Ministry of Foreign Affairs

Activity: Acces to land and credit in Tunisia (23-0002515)

Id	23-0002515
Date	15-06-2026
SAP application number	4000007210

Contents

Key data **4**

Activity basics 4

Activity details 4

Accounting data 4

Policy data **5**

Beneficiary location **6**

Policy Appraisal **7**

Policy relevance 7

Rationale 7

Contextual analysis 8

Added value 8

Lessons learned 9

Durability 9

Gender 9

Climate change 9

Cooperation, harmonisation and alignment 9

Digitalisation 9

Adjustments during the project: 9

Results **12**

Private Sector Development 12

Monitoring and evaluation **13**

Monitoring 13

Evaluation 13

Finance **16**

Budget breakdown 16

Earmarking 16

Prepayments 16

Available resources 16

Grant with a repayment obligation, loans, equity investment or guarantee 17

Audit opinions 17

Key data

Activity basics

Type	Subactivity
Collection	230001589 TUN PADEO collection BEMO Employment
Short name	Acces to land and credit in Tunisia
Contract party	IDLO - International Development Law Organization (30031644)
ODA	Yes
Amount EUR	3500000
Start date	01-11-2023
End date	31-12-2027
Full name	Acces to land and credit in Tunisia
Summary	Access to land and credit project implemented by IDLO in rural Tunisia aims to limit and control the fragmentation of agricultural plots and modernize agricultural operations by creating plots with regular shapes, accessible, viable and economically profitable. It aims to enable young people and women to access justice and claim their land rights and land ownership by registering them. Consequently, land ownership facilitates young people's and women access to agricultural credit and subsidies that empower them economically.

Activity details

Date of receipt of proposal	28-07-2023
Proposal’s reference number	V20230728
Budget holder	Ambassade Tunis (8251TUN)
Limit access	No
Related activity	collection bemo - 3 activities

Accounting data

SAP application number	4000007210
Funds center	TUN TN Private sector development contr (1701U03020019)

Policy data

Cooperation modality	Project support
Technical assistance	Between 25% (inclusive) and 50% (exclusive) of the activity budget
CRS code	16020 Employment creation
Policy Keywords	
Refugees & host communities	No
Policy Markers	
Climate change: adaptation	Significant
Equality between men & women	Significant
Market access	Significant
Private sector development	Principal
Youth employment	Principal
Good Governance / participation	Principal
Explain your choices	Principal policy markers are Private Sector Development and Youth Employment. The projects under PADEO target regions with a high unemployment rate and prospects for local economic development by identifying niches that have added value as well as an impact on growth and job creation. The projects promote private investment in the agricultural sector by strengthening the participation of smallholders and supporting growing MSMEs in the agri-food sector in order to achieve sustainable development objectives. Equality between men-women is a cross-cutting topic which will be taken into account and will be reflected in the outputs and to a certain extend at outcome level. Climate adaptation will be taken into account, as it is an important element in the different objectives such as natural resources management for job opportunities.

Beneficiary location

Beneficiary location	Country
Country	Tunisia
Location type	
Specific location	

Policy Appraisal

Policy relevance

- What policy objectives, as set out in the annual plan, policy notes etc., will this activity contribute to?

Outcomes of the project is aligned with our policy:

Alignment PADEO:

PADEO Leverage Point 3: Land access for youth and women (see also below) SI 1: Technical and financial integrated support for better access to land and credits SI 2: Competitive public services for small farmers' land property SI 3: Reform of the governance system and legal framework for land property

Alignment DDE

Outcome 1: Strengthening the business climate in focus countries (aligned with SDG 8; Decent Work and Economic Growth)

1.1 Local companies supported with business plans, business development
1.4 Strengthened capacity and membership of economic institutions
1.5 Formal adjustments in policies, laws, rules and regulations
1.6 Improved operational capability of relevant institutions
1.8 Larger group of successful female and young entrepreneurs supported

Outcome 3: Financial sector development

3.1 Increased use of inclusive products
3.2 Improved knowledge generation applied to business
3.5 Extended availability of inclusive products

Alignment with SDGs	8.3: Promote policies to support job creation and growing enterprises 8.4: Improve resource efficiency in consumption and production 8.6: Promote youth employment, education and training 8.A: Universal access to banking, insurance and financial services

Alignment with IDLO Strategic Objectives

- Rule of law drives inclusive economic development
- Rule of law promotes climate justice and sustainable use of land and natural resources

Rationale

- What issue/problem will be addressed by the activity
- Why does the activity help to address the issue/problem?

  For ODA activities over EUR 250.000, please explain the Theory of Change

Based on a problem analysis, IDLO identified sub-themes within the problem of land access:

- risk of marginalizing women and youth by unfair/exclusive land consolidation, whereas 43% of the working women works in rural area and less then 5% of the land is registered in the name of women.
- the topic of land consolidation involves many stakeholders and different views, based on many aspects.
- there are also many issues like lack of documentation, boundaries, inheritance, etc.
- women and youth are not aware of the legal dimensions of running an agri-business.

The probleem-tree enclosed to the proposal identified many factors such as: small farmers can't use their land as collatoral, they work without permits, or limited capacity of DGFIOP to manage micro-grants for women and youth which contributes to the problem of limited credit opportunity for food producing cooperatives and MSMEs.

Other area of factors are related to larger/more efficiently shaped land parcels are for example: gaps in legistrative legal framework in Tunisia for land consolidation, limited involvement for land holders and community, lack of dialogue and participation, lack of alternative dispute resolution mechanisms for land disputes.

Problem statement: The Tunisian agrifood sector has a limited ability to create sustainable, innovative and high value-added job opportunities due to landholders and food producers' restricted access to larger and efficiently shaped land parcels; and due to limited credit opportunities for food producing cooperatives, SMSAs other SMEs and GDA. This leads to a high unemployment among youth.
This project is one of the projects which will be implemented according to the PADEO approach, which has the following **leverage points:**

1. Agri-business sector attractiveness --> innovation, modernization, specific status and incentives
2. Natural resources management for job opportunities --> agri-start-ups and jobs in climate adaptation
3. Land access for youth & women --> technical/financial support, public services and reform governance system land property
4. Match employment / training offer & demand of the sector --> training value chain level, training institutes for employment
5. Finance & fund access --> new funding scheme value chain, governance agri special investment funds

IDLO will be focussing on leverage point 3, land access for youth and women, whereas other programmes aim at results in the other areas.

Contextual analysis

- Who is/are the target group(s) and why?
- Who are the other main stakeholders?
- To what extent have stakeholders been involved in formulating the proposal?
- Is the intervention aimed at a specific geographical location, and if so, why?

IDLO has not yest specified a specific geographic location for their intervention. In any case, this depends on AFA (Agence Fonciere Agricole) activities, as IDLO will only work in close cooperation with AFA and support AFA in their activities. Secondly, IDLO foresees an inception period in which consultations with other NL implementors will take place. It is the ambition to have the Implementing Partners (UTAP, Kadaster International) discuss their geographic location and look for synergy and coordination in their programs. Two services of the Ministry of Agriculture – the AFA and the DGFIOP will be involved.
"It is important to understand that IDLO will not use project funds to support the AFA to undertake land consolidation in any given area. Rather, the project will hook on to the AFA's on-going portfolio of government funded land consolidation projects (most of which are paid through grants or loans from international or bilateral development banks or cooperations). It will do so by undertaking actions that are complementary to the AFA's work and for which the AFA has no capacity or funding within the context of its normal work."

Added value

- What is the added value of the Dutch government being involved in relation to other donors, the EU, NGOs and local authorities?
- Are the recipients making an own contribution or co-participating in the activity, and if so, to what extent?

Direct beneficiaries		Union Tunisienne de l'Agriculture et de la Pêche (UTAP) Agence Foncière Agricole (AFA) Directorat-Général des Financements et des Organisations Professionnelles (DGFIOP) Tribunaux Immobiliers (TIP)
Indirect beneficiaries		Land holders and food producers, placing emphasis on women and youth and on cooperatives, SMSA, GDA, and other SME in the target areas

The project will contribute to access to land, a complex area of work in which IDLO has extensive experience. This will not only support the projects in Youth Employment in the Agriculture sector which are funded by the EKN (Greenschool by Wallah we Can and AGILE by Spark), but the result of the project could potentially improve enabling environment for projects in the Agri-sector of other donors.

Lessons learned

- What lessons learned (from previous or comparable activities, published evaluations, relevant publications) will be addressed by the activity?

IDLO proposes to organize a study visit for AFA and UTAP, accompanied by Kadaster based on their experience in land consolidation in Egypt, to share best practices and lessons learned.

Durability

- How will the results of the activity be sustained after its end date? What is the exit-strategy?

IDLO is implementing a new pilot project that adresses one of the root causes of unemployment in Tunisia. It aims to help the rural population consolidate their agricultural lands and register them, which will help them to get access to credit, improve the adoption of advanced agricultrual technologies and modernize their production system and improve their lives consequently. However, land consolidation is a long-term process that faces many obstacles, mainly related to bureaucracy, weak legal framework and conflicts among landowners. It could take many years to overcome.
Experiences have shown that land consolidation strengthens cooperation among farmers and creates an environment conducive to the growth of rural small businesses and agricultural enterprises. Therefore, it makes agricultural activities more sustainable.

Gender

- Does the proposal include a gender analysis? If yes, what are the main outcomes? If no, why not?
- Does the proposal justify the target group's gender-specific interests and needs (and why)? Please explain.
- Have women and young people been included in the stakeholder analysis? Please explain.

Despite the new Tunisian constitutional law which proclaims gender equality, the rural socio-cultural environment often discriminates women and continues to restrict their rights and freedoms, impose their submission to male relatives or limit what they can own or inherit. This project aims to support women adressing the phenomenon of fragmentation of agricultural land on their properties and gives them the right to land ownership. Thus, it improves their economic empowerment by facilitating their access to financing and the subsequent creation of their businesses.
Whilst land consolidation, as a group process, involves all land holders in general, the activities undertaken as part of Intermediate Outcome 1 will all put a specific focus on the interests of women and youth. As discussed above, to realize the potential to improve their access to land and credit, it is crucial that they have access to sufficient information, are enabled to participate genuinely in the process and that mediation services are available to them if their interests are affected. Under this outcome, actions with systemic impact to improve women's access to land through consolidation are also foreseen.

Climate change

- Does the proposal include an analysis of the possible effects of climate change on the activity or its results? **Not applicable**
- Does the proposal include any interventions to combat these effects (adaptation/mitigation)? **Not applicable**

Climate change does not apply to the project context which is more linked to strengthening institutional capacities and improving the judicial climate and legal framework to overcome obstacles related to land ownership for young people and women .

Cooperation, harmonisation and alignment

- Does the activity involve cooperation with Dutch organisations, the EU or other donors (including delegated cooperation), local organisations or other parties? **Not applicable**
- How does the activity contribute to harmonisation and/or multi-donor financing?**Not applicable**
- What is the degree of (policy and financial) alignment?

The activity doesn't involve cooperation with Dutch organisations, EU or deleguated cooperation. It involves cooperation with Tunisian public institutions and strenthing their low capacity - mainly the AFA and other public intitutions.
This project is aligned to the multi annual strategy plan for Tunisia of the Dutch ministry of Foreign Affairs and the PADEO approach. Furthermore, it is aligned with the Plan de Développement 2016-2020 - which remains in effect - of the Tunisian government.

Digitalisation

- Have proposed digital technologies been developed or chosen in collaboration with end-users?
- Does the proposal include an analysis of the local digital ecosystem?
- Is data security guaranteed?
- Are digital solutions locally sustainable/relevant?
- Is duplication avoided?

The project does not aim to develop digital technologies

Adjustments during the project:

While the initial project design emphasized three main objectives: (1) support farmers to obtain their land certificates (2) provide mentorship on land consolidation process to institutions and farmers , and (3) support increased access to credit. The realignment basically made one change related to Immediate Outcome 1.2, which targets the reduction of land consolidation backlogs, has been adjusted to reflect implementation experience, while all other outcomes have been reinforced to provide deeper, more sustainable support, as follows:

Originally designed to address backlog cases, the project's strategy has evolved to adopt a systemic, sustainability-oriented approach. The realigned focus strengthens the capacity of real estate courts, enhances coordination among agrifood sector stakeholders, and supports landholders and farmers in improving economic outcomes. By linking institutional efficiency with socioeconomic benefits, the project fosters enduring reform and inclusive growth in Tunisia's agrifood sector.

Second, the project will enhance coordination among key stakeholders involved in land consolidation and agricultural financing. By fostering structured dialogue and collaboration between technical institutions, financial actors, and agricultural representatives, the project will help streamline procedures, reduce fragmentation, and improve the overall effectiveness of land and agrifood sector governance.

Third, the project will contribute to increased access to credit services for landholders and farmers. Through targeted trainings, business development support, and close accompaniment, beneficiaries will be better equipped to develop viable business plans, improve productivity, and increase their income. Strengthened financial inclusion will enable farmers to transform consolidated land into economically productive assets.

The project will support the land consolidation process through structured mentorship and technical accompaniment of farmers. By promoting updated methodologies, practical tools, and sustainable processes, the intervention will equip institutions not only to advance project objectives during implementation but also to continue delivering results independently beyond the project's lifecycle. This approach ensures institutional ownership of DGFIOP, AFA, and UTAP, and long-term resilience of land governance systems.
At activity level:

Original	**Realigned**
Immediate Outcome 1.2: Increased proportion of landholders and food producers whose property rights are properly registered and documented.	**Immediate Outcome 1.2. Strengthened skills and capacity of real estate courts to process property registration cases related to land consolidation** Justification: After discussions with the Ministry of Justice, this outcome was adjusted as the project intervention duration will not be enough to directly measure the number registered and documented property certificates, as this concerns the exclusive mandate of real estate court.

Output 1.2.1 Special mechanisms established to work away the backlog of unregistered parcels in consolidated areas.	**Output 1.2.1: Special coordination mechanism developed to work away the backlog of unregistered parcels in consolidated areas.** Justification: The project start-up assessments highlighted a significant lack of coordination as a critical constraint. In response, the project has refocused its outputs to prioritize strengthening stakeholder coordination, laying the foundation for the subsequent establishment of dedicated mechanisms.
Output 1.2.2 Backlogs of dossiers concerning immatriculation of consolidated parcels reduced	**Output 1.2.2: Capacity-building was provided to real estate court judges to reduce backlogs in immatriculation cases for consolidated parcels.** Justification: Following discussions with the Ministry of Justice, this output was revised. The project cannot directly reduce immatriculation cases, as these fall under the exclusive mandate of the real estate courts. Instead, gaps in the courts' knowledge and capacity regarding immatriculation were identified, highlighting the need to strengthen their skills and expertise to effectively manage the court clearing system.

[ADDED] 1.3.3 Internal digital platform established to improve AFA's system	**Added Output** Justification: Under Immediate Outcome 1.3: Strengthened capacity of the AFA to increase participation in and effectiveness of land consolidation, this output 1.3.3 was added based on the start-up assessments and consultations with AFA. Priority was given to the latter's system upgrade as a necessary service to support their internal system for improved performance related to land consolidation.
Output 2.2.2: UTAP App developed with information about financial and legal services for business development	**Removed Output** Justification: This output is removed and replaced with Output 1.3.3, shifting the project digital intervention to AFA rather than UTAP

Budget: stays the same. Shifting for more institutional strengthening. Less budget for workshops, more on practical SME support, new digital platform to support efficiency/effectiveness of AFA with longer term impact.

Results

Private Sector Development

1. Strengthening the business climate

SDG target(s): 8a, 8.1, 8.3, 8.4, 8.5, 8.8, 8.10, 10.2, 17.11. Short description: In the result area 'strengthening the business climate', the approach is to strengthen the local business climate through interventions relating to infrastructure, youth employment and entrepreneurship, policy and regulation, institutional capacity building and social dialogue to strengthen MSME's within their ecosystem and improve their access to financial and other services.

Learning questions

What have we learned from this activity for this result area, strengthening the business climate?

Measurements:

- Individual result: Institutional transitions and administrative delays due to political and legislative developments in Tunisia has a big influence on the process and results.
  Comment:

Indicators

Description how the activity contributes to the result area, strengthening the business climate

Measurements: Building capacity of UTAP, AFA and DGFIOP and involve landowners. To improve access to land.

- Individual result: Groundwork done for improved access to land and enhanced business climate and credit opportunities for landholders and food producers.
  Comment:

Monitoring and evaluation

Monitoring

- Specify what reporting information is required for this activity, based on the activity analysis decision tree (see Help).

Include the following elements:

- Planning versus realisation: tracking progress against predetermined objectives as laid out in the project proposal.
- Performance and quality: checking relevance and appropriateness of the implementing organisation's performance based on key assumptions in the proposal and the outcomes of the risk analysis.

Pay attention to the method and frequency of monitoring and describe the roles and responsibilities. For further information, see Help.

During the start up phase, IDLO will start up the project activities with the partners and other stakeholders. The expected outputs and outcomes will be discussed. According to the PADEO approach, there will be a quarterly learning event, in which IDLO can share findings and lessons learned and adapt and finetune where needed. Especially during the start up phase, we expect IDLO to come up with more finetunes information on their expected results and additional information on the risk analysis.

Evaluation

Describe whether a final evaluation and/or a mid-term review has been planned. If yes, state:

- who will commission the final evaluation and/or mid-term review (for options, see Help);
- whether the procedure and practical arrangements have been agreed on with the implementing organisation (for details, see Help).

IDLO promotes evidence based MEL and maintains international guidelines. With the Indicator Tracking Table (ITT), the project will maintain a systematic measurements of baseline, targets and actual values of all performance indicators.

IDLO upholds the principle of Do no Harm. In line with PADEO, IDLO will apply Action, Reflection and Learning (ARL) methodology to conduct quarterly reflection exercises during the project.

IDLO will employ various data analysis approaches to transform monitoring data into information for learning and decision-making purposes.

An extensive Monitoring frame has been enclosed in the proposal; the main outcomes and indicators are presented below:

	Results	Indicators (and/or other Monitoring Approaches)
Goal	Creation of sustainable, innovative and high value added job opportunities in the Tunisian agrifood sector	
Intermediate Outcomes	1. Improved access to land, production factors, and proof of ownership for land holders and food producers in Tunisia	% of landholders and food producers who were able to obtain the ownership certificate (titre bleu) as a result of the land consolidation process. (Disaggregated by gender (Male/Female),age, and region representation).
	2. Improved business climate and credit opportunities for land holders and food producers in Tunisia	# of landholders and food producers who access credit as a result of the support provided by the project (Disaggregated by gender (Male/Female),age, and region representation)
Immediate Outcomes	1.1 Increased willingness by land holders and food producers to participate in and seize advantages of land consolidation	% of landholders and food producers who report increased willigness to participate in land consolidation process. (Disaggregated by gender (Male/Female) and region representation)
		% of trained UTAP mediators who demonstrate an increase in knowledge on how to handle disputes arising during land consolidation processes

	1.2 Increased proportion of land holders and food producers whose property rights are properly registered and documented	% of land holders and food producers targeted by the project, whose property rights are property registered and/or documented.
	1.3 Strengthened capacity of the AFA to increase participation in and effectiveness of land consolidation	% of trained AFA leadership and staff members who demonstrate increase in knowlegde in land consolidation and land conflict mediation.
		% of trained AFA staff members and UTAP staff members who demonstrate increase in knowledge on awareness raising, fostering participation, and land conflict mediation
	2.1 Enhanced economic and legal empowerment of women and youth land holders and food producers	% of trained women- and youth-led cooperatives, SMSAs, other SMEs, and GDA, as well as individual farmers or food processors who developed an action plan for their existing businesses.
	2.2 Increased capacity of UTAP to provide quality economic and legal services to its members and to feed information about their needs into national policy dialogues	% of UTAP members/regional representatives trained by the project with improved knowledge of how to provide quality economic, legal services, and access to finance information to landholders and food producers.
	2.3 Increased capacity of DGFIOP to effectively select, support, and follow microgrants to women and youth for income generation and business development	% of trained DGFIOP members who report increase in knowledge to select, support, and follow microgrants to women and youth for income generation and business development
		% of trained DGFIOP members who report increase in knowledge in running effectively the climate hazard compensation to affected land holders and food producers.

IDLO fully fits the PADEO Framework and was specifically invited to work on Leverage Point: access to land. IDLO will have an intervention related monitorings framework, please see attached, and will also be monitored as part of the wider portfolio, supporting systemic impact. Adaptive programming, learning sessions and iterative approaches will be key in this new to be developed learning system.

No external evaluation has been planned specifically for IDLO, we only require and follow their own reporting mechanisms, however, on a portfolio level (DDE-Tunisia- PADEO) a contribution analysis will be conducted in year 4 or 5, to evaluate the impact of the programmatic and systemic approach (PADEO).

The embassy will be actively involved in the project through the PADEO approach. There will be quarterly learning events with the PADEO programmes. Other means of monitoring, beside the reports, are: field visits, participation in workshops/trainings that are part of the awareness raising activities of the project, informal and formal contact with the project, it's partners, relevant stakeholders, and benefiaries.

Year	Type	Period	Submission date
2024	*Inception/start up phase report*	*01-11-23 - 01-07-24*	*31-07-2024*
2025	*Annual plan*	*01-01-2025 - 31-12-2025*	*01-11-2024*
2025	*Annual report (Narrative & Financial)*	*01-01-25- 31-12-25*	*31-03-2025*

2026	*Annual Plan*	*01-01-2026 - 31-12-2026*	*01-11-2025*
2026	*Annual Report (Narrative & Financial)*	*01-01-26- 31-12-26*	*31-03-2026*
2026	*Annual report (Narrative & Financial)*	*01-01-26- 31-12-26*	*31-03-2027*
2027	*Annual Plan*	*01-01-2027 - 31-10-2027*	*01-11-2026*
2027	*Final Report (Narrative & Financial)*	*Total period: 01-11-2023 - 31-10-2027*	*31-12-2027*

Finance

Budget breakdown

- Include an overview of the activity budget, including overhead costs. *attached*
- Is the budget arithmetically correct? *yes*
- Are the amounts/rates in the budget acceptable? *yes*
- Briefly explain the structure of the budget. *see attachment*
- Are overheads proportional to outputs? What is included? What is recharged? *Overhead is 12% (450.000 euros), percentage has been agreed in the general agreement between IDLO and the MFA.*
- Is implementation conditional on the budget being amended in an inception phase? (Specify the requirements that the budget must satisfy and the date by which the budget must be amended) *there*

IDLO foresees an inception period in which consultations with other NL implementors will take place. It is the ambition to have the IP's discuss their geographic location and look for synergy and coordination in their programs. Besides, this inception phase will finetune the proposal but no changes are expected in the narrative or financial part of the activity. So there will be no amendment on the budget after the inception phase.

Earmarking

- Is the Dutch contribution to the programme earmarked (i.e. reserved for a specific purpose)? If so, specify the reasons why.

MFA is the only donor for this programme. We finance on base of budget (see snip).

Prepayments

- Based on the prepayment decision tree (see Help), do the payments need to be entered as prepayments and why? In the case of a lump sum, assess this against the applicable criteria and give the reasons for your choice. *it is a prepayment, we are the only donor and we will receive an overview of remaining funds (article 5.4 general arrrangement)*
- What is the maximum percentage that can be paid as prepayment, and why? *100%, there is no risk that we won't get money back see arrangement. IDLO is treated same as UN organisations.*
- Which are the reporting obligations on the basis of which prepayments can be closed?

In the general arrangement it is stated that

- yearly interim reports including a narrative andfinancial report, those reports are on a calendar year.
- final narrative and financial report on revenue and expenses will be prepared, to be received on 31 July in the year after the project ended.

The above mentioned reports will be used to settle the prepayments.

Available resources

	EURO
Implementing organisation's own contribution	0
Firm commitments by other donors (for each donor)	0
Dutch contribution	3.500.000
Total available resources	3.500.000
Budget needed	3.500.000
Still to be financed	0
Soft commitments by other donors (for each donor)	0
Uncovered balance	0

6. Are there any non-financial contributions relevant to implementation of the activity, such as deployment of volunteers, availability of buildings, materials, etc.? *N.A*
7. If there is an uncovered balance, how will this affect implementation of the activity (e.g. proportional reduction in outputs, omission of regions) and how will this affect the decision whether to fund this activity? n.a.

The finance for all activities including materials, transport, etc, are funded by MFA.

Grant with a repayment obligation, loans, equity investment or guarantee

- Does the Dutch contribution take the form of a grant with a repayment obligation, a loan, an equity investment or a guarantee (either in whole or in part)? If yes, briefly set out the consequences for accounting and how correct processing in the financial records will be ensured. n.a.
- Are there revolving funds? If yes, please explain what will happen to any residual funds, how closure will take place and which agreements should be made. n.a.

Audit opinions

- Is an audit opinion required for the activity (see Help)? Briefly explain. *no*

article 7.3 of the arrangement states that no audit will be submitted (only for contracts above 5 million).

- Should the audit opinion be accompanied by an additional auditor's report (for example, on the risks set out above, or on monitoring that the organisation carries out on its prepayments to other organisations)? *n.a.*

Adaptation during the project, request for NCE:
Budget: The total budget remains the same. Shifting for more institutional strengthening. Less budget for workshops, more on practical SME support, new digital platform to support efficiency/effectiveness of AFA with longer term impact.