



## Gender and Climate Finance

Liane Schalatek, Heinrich Böll Stiftung Washington, DC.

## Climate Finance **10** Fundamentals

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**W**omen form the majority of the world's 2.1 billion living in poverty and of the 736 million in extreme poverty, of the just under one billion without access to electricity and the 2.6 billion still cooking with traditional biomass. They are often disproportionately affected by climate change impacts which aggravate existing gender inequalities and as a result of persisting gender norms and discriminations. Women and men also contribute to climate change responses in different ways. The Cancun Agreements acknowledge that gender equality and the effective participation of women are important for all aspects of any response to climate change, but especially for adaptation. Gender-responsive climate financing instruments and funding allocations are needed. This is a matter of using scarce public funding in an equitable, efficient and effective way. It also acknowledges that climate finance decisions are not made within a normative vacuum, but must be guided by the acknowledgement of women's rights as unalienable human rights. Many climate funds started out gender-blind, but over the past few years have recognised the need to consider gender retroactively, resulting in important fund structure and policy improvements. In contrast, the Green Climate Fund, the main multilateral climate fund for the implementation of the Paris Agreement, started out with a mandate to integrate a gender perspective from the outset into its policy frameworks and funding operations. While important advances in existing climate funds have been made, new best practices for gender-responsiveness in funding climate actions are needed by addressing not only the way how, but also what they will fund. This note outlines some key principles and actions for making climate-financing instruments more responsive to the needs of men and women as equal participants in decision-making and as beneficiaries of climate actions and supportive of gender equality more broadly.

### Introduction

Women form the majority of the world's 2.1 billion people still living in poverty increasingly understood as multidimensional and of the 736 million in abject poverty with less than USD 2 a day (World Bank, 2018), most of them in South Asia and Sub-Saharan Africa. They are also the majority of the just under 1 billion people without access to electricity and the 2.6 billion without clean cooking facilities (IEA). They are often disproportionately affected by climate change impacts. The Intergovernmental Panel on Climate Change (IPCC) in its 5th assessment underscores that climate change hazards increase existing gender inequalities, thereby contributing to the greater climate change vulnerability of many women. This is largely due to persisting gender norms and widespread gender discriminations that deny women income, legal rights, access to resources or political participation, while assigning them the primary role in caring for their families and providing for their livelihoods, leading to women's marginalisation in many communities. Women and men also contribute to climate change responses in different ways and have different capabilities based on their respective

knowledge, experiences and expertise to mitigate and adapt. In many cases, women are already engaged in strategies to cope with and adapt to climate change, for example by switching to drought-resistant seeds, employing low impact or organic soil management techniques, or leading community-based reforestation and restoration efforts. And as farmers, entrepreneurs, producers, consumers and household managers, women are powerful stakeholders in implementing low-carbon pathways in developing countries. This makes women important agents of change in the fight against global warming.

### Gender in recent UNFCCC Agreements

UNFCCC Decision 1/CP.16 in Cancun confirmed important short- and long-term climate finance goals and provided guiding principles for the finance obligations of Annex II countries under the Convention. Article 7 in the Cancun decision also acknowledged that gender equality and the effective participation of women are important for all aspects of climate change. This is especially relevant for adaptation as the decisions in Cancun and Durban seek a gender-sensitive approach in the framing of National

Adaptation Plans (NAPs). In Durban, Parties also confirmed the need for gender balance in the composition of two new bodies dealing with adaptation and climate finance respectively, namely the Adaptation Committee and the Standing Committee as well as in the Board and Secretariat of the Green Climate Fund (GCF). In Doha, UNFCCC Decision 23/CP.18 urged the promotion of gender balance and the improvement in the participation of women in all convention bodies, “in order to inform gender-responsive climate policy.” In Lima, UNFCCC Decision 18/CP.20 tasked the Parties to “achieve gender-responsive climate policy in all relevant activities under the Convention” and established a two-year work programme with in-session technical workshops and the development of technical guidelines focused on implementation. Since 2012, the gender dimension of climate change has been addressed as a standing item under the UNFCCC. At COP 21, Parties anchored gender equality and the empowerment of women as a core principle in the Paris Agreement’s pre-amble. The Paris Agreement also mandates gender-responsive adaptation and capacity-building efforts, but fails to integrate gender-specific language in its mitigation, technology, or finance section. At COP 22 in Marrakesh, Parties in Decision 21/CP.22 extended the Lima Work Programme for another three years until 2019. COP 23 in Bonn with Decision 3/CP.23 adopted a multi-year Gender Action Plan with an initial focus at COP 24 on monitoring and reporting of gender-disaggregated climate change impacts. Its implementation is to be reviewed at COP 25 in Madrid together with recommendations for further gender-related action plans and work programmes. However, faster progress on gender integration efforts in the convention and its work remain hampered by lack of dedicated funding and sufficient gender expertise throughout the UNFCCC Secretariat and convention bodies.

### The Importance of Gender-Responsive Climate Financing

International experience from development programs indicates that increasing the gender-responsiveness of public climate change funding is an opportunity to improve its effectiveness and efficiency. This is relevant for both adaptation and mitigation financing, as the following examples illustrate.

Sub-Saharan Africa (SSA) is one of the regions most vulnerable to climate change, and the African continent’s finance needs for adaptation activities are estimated to be USD 50-100 billion per year by 2050 (UNEP, 2014). Actual adaptation finance flows approved to the region from funds monitored by CFU are far lower, at USD 4.46 billion cumulatively between 2003-2018. In SSA, women are still the primary agricultural producers, accounting for around 80 per cent of the region’s food production (FAO, 2015). Women seldom own the land they work on, and are therefore often excluded from formal consultation processes to determine adaptation needs of rural communities and are unable to secure credit or other agricultural extension services. To be effective, scaled up funding for adaptation projects and programmes in Africa that target rural areas, food security and agriculture need to consider the gender dynamics of food production, procurement and distribution within both households and markets. For example, special efforts can be made to include women in capacity-building

programmes, consultation outreach, technical assistance and tailored agricultural extension services, including access to appropriate financing products. Without a gender-responsive lens, climate financing instruments delivering adaptation funding for Africa can exacerbate current tendencies that discriminate against women. This threatens women’s rights and directly contravenes the Convention on the Elimination of all Forms of Discrimination against Women (CEDAW), which has been adopted by almost all recipient and contributor countries of international climate finance.

By 2050, 68 per cent of the world’s population will live in cities, increasing the urban population by 2.5 billion, with close to 90 per cent of this increase taking place in Asia and Africa (UN DESA, 2018). Walking and mass transport are the means of transport for most people in developing cities. A sound business and social case can be made for addressing gender in urban transportation projects, for example through investments in cleaner public systems such as bus-rapid transit (BRT). Analysing the different needs of men and women for mass transit with respect to affordability, schedule flexibility, trip length and frequency, geographical coverage and density of the transit network as well as gender-specific security concerns of women and addressing these in designing urban transport will result in multiple wins: increasing ridership, which is the prerequisite for real GHG emissions reductions, as well as the profitability of mass transport systems; lowering transaction costs by optimising the system for all users; and increasing access of women (who are more dependent on mass transport options) to employment, education and services that strengthen households’ productivity and resilience. Likewise, women entrepreneurs in developing countries providing crucial services to communities are mostly concentrated in micro and small-scale enterprises and often disadvantaged (because of cultural biases or lack of collateral) in accessing affordable and patient small-scale loans for investment in greener technologies. Gender-responsive, climate fund supported, private sector initiatives addressing the needs of micro-, small- and medium-sized enterprises can provide targeted help.

There is a growing body of research and literature that confirms the value of integrating gender-responsiveness into project design and implementation, including its potential to improve outcomes, and thus effectiveness. Ignoring women as a crucially relevant stakeholder group in recipient countries can lead to suboptimal results from the use of climate finance and undermine the sustainability of funded interventions.

### Integration of Gender Considerations in Existing Climate Funds

Gender considerations were not integrated from the start into the design and operationalisation of most existing dedicated climate financing mechanisms. Both outside pressure and internal recognition of sub-optimal outcomes of gender-blind projects and programmes has led to substantial efforts in recent years, in several multilateral climate funds, to incorporate gender considerations retroactively into fund programming guidelines and structures. Over the past year, climate funds have also improved collaborative efforts and expert exchange on helping each other to improve the gender-responsiveness of

their operations. However, the challenge remains to work toward systematic integration and go beyond a gender “add-on”. A truly gender-responsive approach to funding climate actions will not only address how funding decisions are made and implemented, but will fundamentally alter the focus of funding operations.

### **The Climate Investment Funds**

The World Bank and the regional multilateral development banks implementing the Climate Investment Funds (CIFs) have gender policies for their development financing operations. The World Bank has a mandate to mainstream gender. However, a 2013 comprehensive CIF gender review confirmed that the CIFs needed to do much more to address gender considerations systematically. Specifically, the Clean Technology Fund (CTF), which finances large-scale mitigation in large economies and accounts for 70 per cent of the CIFs pledged funding portfolio of USD 8.1 billion, fell short. Initial CTF attempts to acknowledge the importance of gender (in the transport sector, for example) need to be further strengthened. Gender is not included in the operational principles of the Pilot Program on Climate Resilience (PPCR), which funds programmatic adaptation portfolios in a few developing countries, although most pilot countries have included some gender dimensions. This includes gender experts in country missions or outreach to women’s groups as key stakeholders in consultations in the programme planning stage. While efforts to secure greater involvement, empowerment and benefit-sharing of women and other vulnerable groups in the CIFs remain uneven, several of the recommendations of the CIF gender review have been taken up. Investment criteria under the Forest Investment Program (FIP) and the Scaling-Up Renewable Energy in Low-Income Countries Program (SREP) include gender equality as either a co-benefit or core criteria, and the technical review of investment programs for the PPCR, FIP and SREP monitors some gender dimensions. All three programs (but not the CTF) also include gender indicators at core and co-benefit level in their results frameworks. In 2014, a new gender focal point, started work in the CIF Administrative Unit (AU), where she oversaw the implementation of a two-year CIF Gender Action Plan (FY15-16) with a focus on monitoring and evaluation, including through annual reporting of gender indicators and CIF gender portfolio scorecards. A CIF Gender Action Plan Phase 2 (FY17-20) approved in December 2016 seeks to further strengthen accountability of gender results and increases CIF AU capacity to aim for more gender-transformative outcomes. While a FY17 CIF gender progress report showed improvements for most CIFs under the CIF Gender Action Plan, the gender-responsiveness of the CTF continues to lag behind. In 2018, a revised CIF gender policy was approved which expanded gender staff at the CIF AU and also mandated improvement in the gender requirements in investment plan preparations, review and submission procedures, and accountability for all CIFs.

### **The Adaptation Fund**

Early project proposals to the Kyoto Protocol Adaptation Fund included some gender analysis, though uneven. In July 2011, operational guidelines were adopted that require the inclusion of gender considerations in project and programme planning, as well as in project consultation processes as an important review criterion. In October 2013, a new

environmental and social policy was approved, which further strengthened the Fund’s attention to gender, as the policy outlines respect for human rights and support for gender equity and women’s empowerment as key principles for the design and implementation of Adaptation Fund projects and programmes. A Board-mandated review of the integration of gender considerations in Adaptation Fund policies and procedures in mid-2015 found that while significant progress has been made, a systematic and comprehensive gender equality approach was lacking. In response, the Fund’s Board in October 2015 mandated the development of its own gender equality policy. A principles-based Adaptation Fund Gender Policy and a multi-year gender action plan (FY17-19) were adopted after a consultative process in March 2016 and complemented in 2017 by detailed guidance to accredited entities on how to improve the gender responsiveness of Fund projects and programmes. The new Adaptation Fund Medium Term Strategy (2018-2022) also prominently highlights gender equality as a cross-cutting issue to achieve the Fund’s mission. A mandated 2019 assessment on progress in implementing the gender mandate in the Adaptation Fund (AFB 2019) recognized significant progress while highlighting the need for more capacity-building support for implementing entities. An ongoing consultative process is expected to conclude with the adoption of an updated gender policy and new gender action plan (FY20-22) in March 2020.

### **The Global Environment Facility (GEF), Least Developed Countries Fund (LDCF) and Special Climate Change Fund (SCCF)**

The GEF is the longest standing international climate fund, but gender considerations were initially not prominent in program review and approval processes, for example for the Special Climate Change Fund (SCCF) and the Least Developed Countries Fund (LDCF). In 2011, the GEF adopted a Policy on Gender Mainstreaming which requires all existing GEF agencies (mostly MDBs and UN agencies) to be assessed for their compliance with the GEF gender mainstreaming mandate. It also makes the gender capacity of new implementing agencies a criterion for GEF accreditation. All GEF implementing agencies have to demonstrate that they have made efforts to analyse gender considerations in GEF projects. It also requires all implementing agencies to establish policies, strategies, or action plans that promote gender equality and satisfy minimum requirements on gender mainstreaming. Key among these are the use of gender-disaggregated indicators for monitoring, measures to avoid or mitigate adverse gender impacts of projects, as well as the requirement for GEF implementing agencies to have gender experts that can monitor and provide support for the implementation of these minimum requirements. In addition, the GEF Secretariat has worked on strengthening its own gender mainstreaming capacities. A Gender Focal Point at the GEF is tasked with screening attention to gender in proposals and forging networks and collaborations with partners who can support gender sensitive approaches. In October 2014, the GEF Council, its decision-making body, approved the GEF’s Gender Equality Action Plan (GEAP) as a concrete road map to implement its gender mainstreaming policy during the GEF’s sixth replenishment period (GEF-6, FY15-18). The establishment of the GEF Gender Partnership as an inter-agency working group

involving implementation partners, Secretariats of other multilateral environmental agreements and civil society, and focusing on results management by providing guidance for gender-responsive indicators in focal areas as well as GEF-wide indicators, are centre pieces of the GEAP.

A 2017 gender mainstreaming evaluation by the GEF Independent Evaluation Office (IEO) lauded the role of the GEAP and the GEF Gender Partnership in securing modest improvements, but recommended a revision and upgrading of the 2011 Gender Mainstreaming Policy. The IEO gender report also highlighted a continued lack of adequate gender integration in GEF projects and programmes in the climate change focal area, with almost half of the analysed sample of 70 climate projects judged to be largely gender-blind, and only 5% considered to have successfully mainstreamed gender, including in two LDCF adaptation projects (GEF IEO 2017). A GEF Policy on Gender Equality approved in November 2017 aims to change that by requiring a more pro-active gender integration approach and improved reporting on gender-disaggregated targets and results. It is complemented by a GEF Gender Implementation Strategy, approved mid-2018, which outlines strategic entry points and target actions as well as a results framework to track and report on gender equality progress during GEF-7 (GEF 2018)

### **The Green Climate Fund**

The GCF is the first multilateral fund to begin funding with key building blocks for a comprehensive gender-responsive approach to its operations in place. The governing instrument for the GCF includes several references to gender and women in the Fund's governance and operational modalities, including on stakeholder participation and anchors a gender mainstreaming mandate prominently under its funding objectives and guiding principles. It mandates gender balance for its staff and Board. Board decisions taken in the context of operationalising the fund requested the formulation of a separate GCF gender policy and action plan, both of which were approved in March 2015 after some delay as an interim policy subject to a mandated review, but equally importantly also the simultaneous integration of gender considerations in approved operational modalities and policies. These include the integration in the GCF's accreditation approach by requiring GCF implementing entities to have their own gender policies or action plans as well as the capacity and track record to implement in compliance with the GCF gender policy. Gender impacts of GCF funding proposals are considered in the investment framework via several sub-criteria in a technical expert review. Every project/programme proposal in order to be considered for Board approval must include a project/program-specific gender impact analysis, ideally accompanied by a gender action plan. The publication of these project/programme gender documents since December 2016 has contributed to increased efforts by GCF implementing agencies to fully comply with this requirement. The GCF results management and performance measurement framework mandates the collection of sex-disaggregated data for both its mitigation and adaptation portfolio. Since 2016, a senior social and gender specialist on the Secretariat staff has overseen implementation of a principles-based gender policy and a first comprehensive three-year gender action plan (FY15-

17). In addition to accountability for monitoring gender impacts of GCF-funded actions, both focused on increasing the gender competencies of GCF staff, key advisory and decision-making bodies and on gender capacity-building for the Fund's external partners (National Designated Authorities and Implementing Agencies), including through the GCF Readiness and Preparatory Support Programme. A mandated consultative review process for improving the GCF gender policy and action plan produced a forward-looking updated draft gender policy in 2017. Its consideration and approval took several more attempts over the course of two years, during which the 2015 Interim Policy remained in place. In November 2019, the Board was finally able to overcome developing country Board member concerns about whether the gender policy might curtail their access to GCF resources and adopted a revised gender policy and a new gender action plan (2020-2023). It increases capacity building support to developing countries to fulfil the gender mandates. However, the revision falls short of breaking new ground and is without progressive vision. With its delayed adoption and missing ambition, the GCF appears to have lost its earlier status as a gender integration trendsetter in climate finance operations.

### **Good Practices and Experiences from other Global Funds**

Significant gender integration improvements made at existing climate funds over the past years follow good practices and experiences in other areas of development, where gender considerations have been systematically and effectively included in global financing mechanisms devoted to developing country actions. The Global Fund to Fight Aids, Tuberculosis and Malaria (Global Fund) and the Global Alliance for Vaccines and Immunizations (GAVI Alliance) have had a gender action plan or a detailed gender policy since 2008. In addition, there is a "gender infrastructure" for both funds. This constitutes a Gender Working Group in the case of GAVI, which includes representatives from all secretariat teams. In the case of the Global Fund, there are several full-time gender advisors as well as gender experts on the monitoring, evaluation, legal advisory and civil society outreach teams.

On its own, a formal gender policy or gender action plan for a climate financing instrument is rarely enough. The systematic integration of gender equality in a fund's governance structure as well in its public participation mechanisms is equally important, for example through a dedicated role for gender-focused organizations and women's groups. At both the CIFs and the GCF, civil society representatives can participate as active observers in board meetings by taking the floor, with CIF active observers having also the right to add agenda items and recommend outside experts for consideration by a fund board. The revised CIF Gender Policy now designates some CIF active observers as gender equality representatives (although without adding extra observer seats). Such participation by civil society as active observers needs to be gender-balanced and gender-informed. Ideally, it should be complemented by Fund-specific gender advisory groups and gender rosters that draw on the expertise and bring the voices of gender experts, women's organisations and local grassroots women into climate fund proceedings.

## Key Principles and Actions for Gender-Responsive Climate Financing

The effective use of climate finance requires mainstreaming climate change considerations into development policy and planning, which in turn requires the incorporation of gender considerations in order to achieve sustainable and equitable outcomes. While funding allocations need to be coherent and consistent with national development plans and mitigation and adaptation strategies, these also need to improve their integration of gender considerations significantly. This will need targeted efforts, for example to address the fact that few Nationally Determined Contributions (NDC) make more than a passing reference to gender (UNDP 2019). Capacity building and support efforts can help to improve gender integration in planning documents as will developing them through gender-responsive, fully participatory and transparent processes involving all relevant stakeholders that are respecting the human rights for example of Indigenous Peoples.

Some key principles and actions to operationalise such an approach include the use of:

- Gender equality and women's empowerment as guiding principles and a cross-cutting mandate for all climate finance instruments rooted in a human-rights based approach.
- A beneficiary and people-centred approach to adaptation and mitigation measures, paying particular attention to some of the small-scale and community-based actions, in which women are over-represented, including in the informal sectors and as owners of micro, small, and medium-sized enterprises in developing countries and ensuring that the concessionality of public funding is passed to women as beneficiaries. In mitigation, this means a focus on providing energy access via renewables as a way to address the persistent energy poverty of many women.
- Explicit gender criteria in performance objectives and results measurement frameworks and for the evaluation of funding options. Such criteria should include a mandatory gender analysis of the proposed project or programme, a fully costed project/programme-specific gender action plan, a gendered budget and some clear quantitative and qualitative indicators measuring how projects and programs contribute to gender equality objectives, as well as the systematic collection of gender-disaggregated data. Indicators need to be both project and program specific, as well as allow for aggregate monitoring and evaluation of gender equality impacts on the fund portfolio level.
- Gender-balance and gender-expertise of fund decision-making bodies, of an institution's staff as well as its technical advisory bodies and panels to ensure that gender equality principles are integrated in the development of funding, accreditation, and programming guidelines and are considered in program and project review, funding approvals, and the monitoring, reporting, verification and evaluation of a mechanism's funding portfolio.
- Special efforts to seek the meaningful input and participation of women as key stakeholders and beneficiaries in fund-related country coordinating mechanisms to determine a country's funding priorities and throughout the funding cycle of a program or project from design to implementation to monitoring and evaluation, including through a special focus on participatory monitoring approaches.
- Gender-responsive funding guidelines, allocation criteria and financial instruments for each thematic funding window or sub-fund. Sector-specific or specialised requests-for-proposals need to make the gender-responsiveness of submitted proposals a key decision criterion. Likewise, climate fund boards need to send a clear message that they will not consider a proposal for approval unless it does sufficiently integrate gender.
- Approaches to increase the access of local women's groups to fund resources, such as through small grant approaches under enhanced direct access efforts, green credit lines for women entrepreneurs, or by facilitating their collaboration with accredited implementing agencies as executing partner with local gender expertise for certain project/program components.
- A regular audit of the gender impacts of funding allocations in order to ensure balance between mitigation and adaptation activities and gender-responsive delivery across different scales and geographical foci of activities.
- A robust set of social, gender and environmental safeguards and guidelines and capacity-building support for their implementation that guarantee gender equality, women's rights and women's full participation. These safeguards should comply with existing international obligations, including on human and women's rights, labour standards and environmental law.
- Independent evaluation and recourse mechanisms easily accessible to groups and individuals, including women, affected by climate change funding in recipient countries to allow them to voice their grievances and seek compensation and restitution.

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