June) after the end of the calendar year in which the operational closure of the Montenegro Acceleration Fund occurs.

MONITORING, EVALUATION AND LEARNING (MEL)

Monitoring

Throughout the project implementation, the overall performance of the project will be systematically monitored by each PUNO. Regular monitoring of progress of project activities' implementation will be ensured by all the project staff in their specific roles. UNDP and FAO will be responsible for monitoring their respective activities, with coordination meetings taking place on a monthly basis. The UNJP contribution towards UNSDCF Outcome and Output-level joint indicators outlined in the project's results framework will be assessed during the regular meetings of the joint project task force on a quarterly basis.

Field-level monitoring of beneficiaries will be incorporated into the regular capacity-building activities, which will be implemented in the target municipalities every two to four months. Findings from the regular monitoring assessments will be provided in the annual narrative reports submitted to the SDG Acceleration Fund's Secretariat.

The continuous monitoring will generate quantitative feedback on the implementation, preventing deviations from the operational objectives, making the spending accountable, and enabling the final evaluation activities later on.

Evaluation

For the proposed UNJP, the UNDP and FAO will commission a final external summative evaluation during the last quarter of project implementation. The final evaluation will focus on assessing the relevance, coherence, effectiveness, organizational efficiency, and sustainability of the proposed project. The findings will facilitate strategic decision-making, organizational learning, and accountability and will be used for the design of future interventions in this field, including the possible Phase II of this UNJP.

In line with UNDP evaluation policy requirements, the evaluation function in UNDP is carried out independently of other management functions in order to ensure that it is credible, free from undue influence,

and results in unbiased reports. The evaluations will be aligned with the United Nations Evaluation Group (UNEG) Norms and Standards for Evaluation in the UN System and Ethical Guidelines and Code of Conduct. The final evaluation will be designed in a highly participatory and inclusive manner. Gender and Human Rights approaches to the evaluation will be fostered, paying particular attention to the participation of rights holders, especially of women and vulnerable and marginalized groups.

UNDP in Montenegro will be responsible for organizing and backstopping the final evaluation in close coordination with FAO, including finalizing the ToR, selecting and backstopping the team, and quality assurance of the final report. FAO will review the ToR, developed based on UNDP standard templates, and participate in the committee to select the evaluation consultant/firm. A joint evaluation committee comprised of M&E experts from UNDP and FAO regional and country offices will be established to oversee and quality assure the evaluation process.

UNDP and FAO will develop and disseminate an evaluation plan. Within six weeks after the approval of evaluation reports, UNDP and FAO will produce a Management Response to evaluation recommendations in consultation with key partners. The final evaluations and related management responses will be disseminated internally and to the SDG Acceleration Fund's Secretariat.

Learning

UNDP and FAO are committed to strengthening their contribution towards building knowledge on gender equality and women's empowerment in agriculture and rural development by providing key stakeholders at the regional and country level, including the Government, municipal and non-state partners, with cutting-edge research, evidence and best practices on the most effective mechanisms which can generate transformative change. Montenegro's first Country Gender Assessment will be produced, supported by case studies, for each piloted municipality to assure tailored approach to capacity development advocacy and advocacy in Berane, Bijelo Polje and Plav. The assessment will be translated into local language, validated by national stakeholders and widely disseminated. UNDP and FAO will also document good and promising practices and results achieved at the grassroots level.

Because the planned project activities include the networking and knowledge sharing among rural women and women agri-entrepreneurs, as well as a targeted campaign for promotion of existing women-owned agri-businesses, in support of policy interventions, the production of multiple communication materials is envisioned to support these activities. These communication products will be prepared in the local and English (if necessary) languages. The project activities will also include the organization of a community-level event to commemorate the International Day of Rural Women on 15 October. Additionally, the results of the Project will be widely disseminated through the Government's, UNDP, FAO, and United Nations Country Team's web pages. Efforts will be made to engage external means of communication by inviting national and local media outlets to the outreach project events.

The documents prepared during the project implementation, photographs and other deliverables from the project activities shall be kept in the agencies' repositories. In addition, the training materials and reports shall be kept in the records.

4 Financing of the intervention

Information about the planned budget using the standard UN Sustainable Development Group budget categories, including own contributions.

Intervention Budget per UNSDG categories

UNSDG Funding categories	PUNO 1 - UNDP		PUNO 2 - FAO				TOTAL	
	MAF	PUNO	MAF	PUNO	MAF	PUNO	MAF	PUNO
1. Staff and other personnel	38,022.67		28,850.33				66,873.00	
2. Supplies, Commodities, Materials	652.33		844.00				1,496.33	
3. Equipment, Vehicles, and Furniture (including Depreciation)							-	
4. Contractual services	81,666.00						81,666.00	
5. Travel	3,000.00		6,000.00				9,000.00	
6. Transfers and Grants to Counterparts	30,000.00		60,100.00				90,100.00	
7. General Operating and other Direct Costs	3,200.00		28,037.89				31,237.89	
Total direct cost	156,541.00		123,832.22		-		280,373.22	
8. Indirect Support Costs (Max. 7%)	10,957.87		8,668.26		-		19,626.13	
TOTALS	167,498.87	-	132,500.48	-	-	-	299,999.35	-
		167,498.87		132,500.48		-		299,999

5 Annexes / budget and results framework

File	Description	Status
Annex	Joint Programme: Integrated Results Framework, Work Plan, and Budget	Approved

In the Joint Program Pro Doc, Integrated Results Framework, Work Plan, and Budget refer to UNDP as PUNO 1 and to FAO as PUNO 2.

Lead PUNO 1 is UNDP. As per Annex 1, Budget for the UNDP amounts 167,498.87 USD.

PUNO 2 is FAO. AS per Annex 1, Budget for the FAO amounts 132,500.48 USD.

Joint Programme: Integrated Results Framework, Work Plan, and Budget

The proposed intervention aligns with Montenegro's EU accession process. It promotes green and circular economies in line with the EU's focus on sustainable development and environmental protection. Empowering rural women and supporting alternative economic sectors showcases Montenegro's efforts for gender equality, social inclusion, and economic growth, crucial for EU accession. The project's emphasis on skills development and innovation aligns with building a competitive and modern economy.

The project's emphasis on championing green and circular economies aligns with the core principles of the European Green Deal, which seeks to decouple economic growth from environmental degradation. By empowering rural women and promoting sustainable practices in agriculture and rural tourism, the proposal contributes to reducing greenhouse gas emissions and fostering a more sustainable and environmentally friendly economy.

Link with the EU Accession Chapter(s) / benchmarks

This proposed intervention is also designed in a way to be fully aligned with the EU Acquis Communautaire (mainly Chapter 11: Agriculture and Rural Development) and to complement the EU Common Agricultural Policy (CAP) 2022-2027, addressing the outstanding gaps and some of the most pressing needs in Montenegro's agriculture sector.

The EU Common Agricultural Policy (CAP) continues supporting gender equality in rural areas through the new CAP Strategic Plans (2023-2027) and particularly under Specific Objective 8 which is of the highest relevance to this intervention, entailing the "promotion of employment, growth, gender equality, including the participation of women in farming, social inclusion and local development in rural areas, as well as the circular bio-economy and sustainable forestry".

It also fits the EU Gender Action Plan III, addressing challenges like gender disaggregated statistics, women's access to decent work, financial services, and entrepreneurship opportunities, including the green and circular economy. It is positioned in alignment with the thematic area C: "Providing economic and social rights and empowering girls and women" of this new EU Gender Action Plan III for 2021-2025. The successful implementation of the intervention aims at facilitating improved access to IPARD III support funds by the target beneficiaries in the future under (in the selection criteria women applicants and applicants from mountainous areas (above 500 meters altitude) are awarded extra points).
 - Sub-measure 7.1 - Support of investments for development of rural tourism.
 - Sub-measure 7.2 - Support of investments for on farm processing.
 - Sub-measure 7.3 - Support of investments for improvement of crafts.

Link with the Sustainable Development Goal / target / indicator

The project will contribute to SDG targets 1.4, 2.3, 5.5, 5.a, 5.c, 8.3, 8.5, 13.3

Link with the Cooperation Framework

Cooperation Framework Outcome 1: All people, especially the vulnerable, benefit from improved management and state of natural resources and increasingly innovative, competitive, gender-responsive and inclusive economic development that is climate resilient and low-carbon.

Relevant Outcome Indicator (4): Gender Equality Index score, dimensions: money, time, work	Baseline	Target	Means of verification	MOHSTAT
	Total: 55 (2019); Money: 58.7 (2019); Time: 52.7 (2019); Work: 65.2 (2019)	Total: 62; Money: 67; Time: 60; Work: 72		

Output 1.1 for Joint Programme

Output 1.1 for Joint Programme	Baseline	Target (to 2024)	Means of verification
4. Number of private sector entities (including micro, small and medium-sized enterprises (MSMEs)) that involved their business practices, by mainstreaming environmental, social or economic sustainability elements, with UN support	0	70	UN Agencies reports
5. Number of gender-responsive policies that promote sustainable and inclusive economic growth, productive employment and decent work, based on international human rights norms and standards, adopted with UN support	0	1 (2023); 2 (2024)	UN Agencies reports

Funding Framework

Sub-Outputs	Geographical focus	Timeline		FUND	SDG Target	Implementing partners	Source of Funds	Human Rights Marker	Gender Equality Marker	GCRN Function (Modality)	Total Required (annual)	Available (annual)	To be mobilized
		Start	End										
I. RESEARCH													
1.1. Country Gender Assessment of agricultural and rural livelihoods, including the gender-sensitive assessment of rural stream communities considering the priority agriFood and rural entrepreneurship value chains developed	National	2023	2024	UNDP/FAO	2.3, 5.5, 8.5, 5.c	FUNOL, NGO/CSO (TBO)	Acceleration Fund	2	DEM 3	Data Collection and Analysis	\$ 62,714.61	\$ -	\$ 62,714.61
Activity 1.1.1 Develop CGA methodology	National	2023	2024	FAO	2.3, 5.5, 8.5, 5.c	FUNOL	Acceleration Fund	2	DEM 3	Data Collection and Analysis	\$ 9,196.66	\$ -	\$ 9,196.66
Activity 1.1.2 Develop CGA document - national and rural dimensions, including translation into the local language - value chains for sub-output 3 will be identified in target municipalities	National	2024	2024	UNDP/FAO	2.3, 5.5, 8.5, 5.c	FUNOL, NGO/CSO (TBO)	Acceleration Fund	2	DEM 3	Data Collection and Analysis	\$ 53,527.95	\$ -	\$ 53,527.95
II. ADVOCACY													
2.1. Capacity of institutional and individual local stakeholders to identify gender inequalities in agricultural and rural development, address them through transformative actions increased	Municipal	2024	2025	UNDP/FAO	2.3, 5.5, 8.5, 5.c	FUNOL/NGO/CSO/Municipalities	Acceleration Fund	2	DEM 3	Capacity Development/Techncial Assistance	\$ 63,593.31	\$ -	\$ 63,593.31
Activity 2.1.1 Organize a communication campaign related to the themes of women and rural development	Municipal (Bijelo Polje and Pivac)	2024	2025	UNDP	2.3, 5.5, 8.5, 5.c	NGO/CSO/Municipalities	Acceleration Fund	2	DEM 3	Capacity Development/Techncial Assistance	\$ 13,146.79	\$ -	\$ 13,146.79
Activity 2.1.2 Organize advocacy initiatives in targeted 2 municipalities	Municipal (Bijelo Polje and Pivac)	2024	2025	UNDP	2.3, 5.5, 8.5, 5.c	NGO/CSO/Municipalities	Acceleration Fund	2	DEM 3	Development/Techncial Assistance	\$ 17,529.05	\$ -	\$ 17,529.05
Activity 2.1.3 Organize of a thematic event with local policy makers	Municipal (Bijelo Polje and Pivac)	2024	2024	UNDP	2.3, 5.5, 8.5, 5.c	NGO/CSO/Municipalities	Acceleration Fund	2	DEM 3	Capacity Development/Techncial Assistance	\$ 16,310.78	\$ -	\$ 16,310.78
Activity 2.1.4 Organize of a community event for municipal women-led associations to commemorate the UN International Day of Rural Women on 15 October to present CGA report	Municipal (Bijelo Polje, Berane and Pivac)	2024	2024	FAO	2.3, 5.5, 8.5, 5.c	NGO/CSO	Acceleration Fund	2	DEM 3	Capacity Development/Techncial Assistance	\$ 9,131.69	\$ -	\$ 9,131.69
Activity 2.1.5 Organize a biannual networking and knowledge exchange meetings for women beneficiaries from three target municipalities	Municipal (Bijelo Polje, Berane and Pivac)	2024	2025	FAO and UNDP	2.3, 5.5, 8.5, 5.c	FUNOL/NGO/CSO/Municipalities	Acceleration Fund	2	DEM 3	Development/Techncial Assistance	\$ 22,867.48	\$ -	\$ 22,867.48
Activity 2.1.6 Establish sustainable rural women's municipal-level network and accordingly thematic platforms for dialogue	Municipal (Bijelo Polje and Pivac)	2024	2025	UNDP	2.3, 5.5, 8.5, 5.c	NGO/CSO/Municipalities	Acceleration Fund	2	DEM 3	Capacity Development/Techncial Assistance	\$ 14,607.54	\$ -	\$ 14,607.54
III. CAPACITY-BUILDING													
3.1. Access to finance, capacity, skills and resilience of women agri- and rural business owners, associations, and cooperatives enhanced in three target municipalities	Municipal (Bijelo Polje, Berane and Pivac)	2024	2025	UNDP/FAO		FUNOL/NGO/CSO/Municipalities	Acceleration Fund	2	DEM 3	Capacity Development/Techncial Assistance	\$ 143,691.21	\$ -	\$ 143,691.21
3.1.1. Organize training workshops for women cooperatives and enterprises in business development, management, and marketing/branding (including business plans development and application for state grants), so that they can better identify opportunities and negotiate with suppliers, customers and financiers.	Municipal (Bijelo Polje and Berane)	2024	2025	FAO	2.3, 5.a, 8.3, 8.5	NGO/CSO (TBO)	Acceleration Fund	2	DEM 3	Capacity Development/Techncial Assistance	\$ 37,152.09	\$ -	\$ 37,152.09
3.1.2. Organize training workshops for rural women on digital literacy.	Municipal (Bijelo Polje and Berane)	2024	2025	FAO	2.3, 5.a, 8.3, 8.5	NGO/CSO (TBO)	Acceleration Fund	2	DEM 3	Capacity Development/Techncial Assistance	\$ 37,152.09	\$ -	\$ 37,152.09
3.1.3. Provide consultancy and guidance on know-how related to digital marketing and branding of green and resilient women-led rural business.	Municipal (Bijelo Polje and Pivac)	2024	2025	UNDP	2.3, 5.a, 8.3, 8.5	FUNOL/NGO/CSO/Municipalities	Acceleration Fund	2	DEM 3	Capacity Development/Techncial Assistance	\$ 7,303.77	\$ -	\$ 7,303.77
3.1.4. Provide funding support to innovative solution for women in 3 municipalities	Municipal (Bijelo Polje, Berane and Pivac)	2024	2025	UNDP	2.3, 5.a, 8.3, 8.5, 13.3	FUNOL/NGO/CSO/Municipalities	Acceleration Fund	2	DEM 3	Capacity Development/Techncial Assistance	\$ 47,474.52	\$ -	\$ 47,474.52
Project evaluation											\$ 14,607.54	\$ -	\$ 14,607.54
TOTAL											\$ 793,203	\$ -	\$ 793,203


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