

INVESTMENT DESCRIPTION
Rwanda Women Empowerment Initiative

I. Introduction

This appendix describes the activities to be undertaken and the results to be achieved with the funds obligated under this Agreement. Nothing in this Appendix A shall be construed as amending any of the definitions, conditions, or terms of the Agreement.

II. Background

Fully twelve years after the genocide, Rwanda is still recovering from its devastating effects. The war destroyed the country's social fabric, human resource base, institutional capacity and infrastructure. The civil war and genocide caused a significant decline in agricultural production and increased poverty. Increasing population growth contributes to further pressure on land and natural resources.

The agricultural sector is a fundamental starting point in Rwanda's national development effort because more than ninety (90) percent of the population is rural based. Notably, women contribute ninety (90) percent of labor in the agricultural sector and sixty (60) percent of adult women are economically active. It is clear that Rwandan women must play a leading role in their country's recovery.

Rwanda Women Network (RWN) proposes to undertake a grant-making initiative to provide financial, material and technical resources to women's investment initiatives that demonstrate both increased women's access to and control over development capital (land, processing, marketing, training, jobs, social security) and evidence of empowerment. RWN is a beneficiary of the Willie Grace Campbell program.

III. Funding

A. USADF Contribution

The financial plan for USADF's contribution is set forth in Appendix A-1 to this Agreement. The Parties may make changes to the financial plan without formal amendment, if such changes are made in accordance with Article 7 of the Agreement and do not cause USADF's contribution to exceed the obligated amount specified in Article 4, Section 4.1 of the Agreement.

B. RWN Contribution

RWN will provide partial salaries for the staff assigned to this program.

IV. Investment Goal

The goal of this investment is to promote and support women-led initiatives and provide evidence of women's empowerment.

V. Investment Purpose

The purpose of the investment is to create opportunities for women's empowerment and increase the incomes of the direct beneficiaries of RWN's assistance.

VI. Outputs

The major investment outputs are increased access by women to job and entrepreneurial opportunities. By the end of the project the investment will achieve the following:

- A. RWN will identify up to 10 women's empowerment community initiatives to benefit from this initiative;
- B. Viable and sustainable enterprises will be created with living wage jobs; and
- C. Sales and revenues increase for those SMEs.

Women will be empowered and transformed by having affordable choices that will reduce imbalance based on gender in their relationships. Below are the objectives:

- D. Increased education and awareness of the laws and the rights for women as well as promoting women's access to legal protection and justice; and
- E. Increased women's participation in decision making at family, community and national levels regarding resource mobilization, control and ownership.

VII. Activities**A. Management of RWN's Investment Program**

Provision of financial and technical assistance to women-led enterprises is the major activity of the Project. RWN will adopt guidelines and policies for administering the program.

1. Purposes of Grants:

RWN will extend grants in accordance with established Willie Grace Campbell Fund policies and for authorized purposes. It will not provide assistance for prohibited purposes as stipulated below.

The following are authorized purposes:

- agricultural production and value-added processing – develop and implement innovative rural based program strategies to support agricultural production and processing projects and commercial activities designed to employ significant numbers of women in Rwanda;
- formal sector small and medium-sized enterprises – develop and implement innovative indigenous business development programs and strategies specifically targeted at empowering women to establish, capitalize, own and operate sound, profitable and commercially competitive enterprises; and
- social enterprises – increase the number and effectiveness of sustainability of community-based organizations and activities led by women and employing women to provide critically needed community-based infrastructure, social services, and community-based solutions to social and economic needs of marginalized communities and peoples.

The following are prohibited purposes:

- the creation or dissemination of political propaganda, or any attempt to influence legislation or any government act or decision;
- the participation in any political campaign on behalf of, or in opposition to, any candidate for public office;
- any application for finance of commodities that do not, or could reasonably not be expected to make a positive contribution to development, including the following—
 - (a) unsafe or ineffective products, such as certain pesticides, food products, or pharmaceuticals,
 - (b) certain luxury goods such as alcoholic beverages and equipment or products for their production or use, equipment or supplies for gambling facilities, and firearms;
- any application of funds that constitutes, or could reasonably be expected to constitute, a conflict of interest;

- any application of funds that violates, or could reasonably be expected to violate, the provisions of and enforcement of any Rwandan law; or
- any other purpose that is not an authorized purpose.

2. Project Selection and Award:

Women's community-based initiatives, such as cooperatives and associations involved in rural and urban agricultural and non agriculture-based income-generating activities, will be targeted for assistance in this project. Grantees must be local women groups, associations, cooperatives and organizations in good standing with the Rwanda Government policy to empower women, registered and recognised by the local authorities in the various provinces of the country where they operate and in compliance with all applicable civil and fiscal regulations.

Grantees must display sound management in the form of at least minimal financial, administrative and technical policies and procedures that are in written format and present a system of internal controls that safeguard assets; protect against fraud, waste and abuse; and support the achievement of program goals and objectives.

The process will include the following steps:

Solicitation of Applications:

Announcement and guidelines for prospective grantees will be advertised utilizing French, English and Kinyarwanda media outlets and providing information on how to apply for assistance under this program. RWN will encourage and solicit applications from women's grassroots/community groups and associations. RWN will also advertise the project through other networks in Rwanda, for example Profemme Twese Hamwe.

Grant Proposal Development and Approval:

RWN's Small Grant format will be employed, using a modified advance payment method paid in phases according to benchmarks and performance. Accordingly, standard mandatory clauses, including the allowable costs and accounting, audit and records clauses, will be adhered to by successful grantees.

Conditions of Grant Awards:

Grants shall be made only to responsible recipients who possess the potential ability to perform successfully under the terms and conditions of a proposed agreement. Consideration will be given to such matters as integrity, record of past performance, financial and technical resources, or

accessibility to other necessary resources. An applicant must have signed certifications required by local authorities and Rwanda Government.

Selection Criteria:

A selection process involving evaluation of all acceptable proposals meeting the requirements RWN has established will be conducted. RWN will conduct a comprehensive cost analysis after reviewing the applicant's cost data, and determine the reasonableness and appropriateness of costs. Field visits to applicants will occur prior to grant award to review accounting systems, technical abilities, and reporting capability.

Grants will be awarded, subject to final approval of an RWN technical committee, according to competitive criteria and procedures. These include: reference to the extent to which submitted projects lead to improved women's lives, their ability to make choices and transform power relations. Proposals will be results-oriented.

Applications will be appraised on the basis of 100 possible points.

Responds to women's empowerment (30 points maximum): As a prospective beneficiary of the Willie Grace Campbell initiative, the applicant's proposal must: (1) address an innovative approach for the empowerment of women; (2) be result-driven; and (3) clearly demonstrate where and how the project would foster change in power relations in the economic, social, legal, or political realms of the intended beneficiaries' lives;

Implementation Plan (20 points maximum): Work plans should include benchmarks (for accomplishment of activities) and indicators (to measure the success of each of the grant activity's benchmarks);

Innovation (10 points maximum): the proposal envisions implementation of an innovative project that would (1) have multiple positive impacts (both quantitative and qualitative) and (2) generate benefits for the community as well as the applicant or other intended beneficiaries;

Sustainability (10 points maximum): Sustainability in proposed grant activities must be demonstrated;

Experience in working with women (10 points maximum): the application provides accurate information on experience and past performance in work with women -- data verified by reference check;

Cross-Cutting Themes (10 points maximum): the proposal describes linkages to and awareness of the cross-cutting themes such as (1) gender impact; (2) HIV/AIDS awareness; (3) conflict resolution; and (4) environmental impact; and

Cost effectiveness (10 points maximum): The degree to which costs are allowable, allocable, and reasonable for the proposed tasks.

3. Distribution of Funds

RWN will disburse funds in accordance with established policies and procedures.

B. Documentation and Dissemination of Best Practice Models

RWN will document and disseminate best practice information on the following:

- strategies for creating opportunities for women to dialogue and exchange ideas on issues affecting them at the community and national levels;
- processes for engaging women to define empowerment in the context of their own lives;
- measurable indicators of empowerment as defined by women;
- strategies for achieving empowerment goals and targets;
- process of identifying and supporting women-led community and enterprise development initiatives; and
- evidence of women's empowerment and acquisition of social, economic, legal and/or political capital.

VIII. Roles and Responsibilities of the Parties

RWN has the primary responsibility for ensuring that the project activities are properly implemented. Within RWN, the daily management of the program will be carried out by the Program Director and her team. They will outline strategies and direction for the empowerment program and develop an implementation plan, collaborating closely with the ADF Country Representative and African Development Consultants (ADC) SARL and submit to them the selection/scoring information for each enterprise.

IX. Monitoring and Evaluation

Within sixty days of the effective date of this Agreement, RWN, working with ADC SARL's guidance, will recruit an experienced evaluation officer and form a monitoring and assessment committee within RWN. During implementation, the committee will have responsibility for ensuring that the Project follows the implementation plan, and that problems identified through monitoring and evaluation are properly addressed in a timely manner and that appropriate indicators for measurement of empowerment are developed.