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**Best Practices for Mainstreaming Gender
in Climate Finance**

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Abbreviations

ADB	- Asian Development Bank
AfDB	- African Development Bank
BASE	- Basel Agency for Sustainable Energy
ESG	- Environmental, Social, Governance
GCF	- Green Climate Fund
GEF	- Global Environment Facility
GHG	-Greenhouse Gasses
MDB	- Multinational Development Banks
M&E	- Monitoring and Evaluation
SMEs	- Small and Medium-sized Enterprises
UNDP	- United Nations Development Program
UNEP	- United Nations Environment Program
UNFCCC	- United Nations Framework Convention on Climate Change
UNIDO	- United Nations Industrial Development Organization
WEDO	- Women's Environment and Development Organization

Table of contents

Acknowledgements	i
Abbreviations	ii
Table of contents	iii
List of tables	iv
List of figures	iv
Executive summary	v
1. Introduction	1
2. Methodology	5
3. Context and background	7
4. Findings	12
4.1. Gender gaps	12
Gender gaps in financing agencies	12
Gender gaps in project practitioners	13
Gender gaps in local stakeholders	15
4.2. Recommendations for project practitioners	17
Interacting with financing agencies	17
Working within the project practitioner team	18
Collaborating with local stakeholders	20
5. Toolkit for mainstreaming gender in climate finance project design	23
5.1. Introduction to the toolkit	23
5.2. Targets of the toolkit	23
5.3. Practical tools	24
Gender gap diagnostic tool	26
Gender target roadmap	28
Gender barrier analysis framework	30
Gender action recommendation sheet & case studies	31
6. Future avenues of research	35
7. Conclusion	36
Appendix	38
I. List of definitions	38
II. List of interviewees	40
Market-based approach experts	40
Gender experts	40
III. Useful resources	41
IV. Bibliography	42

List of tables

Table 1. Examples of financing mechanisms	9
Table 2. Toolkit components and steps to be taken	25
Table 3. Gender gap diagnostic tool	27
Table 4. Gender barrier analysis framework	30
Table 5. Gender action recommendation sheet	32
Table 6. Linkage between gender dimensions and gap diagnostic questions	33
Table 7. List of definitions	39
Table 8. List of useful resources	41

List of figures

Figure 1. Research project theory of change	3
Figure 2. Research framework and methodology	5
Figure 3. Climate finance project ecosystem	12
Figure 4. Toolkit formula	25
Figure 5. Gender target roadmap	28

Executive summary

This report is the outcome of a research collaboration between students, academics, and practitioners at the Geneva Graduate Institute and the Basel Agency for Sustainable Energy (BASE), based on a common concern of the lack of gender considerations being applied in the field of climate finance.

Main finding of this research project is that, while there has been recent improvement, gender is still considered a 'box ticking' exercise to many stakeholders within climate adaptation and mitigation projects. Gender is rarely considered in all stages of project cycles and is in particular lacking in earlier phases such as project design.

The research has looked at the climate projects ecosystem through the lens of the project teams who are responsible for designing and implementing the project. It has found that they often are not sufficiently educated on gender nor have made enough efforts to include women in their initial market assessment of local stakeholders.

A toolkit aimed at project teams is presented at the end of this report to guide them towards mainstreaming gender in climate adaptation and mitigation projects. The toolkit is divided into four parts: a gender gap analysis tool, a gender target roadmap, a gender gap barrier framework, and a gender action recommendations sheet including relevant case studies. Together, these tools present project teams with pathways toward improving their work on gender to a point where, eventually, considering gender becomes the norm rather than the exception in climate project cycles.

1. Introduction

Climate change disproportionately affects the Global South, and the prospective costs of tackling the crisis in developing countries could reach hundreds of billions of dollars annually over the coming decades.¹ At the same time, low-emission and climate-resilient solutions to mitigate and adapt to climate change often require costly, upfront investments that are not affordable to many.² One solution to this issue is mobilizing foreign capital for climate finance and with support from both the public and private sectors. Further to this, climate projects can establish market-based approaches which ensure a local mobilization of climate finance in markets that might otherwise lack stability.

Simultaneously, the impacts of climate change across the globe disproportionately affect the lives and livelihoods of women. Yet, gender has been overlooked in climate finance on both the international and local scale, with only 0.01% of climate finance projects directly addressing women's rights, and gender rarely being considered throughout entire project cycles.³ Given the most recent UN reports on women's persisting difficult access to leadership in both political and economic spheres, it is clear that certain barriers currently prevent women from effectively influencing and benefiting from climate finance projects.⁴

One way of softening and, eventually, breaking down such barriers is to **mainstream gender** in climate finance through the creation of toolkits and pragmatic how-to guides for practitioners. However, there is currently no concise guide that supports gender mainstreaming in climate finance projects which rely on market-based approaches. These types of projects deploy climate change solutions in the Global South in innovative ways and gender is key in making them impactful.

The 'mainstreaming' of gender has taken its time to reach the agenda of organizations and practitioners. The 'Women in Development' approach of the 1970s aimed to redirect more financial resources to women, although the main focus at hand was not necessarily achieving

¹ Eckstein, D., Künzel, V., and Schäfer, L. 2021. *Global Climate Risk Index 2021*. Germanwatch. Accessed November 20, 2022. <https://www.germanwatch.org/en/19777>

² Habtezion, S. 2016. *Gender and climate change: gender and climate finance*. UNDP Policy Brief. United Nations Development Programme. Accessed November 20, 2022. https://www.undp.org/publications/gender-and-climate-finance?utm_source=EN&utm_medium=GSR&utm_content=US_UNDP_PaidSearch_Brand_English&utm_campaign=CENTRAL&c_src=CENTRAL&c_src2=GSR&gclid=Cj0KCQiAveebBhD_ARIsAFaAvrF1BdgDJQIKX4-NqfaqYJKIb2QRymLsXI-pLYT5n4G0Ve7_TdseH6EaAixFEALw_wcB

³ *Ibid.*

⁴ UN. 2022. *The Sustainable Development Goals Report 2022*. Accessed November 20, 2022. <https://unstats.un.org/sdgs/report/2022/>

gender equality; only the shift towards the ‘Gender and Development’ approach brought in considerations on gender inequality being due to socio-relational disadvantages between men and women.⁵ While the gender ‘mainstreaming’ discourse still faces critiques today, its official purpose to embed gender perspectives ‘into the entire spectrum of an organization’s activities including its strategies, structures, policies, culture, systems and operations’⁶ remains as an approach toward improving women’s livelihoods.

This research paper is an outcome of the above concerns. In an academic collaboration between the Geneva Graduate Institute and the Basel Agency for Sustainable Energy (BASE), the research team behind this paper posed the following research question:

What are key knowledge gaps and challenges towards mainstreaming gender in climate finance projects today, and how might these learnings be applied effectively to projects within climate finance?

Answering these questions fits within the larger frame of the research project’s theory of change. The key challenge identified within the research space is how gender is largely overlooked in climate finance and, consequently, women affected by climate change benefit disproportionately less from climate mitigation and adaptation projects. In response to this challenge, this report applies its research findings through the creation of a practical, actionable toolkit for practitioners on improving their gender practices in market-based approaches to climate finance. The goal of such a toolkit is to help practitioners understand *why* and *how* they can mainstream gender in climate finance. Such efforts will lead to more gender-responsive projects, and, eventually, forge an impact by contributing to other gender-mainstreaming endeavors, thus positioning women to benefit from and contribute to climate finance projects equally to men.

⁵ Miller, C., and Razavi, S. 1995. *From WID to GAD: Conceptual Shifts in the Women and Development Discourse*. UNRISD Occasional Paper, 1.
<https://www.files.ethz.ch/isn/38688/OP%20001c.pdf>

⁶ Agrifin. 2021. *Gender Transformative Toolkit*. Accessed November 20, 2022.
<https://www.mercycorpsagrifin.org/agrifin-gender-transformative-toolkit/>

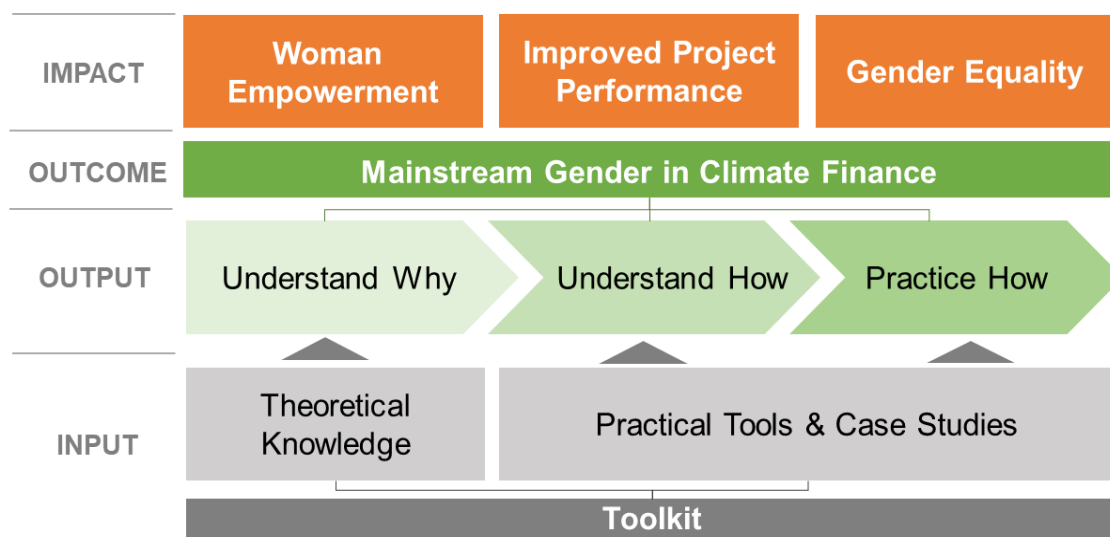


Figure 1. Research project theory of change

It should be noted that there are multitudes of ways in which one can conceptualize key terms relevant to this report such as ‘climate finance’ and ‘gender’.

For the purposes of this report, **climate finance** is defined as ‘*local, national or transnational financing – drawn from public, private and alternative sources of financing – that seeks to support mitigation and adaptation actions that will address climate change.*’⁷ Additionally, the report defines **gender** as ‘*the social attributes and opportunities associated with being male and female and the relationships between women and men and girls and boys, as well as the relations between women and those between men. These attributes, opportunities, and relationships are socially constructed and are learned through socialization processes. They are context/time-specific and changeable. Gender determines what is expected, allowed, and valued in a woman or a man in a given context [...] and is part of the broader socio-cultural context. Other important criteria for socio-cultural analysis include class, race, poverty level, ethnic group, and age.*’⁸ Further definitions relevant to this report can be found in the appendix glossary.

This report will first present the context and background of the research project, taking form in the individual spheres of ‘gender’ and ‘climate finance’. Although often studied separately, their two silos overlap in significant ways and suggest that they should instead be treated as a crosscutting issue. Next, the report will present the research team’s methodology and their

⁷ UNFCCC. n.d. *Introduction to Climate Finance*. Accessed October 15, 2022. <https://unfccc.int/topics/introduction-to-climate-finance>

⁸ UN Women, n.d. *Gender Mainstreaming: Concepts and Definitions*. Accessed October 15, 2022. <https://www.un.org/womenwatch/osagi/conceptsanddefinitions.htm>

interview findings on gender gaps and recommendations within climate finance. Finally, the report will conclude by introducing its toolkit, consisting of four individual tools. The first focuses on completing a gender gap analysis, the second on envisioning a gender target roadmap, the third on analyzing gender barriers, and, finally, includes a set of gender action recommendations paired with relevant case studies. Finally, the report concludes by presenting remarks on the significance of the research results and what might be new pastures of study within the nexus of gender and climate finance.

2. Methodology

The research is divided into four phases:

1. Understanding climate finance project mechanisms and ecosystem
2. Investigating gender gaps and barriers in climate finance
3. Investigating gender recommendations in climate finance
4. Creating a toolkit for mainstreaming gender in climate finance projects

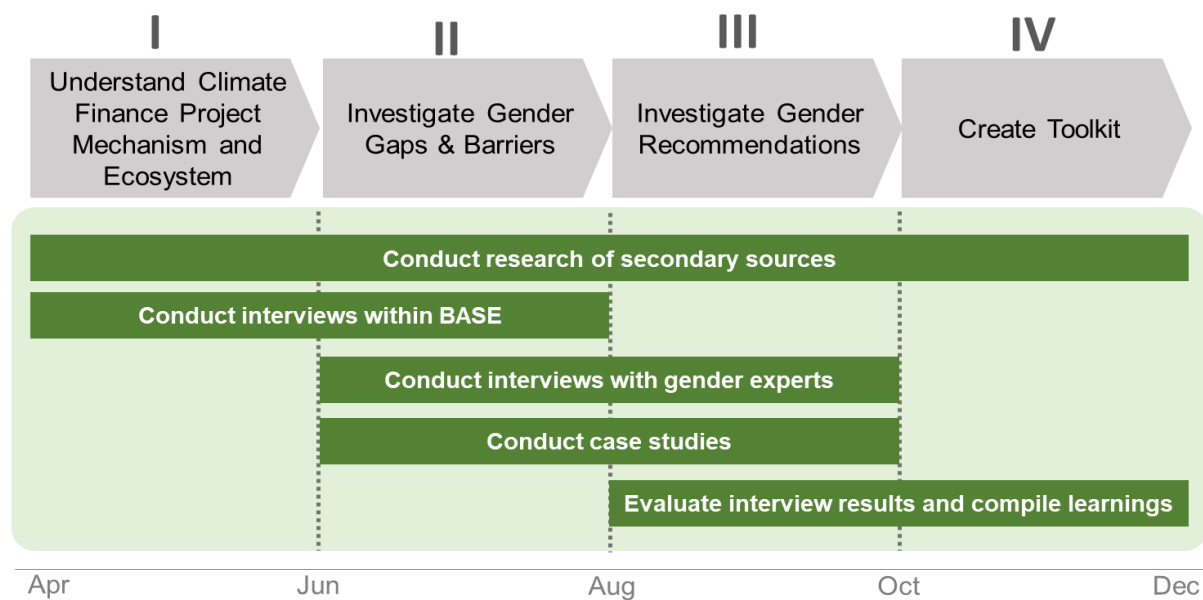


Figure 2. Research framework and methodology

General social science and qualitative research methods were used in this study, including:

- **Research and analysis of secondary sources** focusing on the gender and climate finance nexus. The analysis covers publications from BASE, international organizations, multinational development banks (MDBs), NGOs, academic articles, and existing toolkits regarding gender-mainstreaming in climate finance or closely related fields.
- **Five interviews within BASE** focusing on climate financing mechanisms. The interviews identify climate issues the mechanisms solve, climate solutions the mechanisms provide, contexts in which the mechanisms have been applied, stakeholders in the ecosystem, and the most significant gender gaps in climate finance projects.

- **Six interviews with gender experts in the field of climate finance** identifying gender gaps in the climate finance ecosystem as well as their correlations and impacts, next to collecting gender mainstreaming recommendations and advice for the toolkit.
- **Case studies** focusing on good practices of integrating gender considerations into project planning. The case studies also inform how gender integration can contribute to the project performance in practice.

All learnings and findings from secondary research, interviews, and case studies were compiled and integrated into the toolkit.

3. Context and background

It is well-established that climate change disproportionately affects the Global South as compared to the Global North because the latter has more capacity to adapt and cope with climate impacts – even though it has historically been responsible for the majority of GHG emissions.⁹ This has led to an international system of organizations and governments that increasingly seek to support climate change mitigation and adaptation measures, seeing that countries in the Global South are most often also the economies with the least means to finance climate solutions.¹⁰ It is in this context, for example, that the Green Climate Fund was launched through the Paris Agreement in 2015 as the official financial mechanism of the UNFCCC, realizing the importance of closing the chasm between the Global North and South in terms of climate finance.¹¹

However, not nearly enough is being done. In what might be described as the ‘billions to trillions’ problem, an estimate of 1 trillion USD will be needed in global climate finance efforts to keep rising temperatures from getting out of control.¹² In 2019-2020, for example, an estimate of around USD 632 billion flowed into climate finance globally, but this number will need to grow by 590% if we are to achieve our climate targets by 2030.¹³

Climate finance furthermore faces a challenge in its global distribution patterns which currently mostly channel capital into Western Europe, North America, and East Asia (with 81% of the region’s disbursement flowing into China).¹⁴ While the financing of mitigation and adaptation projects everywhere in the world is to be applauded, it is an issue that only one-fourth of climate finance reaches regions outside of the ones just mentioned, seeing that populations in the Global South are more vulnerable to the effects of extreme weather events.¹⁵ For example, a 1-in-250 year cyclone or flood is expected to result in 88.4% more damages in

⁹ World Bank. n.d. *Social Dimensions of Climate Change*. Accessed October 22, 2022. <https://www.worldbank.org/en/topic/social-dimensions-of-climate-change#>

¹⁰ Habtezion S. 2016. *Gender and climate change*. UNDP Policy Brief. United Nations Development Programme. <https://www.undp.org/content/dam/undp/library/gender/Gender%20and%20Environment/UNDP%20Gender%20and%20Climate%20Finance%20Policy%20Brief%205-WEB.pdf>

¹¹ Green Climate Fund. n.d. *About GCF: Timeline*. Accessed October 22, 2022. <https://www.greenclimate.fund/about/timeline>

¹² R20. December 5, 2015. *Climate Finance: a Status Report and Action Plan*. Accessed November 20, 2022. <https://regions20.org/2019/05/13/climate-finance-status-report-action-plan/>

¹³ Climate Policy Initiative. 2021. *Global Landscape of Climate Finance 2021*. Accessed November 20, 2022. <https://www.climatepolicyinitiative.org/publication/global-landscape-of-climate-finance-2021/>

¹⁴ *Ibid.*

¹⁵ *Ibid.*

Thailand than it would in Austria.¹⁶ It is additionally a barrier to the further leveraging of climate finance for the Global South that Global North countries currently prefer financing their own climate transitions before those of the Global South, with 90% of investments currently staying within their country of origin.¹⁷

In order for climate finance to be as impactful as possible, in the Global South as well as in the Global North, **market-based approaches**¹⁸ can be put in place in the local context to support the implementation of an adaptation or mitigation action. Such financial mechanisms serve to mobilize further funding and thus help unlock even more potential for climate action in the small amounts of climate finance that *does* reach the Global South. In interviewing BASE staff, the research team gathered that market-based approaches could incentivize local stakeholders to maintain a system supporting the mitigative or adaptive action for a longer period of time and thus help a climate finance project become self-sustaining and generate livelihood opportunities for the long term.

A handful of financing mechanisms are employed by BASE as a way of unlocking more investment into mitigation and adaptation projects that tackle climate change. These mechanisms include remittance-based financing, crowd-financing, savings groups, servitization, insurance-based models, energy performance contracts, and on-bill or on-wage financing. Some of these models are illustrated in table 1.

¹⁶ OECD. November 1, 2021. *Managing Climate Risks, Facing Up to Losses and Damages*. Accessed November 20, 2022. <https://www.oecd.org/environment/managing-climate-risks-facing-up-to-losses-and-damages-55ea1cc9-en.htm>

¹⁷ R20. December 5, 2015. *Climate Finance: a Status Report and Action Plan*.

¹⁸ Please see the appendix glossary

Barrier(s) to overcome	Financing mechanism	Description ¹⁹
<ul style="list-style-type: none"> • Difficulty to save frequently in small amounts • Limited access to credit on flexible terms 	Savings groups	Self-selected individuals combine their savings and take small loans from those savings, with interest, and share the profits among themselves
<ul style="list-style-type: none"> • Manufacturers lack an incentive to voluntarily minimize the energy and resource use of the equipment they sell • Absence of high upfront capital investments by users for uptake of new climate-friendly technologies 	Servitization	End customers pay only for the service they receive, rather than the physical product or infrastructure that delivers the service
<ul style="list-style-type: none"> • Remittances, despite being a large portion of many developing countries' GDPs, are not used for long-term productive purposes 	Remittance-based finance	Migrant workers living and working abroad direct part of their remittance payments towards small scale sustainable energy solutions for their families at home
<ul style="list-style-type: none"> • A lack of affordable, quick-to-raise, and patient financing • High upfront costs for implementing or scaling up cost-effective energy efficiency measures 	Crowd-financing	Individuals raise capital through the collective efforts of a large pool of individuals or peer-to-peer lending, which can include individual investors, family, and friends, typically through social media and crowdfunding web platforms
<ul style="list-style-type: none"> • Higher perceived risk of new technologies or projects, resulting in lack of trust in the promised long-term benefits 	Insurance-based models	Using insurance products related to energy efficiency to cover technological and performance risks, or credit and contractual obligations
<ul style="list-style-type: none"> • High upfront costs for implementing or scaling up cost-effective energy efficiency measures 	On-wage and on-bill financing	Using utility bills or paychecks to collect periodic payments of the beneficiary customer to repay loans

Table 1. Examples of financing mechanisms

Source: interviews with BASE and BASE report *Manual of Financing Mechanisms and Business Models for Energy Efficiency*²⁰

Financing climate projects commonly faces barriers such as perceived high upfront costs, mistrust in new technology, and a lack of trust in other market actors. Therefore, the market-

¹⁹ Please see *Manual of Financing Mechanisms and Business Models for Energy Efficiency* (BASE, 2019) for further information

²⁰ BASE. 2019. *Manual of Financing Mechanisms and Business Models for Energy Efficiency*. Accessed November 20, 2022.

<https://energy-base.org/app/uploads/2020/03/11.Manual-of-Financing-Mechanisms-and-Business-Models-for-Energy-Efficiency-2019.pdf>

based approaches are designed to enable stakeholders to cut upfront costs and thus grow their economic security, while also presenting pathways to building more trust between local actors in the specific climate change solution's ecosystem.

The above-mentioned barriers to avail from climate finance are more accurately felt by women because of funding entitlement criteria and the methods through which the funding is disbursed. Furthermore, it is also a consensus in literature that climate change overall disproportionately affects the lives of women.²¹ In the instance of climate change related disasters, women are less likely to survive than men due to engrained inequalities, and they encounter more barriers in reaching relief and assistance in their aftermath.²² Women depend more on natural resources to secure livelihoods for themselves and their families, yet have less access to such resources, and, finally, they are more likely to work in agriculture, a sector most heavily affected by climate change.²³

At the same time, women are also identified in many countries as great contributors to climate change mitigation and adaptation measures due to their often prominent roles in local community organizations and the fact that they often work in climate-sensitive sectors. As a coping mechanism against climate change, women are pooling their resources into climate-smart agricultural and sustainable energy solutions for home and work to increase climate resilience and improve their families' livelihoods and well-being. They are, in this way, devising and participating in innovative strategies to deal with the effects of climate change on their communities and the environment.²⁴

It is due to the synergies described above that a nascent literature on climate finance and gender has been formed. It includes academic literature, reports, and a notable set of toolkits and guidelines on how best to 'mainstream gender' in climate change related projects. Such 'mainstreaming' practices can be considered a process that embeds a gender perspective into the entire spectrum of an organization's activities, including its strategies, structures, policies,

²¹ Biegel, S., Biswas, S., Rahim, S. et al. 2022. *Integrating Gender Considerations into Sustainable Bonds: a How-to-Guide*. ASEAN Low Carbon Energy Programme. Accessed November 20, 2022. <https://www.iisd.org/publications/report/integrating-gender-considerations-sustainable-bonds>

²² UNEP. 2011. *Women at the Frontline of Climate Change: Gender Risks and Hopes*. Accessed November 20, 2022. <https://wedocs.unep.org/handle/20.500.11822/7985>

²³ UN Women. February 28, 2022. *Explainer: How Gender Inequality and Climate Change are Interconnected*. Accessed October 19, 2022. <https://www.unwomen.org/en/news-stories/explainer/2022/02/explainer-how-gender-inequality-and-climate-change-are-interconnected>

²⁴ Schalatek, L. 2020. *Gender and Climate Finance*. Climate Funds Update.

culture, systems, and operations.²⁵ In this way, gender mainstreaming is progressing beyond simply ‘adding women’ to the equation.

Specifically, organizations like the UNDP and the UNFCCC Secretariat have developed training modules and policy briefs on the gender dimensions of climate change. At the same time, there are many organizations and investors developing best practices for gender-smart investing which benefits the climate. Some examples are NGOs, UN agencies (e.g., the UNDP), multilateral development banks (e.g., the Asian Development Bank, ADB, or the African Development Bank, AfDB), multilateral climate funds (e.g., the Green Climate Fund, GCF), and academia. In terms of toolkits and guides targeting climate change and gender, one might mention WEDO’s *Guide to Strengthening Gender in Climate Finance Projects*, GCF’s *Mainstreaming Gender in Green Climate Fund Projects*, UNIDO’s *Guide on Gender Mainstreaming*, or Agrifin’s *Gender Transformative Toolkit*.

Including gender as an overall consideration in climate finance projects allows for a multitude of benefits to the stakeholders involved and women as beneficiaries. For example, women being included in decision-making processes related to mitigation and adaptation projects is likely to lead to more innovative climate change solutions, since they are often closer to the realities of climate change.²⁶ Therefore, when establishing resource mobilization strategies for climate change adaptation and mitigation and deploying relevant financial mechanisms, literature suggests that a gender perspective should be taken into account, particularly at the local level, to ensure the gender co-benefits of a project. While the above examples of guidelines, produced by various organizations, try to strengthen and mainstream gender in climate finance in different ways, the field still lacks pointed efforts at creating an actionable toolkit for incorporating gender in climate finance projects related to market-based approaches.

²⁵ Agrifin. 2021. *Gender Transformative Toolkit*. Accessed November 20, 2022. <https://www.mercycorpsagrifin.org/agrifin-gender-transformative-toolkit/>

²⁶ Green Climate Fund. 2017. *Mainstreaming Gender in Green Climate Fund Projects*. Accessed November 20, 2022. <https://www.greenclimate.fund/document/mainstreaming-gender-green-climate-fund-projects>

4. Findings

4.1. Gender gaps

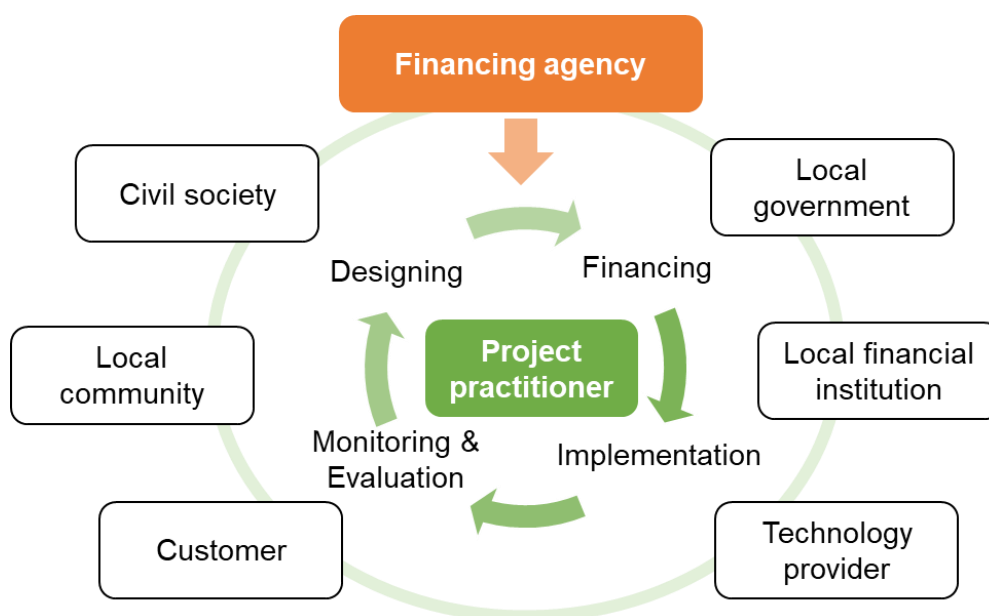


Figure 3. Climate finance project ecosystem

Key players in the climate finance project ecosystem can be divided into three general categories: financing agencies, project practitioners, and local stakeholders. The gender gaps pertaining to each of these actors are not an exhaustive list nor do they address all inequalities existing within the climate finance landscape. Rather, they reflect commonalities seen in the interviews.

Gender gaps in financing agencies

Global climate funds flow through multilateral channels within and beyond the United Nations Framework Convention on Climate Change (UNFCCC) and the GCF, but also through bilateral development cooperation agencies and regional or national funds.²⁷

Though efforts have been made to integrate gender into existing climate finance channels in recent years, it is still considered as an **“add-on” element** and **has not been systematically**

²⁷ Evéquo, A., Schalatek, L., and Watson, C. 2022. *The Global Climate Finance Architecture*. Climate Funds Update. Accessed November 20, 2022. https://climatefundsupdate.org/wp-content/uploads/2022/03/CFF2-Global-CF-Architecture_ENG-2021.pdf

integrated across the project lifecycle. For example, the Global Environment Facility (GEF), one of the main international climate funds, adopted a policy on gender mainstreaming in 2011.²⁸ However, its latest progress report shows that only slightly more than half of its projects can be assessed and categorized as 'gender responsive'. The GEF furthermore provides limited data and presents a rather weak analysis of gender results.²⁹ The interviewees also noted that the majority of climate fund disbursement currently goes to mitigation projects. This is an issue for gender mainstreaming efforts, since gender is more often a component of adaptation projects. In this way, gender responsive projects receive overall less financing due to the lack of attention for it in mitigation projects.

Gender indicators defined by financing agencies are generally useful for identifying gender issues and promoting gender integration, but they sometimes can be insufficient to map progress and, at worst, further exacerbate existing inequalities if the same set of indicators are applied across projects without contextualisation. In some cases, only quantitative indicators are being used, which risk making gender integration a 'tick-box' exercise. For example, indicators such as 'percentage of women attending meetings in the project planning stage' only records a number and does not ensure that women's voices are being heard. Gender indicators are often included in project proposals because they are required by financing agencies. This, however, does not mean that they are implemented effectively as there is a lack of monitoring of the project and because some indicators are rather difficult to measure. For example, in the GEF's progress report, several indicators are defined but with data still unavailable, such as the 'percentage (and number) of anticipated GEF beneficiaries that are female.'³⁰ These data gaps are also partly due to budget constraints faced by financing agencies which limit the capacity to take action and commit to monitoring at all stages of the project.

Gender gaps in project practitioners

'Project practitioners' refers to the team responsible for all phases of a climate project, whether that be in planning, design, implementation, or evaluation. The interviews with gender experts

²⁸ Schalatek, L. 2022. *Gender and Climate Finance*. Climate Funds Update. Accessed November 5, 2022. https://climatefundsupdate.org/wp-content/uploads/2022/03/CFF10-Gender-and-CF_ENG-2021.pdf

²⁹ *Ibid.*

³⁰ Global Environment Facility. 2021. *Progress Report on the GEF Gender Implementation Strategy*. Accessed November 5, 2022. <https://www.thegef.org/council-meeting-documents/progress-report-gef-gender-implementation-strategy-0>

within climate finance highlighted a handful of significant gender gaps both within the project team and throughout the different project stages.

Project practitioners are not usually specialized in gender. Topics such as power relations, gender dynamics, and how they play out in different local contexts are not usually covered in their past experience or training, although this type of knowledge is a prerequisite for the effective integration of gender into climate projects. Individuals with gender expertise might be present within the project team, but their roles are often limited to specific stages of the project lifecycle rather than taking a cross-cutting role across all stages. This makes it difficult to ensure that the gender dimensions of the project are aptly set, revised in line with how the project evolves, and delivered on. For example, one gender expert shared their experience being involved in the gender criteria-setting for a climate fund, but was not made aware of how these criteria were used in practice afterward, nor how the projects were expected to follow through on the criteria. Project teams in themselves might also have gender imbalances in their project management and decision-making processes. This may lead to serious gender biases in the way market assessment questionnaires, channels of finance disbursement, entitlement criteria, and other aspects of project design are defined.

As a result of the lack of knowledge on gender, project practitioners tend to **highly depend on indicators** to integrate gender considerations or evaluate the gender impacts of their projects. However, as mentioned previously, indicators are mostly quantitative, which can be insufficient in estimating women's lived experiences and risk making gender integration a 'tick-box' exercise. One might mention how climate projects often focus on beneficiaries alone while leaving out important considerations on power such as gender imbalances in decision-making processes. Without expertise in gender and an effort made to produce the right and more accurate indicators, it is difficult to measure gender impacts – and without proper data, it is difficult to successfully argue for more funding for the project. At the same time, if one does not retrieve more resources, it is difficult to commit to gender capacity building or the development of more gender-sensitive projects. The current state of gender data and the lack of financing is indeed a vicious cycle which is proving challenging to break.

Gender is frequently **overlooked in the project planning and design phases** in spite of it being considered a key stage to integrate gender. One expert shared their experience that gender was only considered in the planning phase when it was requested by donors contributing finance to the project. Often, gender is an afterthought and not considered until the evaluation phase of a project, thus making gender a superficial indicator that aids in overstating the project's impact. Some projects naturally have a focus on women beneficiaries,

and this results in a neglect of other gender considerations in the project planning phase. For example, a project promoting climate-friendly cooking might fail to consider gender across all project phases due to the assumption that clean cooking automatically benefits women as they are the primary users of ovens.³¹ Organizations also lack the will and commitment to work on gender integration as it may require additional short-term costs such as hiring local consultants and gender specialists, thus bypassing possible long-term benefits.

Gender gaps in local stakeholders

Project practitioners work with multiple stakeholders in the local context. They include but are not limited to: local government, local financial institutions, customers, the local community, technology providers, and civil society organizations. Local government plays multiple roles in the financing mechanism as policy maker, subsidy provider, etc. Local financial institutions provide financing services such as loans and insurances to customers who are users of climate-friendly products. Customers include but are not limited to individuals, households, small to medium enterprises (SMEs), schools and hospitals. Though gender gaps vary according to context, the research interviews provided a list of some that consistently reappear.

A **higher proportion of men** than women often work in the organizations mentioned above. This is due to systematic factors that result in the lack of female representation in climate-related and technological market actors, including the energy sector. For example, one of our interviewees spoke of their experience of visiting multiple technology providers of energy-efficient appliances and meeting only men in the front as well as back office.

The **methods used to reach local stakeholders can be biased**. In working to complete a market assessment, household surveys might, for example, be employed, but they can provide biased results in sociocultural contexts wherein men are perceived as the head of a household. Surveys on labor forces face the same issue, though in a different format: often, only formal institutions are targeted for surveys, but women are more likely to be working in informal sectors of work and thus risk being invisibilized in such surveys. These gender asymmetries exist systemically and as a result of years of sociocultural expectations and behaviors being imposed onto and internalized by women. The dominance of men in formalized and technical spheres of work thus result in challenges for climate finance

³¹ Daniel, T. 2021. *Guide to Strengthening Gender Integration in Climate Finance Projects*. Women's Environment and Development Organization. Accessed November 20, 2022. <https://wedo.org/guide-to-strengthening-gender-integration-in-climate-finance-projects/>

practitioners to effectively integrate gender into their projects. Some of these challenges are the way in which women are discouraged from engaging with male-dominated fields of work, the restricting of women's voices, and the overall barriers to reaching female customers.

Local financial institutions play an important role in transferring credits and providing loans and other financial services in climate-related financing mechanisms. However, interviewees noted that **women are often neglected as clients in the financial system**. Financial institutions tend to finance 'safe recipients' whose creditworthiness can be accessed by them while it is more difficult for women to meet this criterion. This is because women often do not work in the formal sector and even if they do, they usually earn less. In many contexts, women do not have the same property or land rights as men either de jure or de facto. Over-earmarking of funds makes the pathways rigid and less flexible to being tailored to local circumstances. This escalated the challenges for women to access financial services, resulting in women being neglected as clients of the financial system in another negative feedback loop.

Customers within financing mechanisms can be individuals, households, SMEs, or clients in the public sector. **Gender gaps exist on the customer side, both at the household, community, and company level**. In many parts of the world, women have less access to various types of resources, including communication tools, which makes it difficult for some financial mechanisms or approaches to reach them. For example, crowdfunding platforms are usually online and that excludes a larger number of women as they have lower digital literacy and less access to digital devices³². Women might also be in greater danger of domestic violence once they are directly funded by climate finance projects. One might mention how the savings groups financing mechanism is an effective tool for women to pool their resources into climate solutions, but also how the handling of the money once taken out from the savings groups can lead to gendered, domestic violence. Another challenge that women are facing due to the allocation of social roles between men and women is time poverty: the fact that women already are working round the clock to take care of their households, meaning that they have no time to engage themselves in any activity more than the utmost necessary.³³ Increased disaster frequency and severity as a result of climate change has exacerbated time poverty for women through a wide range of direct and indirect mechanisms.³⁴ This further

³² Mariscal, J., Mayne, G., Aneja, U. and Sorgner, A., 2019. *Bridging the gender digital gap*. Economics, 13(1). <https://doi.org/10.5018/economics-ejournal.ja.2019-9>

³³ Abdourahman, O. I. 2010. *Time Poverty: A Contributor to Women's Poverty*. Journal Statistique African, 11, 16-36. <https://doi.org/10.1093/acprof:oso/9780199468256.003.0008>

³⁴ Puskur, R. and Sarker, M. R. n.d. *Climate change and time poverty trap women in a vicious cycle.* International Rice Research Institute. Accessed November 20, 2022. <https://www.irri.org/news-and-events/news/climate-change-and-time-poverty-trap-women-vicious-cycle>

limits women's potential to enter the workforce or participate in activities related to climate finance projects.

4.2. Recommendations for project practitioners

Through interviews and desk research, we have collected recommendations on ways to better integrate gender considerations regarding interacting with financing agencies, within the project team, and with local stakeholders. This is, again, not an exhaustive list nor does it present all practices that project practitioners should perform within climate finance landscape. Rather, they reflect commonalities seen in the interviews.

Interacting with financing agencies

Encourage fund-level requirements on gender integration

The expectations for climate projects are often set forth by climate funds and other donor agencies.³⁵ Thus, donors have a great influence on how the project implementers perform. Funding is a leverage point that encourages and incentivizes project managers to actively integrate gender in climate finance projects. Financing agencies should emphasize the requirement that gender integrations are to be achieved throughout the project via gender policies and project-cycle processes, e.g., conducting gender analysis as the basis of project design, or collecting gender-disaggregated data. For instance, two experts have shared the point that funding providers should use gender-responsive KPI requirements that projects can directly track. Requirements from funding institutions drive project practitioners to include gender considerations with higher standards and with more innovation when designing and implementing climate finance projects.³⁶ Moreover, they should also support gender mainstreaming through devoting sufficient resources and information such as gender toolkits and strategies for project teams wherever possible since donor organizations have more resources than practitioners. Project managers can actively request sponsoring agencies for technical assistance when aiming to implement gender considerations throughout the project. For example, agencies such as Climate Technology Centre and Network (CTCN) provide existing available gender mainstreaming tools, guidance materials, reports, and case studies

³⁵ Daniel, T. 2021. *Guide to Strengthening Gender Integration in Climate Finance Projects*.

³⁶ *Ibid.*

of best practices via the CTCN Knowledge Portal on how to integrate gender considerations at the technical assistance stage.³⁷

Working within the project practitioner team

Incorporate gender specialists within the team

As mentioned before, gender specialists are often not fully involved in every project stage (from market assessment and design to project execution and monitoring), but rather as an afterthought or ‘add-on’ to the project team to conduct particular research and provide documentation for the funding proposal. However, as gender has been acknowledged as a cross-cutting issue,³⁸ gender experts should participate or be incorporated into the team in every phase of the project to contribute their knowledge on the gender-climate nexus. The inclusion of gender specialists throughout the project cycle maintains a consistency of the gender-responsive approach between planning and implementation (especially if gender needs tend to change and evolve through the project). For example, UN Women recommends a robust gender architecture within organizations, i.e., gender-dedicated staff or units that have roles within institutional decision-making and programmatic delivery. This inclusion could be realized by choosing a member on each project to develop and closely follow gender targets, or by placing gender-dedicated staff in cross-functional teams.³⁹

Establish a common understanding of gender within the team

There is an urgent need for development organizations to commit to working on gender issues in every project, not just those considered ‘women’s projects’. At the same time, given that different projects can contribute to gender objectives to varying degrees, it is essential to develop a shared understanding of ‘gender’ and what the topic entails within each project team. This process requires the team to define whether they intend the solution to be gender-

³⁷ UN Climate Technology Centre and Network. 2019. *Gender Policy and Action Plan 2019-2022*. Accessed November 20, 2022. <https://www.ctc-n.org/resources/ctcn-gender-policy-and-action-plan-2019-2022>

³⁸ UN Women and Women’s Refugee Commission. September 20, 2019. *Empower Women and Girls and Gender as a Cross-Cutting Issue: 2019 Analytical Paper on WHS Self-Reporting on Agenda for Humanity Transformation 3D*. Accessed November 20, 2022. <https://reliefweb.int/report/world/empower-women-and-girls-and-gender-cross-cutting-issue-2019-analytical-paper-whs-self>

³⁹ UN Women. 2019. *UN-SWAP 2.0 Gender-Architecture*. Accessed November 20, 2022. <https://www.unwomen.org/en/how-we-work/un-system-coordination/promoting-un-accountability>

unintentional, gender-intentional, or gender-transformative⁴⁰ and which practical and/or strategic needs (within the community's political, social, and economic conditions) the project will address. These discussions at an early stage of the project are important for setting reasonable targets and key performance indicators. Capacity-building on gender and climate should also be required throughout the project for the entire team so that everyone's baseline understanding would be aligned and improved. It is essential that the staff employed are aware of these issues, that they do not work with imported gender concepts, and that time is taken to analyze and learn from experience. Everyone should recognize the need for gender considerations as good business sense, and that it is not added simply as due diligence nor because it is considered 'trendy'.

Add qualitative and subjective components to gender measurements

Comprehensive data and knowledge of the gendered dynamics in the targeted area are necessary for gender analyses and evaluations. The collection of gender-differentiated data not only sheds light on the complex realities of the differing and interdependent roles of women and men but also provides vital information for developing more comprehensive, efficient, and relevant recovery strategies. Proper market research with gender components should be conducted from the beginning of the project to understand the local socio-economic context. More importantly, creative and 'subjective' components should be added to gender measurements, moving beyond measures of only pure objective facts based on participation and beneficiary data. For example, one could also measure whether women think their opinions have been heard instead of only measuring the number of women attendees in meetings. Understanding the local needs and expectations of women is important as well when setting targets and indicators. Localized indicators of gender targets help development agencies look beyond a westernized idea of what 'gender empowerment' stands for. For example, in the project of Your Virtual Cold Chain Assistant (Your VCCA), BASE and Empa aim to reduce food waste in India and in Nigeria by providing smallholder farmers with access to clean, decentralized cold storage by using data science and business model innovation in partnership with local clean technology companies. They tried their best to avoid setting targets through strict criterion such as '50% of women engaged should be farmers', which could worsen time poverty for female farmers that are forcibly made to engage in the project, increasing the double burden of carrying the crops to the cold room while also bearing household responsibilities.

⁴⁰ Please see the 'gender target roadmap' in the toolkit and the appendix for further definitions

Collaborating with local stakeholders

Create incentives for stakeholders to integrate gender in business

Incentivization for stakeholders is crucial to achieve effective cooperation and governance. Aligning stakeholders' interests with the goals of the project is the key to motivating actors, e.g., including gender as a criterion when choosing local partners or suppliers. Behavioral investment incentives can also be created when designing and implementing the project for local stakeholders to actively engage more women instead of being forced upon them by 'outsiders' who present themselves as knowing better. Implementing incentives such as in-kind grants, subsidies, direct payments to businesses for hiring women workers, and credit subsidies for women-owned entities can encourage women who might otherwise not enter the workforce/new sectors of work, or start their own businesses. Goals related to gender equality can also be indirectly targeted using tax credits and subsidies that encourage businesses to offer childcare, parental leave, and training.⁴¹ For example: under the project of Solar Irrigation in Nepal, women own more than 80% of the farms with solar-powered irrigation pumps (SPIPs). This is because an additional 10% subsidy is issued for women farmers, resulting in a considerable effect of families formally registering the land in a woman's name.⁴²

Engage local gender consultants

Understanding the gendered norms, perceptions, experiences, risks, and access to resources in the local cultural context is vital for the climate project to mainstream gender. Local gender consultants can provide insight into gender dynamics with their expertise of local languages, customs, gender behaviors, and power structure for gender integrations in the project, which would lead to better methodologies and outcomes. Project practitioners should consult gender 'experts' from the local area, such as women engaged locally with expertise and recognition on the domestic dynamics, for their contribution to the research, assessment, and analysis. Their expertise would help enrich and enhance the design and implementation phases to ensure effective approaches are tailored to the project and community context to eliminate or minimize the risk of harm and promote positive benefits. Gender specialists with the

⁴¹ Fruman, C. 2017. *Incentivizing equality: Investment-led development as a win-win for all.* *Private Sector Development Blog*. Accessed November 20, 2022.

<https://blogs.worldbank.org/psd/incentivizing-equality-investment-led-development-win-win-all>

⁴² Shrestha, M. 2018. *Fifty-Three Solar-Powered Irrigation Pumps Operational in Four Districts of Nepal*. ICIMOD. Accessed October 25, 2022. <https://www.icimod.org/fifty-three-solar-powered-irrigation-pumps-operational-in-four-districts-of-nepal/>

knowledge of requisite cultural/ethnic background and language capability enable a better understanding and engagement with community members and local stakeholders and, therefore, as interviews found, a deeper mutual trust in the project.

Ensure an inclusive working environment

The working environment should be inclusive for all women involved in the project by actively altering working conditions and implementing daily practice guidelines that promote gender equality, reduce bias, and celebrate diversity throughout all project phases. Policies should be in place to address the equal interests of both female and male employees. Mechanisms should be established to institutionalize the ongoing monitoring of gender equality. Capacity-building workshops on gender equality should be provided for local stakeholders, including beneficiaries, to raise awareness and support the implementation of gender policies at local level. Relevant gender indicators can be applied as eligibility criteria such as non-discrimination and equal employment opportunities, gender balance within teams, women in leadership positions, equal work for equal pay, paid maternal and paternal leave, and the existence of a sexual harassment policy and complaints mechanism. Project practitioners should also invest in working conditions that meet the specific needs of women, e.g., nursing facilities, and availability of childcare at the workplace. Women's progression and leadership in the workplace also need to be supported. Several experts have all pointed out that women should be treated not only as those affected by climate but also as changemakers whose knowledge and skills can be leveraged for climate action. Therefore, offering capacity-building opportunities like mentoring, coaching, and training tailored to female staff, would help women contribute more to fight climate change.⁴³

Set in place effective grievance mechanisms

Some projects might start with a lesser degree of gender integration or, because of the nature of their industry or region of operation, are unable to meaningfully include any of the previously stated gender indicators into their project structure. In this scenario, grievance mechanisms to process complaints should be put in place when designing the project to ensure that any aspect of the project that is failing to meet its gender targets or worse, further exacerbate existing inequalities, can be remedied. Throughout the project cycle, stakeholders should be given clear instructions via project-level grievance mechanisms on who is in charge of

⁴³ UNFCCC. 2022. *Implementation of the Activities Contained in the Gender Action Plan, Areas for Improvement and Further Work to Be Undertaken*. Accessed November 30, 2022. https://unfccc.int/sites/default/files/resource/sbi2022_8.pdf

responding to and resolving issues, complaints, and grievances.⁴⁴ In this way, as interviews found, the project can still be altered towards gender equality and is not utilized in any activity or investment that would hurt women, deteriorate gender parity, or restrict women's capacity to contribute to the project.

⁴⁴ Reisinger, U. and Senosier, S. November 4, 2021. *A cautionary tale: the importance of project-level grievance mechanisms*. Inter-American Development Bank. Accessed November 20, 2022. <https://blogs.iadb.org/sostenibilidad/en/espif-project-level-grievance-mechanisms/>

5. Toolkit for mainstreaming gender in climate finance project design

5.1. Introduction to the toolkit

The outcome of this research project has allowed the design of a toolkit for integrating gender when developing climate-related financing mechanisms. The toolkit provides project practitioners with a framework and accompanying ready-to-use resources for consideration when implementing new market-based approaches that unlock investment in climate change adaptation and mitigation projects.

Rather than focusing on the evaluation stage, the toolkit focuses on the project development and planning/designing stage, since this is where gender mainstreaming has mostly been overlooked. Without including gender considerations in the design and planning phase and choosing to include them only at the evaluation stage, the concern about ‘gender’ being an afterthought or ‘add-on’ is reiterated. The toolkit will enable the gender mainstreaming of a project to have both a hard and soft component, so that gender becomes measurable in both a scientific and sociocultural way throughout the project development phase.

5.2. Targets of the toolkit

The advantage of this toolkit is that it specifically addresses one central part of the climate project ecosystem, the project team, and how it can best achieve more gender considerate outcomes. The project team is a central part of leveraging finance for climate projects and in bringing about change within the local system of stakeholders. Therefore, it is a central actor to target in climate projects and, most importantly, has the potential to affect how all stages of the project addresses gender – from the very earliest project design phases to monitoring and evaluation efforts.

As this toolkit primarily targets climate project teams, the toolkit is limited in scope and does not apply directly to other actors in the climate project ecosystem such as financing agencies, civil society, local governments and financial institutions, customers, or technology providers. These actors are still important for project teams to consider as they use the different tools, but it is important to remember that the climate project ecosystem is being viewed through the lens of project teams throughout the entire toolkit.

The toolkit should also not be considered a solve-it-all tool, but more considered a band-aid solution for larger gender issues at hand. Therefore, while the toolkit will push project teams

to reconsider and add to their current gender actions, it cannot be expected to address every gender bias or gap that might exist internally in the team or externally in the context it is being applied. The research team behind this report and toolkit acknowledge that only once gender is mainstreamed, not just in climate finance, but with gender equality effectively achieved at a global level, will such gaps be filled.

5.3. Practical tools

In the below toolkit, you will be presented with four tools:

1. Gender gap diagnostic tool
2. Gender target roadmap
3. Gender barrier analysis framework
4. Gender action recommendation sheet, including case studies of best practices

Before beginning the journey to develop a gender-smart climate finance project, we would like you to imagine using this toolkit as a math textbook formula:

- First, you diagnose the mathematical problem which is the gender gap under the context of a climate change issue
- Second, you set your target of solving the problem based on your current position on the roadmap toward gender mainstreaming
- Third, in order to reach the target, you use the formula – which is the ready-to-use tools, like framework templates, and worksheets. You break down each bit of the problem by analyzing the current barriers part by part
- Fourth, you develop a gender action plan adopting good gender practices recommendations from case studies
- Finally, you can move on to do more of your own exercises

Steps to be taken	Practical tools provided
1. Diagnose gender gaps	Gender gap diagnostic tool (internal to the project)
2. Set the gender target	Gender target roadmap
3a. Analyze the gender barriers	Gender barrier analysis framework (external to the project)
3b. Develop gender action plan	Case studies of good gender practice, gender action recommendation sheet

Table 2. Toolkit components and steps to be taken

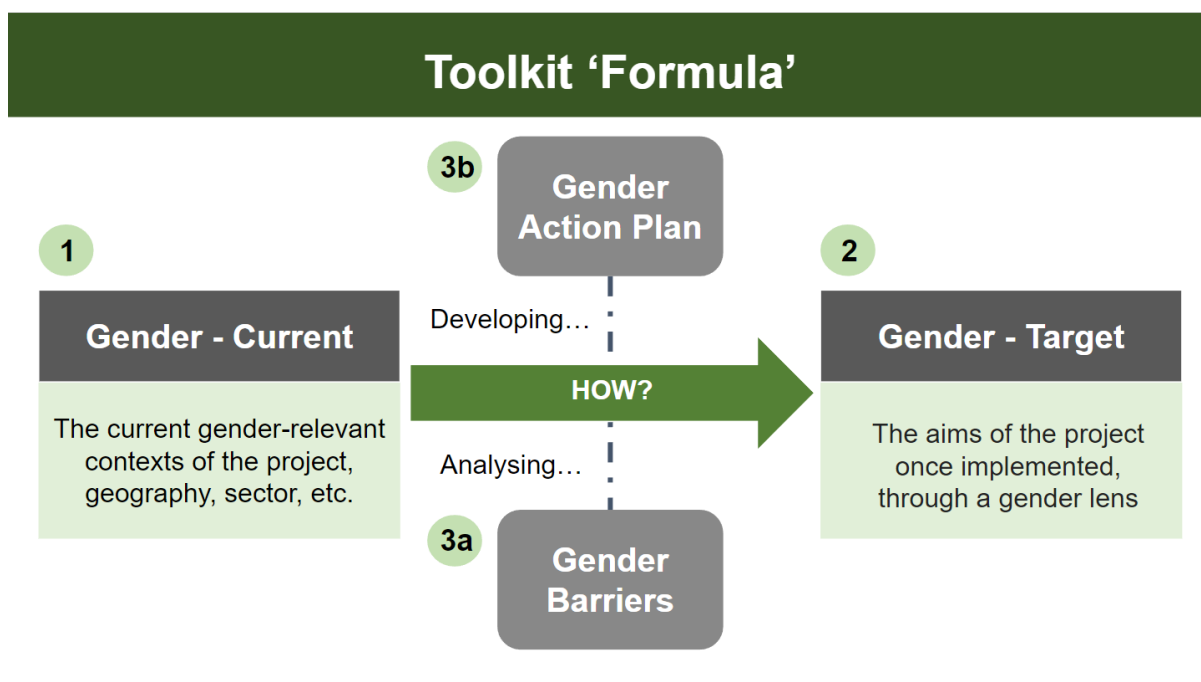


Figure 4. Toolkit formula

Gender gap diagnostic tool

To help place where your organization and project might be in the journey towards gender mainstreaming, we have developed a diagnostic tool (table 3) for internal organization assessment.

Directions to use the diagnostic tool:

1. There are 12 questions across 3 levels of the project life cycle to assess various levels of gender integration. For each question, answer “YES” or “NO” based on your own understanding of the project. If you are unsure of the answer to any question or do not know the answer, select “NO”.
2. Once you are done, count the total number of ‘YES’ answers in the entire set of questions.
3. Refer to the roadmap rubric in the next section to develop a deeper understanding of the level of gender considerations your project is currently taking.
4. Keep these learnings in mind as you go through the gender barrier analysis framework and the case studies and take your next steps towards making your own gender action plan.

Design phase		
	Yes	No
1. Are ≥50% of the individuals working in the project team women?		
2. Has every individual working in the project team completed at least 3 hours of gender training (e.g. educational modules or workshops)?		
3. Have you specifically consulted women within all stakeholder groups of the project?		
4. Have you employed or liaised with consultants on gender who themselves come from the geographical context that your project is trying to target?		
Implementation phase		
	Yes	No
5. Do your donor agencies have gender requirements for their funding disbursements?		
6. Have you incorporated a financial incentive related to gender for each of the stakeholders involved in the project?		
7. Does every stakeholder involved have at least one facility available in the workplace that actively addresses the needs of women? (E.g. safe and clean toilet facilities)		
8. Have you provided/organized at least one gender workshop for project stakeholders?		
Monitoring and evaluation phase		
	Yes	No
9. Have you put in place KPIs on gender for the project that you check and evaluate at least once or more a year?		
10. Do you measure women as beneficiaries of the project at the individual level and not the household level?		
11. Are ≥50% of the individual project beneficiaries women?		
12. Do you have an effective grievance mechanism put in place for individuals to report when gender-focused KPIs are not being met?		

Table 3. Gender gap diagnostic tool

Gender target roadmap

This roadmap rubric will allow you to place yourself on a scale of where your project is at in terms of incorporating gender throughout your project cycle. In fitting into one of these categories, you will become more aware of some of the possible gender issues your project might already be addressing and some of the gaps that it might currently be facing.

Please count the boxes you ticked 'YES' and find yourself on the scoring board below.



Figure 5. Gender target roadmap

Gender unintentional (1-4 points):⁴⁵ At this stage, your project is only just starting to consider and learn how you might apply a gender lens to your project. Gender has thus far served more as a 'box checking' exercise in putting together your climate finance project, and you still have significant gaps to fill in terms of how your project might disproportionately benefit men over women.

It is likely that your project team is not properly trained in gender nor as inclusive as could be of women's thoughts and opinions. You might not have considered gender in the design phase

⁴⁵ The terms 'gender unintentional', 'gender intentional', and 'gender transformative' are inspired by the Agrifin *Gender Transformative Toolkit* from 2021, but the definitions of the terms included here are the research team's own

of your project which, unintentionally, might have reproduced or supported existing gender inequalities.

Gender intentional (5-8 points): Your project has at this point already embarked upon your journey of applying a gender lens across the entire project cycle. You have done your homework rather well by situating yourself within some basic scholarship on gender and climate finance and have taken some very early steps to try to address some of the gaps you have identified.

It is likely that your project team does not yet understand or know how to address the gender barriers existing within all of your individual stakeholder groups. You might also have yet to seek advice from local gender experts, or to incentivize all stakeholders to include gender perspectives in their work on the project.

Gender transformative (9-12 points): At this level, your project team is knowledgeable about possible gender gaps existing within the specific location of the project and in climate finance in general. You have applied your knowledge into every stage of the project cycle in various ways and are currently incorporating gender as a quite natural dimension to every decision made and step taken in the project.

It is likely that you are still facing issues in setting and tracking proper, accurate gender indicators or KPIs for the climate finance project that truly reflects its impact on women's lives. While you have taken the right steps to address gender inequalities in climate finance, you are however likely to still have some gender gaps remaining in your project and may keep up the good work in your search to find and address them.

Gender has been mainstreamed: This final level cannot be reached by any climate mitigation or adaptation project on its own. This level represents the change that will have been made once a majority of climate projects are gender transformative. At that point in time, gender will be a natural component in all aspects of a project cycle to such an extent that no project will actively need to use a gender mainstreaming toolkit – because they will already have made the right efforts to address gender.

Gender barrier analysis framework

Since the gender barriers in the local context are difficult to overcome in the short term, it is vital for you to understand and be aware of them during the entire project lifecycle. The framework below allows you to analyze the local context from the perspective of gender and understand the barriers that might hinder the project's performance on gender. Seven dimensions are suggested to be considered when analyzing the local gender context. It is noted that the indicators listed here do not cover all aspects, and it is important for you to check and revise these indicators according to the local context.

Dimension	Potential Indicators
Health	Women life expectancy Anemia in women Maternal mortality rate Adolescent birth rate Gender-based violence rate
Education	Primary education rate for women Secondary and higher education rate for women Literacy rate for women
Labor	Labor force participation rate for women
Power	Representation of women in members of parliament Representation of women in ministers Representation of women in board members of central and national banks Representation of women in corporate boards
Finance	Poverty rate for women Income inequality rate Access to bank account
Technology	Access to Internet Access to communication tools
Time	Average time spent on caring activities Average time spent on cooking and other housework

Table 4. Gender barrier analysis framework

Gender action recommendation sheet & case studies

In order to achieve your target on the roadmap, actions that address different dimensions of gender mainstreaming need to be taken. Table 5 provides recommendations on good practices for each gender target level in the roadmap in multiple gender aspects. It is suggested to implement the gender actions according to the gender target you have set.

Dimension	Action for each gender target level	
1. Women employment	I	<ul style="list-style-type: none"> • Equal pay for equal work in the project team • Make sure women represent more than 30% of the team
	II	<ul style="list-style-type: none"> • Make sure women represent at least 50% of the team • Make sure women have equal opportunities for promotion in leadership positions • Encourage stakeholders to provide on-the-job skill training to reduce barriers to participate in formal labor markets for women who face limited access to education and training opportunities
	III	<ul style="list-style-type: none"> • Make sure women represent at least 50% of the leadership positions • Require stakeholders to provide on-the-job skill training to reduce barriers to participate in formal labor markets for women who face limited access to education and training opportunities
2. Gender capacity building	I	<ul style="list-style-type: none"> • Conduct mandatory gender knowledge workshop for at least 3 hours within the project team
	II	<ul style="list-style-type: none"> • Encourage/provide gender knowledge workshop for at least 3 hours for project stakeholders
	III	<ul style="list-style-type: none"> • Make sure all the stakeholders have completed gender knowledge workshops
3. Women consultation/participation	I	<ul style="list-style-type: none"> • Consult women within all stakeholders when designing the project • Consult local women on their needs when designing projects
	II	<ul style="list-style-type: none"> • Consult women within all stakeholders throughout the project • Consult local women for feedback throughout the project
	III	<ul style="list-style-type: none"> • Hire representatives of women in project management in designing, implementing, and monitoring project activities
4. Gender incentives for local stakeholders	I	<ul style="list-style-type: none"> • Create gender KPI (e.g., requirement of women representing at least 50% of the beneficiaries)
	II	<ul style="list-style-type: none"> • Create financial incentives (e.g., subsidies for female clients) • Provide more convenience for women workers (e.g., providing bicycle loans for easier transportation)
	III	

Dimension	Action for each gender target level	
5. Gender-inclusive working environment	I	<ul style="list-style-type: none"> • Ensure paid maternity leaves for women • Safe and clean toilet facilities
	II	<ul style="list-style-type: none"> • Allow flexible working hours for women according to their needs • Offer childcare opportunities • Provide nursing facilities
	III	<ul style="list-style-type: none"> • Implement sexual harassment prevention policies • Give mandatory orientation training on the code of conduct • Establish a culture of equality between men and women
6. Gender-responsive outsourcing	I	<ul style="list-style-type: none"> • Evaluate the gender considerations of stakeholders
	II	<ul style="list-style-type: none"> • Include the evaluation of stakeholders' gender considerations as a criterion when selecting partners
	III	<ul style="list-style-type: none"> • Select only the stakeholders who have more gender considerations
7. Effort to reach female clients	I	<ul style="list-style-type: none"> • Consider local gender norms when designing to ensure that women's access to the project • Liaise with and encourage local stakeholders to inform women of the project
	II	<ul style="list-style-type: none"> • Encourage local stakeholders to act as facilitators to involve women clients in the project
	III	<ul style="list-style-type: none"> • Mobilize women's groups to promote local women's awareness and participation of the project
8. Grievance mechanism	I	<ul style="list-style-type: none"> • Consult women for feedback on the project regularly
	II	<ul style="list-style-type: none"> • Integrate the feedback into improving the project
	III	<ul style="list-style-type: none"> • Establish an effective grievance mechanism of complaints and remedies

Table 5. Gender action recommendation sheet

Table 6 provides a linkage between questions listed in the gender gap analysis tool and gender dimensions. Gender dimensions linked to questions you answered 'NO' are the key ones to enhance gender integration in your project. Please define your own key gender dimensions with this table. It is suggested to give priority to the key gender dimensions when creating your gender action plan.

DIMENSION	QUESTION											
	1	2	3	4	5	6	7	8	9	10	11	12
Women employment	●											
Gender capacity building		●			●		●					
Women consultation/participation			●	●								
Gender incentives for local stakeholders						●	●					
Gender-inclusive working environment							●					
Gender-responsible outsourcing									●			
Effort to reach female clients									●	●	●	
Grievance mechanism					●				●			●

Table 6. Linkage between gender dimensions and gap diagnostic questions

Below you will find a list of projects that stand out as case studies of good practice in mainstreaming gender in climate finance projects. These case studies present successful ways of having addressed existing gender gaps and ultimately providing more equitable outcomes for women in climate finance projects. You may study these good practices and take inspiration in them when developing your own gender action plan.

Case 1. [Effectively engage gender integration across business model in Africa](#)

BURN manufactures, markets, and sells energy-efficient cookstoves with significant potential to transform the lives of women in Africa. It effectively integrates gender into its business model at multiple levels, most notably in its production, sales and manufacturing operations. It successfully **promotes women’s participation in this business**, benefits more women clients, and promotes women empowerment – economically and socially.⁴⁶

Case 2. [Comprehensive gender design features in Viet Nam](#)

The *Renewable Energy Development and Network Expansion and Rehabilitation for Remote Communes Sector* project in Viet Nam expands rural electrification with small-scale renewable energy systems to remote mountainous communities allowing poor women from ethnic

⁴⁶ Glinski, A., Soria, L., Stevanovic, N., et al. 2015. *Women and Social Enterprises: How Gender Integration Can Boost Entrepreneurial Solutions to Poverty*. Acumen, ICRW. Accessed November 20, 2022. <https://www.icrw.org/publications/women-and-social-enterprises-how-gender-integration-can-boost-entrepreneurial-solutions-to-poverty/>

minorities more access to power. The project gender action plan adopted **comprehensive design features** such as subsidies, women representation, and capacity-building training.⁴⁷

Case 3. [Remittances for sustainable and resilient infrastructure in the Pacific](#)

BASE's *Remitresilience in the Pacific* project develops and evaluates the viability of a locally appropriate and self-sustaining finance vehicle that would allow international migrant workers from Pacific Island Countries to direct part of their remittance payments toward investments in climate-resilient infrastructure for their families and communities back home. This project incorporated a gender lens by **gathering gender-disaggregated data**, ensuring an equal gender representation, conducting interviews with gender focused organizations, and including a gender aspect in community consultations.⁴⁸

Case 4. [Gender-responsive development in the Pacific](#)

The *Enhancing Climate Information and Knowledge Services for Resilience in 5 Island Countries of the Pacific Ocean* project aims to support increased climate-resilient sustainable development of 100,000 beneficiaries in the Cook Islands, Niue, Palau, the Republic of the Marshall Islands, and Tuvalu. The program promotes gender-responsive development by conducting an **in-depth study** on gender and community stakeholders; **providing gender expertise** throughout the project; **monitoring, evaluating and reporting** gender-responsiveness; **setting up a grievance redress mechanism** to address any concerns and complaints.⁴⁹

⁴⁷ Asian Development Bank. July 2020. *Viet Nam: Renewable Energy Development and Network Expansion and Rehabilitation for Remote Communes Sector Project*. Accessed November 20, 2022. <https://www.adb.org/documents/viet-nam-renewable-energy-development-and-network-expansion-and-rehabilitation-remote>

⁴⁸ BASE. 2021. *BASE Annual Report 2021*. Accessed November 20, 2022. <https://energy-base.org/resources/>

⁴⁹ Green Climate Fund. n.d. *FP147: Enhancing Climate Information and Knowledge Services for Resilience in 5 Island Countries of the Pacific Ocean*. Accessed November 20, 2022. <https://www.greenclimate.fund/project/fp147>

6. Future avenues of research

Much in the same way that the toolkit cannot possibly address all gender gaps present in climate finance projects or the contexts they are implemented in, the research of this report has not covered all issues pertinent to the nexus of gender and climate finance.

For example, the research has treated gender from a quite binary perspective of ‘men’ and ‘women’. The findings of both secondary and primary research for this report have mainly addressed gender from this binary perspective, too. Gender, of course, is not a binary concept, but it is still considered so in many international development contexts. As a result of the data available and time constraints faced in the research process, the main task at hand has been to ensure that women are included in project KPIs instead of maintaining general ones that often unconsciously but implicitly focus on men. In that sense, future areas of research could focus on collecting data on the multitudes of gender. This would help climate finance projects include wider conceptualizations and considerations of gender than categories of ‘women’ and ‘men’ in the binary sense.

It has also not been within the scope of this report to cover gender gaps from the perspectives of each actor within climate finance projects as thoroughly as it has covered gender mainstreaming efforts from the perspective of project teams. Due to these limitations, the research team recommends future avenues of inquiry to focus on how other stakeholders within the climate project ecosystem can mainstream gender. For example, another toolkit could be created focusing specifically on public financing agencies, local financial institutions, or local governments. Such avenues of research would require insider knowledge from gender experts with experience within these types of institutions. It would also necessitate interviewing professionals who have worked within the institutions in order to lay a roadmap of their gender gaps and what one might do to address them.

7. Conclusion

This report has addressed the key knowledge gaps and challenges towards mainstreaming gender in climate finance projects. Through an extensive literature review, it has found that climate change adaptation and mitigation projects globally are facing a ‘billions to trillions’ problem, and that, embedded within this problem, the Global South and women are disadvantaged in terms of benefiting from climate finance. Of the current climate finance flowing into the Global South, therefore, mainstreaming gender is an essential goal in ensuring sustainable and equitable outcomes of climate finance projects. Multiple toolkits and guidelines on integrating gender into climate projects already exist, focusing on either specific sectors or explaining the approaches of specific organizations. However, no existing toolkit has been found to focus on market-based approaches to unlocking investment in climate change solutions and the project teams leading the development of such market-based approaches.

In completing interviews with six experts on gender and climate finance, the report has found that, in most climate finance projects, gender is still considered a ‘box ticking’ exercise rather than a consistent and meaningful lens used throughout the project. The indicators used to address the gender impacts of a project are often not efficiently tailored to local contexts and, while sometimes useful, can also create additional gender gaps to the ones they are already trying to fill. It has been found that project teams lack knowledge of gender, which consequently results in them relying on indicators in the evaluation phase of the project rather than considering it in the most overlooked and essential project design phase. Some climate finance projects deal with sectors that are heavily male-dominated (e.g. energy and technology), which, due to a lack of representation of women, produces gender gaps. Finally, women are also overlooked as customers in climate finance projects, whether at the household, community, or company level.

These key knowledge gaps and challenges towards mainstreaming gender in climate finance projects have been addressed in this report by the outlined recommendations, followed by the toolkit for project practitioners working to design market-based approaches in climate finance. In asking gender and climate finance experts about pathways forward, a key recommendation is for funders of climate finance projects to introduce gender requirements in their disbursement decisions, since gender requirements from ‘above’ has a large influence on the innovation and gender considerations being made on the ground. Efforts should also be made to ensure that climate finance project teams are sufficiently trained in gender to make them more aware of potential shortcomings in their own thinking, and teams should make use of, or

otherwise, employ gender experts with knowledge of the local context and culture. The report has also found that grievance mechanisms and inclusive working environment policies can promote further integration of gender considerations into climate finance projects. Finally, the most effective tool in mainstreaming gender in climate finance is creating incentives for all stakeholders involved in a climate finance project to include women in decision-making processes.

The above findings have been channeled into the creation of a toolkit that allows practitioners in the field of climate finance to more effectively include gender as they develop market-based approaches that harness investment towards climate adaptation and mitigation projects. The aim of this toolkit has not been for practitioners to create a detailed gender action plan in one go, but to give them the worksheets and exercises necessary to estimate the current level of gender considerations they are taking in their work. Furthermore, the toolkit has set forward a gender targets roadmap so that practitioners may receive direct guidelines on which steps to take next in their gender considerations journey. In providing one actionable solution towards making a specific segment of the global climate finance landscape think more effectively about how gender considerations can amplify the impact of their projects, this report has hoped to slowly change mindsets and, in that way, help towards the mainstreaming of gender in all climate finance projects.

Appendix

I. List of definitions

Climate finance	Local, national or transnational financing – drawn from public, private and alternative sources of financing – that seeks to support mitigation and adaptation actions that will address climate change ⁵⁰
Climate mitigation	Efforts to reduce or prevent emission of greenhouse gasses. Mitigation can mean using new technologies and renewable energies, making older equipment more energy efficient, or changing management practices or consumer behavior ⁵¹
Climate adaptation	Adjustments to ecological, social and economic systems in such a manner as to build resilience of human communities and natural ecosystems so as to moderate or minimize potential damage or to benefit from opportunities associated with climate change ⁵²
Market-based approaches	Financial mechanisms which, based on market forces, enable projects to be self-sustaining and remain in place once the project implementer leaves ⁵³
Gender	The social attributes and opportunities associated with being male and female and the relationships between women and men and girls and boys, as well as the relations between women and those between men. These attributes, opportunities and relationships are socially constructed and are learned through socialization processes. They are context or time-specific and changeable. Gender determines what is expected, allowed and valued in a woman or a man in a given context. In most societies there are differences and inequalities between women and men in responsibilities assigned, activities undertaken, access to and control over resources, as well as decision-making opportunities. Gender is part of the broader socio-cultural context. Other important criteria for socio-cultural analysis include class, race, poverty level, ethnic group and age ⁵⁴
Gender mainstreaming	A process that involves the embedding of a gender perspective into the entire spectrum of an organization's activities including its strategies, structures, policies, culture, systems and operations. It ensures that the needs and interests of all genders are included in the design, implementation, and M&E of any planned activity ⁵⁵
Gender gap	The disproportionate difference between men and women and boys and girls, particularly as reflected in attainment of development goals, access

⁵⁰ UNFCCC. n.d. *Introduction to Climate Finance*.

⁵¹ UNEP. n.d. *Mitigation*. Accessed November 29, 2022. <https://www.unep.org/explore-topics/climate-action/what-we-do/mitigation>

⁵² UNDP. October 5, 2017. *Climate Finance Glossary*. Accessed November 29, 2022. <https://www.undp.org/nepal/publications/climate-finance-glossary>

⁵³ Definition conceptualized by the research team through conversations and interviews with BASE

⁵⁴ UN Women, n.d. *Gender Mainstreaming: Concepts and Definitions*.

⁵⁵ Agrifin. 2021. *Gender Transformative Toolkit*.

	to resources and levels of participation ⁵⁶
Gender bias	The conscious or unconscious, explicit or implicit prejudiced actions or thoughts that could lead to unfair treatment of people based on their perceived gender (e.g. male farm laborers hired by women farm owners are likely to be less hardworking and reliable due to the lower perceived strictness of women) ⁵⁷
Climate funds	Resources earmarked at multilateral, bilateral and/or national levels for measures that address climate change ⁵⁸

Table 7. List of definitions

⁵⁶ UNICEF South Asia. November 2017. *Glossary of Terms and Concepts*. Accessed November 29, 2022. <https://www.unicef.org/rosa/reports/gender-equality>

⁵⁷ Agrifin. 2021. *Gender Transformative Toolkit*.

⁵⁸ UNDP. October 5, 2017. *Climate Finance Glossary*.

II. List of interviewees

Market-based approach experts

- Veronica Corno, Climate Finance Specialist at BASE
- Thomas Motmans, Senior Sustainable Energy Finance Specialist at BASE
- Daniel Magallón, Managing Director at BASE
- Aurélien Pillet, Senior Climate Finance Specialist at BASE
- Livia Miethke Morais, Senior Sustainable Energy Finance Specialist at BASE

Gender experts

- Senior Lecturer at ETH Zürich NADEL Center for Development and Cooperation
- Project Manager and Energy Consultant at energypedia UG
- CEO at a Latin American consultancy practice on ESG and climate finance
- Consultant at E Co.
- Gender and Climate Consultant at the International Financial Corporation
- Sustainable Finance Lead at the International Institute for Sustainable Development

III. Useful resources

Organization	Resource	Link
UNICEF	Integrating gender in programming for every child in South Asia	https://www.unicef.org/rosa/sites/unicef.org/rosa/files/2018-12/Gender%20Toolkit%20Integrating%20Gender%20in%20Programming%20for%20Every%20Child%20UNICEF%20South%20Asia%202018.pdf
UNODC	Gender mainstreaming in the work of UNODC	https://www.unodc.org/documents/Gender/UNODC-GuidanceNote-GenderMainstreaming.pdf
GCF	Mainstreaming gender in Green Climate Fund projects	https://www.greenclimate.fund/sites/default/files/document/guidelines-gcf-toolkit-mainstreaming-gender_0.pdf
AgriFin	Gender transformative toolkit	https://www.mercycorpsagrifin.org/agrifin-gender-transformative-toolkit/
2XCollaborative	The gender-smart climate finance guide	https://www.2xcollaborative.org/2x-green-toolkit
UNGC	Gender gap analysis tool	https://weps-gapanalysis.org/
IDH	IDH gender toolkit	https://www.idhsustainabletrade.com/uploaded/2022/01/Gender-Toolkit-with-Guide-1.pdf
NAP Global Network & UNFCCC	Toolkit for a Gender-Responsive Process to Formulate and Implement National Adaptation Plans (NAPs)	https://napglobalnetwork.org/wp-content/uploads/2021/05/napgn-en-2019-toolkit-for-a-gender-responsive-process-to-formulate-and-implement-naps.pdf

Table 8. List of useful resources

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Best Practices for Mainstreaming Gender in Climate Finance

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