UNDP Funding Windows

Template for 2025 Results Reporting (Fin4Peace)

The Funding Windows (FWs) contribute to amplifying UNDP's impact by supporting (i) innovative, field-tested approaches and initiatives that serve as 'proofs of concept' and (ii) enhancing knowledge generation and learning, leveraging the expertise of the GPN[1] to inform policy and practice.

This annual report template is designed to capture how thematic flexible FWs resources have:

- *Enabled Country Offices (COs) to catalyze transformative results, expand strategic partnerships, leverage additional funding, and scale promising initiatives*
- *Contributed to strengthening UNDP's positioning in key thematic areas supported by the FWs.[2]*

Introduction: *This reporting template is intended for recipients of flexible resources across single-country initiatives, global/ regional projects and multi-country flagship initiatives. For flagship initiatives, the coordinating global team is responsible for submitting a consolidated report, including results and narratives from all participating countries.*

Project Details

Type of initiative	*Single-country*
Submitting Office	*[UNDP Ethiopia Country Office]*
Award Number (Quantum)	*01003516*
Proposal Title	*Initiation of implementation of the Integrated National Financing Framework in Ethiopia: setting up coordination mechanisms and leveraging risk-informed and gender-responsive finance for peace and resilience*
Funding Window	*Gender Equality and Women's Empowerment*

- **Region:** [Afar / Amhara / Tigray]
- **Woreda:** [Abala / Adiarkay / Kolla-Tembien]
- **Funding Source:** UNDP Funding Windows – Governance, Peacebuilding, Crisis & Resilience (Fin4Peace)
- **Implementation Modality:** Country Assisted NIM
- **Implementation Period:** 01 April 2025 – 31 March 2026
- **Output Covered:** Output 2 – Women-owned MSMEs in Ethiopia have access to training and financing

[1] Both along the organization's vertical knowledge-value chain (country offices - regional offices - headquarters) and horizontal knowledge-value chain (across thematic teams and disciplines).
[2] Poverty and Inequality; Governance, Peacebuilding, Crisis and Resilience: Nature, Climate and Energy; Gender Equality and Women's Empowerment

- **Key Activity (AWP Activity 2.1):** Identify 51 vulnerable IDP women in conflict-affected areas and provide financial literacy training, startup capital or grants, and business development support
- **Allocated Budget for output 2 (usd 168,052), (per region for livelihood activities):** $28,333.33
- **Responsible Body:** Regional Bureau of Finance and [Abala / Adiarkay / Kolla-Tembien] Woreda Administration, with UNDP Ethiopia
- **Lead Implementing Partners:** UNDP Ethiopia, Ministry of Finance, Regional Bureau of Finance, Regional Disaster Risk Management Commission (DRMC and Woreda Administration

Quantitative Report - Measurable results and targets

To facilitate results reporting, project outputs funded through the FWs must: a) be linked to the relevant CPD and Strategic Plan Outputs and indicators; and b) be reported against the FW proposal Outputs and Indicators. For cross-country aggregation of results, please select the "Funding Windows central indicator" applicable to your specific project indicator, if any. For single-country initiatives, complete the table with country-specific data. For flagship initiatives, aggregated totals across countries under each funded proposal should be reported. Please fill out the quantitative results in the following table:

Linked SP Output (UNDP SP 2022–2025)	Relevant SP Indicator(s)	FWs Proposal Output	FWs Proposal Indicator(s)	Unit of measure	Baseline	2025 Target	2025 Actual – Afar	2025 Actual – Amhara	2025 Actual – Tigray	Status	Funding Windows central indicator
Output 2.2: Marginalized groups, particularly the poor, women, persons with disabilities, IDPs and SGBV victims are recovered, empowered to access sustainable livelihoods and durable solutions	# of women/IDPs supported with livelihoods and financial inclusion interventions	Output 2: Women-owned MSMEs in Ethiopia have access to training and financing	# of vulnerable IDP women identified and supported (Activity 2.1); # receiving financial literacy training; # receiving startup capital or grants; # receiving business development support	People	0	51 (per region)	[44]	[58]	[52]	☒Final result ☒ Interim progress	# of MSMEs supported for sustainable livelihoods

Regional Breakdown

Region	Woreda	Baseline	2025 Target	2025 Actual	# receiving financial literacy training	# receiving startup capital or grants	# receiving business development support	Status	Evidence/MOV
Afar	Abala	0	51	44	[44]	[44]	[44]	☒ Final ☐Interim	[Attendance, grant list, Business Development Plan (BDP) records] Fin4Peace Picures.docx
Amhara	Adiarkay	0	51	58	[58]	[58]	[58]	☒Final ☐Interim	[Attendance, grant list, BDP records, Beneficiary selection minutes, beneficiaries' profile]
Tigray	Kolla-Tembien	0	51	52	[52]	[52]	[52]	☒ Final ☐ Interim	[Attendance, grant list, BDP records]

SP Indicator Contribution Summary (Flagship Initiatives Only)

This section is to be completed by the global/regional teams managing multi-country flagship initiatives (e.g., Internal displacement; Inclusive Public goods; etc.). Please summarize:

- Which SP indicators the flagship contributes to overall and how FW-funded outputs across initiatives support these
- Any measurable changes in SP indicator values attributable to FWs funding.
- Results vis-a-vis the overall flagship targets

Contributions may be aggregated across multiple FWs outputs and indicators. A one-to-one mapping between FWs and SP indicators is not required.

SP Indicator	SP baseline (from IRRF)	SP target (from IRRF)	FWs contribution to SP target (actual number)	Countries reporting	Flagship target	Contribution to Flagship target
Ex. 3.4.2: Number of people on the move and host communities benefitting from integrated and targeted interventions, including on			Ex. 28,670 HH/143,813 individuals	Ex. Chad, Ethiopia, Mozambique and Somalia	8 million IDPs benefit from area-based solutions (investments in local economies, service delivery, social cohesion)	143,000 IDPs benefit from area-based solutions (investments in local economies, service delivery, social cohesion)

strengthening social cohesion (disaggregated by sex and status)						
3.4.1: Number of institutions that have mainstreamed human mobility into their development policies and plans			9 institutions	Chad, Ethiopia, Mozambique, Myanmar, Somalia and Sudan	15 countries are equipped with capacities and financing frameworks for implementing solutions strategies	6 countries are equipped with capacities and financing frameworks for implementing solutions strategies

Narrative Report - Impact and observable change

1. OUTPUT-LEVEL[3] RESULT: *Describe measurable results achieved that contributed to the objectives of the initiative using disaggregated data as evidence. Describe positive (and negative) impact on target beneficiaries and clarify if the change was planned or unexpected.* (500 Words maximum)

Guidance:

Describe measurable results achieved that contributed to the objectives of the initiative using disaggregated data as evidence.

Describe positive (and negative) impact on target beneficiaries and clarify if the change was planned or unexpected.

Reference: Result 2 of the Fin4Peace AWP, especially Activity 2.1, applicable across all regions.

(500 words maximum per region)

Unified Table for All Regions

Region	Guidance for Reporting	Output-Level Result (Result 2, Activity 2.1)
Afar (Abala)	Report how supporting 51 vulnerable IDP women with financial literacy, startup grants, and BDS contributed to Output 2 objectives. Use disaggregated data (age, disability, etc.). Describe positive impacts (e.g., number of MSMEs started/revived, increased income, improved social inclusion) and any negative/unexpected outcomes (e.g., market access issues, delays). State if changes were planned or unexpected.	In Abala town, Afar Region, the Fin4Peace initiative supported 51 vulnerable internally displaced persons (IDPs), of whom 44 (86 percent) were women-headed households, through an integrated package of financial literacy training, business development services (BDS), and start-up support aimed at strengthening livelihoods and resilience in a conflict-affected context.

[3] Outputs are defined as the first level of change in development context which UNDP takes full accountability for. It can be demonstrated change in capacities, knowledge and policy context.

		Beneficiaries were transparently selected from three urban kebeles through a participatory process involving local authorities, women's associations, and community leaders. Among the supported women, 62 percent were aged 25–40, 28 percent were aged 41–55, and 10 percent were above 55 years. In addition, 12 percent reported living with disabilities, and 18 percent cared for dependents with special needs, reflecting a strong focus on intersectional vulnerability. The women were organized into nine business groups across diversified sectors, including mini markets, injera production, cafeterias, petty trade, and cosmetics. Each group received legal registration support, tailored technical assistance, and comprehensive financial literacy and business development training covering budgeting, record keeping, pricing, savings, and basic business planning. As a result, all beneficiaries improved their financial management capacities, with every group opening microfinance accounts and initiating regular savings for the first time. A core element of the intervention was the provision of in-kind start-up grants, delivered according to sector-specific needs. Groups received essential equipment and inputs such as cooking appliances, shelving, production tools, and initial stock enabling the rapid establishment or revival of micro and small enterprises (MSMEs). This approach minimized misuse risks, accelerated business activation, and supported the restoration of local supply chains. Within the reporting period, all nine MSMEs were operational, including seven newly established businesses and two revived after displacement-related disruption. Early results indicate average monthly income increases of 35–50 percent compared to pre-intervention levels. Beyond income gains, women reported increased self-confidence, greater participation in household decision-making, and improved social acceptance within host communities, contributing to social cohesion and peacebuilding. The intervention also generated employment spillover effects, creating 17 temporary and permanent jobs, primarily for other displaced women and

		youth. Some unplanned challenges emerged, including temporary market access constraints and supplier delays due to insecurity and inflation, which affected initial profit margins for two groups. These were mitigated through adaptive mentoring, phased procurement, and collective purchasing arrangements.
Amhara (Adiarkay)	Report how supporting 58 vulnerable IDP women with financial literacy, startup grants, and BDS contributed to Output 2 objectives. Use disaggregated data. Describe positive impacts (e.g., restored livelihoods, improved resilience, community engagement) and any negative/unexpected outcomes. State if changes were planned or unexpected.	A total of 58 women returnees were selected through a community-based committee using gender-responsive and vulnerability-based criteria, ensuring that conflict-affected individuals were prioritized. Following selection, all participants completed a tailored business skills training facilitated by Adiarkay TVET College. The training covered essential areas including business opportunity identification, marketing, pricing strategies, financial literacy, access to finance, business planning, time and resource management, and profit-and-loss analysis. In parallel, beneficiaries received psychosocial support, recognizing the significant trauma experienced by many returnees due to displacement-related violence. The programme deliberately included survivors of sexual and gender-based violence (SGBV), ensuring a holistic approach that addressed both economic and psychosocial recovery needs. Upon completion of the training, beneficiaries received cash grants through bank transfers to support business recovery and growth. To mitigate the risk of misuse, the woreda procurement committee, with the active involvement of beneficiaries, procured enterprise-specific business inputs aligned with each participant’s livelihood activity. This approach ensured transparency, accountability, and effective use of resources. As a result, beneficiaries have successfully engaged in a range of income-generating activities, including poultry farming, vegetable marketing, small cafés, animal rearing, and petty trade, contributing to improved household incomes and local economic revitalization. Beyond economic gains, the intervention supported psychosocial healing, helping women reduce stress, regain confidence, and shift focus toward future-oriented livelihood planning. Managing daily businesses also fostered increased interaction with host communities, strengthening social networks and cohesion. Overall, the intervention has created viable pathways to self-employment, restored economic independence, and enhanced the social inclusion and

		resilience of returnee women, demonstrating the value of integrated livelihood and psychosocial support in post-conflict recovery settings.
Tigray (Kolla-Tembien)	Report how supporting 52 vulnerable IDP women with financial literacy, startup grants, and BDS contributed to Output 2 objectives. Use disaggregated data. Describe positive impacts (e.g., MSME recovery, empowerment, local economic activity) and any negative/unexpected outcomes. State if changes were planned or unexpected.	A total of 52 female IDP returnees were successfully organized into three women-led cooperatives in Kolla-Tembien Woreda, Tigray Region. The cooperatives include 17 women engaged in spice production, 18 women in shoat fattening, and 17 women in poultry production. All beneficiaries completed business skills development training, received mental health and psychosocial support (MHPSS), and were provided with start-up seed capital and access to land for the construction of working sheds. Following the training and provision of start-up inputs, all three women-led cooperatives procured the required agricultural and operational materials and successfully launched their businesses. The cooperatives were allocated working premises by the woreda administration and have since begun generating profits, with members opening bank accounts and depositing regular savings, demonstrating improved financial inclusion and sustainability. The inclusion of survivors of sexual and gender-based violence (SGBV) and persons with disabilities (PWDs) within the cooperatives has strengthened social inclusion and empowerment outcomes. Several members have taken on leadership roles, actively participating in decision-making processes and being elected as cooperative chairpersons, reflecting increased confidence and agency. Moreover, the cooperative-based livelihood model has facilitated outreach to other SGBV and conflict-related sexual violence (CRSV) survivors, linking them to medical care and MHPSS services through peer networks. Beyond economic revitalization, the established cooperatives have contributed to strengthened social cohesion and social capital among female returnees. By fostering mutual support, collective problem-solving, and collaboration, the intervention has enhanced community reintegration, resilience, and a sense of belonging among women affected by displacement and conflict.

Guidance:

- Reference the measurable results from Activity 2.1 (number of women supported, type of support provided, business outcomes, etc.)
- Use disaggregated data (sex, age, disability, etc.)
- Clearly describe both positive and negative impacts
- Clarify whether the observed changes were planned or unexpected

- Relate all results to Output 2 of the Fin4Peace AWP

2. OUTCOME-LEVEL CONTRIBUTION*: Describe how FWs resources contributed (or did not contribute) to higher-level impact (i.e. CPD outcomes and/or SP outputs and outcomes) in 2025*. *Where relevant, explain how small-scale or localized interventions contributed to systemic change or policy influence. Highlight any evidence of*

Guidance:

- Describe measurable results achieved that contributed to the objectives of the initiative using disaggregated data as evidence.
- Describe positive (and negative) impact on target beneficiaries and clarify if the change was planned or unexpected.
- Describe how FWs resources contributed (or did not contribute) to higher-level impact (i.e., CPD outcomes and/or SP outputs and outcomes) in 2025.
- Where relevant, explain how small-scale or localized interventions contributed to systemic change or policy influence.
- Highlight any evidence of replication, scale-up, or institutional uptake.
  (500 words maximum per region)
  Reference: Result 2 of the Fin4Peace AWP/Micro plan, especially Activity 2.1, applicable across all regions.

Unified Table for All Regions

Region	Guidance for Reporting	Outcome-Level Contribution (Result 2, Activity 2.1)
Afar (Abala)	Report how supporting 44 vulnerable IDP women with financial literacy, startup grants, and BDS contributed to Output 2 objectives. Use disaggregated data (age, disability, etc.). Describe positive impacts (e.g., increased income, business creation, social inclusion) and any negative/unexpected outcomes (e.g., market access issues, delays). State if changes were planned or unexpected. Then, explain how these results contributed to higher-level CPD/SP outcomes (e.g., empowerment, resilience, durable solutions). Note any evidence of systemic change, policy influence, replication, or scale-up (e.g., local government interest, integration into regional plans, or requests for expansion).	The Fin4Peace: Supported 44 conflict-affected women through MSME development, financial literacy, and start-up grants, contributes to inclusive economic growth, job creation, and entrepreneurship promotion, which are core CPD objectives under Pillar II. • Gender Equality and Women's Empowerment the organized women into business groups, provided legal documentation, and enhanced their financial and business skills are enhanced UNDP's commitment to empowering women and youth in economic and governance spaces. • Peacebuilding and Social Cohesion transparent; the beneficiary selection and community-led processes fostered trust and participation, reducing tensions and promoting social cohesion also aligning with UNDP's approach to conflict-sensitive recovery and resilience. • Resilience Building in Fragile Contexts; this intervention Enabled MSMEs to restore supply chains and create income streams in a conflict-affected

		area, strengthening community resilience. This contribution emphasizes area-based solutions and durable recovery in fragile settings.
Amhara (Adiarkay)	Report how supporting 58 vulnerable IDP women with financial literacy, startup grants, and BDS contributed to Output 2 objectives. Use disaggregated data. Describe positive impacts (e.g., restored livelihoods, improved resilience, community engagement) and any negative/unexpected outcomes. State if changes were planned or unexpected. Then, explain how these results contributed to higher-level CPD/SP outcomes. Note any evidence of systemic change, policy influence, replication, or scale-up.	The intervention supported 58 returned women with financial literacy, startup grants, and business development services (BDS) has multifaced positive impacts including: • Livelihood restoration: 58 women launched microenterprises such as poultry, petty trade, tailoring, and food vending, increasing household income. • Social cohesion: Running daily businesses has also encouraged them to interact with their communities and strengthen social connections. • Psychosocial recovery: The pyschosocial training and daily business activities helped women report reduced stress and improved confidence. The intervention has made meaningful contributions to the CPD by restoring economic independence, strengthening social inclusion, and promoting women's leadership. The Adairkay Woreda WCSA and Labour & Training Offices need to replicate similar interventions by adopting the grant plus BDS model combined with a financial literacy approach for returnees.

Tigray (Kolla-Tembien)	Report how supporting 51 vulnerable IDP women with financial literacy, startup grants, and BDS contributed to Output 2 objectives. Use disaggregated data. Describe positive impacts (e.g., MSME recovery, empowerment, local economic activity) and any negative/unexpected outcomes. State if changes were planned or unexpected. Then, explain how these results contributed to higher-level CPD/SP outcomes. Note any evidence of systemic change, policy influence, replication, or scale-up.	The support provided to 51 vulnerable internally displaced women returnees in Kolla Tembien Woreda including financial literacy training, start-up grants, and business development services (BDS) has made a meaningful contribution to Output 2 by strengthening the capacity of local government institutions to plan and implement durable solutions for IDPs. The intervention served as a hands-on pilot, enabling woreda officials to actively engage in needs assessments, resource mobilization (including the allocation of land for workspaces), implementation oversight, and outcome monitoring. Through this process, officials gained practical experience in designing and managing inclusive, gender-responsive livelihood programme that support sustainable return, reintegration, and resilience-building, thereby enhancing institutional readiness for scalable durable solutions initiatives. Disaggregated data highlights the programme targeted and inclusive approach across three joint livelihood groups: 17 women engaged in spice production, 17 in shoat fattening, and 17 in poultry production. All participants received tailored financial literacy training covering budgeting, financial planning, and market navigation, alongside start-up grants averaging ETB 65,000 (~ USD 418) per beneficiary and ongoing BDS, including mentorship in enterprise management, value chain development, and market linkages. Positive impacts are evident in the successful establishment and operationalization of micro and small enterprises (MSMEs). All three groups are fully active, having procured essential inputs such as processing tools and spices, young goats, poultry stock and feed and launched revenue-generating activities. As a result, 100 percent of beneficiaries reported increased self-reliance, improved financial decision-making, and greater confidence in business leadership. In parallel, integrated mental health and psychosocial support (MHPSS) enhanced overall well-being, strengthened mutual support networks, restored trust, and facilitated social cohesion and community reintegration.

		No negative or unexpected outcomes were observed during the reporting period. All changes, including progressive movement toward profitability, strengthened group governance, and improved social bonds were anticipated outcomes aligned with the programme structured and phased design for sustainable livelihood recovery. At a higher level, these results contribute to Country Programme Document (CPD) and UNDP Strategic Plan (SP) outcomes related to post-conflict recovery, gender-responsive economic inclusion, and poverty reduction. By empowering IDP women as economic actors while simultaneously strengthening local government capacity, the initiative advances CPD priorities on resilient livelihoods and inclusive growth and supports SP objectives on reducing vulnerabilities, enhancing social protection, and expanding equitable access to economic opportunities in conflict-affected communities.

Smart Guidance:

- Reference the measurable results from Activity 2.1 (number of women supported, type of support provided, business outcomes, etc.)
- Use disaggregated data (sex, age, disability, etc.)
- Clearly describe both positive and negative impacts
- Clarify whether the observed changes were planned or unexpected
- Relate all results to Output 2 of the Fin4Peace AWP
- Explain how these results contributed to higher-level CPD/SP outcomes
- Highlight any evidence of systemic change, policy influence, replication, or scale-up

Outcome-Level Contribution (≤300 words):

The support provided to vulnerable IDPs through an integrated package of financial literacy training, start-up grants, and business development services (BDS) generated tangible improvements in livelihoods, income stability, and household well-being. Beyond these immediate results, Funding Window (FW) resources contributed to higher-level outcomes by advancing Country Programme Document (CPD) priorities and UNDP Strategic Plan (SP) outputs in 2025, particularly in the areas of resilience-building, women's economic empowerment, and durable solutions for marginalized populations.

The intervention demonstrated how small-scale, community-based livelihood investments can yield scalable and sustainable results in displacement-affected settings. The establishment of peer support networks among women entrepreneurs strengthened collaboration, knowledge sharing, and collective problem-solving, while the adoption of digital and formal financial systems, including bank accounts and savings mechanisms, improved financial management and market participation. These approaches provide practical, replicable models for inclusive economic recovery and local resilience.

Evidence of systemic change and institutional influence emerged as local authorities actively engaged in implementation and monitoring, gaining hands-on experience in gender-responsive and inclusive livelihood programming. Building on these results, woreda-level officials expressed interest in replicating the MSME support model in other locations, and lessons learned from the initiative informed regional planning discussions. Requests from neighboring communities for similar interventions further signal demand, relevance, and potential for scale-up. The integration of financial literacy and business development components into broader recovery and livelihood strategies reflects early institutional uptake.

FW resources played a catalytic role in bridging humanitarian response and longer-term development programming by enabling flexible, timely, and context-specific interventions. Overall, the initiative contributed to post-conflict recovery and poverty reduction through gender-responsive economic inclusion, supporting CPD objectives on resilient livelihoods and inclusive growth and aligning with SP commitments to reduce vulnerability, economic empowerment, resilience building and enhance social protection.

3. **ADDITIONAL RESULTS:** *Please tick the applicable results and briefly explain what and how they were achieved:*

Unified Table for All Regions

Additional Result	Guidance for Explanation	Afar (Abala)	Amhara (Adiarkay)	Tigray (Kolla-Tembien)
☐Advanced digital solutions *Please explain and specify the N of digital solutions advanced, including AI-enabled tools to support KM, learning, or communications*	Did the intervention introduce any digital tools (e.g., mobile apps, digital payment systems, or AI-enabled tools) to support MSME operations or financial literacy?	[No]	No	No

☐Supported more responsive, inclusive, and representative decision-making	Did the project enable IDP women to participate in local economic planning or decision-making forums?	Yes. Through the Fin4Peace initiative in Abala town, IDP women were enabled to participate in local economic and community decision-making platforms, particularly women's peace forums. Economic empowerment and collective organization increased their confidence and legitimacy, allowing many to actively contribute to discussions on recovery priorities, livelihoods, and social cohesion.	Yes. While participation of women in formal local economic planning or decision-making forums was limited, many engaged actively in community cooperatives, women's development groups, and village-based savings groups, enhancing their influence on local economic and social initiatives.	Yes. Some members of women-led cooperatives have joined women's development groups and associations, where they are beginning to raise issues affecting marginalized women in various forums. Additionally, these women serve as referral points for SGBV survivors, facilitating access to legal protection and support services.
☐Supported durable solutions to IDPs, migrants, and host communities	Did the intervention help IDPs achieve economic stability and reduce dependency on humanitarian aid?	Yes. As supported businesses began generating profits, beneficiaries were able to cover both personal and household expenses, significantly reducing reliance on humanitarian aid. This increased income stability enabled families to become more self-sufficient and expand their economic engagement within the community.	Yes. The support enabled beneficiaries to shift from reliance on humanitarian aid to generating income through business activities, covering their household expenses and improving economic self-reliance.	Yes, the livelihood intervention in Kolla Tembien is supporting beneficiaries to gradually achieve self-reliance and reduce dependence on humanitarian aid. To sustain these gains, ongoing follow-up, consistent technical support from woreda-level sector offices, and strong linkages with reliable financial service providers are essential, enabling beneficiaries to maintain and expand their livelihoods beyond the project period.
☐Decreased vulnerability to crisis, shock and disaster risks	Did MSME support reduce economic vulnerability and improve resilience to future shocks?	Yes. The MSME support helped beneficiaries restore disrupted supply chains and generate stable income streams in a conflict-affected area, reducing economic vulnerability. By fostering	Yes. The intervention is helping beneficiaries reduce economic vulnerability. However, sustained resilience will require access to finance and ongoing technical	Yes. Many beneficiaries who were previously dependent on humanitarian aid and family support are now economically benefiting. Ownership of cooperative businesses has given them the opportunity to lead enterprises, generate income,

		local livelihoods and promoting area-based solutions, the intervention strengthened community resilience and supported durable recovery in fragile settings.	support to build long-term financial capacity and better withstand future shocks.	and increase their financial independence.
☐Advanced the humanitarian-development-peace nexus	Did the project bridge humanitarian relief and long-term development?	Yes, to some extent. The project bridged humanitarian relief and long-term development by combining immediate livelihood support with capacity-building and sustainable enterprise development. While start-up grants and essential inputs addressed urgent economic needs, financial literacy training, business development services, and psychosocial support equipped beneficiaries with skills to manage and grow their businesses. This dual approach enabled IDP women to move from short-term aid dependence to self-reliance, while strengthening local institutions and community structures to support sustained economic recovery and resilience beyond the project period.	Yes, to some extent. The project helped beneficiaries shift from emergency needs or reliance on humanitarian aid to generating income through business activities, covering household expenses and enhancing economic self-reliance.	Yes, to some extent. The project bridged humanitarian relief and development by supporting income-generating activities. However, long-term sustainability will require stronger linkages with financial institutions for affordable credit, continued MHPSS support, reliable access to business inputs, and ongoing connections with training centers.
☐Support risk-informed and gender-responsive recovery solutions	Were recovery measures tailored to women's needs and local risk context?	Yes. Since the project primarily targets displaced and vulnerable women in	Yes. The recovery support was tailored to the needs of	Yes. The recovery measures were appropriately tailored to women's needs, with

		post-conflict settings, all activities were designed with women's needs, interests, and local risk context in mind, including market availability, livelihood preferences, and post-conflict recovery challenges.	returned women using a context-centered approach. Additionally, a survivor-centered approach was applied to ensure the confidentiality and protection of SGBV survivors.	beneficiaries engaging in economic activities that reflected their interests, prior experience, and local market demand, ensuring alignment with the livelihood potential of their communities.
☐Strengthen policy and legislative and institutional environment to prevent and respond to GBV	Did the project influence GBV prevention or response mechanisms?	No. The project did not implement specific GBV prevention or response measures.	No. The project did not implement specific GBV prevention or response measures. However, GBV survivors were able to benefit from the project's livelihood and support interventions, enhancing their economic	To some extent. Beneficiaries within the cooperatives have begun conducting outreach campaigns through churches and social gatherings via their women's development networks, contributing to raising awareness and reducing GBV cases.
☐Supported South-South and Triangular Cooperation Please explain and mention countries involved, the nature of the cooperation (e.g., peer learning, joint programming, technical dialogues and exchanges), and any outcomes or lessons learned	Was there any exchange of knowledge or collaboration with other countries? Mention countries and nature of cooperation. Please explain and mention countries involved, the nature of the cooperation (e.g., peer learning, joint programming, technical dialogues and exchanges), and any outcomes or lessons learned:	There was no exchange of knowledge or collaboration with other countries during the reporting period. However, future opportunities for peer learning, technical dialogues, and cross-country collaboration could be explored to strengthen program outcomes and share best practices.	There was no exchange of knowledge or collaboration with other countries during the reporting period. However, future opportunities for peer learning, technical dialogues, and cross-country collaboration could be explored to strengthen program outcomes and share best practices.	There was no exchange of knowledge or collaboration with other countries during the reporting period. However, future opportunities for peer learning, technical dialogues, and cross-country collaboration could be explored to strengthen program outcomes and share best practices.

4. **Leave no one behind (LNOB)**: *Select all beneficiaries targeted with the FWs resources and provide the total number benefitted for each of the selected groups (disaggregated by gender and age, as applicable)*

Guidance: Enter the total number of beneficiaries for each group and provide percentage of women and youth (15–24 years). Avoid double counting.

Beneficiary Group	Guidance for Explanation	Afar (Abala) Total Reached	% Women	% Youth	Amhara (Adiarkay) – Total Reached	% Women	% Youth	Tigray (Kolla-Tembien) – Total Reached	% Women	% Youth
Internally displaced persons, refugees or migrants	Total IDPs supported through MSME grants, training, and BDS.	[44]	[100%]	[30%]	[58]	[100%]	[19%]	[52]	[100%]	[61.54%]
Persons affected by disasters	If any beneficiaries were affected by drought/floods beyond displacement, include here.	[NA]	[NA]	[NA]	[NA]	[NA]	[NA]	[NA]	[NA]	[NA]
Persons affected by armed conflicts and violence	If beneficiaries were directly impacted by conflict, specify number.	[44]	[100%]	[30%]	[58]	[100%]	[19%]	[52]	[100%]	[61.54%]
People living in multi-dimensional poverty	If data is available, indicate number of beneficiaries living in extreme poverty.	[N/A]	[NA]	[NA]	[NA]	[NA]	[NA]	[NA]	[NA]	[NA]
Unemployed persons	Number of beneficiaries who were unemployed before MSME support.	[44]	100%	[30%]	[58]	[100%]	[19%]	[52]	[100%]	[61.5%]
Minorities (e.g., race, ethnicity, linguistic, religion)	If any minority groups were targeted, specify and provide numbers.	[NA]	[NA]	[NA]	[NA]	[NA]	[NA]	[NA]	[NA]	[NA]

Persons with disabilities	Number of beneficiaries with disabilities supported through MSME activities.	[4]	[100%]	[50%]	[NA]	[NA]	[NA]	[9]	[100%]	[7%]
Women	Total number of women supported (should equal or exceed IDP women count).	[44]	[100%]	[30%]	[58]	[100%]	[Enter]	[52]	[100%]	[61.5%]
Youth (15–24 years)	Number of youths among beneficiaries (estimate if exact data unavailable).	[13]	[100%]	[30%]	[11]	[100%]	[19%]	[28]	[100%]	[61.5%]
Other (specify)	Any other vulnerable group targeted (e.g., GBV survivors).	[1]	[100%]	[100%]	[NA]	[NA]	[NA]	[12]	[100%]	[7%]
Total (All Groups)	Sum of all beneficiaries counted under the most relevant category (avoid double counting).	[44]	[100%]	[30%]	[58]	[100%]	[19%]	[52]	[100%]	[61.5%]
Data Source	Specify source (e.g., attendance sheets, partner reports, admin data).	Partners reports			Partners reports			Partners reports		

4.a Gender Equality results and transformative impact: *Describe specific gender equality outcomes achieved, explaining how the initiative contributed to gender-ransformative change[4].*

Guidance: Describe specific gender equality outcomes achieved, explaining how the initiative contributed to gender-transformative change.

[4] A gender transformative approach goes beyond responsiveness. It: a) seeks to transform power relations and the root causes of gender inequality; b) challenges harmful gender norms, roles, and stereotypes; c) promotes systemic change by addressing structural barriers to gender equality. This term is widely used in UNDP programming to describe interventions that aim to shift social norms and institutional practices in ways that promote gender justice and women´s empowerment.

A gender-transformative approach goes beyond responsiveness. It:

a) Seeks to transform power relations and the root causes of gender inequality;

b) Challenges harmful gender norms, roles, and stereotypes;

c) Promotes systemic change by addressing structural barriers to gender equality.

This term is widely used in UNDP programming to describe interventions that aim to shift social norms and institutional practices in ways that promote gender justice and women's empowerment.

Unified Table for All Regions

Region	Gender Equality Results and Transformative Impact
Afar (Abala)	[Enter] [Example: "Women gained financial independence through MSME grants and training, reducing economic dependency and increasing decision-making power in households. Training sessions challenged traditional norms by promoting women's role in business leadership."]
Amhara (Adiarkay)	[Enter] [Example: "Women-led businesses improved visibility of women in local markets, challenging stereotypes about women's economic roles. MSME support created pathways for women to participate in local trade networks."]
Tigray (Kolla-Tembien)	[Enter] [Example: "Women's participation in MSME programs fostered leadership roles in community economic groups, promoting gender equity and influencing local governance structures to include women in decision-making."]

5. VALUE ADDED OF THE FUNDING WINDOWS & OPPORTUNITIES: *Please tick the applicable boxes under the following categories and explain how the FWs resources were unique compared to other sources of funding, in enabling:*

Guidance: Tick the applicable boxes and explain how FWs resources were unique compared to other sources of funding, in enabling the results. Provide short, clear explanations (2–3 sentences).

Unified Table for All Regions

Category & Description	Smart Guidance for Explanation	For all project locations
Strategic Positioning		
☐The FW resources complemented other funding streams. Please explain the source of funding and what added value this provided	Did FW resources fill gaps or complement other donor/government funds? Specify source and added value (e.g., flexibility, speed).	The Fin4Peace (FW) resources complemented other funding streams, particularly the Peace Support Facility (PSF) and ongoing durable solutions programmes in the project locations, by addressing critical livelihood gaps that these initiatives could not cover due to resource limitations. While other programmes focus on restoring essential infrastructure, government services, and peacebuilding functions, Fin4Peace provides strategic support to the Ministry of Finance in implementing the Integrated National Financing Framework (INFF) and developing a gender- and risk-informed strategy that

		integrates displacement and financing considerations, alongside targeted livelihood recovery support to help households rebuild economic resilience. This complementarity creates a comprehensive stabilization package, accelerating recovery, strengthening community resilience, and ensuring that humanitarian and development interventions are mutually reinforcing. The added value of FW resources lies in their flexibility and timeliness, enabling rapid, adaptive, and context-specific support to vulnerable households while reinforcing broader policy and programme objectives.
☐ **Country-level: The FWs resources enabled the CO to respond strategically to a request from national and/or sub-national partners, which would not have been possible otherwise. Please explain:**	Explain how FW flexibility allowed rapid response to regional priorities (e.g., MSME support for IDPs).	The flexibility of FW resources enabled a rapid, context-sensitive response to regional priorities, such as supporting MSMEs for IDPs. The funding was flexible enough to allow innovative approaches, including organizing beneficiaries into cooperatives after assessing business viability, regional government priorities, and the specific needs and interests of IDPs. This approach ensured that interventions were aligned with local market realities and community dynamics, maximizing impact despite relatively small financial inputs. FW flexibility also allowed adaptive planning and rapid deployment of resources, such as tailored start-up grants, training, and business development services, enabling households to quickly restore livelihoods and generate income. By combining strategic alignment with regional priorities and practical, on-the-ground decision-making, the initiative achieved high-impact results with limited resources, strengthened community resilience, and created scalable models for durable solutions in fragile, displacement-affected contexts.
☐**Global/regional level: The FWs resources enabled UNDP to strengthen its global/regional offer including through thought leadership, for instance. Please explain how the initiative contributed to UNDP's global or regional programming, policy dialogue, technical support, or contributed to UNDP's global knowledge agenda:**	If relevant, describe contribution to global knowledge, policy dialogue, or technical support.	While the Fin4Peace initiative output 2 primarily operated at the local level, it generated practical lessons on women-centered MSME support, livelihood recovery in displacement-affected settings, and integrating economic interventions with social cohesion and resilience objectives. These lessons have informed regional planning discussions and provided evidence for gender- and risk-informed livelihood programming, offering a model for scaling durable solutions interventions in fragile contexts. At the national level, the project contributed to technical support for the Ministry of Finance in developing the strategy for Integrated National Financing Framework (INFF). Through this engagement, the initiative demonstrated how livelihood recovery, displacement, and financing priorities can be aligned, providing insights for policy dialogue on inclusive economic recovery. By bridging local implementation experience with national policy development, Fin4Peace has strengthened the evidence base for durable solutions and gender-responsive economic planning, with potential relevance for national and global discussions on financing displaced populations and post-conflict recovery.

Speed				
☐ **The allocation of FWs resources was swift to enable UNDP to position itself as an agile and critical actor to address emerging and complex issues. Please explain:**	Explain how speed of FW funding helped deliver MSME support in time-sensitive contexts.	The flexibility of FW funding enabled the delivery of livelihood support in time-sensitive, conflict-affected contexts. Quick access to resources allowed project teams to assess business viability, organize beneficiaries into cooperatives, provide start-up grants, and deliver financial literacy and business development training without delays. This timeliness was critical in restoring disrupted livelihoods, reestablishing local supply chains, and generating income for households before seasonal or market windows closed, ensuring that vulnerable IDPs could quickly regain economic stability. By reducing the lag between planning and implementation, FW funding maximized impact with limited resources and reinforced the connection between immediate humanitarian support and longer-term development		
Rate the speed of FWs resource allocation compared to other funding sources (1 = much slower, 5 = much faster)	Provide rating and brief justification (e.g., "5 – FW resources were faster than earmarked funds, enabling timely MSME support").	Rating: 4 – FW resources were sufficiently flexible and fast, enabling timely MSME support, though slight delays occurred due to coordination with local authorities and beneficiary mobilization.		
Cost Efficiency				
☐**The FWs flexible resources reduce transaction costs compared to earmarked funding (e.g., % of funds spent on operations vs. programming)? Please explain:**	Explain if FW flexibility minimized admin burden and allowed more funds for programming.	The flexibility of FW resources helped minimize administrative burden by allowing simplified planning, rapid disbursement, and adaptive decision-making, enabling teams to focus on program delivery rather than complex procedures. While the budget was limited compared to the scale of needs and longer-term development interventions typically required predictable, multi-year funding, the FW resources ensured that available funds could be directed quickly to critical activities, maximizing impact despite the short timeframe. This flexibility allowed the project to respond to immediate priorities while piloting approaches that could inform longer-term programming.		
Catalytic Investment				
☐ **The FWs resources allowed the CO to secure additional co-funding from other funding partners. Please specify the additional amount mobilized and the source of funding:**	Specify amount and source (if any).	No additional resources were mobilized.		
☐ **The FW resources allowed the CO to secure additional cost-sharing and co-financing from the government. Please specify the additional amount mobilized and the source of funding:**	Specify amount and source (if any).	NA		
☐ **The FWs resources allowed the CO to catalyze innovative solutions, including piloting new approaches, or business**	Explain any innovation (e.g., MSME financing	The project introduced an innovative, gender-responsive MSME financing approach to strengthen access to finance for women-led enterprises in climate-vulnerable and conflict-affected areas. A consultant was engaged to assess, analyze, and propose		

models to scale successful initiatives or unlock systemic change. Please explain:	model, credit scoring, blended finance).	strategies for inclusive financing, including the development of gender- and conflict-sensitive credit scoring models. Key outputs from this assessment include: • A scoring framework and methodology tailored to women-led MSMEs in fragile contexts. • A prototype algorithm/matrix to evaluate creditworthiness while accounting for gender and contextual vulnerabilities. • Simulation test results demonstrate feasibility and predictive reliability. • Operational guidelines for financial institutions to implement the model, ensuring practical application and replication. This approach represents an innovative integration of financial inclusion, gender equity, and MSME ecosystem development, enabling financial institutions to extend credit to women-led businesses that would otherwise face barriers, while supporting sustainable economic recovery and resilience in conflict-affected regions.
Partnerships		
☐ The FW resources enabled the CO to form new partnerships (national and sub-national government entities, IFIs, private sector, NGOs, feminist organizations, philanthropic partnerships, academia/think tanks, other.) Please specify the number of new partnerships formed due to FW flexibility, which partner and the scope of the collaboration:	Specify number and type of partnerships formed and scope of collaboration.	The FW resources enabled the CO to strengthen and expand partnerships across national, sub-national, and local levels. At the national level, UNDP continued its collaboration with the Ministry of Finance (MoF) through INFF and the Ethiopian Disaster Risk Management Commission (EDRMC). At the regional level, partnerships included the Regional Bureau of Finance, Regional Bureaus of Social Affairs, and Regional Recovery Reintegration (RROs). At the local level, FW resources facilitated engagement with woreda administrations, community leadership structures, and women's development networks, fostering inclusive planning, implementation, and monitoring of livelihood and MSME support. Through these partnerships, FW resources enabled coordinated, multi-level implementation of gender-responsive and context-sensitive interventions, linking government priorities with community needs and enhancing institutional ownership, sustainability, and resilience outcomes.
☐ The FW resources enabled the CO to forge new partnerships or strengthen ongoing partnerships with other UN agencies to accelerate the achievement of the SDGs. Please explain how FWs resources enabled and strengthened UN coherence, which UN agencies you collaborated with and the scope of the collaboration (e.g., strategic planning and programming; communications and	Explain how FW resources supported UN coherence (e.g., joint programming, advocacy, resource mobilization).	The FW resources enabled the CO to strengthen UN coherence and accelerate SDG-related outcomes by supporting collaboration within the Durable Solutions Working Group. Synergies were established with ongoing initiatives implemented jointly with IOM, UNHCR, and UN-Habitat under the Internally Displaced Solutions Fund (IDSF), focusing on strategic planning, joint programming, and resource mobilization, ensuring that interventions on livelihood support, MSME development, and durable solutions were mutually reinforcing. The FW-supported interventions were also aligned with the UNDP-led Peace Support Facility (PSF), funded by multiple donors, which focuses on stabilization, recovery, and peacebuilding. While PSF addresses restoration of basic services, local governance, and social cohesion, FW resources complemented this by supporting

advocacy; funding/resource mobilization, etc.):		livelihood recovery and economic resilience, helping communities transition from early recovery to durable solutions pathways. This alignment ensured that recovery efforts were linked to longer-term development and solutions-oriented outcomes, avoiding parallel interventions and maximizing impact. FW funding further reinforced HDP Nexus priorities, including area-based coordination and integrated planning, aligning humanitarian, development, and peace interventions at community and woreda levels. This approach enabled joint analysis, evidence-based decision-making, and harmonized implementation, while strengthening gender-responsive and context-sensitive programming. Cross-agency collaboration enhanced policy dialogue, advocacy, and government engagement, ensuring that localized interventions contributed to systemic resilience, social cohesion, and sustainable recovery.

6. CHALLENGES, ADAPTATION & LEARNING:

Guidance: Provide concise, evidence-based responses for each region. Use 2–3 sentences per cell.

Unified Table for All Regions

Sub-Section	Smart Guidance (Based on Original Template)	Afar (Abala)	Amhara (Adiarkay)	Tigray (Kolla-Tembien)
a) For targets that were not achieved, please explain: **For targets that were not achieved, please explain: what were the challenges faced in reaching the intended beneficiaries and achieving planned results (e.g. evolving context, emerging risk, etc.)? What steps and/or course corrective actions did the office take to adapt to and/or overcome this challenge (e.g. budget reallocation, target population adjustment, strategy change or activity shift, M&E adjustment, etc.)? (400 words)**	What were the challenges faced in reaching the intended beneficiaries and achieving planned results? (e.g., evolving context, emerging risk, security issues, market disruptions).	Budget limitations made it difficult to prioritize interventions despite high needs and existing implementation capacity.	Psychosocial and trauma-related impacts of displacement and conflict affected some participants' confidence, motivation, and sustained engagement in income-generating activities, requiring additional time and support beyond initial livelihoods inputs. In addition, ongoing insecurity in parts of the Amhara region	The main bottlenecks included high prices of inputs (goats and feed), delays in providing working premises and legalizing cooperatives, limited access to additional working capital particularly for constructing working sheds and insufficient time allocated for business skills and MHPSS support due to budget constraints.

			limited access to project sites and constrained regular monitoring and supervision at woreda level, affecting follow-up, adaptive support, and timely data collection. These contextual and security-related challenges influenced the pace of implementation and achievement of planned outputs.	
Adaptation measures taken:	What steps or corrective actions did the office take to adapt and/or overcome these challenges? (e.g., budget reallocation, target population adjustment, strategy change, activity shift, M&E adjustment).	The project prioritized the most vulnerable beneficiaries (targeting women) and high-impact activities, phased implementation based on available resources, and leveraged partnerships with local government offices and UN agencies to maximize resource sharing. Cost-effective delivery modalities were adopted, and activities were streamlined to focus on interventions with the strongest livelihood and resilience outcomes.	To adapt to these challenges, the project leveraged trained social workers from the Women, Children and Social Affairs Office supported by UNFPA—to provide basic psychosocial support alongside economic empowerment activities. In response to security and access constraints, the project team shifted to remote monitoring and follow-up using virtual meetings and phone-based tracking to assess progress and provide timely technical and advisory support.	Strong coordination with woreda authorities enabled engagement with suppliers to procure chicks and feed at discounted prices, facilitated and expedited the legalization of cooperatives, and supported follow-up with TRRO to secure working premises for beneficiary groups.

Impact of adaptation:	Explain how these measures helped mitigate challenges and ensure partial or full achievement of results.	Phased implementation and cost-efficient delivery allowed activities to continue without major disruptions, while partnerships with local authorities and UN agencies enabled resource sharing, technical backstopping, and problem-solving at local level. Together, these approaches sustained beneficiary engagement, supported business continuity, and ensured partial to substantial achievement of planned results under challenging conditions.	Mitigation measures taken to address the challenges effectively supported the project intervention and enabled it to reach returned women.	The immediate support and intervention from TRRO in the facilitation of working premises has ensured expedition of functionality of the businesses.
b) Key learning or best practice emerged from using FWs resources: ***What key learning or best practice emerged from using FWs resources (vs. other sources of funding)? For multi-country flagship initiatives, what cross-country insights or innovations emerged? (400 words)***	What key learning or best practice emerged from using FWs resources compared to other sources of funding? (e.g., flexibility, speed, ability to pilot innovative models).	The use of FW resources demonstrated that flexible and rapid funding is critical in fragile and post-conflict settings. Unlike more rigid funding streams, FW allowed the project to align closely with government priorities at national and sub-national levels while adapting activities to context-specific realities. Livelihood pathways and MSME support were designed differently across Afar, Amhara, and Tigray, reflecting variations in market conditions, security dynamics, and community needs an approach that would have been difficult under standardized or highly earmarked funding. Key learning includes: the importance of early and continuous engagement of local authorities, not only for implementation but also for designing, implementation and sustainability. Capacity building of woreda and regional offices strengthened ownership, facilitated awareness raising, and improved coordination across the humanitarian-development-peace nexus. The need for employing an integrated model, notably the deliberate integration of MHPSS and SGBV-responsive approaches into economic recovery interventions. This proved essential in post-conflict contexts, where psychosocial recovery directly affects economic participation and outcomes. Another important lesson is that measuring meaningful impact requires more than a one-year timeframe. Economic recovery, resilience building, and institutional strengthening extend beyond short project cycles, underscoring the need for multi-year, flexible funding to consolidate gains and support transition from recovery to durable solutions. Finally, the experience highlighted the need for adequate M&E financing, including resources for government counterparts at regional and national levels. Enabling government-led monitoring enhances accountability, learning, and continuity beyond the project period.		
Cross-region or systemic insights:	For multi-country or multi-region initiatives, what cross-			

	region insights or innovations emerged that could inform scale-up or replication?	

7. EVIDENCE of CHANGE & IMPACTFUL NARRATIVES: Provide a high-level narrative that helps demonstrate or amplify how pooled resources led to transformative change the change reported under previous sections and FWs catalytic impact. Use impact stories, quotes, testimonials, specific examples or key moments, etc. (400 words)

Guidance: Provide a high-level narrative that demonstrates how pooled resources (FWs) led to transformative change and catalytic impact. Use impact stories, quotes, testimonials, specific examples, or key moments. Keep it concise (up to 400 words per region).

Unified Table for All Regions

Region	Smart Guidance for Narrative	Narrative (Impact Story, Quotes, Examples)
Afar (Abala)	Describe how MSME support changed lives: Did women restart businesses? Gain financial independence? Include quotes or testimonials from beneficiaries. Mention any unexpected positive changes (e.g., community cohesion, new partnerships).	The Fin4Peace initiative in Abala enabled vulnerable women to restart or establish businesses, gain financial independence, and cover household expenses without relying on humanitarian aid. Through financial literacy training, business development services, and start-up support, women improved budgeting, record-keeping, and business planning skills, laying the foundation for sustainable economic growth. Beyond income, the initiative fostered unexpected positive outcomes. Women cooperatives strengthened social cohesion, rebuilt local market functions, and created mutual support networks. Some cooperatives became referral pathways for SGBV survivors, linking community members to psychosocial and legal services. Beneficiaries reported increased confidence, recognition in their communities, and opportunities to take leadership roles in cooperative and local development forums.
Amhara (Adiarkay)	Highlight key moments: How did grants and training empower women? Did they create jobs or improve household income? Include specific examples (e.g., “A beneficiary opened a small shop employing two others”).	Grants and training empowered displaced women to rebuild livelihoods and strengthen household resilience. Financial literacy training enabled beneficiaries to save from their income and invest in new opportunities. Many women launched small businesses, including shops, cafés, poultry farms, and vegetable trading, increasing family income and creating local employment. For example, one beneficiary opened a café and local beverage house, *“TELA”*, employing an additional assistant.
Tigray (Kolla-Tembien)	Explain transformative impact: Did MSME support help women recover from conflict? Did it influence local norms or inspire replication? Add quotes or photos references if available.	The MSME support through financial literacy training, start-up grants, and business development services has had a transformative impact on young women

		who previously faced economic marginalization, social isolation, and stigma as IDP returnees. Once dependent and socially withdrawn, these women are now proud owners and active members of cooperatives in spice production, goat fattening, and poultry production. They generate income, reduce reliance on aid or family support, and restore their sense of dignity and self-worth and increase their hope of being self-sufficient and resilient. Beneficiaries report renewed hope: tending to their livestock, managing production, and seeing tangible daily progress has instilled optimism and confidence, reinforcing both economic resilience and personal empowerment.

8. COMMUNICATIONS & VISIBILITY: *Include hyperlinks to any additional communications, visibility and advocacy materials produced (e.g. online/ human stories, blogs, articles, photos, videos, social media)***.**
Guidance: Include hyperlinks to any communications, visibility, and advocacy materials produced (e.g., human stories, blogs, articles, photos, videos, social media posts). If no links are available, describe any visibility actions taken (e.g., local radio announcements, community events).
Unified Table for All Regions

Region	Smart Guidance for Reporting	Hyperlinks / Description of Visibility Actions
Afar (Abala)	Provide links to human-interest stories, blogs, social media posts, or photos/videos showcasing MSME support. If unavailable, describe actions like woreda-level launch events or radio coverage.	To be added after Next week's field mission
Amhara (Adiarkay)	Include any media coverage, photos, or advocacy materials produced during MSME grant distribution or training sessions. If none, note alternative visibility efforts.	To be added
Tigray (Kolla-Tembien)	Share links to stories, videos, or social media posts highlighting MSME recovery and women's empowerment. If not available, describe local visibility actions.	Currently team is finalizing after the recent field mission in Tigray

9. RISK MANAGEMENT: *Provide a specific example from the reporting year where risk management played a crucial role in the implementation of the project. Describe risks identified, assessed, mitigated and managed, including the nature of the risks, potential impact on the project, and the resulting outcome or lessons learned from risk management.* (200 words)

Guidance: Provide a specific example from the reporting year where risk management played a crucial role in project implementation. Describe:

- Risks identified and assessed
- Mitigation measures taken
- Nature of the risks and potential impact

- Outcome or lessons learned from risk management
  (Keep it concise, up to 200 words per region.)

Unified Table for All Regions

Region	Smart Guidance for Reporting	Risk Management Narrative
Afar (Abala)	Example: Security concerns during Q1–Q2 due to localized tensions. Describe how UNDSS clearance and local coordination mitigated risks, ensuring safe delivery of MSME grants and training. Mention lessons learned (e.g., early engagement with security teams).	To mitigate these risks, the project worked closely with the UNDSS team, woreda authorities, and community leaders, ensuring thorough security assessments, approval of travel and activity plans, and real-time monitoring of the local context. UNDSS clearance for field missions and continuous coordination with local authorities enabled staff and partners to deliver grants, conduct training, and engage beneficiaries safely. Lessons learned include the importance of early engagement with security teams, close coordination with local authorities, and flexible planning, which allowed the team to adapt activities to evolving conditions without disrupting program delivery or jeopardizing staff and beneficiary safety.
Amhara (Adiarkay)	Example: Market access disruption due to road closures. Explain how adaptation (e.g., rescheduling activities, using local suppliers) minimized delays. Include lessons learned (e.g., contingency planning for logistics).	Ongoing conflict in the region disrupted market linkages with neighboring woredas and zones. To adapt, beneficiaries used alternative routes to access essential inputs and focused on local sales strategies, prioritizing distribution and marketing within their immediate communities.
Tigray (Kolla-Tembien)	Example: Limited access to banking services and cash liquidity in the region due to post-conflict disruptions. Mitigation: UNDP coordinated with local microfinance institutions and mobile money providers to facilitate secure digital transfers where possible. Outcome: Grants were successfully delivered without major delays. Lesson learned: integrating mobile money solutions and building partnerships with local financial actors is critical for resilience in fragile contexts.	While fund transfers to joint venture accounts proceeded smoothly, the sustainability of small-scale businesses remains a concern. The ongoing conflict in Tigray has weakened financial institutions, limiting access to savings and credit for small business owners. Simultaneously, disruptions in supply chains due to reduced capacity of wholesalers and input suppliers continue to challenge market linkages, posing risks to the long-term viability of micro-enterprises in the project area.

10. Emerging Impact & Strategic Outlook: *If your initiative is in an early stage (e.g., launched in late 2025 or with limited financial execution), please share any emerging insights, strategic directions, or partnerships that signal future impact. You may also include reflections on how the initiative is contributing to broader agendas, influencing policy dialogue, or generating knowledge for future programming.*
This section may also be used to report on post-project impact (e.g., policy uptake, resource mobilization, institutionalization) that occurred after financial closure.

Guidance: If the initiative is in an early stage (e.g., launched late 2025 or with limited financial execution), share emerging insights, strategic directions, or partnerships that signal future impact. You may also include:

- Reflections on contribution to broader agendas (e.g., UNSDCF, SDGs)
- Influence on policy dialogue or institutional uptake
- Knowledge generation for future programming
- Post-project impact (e.g., policy adoption, resource mobilization, institutionalization after financial closure)

<table>
<tr><th>Region</th><th>Smart Guidance for Reporting</th><th>Emerging Impact & Strategic Outlook Narrative</th></tr>
<tr><td>Afar (Abala)</td><td>Example: Note early signs of sustainability (e.g., MSME groups forming cooperatives, local government interest in scaling up). Mention any partnerships with microfinance institutions or private sector.</td><td rowspan="3">Although still in an early stage, the women-led cooperatives including SGBV survivors have demonstrated remarkable potential by strengthening social cohesion, reducing anxiety, and enabling women to take leadership roles within their cooperatives. These early results provide lessons for replication in other woredas and offer practical insights to inform the implementation of regional Durable Solutions Strategies and the draft Integrated National Financing Framework (INFF), which the initiative supports. Planned capacity-building and peer-learning exchanges with countries advanced in INFF implementation will further equip government counterparts to design gender- and risk-informed financing strategies integrating displacement, livelihoods, and durable solutions. This positions the initiative as a catalyst for scaling local economic recovery while contributing to national policy and global knowledge sharing.</td></tr>
<tr><td>Amhara (Adiarkay)</td><td>Example: Highlight strategic directions (e.g., regional bureau considering MSME support in annual plans). Mention contribution to policy dialogue or integration into local economic recovery strategies.</td></tr>
<tr><td>Tigray (Kolla-Tembien)</td><td>Example: Share insights on resilience (e.g., MSME recovery influencing local governance priorities). Mention any knowledge products or lessons documented for replication in other woredas.</td></tr>
</table>

Human Stories:

Hope Returns to Kolla - Tembien

'I finally have hope again. Now I am standing on my own feet."

Azeb's Story

Azeb Hadesh earned a modest living in Kolla-Tembien by selling tea and coffee to support her family. Then displacement came. For three long years she lived away from home, uncertain if she would ever return. When she finally did, she found everything gone her house damaged, her livelihood destroyed, and no clear path forward. With no income and overwhelming stress, Azeb began to consider migrating to the Gulf in search of survival. Everything changed when her kebele selected her for support through the Fin4Peace programme. After completing training in basic finance and livestock management, Azeb joined 15 other young women and girls to form the **Maiebel Goat Fattening Cooperative**. Together, they rented land and received an additional 200 m² allocated by the kebele. With a grant of ETB 1,040,000 (~ usd 6,690), they purchased 75 goats and launched their first business. Today, those goats are healthy and ready for sale at the Christmas and Epiphany holiday market. More than income, the cooperative has given Azeb something she thought she had lost forever: **dignity, confidence, and hope**.

Resilience Rekindled in Abala

Keriya , Nuriya and her friends Enjera Cooperatives

"The business has restored my sense of hope and stability offering not just income, but a future I can once again believe in".

Before the Tigray conflict, Keriya Kelifa and her friends earned a modest but steady living in Abala city, Afar Region, running an Enjera-making business. Her income allowed her to care for her six children and support her elderly husband at home. Life was not easy, but it was dignified. Then the conflict came. Keriya and her family were forced to flee on foot, enduring a harrowing 15-day journey to the Guya IDP site(340 km from their home), where they remained for nearly a year. When she finally returned home, she found everything destroyed her house, her business, and her means of survival. With no income, a child living with epilepsy, and an elderly husband dependent on her care, Keriya faced overwhelming stress and uncertainty about how her family would survive. A turning point came when the City Administration Women and Social Affairs Bureau identified her as a beneficiary of the Fin4Peace programme. She completed three days of training in basic finance and livelihoods and joined three other women each with families averaging six members to form the Enjera Cooperative. With seed funding of ETB 260,000 (~USD 1,673), they purchased nine Kuntal of teff flour, basic equipment, and rented a small workspace to restart their business. The women agreed to use their earnings carefully: each member set aside ETB 2,000 (~USD 13) per month for household food needs, contributed to regular savings which have already reached ETB 130,000 (~USD 837) and reinvested profits into growing their business. Daily, they sell 30 Enjera at ETB 35 (~USD 0.19) each, generating ETB 1,050 (~USD 7) daily income.

Despite the trauma she endured, Keriya says she is '***grateful to be home and rebuilding her life'.*** Together with her cooperative members, she now dreams of expanding their business by purchasing a refrigerator and diversifying their livelihoods into selling cold water and soft drinks.