

# Gender Assessment of Clean Technology Fund Projects in ECA, Kazakhstan, Ukraine, and Turkey

## Terms of Reference

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### 1. BACKGROUND and CONTEXT

Within the CTF's policy orientations, there has been a growing interest in assessing the co-benefits of financing climate operations, where co-benefits could arise in areas such as employment, health, poverty, and gender equality. In particular, concerns relating to gender impacts and equity have arisen in climate finance since the initial approval of investment plans under the CTF in 2008 – 2010. Due to the very specific role women have within the family unit, any information dissemination and/or awareness raising campaign targeting women has the potential to also have an effect at the household level; this of course will be relevant for the next generation.

The EBRD recognises the importance of equality of economic opportunity, ie that economic opportunities should be made available to people regardless of their gender, as well as other characteristics such as social background, ethnic origin etc., as being a fundamental aspect of a modern, well-functioning market, and as such a concept to be promoted in its Countries of Operation. The Strategic Gender Initiative (SGI) of the European Bank for Reconstruction and Development (the "EBRD" of the "Bank"), supports the promotion of equality of opportunity through its projects, where applicable, including the promotion of equal opportunities for men and women in the workplace. The SGI commits the EBRD to address gender issues and to implement specific actions in its investment and technical co-operation projects to increase the positive impact of the Bank on gender equality and opportunities.

As part of the implementation of the Bank's new Municipal and Environmental Infrastructure Sector strategy (MEISS), and further built upon in the approved Strategic Gender Initiative of EBRD, the Bank seeks to address gender inequalities as regards access to certain services, including urban transport, provision of heating, water and management of solid waste. In this context, the Bank is looking to develop a pilot project approved under CTF frameworks in Ukraine or Kazakhstan with a gender component in the district heating (DH) sector.

A particular difficulty with involving women effectively in household energy projects, to date, has been the assumption that the benefits for women were self-evident, with little attention paid to both the often *de facto* unequal access and control over social, economic and physical resources, including energy; and the fact that women may have different needs in terms of energy. Furthermore, there has been minimal appreciation of the potential contribution women can have to the more sustainable use of resources given their role in households and society. Therefore it has often been believed that no special analysis was needed and that any project seeking to be effective would automatically take the necessary measures. Thus EBRD believes that a further assessment is needed to fully understand the potential for district heating projects to both promote gender

equality and to ensure that both men and women are enabled to benefit on an equal basis from the opportunities and potential positive impacts of the project and so that the specific needs and constraints of women can be taken into account.

The SGI also prioritises the promotion of Access to Finance to women as one of its key objectives. Within this sector the Bank is working with its partner Financial institutions to a) better understand the barriers to accessing finance (including non-financial services) and b) to develop products that meet the needs of female clients. Again until relatively recently it was assumed that the services delivered in the financial sector were gender neutral. This has found not to be the case. For example, requirements given to female borrowers are comparatively often more burdensome and so women borrowers may not tune to the formal sector for credit. Thus when partnering with financial intermediaries to promote the use of clean technology both within the household and in the business context it will be useful to better understand what measures are needed to ensure and equality of access and outreach to the products.

## 2. OBJECTIVES

The main objective of the assignment is to implement up to 10 project-level gender assessments and analyse the gender impact of the CTF funding provided to the projects/programs implemented by the EBRD under the CTF within both the MEI and Financial Institutions sectors. These will promote the equality of access to the benefits of these Projects as well as to contribute to achieving the long term and sustainable goals.

The assignment is to assess and measure, as much as possible, the impact the CTF financing had and can have on ensuring that gender equality and equal opportunities are fully taken into account in the design and implementation of these projects. The assessment will include a second component:

a synthesis report analysing the project-level studies and drawing wider lessons and recommendations. This report will then be disseminated to a wide audience including recipient and donor countries of the CTF; the wider climate related financing and CSO community; other stakeholders, research and development partners and the wider public.

It is intended that there also be recommendations as to how to increase women's access to employment related to the sector; how to better target women through training programmes and communication how to enhance the voice of women related to energy conservation and cost efficiency, the participation of women in both government and non-governmental organisations working on issues related to climate change and energy saving. It is intended that the lessons learned from the implementation of these gender assessments can inform other similar operations globally.

The preliminary results of this study would be disseminated at the CIF Partnership Forum to be held in Jamaica during June 2014. It is expected that EBRD will deliver a detailed presentation on the main findings of the KM report, as well as hard copies be available for dissemination among relevant stakeholders. The report would later on, once finalized also be published in digital format on EBRD's website to reach out other relevant stakeholders globally, including the MDB working groups on gender and environment.

### 3. SCOPE OF WORK

Based on the requirements of the Bank's SGI and MEISS and the CTF policy orientation and priorities, the tasks would comprise the following:

*3.1. Field research and formulation of recommendations and design solutions : up to 10 project – level Gender Assessments (in both the MEI and FI sectors)*

#### **A. MEI Sector**

Issues which could be addressed might include:

- *Gender Differences in Use of heating* in order to better identify access to services and employment related to district heating:
  - Assess the different use of women and men with respect to heating, within the household
  - Assess of the differentiated practical and strategic needs, constraints, attitudes and opinions about the sustainable use of heating among women and men,
  - Analyse the differentiated practical and strategic needs, constraints, attitudes and opinions about energy conservation among women and men
  - Analyse the differentiated practical and strategic needs, constraints, attitudes and opinions about cost efficiency among women and men
  - Further data collection may be necessary during the “field research” phase if relevant data is available
- *Access to Employment*
  - Identify opportunities in term of employment for women and men within the heating sector and identify the specific barriers for women (if any) to benefit equally from job opportunities in the sector
  - Identify the needs in term of training, to ensure women will access and benefit equally from job opportunities in the sector
  - Identify key communications channels and messages related to expanding employment opportunities for women in the sector
  - Liaise with Human Resource of EBRD's clients to identify key market employment opportunities so as to ensure equality of opportunity by implementing adequate measures or revising their policies
  - Provide key recommendations on inclusive and equal opportunities employment related to the sector.
- *Customer Engagement and Service Delivery*
  - Identify best practices in terms of customer orientation of service delivery (including if any, female bill collectors)
  - Identify key challenges and gaps in term of customer orientation (from bill collection to all service providers) and provide recommendations in order to improve a more equitable and equal customer orientation.
- *Access and more efficient use of Services*

- Identify needs and contents in terms of training and awareness raising targeting women in order to promote women's voice and empowerment at the household level related to energy use
- Make recommendations in terms of how to enhance the voice of women related to energy conservation and cost efficiency, participation of women in local energy existing committees or associations or creation of structure at the local level of such committees in order to exchange information, raising awareness and multiplication effect among families.
- Design the training materials to be provided to the clients.

## **B. Financial Intermediary Sector**

**It is established that not only do men and women use financial services differently, but also that financial institutions often do not tailor their services to the particular needs of women borrowers. Thus in order to understand how best to ensure that potential women borrowers can access these dedicated credit liens for energy saving equipment, the following will be undertaken:**

- *A Rapid profile of women entrepreneurs in the specific country.* Using existing national surveys and secondary data, conduct comparative analysis with male businesses in terms of size of business, , sector of activity, age and education of the business manager, and other relevant variables to provide a snapshot of women entrepreneurs in the country and the types of equipment that might be of use to them in order to save energy..

*A Gender analysis of the partner Financial Intermediary's portfolio.* Through an analysis of the bank records, and interviews with bank officials, the consultant will identify the current demand for the FI's products by sex, including percentage of male and female borrower by type of product; by size of the loan; by short-term/long term finance; as well as qualitative analysis of potential differences in loan conditions/collateral requirements for male and female borrowers, as well as difference in lending decisions with respect to potential male and female borrowers.

- *Mapping out supply and demand factors influencing women's access to and use of finance for energy saving equipment and home appliances.* Through an analysis of relevant secondary data and reports, as well as through interviews, and focus groups with male and female clients and bank officials, the consultants will identify the main challenges that women MSMEs and domestic borrowers find in accessing finance, including both financial and non-financial obstacles faced by women. The analysis of supply factors should include banking perceptions about female borrowers<sup>1</sup>, design of financial products; etc. The analysis of demand factors will include a detailed list of obstacles rated by women in order of importance in limiting their access to finance, including the extent to which collateral/lack of it affects differently small and medium enterprises owned by women. The study should provide an explanation of both, supply and demand factors behind low take-up (if there is a low take up) of loans by women<sup>2</sup>, and will describe women's experiences encountered when trying to access finance.

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<sup>1</sup> Are women perceived as more risky clients and if so, is it because they are women or because their businesses are smaller and in low value added sectors and therefore present a higher risk.

<sup>2</sup> e.g. products may not be well-adapted to women's financing needs, women may be more risk averse than men, women may be less self-confident than men about their ability to achieve a given goal, women may have less entrepreneurial ability than men to start a new business, or cultural norms may be preventing them from taking loans, regulatory environment is not enabling for women entrepreneurs, etc.

- *Operational recommendations to enhance women's access to finance for the purchase of both energy saving business equipment and domestic appliances.* The report will provide **operationally relevant** recommendations to inform the EBRD's dialogue with its partner Bank in order to adapt its own practices and/or develop its own products. Recommendations should build upon successful models of financial institutions that offer tailored service to women. Specific changes to the design of the FI products and practices are expected to be included in the report.
- *Preparation of specific communications and educational materials.* These should be developed with the objective of reaching out to women, both as business owners as well as household purchasers.

3.2 A second component to *provide a synthesis paper to capture knowledge emerging from the individual project-level gender assessments, lessons learned and best practices, making this accessible to a wider audience.*

This overview will include:

- Capture experiences and lessons learned emerging from the implementation of CTF programs and projects
- and propose concrete recommendations
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## 4. IMPLEMENTATION ARRANGEMENTS AND DELIVERABLES

### Implementation Arrangements:

The assignment is expected to comprise 350 days' work over a period of 16 months until the closing date (31 December 2014).

The EBRD Residents Office in Kazakhstan, Ukraine, Turkey and Central Asia shall be the point of contact for logistical issues. The Consultant shall report to Elena Ferreras Carreras, Senior Gender Advisor, EBRD who shall supervise the assignment in coordination with the Energy Efficiency team.

### Deliverables

The following deliverables will be provided by the Consultants:

#### MEI Sector

Task 1: Up to 7 project-level gender assessment including findings and conclusions from the initial analysis phase of the project.

Task 2: A preliminary finding summary

Task 3: A final report which will include an overview synthesis, including lessons learned for CTF projects.

#### FI Sector

Task 1: Up to 7 project-level gender assessments including findings and conclusions from the initial analysis phase of the project.

Task 2: A preliminary finding summary

Task 3: A final report which will include an overview synthesis, including lessons learned for CTF projects.

## 5. Schedule

Expected Output	Date	Notes/Contents
Gender Assessments (Task 1)	Throughout FY13/14	Individual project gender assessments
Preliminary findings report (Task 2)	April 31, 2014	Overview of experience with gender assessments, lessons learnt, and recommendations. For TFC review at CTF TFC May 2014
Final KM Report (Task 3)	November 1 2014	The final report will be launched at the CIF Partnership Forum 2015 .
Dissemination/Presentation	FY2014/15	The final report will be disseminated by EBRD.

## 6. Budget

The cost of this work is estimated at US\$300,000 for the gender assessments, with the KM report cost and dissemination cost already covered by funding provided to EBRD. The cost breakdown is shown in the following table:

Component		CTF Funding Request (US\$)
<b>10x Consultants<sup>3</sup></b>		<b>250,000</b>
10	Consultant Capacity (10 days)	
<b>10x Travel</b> (airfare, hotel, and per-diems)		<b>45,000</b>
	Travel Cost (per trip)	5,00
<b>1x Knowledge Management Report</b>		<b>0</b>
<b>1x Dissemination</b>		<b>0</b>
<b>TOTAL (US\$)</b>		<b>300,000</b>

<sup>3</sup> The **team of consultants** will require backgrounds in the area of gender and country experience. Two international consultants will be recruited one for the MEI sector and one for the FI sector. National consultants will be recruited.

All documents shall be provided to the EBRD, with three copies in English and in the appropriate national language. An electronic version in English shall also be provided.

## 5. CONSULTANT PROFILE

The Consultant team is expected to include the following expertise:

An international Consultant with:

- At least ten years' of experience working on gender and climate change/energy and MEI;
- At least 7 years' of international experience writing reports at the international level (with other IFIs or international stakeholders); and
- Knowledge of the countries contexts desirable (ECA, Kazakhstan, Ukraine and Turkey)

An international Consultant with:

- At least ten years' of experience working on gender and climate change/energy and financial institutions (FI)
- At least 7 years' of international experience writing reports at the international level (with other IFIs or international stakeholders); and
- Knowledge of the countries contexts desirable (ECA, Kazakhstan, Ukraine and Turkey)

Four national consultants (ECA , Kazakhstan, Ukraine and Turkey):

- At least 5 years working on climate change
- At least 4 years' of experience in a variety of sectors including energy sector, MEI, FI;
- experience working on gender is desirable.
- Working with multinational companies is desirable
- Good command of English