



# **SMALL AND MEDIUM ENTERPRISE ASSISTANCE FOR RECOVERY AND TRANSITION**

## **WOMEN ECONOMIC EMPOWERMENT PROGRAM**

### **(SMART-WEE)**

Issuance Date: **March 08, 2023**  
Closing Date: **June 30, 2023**  
Closing Time: 16:30  
Closing date of submitting questions: May 15, 2023  
Closing date of answering questions: June 30, 2023

**Subject:** Request for Applications (RFA) Number SMART-**RFA-004**  
**“Women Economic Empowerment Program (SMART-WEE)”**

**Reference:** Issued Under SMART Project USAID Cooperative  
Agreement No. 72029421CA00001

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The Small and Medium Enterprise Assistance for Recovery and Transition (SMART) Project is a four-year USAID-funded program implemented by DAI. SMART aims to support Palestinian SMEs and start-ups to rapidly recover and start on a path to revitalization following the unprecedented crisis of the COVID-19 pandemic. In its first year, SMART launched the Private Sector Rapid Recovery Program (PSRRP) which focuses on getting start-ups and Small and Medium Enterprises (SMEs) “back to business”, and the Private Sector Revitalization Program (REV) assisting start-ups and SMEs to go “back to markets.” SMART’s PSRRP and DEV programs help SMEs restart operations, regain productivity, and grow while promoting economic growth and self-reliance.

However, pre-existing structural barriers and the COVID-19 pandemic have had an outsized impact on the participation of Palestinian women in entrepreneurship and employment in the West Bank, Gaza Strip, and East Jerusalem. 94% of female entrepreneurs (compared with 70% of their male counterparts) reported facing challenges in their workplace after the pandemic with one in three women entrepreneurs responding to a survey indicating lack of access to the internet (compared with 0% of male business owners noting this challenge), and 89% of women business owners forced to use company money to bridge their family’s financial needs, compared to 50% of male business owners.



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In response to this crisis, SMART has designed *SMART - Women's Economic Empowerment (WEE)* to counteract these challenges. SMART-WEE contributes to SMART's overall objectives of inclusive economic growth and improving income equality in Palestine by offering women-owned and - managed businesses with growth potential the opportunity to receive funding to grow their businesses.

Successful firms will qualify for assistance delivered through Technical Assistance (TA) and cost-shared grants to support capital expenditures, equipment, trainings, study tours and trade fairs participation. Capital expenditures are expected to include the introduction of critical technologies and equipment required to grow and/or required to advance environmental and climate change safeguards. Grants will also include staff training and certification, either online or on the job. TA will involve advisory services, provided by SMART Business Advisors, consultants, and services providers, aimed at improving productivity, quality, business planning, access to finance and marketing support necessary to grow and to expand or enter new markets.

Firms are invited to apply online. Applicants may choose to submit one application for a group of two or more firms when they have a common business interest. The total value of individual grants will be based on firm size and risk profile and will have an individual award ceiling of USD 100,000 per SMEs and USD 50,000 for Startups. SMART will cost share up to 100% of all types of outsourced TA and trainings and cover up to 75% of the capital expenditures and equipment. For activities that support environmental and climate change safeguards, SMART will cover up to 90% of expenditures required to implement key recommendation of the environmental evaluations and studies.

SMART reserves the right to fund any or none of the applications submitted. Applications will be considered on a first-come first-served basis.

For the purposes of the Women Economic Empowerment Program, this RFA is being issued and consists of this cover letter and the following:

- Section A –Application Procedure
- Section B – Selection Process
- Section C – Special Award Requirements
- Section D –Annexes

Applications must be received by the closing date indicated at the top of this cover letter. Award will be made to the responsible applicant(s) whose application(s) offers the best value (i.e., strongest business case).

Issuance of this RFA does not constitute an award commitment on the part of SMART, nor does it commit SMART to pay for costs incurred in the preparation and submission of an application. Further, SMART reserves the right to reject any or all applications received. Applications are submitted at the risk of the applicant. **All preparation and submission costs are at the applicant's expense.** Any questions concerning this RFA should be submitted in writing no later than the closing date shown above to [ApplicationSMART@dai.com](mailto:ApplicationSMART@dai.com).

Thank you for your interest in SMART's Women Economic Empowerment Program.

Sincerely,  
Said Abu Hijleh  
Chief of Party



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**SMART- RFA - 004**



## Contents

<b>CONTENTS</b>	<b>4</b>
<b>SECTION A - APPLICATION PROCEDURE</b>	<b>5</b>
Completion and Submission of Applications	5
Eligibility Requirements	5
Selection Criteria	6
Cost Share	7
Application Submission Requirements	7
Deadlines	8
Late Applications	8
Monitoring (Results and Benchmarks):	8
<b>SECTION B - SELECTION PROCESS</b>	<b>8</b>
SIGNING OF AWARD	10
<b>SECTION C - SPECIAL AWARD REQUIREMENTS</b>	<b>10</b>
<b>SECTION D - ANNEXES</b>	<b>13</b>
ANNEX 1: USAID STANDARD PROVISIONS	13
ANNEX 2: CERTIFICATIONS, ASSURANCES, OTHER STATEMENTS OF THE RECIPIENT	14



## Section A - Application Procedure

### Completion and submission of applications

#### ELIGIBILITY REQUIREMENTS

Applicants must meet all eligibility criteria in order to be considered for assistance. Eligible applicants will be further evaluated based on the selection criteria.

#### **Eligibility Criteria:**

##### ***For Firms:***

- Meet the definition of SME or start-up (see above)
- Meet the definition of women owned and managed business see above)
- The firm is not operating in the following sectors: wholesale or retail trade (other than consolidators or buying offices of local professions), construction development, sale of and/or production of luxury goods, or gold trading.
- The firm does not deal in illicit goods or services, including but not limited to: gambling, tobacco, firearms, alcohol, or illicit drugs.
- The firm is not adversely affecting the environment.

##### ***For NGOs or Cooperatives:***

- Based in the West Bank, East Jerusalem, or the Gaza Strip.
- Meet the definition of NGOs or cooperatives (see above)
- Focused on supporting women-owned and -managed businesses and other women's economic empowerment activities such as employment, entrepreneurship, etc.

##### ***Additionally:***

- SME applicants must hold formal registration.
- Startup applicants should hold formal registration OR commit to register before SMART assistance can be mobilized.
- Cooperatives and NGOs must hold formal registration
- Firms must have or commit to obtaining a valid business license, as required by law.
- Agree to undergo a thorough assessment, engage with the SMART Project, and commit to make changes if necessary.

#### **Selection Criteria:**

Eligible applicants will be selected based on the following criteria:

- Presentation of a clear growth plan with clear activities, a timeline, target markets, and a budget



- Demonstration of the positive impact SMART assistance would have on the firm's growth, resilience, sustainability, and retention of staff.
- Ability to secure necessary cost share funding
- Demonstrate that actions in the proposed plan can be executed within the expected timeframe of less than 12 months
- Sound financial and accounting practices
- Agree to comply with USAID environmental and social regulations
- Firm must hold valid worker's compensation insurance
- Firm must accommodate staff and visitors with disabilities

### Definitions of Eligible Beneficiaries

**SME:** a firm that employs from 5 to 49 employees and has an annual turnover between USD 100,000 and USD 2,000,000.

**Start-up:** Women owned and/or managed nascent firm (0-3 years) that has growth potential and market traction.

**Women Owned Business:** A firm in which female owners hold at least 35% equity in the business and play an active role in firm management.

**Women Managed Business:** a firm in which females hold a senior management position and hires 51% plus of female employees.

**Women Cooperative:** a cooperative that consists of women majority (51% plus) in their board of directors and public assembly and has income generating activities that serve women interests.

**Women NGO:** a non-governmental, not-for-profit organization whose vision, mission, activities is to support women's economic interests, or an NGO that has a significant experience in women's economic empowerment.

## SELECTION CRITERIA

Eligible applicants must meet and/or demonstrate the following selection requirements:

- Present a clear growth potential with clear activities, timeline, target markets and budget
- Demonstrate positive impact of the fund on growth, resilience, sustainability, and staff retention
- Ability to secure necessary cost share
- The actions in the proposal can be executed within the expected timeframe is less than 12 months.
- Sound financial and accounting practices.
- Agree to comply with USAID environmental and social regulations
- Have valid worker compensations insurance



- The ability of the Firm to accommodate staff and visitors with disability.

Additional consideration will be given to young women businesses, hires people with disabilities and those who work in un-traditional promising sectors and has no or limited previous assistance or funding through donors or other programs

## COST SHARE

Following a competitive selection process, financial support will be provided through a grant to cover eligible expenditures with an award ceiling per firm of USD 100,000 for SMEs and USD 50,000 for Startups, based on firm size, needs and ability to manage risk. SMART's cost share will cover,

- Up to 100% for TA, start-up registration and Trainings.
- Up to 75% for capital expenditure and equipment.
- Up to 100% for study tours and participation of trade fairs, other than travel cost.
- Up to 90% for expenditures required to implement key recommendation of the environmental evaluations and studies.

## APPLICATION SUBMISSION REQUIREMENTS

Applications shall be submitted online. The Application form is located at:

link: [Women Economic Empowerment Program SMART-WEE-SMART \(smartproject.ps\)](https://smartproject.ps)

Upon receipt, SMART will review the firm's application to determine that:

- All information has been provided on the application form.
- All the documents requested in the application form and its' RFA have been submitted.
- Requested assistance is consistent with the strategic objectives of the program.
- Statement of liability (part of application form).

If the application does not meet the submission requirements outlined above, the Firm will be notified of the program's decision to deny the requested assistance and the application will not be moved forward in the review process.

If the application meets the submission requirements, they will be contacted to arrange a site visit by the SMART team. The purpose of the visit is to discuss and clarify the proposed program description, verify, and complete all submitted documents. In addition, SMART will conduct an assessment during the site visit to build a business case for the proposed intervention and to ensure that the Firm is ready to engage and committed to combining their resources with SMART assistance to achieve sustainable results.



## DEADLINES

Online applications must be submitted by the closing date and time indicated in the cover letter.

## LATE APPLICATIONS

All applications received by the deadline will be reviewed for responsiveness and programmatic merit according to the specifications outlined in the RFA. **Section B** addresses the selection process for the applications. Applications which are submitted late, or are incomplete, run the risk of not being considered in the review process.

## MONITORING (RESULTS AND BENCHMARKS):

The applicant should define, to the maximum extent possible at the application stage results and benchmarks for monitoring the performance towards attainment of program objectives.

## PREPARATION INSTRUCTIONS – FINANCIAL AND ADMINISTRATIVE DOCUMENTATION

Before signing the grant agreement, the following documents should be submitted:

- Documentation that the applicant has a satisfactory record of integrity and business ethics, documentation may include references from other donors or clients and a summary of previous awards, including type of funding, value, client, etc.).
- Copies of policies and procedures with regards to accounting/finance, procurement, human resources, and inventory control.

## Section B - Selection Process

SMART will convene a review panel to review all applications that meet the submission requirements outlined above. The review panel will include technical and non-technical members of the SMART project. Throughout the evaluation process, SMART shall take steps to ensure that members of the review panel do not have any conflicts of interest or the appearance of such with regards to the organizations whose applicants are under review. Members of the panel shall neither solicit nor accept gratuities, favors, or anything of monetary value from parties to the awards.





If suitable applications are received, one or more awards will be made provided that the awardee(s) furnish SMART with the required documentation.

The applications will be evaluated according to the evaluation criteria set forth below. To the extent necessary (if award is not made based on initial applications), negotiations may be conducted with each applicant whose application, after discussion and negotiation, has a reasonable chance of being selected for award. **Award will be made to responsible applicants whose applications offer the best value (i.e., strongest business case).**

Awards will be made based on the ranking of applications by the review panel according to the evaluation criteria and scoring system identified below.

**Evaluation Criteria**

Evaluation Criteria	Max Score	Score	Comments
Present a clear business growth potential with clear activities, timeline, target markets, and budget	25		
Demonstrate positive impact of the fund on growth, resilience, sustainability, and staff retention	25		
Sound financial planning and management	5		
The actions in the proposal can be executed within the expected timeframe of 9-12 months.	10		
Ability to secure necessary cost share	20		
Agree to comply with USAID environmental and social regulations	5		
Have valid or commit to have worker compensations insurance	5		
The ability of the Firm to accommodate staff and visitors with disability	5		
<b>Extra Points:</b>			
Young women businesses, or hires people with disabilities or those who work in un-traditional promising sectors or has no or limited previous assistance or funding through donors or other programs	10		



<b>TOTAL SCORE</b>	<b>100</b>		
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### Signing of Award

Upon USAID concurrence of the applicant and the results of the environmental monitoring and mitigation plan (EMMP), a Grant Agreement will be prepared. After SMART and the successful applicant have signed the Agreement, SMART will provide training on financial management and reporting, if necessary. SMART will follow up with the applicant as to ensure that the necessary environmental mitigation measures are considered so that the activities are carried out on an environmentally sound basis.

All reporting and contractual obligations will be explained to the successful applicant at a kick-off meeting.

### Section C - Special Award Requirements

The applicant shall bear in mind the following special requirements may be applicable to any award resulting from this RFA:

**Permitted Uses of Program Income:** The beneficiary will inform SMART of any program income generated under the award and agrees to follow USAID’s disposition requirements for such program income, which is in accordance with 2 CFR 200.307. Program income earned under this agreement shall be applied and used in the following descending order:

1. Added to funds committed by USAID and the recipient to the project or program and used to further eligible project or program objectives.
2. Used to finance the non-Federal share of the project or program; and
3. Deducted from the total project or program allowable cost in determining the net allowable costs on which the federal share of costs is based.

If the terms and conditions of the award do not specify how program income is to be used, then number 2) shall apply automatically. Awardees who are commercial organizations may not apply Option 1) to their program income.

**Reporting Procedures:** A description of reporting requirements will be included in the Grant Agreements. The types of reporting required, along with the schedule of reporting, will depend on the grant type and project duration. Reporting forms will be provided to grant recipients. Types of reporting will include the following:

- **Final program report** (Close-out Report) will describe how the project objectives and goals were reached, results of the project, and problems and solutions during implementation. This information should be presented in a manner suitable for presentation to the public.



- **Financial reports** will be submitted to DAI according to a schedule described in the grant agreements. Types of financial reports, as well as the schedule of reporting, will depend on the type of grant, length of project, and amount of grant funding. Financial reports will be required to receive grant installments. These reports will describe the amount of grant funds spent during the previous period, total amount spent to date, and amount remaining in each budget line item. In addition, all grant recipients are required to submit a detailed Final Financial Report.

Issuance of the final installment of grant funds is contingent upon DAI's receipt and acceptance of Final Financial and Final Program Reports.

**Project Monitoring:** DAI staff will monitor projects in terms of both programmatic and financial aspects. Grant recipients will be expected to facilitate monitoring by making relevant information available to DAI staff.

**Restrictions:** Funds provided under any resulting agreement shall **not** be used to finance any of the following:

Funds provided under any resulting agreement shall **not** be used to finance any of the following:

1. Construction<sup>1</sup> is not eligible for reimbursement under SMART,
2. Goods or services which are to be used primarily to meet military requirements or to support police or other law enforcement activities,
3. Surveillance equipment,
4. Equipment, research and/or services related to involuntary sterilization or the performance of abortion as a method of family planning,
5. Gambling equipment, supplies for gambling facilities or any firms, casinos or accommodations in which gambling facilities are or are planned to be located,
6. Commodities and services for support of police or other law enforcement activities,
7. Activities which significantly degrade national parks or similar protected areas or introduce exotic plants or animals into such areas, or
8. Establishment or development of any export processing zone or designated area where the labor, environmental, tax, tariff, and/or safety laws of the country in which such activity takes place would not apply,
9. Weather modification equipment,
10. Pharmaceuticals,
11. Pesticides,
12. Logging equipment,
13. Luxury goods (including alcoholic beverages and jewellery),
14. Establishing or expanding any enterprise that will export raw materials that are likely to be in surplus in world markets at the time such production becomes effective and that are likely to cause substantial injury to U.S. producers,

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<sup>1</sup> Construction means —construction, alteration, or repair (including dredging and excavation) of buildings, structures, or other real property and includes, without limitation, improvements, renovation, alteration and refurbishment. The term includes, without limitation, roads, power plants, buildings, bridges, water treatment facilities, and vertical structures.



15. Activities which would result in the loss of forest lands due to livestock rearing, road construction or maintenance, colonization of forest lands or construction of dams or other water control structures,
16. Activities which are likely to have a significant adverse effect on the environment, including any of the following (to the extent such activities are likely to have a significant adverse impact on the environment):
  - i. Activities which may lead to degrading the quality or renewability of natural resources.
  - ii. Activities which may lead to degrading the presence or health of threatened ecosystems or biodiversity.
  - iii. Activities which may lead to degrading long-term viability of agricultural or forestry production (including through use of pesticides).
  - iv. Activities which may lead to degrading community and social systems, including potable water supply, land administration, community health and well-being or social harmony.
17. Activities which are likely to involve the loss of jobs in the United States due to the relocation or expansion outside of the United States of an enterprise located in the United States, or
18. Activities which the awardee is aware are reasonably likely to contribute to the violation of internationally or locally recognized rights of workers,
19. Activities to support the production of agricultural commodities for export from when such commodities would directly compete with exports of similar United States agricultural commodities to third countries and have a significant impact on United States exporters,
20. Trading Companies who mainly specialized in covering all export and import operations and procedures,
21. Used equipment,
22. U.S. Government-owned excess property.



## Section D - Annexes

### ANNEX I: USAID STANDARD PROVISIONS

Pursuant to 2 CFR 700.13, it is USAID policy not to award profit under assistance instruments such as grant awards. However, all reasonable, allocable, and allowable expenses, both direct and indirect, which are related to the grant program and are in accordance with applicable cost standards (2 CFR 200 Subpart E for all US-based and for non-US based non-profit organizations, and the Federal Acquisition Regulation (FAR) Part 31 for for-profit organizations), may be paid under the grant.

For non-US organizations, the Standard Provisions for Non-US Nongovernmental Recipients will apply. <https://www.usaid.gov/sites/default/files/documents/303mab.pdf>

For US organizations, 2 CFR 200 and the Standard Provisions for U.S. Nongovernmental Recipients will apply. <https://www.usaid.gov/sites/default/files/documents/1868/303maa.pdf>



## ANNEX 2: CERTIFICATIONS, ASSURANCES, OTHER STATEMENTS OF THE RECIPIENT

In accordance with ADS 303.3.8, DAI will require successful grant applicants to submit a signed copy of the following certifications and assurances, as applicable:

**1. Assurance of Compliance with Laws and Regulations Governing Non-Discrimination in Federally Assisted Programs** (Note: *This certification applies to Non-U.S. organizations if any part of the program will be undertaken in the United States.*)

**2. Certification Regarding Lobbying** (This certification applies to grants greater than \$100,000.)

**3. Prohibition on Assistance to Drug Traffickers for Covered Countries and Individuals (ADS 206)**

**4. Certification Regarding Terrorist Financing, Implementing Executive Order 13224**

**5. Certification Regarding Trafficking in Persons, Implementing Title XVII of the National Defense Authorization Act for Fiscal Year 2013** (Note: *This certification applies if grant for services required to be performed outside of the United States is greater than \$500,000. This certification must be submitted annually to the USAID Agreement Officer during the term of the grant.*)

**6. Certification of Recipient**

In addition, the following certifications will be included **Part II – Key Individual Certification Narcotics Offenses and Drug Trafficking** (Note: Only as required per ADS 206 for Key Individuals or Covered Participants in covered countries.)

**Part III – Participant Certification Narcotics Offenses and Drug Trafficking** (Note: Only as required per ADS 206 for Key Individuals or Covered Participants in covered countries.)

**Part IV – Representation by Organization Regarding a Delinquent Tax Liability or a Felony Criminal Conviction**

**Part V – Other Statements of Recipient**

**Part VI – Standard Provisions for Solicitations**

(Note: Parts V & VI – Are included in the grant file as part of the grant application.)