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How private sector investment can support gender-responsive,
climate-resilient development in Tajikistan

GUIDANCE NOTE

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Acronyms

ADB	Asian Development Bank
CIF	Climate Investment Fund
CIG	Common interest group
CLIMADAPT	Climate Resilience Financing Facility
CGA	Country gender assessment
CVA	Climate vulnerability assessment
EBRD	European Bank for Reconstruction and Development
EL Activity	Evaluation and Learning Activity
ELMARL	Environmental Land Management and Rural Livelihoods
FOs	Facilitating organisations
GAP	Gender Action Plan
GCF	Green Climate Fund
GDP	Gross Domestic Product
GEF	Global Environment Facility
IFI	International financial institution
IMF	International Monetary Fund
KDS	Knowledge management and dissemination strategy
KIIs	Key informant interviews
M&E	Monitoring and evaluation
MDBs	Multilateral development banks
MSMEs	Micro, small and medium-sized enterprises
NABWT	National Association of Business Women of Tajikistan
OECD	Organisation for Economic Co-operation and Development
NGO	Non-governmental organisation
PRB	Enhancing Climate Resilience in the Pyanj River Basin
PFI	Partner financial institution
PPCR	Pilot Programme on Climate Resilience
UNFCCC	United Nations Framework Convention on Climate Change
WB	World Bank

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Box 1. Glossary

Climate change adaptation:¹ The process of adjustment to actual or expected climate and its effects. In human systems, adaptation seeks to moderate or avoid harm or exploit beneficial opportunities. In some natural systems, human intervention may facilitate adjustment to expected climate and its effects.

Climate resilience:² The capacity of social, economic and environmental systems to anticipate, absorb, accommodate and cope with a hazardous event or trend or disturbance, by responding or reorganising in ways that maintain their essential function, identity and structure, while also maintaining the capacity for adaptation, learning and transformation.

Gender:³ The social attributes associated with being male and female and the relationships between women, men, girls and boys, as well as the relations between women and those between men. These attributes and relationships are socially constructed and are learned through socialisation. They are context and time specific, and changeable. Gender is part of the broader socio-cultural context.

Gender mainstreaming:⁴ A process that systematically integrates gender perspectives into legislation, public policies, programmes and projects. This process enables women's and men's concerns and experiences to be made an integral dimension of the design, implementation, and monitoring and evaluation (M&E) of initiatives in all political, economic and societal spheres, with the goal of achieving gender parity, gender equality, gender equity, gender empowerment and gender transformation.

Gender Action Plan (GAP):⁵ A tool used to ensure "gender mainstreaming" that is tangible and explicitly visible in project design and implementation. The GAP is not a separate component. It mirrors the project outputs and is an integral part of project design. The GAP presents:

- preparatory work undertaken to identify and address gender issues in the project
- quotas, targets and design features included in the project to promote gender equality and facilitate women's involvement and/or ensure tangible benefits to women to ensure implementation of the gender activities
- gender-responsive monitoring and evaluation indicators, including the collection of sex-disaggregated data.

Gender analysis:⁶ Critical examination of how differences in gender roles, activities, needs, opportunities and rights/entitlements affect women, men, girls and boys in a given policy area, situation or context. This explores the differences between women's and men's experience, knowledge, skills and needs so that policies, programmes and projects can identify and meet the different needs of women and men.

Gender equality:⁷ Gender equality is achieved when women and men enjoy the same rights and opportunities across all sectors of society, including economic participation and decision-making, and when the different behaviours, aspirations and needs of women and men are equally valued and favoured.

Gender equity:⁸ The provision of fairness and justice in the distribution of benefits and responsibilities between women and men. The ratio of participation, access, opportunities, rewards and benefits according to the needs/concerns of women and men, women's empowerment, and transformation of gender relations.

Gender parity:⁹ A concept and a goal that aims to acknowledge the equal value of women and men, rendering visible the equal dignity of women and men and establishing social organisations in which women and men share rights and responsibilities, are liberated from pre-determined spaces and functions engendered by prejudices and gender stereotyping, and fully enjoy equality and freedom in their participation at every level and in every sphere.

Women's empowerment:¹⁰ A process by which women gain power and control over their own lives and acquire the ability to make strategic choices, through cognitive, behavioural and effective changes.

Sex-disaggregated data:¹¹ Data that is collected and reported separately on women and men. Sex describes the biological and physiological differences that distinguish females, males and intersex people.

THE GUIDANCE NOTE

This guidance note provides advice on how to design and implement gender-responsive, private sector-led investments that enhance climate resilience. It is intended to help investment officers, government representatives and implementing agencies apply a climate and gender lens at each stage of the project cycle. It distils lessons learned from three climate resilience projects with a private-sector focus under the Tajikistan Pilot Programme for Climate Resilience (PPCR),¹ which aimed to build women's and men's climate resilience by enhancing their access to climate finance. These projects are: Tajikistan Climate Resilience Financing Facility CLIMADAPT (EBRD); Environmental Land Management and Rural Livelihoods (ELMARL) Project (World Bank); and Enhancing Climate Resilience in the Pyanj River Basin (PRB) Project (Asian Development Bank).

Introduction

International financial institutions (IFIs) consider gender and climate change to be two key cross-cutting themes to be consistently integrated in investment projects, programmes and technical assistance packages. However, there is a lack of evidence bringing together these two cross-cutting themes in the context of private sector investments, an area that the EBRD sought to explore on the basis of its existing portfolio of investments and tried-and-tested operational model.

In Tajikistan several initiatives, investments and technical assistance activities were undertaken with the support of the Climate Investment Funds’ Pilot Program for Climate Resilience (CIF PPCR), which aims to establish foundations for gender-responsive climate-resilient development supported by the private sector. In this case, specific vulnerabilities (of women) to climate shocks as a specific socio-economic group as well as potential opportunities for gender transformational change were taken into consideration. A number of

private sector-focused climate resilience investments with associated technical assistance components were implemented under the Tajikistan PPCR. These efforts gave rise to a number of questions concerning both direct and indirect benefits for individual women and men, women and men-led businesses, and female and male-headed households.

All these initiatives focus on innovating, engaging with stakeholders and providing clear policy signals indicating that the private sector is a critical partner in achieving climate-resilient development that does not fall short of gender co-benefits. As these emerging good practices had not been evaluated before, the CIF-funded *Evaluation and Learning Activity* analysed how gender considerations and gender-related activities have been integrated into the implementation, monitoring and evaluation phases of PPCR investments in Tajikistan. This yielded important lessons to inform future work in this area, which are presented in this note.

Case study 1. Tajikistan Climate Resilience Financing Facility (CLIMADAPT)

The EBRD Tajikistan Climate Resilience Financing Facility (CLIMADAPT) was launched in 2016 in partnership with the Pilot Programme for Climate Resilience (PPCR), the government of the United Kingdom and the multi-donor EBRD Early Transition Countries Fund. Its aim was to help Tajik residence owners, businesses and farmers cope with the effects of climate change by increasing access to climate technologies, and by promoting efficient use of water and energy resources. Since its launch, CLIMADAPT provided US\$ 10 million of financing through five local PFIs (Bank Eskhata, Humo MFI, IMON International, Arvand and First Microfinance Bank) across all regions of Tajikistan. The projects involved technical capacity-building and advice to PFIs and borrowers to support the wider adoption of technologies and practices that reduce soil erosion and pressure on water and energy resources.

19%
TOTAL US\$ VALUE OF LOANS TO WOMEN INCREASED BY 5 PERCENTAGE POINTS IN ONE YEAR, FROM 14% TO 19% OF THE PORTFOLIO

60%
OF WOMEN BORROWERS REPORTED HAVING MORE INFLUENCE ON DECISIONS ABOUT FAMILY ASSETS

PREPARATION

Working closely with partner financial institutions (PFIs) provided very good understanding of women borrowers’ needs and priorities

DESIGN

Design of financial products and services to be more accessible and appealing to women

IMPLEMENTATION

Gender training built the capacity of PFI staff to meet women clients’ needs and better market their products to women. Training was provided to women-led start-ups.

MONITORING AND EVALUATION

All performance indicators for PFIs were gender disaggregated (for example, number of borrowers, type of technology purchased)

Case study 2. Environmental land management and rural livelihoods (ELMARL)

The World Bank (WB) ELMARL project was launched in 2013 in partnership with the PPCR and the Global Environment Facility (GEF). The project invested US\$ 14.85 million in grants and US\$ 2.03 million in beneficiary contributions. It aimed to improve natural resource management to increase production and build resilience to climate change. It targeted 320,000 project beneficiaries (of which approximately 40 per cent women) across 13 districts in Tajikistan. The project took a community-led, participatory approach to implementation, with a strong focus on women's participation. Fifteen facilitating organisations (FOs), which are either locally based international agencies or non-governmental organisations (NGOs), were responsible for community mobilisation focusing on the promotion of gender equality and inclusion of marginalised groups.

>155K
WOMEN BENEFICIARIES
(48 PER CENT, EXCEEDING
TARGET OF 40 PER CENT)

410
FEMALE-HEADED
SUB-PROJECTS OUT OF 2,400

PREPARATION

Design used participatory rural appraisal techniques informed by gender analysis

DESIGN

Women actively participated in the design of investments, choice of climate resilience technologies and in technical training

IMPLEMENTATION

Strong focus on promoting women's participation within community-level organisations and active involvement of the Committee of Women and Family Affairs

MONITORING AND EVALUATION

All performance indicators for PFIs were gender disaggregated (for example, number of borrowers, type of technology purchased)

Case study 3. Enhancing climate resilience in the Pyanj River Basin (PRB)

The Asian Development Bank (ADB) Enhancing Climate Resilience in the Pyanj River Basin was launched in 2013 in partnership with the PPCR. The project aimed to increase women and men's resilience to climate change and improve the livelihoods of communities through several targeted capacity-building activities, and improvements to water and irrigation systems, infrastructure and institutions. The project ran in 59 villages in 19 *jamoats* (local administrative units) that are vulnerable to climate change in the PRB region. Three PFIs established specific microcredit and micro-deposit products for rural women and men farmers and on-lent US\$ 2.6 million for agriculture improvements and income diversification, with a special focus on women, in line with the project's detailed Gender Action Plan (GAP). The project helped build the capacity of PFIs to provide micro loans and accept micro and small deposits in support of climate-resilient economic activities in the PRB. There was training on how to reach out to women borrowers and how to increase women's financial literacy.

30%
TARGET OF FEMALE
BORROWERS ACHIEVED

50%
WOMEN PARTICIPANTS
IN FINANCIAL
LITERACY TRAINING

PREPARATION

Conducted climate vulnerability assessment including a gender analysis to identify women's specific climate vulnerabilities

DESIGN

Gender Action Plan jointly developed with the Committee on Women and Family Affairs to promote women's participation in water user groups

IMPLEMENTATION

PFI staff received gender training and women employees received training on leadership and capacity development

MONITORING AND EVALUATION

Gender-disaggregated indicators and targets within M&E system (for example, target of at least 30 per cent of sub loans for women or for enterprises with a minimum 50 per cent ownership by women)

What do climate resilience investments entail?

The physical impacts of climate change, such as temperature shifts, extreme weather events and rising sea levels are projected to have wide-ranging effects on the private sector, that is, businesses, household members (women and men) and communities.

These impacts may include reduced availability of critical resources such as water and energy, and the accelerated deterioration of key assets such as buildings, infrastructure and machinery.

While climate change may present some risks for financial institutions, it also creates important opportunities for them to develop new business by providing the finance and technical expertise that are needed in order to help the private sector access the technologies and resources needed to cope with a changing and more variable climate. Recognising the value of investing in climate resilience technologies that rationalise (i) water use, (ii) energy use, and (iii) promote sustainable land management creates benefits that go beyond avoiding the consequences of climate change. It has been shown that well-planned, early adaptation action can save money and, even, lives in the long term.



Climate change poses a range of risks to the private sector:

- **risks to long-lived, fixed assets such as buildings**, which are likely to experience shifting climate conditions over their lifespans, including increased temperature affecting cooling for buildings, reduced availability of water for building and sea level rise affecting port infrastructure
- **risks associated with the availability or quality of essential resources** affected by climatic variability, such as water, energy and agricultural land that are in turn affecting agriculture and food production as well as the production of electricity from hydropower
- **risks to supply chains** posed by extreme weather events, which may disrupt the manufacturing, processing, transport, distribution and marketing of goods and services.

These risks can be managed through the adoption of climate resilience technologies and practices financed by financial institutions:

- **household members (women and men)**: increase efficiency of domestic energy and water use; help residence owners/tenants make their homes more resilient to extreme weather events such as droughts, heatwaves and floods
- **farmers**: increase efficiency of water use in agricultural production to help farmers cope with increasing water stress; help farmers combat soil erosion and soil degradation; help farmers store and transport their produce more efficiently to minimise heat spoilage and losses due to extreme weather
- **manufacturing**: help businesses use water and energy more rationally in manufacturing, thus helping them to cope with increasing water stress and climate threats to power supplies
- **logistics**: help businesses store and transport their raw materials, semi-processed and finished products more efficiently to minimise heat spoilage and losses due to extreme weather
- **commercial buildings**: increase efficiency of energy and water use; make facilities more resilient to extreme weather events such as droughts, heatwaves and floods.



The Intergovernmental Panel on Climate Change (IPCC) in its Fifth Assessment Report defines climate change adaptation as: “*the process of adjustment to actual or expected climate and its effects. In human systems, adaptation seeks to moderate or avoid harm or exploit beneficial opportunities. In some natural systems, human intervention may facilitate adjustment to expected climate and its effects.*” Climate resilience is the result of this process. Examples of measures that promote climate resilience include:

- using scarce water resources more efficiently through adopting water efficient technologies and practices such as **water capture and storage systems** and **drip irrigation**
- adapting building practices and codes to future climate conditions and extreme weather events by promoting **energy efficient materials** and **water efficient appliances**
- choosing sustainable agriculture technologies and practices preventing erosion of soil, including **zero/minimum till** and **laser levelling**
- adapting production and storage facilities to cope with extreme events such as heat stress and flood risk through introducing more **water and energy efficient equipment** and **flood warning systems**.

What do we mean by gender mainstreaming in climate resilience investments?

Climate change impacts women and men differently, in line with gender differences in the use of and access to productive resources, distribution of benefits and decision-making processes. In countries that face the biggest climate change challenges, such as in Tajikistan, women’s access to economic opportunities can be promoted by addressing market and institutional failures that constitute manifestations of gender inequalities such as land title and resource governance. It also constitutes an opportunity to meet the needs of an otherwise underserved group, including women in more commercially oriented sectors, and can help build their resilience to climate change impacts and create opportunities for their economic growth, as well as the economy’s growth at large. Women are more vulnerable to climate risks compared with men. Specifically:

1. **Women have fewer endowments**, as they often have less access to and ownership of land and other productive resources. They are short of labour to work on their farms and have less access to credit or cash to afford inputs or start and grow a business, mainly because they have no land titles to use as collateral.
2. **Women have fewer entitlements and less access to services**, as they tend to have less access to information, limited financial literacy and capability, lower educational levels than men, and are often left out of decision-making processes both at the local and national levels.
3. **Women are less mobile and experience time poverty**, partly due to increased household responsibilities, and lack of access to childcare and transportation.
4. **Women have limited access to funds** to cover for weather-related losses or to purchase adaptation technologies.
5. **Women’s traditional gender roles affect the ability and confidence to conduct business** and/or work outside of family business, as they are seen as being primarily responsible for household care and childbearing and childcare.

PURPOSE AND SCOPE

This note provides guidance on how to design and implement gender-responsive, private sector-led investments that enhance climate resilience for women and men. It is intended to support investment officers, government representatives and implementing agencies on how to apply a gender lens at each stage of the project cycle. To that end, the note is divided into the following parts:

Part A presents the business case and the challenges for mainstreaming gender in private sector investments promoting adaptation to climate change. The business case builds on the key learning from three investment-level case studies under the PPCR Tajikistan: CLIMADAPT, ELMARL and PRB (presented above). The lessons learned can also be applied to other countries in the region that are vulnerable to climate change, such as the Kyrgyz Republic. It also provides an overview of the implementation model and gives concrete examples of how gender was mainstreamed throughout their project cycles.

Part B, relying on the project case studies and examples from Tajikistan, shows how gender issues can be integrated into this subset of investments in project preparation, design, implementation, and monitoring and evaluation.

Part C presents gender-sensitive indicators in climate resilience projects.

Part A

The business case for gender-responsive private sector-led climate adaptation

The private sector has a key role to play in climate action. This is because climate change poses risks to assets, operations and supply chains and this can hamper private sector operations. At the same time, addressing climate challenges can stimulate new business opportunities. In particular, increasing women's and men's access to finance can fund the purchase of innovative water management systems, energy efficiency products, insurance and other products. Investing in climate adaptation is a developing area, with high perceived risks and high upfront investment needed; as a result, concessional finance¹² can be used to support newcomers in the private sector to invest and innovate. Ultimately, engaging businesses in climate action complements the investments and actions of governments and international multilateral processes, to create the critical mass required for building climate resilience.

Mainstreaming gender in climate adaptation and resilience projects significantly **increases the effectiveness and impact of activities** as women are often more vulnerable than men to the effects of climate change. Climate change can worsen existing gender inequalities that restrict women's access to economic opportunities. This is attributed to women's limited access to assets and services as a result of the socially ascribed roles of women and men. Women have difficulties in accessing finance to mitigate climate-related losses. This is mainly due to cultural and social barriers to accessing economic opportunities, lower levels of education and political participation, exclusion from decision-making processes, lack of access to markets and very limited land ownership.

Climate change disproportionately impacts the poorest, and women make up an estimated 70 per cent of those living below the poverty line globally.¹³ Women's livelihoods are often highly dependent on natural resources that are sensitive to climate variability, such as in agriculture.¹⁴ Failing to meet their needs in climate change policy threatens global food security.¹⁵ As agriculture is becoming more commercially oriented it is important to ensure that women farmers are fully integrated, escaping small-scale, low-productivity agricultural activities by further strengthening their resilience to climate change.

It is also widely recognised that **promoting women's role in entrepreneurship, employment and access to finance is key to fostering inclusive economic growth**. While legislation does not discriminate against women, in practice they face many barriers in access to economic opportunities, finance and services, especially in rural areas. Women are less likely than men to participate in the labour market, tend to have lower paid, often informal jobs, less access to finance and tend to face a set of disadvantages when starting businesses.¹⁶ However, according to the IMF, enhancing women's economic empowerment boosts productivity, increases economic diversification and enhances income equality in addition to other positive development outcomes.¹⁷ For example, there are estimates that if female employment rates in OECD countries increased to a level that matched those of Sweden, this could boost GDP by over US\$ 6 trillion.¹⁸



Why should the private sector help build women's resilience to climate change?

- Globally, gender equality and women's empowerment lead to greater returns and economic growth across sectors. In a situation of full gender equality, we would expect an estimated 26 per cent increase in global GDP by 2025,¹⁹ as women account for half of the world's available talent pool.
- Lending to women can help financial institutions build quality portfolios, as global studies show that women are associated with lower portfolio risk, high loyalty and fewer write-offs.²⁰
- Enhancing women's role in entrepreneurship and natural resource management contributes over time to changing the traditional perception of women's triple roles including reproductive (childbearing), productive (household) and community management activities, and less so as active economic agents²¹ given that men largely undertake productive and political activities.
- Women are more vulnerable to the effects of climate change via various channels. For example, in Tajikistan women have lower access to finance than men, including access to funds to cover for agricultural losses that result from climate change-induced weather variability (droughts, floods, erratic rainfalls) or to purchase adaptation technologies. However, women are increasingly engaged in agricultural work and make up 48 per cent of the total labour force in this sector.²² Women are also disproportionately affected by climate-induced power shortages, being extensively engaged in childcare and household chores. Thus, engaging women in climate adaptation decision-making processes, including by enabling them to access finance for the uptake of climate-resilient technologies, can substantially advance climate resilience objectives.

Part B

Project cycle

This part of the guidance note offers a series of best practices and recommendations, checklists, case study examples and issues to consider at various stages in the life of a project when integrating gender considerations.

- **Identification/preparation:** during project conceptualisation the gender analysis helps identify gender gaps that the project will contribute to addressing.
- **Design:** project developers should identify how best to embed a gender perspective in all components of a project during the design phase.
- **Implementation:** during implementation, working with the right partners for communications and outreach activities can effectively help close gender gaps identified at the preparation stage.
- **Monitoring and evaluation:** gender-responsive M&E systems help track gender-related changes over time – to track progress in closing those gaps and build evidence on what works to inform future programming.

PROJECT IDENTIFICATION AND PREPARATION



1. Project identification and preparation

The initial stages of a project are most suitable for making sure that climate change adaptation and gender considerations are integrated into the project design, in the setting-up of monitoring and evaluation systems, and in the subsequent project implementation.²³ A gender analysis needs to be undertaken to better understand women and men's different needs, priorities and vulnerabilities to climate change and their potential contribution to addressing these through investments in climate adaptation. Gender analysis should involve the collection of project-specific sex-disaggregated data and should reflect the results of consultations on the project objectives or components with relevant stakeholders – including women, girls, men and boys in the project area, women's groups, civil society organisations, and local and national authorities.

Climate vulnerability assessment

The climate vulnerability assessment (CVA) identifies the future climate threats faced by the country across specific economic sectors and the opportunities to mitigate those challenges. The CVA presents different climate scenarios based on various climate variables (such as average temperature, heat days, intensive rainfall events, snow cover), expected climate impacts and arising opportunities, timelines of expected

impacts, levels of confidence for such impacts and, most importantly, an in-depth assessment of the socio-economic context and other non-climatic factors. These include changes in demographics, resource availability and use, and expected economic activity.

Gender analysis

Gender analysis can help identify the different ways in which women and men are affected by climate change, as well as the ways in which they may act as agents of change. A gender analysis helps identify gender-based differences in roles, constraints, needs and opportunities by ensuring that both qualitative and quantitative data are disaggregated by sex. Women's and men's different roles and learned social behaviours based on gender are highlighted and analysed. Most importantly, women are not (and should not be treated as) a homogenous group and a gender analysis should take into account other factors, such as class, race and ethnicity, which interact to create multiple discriminatory results. Table 1 sets out the guiding questions for performing a gender analysis that informs the design of climate-resilient private sector investments. Gender example 1 on page 17 provides an example of how the ADB conducted gender analysis to inform its Country Partnership Strategy for Tajikistan.



Table 1. Guiding questions for gender analysis

Private sector	
Socio-economic context	<ul style="list-style-type: none"> • What are the levels of educational attainment for girls and boys? • What are women's and men's income levels? • What are the employment rates of women and men in specific sectors (especially those related to the project)? • How do women and men ensure access to and control of productive resources – such as land, labour, machinery and so on? • How are women and men involved in community decision-making processes?
Micro, small and medium-sized enterprises	<ul style="list-style-type: none"> • What is the structure of the MSME sector (sex-disaggregated data)? • How do women and men participate in the formal and informal economy? • What are the challenges and needs of women and men in setting up and running MSMEs (data disaggregated by sex, type of MSME, geographical areas, and industry sub-sector)? • What is the financial literacy and understanding of legal and business management issues among women and men? • What complementary services could promote access to business for women and men?
Agriculture and land tenure	<ul style="list-style-type: none"> • What type of crops do women and men cultivate? • What are the main challenges for the agriculture sector (for example, lack of capital to invest in better equipment and farming techniques, limited knowledge of innovative land-resource management practices)? • Are women and men members of cooperatives, producer organisations or other sorts of economic, political or social organisations? • What are the key decision-making processes and governance structures in the agriculture sector (cooperatives, private farms)? • How are natural assets managed in communities? What are the different roles of women and men? (For example, what is women's participation and role in managing water, pasture, forests and other assets?) • What are the challenges that women and men in rural areas face in accessing finance and information on climate change? • What is land tenure context and how do women access and control land and other resources, including through land title?
Residential	<ul style="list-style-type: none"> • What are the main areas of household spending? • Who controls/manages/makes decisions about household resources, assets and finances? What is on average women's and men's share in household decision-making? • What is the division of household and childcare and other responsibilities (such as taking care of the elderly)? • How much time is spent on domestic and care work tasks (sex-disaggregated data)?

Table 1. Guiding questions for gender analysis (continued)

Financial inclusion and business capacity	
Financial products and services	<ul style="list-style-type: none"> • What is the market penetration of financial institutions in urban and rural areas across the country (data disaggregated by sex, geographic location and type of product)? • Are there any differential access patterns between women and men, in rural and urban areas? Between enterprises across sectors? • What is the number and percentage of women and men borrowers (residential and business loans) in partner financial institutions? • Are women and men end-users satisfied with the current provision of services and conditions of accessing finance (sex-disaggregated data)? • What are the key constraints for women farmers and women's MSME access to finance?²⁴ • What are the differences between women's and men's difficulties in accessing finance? • How could financial products and services be designed to be equally accessible by both women and men? • What complementary/auxiliary services could further enhance women's and men's equal access to finance?
Business capacity	<ul style="list-style-type: none"> • What are the capacity needs of women and men in accessing finance and conducting business across the different stages of the business cycle (financial literacy, advisory services on administrative and legal matters, mentoring, networking, and information and communication technology)? • What are the options currently available for capacity-development services for women and men (quality, costs, availability, geographic location and duration)? • Are there any capacity-building gaps that, if not addressed, would hinder product uptake?
Service outreach and communications	<ul style="list-style-type: none"> • What channels could be the most effective for outreach to women and men, disaggregated by geographic location and economic sector (for example, through information campaigns, marketing and engagement, or through business associations, women's groups, community-based groups)? • What is the PFIs' level of gender awareness at both management and staff levels? Do PFIs have experience in working with women clients in both rural and in urban areas? Do PFIs provide microfinance products? • Are women and men aware of climate change challenges and impacts? • Are women and men aware of available climate-resilient technologies and the associated economic benefits? • Are women and men aware of the link between energy and water efficiency and climate change?

Table 1. Guiding questions for gender analysis (continued)

Climate resilience	
Climate risk and vulnerabilities	<ul style="list-style-type: none"> • What are the climate risks to key national economic sectors (for example, agriculture, energy)? • What are the climate risks to specific regions in the country (for example, glaciers, rivers, steep mountain areas)? • What are the priority sectors and themes for climate adaptation and resilience interventions? • What are women’s and men’s specific vulnerabilities to climate change (data disaggregated by sex, sector and geographic location)?
Climate resilience needs and solutions	<ul style="list-style-type: none"> • What are the differentiated needs of women and men in climate resilience and adaptation across sectors and geographic locations? • What climate resilience solutions could help address women’s and men’s specific priorities, needs and vulnerabilities? • What is the penetration of climate resilience technologies (data disaggregated by sex, sector and geographic location)? What is the likelihood of the use and uptake of innovative climate resilience technologies and practices in agriculture (data disaggregated by sex, sector and geographic location)? • What are the incentives for women and men to invest in climate-resilient technologies, and sustainable water and land-management practices (for example, the cost of energy and water, availability of concessional finance for the purchase of climate-resilient technologies, or investing in water and land management systems)?



Stakeholder engagement and consultation

The gender analysis should reflect the results of consultations with relevant stakeholders from across the board on project objectives and specific components. Stakeholder engagement and consultation will help find appropriate solutions in a participatory, evidence-based manner, which takes into consideration the different needs of women and men, including the marginalised groups; generate opportunities for different stakeholders to collaborate within the investment under preparation and its design; and ultimately, create ownership and enhance positive relationships for the implementation of the investment.

Good practice Checklist 1 sets out the key aspects to consider when engaging and consulting key stakeholders. Gender example 2 on page 18, drawn from the ADB-funded PRB project, shows an example of how stakeholder consultations and participatory assessments can be used to inform gender analysis. Box 2 provides useful resources for conducting gender analysis in climate resilience.

Gender example 1.

Using the ADB's Tajikistan Country Gender Assessment (CGA) to inform the PRB project

The Tajikistan country gender assessment (CGA), conducted by the ADB in 2016, was used to inform the ADB's Country Partnership Strategy for Tajikistan 2016–2020. The CGA reviewed and identified the structural gender disparities in priority sectors, such as women's and men's differentiated access to and control over assets, resources and economic opportunities; and women's ability to meaningfully participate in decision-making processes. The assessment used a participatory methodology comprising in-country consultations, focus group discussions and a review of secondary sources to identify critical gender issues. The focused group discussions gave insights into how women are impacted by poverty and infrastructure problems, and their specific needs. Findings from the comprehensive gender assessment undertaken were used to inform the design of the PRB project.

Good practice checklist 1. Stakeholder engagement and consultation

TOPIC AREA	GOOD PRACTICE CHECKLIST
Key stakeholders	<ul style="list-style-type: none"> ✓ Carry out a comprehensive stakeholder analysis and carefully plan the engagement and consultation process. ✓ Identify potential women and men allies for the promotion of climate resilience who could engage in advocacy activities. ✓ Identify potential allies for the promotion of gender equality who would be willing to engage in enhanced advocacy activities.
Vulnerable groups involvement	<ul style="list-style-type: none"> ✓ Ensuring gender balance and an adequate representation of organisations with gender expertise during the stakeholder consultations. Identify and include groups who are traditionally marginalised in decision-making processes (for example, migrant women) and who may need support for engagement, including through specific requirements for participation that need to be met (for instance, providing childcare).
Capacity-building to close leadership gaps	<ul style="list-style-type: none"> ✓ Involve government representatives, academia, NGOs, vulnerable groups, civil society organisations, private sector actors and other key development partners. ✓ Identify stakeholders based on their capacities and presence in key areas in relation to climate change and gender. ✓ Ensure that an effective consultation process starts early enough to identify key issues, disseminates relevant information ahead of the meetings, is meaningful to those consulted and is localised in terms of context and local languages.

Gender example 2.

Gender analysis to inform the design of ADB-funded PRB project

This is an example of how gender analysis can be used to identify opportunities for mainstreaming gender considerations in water resource management and access to finance. The project built on extensive stakeholder consultations as well as on the collection of sex-disaggregated baseline data to assess climate-related vulnerabilities in water resource management, the status of water management systems and infrastructure, access to finance and information in the local communities.

Stakeholder consultations with government agencies, non-governmental organisations, bilateral donors and multilateral development banks were conducted. Community members and potential beneficiaries in target areas were consulted throughout project preparation and design, to develop and validate proposed activities, providing input to the design and monitoring framework (DMF) baseline indicators and preliminary project engineering design. Gender analysis informed the development of a Gender Action Plan, identifying activities and performance indicators to allow for the inclusion of women across the project’s four components. Based on the gender analysis, specific interventions were identified in line with women and men’s needs and priorities.

Box 2. Useful resources

Gender analysis in climate resilience

Care International (2014), [*Gender-sensitive Climate Vulnerability and Capacity Analysis \(GCVCA\) – Practitioners Guide*](#)

Green Climate Fund (2017), [*Mainstreaming Gender in Green Climate Fund Projects*](#)

UNFCCC (2016), [*Guidelines or other tools for integrating gender considerations into climate change related activities under the Convention*](#)

EUFIWACC (2016), [*Integrating Climate Change Information and Adaptation in Project Development*](#)



PROJECT DESIGN



2. Project design

Findings from the gender analysis feed into project design with a view to enhancing the overall effectiveness of climate action and resilience-building by addressing gender gaps. Key aspects to consider in the design phase relate to:

- designing gender-responsive financial products and services for the private sector in terms of loan conditions as well as accessory services outside of lending
- developing gender-responsive capacity-building for PFI staff to identify and address unconscious gender bias in their operations, understand women borrowers' specific financial needs and identify ways to effectively meet those needs
- developing gender-responsive technical capacity-building for PFI customers to support loan uptake for starting or growing businesses, for example in financial literacy and basic business management
- providing technical assistance and capacity-building on climate resilience technologies and practices to build the capacity and willingness of the private sector to invest and be involved in climate action.



Design of financial products and services

The introduction of loans disbursed through PFIs for the uptake of climate-resilient technologies, as in the case of CLIMADAPT, requires an in-depth understanding of women's and men's financial needs. This should allow them to better structure the marketing activities for the introduction of new products and services.

Concessional finance, that is, providing loans on more favourable conditions than market loans (such as lower interest rates or longer repayment terms), acts as an incentive for the private sector to invest in innovative and incipient climate resilience solutions. Loan requirements such as collateral requirements, grace periods and repayment plans can accelerate women's financial inclusion if adapted accordingly to meet their needs. The provision of accessory services such as micro-insurance or women's desks can also help promote access to finance and overcome some of the challenges faced by women entrepreneurs, farmers and household members (women and men) when investing in climate resilience.

The PFIs working with CLIMADAPT showed flexibility and innovation in designing financial products adapted to the characteristics of their target markets (see Gender example 3), which in turn helped them increase the percentage of women customers investing in climate resilience solutions over relatively short periods of time.

Good practice checklist 2 sets out the key aspects to consider when designing gender-responsive financial products and services for the private sector building on evidence from the CLIMADAPT and PRB case studies, as well as guidance on how to provide support to women entrepreneurship from the ADB. Gender example 3 illustrates how CLIMADAPT PFIs established gender-responsive requirements for their loans to enhance loan uptake among women sub-borrowers.

Good practice checklist 2. Financial products and services		
TOPIC AREA	POSSIBLE GENDER CHALLENGE	GOOD PRACTICE CHECKLIST
Loan conditions	<p>Inability to meet collateral requirements for women</p> <p>Limited availability of funds for women's businesses</p>	<ul style="list-style-type: none"> ✓ Flexibility in accepting different forms of collateral, where the regulatory framework allows for it. These include jewellery, machinery, farm equipment and other movable assets. ✓ During credit assessments, consider alternative income sources such as remittance income. ✓ Consider preferential loan conditions for start-ups to increase access to finance and encourage women's entrepreneurship. ✓ Consider earmarking a proportion of the credit lines to women's businesses and farms or set a percentage target to increase the proportion of women customers.
Need for services outside of lending	<p>Risk of extreme/unexpected events affecting ability to generate income and repay loans</p> <p>Lack of business and financial knowledge</p> <p>Lack of self-confidence/access to information</p>	<ul style="list-style-type: none"> ✓ Consider the provision of accessory services such as micro-insurance or savings schemes, which are particularly attractive to women. ✓ Consider setting up a women's desk or women-only counter services with dedicated staff trained on how to identify and meet the needs of women customers. ✓ Consider providing start-up packages for women entrepreneurs and farmers, combining credit with technical advice and support.

Gender example 3.

Gender-responsive loan requirements in CLIMADAPT

Five PFIs have an established local presence and in-depth knowledge of the Tajik market, which helps them tailor the loan requirements to the characteristics of sub-borrowers. For instance, PFIs accepted jewellery, shop inventories and other commercial assets as collateral, and did not request it in the case of repeat customers with good credit history. Other PFIs also considered preferential terms for limited periods for female borrowers. When surveyed, CLIMADAPT sub-borrowers reported very high levels of satisfaction with their loan conditions and engagement with the banks. Thirty per cent of CLIMADAPT sub-borrowers were women, which is considered to be a big success for the project, knowing the barriers that women face in accessing finance.

PFI's capacity-building for business development

Compared with men, women face more difficulties in starting and growing a business, for a number of reasons, including lack of financial literacy and generally lower education levels; confidence in dealing with the formal banking system; access to networks and, as a result, information on where to access business support; and previous experience in income generation and entrepreneurship. To overcome these challenges, capacity-building activities in financial and legal literacy, business management and support in loan applications often complement the financial package. Good practice checklist 3 provides best practices on how to provide gender-responsive capacity-building for business development. The ADB project PRB (see Gender example 4) ran a comprehensive training programme to increase the local population's financial literacy levels, with a special focus on women and to enhance their capacity to apply for microfinance products. Box 3 provides other useful resources for designing gender-responsive capacity-building packages and support for women-led businesses.

Gender example 4.

Gender-sensitive capacity-building for communities in PRB

Under the project a comprehensive capacity-building programme was designed and implemented, reaching several groups, from the general public and potential sub-borrowers to PFIs, farmers and women living in the target areas. Training served as a platform to reach out to potential women and men borrowers and to build their capacity and knowledge of how to access loans. All loan officers were trained by a gender specialist on how to reach women sub-borrowers, in particular, and understand their needs. Actual and prospective PFI sub-borrowers participated in training in climate resilience agricultural techniques, financial literacy, microdeposit and ADB safeguarding policy. This training was delivered by trainers from PFIs and other local organisations, and several training programmes were arranged for women participants only. From 2016 to August 2017, 1,621 participants attended 69 training sessions and half the attendees were women, thereby achieving the target set out in the GAP.

Good practice checklist 3. Gender-responsive capacity-building for women clients

TOPIC AREA	POSSIBLE GENDER CHALLENGE	GOOD PRACTICE CHECKLIST
Financial literacy	Limited (or lack of) financial literacy prevents women's access to finance for climate resilience investments	<ul style="list-style-type: none"> ✓ Design financial literacy training to improve financial literacy levels of the target groups. In general, training could include: <ol style="list-style-type: none"> 1. how to set financial goals 2. book-keeping and general accounting 3. how to separate business and personal accounts 4. how to avoid over-indebtedness and default 5. information about financial products
Design of training	Time poverty and attitudes towards women's roles and participation in the public sphere	<ul style="list-style-type: none"> ✓ Consider time poverty and mobility constraints in training for women ✓ Consider gender dynamics and involve men where feasible, for instance by holding women-only meetings, as well as mixed groups

Box 3. Useful resources**Gender-sensitive business support and capacity**

Asian Development Bank (2014), [Gender Tool Kit: Micro, Small and Medium-Sized Enterprise Finance and Development](#)

World Bank (2018), [Guidelines to Support the Integration of Gender into Agribusiness Project Design and Implementation](#)

International Labour Organization (2008), [GET Ahead for Women in Enterprise Training Package and Resource Kit](#)

Making the business case for climate resilience investments

Given that climate resilience is a new field, providing technical assistance is key to building the capacity and willingness of the private sector to invest and be involved in climate action. Good practice checklist 4

provides considerations to design gender-responsive technical assistance for climate resilience investments, building on the examples of CLIMADAPT and ELMARL. Both projects had a significant component of technical assistance. ELMARL used facilitating organisations to deliver a comprehensive capacity-building programme on environmentally sound land and water management practices (see Gender example 5). Financing climate resilience technologies was new to local financial institutions in Tajikistan. Therefore, on the supply side, CLIMADAPT supported PFIs to add this activity to their banking operations menu, by building their understanding of climate resilience technologies, developing the longlist of technology choices that can meet the differentiated needs of women and men and developing PFIs' capacity to market these technologies. On the demand-side, CLIMADAPT supported sub-borrowers in finding the optimal solution that meets their needs (Gender example 6).

Good practice checklist 4. Technical assistance in climate resilience investments

TOPIC AREA	POSSIBLE GENDER CHALLENGE	GOOD PRACTICE CHECKLIST
Technology choice for the differentiated needs of women and men	<p>Women are more likely not to find appropriate technology that meets their needs</p> <p>Low awareness and understanding of climate resilience hinder the uptake of investments, especially among women</p> <p>Lack of pre-approved technologies lengthens the application process, discouraging women from applying</p>	<ul style="list-style-type: none"> ✓ Use gender analysis and gather sex-disaggregated data on technology preferences and the need to build a technology offer that responds to the differentiated needs of women and men sub-borrowers. ✓ Consider flexibility in the quotas set per sector (business, agriculture, residential) to meet the demand and thus enhance overall loan uptake. ✓ Continuously expand the list of technologies and suppliers based on customer feedback. Consider using domestic suppliers to the extent possible. ✓ Establish a gender-responsive database of climate-resilient technologies and suppliers, detailing whether different climate-resilient technologies help address specific vulnerabilities and/or needs of women and men (for example, water capture and harvesting technologies might be particularly used by women for residential and farming purposes).

Good practice checklist 4. Technical assistance in climate resilience investments (continued)		
TOPIC AREA	POSSIBLE GENDER CHALLENGE	GOOD PRACTICE CHECKLIST
Capacity-building in climate resilience investments	<p>Low awareness and knowledge of climate resilience hinders the uptake of investments, especially among women</p> <p>Lack of technical understanding of climate resilience investments limits the effectiveness of investments, especially among women</p>	<ul style="list-style-type: none"> ✓ Show/talk about successful case studies to stimulate the adoption of climate-resilient technologies and sustainable land and water management practices. ✓ Highlight climate change and resilience aspects of investing in climate-resilient technologies as well as benefits relating to profitability and efficiency. ✓ Explain how technology investments build on each other, for example starting from simple and low-cost technologies and gradually scaling up investment and technology complexity. ✓ Carefully time capacity-building with the provision of financial support to allow for farmers to use the investment effectively.



Gender example 5.

Understanding climate resilience and sustainable land management in ELMARL

Following rapid assessments to identify the needs of people living in the project area, local organisations delivered over 36,000 days of capacity-building (learning sessions, seminars, workshops, study tours) on technical subjects relating to agriculture, climate resilience technologies, sustainable land management, and administrative and financial management to women and men. Technical training was provided to women-only and mixed groups on water management, irrigation, agriculture, land and grazing management. Government *jamoat* agronomists provided technical assistance to prepare rural investments and resource management plans. Onsite practical demonstrations and peer-to-peer communication across sub-regions incentivised the replication of sustainable land management practices.

The evaluation undertaken found that combining direct investment with capacity-building helped build farmers' entrepreneurial capacity and incentivise the adoption of sustainable production and land management measures. It highlighted that the quality of the capacity-building activities should be enhanced, as the use of innovative, environmentally friendly, resource-saving solutions and climate-resilient measures (for example, solar energy, compost, drip irrigation) was not extensive, and traditional practices prevailed. This was partly due to women's limited technical knowledge on using innovative solutions, as well as poor rural households' limited budget to invest in technologies and assets. The evaluation also noted that the implementation of capacity-building activities started after the design and implementation of the first tranches of investments. The evaluation recommended to better time capacity-building activities, carrying these out before the implementation of investments, so that women might be better equipped technically to adopt innovative solutions and climate-resilient measures.

Gender example 6.

Technical assistance in CLIMADAPT

CLIMADAPT's technical capacity-building and advice supported the wider adoption of technologies and practices that reduce soil erosion and pressure on water and energy resources, which were top priorities for building climate resilience in Tajikistan.

The Technology Selector in particular is a comprehensive list of pre-approved technologies and suppliers with estimated climate resilience benefits. It promotes greater understanding of the technologies and practices and increases PFIs' ability to market solutions to potential borrowers. It is regularly updated and expanded. This improves sub-borrowers' perception of loans, as it reduces application time and transaction costs, making them seem more accessible. It also allows for better marketing, showing the economic and resilience advantages of adopting technologies in a standardised way. Women and men sub-borrowers reported high levels of satisfaction with the appropriateness of technologies to their needs. This was lower among women in the agriculture sector, which may be linked to lower awareness of climate resilience and less technical understanding of technologies. A gender-sensitive database of technologies, describing how they address the specific vulnerabilities of men and women, may better inform technology selection.

Technology demonstration workshops were conducted to support sub-borrowers in recognising climate risks and structuring the most appropriate technical solutions. Results of the Evaluation and Learning Activity (EL Activity) highlighted that workshops were useful in building an understanding of climate resilience and generating interest in technologies. This holds particularly true for detailing the practical implications of using technologies, and when demonstrating the use of drip irrigation systems on a plot.



PROJECT IMPLEMENTATION



3. Project implementation

Once the core components of a project are designed, choosing the right partners and establishing effective communication and outreach channels is key to successful project implementation. More specifically:

- implementing partners should be willing to promote gender equality and integrate relevant activities in their daily operations
- establishing partnerships with other organisations that have a strong local presence can help reach more effectively the otherwise hard-to-reach segments of the population such as women living in rural areas
- gender-responsive outreach and communications targeted to the preferences of different sub-groups can help promote innovative and incipient climate-resilient solutions.

Rolling out capacity-building activities to promote gender equality

The selection of implementing partners willing to promote gender equality helps to implement projects in a gender-responsive manner, ultimately increasing the uptake of climate resilience investments among both women and men. Projects should consider the capacity and willingness of financial institutions to build their knowledge on gender and climate resilience so that they can work effectively with women and men across economic sectors to raise awareness about climate resilience technologies and practices. Good practice checklist 5 provides examples of working with financial institutions to enhance their capacity to promote gender equality. The checklist builds on the examples of CLIMADAPT (Gender example 7) and PRB (Gender example 8), prime examples of gender-responsive project implementation, promoting uptake of loans for climate resilience investments and agriculture.

Gender example 7.

Improving gender-responsive implementation in CLIMADAPT

CLIMADAPT aimed to address market barriers to adopting climate-resilient technologies among business, farmers and residences. From 2017, one of the project's priorities was to encourage women sub-borrowers to adopt climate resilience technologies.

Once Phase 1 (2017) was complete, a gender study was undertaken to take stock of progress and inform the design of Phase 2. It comprised an analysis of PFIs' loan portfolios and gender-sensitive practices. It showed that women faced difficulties in accessing finance and conducting business due to legal challenges, information and knowledge gaps (financial, legal, opportunities, networks) and socio-cultural norms.

To incentivise PFIs, Phase 2 took measures to target women-led MSMEs and increase the average loan size. These included recruiting more female staff, building the capacity of PFI staff to interact with women customers, introducing an award prize for PFIs meeting gender targets, organising technology demonstration workshops to raise awareness on climate resilience technologies, and establishing partnerships with women's business associations. The loan value accessed by women sub-borrowers increased by 5 percentage points between 2017 and 2018 (14 to 19 per cent) as a result of PFIs' increased efforts to build internal capacities and actively reach out to women borrowers.

Gender example 8.

Increasing the percentage of women customers

The PRB project implemented an awareness campaign together with a training programme on financial literacy targeting women beneficiaries. It introduced changes to loan eligibility to better reflect the local population, allowing applications from households with multiple income streams. These changes remarkably increased the proportion of women clients. At the end of the first year of loan disbursements (2015), 14 per cent of customers were women; as of June 2018, 30 per cent of customers were women.

Good practice checklist 5. Enhance PFIs' capacity to promote gender equality

TOPIC AREA	POSSIBLE GENDER CHALLENGE	BEST PRACTICE CHECKLIST
<p>Gender sensitivity of PFIs</p>	<p>PFI staff have low awareness of gender issues</p> <p>Limited understanding of gender issues in access to finance affects service quality</p> <p>PFIs perceive women to be high-risk borrowers</p>	<ul style="list-style-type: none"> ✓ Conduct gender sensitisation training for PFI staff, for example as part of PFIs' periodic customer service training ✓ Collect sex-disaggregated data to monitor service quality and adjust products and services offered where relevant ✓ Review current loan application handling procedures to ensure that applications from women's MSMEs, particularly first-time applicants, are not characterised by "gender bias in lending" ✓ Encourage PFIs to adopt and implement a Gender Action Plan ✓ Promote adoption of gender equality policies in financial institutions, including changes to equal opportunities policies and practices ✓ Adopt innovative incentive schemes for PFIs to target women and promote gender equality in their day-to-day operations, including competitions and prizes ✓ Help PFIs record in detail the credit history and repayment capacity of women and men clients, if needed
<p>Gender balanced team</p>	<p>Female clients are not comfortable dealing with male staff</p>	<ul style="list-style-type: none"> ✓ Hire and train more female staff in branches, head office and as field officers ✓ Advertise positions in places where women are more likely to see advertisements and use women's networks as outreach channels (for example, women's associations) ✓ Offer family-friendly working conditions (for example, flexi-time and childcare arrangements)



Working with partners

Women in rural areas face difficulties in conducting business and/or work outside of their family business/farm because of low levels of financial literacy, limited access to information networks and to finance, in line with traditional gender roles. In these instances, it is key to establish partnerships with local organisations because of their close connections to communities and their ability to enhance women's participation in climate resilience investments. Local organisations can support the delivery of capacity-building and technical assistance, provide access to information, promote women's involvement in project design and raise awareness about the benefits of enhancing women's access to finance. Good practice checklist 6 provides best practice for working with local partners. ELMARL (Gender example 9) leveraged local organisations and community institutions to raise awareness about project activities and gradually increased the involvement of women in the decision-making, prioritisation, design and implementation of rural investments.

Gender example 9.

Leveraging local organisations to increase women's participation in ELMARL

ELMARL leveraged informal women's councils, local women leaders and FOs to increase women's participation in decision-making and the management of rural investments. Low women's participation in village-level participatory rural appraisals (PRAs) had been observed, which sometimes resulted in the implementation of unrealistic activities and investment plans given that women's priorities and needs had not been reflected in PRAs.

Women's councils served as platforms to spread information and incorporate women's perspectives into RPAs. Women were key in identifying priority needs such as improving drinking and irrigation water supply, leading to increased land productivity and quicker water collection.

FOs coordinated peer-to-peer learning on new water and energy efficiency technologies, crop varieties, and farming techniques through study tours, field visits and knowledge-sharing workshops. This helped increase women's participation in project activities and facilitated duplication of sub-investments in other villages and districts.

As a result, women's confidence and participation in the design, prioritisation and implementation of investments increased. Women participated in both typically female-oriented (for example, poultry, gardening) and male-oriented (for example, renovation of water supply systems, larger-scale agriculture) activities. Between 2015 and 2018, the share of common interest groups (CIGs) headed by women increased to 491 (with 40 women-only CIGs), an increase of 6 percentage points (15 to 21 per cent).

Good practice checklist 6. Working with partners		
TOPIC AREA	POSSIBLE GENDER CHALLENGE	GOOD PRACTICE CHECKLIST
Partnerships	<p>Women’s limited access to information, networks and finance in rural areas</p> <p>Traditional gender roles restrict women’s ability to conduct business</p>	<ul style="list-style-type: none"> ✓ Leverage private sector associations to reach out to women entrepreneurs and provide them with access to information and financing opportunities ✓ Partner with local organisations and women mentors in communities to provide access to information and capacity-building, and raise awareness of the benefits of women accessing finance ✓ Involve government stakeholders at the national and local levels to secure buy-in for the project and to maximise outreach to women and men ✓ Leverage formal and informal community institutions such as women’s councils and community leaders ✓ When necessary, liaise with women-only groups to promote women’s access to information and opportunities, as well as focus on confidence-building
Involving women’s and men’s families	<p>Traditional gender roles affect women’s ability to conduct business</p>	<ul style="list-style-type: none"> ✓ Work with the community to raise awareness of the benefits of women having a more active role in income generation. ✓ Consider cultural sensitivities to prevent adverse effects, such as incidents of gender-based violence as a result of activities promoting women’s access to information and opportunities.



Outreach and communications

Outreach and communications are key to promoting innovative and incipient climate-resilient solutions. As access to information and services differs by client and beneficiary category, it is important to target communication channels and outreach to the preferences of different sub-groups. Usually, there are differences in preferences and access to information between women and men, across rural and urban areas, as well as farms and businesses of different sizes, types and formalities. For example, women in rural areas have limited access to information networks and appear to be less confident with the formal banking system.

The Tajikistan PPCR provides examples of how to leverage different communication channels as well as for effectively working with others to increase the uptake of climate-resilient solutions among sub-borrowers and target communities. The projects were able to overcome initial challenges encountered and gradually increase the involvement of women farmers in climate resilience investments.



Good practice checklist 7 provides key lessons on outreach and communications. The checklist builds on the example of CLIMADAPT (Gender examples 10 and 11), which relied on PFIs with a good knowledge of the market and a local presence for effective service outreach and communications activities to women, as well as on partnerships with private sector associations to raise awareness of gender and enterprise finance.

Gender example 10.

CLIMADAPT PFI customer outreach

CLIMADAPT PFIs have an established local presence and can be contacted by sub-borrowers through a variety of means, such as in-branch, by telephone or via field officers. They also hold engagement activities and meetings. When surveyed, women and men sub-borrowers reported high satisfaction levels with the accessibility and convenience of engagement activities and customer service. This was lower in rural areas, highlighting the challenges of reaching women in these areas.


Gender example 11.

CLIMADAPT PFI communications and partnerships

The evaluation under the EL Activity found that, under CLIMADAPT, the preferences of urban and rural customers vary significantly, which could be leveraged to increase outreach. For example, direct communication channels to inform potential clients about climate resilience investment opportunities (for example, brochures, through the neighbourhood/community) are more effective in rural areas. More women's than men reported that they had heard about CLIMADAPT through their neighbours and communities. Some PFIs involved in CLIMADAPT successfully partnered with local women's business associations, for example, a partnership with the National Association of Business Women of Tajikistan (NABWT) raised awareness of climate resilience investments, gender and enterprise finance.

Good practice checklist 7. Outreach and communications		
TOPIC AREA	POSSIBLE GENDER CHALLENGE	GOOD PRACTICE CHECKLIST
Communications and marketing	<p>Limited access to information networks</p> <p>Limited awareness of the benefits of climate resilience investments among women</p> <p>Traditional gender roles affecting women’s ability to conduct business</p>	<ul style="list-style-type: none"> ✓ Conduct client needs assessments and analyse data by gender to develop gender-specific marketing and communication strategies ✓ Using the appropriate communication channels and marketing activities targeted to women in rural and urban areas ✓ Disseminate success stories that promote women as role models in business and show the benefits of climate resilience technologies ✓ Raise awareness using brochures with simple and catchy information
PFI customer outreach	<p>Time and mobility constraints</p> <p>Limited access to information networks</p> <p>Lack of confidence with formal banking system</p> <p>Low literacy levels</p>	<ul style="list-style-type: none"> ✓ Use field officers to reach women in remote rural areas ✓ Consider selecting an appropriate geographic location, frequency and timing, and attendance flexibility of meetings ✓ Consider introducing mobile banking services ✓ Consider women’s desks and kiosks to provide targeted information to women-led businesses and farms ✓ Use pictures, videos and illustrations to explain loan application procedures ✓ Simplify application procedures and forms





PROJECT MONITORING AND EVALUATION

4. Project monitoring and evaluation



BOX 4 - USEFUL RESOURCES

Gender-sensitive M&E systems for investments in climate resilience, sustainable natural resource management and financial inclusion

Green Climate Fund (2017), [Mainstreaming Gender in Green Climate Fund Projects](#)

World Bank (2012), [Gender Issues in Monitoring and Evaluation in Agriculture](#)

Asian Development Bank (2013), [Tool Kit on Gender Equality Results and Indicators](#)

Asian Development Bank (2014), [Gender Tool Kit: Micro, Small and Medium-Sized Enterprise Finance and Development](#)

World Bank (2018), [Guidelines to Support Integration of Gender Into Agribusiness Project Design and Implementation](#)

DFID/GIZ (2013), [Promoting women's financial inclusion: A toolkit](#)

A results-based framework consists of project indicators at the impact, outcome and output levels. It also establishes baselines, targets and the means of verification.

A gender-responsive, results-based framework measures progress and changes related to gender equality over time. Such indicators can be quantitative, based on sex-disaggregated data (separately reported for women and men). Gender equality indicators can also capture qualitative changes, such as an increase in women's levels of involvement in decision-making processes, behavioural changes indicating greater gender equality changes in intra-household decision-making, outcomes of a particular programme or activity for women and men, or changes in the status or situation of women and men, such as levels of poverty, participation, or unpaid care and domestic work.

Sex-disaggregated indicators, targets and baselines are needed for tracking the progress of gender results. The socio-economic, political, institutional and environmental dimensions of gender mainstreaming can be difficult to quantify as they relate to changes in attitude, perceptions or levels of empowerment. As such, both quantitative and qualitative indicators are needed.

Examples of gender-responsive indicators to be tracked over time relate to:

- situations or conditions affecting women and men differently
- power relations between women and men
- expected gender roles
- access to, use and control over resources for women and men
- distribution of costs and benefits between women and men
- quality of living conditions.

An example of gender-responsive monitoring framework is provided from the PPCR M&E system, where each of the five core indicators can be adapted to adequately address gender considerations:

	PPCR CORE INDICATOR	EXAMPLES OF GENDER-RESPONSIVE INDICATORS	GENDER CONSIDERATIONS
1.	Degree of integration of climate change in national, including sectoral, planning	Degree of integration of gender objectives and concerns in climate change national, including sectoral, planning	Capture the extent to and the ways in which gender concerns have been mainstreamed in climate resilience planning processes at national and sectoral levels
2.	Evidence of strengthened government capacity and coordination mechanisms to mainstream climate resilience	Evidence of strengthened government capacity to understand and mainstream gender in climate change planning Evidence of gender good practices being mainstreamed in climate change coordination mechanisms	Capture whether and how gender good practices at the institutional level have been mainstreamed into the coordination mechanism unit
3.	Quality and extent to which climate responsive instruments/ investment models are developed and tested	Quality and extent to which climate responsive instruments/ investment models integrate the needs of both female and male users	Capture whether the instrument/ investment model appropriately incorporated the needs of both female and male users into its design and implementation
4.	Extent to which vulnerable households, communities, businesses, and public-sector services use improved PPCR-supported tools, instruments, strategies, and activities to respond to climate variability or climate change	Extent to which vulnerable households, communities, businesses, and public-sector services use improved PPCR-supported tools, instruments, strategies, and activities to respond to climate variability or climate change, disaggregated by sex	Capture in which ways women and men, including those from below the poverty line, used PPCR-supported tools, instruments, strategies and activities to respond to climate change at the household/ farm/community/business/ public service level
5.	Number of people supported by the PPCR to cope with the effects of climate change	Number of people supported by the PPCR to cope with the effects of climate change disaggregated by sex	Report on the number of women and men supported, especially for projects/programmes that target women or projects/programmes that have already conducted social analysis

At the project level, setting gender-responsive indicators and targets incentivises the achievement of gender outcomes. In addition, regular data collection and tracking of gender-responsive indicators can help achieve targets by identifying challenges and helping to decide on changes to the programme design if and as needed. Good practice checklist 8 provides good practice on designing gender-responsive M&E systems, including targets and indicators based on the key learning from the PPCR Tajikistan case studies.

All three case studies under PPCR Tajikistan set gender-responsive indicators and targets, such as a minimum number of women sub-borrowers or beneficiaries to be reached. The PRB project (Gender example 12) was particularly effective in establishing a gender-responsive M&E system in line with the GAP, which set indicators, targets and activities to achieve. The ELMARL project (Gender example 13) set a robust M&E system, tracking indicators on women’s involvement in the project, as well as developing and tracking a sex-disaggregated wellbeing index. Box 4 provides useful resources for designing gender-responsive M&E systems for investments in climate resilience, sustainable natural resource management and financial inclusion.

Good practice checklist 8. Gender-responsive M&E systems	
TOPICS	GOOD PRACTICE CHECKLIST
Indicators	<ul style="list-style-type: none"> ✓ Project-level indicators are gender-responsive to track gender-related changes over time, ensuring that gender issues are not just identified under the “do no harm” approach but instead actions are taken to help overcome historical gender biases
Data collection methods	<ul style="list-style-type: none"> ✓ Use sex-disaggregated indicators already tracked in existing national M&E systems and across all outcome areas, wherever possible ✓ Employ both qualitative and quantitative data-collection methods to contribute to the triangulation of results and to capture change in social norms that is difficult to measure ✓ Capture qualitative lessons learned and best practices ✓ Use gender-responsive data-collection techniques, such as separate focus groups for women and men, so as to allow women to speak up in a “safe environment”
Capacity-building	<ul style="list-style-type: none"> ✓ Use participatory methods involving both women and men to increase the sense of ownership and sustainability as a result of extended community engagement and the amount of time and resources involved in the process
Involving experts	<ul style="list-style-type: none"> ✓ Ensure the evaluation team is gender-responsive and gender-balanced, with adequate gender expertise, both local and international ✓ Ensure that gender is a cross-cutting theme in each of the evaluation topics, with gender-specific questions mainstreamed into M&E plans and other M&E documentation ✓ Build capacity and provide technical assistance on designing and implementing a gender-responsive M&E framework, including building capacity to collect and report sex-disaggregated data ✓ Involve civil society organisations and their expertise to support this process, ensuring that women and men members can equally participate in the process.

Gender example 12.

Gender sensitive monitoring and targets for increased access to finance for women and vulnerable communities

The PRB project developed a GAP that helped the project set gender-sensitive targets: to develop affordable loan and savings products for women, and to achieve a gender-balanced portfolio. Monitoring GAP indicators helped identify challenges to women sub-borrowers' loan uptake and changed the project design to address these challenges.

The monitoring system comprised qualitative and quantitative reporting and monitoring mechanisms, for example, quarterly reports on loan portfolios from PFIs/Ministry of Finance (disaggregated by sex, credit line, region, purpose of loan, economic sector, collateral used and repayment terms), surveys and evaluation forms. During implementation, gender-disaggregated data, collected through regular monitoring, helped the Ministry of Finance Project Implementation Unit (PIU) to adjust lending products to increase women's access to finance, for example, changing eligibility requirements. As a result, the project reached its target of 30 per cent women sub-borrowers, despite the low uptake in its first years.

Gender Indicators - Component 4

➤ AT LEAST **30%** OF SUB-LOANS FOR EITHER WOMEN OR ENTERPRISES WITH A MINIMUM OF 50% OWNERSHIP BY WOMEN

➤ AT LEAST **50%** OF THE SUB-LOANS UNDER US\$1,000 TO PROMOTE IMPROVED ACCESS TO FEMALE CLIENTS, WHO USUALLY ASK FOR SMALLER LOANS

➤ AT LEAST **50%** OF FINANCIAL LITERACY TRAINEES IN TARGET COMMUNITIES ARE WOMEN AND TRAINED WITHIN THREE MONTHS OF AVAILABILITY OF LOANS

Gender example 13.

Gender-responsive targets for increased outreach to women in ELMARL

The ELMARL project developed a robust and gender-responsive M&E system of indicators: 5 Project Development Objective level, 8 intermediate, and 16 environmental indicators to measure results and support decision-making. Sex-disaggregated data was collected and analysed to assess women and men's representation and participation in project activities throughout the five-year project implementation period. Forty-eight per cent of its supported beneficiaries were women, exceeding the 40 per cent initial target.

The project monitored the involvement of women in decision-making on the prioritisation, design and implementation of investments in agricultural production and sustainable land management. It did this by tracking the number of supported, women-only and women-headed common interest groups (CIGs); water users associations; and pasture user groups. Tracking was disaggregated by district and sub-project categories.

Through a participatory approach, the project developed an index to reflect the Tajik population's perception of wellbeing. Based on 56 questions, the index was calculated through a coding and weighting system. ELMARL set targets for improvements against the baseline, that is, an average of a 25 per cent increase in beneficiary wellbeing from at least 33 per cent (at mid-term) and 50 per cent (at completion) of those surveyed. The index was monitored annually and key lessons in building adaptive capacity were fed back.

Gender sensitive indicators

➤ NUMBER OF WOMEN BENEFICIARIES

➤ NUMBER OF SUPPORTED COMMON INTEREST GROUPS, WOMEN-ONLY COMMON INTEREST GROUPS AND WOMEN-HEADED COMMON INTEREST GROUPS DISAGGREGATED BY DISTRICT SUB-PROJECT CATEGORY

➤ CHANGES IN WELLBEING INDEX

Gender sensitive targets

➤ AT LEAST **40%** DIRECT WOMEN BENEFICIARIES

➤ AT LEAST **25%** INCREASE IN WELLBEING REPORTED BY AT LEAST 50% OF BENEFICIARIES AGAINST BASELINE (2015)



Part C

The toolkit

The list of indicators at the impact, outcome and output levels on access to finance and capacity building for MSMEs, climate-resilient technologies (water and energy), sustainable agriculture and natural resource management, service outreach and communications, and building partnerships is presented in a table matrix. The matrix builds on indicators used under the PPCR Tajikistan case studies and, where relevant, additional guidance for setting up gender-sensitive M&E systems for projects in climate resilience, sustainable natural resource management and women's financial inclusion and entrepreneurship is provided.

The toolkit: Gender-responsive indicators for private sector climate resilience investments

Topic area	Output and activity-level indicators	Outcome-level indicators	Impact-level indicators
INVESTMENTS IN CLIMATE RESILIENCE AND SUSTAINABLE AGRICULTURE AND NATURAL RESOURCE MANAGEMENT			
Sustainable agriculture, livestock, natural resource management	<ul style="list-style-type: none"> ✓ Percentage of hectares of land restored out of total project area ✓ Water users provided with irrigation and drainage services (sex-disaggregated) ✓ Percentage and number of hectares of pastures restored out of total project area ✓ Number of land parcels with use or ownership rights of females recorded, either jointly or individually, as a result of the project ✓ Percentage of women and men who invested in improved agricultural technologies promoted by the project ✓ Percentage and number of women and men who invested in an agricultural sub-project promoted by the project, disaggregated by sector 	<ul style="list-style-type: none"> ✓ Percentage and number of project beneficiaries (sex-disaggregated) ✓ Women and men's access to and use of natural resources (land, water sources) (sex-disaggregated) ✓ Percentage and number of women and men livestock producers, especially of cattle ✓ Percentage and number of women and men members in community and producer organisations ✓ New/additional agricultural production as a result of the project (sex-disaggregated) ✓ New/additional agricultural production resulting from the project reaching regional markets (sex-disaggregated) ✓ Percentage and number of women and men beneficiaries who feel project investments reflected their needs as a percentage of total beneficiaries 	<ul style="list-style-type: none"> ✓ Changes in land management practices and in land resource degradation ✓ Changes in productivity of degraded lands (sex-disaggregated) ✓ Percentage and number of poor women and men with increased resilience to deal with climate changes (for example, use of climate-resilient crops and farming techniques, improved land management, clean technologies, increased knowledge and strengthened networks on climate change issues) as a result of the project ✓ Percentage and number of women and men who access employment or increase their incomes as a result of climate change adaptation or mitigation activities ✓ Income levels of women and men livestock and agriculture producers ✓ Change in soil nutrient status in targeted areas of pasture restoration ✓ Women's and men's overall wellbeing, nutrition and health improved ✓ Increase in assets held by women
Energy-efficient technologies, for example, solar panels, solar water heaters, improved heating or insulation systems	<ul style="list-style-type: none"> ✓ Percentage and number of women and men who invested in climate-resilient technologies as a result of the project ✓ Percentage and number of women and men who invested in an improved agricultural technology promoted by the project ✓ Number of highly polluting energy facilities decommissioned and replaced by energy-efficient, non-polluting facilities 	<ul style="list-style-type: none"> ✓ Percentage and number of project beneficiaries (sex-disaggregated) ✓ Percentage change in household expenses on energy (as a result of access to energy-efficient technologies) ✓ Time saved by women and men as a result of increased access to climate-resilient and energy-efficient technologies 	<ul style="list-style-type: none"> ✓ Changes in women's and men's wellbeing and health as a result of increased climate resilience ✓ Changes in women's and men's net income as a result of access to climate-resilient and energy-efficient technologies ✓ Changes in levels of respiratory disease, carbon monoxide poisoning and fire accidents (sex-disaggregated for adults and children)

Topic area	Output and activities – level indicators	Outcome – level indicators	Impact – level indicators
INVESTMENTS IN CLIMATE RESILIENCE AND SUSTAINABLE AGRICULTURE AND NATURAL RESOURCE MANAGEMENT (CONTINUED)			
		<ul style="list-style-type: none"> ✓ Women’s and men’s satisfaction levels increased as a result of access to energy supplied by climate-resilient and energy-efficient technologies (reliability, affordability, convenience, efficiency, reasons for not taking up new services or technologies) ✓ Percentage and number of women and men using energy-efficient technologies (by extent of use) ✓ Percentage and number of enterprises established or expanded using new energy (sex-disaggregated), by type of enterprise 	<ul style="list-style-type: none"> ✓ Increase in assets held by women ✓ Time saved in collecting and carrying fuel, and forest products due to environmentally sustainable and climate change adaptation activities (sex-disaggregated) ✓ Percentage and number of poor women and men with increased resilience to deal with climate change (for example, clean technologies, increased knowledge and strengthened networks on climate change issues) ✓ Percentage and number of women and men who access employment or increase their incomes as a result of climate change adaptation or mitigation activities
Water-efficient technologies for example, water recycling systems, drip irrigation, rainwater harvesting	<ul style="list-style-type: none"> ✓ Percentage and number of women and men who invested in climate-resilient technologies as a result of the project ✓ Percentage and number of women and men water users provided with irrigation and drainage services ✓ Percentage and number of women and men who invested in an improved agricultural technology promoted by the project 	<ul style="list-style-type: none"> ✓ Percentage and number of women and men project beneficiaries ✓ Number of households with improved access to water due to climate-resilient and water-efficient technologies (sex-disaggregated) ✓ Percentage change in household expenses on water (as a result of access to water-efficient technologies) (sex-disaggregated) ✓ Women and men’s satisfaction levels with climate-resilient and water-efficient technologies (including accessibility, quality, reliability, affordability, and maintenance of water supply; conflicts between domestic and other uses for water; and type of technology used) ✓ Percentage and number of women and men using water-efficient technologies (by extent of use) 	<ul style="list-style-type: none"> ✓ Changes in land management practices and in land resource degradation adopted by women and men ✓ Changes in wellbeing and health due to increased climate resilience among women and men ✓ Changes in net income for women and men as a result of increased access to climate-resilient and water-efficient technologies ✓ Time saved in collecting and carrying water due to environmentally sustainable and climate change adaptation activities (sex-disaggregated) ✓ Increase in assets held by women ✓ Percentage and number of poor women and men with increased resilience to deal with climate changes (for example, clean technologies, increased knowledge and strengthened networks on climate change issues) ✓ Percentage and number of women and men who access employment or increase their incomes due to climate change adaptation or mitigation activities

Topic area	Output and activity-level indicators	Outcome-level indicators	Impact-level indicators
INVESTMENTS IN CLIMATE RESILIENCE AND SUSTAINABLE AGRICULTURE AND NATURAL RESOURCE MANAGEMENT (CONTINUED)			
Technical assistance and capacity-building in climate resilience	<ul style="list-style-type: none"> ✓ Number of client days of gender-responsive training provided in climate resilience and sustainable land management practices ✓ Percentage and number of women and men trained on use of climate-resilient and water and energy-efficient technologies, disaggregated by type of technology ✓ Number of gender-sensitive capacity-building workshops conducted ✓ Percentage and number of women and men mentors/trainers ✓ Percentage and number of women and men beneficiaries participating in gender training ✓ Number of community-based adaptation activities that strengthen women's and men's access to resources for sustainable food production, renewable energy and clean water sources ✓ Number of capacity-building materials developed that contain a gender component 	<ul style="list-style-type: none"> ✓ Percentage and number of women and men project beneficiaries ✓ Women's and men's knowledge and understanding of climate resilience and sustainable land management increased ✓ Women's and men's knowledge and understanding of innovative climate resilience technologies and practices increased ✓ Women's and men's awareness of conservation-oriented practices increased ✓ Changes in adaptation plans and initiatives as a result of successful consultation with women and men ✓ Women's and men's knowledge of soil and water conservation increased ✓ Percentage and number of women and men satisfied with the technical assistance provided 	<ul style="list-style-type: none"> ✓ Women's and men's land management and land resource degradation practices improved ✓ Women's and men's productivity of degraded lands increased ✓ Percentage and number of poor women and men with increased resilience to deal with climate changes (for example, use of climate-resilient crops and farming techniques, improved land management, clean technologies, increased knowledge and strengthened networks on climate change issues) ✓ Income levels of women and men livestock and agriculture producers improved ✓ Change in soil nutrient status in targeted areas of pasture restoration improved ✓ Women's empowerment and overall well-being, nutrition and health improved
FINANCIAL INCLUSION AND BUSINESS CAPACITY FOR THE PRIVATE SECTOR			
Access to finance	<ul style="list-style-type: none"> ✓ Percentage and number of women and men receiving credit for enterprises, by type of enterprise ✓ Percentage and number of active loans to women and men for climate resilience investment projects ✓ Percentage and number of active micro-savings accounts held by women and men ✓ Percentage and number of active micro-insurance accounts held by women and men ✓ Percentage and number of micro-enterprises investing in climate resilience managed by women and men 	<ul style="list-style-type: none"> ✓ Percentage and number of women and men project beneficiaries ✓ Percentage and number of women and men accessing finance for climate change projects ✓ Percentage and number of women and men who receive finance for climate resilience investments ✓ Clients' level of satisfaction with financial service provider (sex-disaggregated) 	<ul style="list-style-type: none"> ✓ Women's and men's wage and employment levels increased ✓ Pay gap between women and men reduced ✓ Financial performance of women-owned and women-run businesses enhanced ✓ Change in women's bargaining power in the households ✓ Increase in assets held by women

Topic area	Output and activity-level indicators	Outcome-level indicators	Impact-level indicators
FINANCIAL INCLUSION AND BUSINESS CAPACITY FOR THE PRIVATE SECTOR (CONTINUED)			
	<ul style="list-style-type: none"> ✓ Percentage and number of community groups, farming cooperatives investing in climate resilience ✓ Repayment rates of loans for climate change projects by women and men ✓ Evidence of the types of incentive, used to encourage women's entry into the renewable energy market (for example, finance packages, pilot schemes, partnerships with financial institutions, the private sector or women's associations) 		
Business capacity	<ul style="list-style-type: none"> ✓ Proportion of women and men entrepreneurs participating in entrepreneurship capacity-building programmes/projects ✓ Proportion of women/men-owned businesses receiving technical assistance by the programme/project ✓ Proportion of business proposals submitted by women and men to the programme/project ✓ Proportion of women/men-owned businesses receiving technical assistance by other organisations/ implementing partners ✓ Percentage and number of women and men in leadership positions ✓ Number of (client days of) training in gender-responsive financial literacy and business management that contains a gender component ✓ Number and percentage of beneficiaries attending gender-responsive training in financial literacy and business management ✓ Percentage and number of women and men mentors and trainers ✓ Evidence of specific activities designed to support women and men's enterprise development, including partnerships with NGOs, women's associations, or financial institutions 	<ul style="list-style-type: none"> ✓ Percentage and number of women and men project beneficiaries ✓ Percentage and number of micro, small or medium-sized enterprises established or expanded (assets, staff, profit) (sex-disaggregated) ✓ Percentage change in the number of registered businesses owned solely or jointly by women, disaggregated by number of employees and sector ✓ Women's and men's participation and leadership in producer and trade organisations increased 	<ul style="list-style-type: none"> ✓ Women's and men's wage and employment levels increased ✓ Pay gap between women and men reduced ✓ Financial performance of women-owned and women-run businesses enhanced ✓ Change in women's bargaining power in the households

Topic area	Output and activity-level indicators	Outcome-level indicators	Impact-level indicators
FINANCIAL INCLUSION AND BUSINESS CAPACITY FOR THE PRIVATE SECTOR (CONTINUED)			
Outreach and communications	<ul style="list-style-type: none"> ✓ Number of awareness-raising activities providing targeted information to women and men clients on climate change credit and grant opportunities ✓ Percentage and number of women and men reached, by communication channel, and geographic location (disaggregated by rural/urban) ✓ Number of engagement activities targeted to women, by geographic location (disaggregated by rural/urban) ✓ Percentage and number of women and men participants in consultation activities during project implementation 	<ul style="list-style-type: none"> ✓ Percentage and number of women and men project beneficiaries ✓ Percentage and number of women and men who receive finance for climate resilience investments ✓ Clients' level of satisfaction with financial service provider (sex-disaggregated) ✓ Percentage and number of women and men in the project area who are aware of project investments and benefits ✓ Number of vulnerable women and men in the project area who are aware of project investments and benefits as a percentage of people in the project area 	<ul style="list-style-type: none"> ✓ Women's and men's wage and employment levels increased ✓ Pay gap between women and men reduced ✓ Financial performance of women-owned and women-run businesses enhanced ✓ Change in women's bargaining power in the households ✓ Increase in assets held by women
Implementing partners	<ul style="list-style-type: none"> ✓ Percentage and number of women and men staff in implementing partners trained in gender analysis with a focus on vulnerabilities and capacities to mitigate climate risks ✓ Number of gender- or women-focused partner organisations ✓ Number of gender experts involved in preparation/identification/design of investments ✓ Number of gender experts involved in implementation of investments ✓ Percentage and number of women and men staff in partner organisations ✓ Percentage and number of women and men on board/leadership team of partner organisation ✓ Evidence that climate finance facilities include gender-responsive guidelines for all funded activities 	<ul style="list-style-type: none"> ✓ Percentage and number of women and men in project implementation units ✓ Percentage and number of women and men promoted to leadership and decision-making positions of project implementation units 	<ul style="list-style-type: none"> ✓ Willingness and capacity of implementing partners to promote gender equality

ANNEX

Annex A – References

(all links below last accessed 10 July 2019)

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