

Building an evidence base on how private sector investments support gender-sensitive, climate resilient development: The case of Tajikistan

Final Report

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Acronyms

ADB	Asian Development Bank
BT	Barki Tojik
CPB	Capacity Building Programme to Strengthen the Climate Resilience of Energy Sector Assets & Operations
CIF	Climate Investment Funds
CIG	Common Interest Group
CLIMADAPT	Climate Resilience Financing Facility
CGA	Country Gender Assessment
CVA	Climate Vulnerability Assessment
CWFA	Committee on Women and Family Affairs
DRS	Districts of Republican Subordination
EBRD	European Bank for Reconstruction and Development
E&L	Evaluation and Learning
ELMARL	Environmental Land Management and Rural Livelihoods
EQ	Evaluation questions
FGD	Focus Group Discussions
FO	Facilitating Organisations
GAP	Gender Action Plan
GCF	Green Climate Fund
GDP	Gross Domestic Product
GEF	Global Environmental Facility
HH	Household
HPP	Qairokkum Hydropower Plant
IFI	International Finance Institution
IMF	International Monetary Fund
KDS	Knowledge management and Dissemination Strategy
KIIs	Key Informant Interviews
KMK	Khochagii Manziliyu Kommunal
M&E	Monitoring and Evaluation
MDBs	Multi-lateral Development Banks
MFI	Micro-finance Institution
MLRWR	Ministry of Land Reclamation and Water Resources
MOF	Ministry of Finance
MSMEs	Micro Small-Medium Sized Enterprises
MW	Mega Watt
NABWT	National Association of Business Women of Tajikistan
OECD/DAC	Organisation for Economic Co-operation and Development's Development Assistance Committee
NGO	Non-Governmental Organisation
PRB	Enhancing Climate Resilience in the Pyanj River Basin
PFI	Partner Financial Institution
PPCR	Pilot Program for Climate Resilience
SME	Small and Medium Enterprise
SPCR	Tajikistan Strategic Programme for Climate Resilience
UNFCCC	United Nations Framework Convention on Climate Change
WB	World Bank
WUA	Water Users Associations

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EXECUTIVE SUMMARY

Focus of the Evaluation and Learning (E&L) Activity

The European Bank for Reconstruction and Development (EBRD) commissioned IMC Worldwide (IMC) to undertake the Climate Investment Funds (CIF) funded Evaluation and Learning (E&L) activity: “Building an evidence base on how private sector investments support gender-sensitive, climate resilient development: Tajikistan case”. This evaluation and learning activity draws on experience from across the CIF portfolio of investments in clean energy, forests and resilience, as well as their commitment to gender mainstreaming and the enhancement of gender equality outcomes across their programming and operations on the basis of their Gender Policy and CIF Gender Action Plan Phase 2¹.

The Climate Investment Funds (CIF) were founded with the mandate to serve as a learning laboratory for scaled-up climate finance. The CIF Evaluation and Learning (E&L) Initiative is helping to fulfil this mandate through a range of strategic and demand-driven evaluations covering some of the most important and pressing challenges facing climate finance funders and practitioners. Drawing on experience from across the CIF portfolio of investments in clean energy, forests and resilience in 72 developing countries, the E&L Initiative uses evaluation to enable learning that is relevant, timely and used to inform decisions and strategies, for both the CIF and the wider climate finance sector.

This report was commissioned by CIF’s E&L Initiative and provides the results of an evaluation on how gender considerations have been integrated into the design and implementation of private sector-focused adaptation investments that support gender-sensitive climate resilience development in Tajikistan.

This report presents the main findings of the evaluation and learning activity. It focuses on four adaptation investments under the CIF Pilot Programme for Climate Resilience (PPCR). The depth and modalities of the research and the analysis vary across the four projects assessed as presented below.

1. The evaluation was undertaken to assess how gender considerations have been integrated into the design and implementation of **two EBRD funded adaptation investments** under the PPCR as well as the projects’ effectiveness in achieving their intended results. These projects are: (a) Climate Resilience Financing Facility **CLIMADAPT** (intermediated lending to household members and firms) and (b) Enhancing the **Climate Resilience of the Energy Sector** (direct lending). The evaluation comprised of a survey² of 400 beneficiaries of CLIMADAPT and an analysis of secondary data and stakeholder consultations of 103 beneficiaries. The key evaluation question that underpinned the evaluation framework was: *To what extent do private sector investments under PPCR support gender-responsive climate-resilient development?*

2. The three case studies covered three projects under PPCR which involved the private sector through different modalities in climate adaptation activities. These are: **CLIMADAPT** of EBRD and two other PPCR projects implemented by the Asian Development Bank (ADB): (c) Enhancing the Resilience of the Pyanj River Basin (**PRB**) – Component 4 and (d) World Bank Environmental Land Management and Rural Livelihoods (**ELMARL**). The case studies looked at how gender considerations were integrated throughout the different phases of the project cycle: preparation, design, implementation and monitoring and evaluation (ME), and the challenges and the business case (the rationale) for integrating gender considerations along the project cycle.

In addition, **three stakeholder workshops** were undertaken throughout the E&L activity which informed both the evaluation and the case studies.

The outcome of the E&L activity is a compilation of lessons learned from the PPCR-funded climate resilience projects in Tajikistan, as well as a set of recommendations and best practices for effective integration of gender considerations in future climate resilience activities, in particular those led by the private sector. Recommendations

¹ <https://www.climateinvestmentfunds.org/documents/cif-gender-policy>

² The survey was conducted among a representative sample of 400 CLIMADAPT commercial and residential sub-borrowers and 98 Sughd residents to understand their perceptions on energy access and quality of BT’s service, combined with data collection from key informant interviews (KIIs) and FDGs.

at the policy-level were agreed upon during the third stakeholder workshop and are presented as part of the Lessons Learned and Recommendations³.

As part of this assignment, a **Knowledge Dissemination Strategy** (KDS) was designed and implemented to assist with the engagement of the stakeholders and to ensure the further dissemination and sustainability of the findings for future programmes and projects. Initiatives such as the Pilot Programme for Climate Resilience (PPCR) offer a tremendous learning opportunity within Tajikistan as well as for actors in other countries seeking to benefit from climate resilience investments. The KDS is a tool to identify, structure, and design activities to share the findings of the E&L Activity with key stakeholders and to build their respective capacities in the area of gender-sensitive, climate-resilient investments. In addition, building on the generated learning from the case studies, a **Guidance Note** was developed. This is a tool for integrating the gender considerations in the life cycle of future adaptation projects and programmes that involve the private sector in similar contexts in Central Asia. The Guidance Note provides advice on how to design and implement gender-responsive, private sector-led investments that enhance climate resilience. It is intended to help investment officers, government representatives and implementing agencies apply a gender lens at each stage of the project cycle.

This report focuses on:

- **The background to the assignment**, including an overview of the Tajikistan context and of the CIF PPCR.
- **The approach and methodology** for this E&L activity.
- The **main findings** of the evaluation and learning activity, including project case study analyses that were produced by building on secondary data analysis and stakeholder consultations.
- **Key learnings and recommendations**, primarily focusing at the investment level.

Approach and methodology

Evaluation

This E&L activity was guided by the OECD-DAC (Organisation for Economic Cooperation and Development's Development Assistance Committee) evaluation framework and designed as a *formative evaluation with a thematic focus* on gender mainstreaming at investment level, following CIF's approach to generating evidence-based learning. The *conceptual framework* was developed to provide a structure for assessing progress on a range of gender mainstreaming objectives integrated into PPCR and EBRD-supported investments in climate resilience to evaluate gender and private sector mainstreaming in development projects whilst also building on CIF and EBRD approaches. To determine the evaluation questions, an overarching gender in PPCR program *Theory of Change* (ToC) was developed based on *document reviews* and the *stakeholder engagement workshop undertaken in April 2018*. The overarching evaluation question was: *To what extent do private sector investments under PPCR support gender-sensitive climate resilience development?*

Ten key evaluation questions and 25 sub-questions were then created based on alignment with the ToC, the *OECD-DAC evaluation criteria*, and the De Waal's conceptual framework on gender mainstreaming objectives. The OECD-DAC criteria focused primarily on relevance, effectiveness, sustainability and (contribution towards) impact.

An *Evaluation Framework* was developed that identified how each EQ would be answered (methods, data sources). This drew both upon international best practice in evaluating gender and on data availability.

Case studies

As part of the E&L activity, case studies of three PPCR projects (i.e. CLIMADAPT, ELMARL and Enhancing the Resilience of the Pyanj River Basin) were developed. These case studies aimed to assess how gender issues were integrated throughout the various stages of the climate resilience projects. The case studies provide evidence on i)

³ The evaluation originally aimed at assessing integration of gender considerations the policy-level (PPCR) and a PPCR case study had also been envisioned. The evaluation framework was developed based on this objective and extensive stakeholder consultations and desk review were undertaken to this end. However, it was later agreed not to include PPCR neither in the evaluation report nor the case study.

the business case for mainstreaming gender in climate resilience projects with a private sector focus; ii) the challenges for mainstreaming gender; and iii) gender entry points for reaching men as well as women in similar projects. Gender entry points are key learnings in identifying, understanding and integrating gender considerations in the project cycle (preparation, design, implementation and monitoring and evaluation) of similar projects.

Sources of evidence for the evaluation and case studies

Primary data was collected from Surveys, Focus Group Discussions (FGDs) and Key Informant Interviews (KIIs) as per the table below, while the secondary data was based on a review of over 100 pieces of existing literature on gender and climate adaptation in Tajikistan and elsewhere, as well as review of PPCR guidelines; projects; national strategies; legal, regulatory, policy and other relevant documents.

The following table summarises the total number of respondents for the E&L activity.

Number of respondents in sample for Survey, FDG and KII, disaggregated by gender

	Female	Male	Total
Survey CLIMADAPT	160	240	400
Survey / Energy* (not counted in total)	(35)	(51)	(86)
FGDs	35	42	77
KIIs	18	8	26
Total	213	290	503

Key Findings

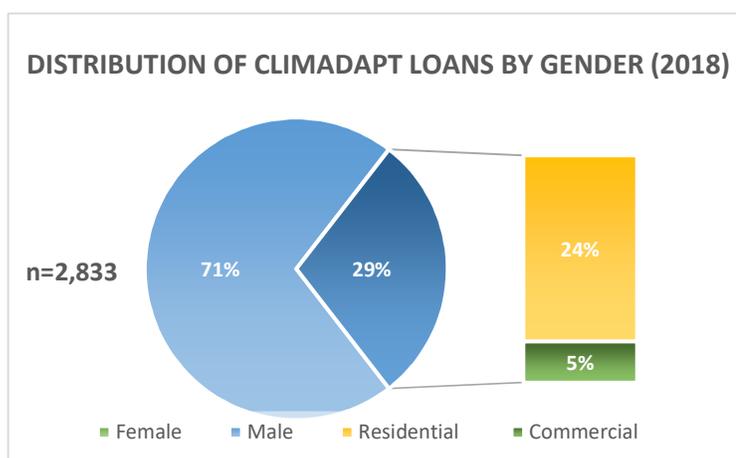
The findings focus on the relevance of the design, effectiveness in achieving intended results and contribution to impact of the two EBRD-funded PPCR investments (CLIMADAPT and Enhancing the resilience of the energy sector). Findings from the other PPCR investments (ELMARL and Enhancing the resilience of the Pyanj River Basin) contribute to generate additional lessons learned on gender integration in private sector-led adaptation projects.

CLIMADAPT

CLIMADAPT was launched in 2016 by the EBRD in partnership with the PPCR of the Climate Investment Funds (CIF), the Government of the United Kingdom and the multi-donor EBRD Early Transition Countries Fund. CLIMADAPT's objective was set to help Tajik household members, businesses and farmers (both women and men) to cope with the effects of climate change and to support the country's transition towards a green economy by increasing access to climate technologies promoting efficient use of water, energy and land resources. Since its launch, CLIMADAPT provided almost USD 10 million of financing through local partner financial institutions (PFIs) across all regions of Tajikistan. Eligible sub-borrowers comprise of residents, farmers and those in the agriculture sector, and MSMEs working in the technology sector. To be eligible, sub-borrowers must use/produce technology/systems to improve water and energy efficiency.

Overall findings

CLIMADAPT is an example of improving gender-responsive project implementation in Tajikistan. Phase 2 of the project placed a stronger emphasis on encouraging women sub-borrowers to adopt climate resilience technologies through the introduction of changes to programme design. These included setting the target of reaching 30% of women customers, a dedicated gender training for PFIs, and introducing awards for the PFIs which would demonstrate efforts in increasing outreach to women sub-borrowers. In addition, there was a requirement to collect gender-disaggregated data as part of the project design and report semi-annually. The project was also effective in promoting gender equality thanks to the selected PFIs who had experience working with women clients and were aware of gender issues in Tajikistan.



Distribution of loan amount disbursed by sex

Loan value (out of total portfolio value)	2017	2018
Female	14%	19%
Male	86%	81%

As of June 2018, 29% of CLIMADAPT clients were women (37% of the residential facility, and 15% of the commercial), thus being close to reaching the target of 30% women customers. Whilst women's share of the overall portfolio value increased over one year by 5% points, the value of women-held loans still accounts for a smaller share of the portfolio (19%) compared to men. In addition, the distribution of CLIMADAPT loans for women is skewed towards residential loans. Only one fifth of women sub-borrowers have asked for commercial loans against over 40% for men.

The analysis of survey respondents indicated that over 68% of loans were taken out by survey respondents with low monthly income (USD53 to USD318); most of CLIMADAPT sub-borrowers (74.7% residential, 69% commercial) had already accessed formal bank loans before.

Relevance - Technologies selected to meet the differentiated needs of men and women

Findings reveal that CLIMADAPT technologies help address some of the vulnerabilities of Tajikistan's private sector in terms of more efficient energy and water usage, protection from power cuts and power surges, more reliable power and, to an extent, alternative sources of energy. This is also confirmed by high levels of satisfaction expressed by sub-borrowers though the qualitative findings from the FGDs indicate some dissatisfaction among sub-borrowers with regards to the choice of technologies or the financial implications of taking up CLIMADAPT loans.

Overall sub-borrowers are satisfied with the choice of technologies available, particularly women in the residential sector. In the commercial sector satisfaction levels are still high though with more variance by gender. In fact, over 91% of male sub-borrowers reported they were able to find exactly the technology they were looking for in the List of Eligible Materials and Equipment (LEME) or a combination of products versus over 80% of women. Women-led businesses were significantly more likely than men not to find the appropriate technology (13.6% versus 4.9%), particularly in the agricultural sector. Qualitative data provide some suggestions on a wider choice of technologies to appeal to women, including sewing and washing machines.

Effectiveness of CLIMADAPT implementation approach

The primary responsibility for promoting gender equality rests with PFIs, but most have not yet developed a specific gender strategy or regular gender trainings for their staff. PFIs show an understanding of the challenges faced by women in accessing finance and becoming entrepreneurs. Some of the PFIs have targeted rates for women such as reduced interest rates for limited periods of time. All PFIs report collecting gender disaggregated data and having female staff both at branch and field officers to interact with women customers. PFIs have an established local presence and knowledge of the market.

Loan conditions

CLIMADAPT PFIs have shown a high degree of flexibility in adapting to the needs of their customers. Satisfaction levels are high in relation to repayment plans and collateral requirements across genders, though with some slight variations for sub-borrowers under the residential facility.

Over 20% of residential female sub-borrowers reported collateral requirements are not accessible (to a lesser or higher extent) against only 7.6% of men. This confirms that the availability of different forms of collateral is particularly beneficial for women customers as traditionally they face challenges to accessing finance such as lack of property titles. Qualitative findings from the focus groups pointed at the need for larger loans granted without collateral.

Various stakeholders interviewed during the KIIs pointed out at high interest rates notwithstanding CLIMADAPT offering a slightly lower than market interest rate. This might penalise the most vulnerable groups such as small women farmers. The interest rate for commercial loans is lower on average than the interest rate provided for residential loans. Notwithstanding this, a higher percentage of commercial sub-borrowers perceive the interest rate as high compared to residential ones. Qualitative findings corroborate this: enterprises and farms in the focus groups reported that access to finance represents one of the main obstacles to conducting business. It seems that CLIMADAPT has contributed to alleviate this obstacle to an extent, though focus group participants expressed the need for lower interest rates.

Engagement and Outreach

The evaluation explored engagement and outreach to sub-borrowers. Overall, there is a high level of satisfaction from sub-borrowers across sub-groups. Respondents' preferences in urban and rural areas vary consistently, which could be leveraged to increase outreach. This was confirmed by the key informant interviews, which pointed out the need to use a targeted approach to reach rural areas and women in particular.

Most residential sub-borrowers surveyed (91.6%) confirmed they heard about CLIMADAPT through one of the projects communications channels. Direct engagement with the bank is the most common way to access information throughout regions, areas, gender and facility (commercial and residential). This is in line with the fact that most sub-borrowers were already clients of the PFIs.

Findings show that direct communication channels (such as brochures and through the neighbour/ community) to inform potential clients about CLIMADAPT opportunities in residential, agriculture and trade sectors work better in rural rather than in urban areas. In addition, such channels work particularly well for women. Qualitative findings also pointed at the need to leverage partnerships with local organisations to enhance outreach to women entrepreneurs.

Technical assistance on climate resilience technologies

PFIs and sub-borrowers have also benefited from technical capacity building and advice to support the wider adoption of technologies and practices that reduce soil erosion and pressure on water and energy resources. A list of pre-approved technologies and suppliers – Technology Selector has been established to promote greater understanding of the technologies and practices, and to increase PFIs' ability to market those solutions among potential borrowers. For sub-borrowers, Climate Eligibility Assessments and technology demonstration workshops have been conducted to support them in recognising climate risks and structuring the most appropriate technical solutions. Findings show such workshops are a good way to reach out to new customers, due to the need to build capacity in an unfamiliar subject and, as a result, generate interest in CLIMADAPT loans. However, only around one fifth of respondents have participated to one as these are mainly targeted to attracting potential sub-borrowers.

Perceived impacts of CLIMADAPT on sub-borrowers

CLIMADAPT sub-borrowers report very positive economic, social and climate resilience impacts of loans with some variations between men and women. The survey also enquired indirect effects of CLIMADAPT including exploring how climate resilience technologies can contribute to advancing gender equality by impacting on women's time poverty, traditional gender roles and division of labour as well as perceived influence of women on financial and household decisions. The table below summarises key findings:

	Climate Resilience	Economic Impact	Social Impact and Women's Empowerment
MSMEs	<ul style="list-style-type: none"> Improved reliability of energy supplies (55.3% of male respondents, 34.0% of female respondents) Reduced energy costs (65.7% men, 36.8% women). 	<ul style="list-style-type: none"> Higher production capacity (82% of female respondents), business expansion (79%) and enhanced business competitiveness (78.7%). Increased income (78%) 	<ul style="list-style-type: none"> Increased access to information and business opportunities (over 75% of respondents) Positive impacts on women's time poverty: less time spent on household tasks for 92.4% of women respondents Improved living conditions (>95% of respondents) Improved health and wellbeing (88.4% of women and 81% of men) More weight on financial decisions on family assets and household equipment reported by women (59.6% and 76.5% respectively)
Agricultural	<ul style="list-style-type: none"> Improved reliability of water supply (46.5%), and reduced soil erosion (54.1%). Higher agriculture productivity through better land (80% of women; 87% of men) and water (45% of women; 56% of men) management practices. Increased resilience to low and erratic rainfall (45.3% women; 65.5% men) 	<ul style="list-style-type: none"> Improved productivity especially when loans are used for irrigation Improved farm value (85%) Reduced water expenses (56%) 	
Residential	<ul style="list-style-type: none"> Improved quality of life through reduced need for coal and firewood and less effective sources of heat 	<ul style="list-style-type: none"> Increased property value, investments into additional income-generating activities (50% of respondents) Reduced consumption of electricity and electricity savings 	

Sustainability: Potential to increase CLIMADAPT uptake and impact on men and women in the agriculture sector

Several findings in the evaluation point at the challenges of reaching out to women and men in rural areas (particularly women) as well as at a high potential demand for climate resilience technologies in the agriculture sector. For example, whilst positive impacts of CLIMADAPT loans are reported for agriculture, a substantial share of respondents in this sector, especially women, was not able to assess key expected impacts. Agriculture respondents were also relatively less likely to find the optimal technology solution for their needs, which could be improved by increasing knowledge and understanding of climate resilience and of these technologies, as well as continuously expanding the Technology Sector. Finally, higher shares of respondents in the agriculture sector and in rural areas than in other sectors and localities reported that they would consider applying for another CLIMADAPT loan in the future, and that they can see an interest in climate resilience technologies in their communities. This might indicate the potential to increase the uptake and the impact of products such as CLIMADAPT in the agriculture sector if solutions are put in place to target these challenges.

Environmental Land Management and Rural Livelihoods (ELMARL)

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

Design & Relevance: Integration of gender considerations in ELMARL

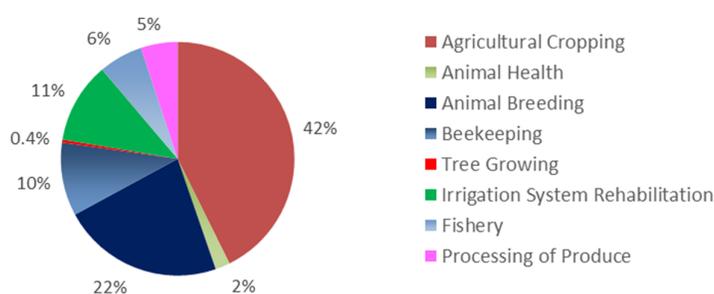
Findings reveal that ELMARL was effective in targeting women beneficiaries and empowering them by involving them in the design, prioritisation and implementation of rural investments and providing capacity building and knowledge management. ELMARL FOs delivered over 36,000 client days of learning sessions, seminars, workshops and study tours to cover the needs identified through rapid assessments. Support provided included technical trainings to women-only and mixed groups on water management, irrigation, agriculture, land and grazing management; technical assistance in the preparation of rural investments and resource management plans; assistance in the grant application process and business and financial management training; on-site practical demonstrations and communication among peer.

The project also used M&E as a key aid to decision making and effectiveness. This included developing a robust and gender sensitive M&E system for measuring results and support decision making, as well as a well-being index based on a baseline assessment.

Effectiveness: What did ELMARL achieve?

ELMARL enhanced beneficiaries' opportunities to engage in productive activities, increased rural productivity and provided access to markets for agriculture produce. This ultimately resulted in increased employment and income generation for the communities involved (ELMARL economic impact assessment, 2018). Grants provided to Common Interest Groups (CIGs) favoured the emergence of SMEs engaged in income generation activities such as beekeeping, poultry farms, processing of agriculture produce and the creation of new jobs.

Distribution of newly created jobs



The project successfully contributed to poverty reduction in Tajikistan (ELMARL evaluation, 2018). Households reported additional increased average annual income of 1,600 somoni per household through increased agricultural productivity through improved land and water management. Almost 2,400 CIG sub-projects were supported reaching over 323,000 beneficiaries. This figure corresponds to 20% of the rural population (2017) living in project pilot sites and 8.5% of the population living in poverty in Tajikistan.

Other social impacts refer to an increase in wellbeing: by the end of the project, 53% of beneficiaries reported improved well-being (more women than men) by an average of 25% compared to baseline (2015); and increased social cohesion as benefits and costs were shared and investment decisions taken at community level.

Women successfully involved though there is a need for capacity building in climate resilience solutions

By the end of the project, 48% of ELMARL's direct beneficiaries were women (the target was 40%) and almost 54,000 households had been supported in sustainable land management. There were 410 women-headed sub-projects country wide and 34 women-only CIGs. However, the ELMARL evaluation (2018) found that more could be done to enhance the role of women in WUAs and PUUs. In addition, the evaluation found limited use of innovative resource saving practices (solar energy, compost, drip irrigation) which might be due to a lack of technical knowledge among women needed to use these innovative solutions as well as limited budget of poor rural households to invest in technologies and assets. This finding might point at the need for capacity building and technical assistance on climate resilience practices targeted to women.

Enhancing the Resilience of the Pyanj River Basin – Component 4

The Asian Development Bank (ADB) Enhancing Climate Resilience in the Pyanj River Basin (PRB) was launched in 2013 in partnership with the CIF PPCR. The project aimed to increase women and men's resilience to climate change and improve the livelihoods of communities through several targeted capacity building activities, and improvements to water and irrigation systems, infrastructure and institutions. The project ran in 59 villages in 19 jamoats (local

administrative units) that are vulnerable to climate change in the Pyanj River Basin region. Under Component 4, three PFIs established specific microcredit and micro-deposit products for rural women and men farmers and on-lent USD 2.6 million for agriculture improvements and income diversification, with a special focus on women, in line with the project’s Gender Action Plan (GAP). The project helped build the capacity of PFIs to provide microloans and accept micro and small deposits in support of climate-resilient economic activities in the Pyanj River Basin.

Design & Relevance: Integration of gender considerations in Enhancing the Resilience of the Pyanj River Basin

At project preparation stage, climate vulnerability assessments, gender and poverty assessments and stakeholder consultations with the Committee on Women and Family Affairs (CWFA), identified a number of opportunities for mainstreaming of socially inclusive and gender responsive considerations into microfinance operations. As a result, the project design aimed at establishing foundations for the local populations to be part of the decision-making process and prioritise interventions based on the adaptation needs identified by the most vulnerable communities.

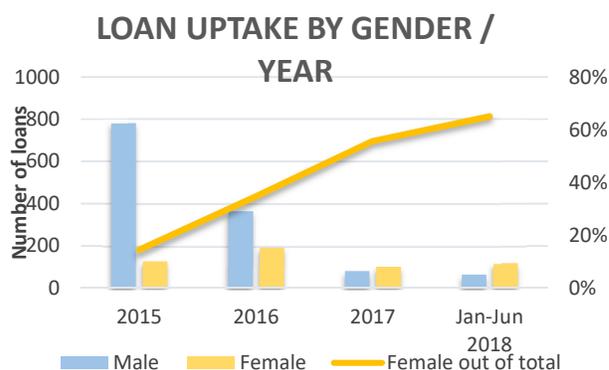
Component 4 of the Project had extensive capacity building and awareness raising activities targeting several groups, to contribute to PFIs outreach to women sub-borrowers. Trainings in climate resilience agriculture techniques, financial literacy, microdeposit were designed and delivered by PFIs trainers and other local organisations. Several training programmes were arranged for women participants only. During 2016 and August 2017, 1,621 participants attended 69 training sessions and 50.46% of the attendees were women.

The project set gender-sensitive targets for measuring increased access to finance for women and vulnerable communities through a Gender Action Plan, including the target of minimum 30% of all sub loans to women or enterprises with 50% minimum female ownership. It also comprised several reporting and monitoring mechanisms along with collection of gender-disaggregated data.

Effectiveness: What did Enhancing the Resilience of the Pyanj River Basin achieve?

The project provided loans to at least 1,000 people to fund access to climate resilient agriculture and income diversification activities. A total of 1,390 loans were distributed for climate resilience agriculture with a value of USD1.89 million (76%), and 449 for income diversification with a value of USD 767,245 (24%). The loans were used to expand farming activity or increasing the diversity of crops grown.

The project achieved a gender balanced portfolio. Awareness campaigns and changes in the eligibility of loans allowed the increase of the proportion of women clients over the years and to overcome initial challenges encountered in loan uptake by women. This highly contributed to achieving the target of loans for women for the overall project. Over 9,000 women benefited through improved access to water resources for irrigation and drinking water supply, in addition to enhanced knowledge of climate-resilient agriculture.



Enhancing Climate Resilience of the Energy Sector

Enhancing the climate resilience of the energy sector aims to enhance the climate resilience of Tajikistan’s hydropower-dominated energy sector with a focus on Sughd province. The project aims to achieve its aims through three interlinked activities: 1. Improved enabling environment for investment and policy reforms that promote climate-resilient energy security; 2. Improved institutional capacity for climate-resilient hydropower operations; 3. Climate-resilient upgrade of a major hydropower plant, Qairokkum Hydropower Plant (HPP).

Capacity building on climate resilient hydropower plant management and operations

The evaluation focused on the institutional improvements taking place from activities 1 and 2 as the re-habilitation of the power plant is yet to take place. Key informants described how under Activity 2 trainings are being provided

to the national energy provider Barki Tojik (BT), the Ministry of Energy and Industry and HydroMet to understand and manage the implications of climate change and climate variability on hydropower operations and move towards international best practice in climate resilient hydropower plant management and operations. It is expected that this will together with the rehabilitation of the Quairokkum powerplant will contribute to enhancing the climate resilience of the population serviced by upgraded powerplants such as Quairokkum, although at this stage it is not possible to tell the effects on the population.

Relevance to the needs of the target group

Key informants mentioned that BT is undergoing a major reform process aiming to improve the provision of electricity, reliability and customer service, which EBRD is supporting. This process seems to be addressing issues that were identified in 2016 via two household and business surveys conducted in Sughd region. These surveys identified gender differences and needs in energy usage at household-level as well as analysis of energy use by male- and female-led businesses. As part of an overall effort in modernising the energy system in Tajikistan, Qairokkum will insert smart meters which will help record loss of electricity and increase transparency: this was one of the main issues noted by women in the 2016 survey. The Qairokkum project will also use innovative practices in the generation of electricity and the regulation of the water flow in line with weather variability and seasonality.

Perceptions of Sughd respondents on the provision of energy and BT customer service

Surveyed CLIMADAPT sub-borrowers in Sughd region noted an improvement in the provision of energy and BT customer service though it is not possible to directly attribute these perceptions to specific interventions. The main findings relate to perceptions of users in the use and quality of electricity services provided. Compared to 12 months ago, respondents reported that the provision of electricity is now more reliable, better voltage, more affordable and the billing process and customer service had improved in the past 12 months.

Lessons Learned and Recommendations

Lessons learned and recommendations emerged from the E&L activity and the final stakeholder workshop that took place in Dushanbe in November 2018. The messages presented here relate to the investment-level PPCR interventions (CLIMADAPT, ELMARL and Enhancing the Resilience of the Pyanj River Basin) engaging directly with the private sector (businesses, farmers and households). Messages are grouped under identified common themes across the investments. During the E&L activity and the final stakeholder workshop some useful findings and recommendations emerged at the policy level as well, which are also reported here.

Investment-level lessons learned and recommendations

Lessons and Recommendations summary

Lessons learned	Recommendation
<i>Gap Analysis</i>	
<ul style="list-style-type: none"> ✓ A gender analysis and baseline assessment to identify gender gaps that the project will contribute to address is the starting point for understanding how to mainstream gender (ELMARL and Enhancing the Resilience of the PRB). 	<p>Projects should carry out gender analysis to understand the different vulnerabilities and needs of men and women to climate change and their potential contribution in addressing these through investments in climate adaptation. Gender analysis should involve the collection of project specific baseline data and reflect the results of consultations on the project objectives or components with relevant stakeholders.</p>

Financial products responding to the differentiated needs of men and women

<ul style="list-style-type: none">✓ PFIs that have an established local presence and market knowledge have shown flexibility in adapting the collateral requirements for accessing loans and repayment plan terms to the sub-borrowers' characteristics (CLIMADAPT).✓ The introduction of new credit lines requires a period of adaptation to understand women's needs and develop familiarity with the marketing of new products and services. Loan requirements can accelerate women's financial inclusion if adapted to their needs (Enhancing the Resilience of the PRB).✓ Interventions enhancing access to markets could help address the challenges faced by farmers in hard to reach areas in purchasing equipment and selling their produce. This would allow to ultimately boost the impact of grant investments (ELMARL).	<p>Financial products for men and women should be designed in a targeted way in terms of collateral requirements, repayment plans and grace periods. Specific examples of adapting financial products to female customers relate to considering remittance income in credit assessments, flexible terms for financial products (collateral and eligibility requirements, repayment plans and grace periods) and preferential terms for specific segments (returning customers or women start-ups).</p> <p>Accessory services such as micro-insurance and support for business development, as well as market extension services, should also be considered.</p>
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Technical assistance and capacity building

Capacity building for PFIs to market climate resilience technologies

<ul style="list-style-type: none">✓ Technical assistance to PFIs to build their understanding of climate resilience technologies and how to market them is critical given the need to ultimately build the capacity of potential sub-borrowers in a new subject – as climate resilience technologies increase project visibility (CLIMADAPT).✓ Having a Technology Selector considerably reduces time for application and transaction costs, positively affecting sub-borrowers' willingness to take up loans which are perceived as more accessible. In addition, it allows for better marketing, clearly showing the economic and resilience advantages of adopting the technologies (CLIMADAPT).	<p>Technical assistance to PFIs should enable staff to highlight climate resilience benefits from using these technologies and showcase successful case studies to potential customers. This might contribute to build an understanding of sub-borrowers of climate resilience and shift their motivations to take up loans beyond the profitability/efficiency savings selling point.</p> <p>For first timers, PFIs should also be able to explain how technology investments build on each other and it is possible to start from the simplest technology and gradually scale up investment and technology complexity.</p> <p>Respondents recommended that CLIMADAPT should continue to expand the list of pre-approved technologies. PFIs recommended there should be flexibility to use technologies across facilities as well as between the quota ceilings allowed for residential, business and agriculture facilities. They also recommended that the list of eligible suppliers should be increased.</p> <p>Respondents recommended developing a database of technologies and suppliers which looks at whether technologies are gender sensitive and what impacts they can have on women and men's specific vulnerabilities.</p>
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Capacity building in climate resilience technologies and sustainable land management

<ul style="list-style-type: none">✓ Raising awareness on climate related vulnerabilities and risks is key for scaling up the use of climate resilience technologies and practices among the target population and ultimately advance climate resilience objectives (CLIMADAPT).✓ The combination of direct investment with capacity building activities (e.g. trainings and learning by doing) helps building the entrepreneurial capacity of farmers as well as incentivizing the adoption of sustainable	<p>Capacity building showing the practical implications of adopting these technologies and practices are an effective way to raise awareness as well as market these products, given this is a new subject for the target population and communities. There is a need to provide more information on innovative and incipient technologies, such as water capture and harvesting technologies, irrigation pipes and tubes and water storage systems, renewable and alternative energy sources given their low market penetration.</p>
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<p>production and land management measures particularly among male beneficiaries (ELMARL).</p> <ul style="list-style-type: none"> ✓ Building women’s technical capacity and knowledge in environmentally sound land and water management practices (e.g. renewable energies, drip irrigation), large-scale farming and pasture management can help grow women’s role in livelihood development (ELMARL). ✓ Getting the timing right of knowledge and learning activities is important, given the need to build capacity in a new subject – such as sustainable rural production and land management through innovative technologies and practices. A knowledge dissemination system should be established at the initial stage of a project along with stakeholder engagement and awareness raising plans (ELMARL). 	<p>The project could also work with PFIs to build a messaging that goes beyond the economic benefits of using climate resilience technologies.</p>
<p>Capacity building in financial and business management</p>	
<ul style="list-style-type: none"> ✓ A very high percentage of sub-borrowers consider more trainings in financial and business management and support to prepare loan proposals could make the loans more beneficial by addressing key challenges of women in rural areas in accessing finance, such as lack of financial literacy (CLIMADAPT). ✓ Conducting specific trainings in financial literacy, particularly in rural areas, can reduce some of the challenges for women to access finance and to run sustainable income-generating activities. It is important to ensure customers to understand the conditions of the loan agreement and acquire confidence with the financial language used (Enhancing the Resilience of the PRB). 	<p>The provision of financial support to men and women for the uptake of climate resilience technologies and practices needs to be accompanied by capacity building in financial literacy, business planning and proposal preparation as lack of skills in these areas limits access to finance especially for women. At project level, local organizations such as civil society, women organizations and microfinance organizations could be leveraged to fill this gap.</p>
<p>PFIs’ Engagement and Outreach</p>	
<ul style="list-style-type: none"> ✓ The preferred communication channel across sectors and gender is through the bank. Direct communication channels such as brochures and through the neighbor/community work better in rural rather than in urban in residential, agriculture and trade sectors and for women rather than men (CLIMADAPT) 	<p>Effective communication channels need to be adopted to increase visibility of climate resilient projects among men and women in rural and urban areas. Disseminating success stories through leaflets and catchy material can increase loan outreach by showing the benefits of climate resilience technologies as well as promoting women as role models in business, as sub-borrowers in rural areas seem to be very receptive to replication and word of mouth.</p>
<ul style="list-style-type: none"> ✓ Greater focus is required on early engagement with women farmers who are typically less aware than men of engagement and marketing, particularly before the loan application process (CLIMADAPT). 	<p>PFIs to consider focusing on marketing activities targeting women to enhance loan uptake from women entrepreneurs. National private sector associations could be leveraged for outreach activities.</p>
<p>Working with others</p>	
<p>Working with local organizations</p>	
<ul style="list-style-type: none"> ✓ Women in rural areas are affected by challenges ranging from low levels of financial literacy, access to information networks and access to finance, and traditional gender roles affecting their ability to conduct business and/or work outside of family business/farm. In these instances, partnerships with local organizations that have close 	<p>Projects should leverage on partnerships with local organizations such as civil society, women organizations as well as women mentors in the local communities to reach out to hard to reach women sub-borrowers. In addition, these organizations can support providing capacity building and</p>



<p>relationship with communities are critical in complementing the role of PFIs in promoting access to finance (CLIMADAPT and ELMARL).</p> <ul style="list-style-type: none"> ✓ Private sector associations can help increase outreach to women entrepreneurs, given their role in facilitating communication, capacity building and access to information of businesses (CLIMADAPT). ✓ Involving government stakeholders at the national and local levels and other community institutions such as women’s councils allows for securing buy in for the project and maximizing outreach to men and women (ELMARL). 	<p>access to information to boost the impact of financial support.</p>
<p><i>Involving men and families of women sub-borrowers</i></p>	
<ul style="list-style-type: none"> ✓ There might be resistance from men and families in rural and conservative areas to women accessing finance. However, findings show that once men and families were involved and able to see the benefits of women accessing finance and investing, they were supportive (CLIMADAPT). 	<p>Any project effort to actively reach out to women to pursue economic empowerment should consider involving men as predominant gender roles and social norms may undermine the success of any effort to empower women and girls economically, particularly in rural areas. Projects should try to raise the awareness of men and families on the benefits of women having a more active role, for example by involving them in trainings and events. Local organizations could be involved given their gender expertise, and awareness of the local sensitivities and context.</p>
<p><i>Setting clear targets for effectiveness of results</i></p>	
<ul style="list-style-type: none"> ✓ A robust ME system which builds on a baseline assessment, sets clear targets and monitoring mechanisms facilitates the decision-making process as well as incentivizes the achievement of results (ELMARL and Enhancing the Resilience Of the PRB). 	<p>Setting gender sensitive targets and collecting and monitoring gender-disaggregated data should be done across programmes and projects as it can help creating incentives to achieving greater involvement of women and men.</p>

Policy-level lessons learned and recommendations

The following recommendations incorporate the lessons learned at the policy level collected from this activity and stakeholders:

1. To increase the impact of future climate finance for climate adaptation programmes aimed at increasing resilience to climate vulnerability in a gender balanced way, a government led coordination mechanism should be established. This would allow the stakeholders from the government different agencies, international organisations, civil society, and private sector to be engaged in policy dialogue, capacity building, and monitoring and reporting on the effectiveness of projects across agencies. The one implemented under Tajikistan PPCR through the Committee for Environmental Protection could be taken as an example, as it played a crucial role in advancing these activities.
2. It is important to establish feedback loops from the project/ investment level up to the government level. The lessons learned and the results from the project/ investment level need to be raised to the government officials and the donor community, so they can be applied on the policy level. Organisations such as the Council for Improvement of Investment Climate can act to bridge the gap between government and donors and the private sector. The Council revealed that several reforms are taking place that will likely benefit women entrepreneurs and attempt to tackle key constraints identified by entrepreneurs and business organisations.

INTRODUCTION

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

In Tajikistan several initiatives, investments and technical assistance activities were undertaken with the support of the Climate Investment Funds' Pilot Program for Climate Resilience ("CIF PPCR"), which aims at establishing foundations for gender-responsive climate resilience development supported by the private sector. In this case, specific vulnerabilities of women to climate shocks as a specific socio-economic group as well as potential opportunities for gender transformational change were taken into consideration. A number of private sector-focused climate resilience investments with associated technical assistance components were implemented under the Tajikistan PPCR. These efforts gave rise to a number of questions concerning both direct and indirect benefits for individual women and men, women and men-led businesses, and female and male-headed households. As these emerging practices had not been evaluated before, the CIF-funded *Evaluation and Learning Activity* analysed how gender considerations and gender-related activities have been integrated into the implementation, monitoring and evaluation phases of PPCR investments in Tajikistan yielded important lessons to inform future work in this area.

This Report presents the **main findings of the evaluation and learning activity (PART D)**. It focuses on four investments under the CIF PPCR to assess how gender considerations have been integrated into the design and implementation of these projects. The depth and modalities of the research and the analysis vary across the four projects assessed. Emphasis of the evaluation is on the two EBRD funded adaptation investments projects (a) Small Business Climate Resilience Financing Facility CLIMADAPT and (b) Enhancing the Climate Resilience of the Energy Sector – Phase I. Additionally, the report presents insights from two case studies covering the CIF PPCR projects (c) Enhancing the Resilience of the Pyanj River Basin (PRB) – Component 4 implemented by the Asian Development Bank and (d) Environmental Land Management and Rural Livelihoods (ELMARL) delivered by the World Bank.

The report provides evidence on what has worked and what hasn't, aiming to assist with future effective integration of gender considerations into climate resilience programming with the private sector in Tajikistan. In addition, it outlines **lessons learned and recommendations** for related programmes based on best identified practices (**PART E**).

The **background to the assignment (PART B)**, **approach and methodology (PART C)** are also presented. This includes a reference to other deliverables that were produced under this E&L Activity, namely three separate case studies on CLIMADAPT, ELMARL and Enhancing the Resilience of the Pyanj River Basin; and a guidance note on how to design and implement gender-responsive, private sector-led investments that enhance climate resilience for women and men and a knowledge Dissemination Strategy (KDS) was designed and implemented to assist with the engagement of the stakeholders.

The findings are the result of a combination of data collection and analysis from documents reviewed; 25 key informant interviews (KIIs); FGDs; and two surveys. The survey of a representative sample of 400 CLIMADAPT commercial and residential sub-borrowers was the focus of the evaluation; a sub-sample of 98 CLIMADAPT beneficiaries in the Sughd region was surveyed to understand their perceptions on energy access and quality of Barki Tojik's (BT) service in relation to the Enhancing the Climate Resilience of the Energy Sector investment.

Additionally, three workshops were conducted in Dushanbe. The first coordination meeting, where EBRD launched the E&L activity⁴, focused on the initial engagement of the stakeholders, as a contributory group for the success of this assignment. The second workshop in April 2017 prompted the refinement of the Theory of Change and the conceptual and evaluation framework. This set the scene for the evaluation and the mutual understanding of the process. The third and final workshop in November 2018 was to present the findings, to receive feedback from key stakeholders from the government and civil society organisations in Tajikistan. The third workshop was instrumental in refining the main findings and the key deliverables.

⁴ EBRD organised the first meeting, while the other two were organised by IMC

PART A

BACKGROUND TO THE EVALUATION & LEARNING ACTIVITY

This section presents the understanding of the context in which this Evaluation and Learning (E&L) activity has taken place. It frames the nexus between climate policy, private sector and gender in Tajikistan which underpinned the refinement of the Theory of Change and developed the Evaluation Framework for this assignment. Finally, it provides an overview of the Climate Investment Funds (CIF) Pilot Programme for Climate Resilience (PPCR) in Tajikistan and the four PPCR projects focus of this E&L activity.

1. The Context: Tajikistan

The inception phase of the assignment has focused on extensive documents review and meetings with key stakeholders. This has enabled developing an understanding of the context that has helped shape the approach to this assignment. Building on this, the team has refined the Theory of Change and developed the Evaluation Framework which will frame the survey and case study work. A brief account of the understanding of the context is given below.

Climate Change

Climate change poses significant risks to the Tajikistan economy, mainly:

- **Increasing temperatures** with annual mean temperatures increasing by up to 1.1°C by 2030, 2.6°C by 2050 and 3.0°C by 2100. All regions will see an increasing risk of extreme heat events, especially in summer. Due to effects of long-term exposure to high temperatures, the rural population in Tajikistan are prone to heat stress⁵.
- **Shifts in precipitation patterns** with total annual precipitation projected to decrease by 5% by 2050. Winters are projected to be drier while summers are projected to be wetter. Summer precipitation is projected to increase by up to 5% by 2050, while winter precipitation is projected to decrease by up to 30 % by 2050. The intensity of heavy rainfall events is projected to increase.
- **More variable hydrology** with most glacial areas projected to decline by at least 15%–20% compared to current levels, and most small glaciers projected to completely disappear by mid-century. This together with shifting precipitation patterns will increase river flow variability with recently observed increases likely to continue until the mid-21st century, to be followed by a period of reduced flows.
- **Increased water stress** including drought risk, driven by temperature increases, higher evaporation and more variable precipitation. More than 60% of the water resources of the Central Asia Region, which originate from the high mountain glaciers, are generated in the country⁶.
- **Increased risk of soil erosion and river sedimentation** driven by increasing drought risk and extreme precipitation risks.
- **Increased risk of extreme events such as floods, landslides and mudslides** driven by increased risk of extreme precipitation events, soil erosion and river sedimentation.

The agriculture sector is most vulnerable to climate change in Tajikistan due to changes to the water cycle (lower rainfall, precipitation patterns shifting, drought, flooding, glacier retreat, storms and altered run-off and river flows) but also due to landslides and higher temperatures⁷. Changes to the water cycle have major impacts on agriculture as this places water related stresses on the production systems. This necessitates a shift in agricultural production and highlights the importance of responding with an increased water supply through more effective irrigation and more drought resilient crops and cropping patterns. This is hugely significant for Tajikistan as its population remains predominantly rural and involved in agricultural activities. As 98% of the country's power is supplied by hydropower generation, changes to precipitation and glacial water melt patterns in the mountains are also predicted to have impacts on energy supply. Energy security is seen as critical for poverty reduction⁸. Error! Bookmark not defined.

Private Sector

The private sector is a key driver of economic growth in Tajikistan. The International Monetary Fund (IMF) calculates that the private sector accounts for over 60% of GDP in most countries (IMF, 2013⁸) and in many countries the figure is nearer 85%. Leaving out the role of the private sector in climate-resilient development would constitute a missed

⁵ Third National Communication to the UNFCCC – 2014

⁶ Intended Nationally Determined Contribution (INDC) towards the achievement of the global goal of the UN Framework Convention on Climate Change (UNFCCC) by the Republic of Tajikistan (2015)

⁷ *Tajikistan: Strategic Programme for Climate Resilience* (2011)

⁸ *IMF Survey: IMF Facilitates Debate on Private Sector, Growth, Jobs in Mideast*, (2013)
<http://www.imf.org/external/pubs/ft/survey/so/2013/car112713a.htm>

opportunity that would inhibit transformational change. Moreover, climate change impacts have serious consequences for the Tajik private sector. Agriculture forms a major part of the Tajikistan economy (28.6%, 2017 est. GDP⁹) and occupies an even greater proportion of the Tajik workforce (43%, 2016 est. **Error! Bookmark not defined.**). Micro, Small and Medium Enterprises (MSMEs) operating in rural regions are impacted by power shortages and local entrepreneurial activities are hindered by the necessity of individuals to deploy time -that could otherwise be used for business pursuits- undertaking activities such as collecting firewood. For the private sector, climate change also presents the opportunity to develop and deploy new water and energy efficiency products (such as drip irrigation systems or household/industrial energy efficiency measures) as well as to agricultural services (new crop types and production technologies) to help the nation adapt to the impacts of climate. This also provides opportunities for financial institutions (including banks and micro-finance organisations) to develop products that can respond to the resultant demand and stimulate growth in private sector climate resilience.

Gender

Evidence points towards an increasing feminisation of poverty which in Tajikistan is exacerbated by a limited institutional capacity to tackle this. Almost half of the severely food insecure HHs are headed by a woman, as well as one third of the moderately food insecure (but women led HHs are only 20% of the total and are affected by a significantly higher overall incidence of extreme poverty). Male out migration¹⁰ has also had impacts on social cohesion and increased *de facto* female headed HHs and women- led businesses.

Women in Tajikistan are disproportionately impacted by climate change as compared to men because they have fewer resources, fewer entitlements, are less mobile and are burdened by household responsibilities. Other factors that contribute to women being more vulnerable are the remittance led economy¹¹ and subsequent higher than average number of female headed HHs (for many of these remittances are often the only source of income¹²); a large proportion of women working in agriculture, a sector that is greatly impacted by climate change, with substantial impact on their productivity; climate-induced power shortage having bigger impact on women – who need to spend significant proportion of time collecting firewood and suffer from indoor air pollution because of cooking from open fires. Women’s lower educational levels, lack of technical knowledge, and limited participation¹³ in decision making also impact their climate change adaptability¹³.

The nexus between climate policy, private sector and gender

Gender issues involve any disproportionate impact(s) on men and women, whereby differences in impacts can be traced back to gender-specific characteristics⁷. Because of their overall position of vulnerability compared to men, women are unequally affected by the impacts of climate change in Tajikistan. By addressing their vulnerability to climate change, women can also have access to increase economic opportunities, which in turn contribute to reduce their overall position of vulnerability compared to men. Adapting businesses to climate resilience will ultimately result in women working for or owning companies with better business performance, increased income, greater employment and livelihood opportunities. Similarly, when the climate resilience of farming operations is increased, this will positively impact on women working in agriculture, of which there are many. For example, kitchen gardens, mostly tended by women, are a vital source of income, especially for HHs. Improving their climate resilience will enhance their productivity and value to household (HH) income as well as being a source of products for micro, small and medium enterprises (MSMEs). From a macroeconomic perspective, untapping the potential represented by women becoming employed or entrepreneurs will increase the size of the overall private sector and benefit the economy of Tajikistan. Conversely, adapting Tajik infrastructure to the effects of climate change, such as rehabilitating hydro power plants, will result in female headed HHs having more time for entrepreneurial activities and women working in Tajik business will be better off (working for/ owning companies with better business performance, increased income, greater employment and livelihood opportunities). Understanding women’s needs, ensuring their voices are heard and effective inclusion in organisations all matter for enhancing the ability of MSMEs

⁹ CIA World Factbook: <https://www.cia.gov/library/publications/resources/the-world-factbook/geos/ti.html>

¹⁰ As many as 30% of economically active Tajik males are employed abroad. *Tajikistan: Strategic Programme for Climate Resilience* (2011)

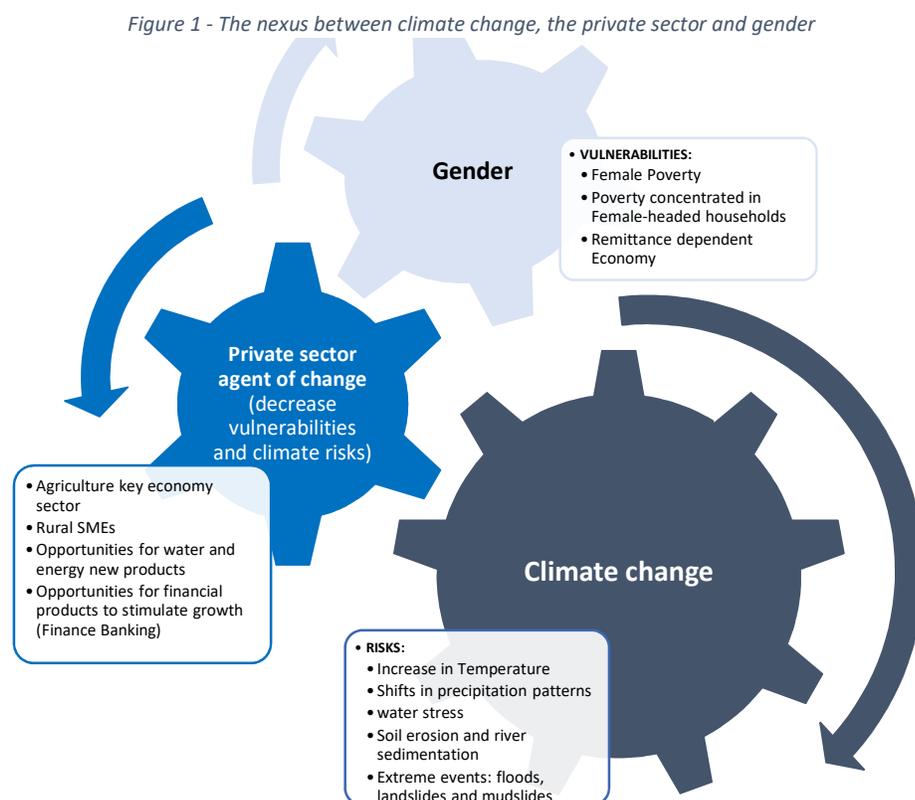
¹¹ Remittances formed 49% of GDP in 2008 for example (ibid.)

¹² ADB, Tajikistan. Country Gender Assessment (2016) <https://www.adb.org/sites/default/files/institutional-document/185615/tajikistan-cga.pdf>

¹³ *Private Sector and Gender Mainstreaming in ClimADAPT* (2017)

⁷ EBRD Guidance Note – Gender Matrix EBRD

to respond effectively through the provision of services and products that can enable greater resilience to climate change. Small changes, for example ensuring female staff at the frontline to deal with women-led businesses could make a difference to the profits and revenue of small business and financial intermediaries. Similarly, at a different level, understanding women’s perspectives e.g. on whether it is feeder roads or erratic and unreliable electricity that impacts on them most, can be translated back to policy level decisions and planning resource allocations.



An enabling policy environment is necessary to allow women to overcome barriers to undertaking entrepreneurial activities (generally, but these activities may be linked to climate resilience). This enabling environment might include: measures to help women overcome barriers to accessing finance (for example the EBRD Women in Business programme is working with PFIs, currently IMON and Eshkhat Bank, to provide loans and know-how for women to improve their access to finance); tax legislation to support women entrepreneurs; and a state fund to support entrepreneurship for women. There is currently a State Fund for Support of Entrepreneurs and they provide concessional loans to entrepreneurs (both men and women) outside big urban areas. However, lack of knowledge and skills to prepare bankable business plan puts additional barriers to women to access the Fund’s resources. Typically, the ways in which policies are set and translated into practice ignore women’s needs and rarely afford a chance for women’s voices to be heard. In Tajikistan it is evident that there are some powerful proponents of women’s issues for private sector investment and climate resilience. Ensuring effective participation of women and drawing upon sex-disaggregated data go a long way in enabling policies to be more effective at benefitting both women and men. Women’s businesses associations have the potential to work closely with government and businesses alike to help shape these processes and to provide information. A large body of practical experiences and evidence on this exist globally, and ways for ensuring knowledge sharing help stimulate the debate to improve ways of setting gender -sensitive policies.

2. The Pilot Programme for Climate Resilience in Tajikistan

The Pilot Programme for Climate Resilience (PPCR) is one of the four programmes of the Climate Investment Funds (CIF). Established in 2008, the PPCR aims to support countries in their climate-resilient development and adaptation consistent with national poverty reduction and sustainable development goals. PPCR provides programmatic finance to support efforts to integrate climate resilience into development planning and implementation, with 72 developing and middle-income countries worldwide participating¹⁴. This is done through a country or region-led programming process, which results in an investment plan, such as the Strategic Programme for Climate Resilience (SPCR). PPCR also provides funding to put into action pilot innovative public and private sector solutions to pressing climate-related risks.

Tajikistan was selected to participate in the PPCR due to its high vulnerability to the adverse effects of climate change, and its dependence on natural resources such as water. In May 2009, the Government of Tajikistan (GoT) confirmed its commitment to the PPCR and identified agriculture, water resources, energy, environment, and disaster risk management as sectors particularly vulnerable to climate change. The GoT also selected these areas to integrate into its national development planning on climate resilience. Following a series of consultations with a range of stakeholders¹⁵ between September 2009 and October 2010, the SPCR was approved in November 2010. The Terms of Reference for the PPCR Secretariat include responsibility for liaison to ensure participation and inclusiveness and thus consider gender as important.

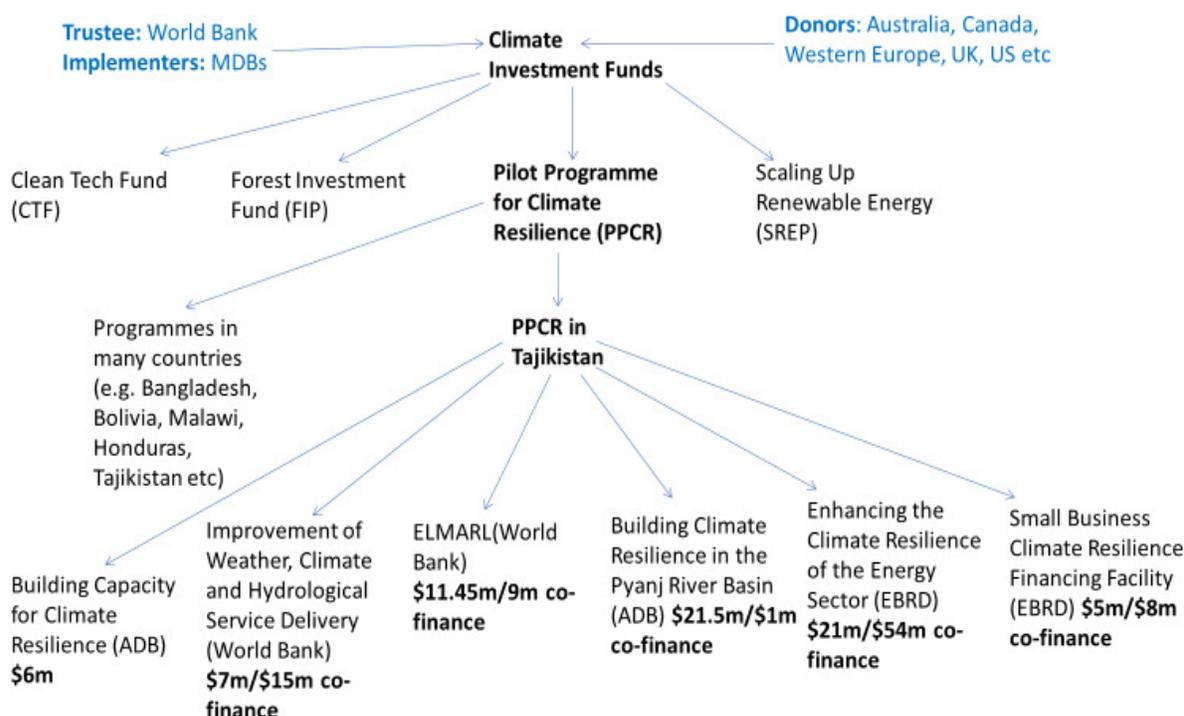
During PPCR Phase 1 (September 2009 - March 2012), analytical work and consultations with stakeholders were conducted to assess the consequence of climate change. Teams of national and international experts studied the adverse effects of climate change on land management, energy and water resources management, and assessed capacity needs to strengthen institutional arrangements. Six technical assistance activities, which were financed during Phase 1, provided support to strengthen Tajikistan's capacity and analytical evidence base and helped refine needed investments required under Phase 2. Phase 2 of PPCR in Tajikistan comprises one capacity development technical assistance (CDTA) programme and five investment projects. It is supporting the implementation of the investment plan, with financial resources over USD160 million from the PPCR and co-financing from other sources.

PPCR has played a pivotal role, working with the multilateral development banks (MDBs) in supporting the capability of the government to respond to climate change and become more resilient. PPCR seeks to tackle a lack of institutional capacity and co-ordination to effectively address the challenge of mainstreaming climate change considerations into development planning. Whilst the PPCR Secretariat is no longer operational, there are discussions on creating a Climate Finance Coordination Centre in Tajikistan to combine the functions of PPCR and coordination of climate related projects and this could take the same positive role on gender.

¹⁴ PPCR countries include Bangladesh, Bolivia, Bhutan, Cambodia, Ethiopia, Gambia, Honduras, Jamaica, Kyrgyzstan, Madagascar, Malawi, Mozambique, Nepal, Niger, Papua New Guinea, Philippines, Rwanda, Tajikistan, Uganda, Yemen, Zambia, and two regional programmes for the Caribbean (Dominica, Grenada, Haiti, Jamaica, St. Lucia, and St. Vincent and the Grenadines) and the Pacific (Papua New Guinea, Samoa and Tonga).
<https://www.climateinvestmentfunds.org/country/tajikistan>

¹⁵ Including: GoT, multi-laterals, bi-laterals, international organizations and NGOs

Figure 2 Maps out the relationship between the CIF and investment projects.



2.1. PPCR Investments Focus of the Assignment

This Report presents the main findings of the evaluation and learning on how gender considerations have been integrated into the design and implementation of four projects under the CIF PPCR. The table below presents key information on these projects.

Table 1 - Projects assessed as part of this E&L activity

PPCR Investments	Mainstreaming gender and the private sector
Small Business Climate Resilience Financing Facility (CLIMADAPT)	
<p>Dates: February 2016 - Ongoing</p> <p>Budget (USD): PPCR: 5,000,000 Concessional finance EBRD loan: 5,000,000 EBRD and DFID grants 3,000,000</p> <p>Lead MDB: European Bank for Reconstruction and Development - EBRD</p> <p>Implementing PFIs Humo, Imon, Eshkata Bank, Arvand, The First Micro-Finance Bank</p> <p>Objectives: Increasing capacity of farmers, small businesses and households (both men and women) to cope with the projected impacts of climate change on water/energy resources through the introduction and/or increased uptake of a range of technologies in the agricultural, SME/manufacturing and residential sectors.</p>	<p>Gender</p> <ul style="list-style-type: none"> ✓ Launched in 2016, CLIMADAPT provides financing to enterprises and households in Tajikistan via local banks and microfinance institutions for improved water and energy use and sustainable land management measures. CLIMADAPT initiated gender disaggregated reporting in PFIs and monitors the share of women sub-borrowers of the project which is equal to almost 30% and representing 14% of total volume of disbursed loans. The survey among PFIs conducted by CLIMADAPT indicates that loan officers consider women more organised, better loan repayment discipline, more loyal and interested in improving their financial literacy. Nevertheless, due to social norms, limited access to collateral and networks, women have lower access to finance in comparison to men. <p>Private Sector</p> <ul style="list-style-type: none"> ✓ From the launch of CLIMADAPT up to end of September 2018, PFIs had financed over 3,400 sub-projects, with a total value of over USD9.8 million. The project portfolio includes larger assisted investments (greenhouses, cold storage facilities, and cotton oil production technologies) representing 18% of disbursed sub-loans, as well as smaller projects based on the list of eligible technologies (windows, irrigation systems, insulation materials and other) representing 82% of disbursed sub-loans. ✓ Up to ten new climate-resilient, water and energy use technologies are being used by businesses, farmers and households.

Enhancing the Climate Resilience of the Energy Sector ('Qairokkum Hydropower Project - HPP')	
<p>Dates: Ongoing</p> <p>Budget (USD): PPCR: 11,000,000 grant plus 10,000,000 Concessional finance</p> <p>50,000,000 loan from EBRD plus</p> <p>4,000,000 grant from EBRD, DFID, ADA</p> <p>Lead MDB: European Bank for Reconstruction and Development – EBRD</p> <p>National Implementing Agency: Barki Tojik (Ministry of Energy and Water Resources)</p> <p>Objectives: Piloting the integration of climate change analysis and climate resilience measures into investments in hydropower facilities using the rehabilitation of Qairokkum HPP as a pilot.</p>	<p>Gender</p> <ul style="list-style-type: none"> ✓ The technical cooperation (TC) support associated with this activity includes a programme of household and business surveys that identifies gender differences. This is providing valuable information on household-level gender analysis of energy use and vulnerability as well as differentiated analysis of energy use by male- and female-led businesses. A survey conducted in November–December 2016 identified that women, in their traditional roles as home makers and mothers, are the most affected by energy cuts and water shortages. <p>Private sector</p> <ul style="list-style-type: none"> ✓ Integration of climate change resilience features into Qairokkum hydropower plant rehabilitation. Improved access to electricity would increase the impact on SMEs in particular for the manufacturing sector. More than 50 % of SMEs surveyed mentioned that climate change can have an impact for businesses given the low energy efficiency level. The modernisation of Qairokkum HPP with an increase capacity to 174MW, and a total generation increase to 850-900GWh¹⁶ per year represents an increase of 28% from current average annual generation. This would have a major impact on productivity and predictability of businesses.
Building Climate Resilience in the Pyanj River Basin	
<p>Dates: 2013 -2019</p> <p>Budget (USD): PPCR Project preparation: 750,000</p> <p>Project implementation: 21,550,000</p> <p>Project preparation: 450,000 from ADB</p> <p>Project implementation: 280,000 from participating microfinance institutions; 870,000 from Government of Tajikistan</p> <p>Lead MDB: Asian Development Bank</p> <p>National Implementing Agency: Agency for reclamation and irrigation, KhMK, Ministry of Finance</p> <p>Objectives: Increasing climate resilience in critical ecosystems, communities and infrastructure that are based in major glacier-dependent river basins and contain a large proportion of agricultural land.</p>	<p>Gender</p> <p>The project has general gender disaggregated information on the number of women and men beneficiaries. The following activities of the project have a significant impact on empowering women:</p> <ul style="list-style-type: none"> ✓ Providing credit lines for agricultural improvements (Climate-Resilient Agriculture Credit Line) and economic diversification (Income Diversification Credit Line) targeting = women in particular. This strengthens the financial literacy of the local population. ✓ Conducting training and disseminating information on the impact of climate change and adaptation measures for local government officials and local institutions. ✓ Strengthening Water Users Associations including women members through capacity building on climate resilience water supply systems. ✓ Providing advice and disseminating information on water resources management and climate-resilient agricultural practices to farmers, local government officials, women's groups, and other stakeholders. ✓ Raising awareness of health and other risks associated with climate change. <p>Private sector</p> <ul style="list-style-type: none"> ✓ The green finance component of the Pyanj River Basin Project has supported the private sector through local microfinance institutions to provide loans to the population. As a result of the project, there has been an expanded capacity of participating financial institutions (PFIs) to accept micro and small deposits and to provide microloans in support of climate-resilient economic activities in the Pyanj River Basin. The current number of supported businesses is 45. The expected result by the end of the project implementation is 200 private sector facilities to be supported.¹⁷
Environmental Land Management and Rural Livelihoods Project (ELMRL)	
<p>Dates: 2013- 2018</p> <p>Budget (USD): PPCR: 11,450,000</p> <p>In addition to 10,000,000 concessional finance</p> <p>5,400,000 from Global Environment Facility</p>	<p>Gender</p> <ul style="list-style-type: none"> ✓ In the final PDO assessment (2018), project gender indicators have shown: 48% of project beneficiaries are women, 491 of Common Interest Groups (CIGs) supported are Women headed groups (more than 20%), with 40 being women only groups.

¹⁶ TAJIKISTAN: ENHANCING THE CLIMATE RESILIENCE OF THE ENERGY SECTOR; project concept note

¹⁷ Tajikistan: Building Climate Resilience in the Pyanj River Basin; Concept Paper - Project Number: 45354-001 November 2011

<p>2,030,000 from beneficiaries</p> <p>Lead MDB: World Bank</p> <p>National Implementing Agency: Committee for Environmental Protection</p> <p>Objectives: To enable rural people to increase their productive assets to improve natural resource management and resilience to climate change in selected climate vulnerable areas.</p>	<ul style="list-style-type: none">✓ ELMARL strictly targeted the inclusion of women in its investment into sub-projects using a participatory approach and the central target that 40% of the project beneficiaries had to be women.✓ Small-scale grants have been provided for groups of households at the village level to implement activities in three categories: rural production, land management and small rural infrastructure. Women were active in the preparation of investments and the choice of technologies and proposed activities for sub-project investments. <p>Private sector</p> <ul style="list-style-type: none">✓ ELMARL catalyzed the implementation and strengthening of Micro Small-Medium Sized Enterprises (MSMEs) in remote rural communities. These MSMEs implemented multiple sub-projects and sub-activities and improved sustainable employment opportunities for men and women across multiple sectors.
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PART B

APPROACH AND METHODOLOGY

This section summarises the approach to the E&L activity key deliverables as well as providing an overview of stakeholder engagement and coordination which took place during the E&L activity and was instrumental to informing the E&L activity design, lessons learned and recommendations. The detailed methodology including sources of evidence, data collection tools and sampling are also presented.

3. Approach to the Evaluation and Learning Activity

In line with CIF approaches to evidence-based learning and the ToR, this evaluation was approached as a *formative evaluation with a thematic focus* i.e. gender mainstreaming at investment level. As such, it focused on analysing the contribution of a programme while the activities were in progress. In addition, key learning areas and questions were identified which underpinned the development of other deliverables of this E&L activity namely the case studies and the guidance note on how to mainstream gender in climate adaptation projects with a focus on the private sector.

3.1. Conceptual framework for the evaluation

A *conceptual framework* was developed to provide a structure for assessing progress on a range of gender mainstreaming objectives integrated into EBRD-supported investments in climate resilience. The framework adopted De Waal’s (2006) approach to evaluating gender and private sector mainstreaming in development projects¹⁸, whilst building on CIF and EBRD approaches as well (see Figure 3).

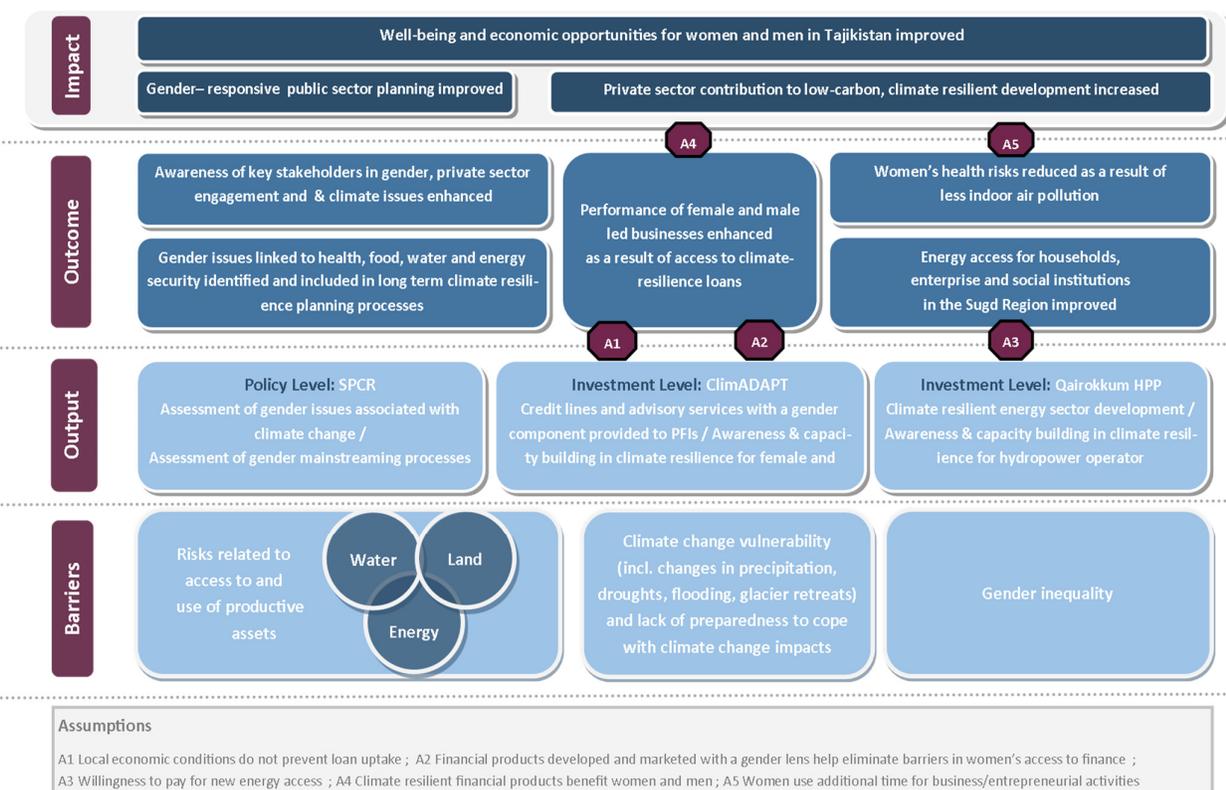
Figure 3- De Waal’s gender mainstreaming objectives

De Waal’s gender mainstreaming objectives	
Parity	Equal representation and participation of women and men.
Equality	Equal access, control, opportunities, rewards, and benefits for women and men.
Equity	The ratio of participation, access, opportunities, rewards, and benefits according to needs/ concerns of women and men, women’s empowerment and transformation of gender relations.
Empowerment	Cognitive, behavioral, and affective changes to increase levels of equality and empowerment of women in relation to men.
Transformation	Transforming the gender order; changing existing distribution of resources and responsibilities to create balanced gender relations.

3.2. Theory of Change

To guide the choice of evaluation and learning questions

Figure 4 Theory of Change



(EQs), an overarching program *Theory of Change* (ToC) (Figure 4) was developed based on document review and a

¹⁸ De Waal, M., *Evaluating gender mainstreaming in development projects. Development in Practice*, Vol 16(2), (2006).

stakeholder workshop in April 2018. The ToC shows the hypothesised causal pathways of the PPCR program and investment level interventions that form the basis of the E&L Activity. A key aspect involves understanding the assumptions, the levels of confidence in the evidence behind the links and the relationship of these to how the interventions have been implemented in practice. The analysis focuses on the integration between gender and private sector.

3.3. Evaluation and learning questions and framework

The overarching evaluation question was as follows:

- *To what extent do private sector investments under PPCR support gender-sensitive climate resilience development?*¹⁹

Ten key EQs and 25 sub-questions were then created based on alignment with the ToC, the *OECD-DAC evaluation criteria*, and the De Waal's gender mainstreaming objectives. The OECD-DAC criteria referred to focused primarily on relevance, effectiveness, sustainability and (contribution towards) impact²⁰²¹. Some of the questions were focused on learning from the experience of the PPCR investments and underpinned the development of the case studies and the guidance note (GN). The key EQs were as follows:

Table 2 - Key evaluation questions

OECD-DAC criteria	Evaluation question	
Relevance	1. Has the design, and ongoing development of CLIMADAPT been gender sensitive? To what extent? How relevant are the technologies employed by CLIMADAPT to the identified needs of men/women?	Evaluation findings
	2. How did the project impact on the delivery approach of Partner Financial Institutions (PFIs)?	Evaluation findings
Effectiveness	3. Gender-responsive approach to sub-borrowers. What impact can enhanced engagement of women through households and women-led / women-majority businesses have on the performance of the portfolio?	Evaluation findings
	4. Have CLIMADAPT outcomes been equitable across all groups? If not, why not?	Evaluation findings
	5. To what extent have investments in the Tajikistan energy sector, supported by EBRD, addressed specific vulnerabilities of men and women in the region to date? How have they supported the private sector?	Evaluation findings
	6. What are the challenges for mainstreaming gender in Tajikistan and in climate change adaptation/resilience building programming, particularly in relation to the role of the private sector?	Case studies and GN
	7. Business case. To what extent do different kinds of stakeholder benefit for mainstreaming gender in private sector investments conducive to climate resilience?	Case studies and GN
Impact	8. Direct and indirect impacts of private sector-focused adaptation projects on women and men end-beneficiaries?	Evaluation findings
	9. How can gender mainstreaming be optimised at investment level to meet de Waal's objectives (parity, equality, equity)?	Case studies and GN
Sustainability	10. Is there indication that PFIs would be willing to replicate CLIMADAPT service beyond the project?	Evaluation findings

¹⁹ Originally the focus of the evaluation was both on the policy (PPCR) and investment level (CLIMADAPT and Enhancing the Resilience of the Energy Sector); this was later changed to focus on the investment level only.

²⁰ There was no baseline survey of CLIMADAPT sub-borrowers or available control group to compare with sub-borrowers who did not receive CLIMADAPT loans. This meant that causation of the changes in sub-borrowers' lives needed to be judged through a combination of asking sub-borrowers to estimate the extent of the change they have experienced, and making use of other available data (for example, findings from the CBP survey conducted in November/December 2016). This implies a reduction in the level of confidence possible in the findings on the role of EBRD projects in causing changes in the lives of sub-borrowers. For example, it is not possible to rule out either contributions from other events/stakeholders.

²¹ Efficiency was outside the scope of this evaluation

Based on the EQs, an *Evaluation Framework* (Annex 2) was developed that identified how each EQ would be answered (indicators, methods, data sources). This drew upon international good practice in evaluating gender²² and data availability.

3.4. Case studies approach and selection

As part of the E&L activity, case studies of three PPCR projects (i.e. CLIMADAPT, ELMARL and Enhancing the Resilience of the Pyanj River Basin) were developed. The case studies were selected to cover a subset of investments aiming to enhance the resilience of the private sector to climate change in three key sectors (water, energy and land²³) through a combination of investment finance and technical assistance. Table 3 provides an overview of the case studies whilst Box 1 presents the implementation model of these investments.

Table 3 – Case studies under the Evaluation and Learning Activity

	Tajikistan Climate Resilience Financing Facility (EBRD)	Environmental Land Management and Rural Livelihoods (WB)	Building Climate Resilience in the Pyanj River Basin (ADB)
Sector	Energy efficiency (high), water (medium), sustainable land use (low).	Sustainable Land use (high) and water (medium).	Water (high) and sustainable land use (low).
Implementation model	Concessional loans disbursed through Partner Financial Institutions.	Grants with a matching beneficiary contribution, supported by civil society and local government.	Microcredit and microdeposits disbursed through microfinance institutions.

Box 1 - Implementation model

The implementation model of the case studies comprises a combination of financial support and technical assistance projects. These have cross-cutting components such as project management, monitoring and evaluation and in some cases knowledge management.

Financial support is provided through concessional loans or grants to the business, agriculture and residential sectors to invest in climate resilience technologies or sustainable water and land practices.

Technical assistance is targeted both to project implementers (such as intermediated financial institutions or public agencies delivering grants) as well as to end beneficiaries (enterprises, farms and agribusinesses, and household members both female and male).



²² Asian Development Bank, 2013, *Tool Kit on Gender Equality Results and Indicators*. Available at: <https://www.oecd.org/derec/adb/tool-kit-gender-equality-results-indicators.pdf>

²³ Tajikistan Climate Resilience Financing Facility “TajCREFF”, Preliminary findings of Feasibility Study, 2014.

The Technical Assistance can include support in determination of eligible technologies that provide measured climate resilience benefits and capacity building in marketing these technologies, as well as designing financial products meeting the needs of the target populations. Capacity building to end-beneficiaries usually relates to climate resilience technologies, agriculture and sustainable land management and farming practices, water management, energy and water efficiency, as well as finance and business subjects and support in proposal preparation to increase beneficiaries' ability to access finance.

Analytical framework

The case studies provide evidence on i) the business case for mainstreaming gender in climate resilience projects with a private sector focus; ii) the challenges for mainstreaming gender; and iii) gender entry points for reaching men as well as women in similar projects. Gender entry points are key learnings in **identifying, understanding and integrating** gender considerations in the project cycle (design, implementation and monitoring and evaluation) of similar projects as per the analytical framework below.



- **PREPARATION:** during project conceptualisation, gender analysis and baseline assessment helps identify gender gaps that the project will contribute to address.
- **DESIGN:** project developers identify how best to embed a gender perspective in all components of a project during the design phase.
- **IMPLEMENTATION:** during implementation, working with the right partners and using effective communications and outreach can help close gender gaps identified at the preparation stage.
- **MONITORING and EVALUATION (ME):** gender sensitive ME systems help track gender related changes over time to track progress in closing those gaps and to build evidence on what works to inform future programming.

3.5. Guidance note

The guidance note (produced as a separate document) provides advice on how to design and implement gender-responsive, private sector-led investments that enhance climate resilience. It distils lessons learned from the three case studies under the Tajikistan PPCR aimed at building women and men's climate resilience by enhancing their access to climate finance. The note is structured as per the analytical framework presented above.

3.6. Knowledge Dissemination Strategy

As part of this assignment, a Knowledge Dissemination Strategy (KDS) was designed and implemented to assist with the engagement of the stakeholders and to ensure the further dissemination and sustainability of the findings for future programmes and projects. This was produced as a separate document.

3.7. Stakeholder engagement and coordination

Stakeholder engagement and coordination were a key part of the E&L activity. Stakeholders were involved from the outset to inform the development of the ToC and evaluation framework; throughout the E&L activity to the end as key informants for the E&L activity and dissemination. A separate Knowledge and Dissemination Strategy was produced to identify key stakeholders and how to best engage with them. Their inputs were instrumental to the development of recommendations presented in this report. Key engagements that took place during the course of the assignment are presented below.

First Coordination Meeting

In October 2017 in Dushanbe, EBRD launched the E&L activity with a first coordination meeting with stakeholders from GoT's ministries, relevant government agencies, multilateral development partners, private sector and civil society organisations.

The CIF²⁴ presented gender considerations in the context of climate change and the CIF Evaluation and Learning (E&L) Initiative, including themes of private sector, gender and transformational change. Representatives from EBRD²⁵ provided insights on EBRD's Strategy for the Promotion of Gender Equality (2016-2020). Additionally, they presented how private climate resilience investments with gender-responsive consideration have a pivotal role on improving the adaptation capacity and women's economic wellbeing. Representatives from the GoT's Committee on Environmental Protection emphasised the role of PPCR Phase 2 investments on piloting climate resilience approaches in the energy, water, agriculture, natural resources management and the coordination role played by the PPCR Secretariat to support gender-sensitive climate resilient development. Representatives from the PPCR Secretariat described the PPCR strategic approach and implementation of strategic programmes, as well as its coordination structure in Tajikistan, and private sector and gender mainstreaming in PPCR projects. Also, representatives from PPCR investments and projects, such as CLIMADAPT²⁶, ELMARL²⁷ and from Qairokkum HPP²⁸, presented their strategies for gender mainstreaming in those interventions.

Participants raised questions about modalities of the E&L activity in Tajikistan and expressed interest in taking part in the E&L activity. The space was useful for increasing awareness of stakeholders of ongoing PPCR projects and for clarifying questions by stakeholders about the E&L activity and further dissemination activities.

Second Stakeholder engagement workshop

The second stakeholder workshop was carried-out during the IMC E&L team mission in Dushanbe in April 2018. The workshop allowed to:

- ✓ enhance stakeholder engagement, including the understanding of the deliverables to be produced at the end of the assignment;
- ✓ receive feedback and advice from participants on the proposed approach to the E&L activity;
- ✓ identify a list of champions who supported the assignment and will support the dissemination of the project's results in the country; and
- ✓ identify case study examples on integrating gender considerations in private sector-led climate resilience investments.

The feedback and contributions obtained as a result of this workshop contributed to the development of the Theory of Change (ToC), the refinement of the evaluation questions (considered in the E&L activity's ToR), and the development of the Evaluation Approach, considered the most pertinent methodology to address those questions. Additionally, the workshop allowed for the identification, analysis and mapping of audiences and users of the E&L Activity as well as of champions that will support the dissemination of the E&L Activity's products. These inputs were the foundations of the Knowledge and Dissemination Strategy.

Final Stakeholder Engagement Workshop

²⁴ Anne Kuriakose (CIF AU)

²⁵ Marta Modelewska (EBRD) and Marialena Vyzaki (EBRD)

²⁶ Kairat Shalabay

²⁷ Takhmina Akhmedova

²⁸ Roberto Lo Cicero Vaina

In November 2018, a final stakeholder workshop was carried-out in Dushanbe. The workshop aimed to (1) present, receive feedback from participants²⁹ and further validate the findings, lessons learned, case studies and conclusions generated from the evaluation and (2) build ownership of the different E&L Activity's products and present how the identified champions will take forward the findings to promote gender integration in private sector investment.

The Project Manager with the Key Experts involved in the E&L activity outlined the approach and methodology used and disseminated the findings and lessons learned. The stakeholders' feedback and views were considered and incorporated in the final E&L Activity's products. The group of champions engaged during the data collection phase presented strategies and activities to disseminate and uptake the findings with the support of EBRD.

²⁹ Participants invited include: delivering partners of the different investments, clients and representatives of end beneficiaries of PPCR and investments, Tajik authorities, representatives of relevant Tajik Ministries, civil society, private sector, PPCR secretariat, Consultative Council on Improvement of Investment Climate, Secretariat of Kyrgyz PPCR, donor community.

4. Methodology

4.1. Sources of evidence for the evaluation and case studies

Primary data was collected from Surveys, Focus Group Discussions (FGDs) and Key Informant Interviews as per the table below, while the secondary data was based on a review of over 100 pieces of existing literature on gender and climate adaptation in Tajikistan and elsewhere, as well as review of PPCR guidelines; projects; national strategies; legal, regulatory, policy and other relevant documents³⁰.

4.2. Data Collection Tools

To answer the EQs, a *mixed methods approach* was used involving document review; in-depth discussions key informant interviews (*KIIs*); a household survey; *FGDs* (presented in Annex 4 with all data collection instruments); and *case studies*.

The *survey* of CLIMADAPT sub-borrowers was the main quantitative source of information in this investigation. It built on the evidence generated from PPCR results reports and the surveys under EBRD investments.³¹ The EQs and the conceptual framework provided the following main lines of enquiry in survey: conditions of loans, customer experience, communications and engagement with the Partner Financial Institutions (PFIs), what the outcomes of loans were, how equitable outcomes were, vulnerability to climate change, the challenges women face and access to energy. A sub-sample of CLIMADAPT sub-borrowers in Sughd region was administer an additional section of the questionnaire to understand their perceptions on energy access and quality of BT's service. Questionnaires for the commercial and residential sub-borrowers were reviewed by CLIMADAPT (Team Leader) and EBRD and then piloted in-country. The questionnaires were administered in Tajik/Russian.

Thirteen *Focus Group discussions* (FGD) were held. Eight were with sub-borrowers, one with CLIMADAPT Partner Financial Institutions Loan Officers, two with members of ELMARL Pasture User Group or Water User Association and two with Pyanj River Basin sub-borrowers. The focus groups had 6-8 participants each; five FGDs were female only groups, six were men only groups and two were mixed. FGD guides were developed and then agreed with EBRD. In the FGDs, participants discussed their perspectives on project relevance, effectiveness and impact.

KIIs were conducted during a field visit in Tajikistan in August 2018 and by phone in September 2018, with programme and investment staff, partners and other donors at national level, and intended beneficiaries.

The following table summarises the total number of respondents for the E&L activity.

Table 4 - Total number of respondents consulted for the E&L Activity

	Female	Male	Total
Survey CLIMADAPT	160	240	400
Survey / Energy* (not counted in total)	(35)	(51)	(86)
FGDs	35	42	77
KIIs	18	8	26
Total	213	290	503

³⁰ Documents were reviewed (Annex 1) including documents suggested in the assignment ToR, literature on evaluating gender, research on gender and climate change, and gender and the private sector.

³¹ EBRD investments under PPCR carried out two surveys with a strong gender component. Although surveys could not be used as an actual baseline as the sampling of analysis were different, they provided valuable information on monitoring information that is being collected; lines of enquiry that is worth exploring and areas where attempts can be drawn to some inferences on progress over time.

4.3. Survey sampling

For the survey, a sample size of 400 sub-borrowers was targeted to achieve sufficiently precise representation by region, gender and for commercial and residential sub-borrowers³². The sample of 400 was randomly selected from a list of all 2,833 sub-borrowers.³³ 402 respondents were finally interviewed. As previously outlined, the sample of 400 CLIMADAPT commercial and residential sub-borrowers included a sub-sample of 98 Sughd respondents.

Table 5 - Final sample

Region	Commercial			Residential			Total (gender)		Total
	F	M	Total	F	M	Total	F	M	
Districts of Republican Subordination	14	19	33	16	23	39	30	42	72
Dushanbe	2	6	8	18	27	45	20	33	53
Khatlon	22	33	55	28	40	68	50	73	123
Sughd	25	41	66	35	51	86	60	92	152
TOTAL	63	99	162	97	141	238	160	240	400

³² For findings based on the entire sample, desired +/-4.22% confidence interval at 95% confidence level. For regional findings, no more than +/-10% confidence interval at 95% confidence level. For findings disaggregated by gender and Commercial/Residential, no more than +/- 8% confidence interval at 95% confidence level

³³ The selection of sub-borrowers considered the following: removing districts with few sub-borrowers as visiting these was not cost-efficient; splitting the remaining sub-borrowers into strata based on location, gender and facility. The sample size selected from each stratum was determined by the criteria above. A replacement list of sub-borrowers was also selected in recognition that some initially selected respondents might not be available or might refuse to take part. This proved to be the case for 75 refusals and 212 respondents not available.

PART C

KEY FINDINGS

This chapter provides an overview of the PPCR projects at the investment level and key findings from the evaluation and the case studies. The focus of the evaluation is on CLIMADAPT as a flagship project financed by EBRD. For CLIMADAPT, the evaluation assessed the extent to which the project was designed and implemented in a gender sensitive way, as well as the contribution to impacts perceived by sub-borrowers. Findings from the second intervention financed by EBRD under PPCR - Enhancing the Resilience of the Energy sector present what has been achieved in Phase 1 of the project. Findings from World Bank ELMARL and ADB Enhancing the Resilience of the Pyanj River Basin case studies analyse how gender considerations were integrated throughout the different phases of the project cycle.

5. Tajikistan Climate Resilience Financing Facility (CLIMADAPT)

5.1. Project background

The Tajikistan Climate Resilience Financing Facility CLIMADAPT was launched in 2016 by the European Bank for Reconstruction and Development (EBRD) in partnership with the Pilot Program for Climate Resilience (PPCR) of the Climate Investment Funds (CIF), the Government of the United Kingdom and the multi-donor EBRD Early Transition Countries Fund. CLIMADAPT's objective was set to help Tajik household members, businesses and farmers (both women and men) to cope with the effects of climate change and to support the country's transition towards a green economy by increasing access to climate technologies promoting efficient use of water, energy and land resources.

Since its launch, CLIMADAPT provided almost USD 10 million of financing through local partner financial institutions (PFIs) - Bank Eshkata, Humo MFI, IMON International, Arvand and First Microfinance Bank, across all regions of Tajikistan. PFIs and sub-borrowers have also benefited from technical capacity building and advice to support the wider adoption of technologies and practices that reduce soil erosion and pressure on water and energy resources. A list of pre-approved technologies and suppliers - Technology Selector, with thoroughly estimated climate resilience benefits, has been established to promote greater understanding of the technologies and practices, and to increase PFIs' ability to market those solutions among potential borrowers. For some sub-borrowers, Climate Eligibility Assessments and technology demonstration workshops have been conducted to support them in recognising climate risks and structuring the most appropriate technical solutions.

5.2. Evolution of overall CLIMADAPT loan portfolio

Key findings

- ✓ As of June 2018, 29% of CLIMADAPT clients were women thus close to reaching the target of 30% women customers. However the distribution of CLIMADAPT loans for women is skewed towards residential loans. Only one fifth of women sub-borrowers have asked for commercial loans against over 40% for men.
- ✓ Whilst women still access smaller loans than men, the total amount of loan disbursed to women sub-borrowers increased by 5 percentage points in one year (from 14% to 19% of the total portfolio value).

From the launch of CLIMADAPT up to end September 2018, PFIs had financed over 3,400 sub-projects, with a total value of USD 9.8 million. The portfolio comprises larger assisted investments (greenhouses, cold storage facilities, 18% of the total value of disbursed sub-loans) and smaller projects based on the list of eligible technologies (windows, irrigation systems, insulation materials and other, 82% of the value of disbursed sub-loans). 62% of sub-projects financed to date aimed at the adoption of energy efficient and renewable energy technologies, 36% aimed at promoting water efficiency and 2% aimed at adopting sustainable land management practices³⁴.

As of June 2018, 29% of CLIMADAPT clients were women (37% of the residential facility, and 15% of the commercial), thus being close to reaching the target of 30% women customers. However the distribution of CLIMADAPT loans for women is skewed towards residential loans. Only around one fifth of women sub-borrowers have asked for commercial loans against over 40% for men. The balance has only slightly changed between 2017 and 2018 (Table 6). This is in line with lower rates of female participation compared to men in enterprise ownership (32.7% of total) and majority ownership (8.0% of total) in Tajikistan³⁵.

Whilst women still access smaller loans than men, the analysis of CLIMADAPT overall portfolio shows that within one year from the CLIMADAPT Gender Study (2017), the total amount of loan disbursed to women sub-borrowers increased by 5 percentage points, as commercial loans to this group have also slightly increased (Table 7).

³⁴ Data provided by CLIMADAPT.

³⁵ Economic and Social Commission for Asia and the Pacific (2018). Examining Women's Economic Empowerment In SPECA Countries. Available at: https://www.unece.org/fileadmin/DAM/Gender/SPECA_WG_Gender/Meetings/2018/Background_paper-Women_s_economic_empowerment_EN.pdf

Table 6 Distribution of loan amount disbursed by sex

Facility type	2017 (n=1,418)		Jun 2018 (n=2,833)	
	Female	Male	Female	Male
Commercial	19%	42%	18%	43%
Residential	81%	58%	82%	57%

Table 7 Distribution of commercial and residential loans by sex

Loan value (out of total portfolio value)	2017	Jun 2018
Female	14%	19%
Male	86%	81%

5.3. Overview of CLIMADAPT sub-borrowers

General background information

Residential sub-borrowers

A total of 235 residential sub-borrowers were surveyed of which 88 were female (37.4%). Residential sub-borrowers interviewed³⁶ were equally distributed across the regions whilst each region had a similar split in terms of the gender of respondents. Most respondents either finished school (33.6%), completed higher education (36.9%) or completed vocational education (vocational school, Lyceum, etc.) (14.0%).

Residential sub-borrower survey respondents earned their income from a variety of sectors in the economy, with trade (15.8%), education (14.3%) and health (12%) being most popular, followed by transport (8.2%) and agriculture (7%).

In terms of employment, most respondents were working in the following roles: maintenance personnel (30.2%), entrepreneurs (18.2%) and farmers (10.5%). Dushanbe city stands out among all the other localities as having the greatest percentage of entrepreneurs or businessmen (32.9%).

Over 68% of loans were taken out by survey respondents with low monthly income (500 to 3,000 somoni – USD53 to USD318 – among all working household members). Of these, the majority was in the Districts of Republican Subordination (DRS), Khatlon and Sughd regions where over 65% of respondents' household income was below 3,000 somoni. In Dushanbe, 55% of respondents reported a household income below 3,000 somoni and 27.6% above 4,500 somoni (USD65).

Most respondents were head of household (58.3%), followed by sub-borrowers that are the spouse of the head of household (25.8%) or the head of household's children (12.9%). By region, most of the sub-borrowers that are head of household were in the DRS (68.9%), and the least in Dushanbe city (49.2%). As expected, most respondents (81.3%) reported that the head of their household is male. By region, Sughd region showed a higher percentage of households led by women, contrary to the DRS where only 13.5% of households were female headed. At 19%, the overall percentage of female heads of household among CLIMADAPT survey respondents is close to the average for Tajikistan (21% in 2012)³⁷. This is considered high and among other factors attributed to high rates of male migration to Russia in search of employment³⁸ (see Box 2).

Table 8 – Sex disaggregation of residential sub-borrowers interviewed

Region	Female	Male
DRS	42%	58%
Sughd	42%	58%
Khatlon	40%	60%
Dushanbe	35%	65%
Total	40%	60%

Table 9 - Head of Household by sex and region

	RRS (n=35)	Sughd (n=98)	Khatlon (n=83)	Dushanbe (n=18)	Total (n=235)
Male	87%	80%	81%	82%	81%
Female	14%	21%	19%	18%	19%

³⁶ This sub-section describes the un-weighted sample. As explained in the Data analysis section, the sample was weighted for analysis. This was to correct for over-sampling of female respondents. This over-sampling was done to ensure the number of female respondents were surveyed was sufficient to provide the desired accuracy of findings.

³⁷ World Bank Indicators, 2012, Female headed households (% of households with a female head). Available at: <https://data.worldbank.org/indicator/SP.HOU.FEMA.ZS>

³⁸ The Asian Development Bank (ADB) reports that despite labour migration having expanded women's roles, it does not appear to have affected their status in terms of increased agency and ability to make autonomous personal choices. *Tajikistan Country Gender Assessment, 2016*. Available at: <https://www.adb.org/sites/default/files/institutional-document/185615/tajikistan-cga.pdf>

Box 2 - The link between migration and access to loans for women

For both CLIMADAPT residential and commercial loans, female participants in focus group discussions in rural areas reported relying on remittances to service their loans. The same was reported in the female focus group discussion of sub-borrowers of the Enhancing the Resilience of the Pyanj River Basin project.

Because of the male out migration phenomenon, Tajikistan Gross Domestic Product (GDP) relies heavily on remittances (48% of GDP in 2013). Moreover, the ADB³⁹ estimated that the poorest rural households finance close to 80% of their yearly consumption through remittances, while this is the case for about 50% of the urban households.

This information would suggest that some of the CLIMADAPT women sub-borrowers, who are head of households, might have migrant husbands and use remittances to repay CLIMADAPT loans⁴⁰. This points at how migration can leverage access to credit for women staying economically behind.

Commercial sub-borrowers

Of the 167 commercial sub-borrowers interviewed, the majority (67%) were in Khatlon region. Women amounted to 14.3% (n=24) of the respondents. By gender, 93% of clients of Bank Eshkata were males; the distribution by gender in other banks closely reflects that of the overall sample. A total of 107 farms (64% of the commercial loans) and 60 Micro, Small and Medium Enterprises (MSMEs, 36%) were interviewed across different sectors and regions (Table 10).

Table 10 - Commercial sub-borrowers interviewed

	Agriculture	Manufacturing	Construction	Services	Trade	Total
DRS	14.0%	25.0%	20.0%	11.1%	11.8%	32
Sughd	13.1%	75.0%	20.0%	44.4%	14.7%	6
Khatlon	72.9%	-	60.0%	33.3%	73.5%	71
Dushanbe	-	-	-	11.1%	-	4
	107	8	10	8	34	167

Loan uptake and size

Residential sub-borrowers

The great majority (74.7%) of residential sub-borrowers have already accessed formal loans through microfinance institutions (79.5% of women, n=88 and 74.9% of men, n=147), though for the majority of these, it is the first CLIMADAPT loan (74.8 women, n=70 and 69.8% men, n=110).

In terms of loan size, most residential loans are small, with almost all of women (98.2%) and men (99.7%) reporting loans up to 47,500 somoni (USD5,000), and over half (55.4%) reporting loans under 9,500 somoni (USD1,000). A slightly higher percent of men (46.4%) compared to women (39.4%) report taking loans from 9,500 to 47,500 somoni (USD1,000 -5,000). In DRS and Dushanbe, 58% of the loans were between 9,500 to 47,500 somoni and around 40% under 9,500 somoni. The opposite was reported in Sughd and Khatlon where around 60% of loans were under 9,500 somoni and 40% between 9,500 to 47,500 somoni.

Commercial sub-borrowers

Most businesses and farms are micro and small, with an average of five employees and turnover up to 50,000 somoni (USD5,300). Sughd region is relatively developed and 47% of entrepreneurs surveyed reported an average turnover ranging from 50,000 to 500,000 somoni (USD 5,300- 53,008). Khatlon is the least developed region by business and farm size, with over 75% of respondents reporting a turnover lower than 50,000 somoni (USD 5,300).

³⁹ *Ibid.*

⁴⁰ There is no statistical evidence that corroborate this finding as the survey did not enquire this specific aspect.

Like residential sub-borrowers, most (69%, n=167) of commercial sub-borrowers have accessed formal loans before; however, for the majority of these (62%) this is the first CLIMADAPT loan. This might suggest that CLIMADAPT is mainly reaching sub-borrowers who are already familiar with the formal banking system.

For commercial loans, women report smaller loan sizes (42% up to 9,500 somoni (USD 1,007) - against 23% of men). Most loans for both men and women (50% and 60%) are between 9,500 and 47,500 somoni (USD 1,007-5,350).

5.4. Relevance of project design to the needs of target groups

Changes to project design improve gender-responsive implementation in CLIMADAPT Phase II

Key findings

- ✓ Phase 2 of CLIMADAPT placed a stronger emphasis on encouraging women sub-borrowers to adopt climate resilience technologies through the introduction of changes to programme design, such as setting the target of reaching 30% of women customers across the portfolio.
- ✓ The project was successful in promoting gender equality thanks to the selected PFIs who had experience working with women clients and were aware of gender issues in Tajikistan.

CLIMADAPT is an example of improving gender-responsive project implementation in Tajikistan. CLIMADAPT was designed as a facility to address the market barriers to climate resilience technologies⁴¹. Building on the recommendations of an EBRD-commissioned study (2017)⁴² on the link between gender and climate finance, Phase 2 of the project placed a stronger emphasis on encouraging women sub-borrowers to adopt climate resilience technologies through the introduction of changes to programme design, such as setting the target of reaching 30% of women customers and introducing awards for the PFIs which would demonstrate efforts in increasing outreach to women sub-borrowers. In addition, there was a requirement to collect gender-disaggregated data as part of the project design and report semi-annually. This was confirmed by findings from key informant interviews with PFI management and a focus groups discussion with PFI staff.

- ✓ The project was successful in promoting gender equality thanks to the selected PFIs
- ✓ Satisfaction levels with the choice of technologies available are very high for the residential sector, particularly for women at 96.3% and 91.7% for men.

Overall sub-borrowers are satisfied with the choice of technologies available, although women-led businesses report more challenges. Overall most sub-borrowers are satisfied with the choice of technologies available, particularly women in the residential sector. Here reported levels of satisfaction with the choice of technologies available are very high (96.3% of women and 91.7% of men interviewed).

In the commercial sector satisfaction levels are still high though with more variance by gender. In fact, over 91% of male sub-borrowers reported they were able to find exactly the technology they were looking for in the List of Eligible Materials and Equipment (LEME)⁴³ or a combination of products versus over 80% of women. Women-led businesses were significantly more likely than men not to find the appropriate technology (13.6% versus 4.9%), particularly in the agricultural sector. Loan officers, in their FGD, indicated that a wider choice of technologies in the project may attract more female borrowers. Sewing and washing machines were mentioned as technologies that would increase the number of female borrowers. Qualitative findings from the FGDs reflected high satisfaction towards the technologies albeit with some exceptions. The participants of the four FGDs for recipients of commercial loans confirmed that the loans helped to boost productivity, particularly where the loans were used for irrigation. However, one rural male participant indicated that the drip-irrigation system he purchased with the loan did not suit him and he reverted to a different, older technology. In addition, male recipients of commercial loans

⁴¹ These include: low awareness of the benefits of climate resilience technologies, limited technical capacity of PFIs, sub-borrowers and suppliers/installers, High cost and low availability of medium-term finance in this sector, and low penetration of these technologies deepened by market distortions in Tajik's energy and water supply (artificially low energy and water tariffs). *CLIMADAPT Preliminary findings of Feasibility Study*, 2014.

⁴² The study reviewed activities at PFI portfolio level to assess the relationship between PFIs and women clients, and issues and challenges faced by the latter.

⁴³ For climate-resilience investments below USD300,000, CLIMADAPT has a list of eligible equipment and material (LEME) and suppliers and installers (LESI). This provides clear guidelines as to what classifies as a climate resilience project.

in rural areas highlighted a need for a better explanation of technologies on offer. They indicated a need for technology to deal with weeds, for example.

At the same time, several FGD participants challenged the notion of ‘technology choice’ offered by CLIMADAPT. Both female and male commercial loan recipients in urban areas as well as female commercial loan recipients in rural areas indicated that the PFI simply offered a loan and that there was no offer of technologies to choose from. “We were offered a loan only. We took the money and left. We bought the equipment ourselves from stores. This is what we were offered.”

These findings confirm the benefits of having a list of pre-approved technologies, the ‘Technology Selector’, which is consistently updated and expanded. Key informants mentioned it considerably reduces time for application and transaction costs, positively affecting sub-borrowers’ willingness to take up loans which are perceived as more accessible. In addition, it allows for better marketing, clearly showing the economic and resilience advantages of adopting the technologies. However, PFIs interviewed recommended there should be as much flexibility as possible between facility technologies as well as facility quotas (residential, business and agriculture) to enhance loan uptake and allow disbursing funds where the demand is.

Very high levels of satisfaction were also reported on the Climate Resilience Assessments supporting sub-borrowers to find the right technology for their needs (see below under Technical Assistance).

Choice of technologies for women focused on improving household facilities

The gender-based disaggregation showed no significant difference in the types of technology purchased across the commercial and residential facility though PFIs interviewed noted that certain products are more demanded by women, especially the ones to improve household facilities. This is in line with the fact that most women sub-borrowers are concentrated in the residential sector. One PFI reported that in other sectors such as agriculture, women are not as present as men. Contrarily, one PFI reported having most female clients engaged in agriculture drip irrigation and green house activities.

The distribution of technologies purchased by respondents in the residential sector is clustered around very few technology types (see graph below). Most of the residential respondents took a loan for double glazed windows and doors (72.5%), domestic air conditioning (10.2%, especially in Khatlon) and water storage systems (3.5%). Women mostly took out loans for energy-efficient technologies - double glazed windows and doors, domestic air conditioning and electric water heaters, while men, in addition to energy-efficient technologies, also took out loans for water-saving technologies. Less than 3% of residential sub-borrower survey respondents used the loan for construction material, house construction, commercial fridges or business.

Figure 6 - Choice of technology by gender, Residential facility

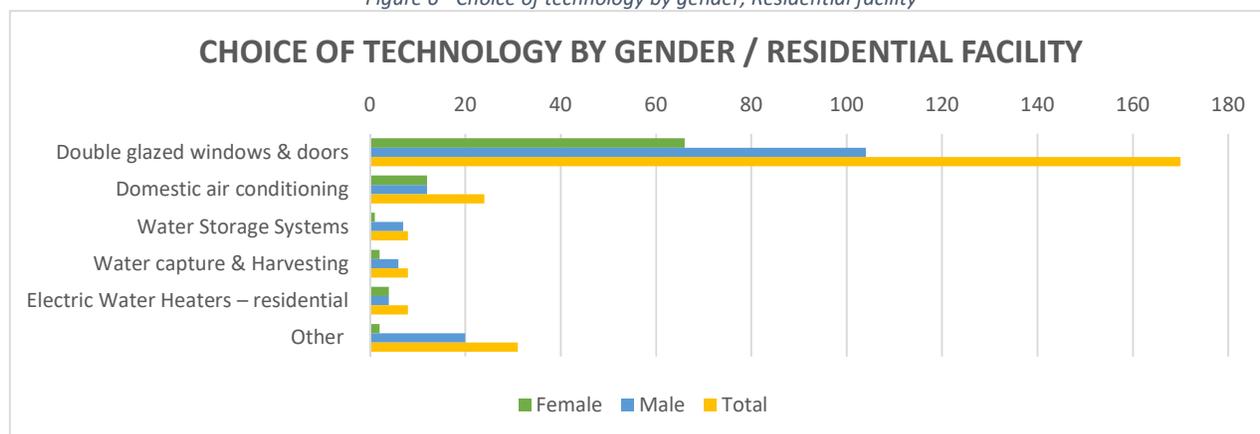


Table 11 - Residential Facility Technologies for which loan are used by region

RESIDENTIAL FACILITY					
Technology loan was used for	DRS	Sughd	Khatlon	Dushanbe	Total
Double glazed windows and doors	60.4%	73.6%	73.2%	87.7%	72.5%
Domestic air conditioning	-	5.5%	21.1%	5.1%	10.2%
Water Storage Systems	6.3%	2.2%	4.5%	-	3.5%

Water capture and Harvesting	3.2%	2.2%	5.8%	-	3.4%
Electric Water Heaters – residential	3.2%	4.4%	2.6%	2.4%	3.4%
Home repair	2.3%	4.4%	2.9%	-	3.2%
Other	36.9%	17.6%	14.8%	15.0%	19.5%
*The % are over 100% because multiple choice was available for this question					

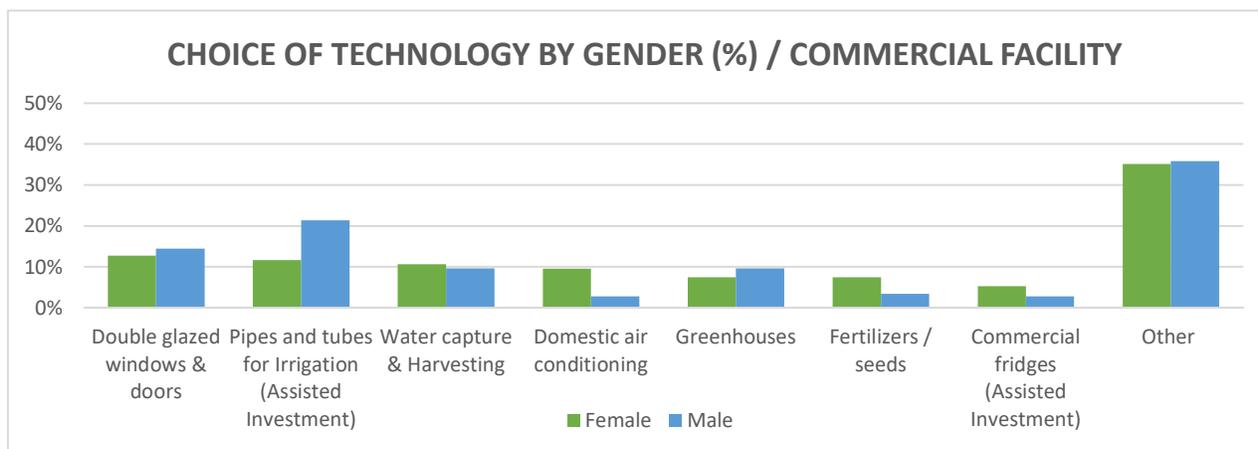
Survey data reveal a much higher variance in the choice of technologies under the commercial facility compared to the residential, across both genders (female n=66, male n=101; multiple choice possible). In fact, For commercial sub-borrowers, the most common technologies loans were used for were pipes and tubes for irrigation (25.1%), followed by double-glazed windows and doors (19.8%), water capture and harvesting (14.4%) and greenhouses (12.6%, Table 12) .

Table 12 - Commercial Facility Technology for which loans are used

COMMERCIAL FACILITY					
Technologies loan used for	DRS	Sughd	Khatlon	Dushanbe	Total
Pipes and tubes for Irrigation (Assisted Investment)	25.0%	33.3%	18.3%	25.0%	25.1%
Double glazed windows and doors	18.7%	26.6%	12.6%	50.0%	19.8%
Water capture and harvesting	6.2%	6.6%	25.3%	-	14.4%
Greenhouses	15.6%	5.0%	18.3%	-	12.6%
Domestic air conditioning	3.1%	6.6%	11.2%	-	7.8%
Fertilizers/ seeds	3.1%	-	15.4%	-	7.2%
Commercial fridges (Assisted Investment)	3.1%	3.3%	7.0%	25.0%	5.4%
Processing machines (Stone crushing, bakery, printing, medical equipment)	3.1%	6.6%	2.8%	-	4.2%
Other	31.2%	21.6%	38.0%	25.0%	30.5%
*The % are over 100% because multiple choice was available for this question					

Responses for women and men were mostly similar, the exception was that a higher percentage of men (31%) than women (17%) used loans for pipes and tubes for irrigation (Figure 7). Respondents from Khatlon used the loan for a wide variety of purposes, whilst those from Sughd were more focused on pipes and tubes for irrigation and double-glazed windows and doors (Dushanbe has only 4 respondents so percentages per technology seem high). Less than 3% of commercial sub-borrowers used the loans for energy saving light, lattices for fencing, food for sale, pumps or fertilizer spreader. Technologies under the ‘Other’ category (all technologies purchased by less than 5 respondents in Figure 7) amounted to over one third of responses for both female (35.1%) and male respondents (35.9%).

Figure 7 - Choice of technology by gender, Commercial Facility



5.5. Effectiveness of CLIMADAPT implementation approach

Gender-responsive approach to sub-borrowers

Key findings

- ✓ PFIs have taken steps to promote gender-equality in their day to day operations. These include targeted interest rates for women; collecting gender disaggregated data; availability of female staff both at branch and field officers; allowing for the use of different forms of collateral more accessible to women.
- ✓ Increasing outreach to women makes financial sense for PFIs as they reported women are associated to a lower credit risk and allow for building quality portfolios.

In Phase II CLIMADAPT has incorporated steps to build the capacity of PFI staff to promote gender equality in their day-to-day operations. For example, in 2017 a workshop for PFIs on ‘*understanding the needs of and cater to women customers*’ was conducted. CLIMADAPT has also introduced an incentive scheme for PFIs to increase outreach to women clients. *The CLIMADAPT Gender Awards* were implemented for the first time in October 2017, and Humo Microfinance was one of the winners with 40% women customers⁴⁴.

The primary responsibility for promoting gender equality rests with PFIs, but most have not yet developed a specific gender strategy or regular gender trainings for their staff. PFIs show an understanding of the challenges faced by women in accessing finance and becoming entrepreneurs. Some of the PFIs have targeted rates for women such as reduced interest rates for limited periods of time. All PFIs report collecting gender disaggregated data through automated systems and to having female staff both at branch and field officers to interact with women customers. PFIs have an established local presence and knowledge of the market. They have shown flexibility in adapting the requirements for accessing loans to the characteristics of the sub-borrowers, particularly women, for example by allowing use of jewellery, shop inventories, or commercial assets as collateral. Sub-borrowers are appreciative of this flexibility and the survey findings report high level of satisfaction towards PFIs. Some challenges in reaching some sub-groups remain; in such cases, there is scope for more targeted engagement and outreach.

All PFIs interviewed stated that targeting women makes financial sense for them as women are associated to a lower credit risk and allow for building quality portfolios.

CLIMADAPT sub-borrower experience

Sub-borrower satisfaction with loan conditions

Loan conditions offered by financial institutions were assessed according to criteria such as interest rate, loan repayment period, number of days required for loan approval and collateral requirements.

Key findings

- ✓ CLIMADAPT PFIs have shown a high degree of flexibility in adapting to the needs of their customers. Satisfaction levels are high in relation to repayment plans and collateral requirements across genders, though with some slight variations for sub-borrowers under the residential facility.
- ✓ Over 20% of residential female sub-borrowers reported collateral requirements are not accessible (to a lesser or higher extent) against only 7.6% of men. This confirms that the availability of different forms of collateral is particularly beneficial for women customers as traditionally they face challenges to accessing finance such as lack of property titles. Qualitative findings from the focus groups pointed at the need for larger loans granted without collateral.
- ✓ Various stakeholders interviewed during the KIIs pointed out at high interest rates notwithstanding CLIMADAPT offering a slightly lower than market interest rate. This might penalize the most vulnerable groups such as small women farmers.

⁴⁴ CLIMADAPT (2017) *Tajikistan Climate Resilience Financing Facility (CLIMADAPT) 4th Quarterly Report 1st October – 31st December 2017*. CIF PPCR, the UK and the EBRD ETC Fund. CLIMADAPT (2017) CLIMADAPT Gender Workshop for PFI – Finance Technology Innovation.

- ✓ The interest rate for commercial loans is lower on average than the interest rate provided for residential loans. Notwithstanding this, a higher percentage of commercial sub-borrowers perceive the interest rate as high compared to residential ones. However, when looking at findings by gender, more residential women sub-borrowers than men find interest rates high (48.4% and 44.4% respectively).

Interest rates are perceived as a challenge by some of the commercial sub-borrowers, both women and men

Various stakeholders interviewed during the KIIs pointed out at high interest rates, notwithstanding CLIMADAPT offering concessional loans at slightly lower interest rates⁴⁵ than the market rate. Overall, high interest rates in Tajikistan are seen as a reflection of a poor business environment and elevated credit risk.

Commercial respondents report an average interest rate at 26% across the five PFIs, with virtually no difference on average across men and women; though the lowest reported interest rate was by women, at 24%. The interest rate for commercial loans is lower on average than the interest rate provided for residential loans. Notwithstanding this, a higher percentage of commercial sub-borrowers perceive the interest rate as high (35% report this is 'high, but manageable'; 15% report 'too high and difficult to manage') compared to residential ones (Figures 8 and 12).

Both female and male residential respondents were provided the opportunity to take out a loan using various objects as collateral with no significant differences across the five PFIs. *Inventory* (28.9% and 30.0% for women and men respectively) and *Personal real estate, land stocks bonds* were the most used forms of collateral. Interestingly, a consistent percentage reported being granted a loan without collateral (17.3% and 20.2% for women and men). The availability of different forms of collateral is particularly beneficial for women customers as traditionally the face challenges to accessing finance such as lack of property title.

Figure 11 Interest Rates, Commercial Facility

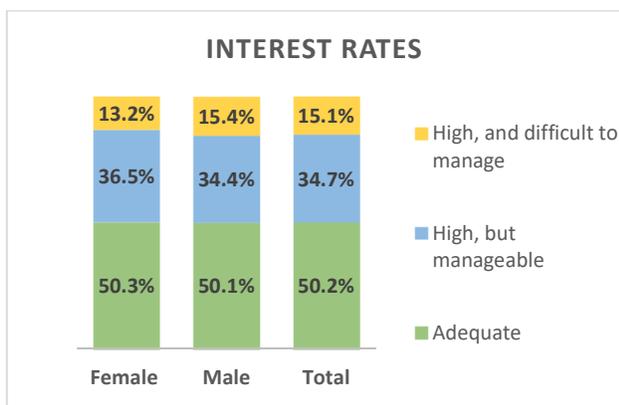


Figure 8 Collateral requirement, Commercial Facility

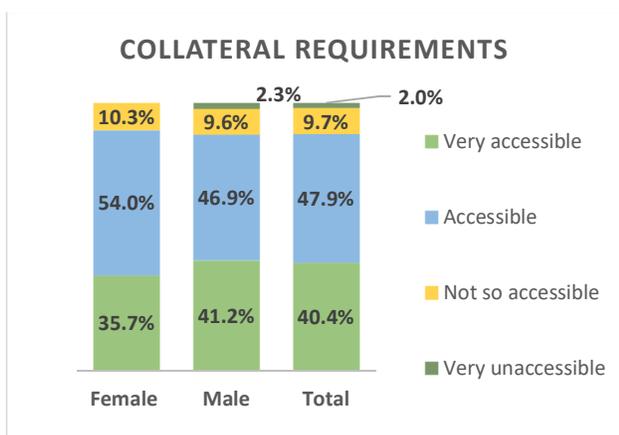


Figure 10 Grace Period, Commercial Facility

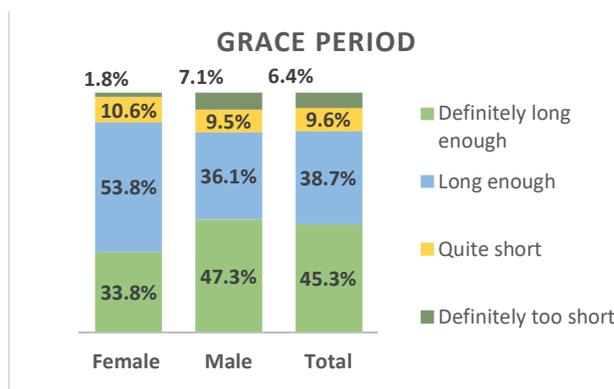
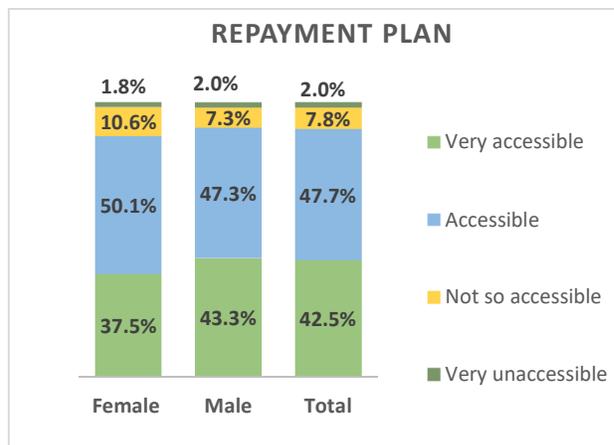


Figure 9 Repayment Plan, Commercial Facility



⁴⁵ IMF (2016). Republic of Tajikistan. Financial Stability Assessment. IMF Country Report No. 16/41. Available at: <https://www.imf.org/external/pubs/ft/scr/2016/cr1641.pdf>

CLIMADAPT PFIs have shown a high degree of flexibility in adapting to the needs of their customers. This is confirmed by high satisfaction reported on collateral requirements and repayment plan terms. In terms of repayment periods, on average this is longer for commercial loans than for residential loans. Interestingly, commercial men sub-borrowers report a 4-month longer repayment period than women (21 and 17 months), whilst in for residential loans the trend is reversed and the gender difference less pronounced (19 for women and 18 for men). Over 90% of respondents consider positively (accessible or very accessible) loan repayment plans, and over 88% do so for collateral requirements. Though there are more men than women that report these conditions are very accessible. In terms of grace period, satisfaction is slightly higher among female customers.

The process of loan approval is swift, taking on average 4 days for women, and 5 days for men. Interviews with PFIs confirmed that the process takes longer in the case of loans for technologies which are not in the LEME list and require a Climate Resilience Assessment. One PFI noted that agricultural loans are the longest ones to review.

Across sectors there are differences in satisfaction levels reported, particularly within the SME sector. Most sub-borrowers in trade and services and to a lesser extent in agriculture consider positively interest rates adequate and collateral requirements very accessible. Sub-borrowers in construction and manufacturing report less strong satisfaction levels and 16.2% (manufacturing) and 17.7% (construction) mention the inaccessibility of these conditions. Overall, satisfaction levels are high for repayment plans (very accessible) and grace period definitely long enough, with less pronounced differences across sectors.

The FGDs and KIs echo some of the survey findings. Enterprises and farms reported that access to finance represents one of the main obstacles to conducting business. It seems that CLIMADAPT has contributed to alleviate this obstacle to an extent, though participants to FGDs expressed the need for lower interest rates and the need for larger loans without collateral. Similarly, one private sector association voiced the concern that women that could benefit the most from CLIMADAPT loans are small farmers, however they cannot afford to get this type of loans. At the same time, the respondent was convinced that if the benefits are clearly presented to women, they will work towards accessing the loans.

Residential sub-borrowers are mostly satisfied with loan conditions, though more women report challenges with collateral requirements

Most residential respondents are satisfied with loan conditions, though those with higher incomes expressed higher satisfaction. Female and male residential respondents reported very similar average interest rates, 28% and 29% respectively, and similar max (42%) and min rates (20% for female and 22% for male). The disaggregation of residential sub-borrowers by the level of income revealed that most of those who found the interest rate adequate accounted for sub-borrowers with high income, high but manageable interest rate accounted for people with average income, and difficult-to-manage interest rate was reported mostly by respondents with low income. In terms of gender differences, a slightly higher percentage of women find interest rates high compared to men (48.4% and 44.4% respectively). When asked about the overall accessibility of CLIMADAPT finance and products, participants across FGDs generally responded positively, but there were some contradictions. Some (e.g. the FGD for male recipients of residential loans in urban areas) praised the affordability of the loans, others (e.g. the FGD for female recipients of residential loans in urban areas) complain that the interest rate is too high and should be reduced.

Collateral requirements were found to be very accessible for residential respondents with average income. Accessible collateral requirement was mostly reported by respondents with high income, and not so accessible one – by respondents with low income. Over 20% of female sub-borrowers reported collateral requirements are not accessible (to a lesser or higher extent, Figure 12) against only 7.6% of men.

Figure 13 Interest Rates, Residential Facility

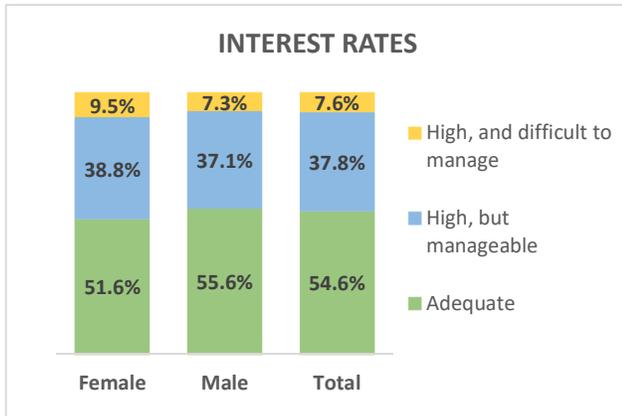
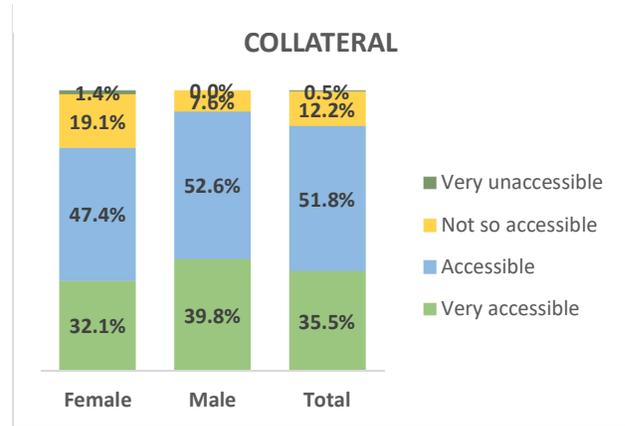


Figure 12 Collateral Requirements, Residential



In terms of grace period, the “definitely long enough” grace period was mostly reported by residential respondents with high income, and “long enough” grace period – by respondents in all income categories. Short grace period was noted primarily by people with average and low income.

The loan repayment plan was found to be accessible mostly by residential respondents with average and high income, as opposed to those with low income. The average loan durations were similar between female (19 months) and male (18 months) residential respondents.

Figure 14 Grace Period, Residential Facility

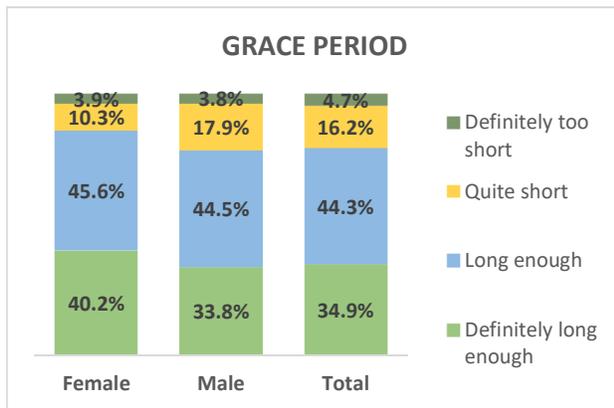
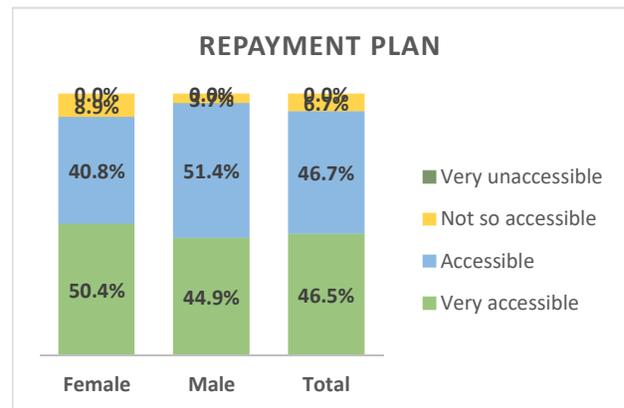


Figure 15 Repayment Plan, Residential Facility



Engagement and Outreach

The evaluation explored engagement and outreach to sub-borrowers, in terms of means of communication most preferred/used by and available to sub-borrowers; types and reasons for interacting with a bank, and satisfaction with the availability of engagement options; and views on what kind of support and accessory services could make loans more beneficial. Findings show that PFIs have engaged women at community level and reached out to women-led businesses, however, there is scope for improvement.

Key findings

- ✓ Overall, there is a high level of satisfaction from sub-borrowers across sub-groups. Respondents' preferences in urban and rural areas vary consistently, which could be leveraged to increase outreach. This was confirmed by the key informant interviews, which pointed out the need to use a targeted approach to reach rural areas and women in particular.
- ✓ Most residential sub-borrowers surveyed (91.6%) confirmed they heard about CLIMADAPT through one of the project communications channels. Direct engagement with the bank is the most common way to access information throughout regions, areas, gender and facility (commercial and residential). This is in line with the fact that most sub-borrowers were already clients of the PFIs.
- ✓ Findings show that direct communication channels (such as brochures and through the neighbor/community) to inform potential clients about CLIMADAPT opportunities in residential, agriculture and trade sectors work better in rural rather than in urban areas.
- ✓ Women reported they learned about CLIMADAPT through their neighbors and communities more often than men a finding also reflected in some of the KIIs.
- ✓ Most respondents are not aware of activities and promotional material targeted to women, though 42% of commercial respondents are.
- ✓ Across the residential and commercial sectors, satisfaction levels were high in terms of accessibility and convenience of engagement activities and customer service. Satisfaction levels were relatively lower for rural sub-borrowers in terms of ease and convenience of accessing the bank.

Communications

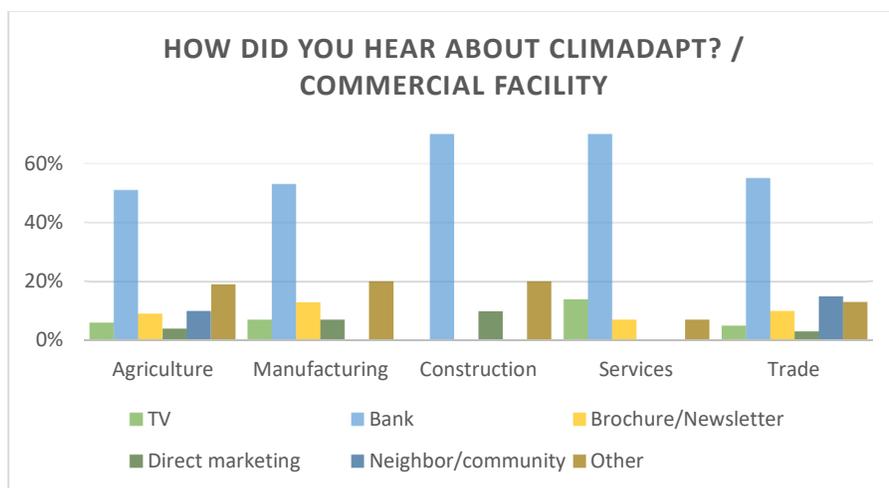
In the residential sector, the most common communication channel to find out about the CLIMADAPT opportunities was through the PFIs (Table 13). This might be due to the fact that the majority of CLIMADAPT sub-borrowers had already accessed formal bank loans before. There are marked differences among regions and by gender for other communication channels. Women reported to learn about CLIMADAPT through their neighbours and communities more often than men. For example, in DRS important sources of information for women to learn about CLIMADAPT were brochures and newsletters (33.3%), whilst in Khatlon and Dushanbe this was around 13%. In Dushanbe, DRS and Sughd around 20% of women found out about CLIMADAPT through neighbours and the community. More rural than urban respondents also reported to hear about CLIMADAPT via brochures/ newsletters/ community. Throughout regions, only 8% of men reported to use brochures and newsletters and community neighbours.

Table 13 - Communication Channels – Residential

RESIDENTIAL FACILITY										
Region	DRS n=35		Sughd n=98		Khatlon n=83		Dushanbe n=18		Total n=235	
Communication channel	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male
TV	6.7%	9.5%	13.2%	7.5%	3.7%	17.1%	14.3%	3.8%	9.2%	11.1%
Bank (PFIs)	40.0%	66.7%	73.7%	69.8%	66.7%	53.7%	64.3%	61.5%	66.1%	62.7%
Brochure/ Newsletter	33.3%	9.5%	13.2%	5.7%	14.8%	7.3%	7.1%	23.1%	16.0%	8.2%
Neighbour/ community	20.0%	4.8%	21.1%	11.3%	11.1%	7.3%	21.4%	3.8%	17.7%	8.2%
Don't remember	13.3%	9.5%	2.6%	7.5%	3.7%	17.1%	7.1%	7.7%	4.8%	11.4%
Other	-	14.3%	7.9%	9.5%	11.1%	7.2%	14.2%	11.4%	8.3%	9.5%

Most commercial sub-borrowers also came to know about the opportunity to borrow credit for climate resilience technologies through the PFIs (65% overall); and brochures and newsletters and neighbours/ community (11%). There are very small gender differences, with women reporting slightly higher percentages than men of hearing about CLIMADAPT through neighbour/ community (13.6% and 8.9%). Results vary more substantially by region and sector, with 15.6% of respondents in DRS reporting they learned through the TV whilst in Sughd and Khatlon this is below 5%; and neighbours/ community being a more used communication channel in Sughd (15%) than in DRS and Khatlon (below 10%) and only in the agriculture and trade sectors. These findings are in line with those of the FGDs and KIIs, which confirm that direct communication channels such as brochures and through the neighbour/ community work better in rural areas.

Figure 16 Communication Channels, Commercial Facility



Interaction between sub-borrowers and PFIs

Of the residential sub-borrowers, 63.8% of them interacted with PFIs in the last 6 months mainly to track the repayment progress (28.7%) and ask for information/ clarification on technology (21.5%). Whilst interaction was quite similar across genders (66% male and 60% female), there were differences in findings by location, with the highest percentage of respondents engaging with the bank in Khatlon (74.4%), Sughd (63.8%), and DRS (57.2%).

Almost all residential respondents reported satisfaction with interactions, with over 80% very satisfied, with similar results for men and women. There were more marked differences between urban and rural areas, with 90% of respondents in urban areas saying they were very satisfied, and less than 75% of respondents in rural areas reporting the same level of satisfaction.

Of commercial sub-borrowers, 57.4% reported having interacted with the bank in the six months before the survey. This was mainly to obtain information on the loan (47%) and to track loan repayment (34%), mostly through visiting the financial institutions or through field officers visiting the businesses and farms. Only a small percentage of sub-borrower men and women in rural areas engaged through community meetings. The great majority of respondents report very high satisfaction levels on their engagement with the PFIs, though the agriculture sector less strongly than the SME one for interactions on loan repayment (73.6% and 98.7% respectively) and technology (75.7% and 96.0%).

Both residential and commercial findings might point at the challenges of effective engagement in rural areas, which was a point raised throughout interviews with PFIs, civil society, and the FGDs.

Engagement activities targeted at women

Respondents were asked whether they were aware of engagement materials and events targeted at women. Responses varied considerably between commercial and residential sub-borrowers. A relatively low percentage (27.2%) of residential sub-borrowers reported they had awareness of engagement activities and material targeted at women against 42.3% of commercial, and more women than men reporting awareness.

Out of commercial respondents who reported awareness of women targeted engagement and marketing activities, the agriculture sector reported much higher levels of awareness than the SME sector. Women SME customers seem to be more aware than men about engagement activities when they are already CLIMADAPT sub-borrowers rather than before application.

Respondents were asked to assess the accessibility and convenience of engagement activities and customer service. Across the residential and commercial sector, satisfaction levels were high, though urban sub-borrowers reported higher ease of reaching the bank, different time options and locations of engagement activities available (all above 80%). Among rural borrowers, relatively lower satisfaction levels were reported in terms of reaching out to the bank in a convenient way (68.2%), which points at the difficulties of reaching out to rural areas. Similarly, a relatively lower share of rural residential borrowers reported that female field officers were 'definitely available' (66%).

Commercial women respondents were particularly positive about the helpfulness and responsiveness of PFI staff (95.9%) and about the ability to reach the bank in a convenient way, it being by phone, branch, or through field officers. Agriculture respondents reported consistently higher satisfaction levels than SMEs in terms of location and times of engagement activities. Responses varied more for the SME sector. Around one third of SMEs reported engagement locations were definitely not easy to reach (32.5%) and different time options were definitely not provided (34.5%). In addition, 25% of SME respondents reported there are no PFI field workers available, and 15% did not notice female branch staff. In terms of information received before applying for loans, 96% of commercial respondents across sectors found this to be sufficient.

Qualitative findings pointed at the need to leverage partnerships with local organisations to enhance outreach to women entrepreneurs. For example, one PFI mentioned a partnership with the National Association of Business Women (NABW) to reach out to more women. One of the key events of this association is a prize for the 'Female Entrepreneur of the Year' which could be used to increase the visibility of products such as CLIMADAPT.

Technical assistance on climate resilience technologies

Key findings

- ✓ Most of respondents found Climate Resilience Assessments offered by PFIs as useful to find the optimal technology for their needs with similar findings for men and women.
- ✓ Technology demonstration workshops are a good way to reach out to new customers, due to the need to build capacity in an unfamiliar subject and, as a result, generate interest in CLIMADAPT loans. Only around one fifth of respondents have participated to one as these are mainly targeted to attracting potential sub-borrowers.

CLIMADAPT provides technical assistance to sub-borrowers in two ways: 1. Climate Resilience Assessments, performed at the moment of loan application to establish climate resilience benefits (water and energy efficiency and sustainable land management) when the technology applied for is not in the list of pre-approved technologies (LEME); 2. Technology demonstration workshops, to build an understanding of some of the technologies and their applications, targeting mainly potential clients.

More agricultural entrepreneurs (83%) than SMEs (65%) were offered a Climate Resilience Assessment before the loan application, of which more were women than men. The assessment helped the almost totality of SME interviewed to find the optimal technological solution for their needs and a slightly lower percentage (90.8%) in the agriculture sector.

Seventy percent (70%) of residential sub-borrower survey respondents was offered a targeted Climate Resilience Assessment when applying for a loan, with similar findings for male and female. Almost all (99%) of those offered the assessment found it helped them find the optimal technology for their needs.

Residential respondents (women and men) reported very high levels of satisfaction with the Climate Resilience Assessments (98.6% of residential; 99.3% of SMEs and 90.8% of agriculture), as it helped them find the optimal technology solution for their needs.

Qualitative findings highlight that the technology workshops are a good way to reach out to new customers, due to the need to build capacity in an unfamiliar subject – such as climate resilient technologies – and, as a result, generate interest in CLIMADAPT loans. It was highlighted that these workshops are the most effective when they provide practical demonstrations (for example on a farmer's plot) of how to use a technology. Overall, only a limited percentage of sub-borrowers reported attending an event on climate resilience technologies (technology workshops or business events) through CLIMADAPT/ their PFI both across the commercial and residential segments. This might be due to the workshops being mainly targeted to potential new customers. In terms of sex-disaggregation, a higher proportion of male commercial sub-borrowers (20.3%, n=143) reported attending these events compared to female commercial sub-borrowers (14.6%, n=24). Conversely, a higher proportion of female residential sub-borrowers (20.8%, n=88) than male (15.4%, n=147)⁴⁶ reported attending a technology workshop. Reported satisfaction levels were high across segments. The main benefits of attending relate to understanding the benefits of climate resilient technologies, usefulness to expand business networks, and effectiveness to expand managerial and technical capacity of businesses. Stronger satisfaction levels were reported across the agriculture sector compared to SME and across rural compared to urban areas.

What could make CLIMADAPT loans more beneficial?

CLIMADAPT sub-borrowers as well as key informants interviewed were asked what could make the loans more beneficial. There was alignment across views, particularly relating to interest rates, accessory services and capacity building.

⁴⁶ It is not possible to say whether because of not enough technology workshops, or low awareness or low attendance.

Key findings

- ✓ There is a high demand for trainings to better choose and assess climate resilience technologies; and trainings in financial literacy among commercial sub-borrowers. Women-led SMEs especially think that technical support under several areas could boost the impact of loans. Among residential sub-borrowers, there is a high demand for more support in preparing loan proposals and technical assistance to select and assess climate resilience technologies.
- ✓ When asked about what accessory services could make the loans more beneficial, respondents agree that mobile banking and women's desks (dedicated staff to deal with women customers) are the most important products. Views vary on the relevance of services such as micro-insurance, with over half of surveyed women in urban areas thinking they are important, and almost half of women and men in rural areas.

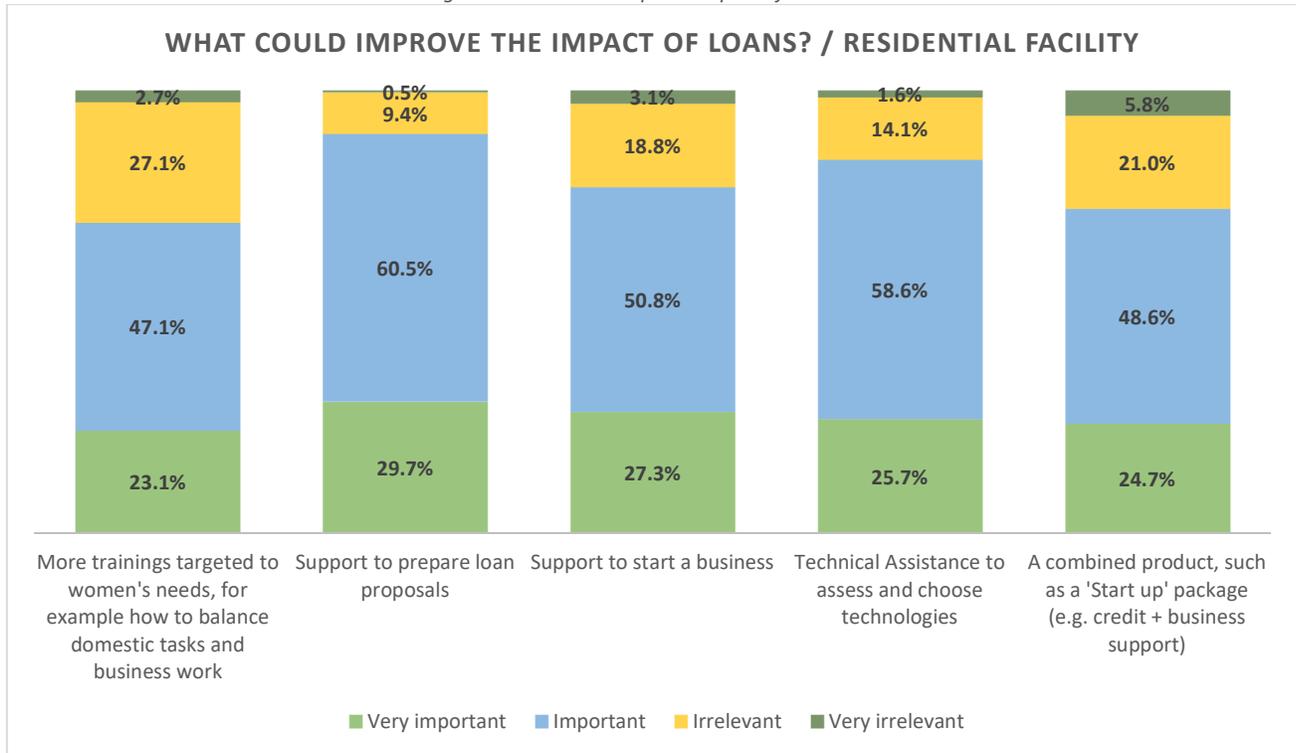
Training and capacity building

Survey results on what training could be beneficial to boost impact of the loans are confirming some of the findings from the KIIs and FGDs. Over 90% of commercial respondents reported they would like more trainings offered; followed by support on how to start up a business (84%), which are particularly important for women-led SMEs and men in the agriculture sector; and support to prepare loan proposals (over 82% for all categories). There is a tendency for women-led SMEs to consider as important and relevant all support areas enquired, including a start-up package combining loan and business support (93.4%)⁴⁷, more trainings targeted to women's needs, for example how to balance domestic tasks and business work (88.4%) and technical assistance to assess and choose climate resilience technologies (87.0%).

In terms of training topics, financial literacy is rated as the most important topic by 35% of people; as well as climate resilience technologies for water saving (23.4%), energy saving (20.3%) and use of climate resilient crops and farming techniques (19.5%). Interestingly the percentage of women in agriculture loans that rate trainings important is consistently lower than women in SMEs and in men in agriculture. However, qualitative findings from the KIIs and FGDs highlight the need of women in rural areas to have capacity built in financial literacy and how to run a business.

⁴⁷ Since 2017, EBRD is already providing a combination of technical support and concessional loans to women entrepreneurs through the award-winning Women in Business programme. Tajikistan is the 17th country where this programme is implemented. <https://www.ebrd.com/news/2017/ebrd-launches-women-in-business-programme-in-tajikistan-.html>

Figure 17- What can improve impact of loans?



Of residential respondents, 90.1% considered more support to prepare loan proposals as important or very important (similar responses for men and women). The next most popular option was technical assistance to assess and choose technologies (84.3%).

In terms of training topics residential respondents would have interest in attending, the highest percentage selected financial literacy (47.6%). The next most supported were 'how to manage a business' (25.3%), 'how to start or expand a business' (24.7%), 'climate resilient technologies for energy saving' (24.3%) and 'management and planning' (21.6%). Men and women gave similar responses with the exception of a slightly higher percentage of women identifying how to manage a business' and 'how to start or expand a business'.

Some PFIs already offer non-financial services to women. For example, one PFI aiming at improving the financial literacy of the population provides trainings in schools or at jamoat level. Another PFI provides trainings and consultation for women business start-ups, for example on use of greenhouses in agricultural food production. Through these trainings they reported to be able to reach some CLIMADAPT (start-up) customers.

Loan conditions and accessory services

Respondents were asked to assess to what extent accessory services could make CLIMADAPT loans more beneficial. Almost three quarters of commercial sub-borrowers considered mobile banking (74%) and women's desk (71%) as the most important products. Women (80%) as well as men (69%) customers, entrepreneurs with low turnover (under 10,000 somoni) and individual businesses recommended women's desks.

There was more variance in terms of group loans and micro-insurance, with over half of women and over 60% of men respondents finding it irrelevant. There was variance by locality as well: over half women respondents in urban areas consider microinsurance as relevant or very relevant, and between 44% and 47% of women and men in rural areas.

Of the residential respondents the services seen as important or very important were women's desks (70.8%) or mobile banking (70.0%). Just under half (48.8%) felt microinsurance to be important, whilst only 38.6% felt group loans to be important. Results were similar for urban and rural respondents, however, compared to respondents from other income groups, higher percentages of respondents from low income households considered group loans (50.3%) and micro insurance (59.8%) to be important.

Motivations to invest

The evaluation looked at sub-borrowers' motivations to invest in climate resilience technologies and how these relate to the awareness of climate resilience and climate change; and how the decision to apply for a CLIMADAPT loan was taken across men and women.

Key findings

- ✓ The selling point of CLIMADAPT is primarily economic and relating to social benefits/wellbeing. For commercial loans, the driver is business expansion and greater profitability; for residential is better living conditions, cost savings and the durability of the home improvements. The awareness of climate resilience objectives is generally low.
- ✓ The PFIs were effective in promoting the uptake of financing for climate resilience technologies – a new and challenging market - by leveraging on positive economic, social and wellbeing impacts of using these technologies.

Awareness of climate resilience among sub-borrowers

The selling point of CLIMADAPT is primarily economic and relating to social benefits/ wellbeing. For commercial loans, the driver is business expansion and greater profitability; for residential, better living conditions, cost savings and the durability of the home improvements. Key informants mentioned that this is how the loans have been primarily marketed to customers, whilst enhancing their climate resilience is not the sub-borrowers' primary motivation to invest. This is confirmed by low levels of awareness of the climate resilience impacts of the CLIMADAPT project reported among sub-borrowers through the FGDs and the survey. For example, a consistent share of women farmers surveyed was not able to quantify climate resilience and economic impacts such as improvements to farm buildings (47.7%), resilience to low and erratic rainfall (46%) and to climate variability (23.8%) – markedly more than men. At the same time, a very positive correlation was found between attendance to technology workshops and the awareness and understanding of climate resilience.

Overall, it seems that respondents engage with the PFIs for CLIMADAPT loan as they would for other financial products. Many of the attendants of the FGD reported not to have heard about CLIMADAPT. At the same time, one of the PFIs noted that CLIMADAPT has many requirements relating to how technologies are used which creates some challenges in terms of explaining all the specific technical requirements to customers. One key informant also noted that limited knowledge of climate resilient technologies caused attrition rates to be quite high, as the loans would be advertised to many people, but only a small percentage would be interested. Overall, throughout the project the PFIs were effective in promoting the uptake of financing for climate resilience technologies – a new and challenging market – by leveraging on positive economic, social and wellbeing impacts of using these technologies.

Influence of men and women on the decision to invest

Respondents were asked how they took the decision to apply for a loan. The survey findings reveal that men and women had similar levels of influence on the decision to invest in climate resilience through CLIMADAPT. However, more women than men did so in consultation with their family. Of commercial sub-borrowers, 34% of male respondents (n=143) took the decision in autonomy, against 17% of female respondents (n=24). About 29% of women reported family/business had most weight in the decision.

Of residential respondents, the great majority (94% of women, n=88 and 96.1% of men, n=147) reported taking the decision to invest through CLIMADAPT autonomously or in consultation with the family, but they had the final say, with more women than men (71.4% and 62.7%) in consultation. Only a small percentage of women as well as men reported that the family had most weight in the decision (4.8% and 3.6% respectively).

The FGDs highlighted some interesting differences between men and women, especially in rural areas. Some women said their husband would decide on the loans – whilst other men recognised the potential for women to contribute to the household livelihood in different ways. Some women highlighted that there was an initial resistance to them applying for the loans, from their husbands and families; however, when the investment had been made these women mentioned their families would become supportive.

5.6. Impacts on sub-borrowers

The evaluation investigated the expected economic, climate resilience, and social and well-being impacts of CLIMADAPT loans. The main expected benefits of using climate resilience technologies are reduction in energy and water use, and improved reliability of energy and water supplies as well as reduced land erosion. In terms of economic benefits, for the residential sector these mainly relate to savings in energy and water costs; for the commercial sector a range of impacts in agriculture and farming and SMEs are explored. Social impacts cover effects on wellbeing, time savings, improved comfort, as well as effects of loans on women's empowerment, in terms of increased appreciation from family/business circles and increased access to opportunities and networks.

Key findings, Residential Facility

- ✓ CLIMADAPT sub-borrowers report very positive economic, social and climate resilience impacts of loans.
- ✓ 75.6% of the residential sub-borrowers surveyed reported reduced energy consumption and costs (75.1% women, n=88; 75.9% men, n=147)
- ✓ Most felt impacts for residential women borrowers are on time saved, getting more help on household tasks, improved living conditions and improvements in health and well-being, for over 80% of women respondents. Households also report increase in their ability to invest in additional income-generating activities or improve existing ones and increased property values as a result of the CLIMADAPT investments.
- ✓ According to 69.1% of residential sub-borrower survey respondents, investing in climate-resilient technology had definitely or probably contributed to spending less time on household chores. A much higher percentage of women (87.9%) than men respondents (57.8%) supported this statement. This finding points at an interesting dynamic of how climate resilience technologies can contribute to advancing gender equality by impacting on traditional gender roles and division of labor.
- ✓ Positive impacts on women's empowerment were also perceived, including more appreciation felt from the family (for 97.6% of female residential borrowers and 95.1% of men) and more influence on decisions on household equipment, though less so for decisions on assets such as land and livestock.

Key findings, Commercial Facility

- ✓ SMEs saw mostly reduction in energy costs (61.5%), 82.1% of women (n=9) against 71.6% of men (n=51) considered to have achieved higher production capacity; 81% of women (n=15) and 87.6% of men (n=92) improved land management, 85.5% of women and men increased farm value.
- ✓ Most SMEs report reductions in energy costs (estimated at around 26% on average) and improved reliability of energy supplies. Positive economic impacts are felt by women and men alike on higher production capacity, business expansion, increased competitiveness and diversified production (the latter by women especially).
- ✓ The great majority of farms report increased farm value, improved land management and improved water control systems, with impacts felt similarly by men and women.
- ✓ Perceptions are more varied in relation to increased resilience to low and erratic rainfall and climate resilience crops. More men than women report impacts across these two indicators. A substantial share of respondents, particularly women, were not able to assess whether new farming technologies allow their farm to better face low and erratic rainfall (46% of women, 23% of men) and whether crops produced are more resilient to climate variability. This might be linked to low awareness of climate resilience recorded among sub-borrowers.

Climate resilience

Women and men farmers report reduced land erosion and benefits related to water supply and reliability. Gendered differences are more marked in the SME sector

The results show positive impacts of using climate resilience technologies by type of sector. Expectedly, farmers saw the most benefits in reduced land erosion (56.2% of male respondents, 41.2% of female respondents) and water demand/costs (57.7% of women respondents, 56.4% of male respondents), and improved reliability of water supplies (50.8% of women respondents, 45.8% of male respondents). For SME respondents, gender differences were more marked, with positive impacts reported by more male respondents than women. SMEs saw mostly reduction in energy costs (65.7% of male respondents, 36.8% of female respondents) and improved reliability of energy supplies (55.3% of male respondents, 34% of female respondents). This is in line with the finding (reported above) that women-led businesses are more likely than men not to find the appropriate technology (13.6% versus 4.9%) from the technology selector.

When asked to assess the reduction in energy and water costs out of the total expenses for those items, the SME sector estimated a 26% reduction on average of energy costs; whilst the agriculture sector of 27%. Where data are available, women reported slightly higher reductions across all categories (region, sector, and urban/ rural). Respondents in plain areas reported higher reductions than in mountainous.

Table 14 - Average reduction in water and energy costs – Commercial

Average reduction in water and energy costs (% of total expenditure)		Female		Male		Total	
		Energy	Water	Energy	Water	Energy	Water
Region	DRS	40	N/A	35	13	36	13
	Sughd	21	24	17	17	17	18
	Khatlon	50	25	31	16	32	17
Sector of your business?	Agriculture	37	26	26	16	27	17
	SME	26	15	26	12	26	12
Urban/Rural Area	Urban	37	20	31	17	31	17
	Rural	28	26	24	15	24	16
Valley / Mountain	Plain/Valley	32	23	29	16	29	17
	Mountainous	10	33	14	14	13	15

Reduced energy costs for women and men sub-borrowers thanks to the home improvements made with the loan

After using a loan for CLIMADAPT energy saving technology, 75.6% of the residential sub-borrowers surveyed reduced energy consumption and costs. This is in line with findings from the focus groups whereby participants (rural/urban, male/female) were universally positive about the home improvements made with the loan. The majority of FGD loan recipients used the loan to purchase plastic doors and windows, as well as air conditioners and in some cases refrigerators. These improvements made it easier to heat the house in winter. This, most participants indicated, reduces the need for coal and firewood and previously used less effective sources of heat, thus reducing expenses.

Since a small number of respondents took out a loan to buy water-saving technologies (n = 18), only 7.7% noted that they reduced water demand and costs (with more being male respondents). The average % reduction in total expenditure for energy and water was similar at 24% and 25% respectively (Table 15).

Table 15 - Average reductions in water and energy costs – Residential

Average reductions in water and energy costs (% of total expenditure)	Female	Male	Total
Energy	26	24	24
Water	32	22	25

Economic impacts

Commercial

Most SME respondents (n=60) – and more women than men - reported positive economic impacts as a result of having a CLIMADAPT loan. Most noticeably, 82% of women (n=9) considered to have achieved higher production capacity, business expansion (79%) and enhanced business competitiveness (78.7%). A small percentage of respondents found it difficult to assess impacts, especially on questions on whether machinery and equipment less prone to damage due to electrical surges and/ or failures (10.4%). The participants of the four FGDs for recipients of commercial loans confirmed that the loans have helped to boost productivity, particularly where the loans were used for irrigation. However, one rural male participant indicated that the drip-irrigation system he purchased with the loan did not suit him and he reverted to a different, older technology. However, participants also noted that complementary investment is required once a technological innovation is introduced, thus requiring further loans. Commercial loan recipients who invested in greenhouses were able to expand their business both in size and in diversity of produce grown, though they complained about the high price of fertilizer, fuel and other equipment they need. The female urban commercial loan recipients reported being particularly pleased with the fact that they can keep perishables longer in the refrigerators they purchased, reducing waste.

Figure 18- Economic Impact - SME

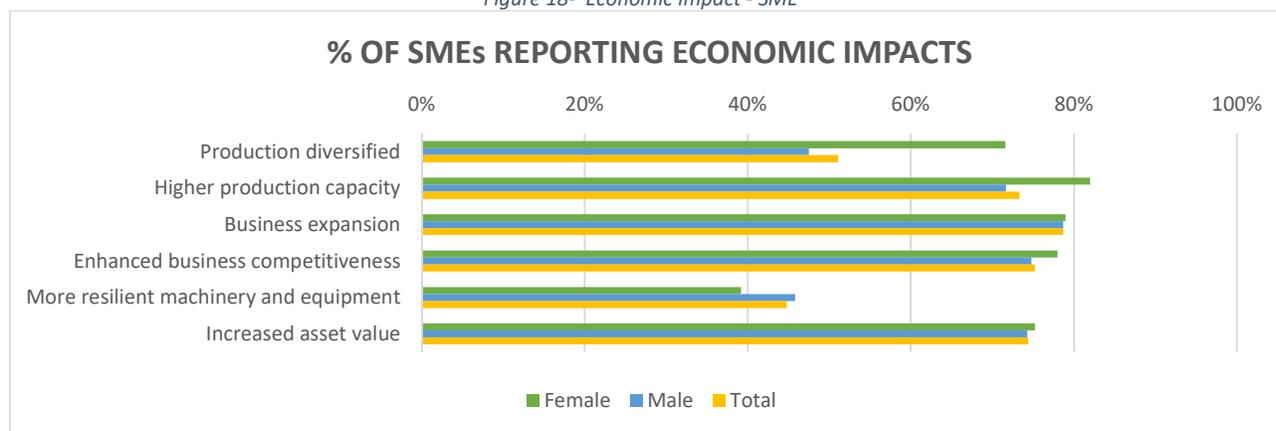
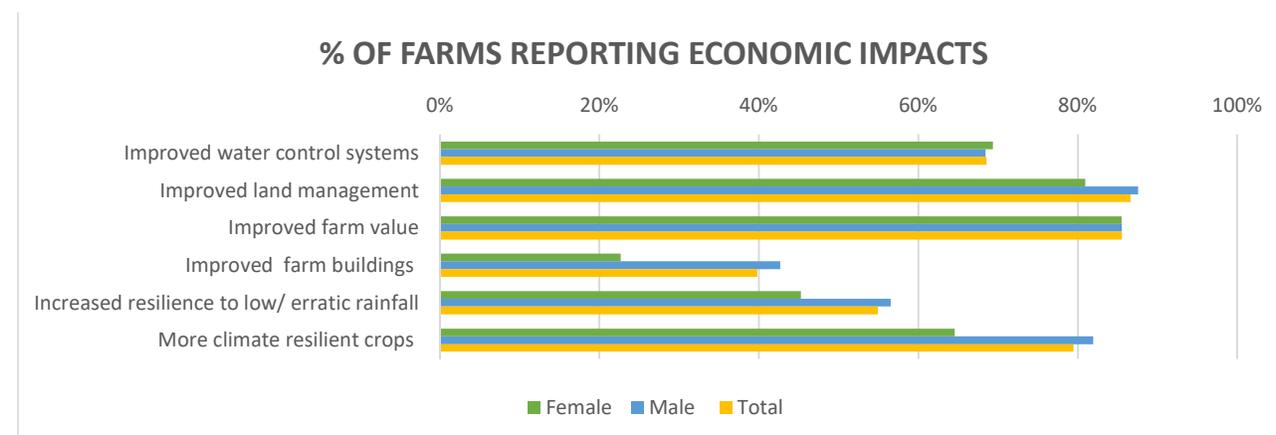


Figure 19 Economic Impact - Farmers



Most agriculture sub-borrowers (n=107) also reported positive economic impacts particularly on improved land management (86%, of which 77.5% 'definitely yes'), increased farm value (85%, of which 69.5% 'definitely yes'), and production of crops more resilient to climate variability. More men than women report impacts in most of the categories. However, it must be noted that a substantial share of respondents, particularly women, were not able to assess whether new farming technologies allow their farm to better face low and erratic rainfall (46% of women, 23% of men) and whether crops produced are more resilient to climate variability (23.8% of women, 7.4% of men).

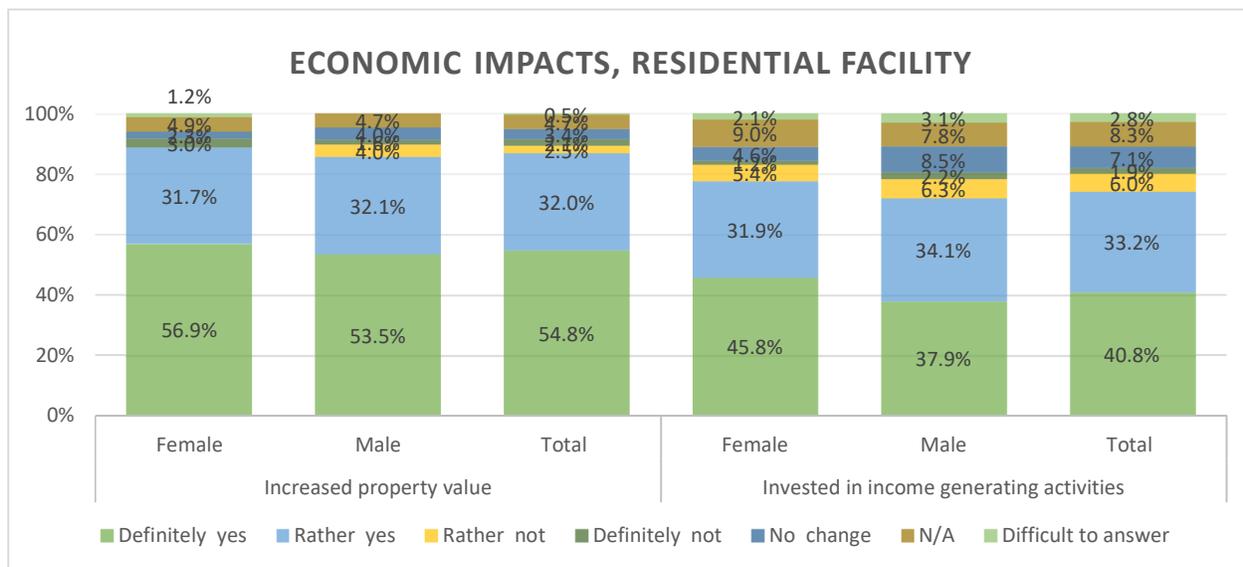
Most residential respondents report increased economic benefits

Respondents were asked about changes in perceived property value as a result of home improvements through CLIMADAPT loans. 86.8% of residential sub-borrower reported investing in climate-resilient technology had or

probably increased their property value with similar responses for men and women, for urban and rural, for average and high-income respondents. A high percentage of low-income groups strongly agreed that this change had occurred. When the findings are split by region, it was notable that a quarter of respondents from DRS did not feel this issue was relevant, and 21.4% of women in Dushanbe did not feel there was an increase in their property value.

In relation to the ability to invest in additional income-generating activities or improve existing ones, 74% reported this change had definitely or probably occurred, with similar results for urban and rural respondents. There was a slightly higher percentage of women than men, respondents from low income groups and respondents from Sughd and Khatlon reporting this change had occurred. There was notably lower percentage of respondents from DRS believing that this change had occurred.

Figure 20 Economic impacts, residential facility

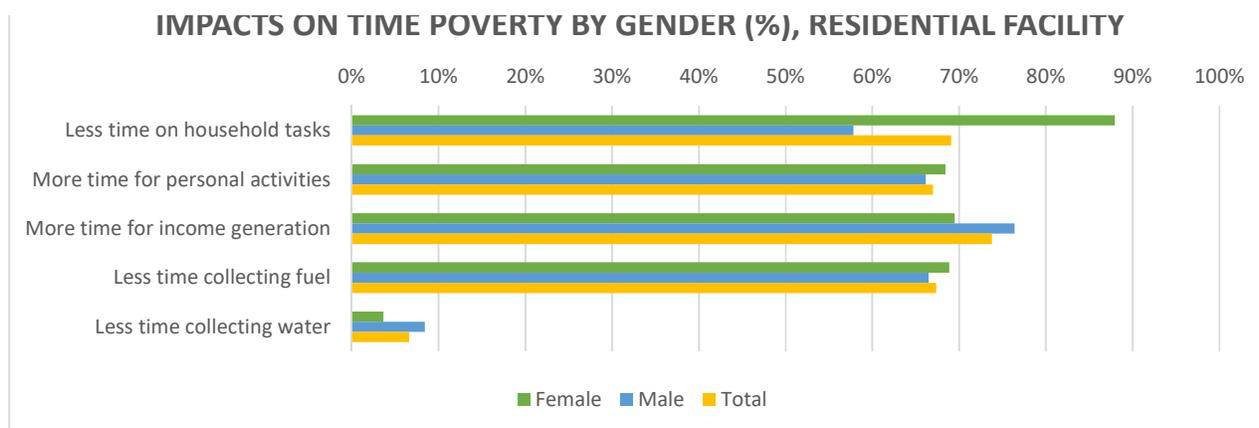


Social and well-being impacts

Gendered differences in impacts on time poverty for residential sub-borrowers

The survey enquired the effects of using climate resilience technologies on participants' time poverty and other socio-economic factors to explore whether there were significant differences in effects by gender. In fact, one of the reasons climate change impacts women and men differently is attributable to traditional gender roles, division of labor and decision-making responsibilities. Women are more likely to experience time poverty because they are seen as primarily responsible for the household and care for children and the elderly in addition to other work such as in farming. For example, climate-induced power shortages are likely to have a bigger impact on women who need

Figure 21 Impacts on time poverty by gender (% of total responses), Residential facility



to spend significant proportion of time collecting firewood as well as suffering from indoor air pollution because of cooking from open fires.

According to 69.1% of residential sub-borrower survey respondents, investing in climate-resilient technology had definitely or probably contributed to spending less time on household chores. A much higher percentage of women (87.9%) than men respondents (57.8%) supported this statement. This finding points at an interesting dynamic of how climate resilience technologies can contribute to advancing gender equality by impacting on traditional gender roles and division of labor. The qualitative findings from the FGDs corroborate particularly positive impacts on women and provide some explanations. For example, one rural male participant of an FGD highlighted the gender impact of drip irrigation, which frees women from the need to be engaged in irrigation work. In the focus group of female urban recipients, women explained how using climate resilience technologies such as technology can help alleviate women’s time poverty because of a reduced need for coal and firewood for home heating. Compared to the high-income group, slightly more low-income and average income residential sub-borrowers respondents (74.1% and 71.5%) reported that they were now spending less time on household tasks.

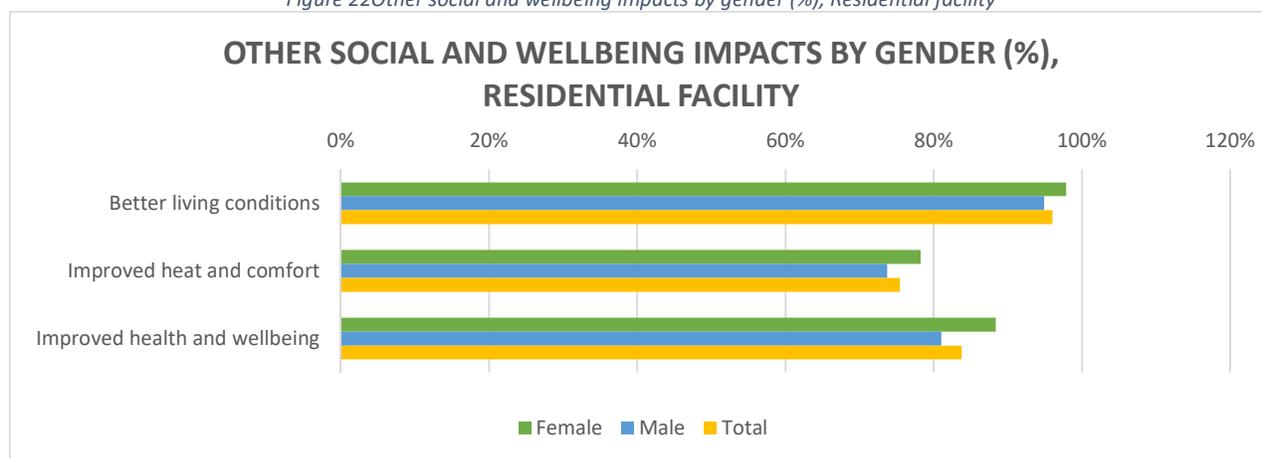
Two-thirds (67.0%) of residential sub-borrowers reported that they definitely or probably have more time for personal activities (religious, social, leisure, educational) as a result of CLIMADAPT loan. The responses were similar for women and men. Compared to middle- and higher-income groups, a slightly higher percentage of lower income reported now having more time for leisure.

Nearly three-quarters (73.8%) of residential sub-borrowers reported they definitely or probably have more time to focus on other income generation activities. The responses were similar across income groups. A slightly higher percentage of male than females reported this benefit.

Two-thirds (67.4%) of residential sub-borrower survey respondents reported that due to loans enabling the investment in a climate resilient technology they definitely or probably spend less time collecting fuel. The responses were similar for women and men and across income groups. A higher percentage of respondents from Sughd and Khatlon reported now spending less time collecting fuel than the respondents from DRS and Dushanbe. These positive impacts are confirmed by the residential sector FGDs, both male and female, for which the main impact of these loans has been on women time poverty. As a result of insulation and air conditioners, women spend less time heating the house and cleaning.

Marked improvements to wellbeing and living conditions for women and men residential sub-borrowers

Figure 22 Other social and wellbeing impacts by gender (%), Residential facility



Almost all (96%) of residential sub-borrowers noted that investing in climate-resilient technology had definitely or probably improved their living conditions, with slightly more women than men strongly believing there has been an improvement. Almost all respondents from urban and rural locations, across all regions, and across all income groups reported this improvement, with a high percentage of low-income groups strongly agreeing that this change had occurred.

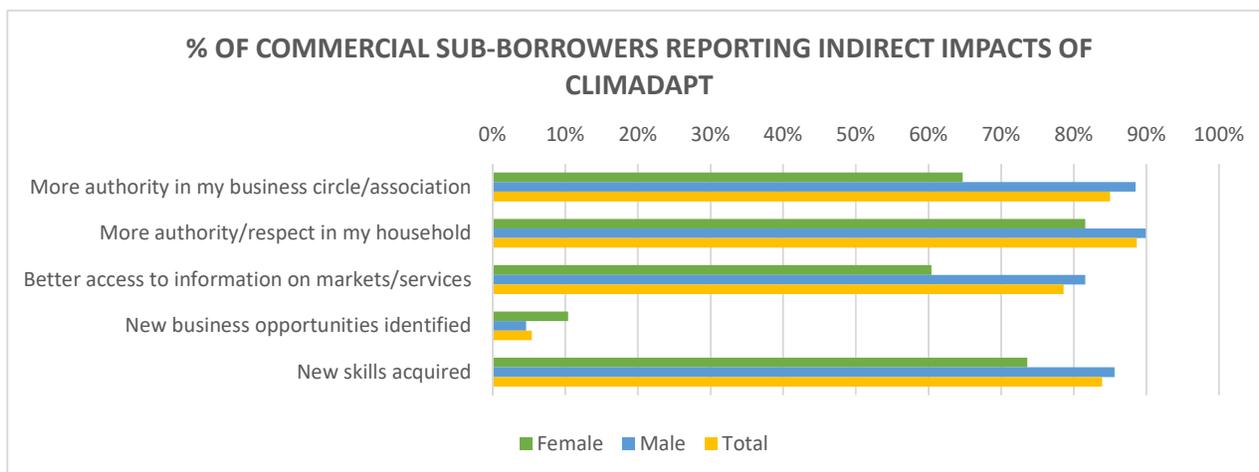
According to 75.4% of residential sub-borrower respondents, investing in climate-resilient technology had definitely or probably contributed to improved heat and comfort (similar results for men and women). The percentage of respondents reporting this change was slightly higher for rural respondents, but slightly lower for low income respondents and those living in DRS.

According to 83.8% of residential sub-borrower survey respondents there had definitely or probably been an improvement in their health and well-being. There was a slightly higher percentage of women than men, respondents from low income groups and respondent from rural areas strongly believing this change has occurred. The finding was similar across Sughd, Khatlon and Dushanbe, but roughly only half of survey respondents reported this change.

Indirect impacts of CLIMADAPT including on women’s empowerment

All four FGDs of female loan recipients also discussed how the project may have contributed to women’s empowerment. In all groups, participants emphasized that they consulted with their husbands before taking out a loan and explained that some husbands initially showed resistance to the idea. But as the loan was obtained and the planned investments were made, husbands were supportive.

Figure 23 Indirect impact of CLIMADAPT – Commercial



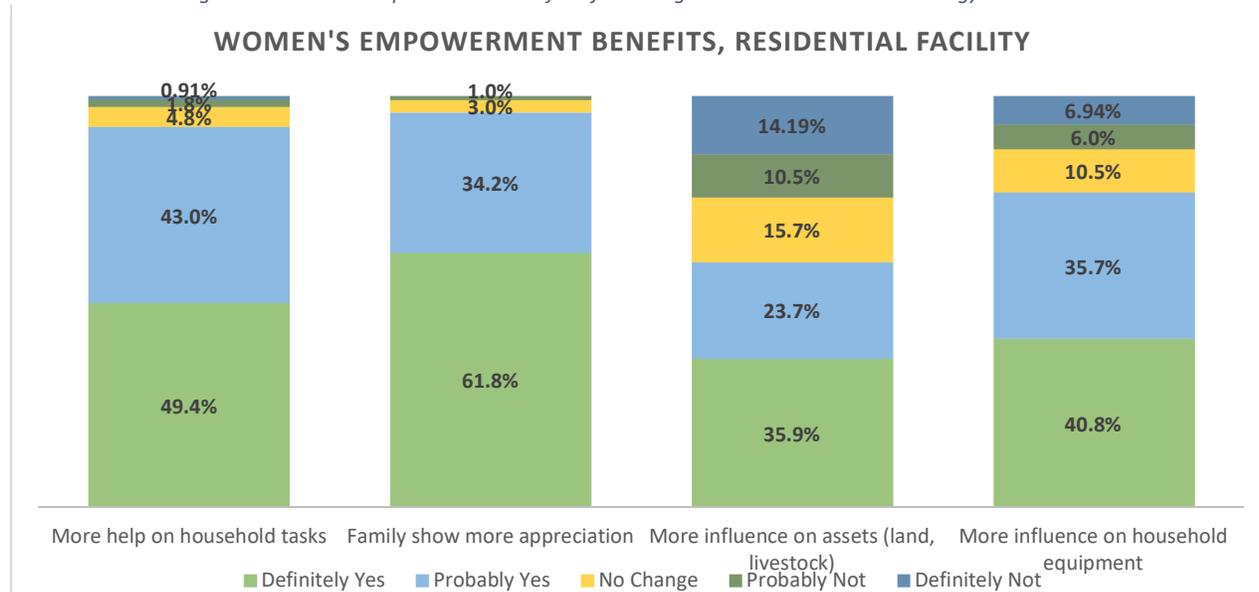
More men than women commercial sub-borrowers report positive indirect impacts of CLIMADAPT reported on business and personal circles

Commercial sub-borrowers were asked about their perceptions on indirect effects of having a CLIMADAPT loan, such as perceiving increased authority in business circle and household, better access to market/ services, new business opportunities identified, and new skills acquired. Results are more varied than for economic impacts, which are normally more easily attributable to the use of climate resilience technologies. A substantial share of women reports no change in relation to increased authority in the business circle (26% versus 5% of men), better access to information on markets/ services (28.2% versus 7.8% of men) and new business opportunities identified (20.5% versus 5% of men). The figure below (Figure 24) reports positive answers (including ‘definitely yes’ and ‘rather yes’).

Residential women sub-borrowers report positive impacts on gender equality and empowerment, though less marked for access to resources

Residential women sub-borrowers report various positive indirect impacts of CLIMADAPT loans. Over 90% of female residential sub-borrower survey respondents reported that they were definitely or probably getting more help on household tasks due to the loans that enabled investments in climate resilient technology (Figure 24). The responses were similar for rural and urban respondents.

Figure 24 Women's empowerment benefits of investing in a climate resilient technology – Residential



Nearly all (96%) of female residential sub-borrower survey respondents reported that their family definitely or probably show more appreciation towards them due to the loans that enabled investments in climate resilient technology. The lower the respondent's household income, the higher percentage who said this was definitely the case, with 75.3% respondents from low income households saying this, 60.4% from middle income households and 51.6% from higher income households. A higher percentage of respondents from urban households (63.4%) than from rural households (44.7%) said this was definitely the case. The FGD of female urban recipients also indicated that they felt more 'respect' in their family as a result of the loan.

In terms of perceived women's influence on decisions on household assets (for example land and livestock), 59.6% of female residential respondents reported that they were definitely or probably more influential due to the loans that enabled investments in climate resilient technology. A quarter (24.7%) reported they probably or definitely did not increase their influence, whilst 15.7% reported there was not change. A higher percentage (71.9%) of respondents from low income households report their influence had probably or definitely increased compared to middle income (42.7%) and high-income households (52.2%). A higher percentage of rural respondents (74.3%) reported this change than urban respondents (50.6%).

Just over a quarter (76.5%) of female residential respondents reported that they were definitely or probably more influential on decisions on household equipment as a result of CLIMADAPT loans. The percentages across each income group were at a similar level, whilst a slightly higher percentage (81.8%) of rural respondents than urban respondents (73.5%) reported this was definitely or probably the case.

Repayment period of climate resilience investments

Respondents were asked to estimate in how many months they will or have recovered the investment.

Commercial

On average, results are very positive when compared to the average loan repayment period which is between 17 and 21 months. Interestingly, agriculture loans estimated the fastest repayment period, under six months for over half of respondents. Over half SMEs estimated to recover the investment within one year. Men reported a quicker repayment than women.

Table 16 Repayment period – Commercial

Repayment	Agriculture	SME	Female	Male	Count	Total %
Within 3 months	20.3%	8.7%	11.1%	16.7%	16	17.4%
Within 6 months	30.4%	4.3%	22.2%	23.8%	22	23.9%
Within 1 year	23.2%	56.5%	22.2%	32.1%	29	31.5%
Within 2 years	4.3%	8.7%	11.1%	6.0%	5	5.4%
Within 3 years	2.9%	4.3%	11.1%	2.4%	3	3.3%
More than 3	1.4%	-	-	1.2%	1	1.1%
Don't know	17.4%	17.4%	22.2%	17.9%	16	17.4%

Residential

Three-quarters (75.9%) of residential sub-borrowers or their households planned to recover the investment within a year. A slightly higher percentage of female residential sub-borrowers (58.6%) than males (44.7%) expected to recover their loans within 6 months.

The results of the survey showed that residential sub-borrowers who had received a smaller loan (up to 9,500 somoni – USD 1,007) were more likely to recover their investments much faster than those who had received a larger loan (from 9.500-47.500 somoni – USD 1,007- 5,036).

Table 17 Repayment period – Residential

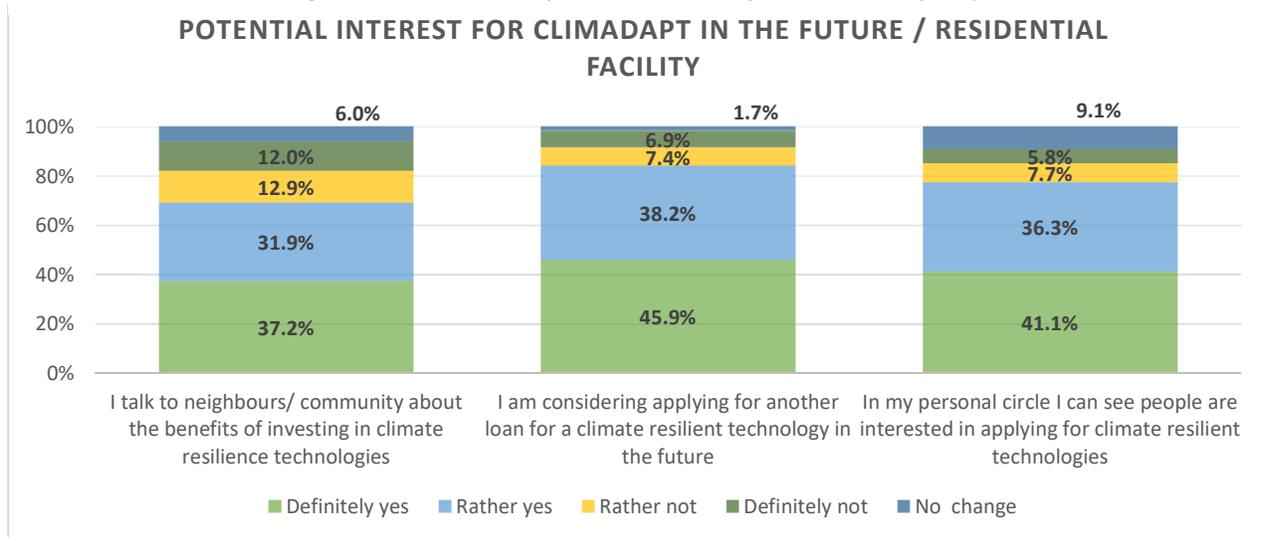
Region	DRS		Sughd		Khatlon		Dushanbe		Total	
	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male
Repayment period										
Within 3 months	20.0%	0.0%	37.5%	21.4%	0.0%	23.8%	0.0%	0.0%	23.2%	18.9%
Within 6 months	60.0%	50.0%	31.3%	17.9%	42.9%	28.6%	0.0%	27.3%	35.4%	25.8%
Within 1 year	20.0%	16.7%	18.8%	35.7%	42.9%	28.6%	80.0%	27.3%	29.5%	30.5%
Within 2 years	0.0%	16.7%	0.0%	17.9%	0.0%	0.0%	20.0%	36.4%	1.5%	11.9%
Within 3 years	0.0%	16.7%	0.0%	3.6%	0.0%	0.0%	0.0%	0.0%	0.0%	3.2%
Don't know	0.0%	0.0%	12.5%	3.6%	14.3%	19.0%	0.0%	9.1%	10.4%	9.8%

5.7.Sustainability

The evaluation assessed the potential for CLIMADAPT product to continue in the long term. PFIs interviewed expressed the need to carefully consider whether offering CLIMADAPT loans beyond concessionary funding from EBRD. One PFI mentioned they would need to analyse the demand for loans more in depth, but stated they have multi-purpose loans which could cover CLIMADAPT technologies as well. However, if using their own funds, interest rates would need to be higher. The same was stated by another PFI.

Sub-borrowers surveyed were asked some questions relating to the demand for CLIMADAPT products in the future, and whether they talk about CLIMADAPT loans in their circles.

Figure 25 Potential interest for CLIMADAPT in the future, Residential facility

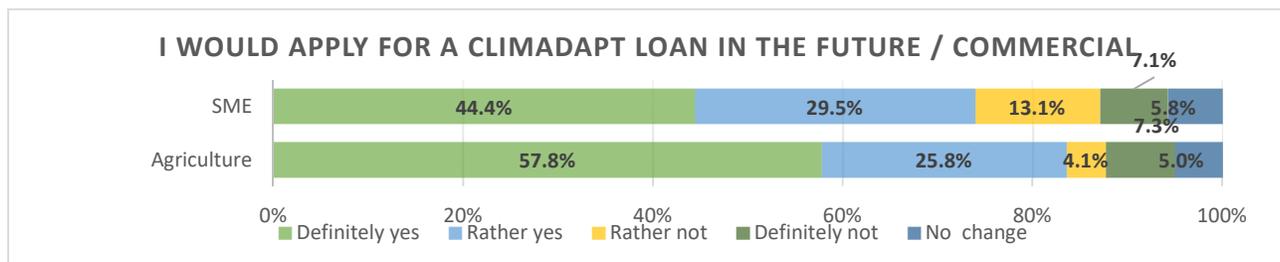


A higher percentage of residential sub-borrowers in rural areas (71.9%) than in urban ones (67.2%) reported talking to neighbours and other members of the community about the benefits of climate-resilient technologies. Rural residential sub-borrowers also responded very positively to whether they are thinking about applying for a new loan for climate resilience technologies in the future (87% against 82% in urban areas). About 80% of rural residents (and 75% of urban residents) also noted they see people in their personal circles that are interested in applying for climate resilience technologies. This is in line with the qualitative findings on the effectiveness of replication and word of mouth particularly in rural areas to increase outreach and demand for loans.

Women sub-borrowers responded slightly more positively to the above questions than men respondents. For example, 85.9% of women against 82.9% of men are considering applying for another loan. One female respondent in an FGD mentioned she would consider applying for a commercial loan if interest rates were lower.

Under the commercial facility, about 83% in of agriculture sub-borrowers and 74% of SME sub-borrowers reported they consider applying for another loan in the future, with virtually no differences between female and male respondents. By region, respondents who would consider this are in DRS (94.9%), Sughd (86.2%), and Khatlon (75.9%). A high percentage of respondents also mentioned that they see interest in climate resilience technologies in their circles, though slightly more for agriculture sub-borrowers than in the business sector.

Figure 26 Potential interest for CLIMADAPT in the future - Commercial



Potential to increase the uptake and the impact of CLIMADAPT on men and women in the agriculture sector

Several findings in the evaluation point at the challenges of reaching out to women and men in rural areas (particularly women). This might indicate the potential to increase the uptake and the impact of products such as CLIMADAPT in the agriculture sector. For example, whilst positive impacts of CLIMADAPT loans are reported for agriculture, a substantial share of respondents in this sector, especially women, was not able to assess key expected impacts. Agriculture respondents were also relatively less likely to find the optimal technology solution for their needs, which could be improved by increasing knowledge and understanding of climate resilience and of these technologies, as well as continuously expanding the Technology Sector. Finally, higher shares of respondents in the agriculture sector and in rural areas than in other sectors and localities reported that they would consider applying

for another CLIMADAPT loan in the future, and that they can see an interest in climate resilience technologies in their communities.

6. Enhancing Climate Resilience of the Energy Sector

6.1. Project background

Tajikistan's hydropower plants (which supply 98% of the country's electricity) depend on river basins with glacial melt water and snowmelt, which makes them highly vulnerable to climate change. The high vulnerability of the energy sector is aggravated by long-term under-investment, over-reliance on outdated hydropower systems, policy failures and weak corporate governance. Large parts of the country suffer from unstable power supply and severe power outages during the winter. Derived social and economic costs range from health impacts of indoor air pollution caused by burning wood and coal to the erosion of Sughd region's light manufacturing base, and damage to economic output, employment and markets for agricultural produce.

The project 'Tajikistan: Enhancing the climate resilience of the energy sector' aims to enhance the climate resilience of Tajikistan's hydropower-dominated energy sector with a focus on Sughd province. The project aims to achieve its aims through three interlinked activities:

1. Improved enabling environment for investment and policy reforms that promote climate-resilient energy security. This will be based upon considerations of climate change vulnerabilities and the energy security needs of households and businesses, including gender perspectives and the specific needs of vulnerable groups.
2. Improved institutional capacity for climate-resilient hydropower operations. Capacity building for the Barki Tojik (BT), the Ministry of Energy and Industry and Hydromet to understand and manage the implications of climate change and climate variability on hydropower operations and move towards international best practice in climate resilient hydropower plant management and operations, in line with emerging best practice in OECD countries.
3. Climate-resilient upgrade of a major hydropower plant, Qairokkum HPP, as a demonstration investment project complementing institutional improvements accruing from activities 1. and 2. The rehabilitation builds on PPCR Phase 1 study on climate change and hydrological modelling, integrating climate change analysis and climate resilience measures.

The evaluation focused on the institutional improvements taking place from activities 1 and 2 as the re-habilitation of the power plant is yet to take place.

6.2. Relevance of project design to the needs of target groups

The needs of the target group were identified⁴⁸ based on the findings from household and business surveys of energy use and climate vulnerability conducted in November/ December 2016 in the Sughd region as part of the project "Capacity Building Programme to Strengthen the Climate Resilience of Energy Sector Assets & Operations" (the CBP).

The objective to improve the reliability of energy provision is of direct relevance to target groups as the CBP survey found that SMEs see reliable energy as a top priority whilst all households experienced breaks in the supply of electricity, with an average break being 7.6 hours a day. Similarly, both SMEs and households expressed concern about fire risks and damage to electrical equipment caused by power surges after breaks in power supply.

The inclusion of smart meters in the improvement of BT services meets the needs of target groups as the CBP survey found that these groups, notably women, felt there was need for an improvement in the accuracy, clarity and transparency of meter readings.

Some findings from the CBP survey, that do not seem to be in the project design, are actions to help the population understand climate changes relation to energy use, ways to reduce energy use, and related improvements in the

⁴⁸ Exercise conducted by a consultant

insulation of business premises or homes. However, insulation and reduction in energy use are considered within the CLIMADAPT project.

In relation to Activity 3 on upgrading infrastructure, a senior member of the Ministry of Energy and Water Resources (MEWR) stated that the rehabilitation of Qairokkum HPP as very important for the MEWR. The rehabilitation is expected to see the electricity production capacity go from 126 MW to 170 MW. As of August 2018, the rehabilitation project is at the tendering stage, with the contract expected to be awarded by the end of the month.

Capacity building on climate resilient hydropower plant management and operations

Key informants described how under Activity 2 trainings are being provided to the national energy provider Barki Tojik (BT), the Ministry of Energy and Industry and HydroMet to understand and manage the implications of climate change and climate variability on hydropower operations and move towards international best practice in climate resilient hydropower plant management and operations. It is expected that this will together with the rehabilitation of the Quairokkum powerplant will contribute to enhancing the climate resilience of the population serviced by upgraded powerplants such as Quairokkum, although at this stage it is not possible to tell the effects on the population.

6.3. Perceptions on energy access and service in Sughd region from CLIMADAPT survey

Main Findings

- ✓ Nearly all of respondents now have access to electricity, all day, all year.
- ✓ Compared to 12 months ago, the provision of electricity is now more reliable, better voltage, more affordable.
- ✓ The billing process and customer service had improved in the past 12 months.
- ✓ Regarding availability of women controllers and women in customer service, almost 50% of respondents felt there had been an improvement in the past 12 months.

The findings related to the 98 Sughd respondents of the CLIMADAPT survey were analysed to understand their perceptions on energy access and quality of BT's service⁴⁹. In summary, nearly all of respondents now have access to electricity, all day, all year. Compared to 12 months ago, the provision of electricity was now more reliable, better voltage, and more affordable. Most respondents felt electricity to be expensive, however, some felt it was now more affordable. The billing process and customer service had improved in the past 12 months. Men and women gave mostly similar responses. However, it should be noted that the reports on the training given to BT staff were not available at the time of conducting this evaluation. This limits the ability to make precise connections between the BT reform process and changes reported by BT customers.

All respondents, male and female, reported having a connection to an electricity supply (the same finding as the CBP survey conducted in November/ December 2016). However, now nearly all (95.6%) of the respondents, both male and female, reported that they had access to electricity all day and night and for the whole of the year. The CBP survey found the average duration of electricity cuts being 7.6 hours a day, with 15% of households having cuts of up to 4 hours, 60% of households of 4-8 hours a day and 25% for 8 hours or more⁵⁰. Related, 69.1% of respondents felt that access to electricity substantially improved compared to a year ago (78.9% for females, 62.3% for males), whilst 23.2% said that access to electricity moderately improved (15.8% for females, 28.3% for males).

Slightly more than half (56.1%) of respondents reported they experienced disconnections in the past 12 months, with similar responses from males and females. Of those that experienced disconnection, 45.2% of these were not being warned about a disconnection with females slightly more likely to have received a warning. However, 37.3% said that in the past 12 months, the provision of warnings had substantially improved and another 36.4% that the situation had moderately improved, with only 2.2% saying the situation had gotten worse. A slightly higher

⁴⁹ These results are significant at 95% / with a confidence interval (error) of +/-10%.

⁵⁰ It should be noted no correlation can be established between the two surveys as the subjects/beneficiaries sampled are different.

percentage of males reported an improvement in receiving warnings. The most common way to receive warnings for males and females was by TV, with 68% of those that received warnings getting them from the TV.

Almost all respondents (93.4%) reported they were either very or somewhat satisfied with the electrical voltage supplied (similar for males and females), whilst 5.5% were neither satisfied, nor dissatisfied, and only 1.1% dissatisfied. A large majority (81.3%) of respondents felt there had been either substantial or moderate improvements in electrical voltage compared to the year preceding the survey. The responses from males and female were similar.

Most respondents believe that the price of electricity was high, with 42.6% believing it to be somewhat expensive and 15.4% that it was very expensive. However, there were differences between male and female respondents. A higher percentage of female respondents (73.7%) reported the price was high compared to men with this opinion (47.2%). Slightly more than half of male respondents (52.9%) reported the price of electricity was affordable, however, only 26.3% of females felt this way. Interestingly, whilst more females reported finding the current price of electricity expensive, well over half (60.5%) of female respondents reported that the price was more affordable than a year ago, with 21.1% reporting no change and 18.4% finding it less affordable. For males, there were similar proportions that found the price more affordable (39.7%) to those that felt there had been no change in affordability (41.5%), whilst the remaining 18.9% of males felt the price was now less affordable. Unsurprisingly, those from lower income households found the price more expensive than those from higher income households. However, a high percentage of lower income households (61.4%) reported they found the price of electricity more affordable than a year ago.

Most respondents (72.6%) reported improved clarity of electricity bill structure, while 23.1% noted no change. Similarly, improvements in transparency of meter readings in the preceding 12 months (August 2017 to July 2018) were noted by 68.1% of respondents whilst 24.2% reported no change. For consistency of billing, 71.3% of respondents reported improvements. These responses were similar for male and female respondents. The improvement in transparency is important to note, as the CBP survey conducted in November/December 2016 found that households had concerns about this issue.

In terms of accuracy, 72.5% of respondents felt there had been an improvement compared to 12 months ago. For this, 79% of women felt there had been improvement, whilst slightly less males (67.9%) had this opinion.

Most respondents (62.7%) felt that the quality of feedback, response to claims, and clarifications from BT customer service had improved in the year preceding the survey, while no change was reported by 18.6% of survey participants. Slightly over half of respondents (57.2%) reported improvement in the speed of feedback from BT customer service, with 25.3% reporting no change. Only 1% of respondents felt the quality or speed of customer survey had got worse. The CBP survey conducted in November/ December 2016 also found that most households felt BT's service had improved in recent years. Nearly all of the respondents (91.3%) reported that the ease of payments to BT had improved in the past 12 months. Males and females gave similar responses for the quality, speed and ease of payment

When women were asked about the availability of women controllers, 47.4% felt there had been an improvement in the past 12 months, 28.9% felt there had been no change, only 2.6% felt the situation had become worse, with the remaining respondents saying they did not know, or the question was not relevant for them. Similarly, 50% of women reported an improvement in the availability of women in customer service, 26.3% reporting there had been no change, none reporting that the situation had become worse and 23.7% saying they did not know, or the question was not relevant.

7. Environmental Land Management and Rural Livelihood (ELMARL)

7.1. Project background

The Environmental Land Management and Rural Livelihood (ELMARL) was launched in 2013 by the World Bank in partnership with the Pilot Program for Climate Resilience (PPCR) of the Climate Investment Funds (CIF), and the Global Environment Facility (GEF). The project was coordinated by the Committee for Environmental Protection under the Government of Tajikistan and ended in 2018. The project investment comprises USD9.45 million from the PPCR and USD5.4 million from the GEF, for a total of USD14.85 million of grant resources in addition to USD2.03 million estimated beneficiary contributions (mainly in-kind matches valued at 25% of project financing for rural investments).

ELMARL aimed at enabling 320,000 direct project beneficiaries in 13 selected districts in Tajikistan (see Figure 27) to increase their productive assets in ways that improve their natural resource management and resilience to climate change. Expected environmental, economic and social benefits from the project included prevention and reduction of soil erosion, improvement of degraded pastures, increase of vegetation cover, improvement of soil quality and agriculture land productivity, better used water resources, increased effectiveness and diversify of agricultural production, better access to markets, contributing to the economic well-being.

Figure 27 ELMARL Map



The project used a community-led, participatory approach to implementation and a strong focus on women's participation. Access to financial support was provided through grants to Common Interest Groups (CIGs), Pasture User Unions (PUUs) and Water User Associations (WUAs). Fifteen Facilitating Organisations (FOs) with expertise in gender issues and marginalised groups were involved in the provision of institutional support, knowledge management and capacity building and monitoring and evaluation (ME).

The project results were monitored and evaluated through annual, mid-term and end of project reviews; a Gender Mainstreaming and Social Inclusion assessment, and two end of project studies conducted in 2018: an Economic Impact of the Environmental Land Management and Rural Livelihood Project⁵¹ and a project evaluation.

7.2. Design & Relevance: Integration of gender considerations in ELMARL

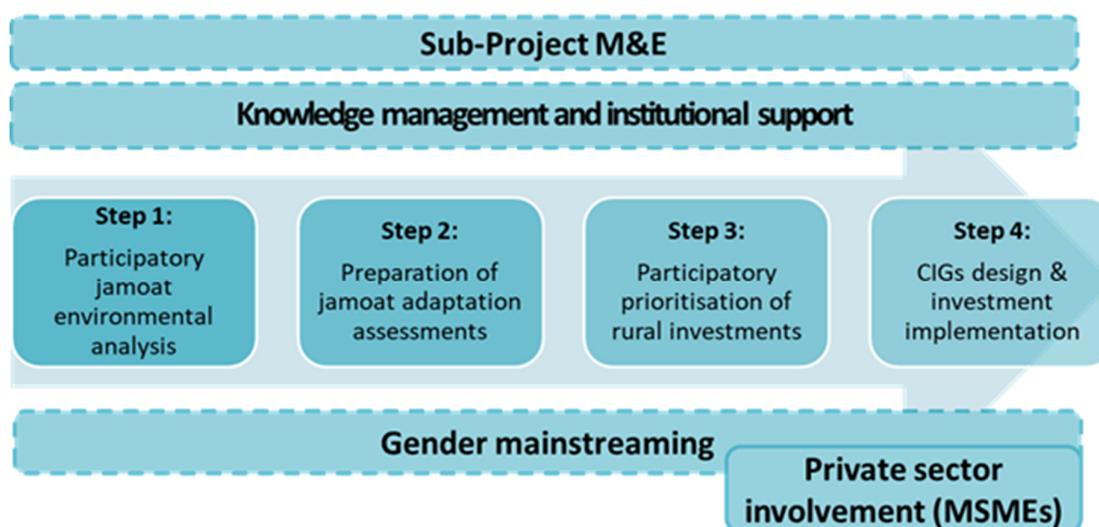
ELMARL is a successful example of gender-sensitive project implementation in Tajikistan, through a community-led approach to climate resilience investments. The project had strong knowledge management and capacity building components, though these were fully implemented at a later stage of the project life which according to the ELMARL evaluation, might have affected the full potential of these activities to build the knowledge of farmers to use innovative rural production and land management practices and technologies. ELMARL set up and implemented a robust ME system which was instrumental to decision making and taking corrective actions during implementation. The Committee for Women and Family Affairs (CWFA) was involved at the national and local levels to support inter-agency coordination between the FOs and the government, monitor project progress, coordinate gender activities and follow up on gender-related issues raised at community level⁵².

Relevance of project design to the needs of target groups

⁵¹ The assessment, conducted by the Eurasia Foundation of Central Asia: Tajikistan, looked at identifying constraints and opportunities for increasing the economic well-being and sustainability thereof of the rural population of Tajikistan as a result of the direct investments received from the ELMARL project.

⁵² Gender Mainstreaming and Social Inclusion in ELMARL

Figure 28 Elmar Participatory Approach



ELMARL’s approach to selecting and designing activities was effective in considering the needs of vulnerable communities in mind. ELMARL leveraged on local organisations to implement a four-step participatory approach (see Figure 28 and Box 3) to targeting communities and supporting them in identifying climate resilience and land management needs, and building on this, designing, prioritising and implementing rural investments. NGOs were also engaged to ensure the inclusion of women into CIGs, PUGs and WUAs, thus contributing to reach the target of having at least 40% of women as direct beneficiaries.

Box 3 - Four - Step Participatory Approach

Step 1: Participatory Rural Appraisal were the main pre-assessment mechanism to analyse the socio-economic, gender and environmental aspects in the pilot areas and **assess the needs of the rural population in terms of climate resilience** and relevance to the local development plans.

Step 2: Villages conducted **community climate adaptation assessments** to estimate the potential impact of climate change on their livelihoods as well as their vulnerability to disasters. Local organisations provided expertise on gender as well as agriculture, environmental protection, climate change adaptation and women empowerment.

Step 3: Villages prioritized investments based on a fixed budget for each type of rural investment determined based on the number of households participating. To proceed, at least 50% of the village households were required to participate in either farm production or land resource management investments.

Step 4: CIGs at village-level **designed and implemented investments** based on a set of common guidelines covering aspects such as innovation, environmental and economic impacts, and social feasibility of investments.

Knowledge Management and Capacity Building

ELMARL combined the provision of financial support through grants with strong capacity building and knowledge management components.

Knowledge Management

Through the establishment of the Sustainable Land Management (SLM) Network for knowledge management and dissemination the FOs and specialists shared learning and showcased the best available technologies on SLM. The

SLM online platform⁵³ held at the Youth EcoCentre FO used innovative learning tools such as 100 participatory videos for farmers to share land management practices. Given the need to build capacity in a new subject – such as sustainable rural production and land management through innovative technologies and practices- the ELMARL evaluation found that it is important to establish a knowledge dissemination system at the initial stage of a project along with stakeholder engagement and awareness raising plans.

Capacity building

Capacity building was provided to communities in technical subjects relating to agriculture, climate resilience technologies and sustainable land management practices, as well as in administrative and financial management matters.

The FOs delivered over 36,000 client days of learning sessions⁵⁴, seminars, workshops and study tours based to cover the needs identified through rapid assessments (target was 42,000). Technical trainings were provided to women-only and mixed groups on water management, irrigation, agriculture, land and grazing management. Technical assistance was also provided through government jamoat agronomists in the preparation of rural investments and resource management plans.

In terms of effectiveness of capacity building, the evaluation of ELMARL (2018) found that on-site practical demonstrations and communication among peers from various sub-regions were successful in incentivising the replication of sustainable land management practices. For example, in 2017, ELMARL organised a study tour for Khatlon CIGs and WUAs to Sughd region. This peer-to-peer learning allowed attendants to apply and adapt new knowledge to the specificities of their sub-projects.

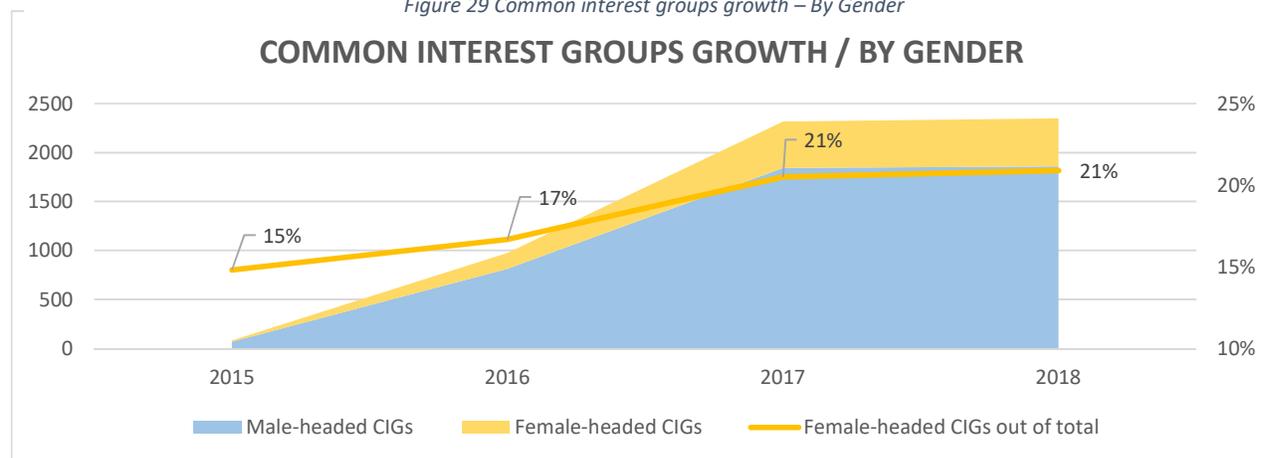
Capacity building was also aimed at promoting the use of innovative environmentally friendly solutions and climate resilient measures. However, the use of solar energy, compost, drip irrigation or other innovative resource saving practices was not extensive and traditional practices prevailed. The ELMARL evaluation noted a lack of technical knowledge among women needed to use these innovative solutions as well as limited budget of poor rural households to invest in technologies and assets.

In addition to technical trainings, the ELMARL team provided support during the grant application process as well as business and financial management training, particularly to women. ELMARL worked with CWFA to organise capacity building in business management for women interest groups. Women and male participants expressed their appreciation for receiving combined training and financial support during the project⁵⁵, and in the last two years of the project an increased number of approved sub-projects was observed.

Women involvement in the decision-making process

Women were actively involved in the preparation of investments and choice of technologies and in key decision-making roles in Common Interest Groups. Informal women’s councils and the FOs were leveraged to improve

Figure 29 Common interest groups growth – By Gender



⁵³ Available at: <https://slmtj.net/en/>

⁵⁴ ELMARL Project, *Gender Mainstreaming and Social Inclusion in ELMARL*, assessment report.

⁵⁵ Key informant interviewee.

women participation in decision-making following the initial challenges encountered. The councils promoted awareness and improvement of women’s confidence and the participation in the implementation of land and water management plans. Over the years, the share of women-headed CIGs out of the total increased⁵⁶ by 5 percentage points (see Chart below).

Women participated in sub-projects that are typically female oriented (e.g. poultry and gardening) as well as typically male-oriented such as renovation of water supply systems and larger-scale agriculture. In fact, women were active in areas such as the renovation of water supply systems, road construction and agriculture activities.

Monitoring and Evaluation as a key aid to decision making and effectiveness

ELMARL developed a robust and gender sensitive ME system for measuring results and support decision making, comprising 5 Project Development Objective (PDO) level indicators, 8 intermediate indicators and 16 environmental indicators. Gender-disaggregated data was collected and analyzed as part of the monitoring and evaluation system to assess gender representation and participation throughout the five-year period of ELMARL. One key target of the project referred to 40% of supported beneficiaries being women. In addition, ELMARL developed a well-being index based on a baseline assessment (2015) to assess communities’ adaptation and coping strategies to climate change. The project set to achieve the target of 50% of beneficiaries to report at least a 25% increase in perceived wellbeing by the end of the project.

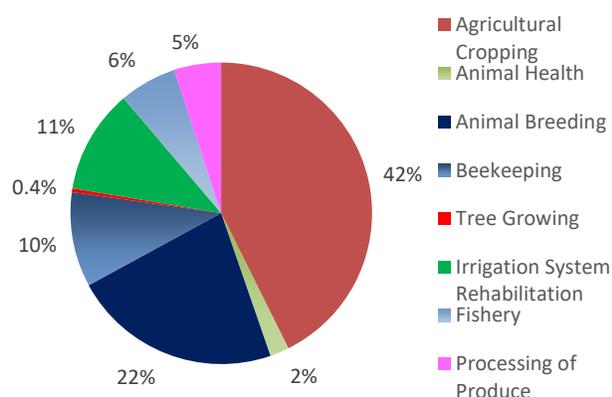
7.3. Effectiveness and impacts

The ELMARL economic impact assessment (2018) reported that ELMARL successfully enhanced beneficiaries’ opportunities to engage in productive activities, increased rural productivity and provided access to markets for agriculture produce, ultimately resulting in increased employment (see Figure 30) and income generation for the communities involved. ELMARL evaluation (2018) reported that the project successfully contributed to poverty reduction in Tajikistan. In fact, almost 2,350 CIG sub-projects were supported reaching over 323,000 beneficiaries⁵⁷ and over 54,000 households. This figure corresponds to 20% of the rural population (2017) living in project pilot sites and 8.5% of the population living in poverty in Tajikistan.

Economic impacts

Grants provided to CIGs favoured the emergence of MSMEs engaged in income generation activities such as beekeeping, poultry farms, processing of agriculture produce and the creation of new jobs (see Figure 30). For example, over 10,400 poultry farms were established, over 230 greenhouses built, and 5,000 beehives were bought.

Figure 30 Distribution of newly created jobs



- Income generation activities by women groups*
- ✓ Establishment of orchards
 - ✓ New greenhouses – 122
 - ✓ New poultry farms – 7,497
 - ✓ New beehives – 2,359
 - ✓ Livestock raising
 - ✓ Processing (milk, wool, fruit and vegetable)

Source: Gender Mainstreaming and Social Inclusion in ELMARL., assessment report

⁵⁶ ELMARL Project, *Gender Mainstreaming and Social Inclusion in ELMARL., assessment report.*

⁵⁷ PPCR (2017), *PPCR Monitoring Report, Core Indicator 5: Number of people supported by the PPCR to cope with the effects of climate change.*

Many of these income generation activities were led by women CIGs (see Box below).

The most notable economic impacts observed through the evaluation and the economic impact assessment were:

- ✓ Households reported additional income through increased agricultural productivity (average annual income of 1,600 somoni per household from agricultural produce sales).
- ✓ Increased land productivity through improved land and water management was also found, for example in 2016-17 WUAs observed an average 10-15% growth in their agricultural yields.
- ✓ Diversification of agricultural cropping and new animal breeding products and processing methods. Projects in these areas accounted for most of the output produced: 3,626 tons of agricultural crops and 2,408 litres of milk and milk produce per household/ year.

However, differences in impacts of the investments were observed among localities. The economic impact assessment found that highlands sub-projects suffered from limited access to markets especially during winter due to transport inaccessibility and distance of district markets to purchase equipment or selling produce. The study reported that beneficiaries highlighted the need for projects in agro-processing and market access.

Improvements to land productivity and water infrastructure

During ELMARL, 16 Water Users Associations and 8 Pasture User Groups were established. These helped achieving improved access to pastures, water and irrigation thanks to new or improved land and water infrastructure. Notable achievements of WUAs and PUUs were as follows:

Table 18 - ELMARL WUA and PUU achievements

Water Users Associations	Pasture User Groups
✓ 83,204m ³ drinking water supply systems restored	✓ 23 nurseries for cattle on summer pastures constructed
✓ 467 km on-farm irrigation canals cleaned.	✓ 12,500 hectares of pastureland restored
✓ 22,400 hectares of land were irrigated, benefitting almost 230,000 beneficiaries.	✓ 170 km of pasture roads restored and improved
✓ Restored hydraulic structures (24 water closures, 87 aqueducts, 260 units of water trays, and 77 water meters).	✓ 19 bridges to improve access
✓ Farming areas under WUAs control saw an average increase from 47% to 67% in water availability in 2016-17.	✓ 12 improvements of the existing animal water-points
✓ The construction of water supply systems benefitted over 4,000 households, saving time and effort for thousands of women who carry and collect water.	✓ Up to 19 pieces of large and medium machinery (tractors and excavators) and agricultural equipment, water distribution gates, pipes and pumps, water metering installations were purchased and handed over to PUUs.

Social and gender impacts

The project was also successful in increasing women’s involvement in decision making and implementation of rural investments in their communities. By the end of the project, 48% of ELMARL’s direct beneficiaries were women (the target was 40%) and there were 491 women-headed sub-projects country wide and 40 women-only CIGs⁵⁸. On the other hand, the evaluation found that women’s participation was lower in WUAs and PUUs.

Other social impacts refer to an increase in wellbeing: by the end of the project, 53% of beneficiaries reported improved well-being by an average of 25% (more women than men) compared to baseline (2015); and increased social cohesion as benefits and costs were shared and investment decisions taken at community level.

⁵⁸ ELMARL Project, *Gender Mainstreaming and Social Inclusion in ELMARL., assessment report.*

7.4. Sustainability

The ELMARL evaluation (2018) reported a high expected sustainability of sub-projects, with only 8% of respondents not expecting to maintain sub-projects due to anticipated high costs.

The evaluation also reported that there was a limited number of projects in the prevention of natural disasters (a few activities envisage planting trees on the land slopes) and renewable energy, which poses challenges for the sustainability of sub-projects in case climate change induced natural disasters materialise.

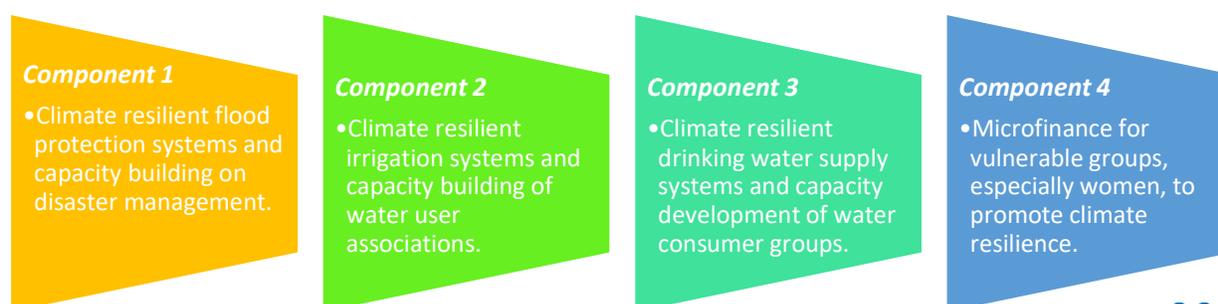
8. Enhancing the Resilience of the Pyanj River Basin (PRB) Project background

In 2013, the Asian Development Bank (ADB) in partnership with the CIF's Pilot Programme for Climate Resilience launched the Building Climate Resilience in Pyanj River Basin (PRB) Project in Tajikistan. The project aimed to increase the resilience and livelihoods of communities in 59 villages in 19 jamoats (local administrative units) that are vulnerable to climate change in the Pyanj River Basin region through a number of targeted capacity building, raising activities, improvements to water and irrigation systems, infrastructure and institutions.

Three Executing Agencies (EAs) under the Government of the Republic of Tajikistan have been central to the project's implementation: The Ministry of Land Reclamation and Water Resources (MLRWR); Khochagii Manziliyu Kommunal (KMK), a state-owned enterprise for Housing and Communal Services; and the Ministry of Finance (MoF). The project was structured into 4 components (see Figure 31). Components 1, 2 and 3 were implemented by MLRWR and KMK and Component 4 by the MoF.

The case study under this evaluation specifically looked at Component 4 – focused on providing microfinance to vulnerable groups to promote climate resilience. Under this component, three Partner Financial Institutions (PFIs) – Humo Microfinance, Oxus and Imon International – developed specific microcredit and microdeposit products for rural farmers and on-lent USD2.6 million for agriculture improvements and income diversification, with special consideration for women. Component 4 also aimed at: building the capacity of PFIs to provide microloans and accept micro and small deposits in support of climate-resilient economic activities in the Pyanj River Basin, through training on how to reach out to potential women customers and climate resilience agriculture; and increasing the financial literacy of the local population. Amongst providing access to microdeposits and loans, the Project carried out a market study (2017)⁵⁹ to determine the needs and accessibility of micro-insurance services for the project target audience and, building on this, developed a proposal for a micro-insurance product.

Figure 31 Project Components



8.2.

Design & Relevance: Integration of gender considerations in Enhancing the Resilience of the Pyanj River Basin

The project encouraged women sub-borrowers to access loans for agricultural improvements and economic diversification by setting clear gender targets, designing a product that meets the needs of men and women and using targeted capacity building for men and women.

Relevance of project design to the needs of target groups

The project placed emphasis on targeting women as well as populations living in remote and rural areas engaged in agriculture and livestock along the PRB. Climate vulnerability assessments⁶⁰, including gender and poverty assessments and stakeholder consultations such as with the Committee on Women and Family Affairs (CWFA), identified several opportunities for mainstreaming of socially inclusive and gender responsive considerations into microfinance operations. As a result, the project design aimed at establishing foundations for the local populations

⁵⁹ RSM, 2017, *Insurance Study Report, Building Climate Resilience in the Pyanj River Basin*.

⁶⁰ PPCR Tajikistan, 2015, *Gender Mainstreaming in the 'Building Climate Resilience in the Pyanj River Basin' Project, PPCR Pilot Countries Meeting 2015, Italy*. Available at: https://www.climateinvestmentfunds.org/sites/cif_enc/files/knowledge-documents/gender_mainstreaming_pyanj_tjk_july21.pdf

to be part of the decision-making process and prioritise interventions based on the adaptation needs identified by the most vulnerable communities.

In addition, the project developed a Gender Action Plan (GAP)⁶¹ which proved to be an effective tool in supporting the active participation of women in Water Users Associations (WUAs), disaster risk management committees and drinking water consumer groups throughout project implementation. The GAP also favoured women's access to climate change information and their involvement, including employment, in adaptation activities.

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

Through the GAP, the project set gender sensitive targets to promote the development of affordable loan and savings products for women and achieving a gender balanced portfolio:

- ✓ At least 30% of sub-loans for either women or enterprises with a minimum of 50% ownership by women.
- ✓ At least 50% of the sub-loans under USD1,000 to promote improved access to female clients who usually ask for smaller loans.
- ✓ At least 50% of financial literacy trainees in target communities are women and trained within three months of availability of loans.

In addition, the project (Component 4) set up a very robust monitoring system, comprising several reporting and monitoring mechanisms such as quarterly reports from PFIs and the Ministry of Finance⁶², end of project surveys on access to financial services, and evaluation forms from training courses. Quarterly reporting on loan portfolio was disaggregated by gender, credit lines, regions, purpose of loan and economic sector as well as collateral used and repayment terms. During project implementation, gender disaggregated data collected through regular monitoring helped the MoF Project Implementation Unit (PIU) to fine tune the development of lending products to increase access to finance for women. For example, one of the key informant interviewees reported that the initial eligibility criteria for loan application allowing one income stream per household was tailored to allow for applications by households with several income streams to reflect the characteristics of the local population.

Capacity building and awareness raising activities supporting PFIs outreach to women borrowers

Another important component of the project was a comprehensive programme of capacity building activities⁶³ targeting several groups: from the general public/ potential sub-borrowers to PFIs and other micro-finance institutions, to farmers and to women living in the geographical operational areas. Trainings served as a platform to reach out to potential borrowers and to build their capacity and knowledge of how to access loans.

Prior to the issuance of micro-loans and other design products, all loan officers were trained by a gender specialist on how to reach women sub borrowers and understand their needs. In addition, several training programmes were organised for women employees of PFIs, to enhance their leadership development and capacity and tools to support women sub-borrowers.

Potential borrowers and PFI clients, on the other hand, participated to trainings in climate resilience agriculture techniques, financial literacy, microdeposit and ADB safeguard policy. These trainings were delivered by trainers from PFIs and other local organisations and several training programmes were arranged for women participants only. During 2016 and August 2017, 1,621 participants attended 69 training sessions and 50.46% of the attendees were women⁶⁴, thereby achieving the target set out in the GAP. None of the participants to the focus group discussions under this evaluation participated to trainings offered in the timeframe of this project, hence it was not possible to gather insights about their experience. However, women participants stated their lack of knowledge - for example on writing business proposals- as an obstacle for them to engage in alternative income generating activities.

⁶¹ Gender Action Plan, 2013, Available at: <https://www.adb.org/sites/default/files/project-document/77558/45354-002-taj-gap.pdf>

⁶² Tajikistan Ministry of Finance, *Building climate resilience in the Pyanj River Basin project, PMU under Ministry of Finance's project progress report of Quarter 2 (April 1, 2018 to June 30, 2018) July 2018.*

⁶³ RSM, 2016, Inception Report, *Building Climate Resilience in the Pyanj River Basin.*

⁶⁴ RSM, 2017, 1st Interim Report, *Building Climate Resilience in the Pyanj River Basin.*

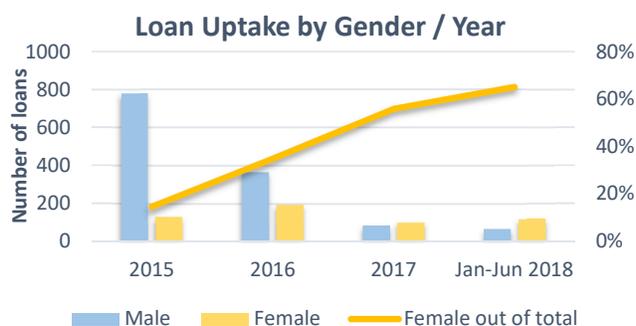
8.3. Effectiveness

Effectiveness in achieving a gender balanced portfolio

The project achieved by far the initial target set by the ADB for Component 4, of providing loans to at least 1,000 people to fund access to climate resilient agriculture and income diversification activities. In fact, as of Q2 2018 the total number of sub-borrowers reached 1,839 (+75% of the target). A total of 1,390 loans were distributed for climate resilience agriculture amounting to USD1.89 million (76%), and 449 for income diversification amounting to USD767,245 (24%)⁶⁵. Participants to the focus group discussions mentioned using the loan to expand their farming activity, for example through preparing previously fallow land for cultivation or increasing the diversity of crops grown.

The project was effective in achieving a gender balanced portfolio. Awareness campaigns⁶⁶ and changes in the eligibility of loans allowed to increase the proportion of women clients over the years and to overcome initial challenges encountered in loan uptake by women. The Portfolio cumulative monitoring report (2018) reported that in Q2 of 2018 the proportion of loans to women exceeded 60% of total loans during the period. This highly contributed to achieving the target for the period and the target for the overall project. At the end of 2015, the first year of loan disbursements, 14% of customers were women; as of Q2 2018 30% of customers were women.

Figure 32-Loan uptake by gender / year



In terms of performance of the PFIs, as of August 2018, Imon and Oxus had completely disbursed the allocated loans. Humo sub-borrowing ended in October 2018 with an actual investment of USD1.4 million in sub-loans. The PFIs are continuing to work with their clients to expand their capacity to accept micro and small deposits and support climate-resilient economic activities in the PRB.

PFI engagement with sub-borrowers

In terms of service and engagement with the client, focus group discussions with sub-borrowers reported mixed results. Women were generally satisfied with the level of support provided -taking place mainly at the time of application- and mentioned a much higher degree of confidence in the banks compared to prior to the project, reporting no specific concern in terms of access to finance. They suggested the application process could be made shorter and explained through videos to make it easily understandable for women. Regarding loan repayment, some of the women in the FGD stated that remittances from male members of their family help them repay the loans, as observed in CLIMADAPT.

Men reported positive and negative experiences in their engagement with the PFIs, for example when they encountered some difficulties in repaying the loan repayment. Overall, they reported lower levels of confidence towards the banking system than women. They suggested PFIs could consider preferential terms for returning customers.

Male and female participants to the focus group discussions mentioned that there is a need for more information about micro-insurance, as they are aware of its existence but do not know how to access this service. Some male participants expressed some challenges in repaying the loan in case of extreme or unfortunate events such as fires or damages to crops due to hail; in such cases, microinsurance might be particularly helpful.

Effectiveness in increasing economic opportunities and access to finance for women

⁶⁵ Project Monitoring Table (Cumulative): Breakdown of Portfolio, 2018.

⁶⁶ RSM, 2017, Marketing Strategy for Saving Products, Building Climate Resilience in the Pyanj River Basin.

Overall, under the Project over 9,000 women benefited through improved access to water resources for irrigation and drinking water supply and enhanced knowledge of climate-resilient agriculture. Under Component 4,548 women benefitted from increased access to microdeposits and credit lines for climate-resilient economic activities and a higher degree of confidence towards the banking system and in accessing finance.

Targeting of both the agricultural sector and income diversification activities attracted applications from women-led microbusinesses, and female participating to the focus group discussion were generally satisfied with the results of the investment. On the other hand, one key informant interviewee expressed the concern that the requirement to have loans under USD1,000 to incentivise loan uptake from women customers might have had the effect of limiting the effects of loans on increasing economic opportunities due to the small size of the loans (for example, loans for 1,000 somoni – less than EUR100 - for buying seeds).

PART D

KEY MESSAGES AND RECOMMENDATIONS

This section presents the lessons learned and recommendations emerged from the E&L activity and the final stakeholder workshop that took place in Dushanbe in November 2018. The messages presented here relate to the investment-level PPCR interventions (CLIMADAPT, ELMARL and Enhancing the Resilience of the Pyanj River Basin) engaging directly with the private sector (businesses, farmers and households). During the E&L activity and the final stakeholder workshop some useful findings and recommendations emerged at the policy level as well, which are also reported here.

9. Key messages and Recommendations

9.1. Investment-level lessons learned and recommendations

The lessons learned have been grouped under identified common themes across the investments, primarily relating to engagement, outreach and communication with sub-borrowers; working with other organisations and stakeholders to increase outreach to women and men; flexibility in designing financial products; technical assistance and capacity building in climate resilience as well as financial and business management; and monitoring and evaluation systems for effectiveness of results.

Whilst many of these recommendations relate to both urban and rural areas, several findings in the evaluation as well as feedback from the final stakeholder workshop point at the challenges of reaching out to women and men in rural areas (particularly women).⁶⁷

Lessons learned	Recommendation
<i>Gap Analysis</i>	
<ul style="list-style-type: none"> ✓ A gender analysis and baseline assessment to identify gender gaps that the project will contribute to address is the starting point for understanding how to mainstream gender (ELMARL and Enhancing the Resilience of the PRB). 	<p>Projects should carry out gender analysis to understand the different vulnerabilities and needs of men and women to climate change and their potential contribution in addressing these through investments in climate adaptation. Gender analysis should involve the collection of project specific baseline data and reflect the results of consultations on the project objectives or components with relevant stakeholders.</p>
<i>Financial products responding to the differentiated needs of men and women</i>	
<ul style="list-style-type: none"> ✓ PFIs that have an established local presence and market knowledge have shown flexibility in adapting the collateral requirements for accessing loans and repayment plan terms to the sub-borrowers' characteristics (CLIMADAPT). ✓ The introduction of new credit lines requires a period of adaptation to understand women's needs and develop familiarity with the marketing of new products and services. Loan requirements can accelerate women's financial inclusion if adapted to their needs (Enhancing the Resilience of the PRB). ✓ Interventions enhancing access to markets could help address the challenges faced by farmers in hard to reach areas in purchasing equipment and selling their produce. This would allow to ultimately boost the impact of grant investments (ELMARL). 	<p>Financial products for men and women should be designed in a targeted way in terms of collateral requirements, repayment plans and grace periods. Specific examples of adapting financial products to female customers relate to considering remittance income in credit assessments, flexible terms for financial products (collateral and eligibility requirements, repayment plans and grace periods) and preferential terms for specific segments (returning customers or women start-ups).</p> <p>Accessory services such as micro-insurance and support for business development, as well as market extension services, should also be considered.</p>

⁶⁷ It is important to note that several findings in the evaluation point at the challenges of reaching out to women and men in rural areas (particularly women). This might indicate the potential to increase the uptake and the impact of products such as CLIMADAPT in the agriculture sector. For example, whilst positive impacts of CLIMADAPT loans are reported for agriculture, a substantial share of respondents in this sector, especially women, was not able to assess key expected impacts. Agriculture respondents were also relatively less likely to find the optimal technology solution for their needs, which could be improved by increasing knowledge and understanding of climate resilience and of these technologies, as well as continuously expanding the Technology Sector. Finally, higher shares of respondents in the agriculture sector and in rural areas than in other sectors and localities reported that they would consider applying for another CLIMADAPT loan in the future, and that they can see an interest in climate resilience technologies in their communities.

Technical assistance and capacity building

Capacity building for PFIs to market climate resilience technologies

<p>✓ Technical assistance to PFIs to build their understanding of climate resilience technologies and how to market them is critical given the need to ultimately build the capacity of potential sub-borrowers in a new subject – as climate resilience technologies increase project visibility (CLIMADAPT).</p>	<p>Technical assistance to PFIs should enable staff to highlight climate resilience benefits from using these technologies and showcase successful case studies to potential customers. This might contribute to build an understanding of sub-borrowers of climate resilience and shift their motivations to take up loans beyond the profitability/efficiency savings selling point</p>
<p>✓ Having a Technology Selector considerably reduces time for application and transaction costs, positively affecting sub-borrowers' willingness to take up loans which are perceived as more accessible. In addition, it allows for better marketing, clearly showing the economic and resilience advantages of adopting the technologies (CLIMADAPT).</p>	<p>For first timers, PFIs should also be able to explain how technology investments build on each other and it is possible to start from the simplest technology and gradually scale up investment and technology complexity.</p> <p>Respondents recommended that CLIMADAPT should continue to expand the list of pre-approved technologies. PFIs recommended there should be flexibility to use technologies across facilities as well as between the quota ceilings allowed for residential, business and agriculture facilities. They also recommended that the list of eligible suppliers should be increased.</p> <p>Respondents recommended developing a database of technologies and suppliers which looks at whether technologies are gender sensitive and what impacts they can have on women and men's specific vulnerabilities.</p>

Capacity building in climate resilience technologies and sustainable land management

<p>✓ Raising awareness on climate related vulnerabilities and risks is key for scaling up the use of climate resilience technologies and practices among the target population and ultimately advance climate resilience objectives (CLIMADAPT).</p> <p>✓ The combination of direct investment with capacity building activities (e.g. trainings and learning by doing) helps building the entrepreneurial capacity of farmers as well as incentivising the adoption of sustainable production and land management measures particularly among male beneficiaries (ELMARL).</p> <p>✓ Building women's technical capacity and knowledge in environmentally sound land and water management practices (e.g. renewable energies, drip irrigation), large-scale farming and pasture management can help grow women's role in livelihood development (ELMARL).</p> <p>✓ Getting the timing right of knowledge and learning activities is important, given the need to build capacity in a new subject – such as sustainable rural production and land management through innovative technologies and practices. A knowledge dissemination system should be established at the initial stage of a project along with stakeholder engagement and awareness raising plans (ELMARL).</p>	<p>Capacity building showing the practical implications of adopting these technologies and practices are an effective way to raise awareness as well as market these products, given this is a new subject for the target population and communities. There is a need to provide more information on innovative and incipient technologies, such as water capture and harvesting technologies, irrigation pipes and tubes and water storage systems, renewable and alternative energy sources given their low market penetration.</p> <p>The project could also work with PFIs to build a messaging that goes beyond the economic benefits of using climate resilience technologies.</p>
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Capacity building in financial and business management

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|---|--|
| <ul style="list-style-type: none">✓ A very high percentage of sub-borrowers consider more trainings in financial and business management and support to prepare loan proposals could make the loans more beneficial by addressing key challenges of women in rural areas in accessing finance, such as lack of financial literacy (CLIMADAPT).✓ Conducting specific trainings in financial literacy, particularly in rural areas, can reduce some of the challenges for women to access finance and to run sustainable income-generating activities. It is important to ensure customers to understand the conditions of the loan agreement and acquire confidence with the financial language used (Enhancing the Resilience of the PRB). | <p>The provision of financial support to men and women for the uptake of climate resilience technologies and practices needs to be accompanied by capacity building in financial literacy, business planning and proposal preparation as lack of skills in these areas limits access to finance especially for women. At project level, local organizations such as civil society, women organizations and microfinance organizations could be leveraged to fill this gap.</p> |
|---|--|

PFIs' Engagement and Outreach

- | | |
|---|---|
| <ul style="list-style-type: none">✓ The preferred communication channel across sectors and gender is through the bank. Direct communication channels such as brochures and through the neighbor/community work better in rural rather than in urban in residential, agriculture and trade sectors and for women rather than men (CLIMADAPT) | <p>Effective communication channels need to be adopted to increase visibility of climate resilient projects among men and women in rural and urban areas. Disseminating success stories through leaflets and catchy material can increase loan outreach by showing the benefits of climate resilience technologies as well as promoting women as role models in business, as sub-borrowers in rural areas seem to be very receptive to replication and word of mouth.</p> |
| <ul style="list-style-type: none">✓ Greater focus is required on early engagement with women farmers who are typically less aware than men of engagement and marketing, particularly before the loan application process (CLIMADAPT). | <p>PFIs to consider focusing on marketing activities targeting women to enhance loan uptake from women entrepreneurs. National private sector associations could be leveraged for outreach activities.</p> |

Working with others

Working with local organizations

- | | |
|---|---|
| <ul style="list-style-type: none">✓ Women in rural areas are affected by challenges ranging from low levels of financial literacy, access to information networks and access to finance, and traditional gender roles affecting their ability to conduct business and/or work outside of family business/farm. In these instances, partnerships with local organizations that have close relationship with communities are critical in complementing the role of PFIs in promoting access to finance (CLIMADAPT and ELMARL).✓ Private sector associations can help increase outreach to women entrepreneurs, given their role in facilitating communication, capacity building and access to information of businesses (CLIMADAPT).✓ Involving government stakeholders at the national and local levels and other community institutions such as women's councils allows for securing buy in for the project and maximizing outreach to men and women (ELMARL). | <p>Projects should leverage on partnerships with local organizations such as civil society, women organizations as well as women mentors in the local communities to reach out to hard to reach women sub-borrowers. In addition, these organizations can support providing capacity building and access to information to boost the impact of financial support.</p> |
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<i>Involving men and families of women's sub-borrowers</i>	
<p>✓ There might be resistance from men and families in rural and conservative areas to women accessing finance. However, findings show that once men and families were involved and able to see the benefits of women accessing finance and investing, they were supportive (CLIMADAPT).</p>	<p>Any project effort to actively reach out to women to pursue economic empowerment should consider involving men as predominant gender roles and social norms may undermine the success of any effort to empower women and girls economically, particularly in rural areas. Projects should try to raise the awareness of men and families on the benefits of women having a more active role, for example by involving them in trainings and events. Local organizations could be involved given their gender expertise, and awareness of the local sensitivities and context.</p>
<i>Setting clear targets for effectiveness of results</i>	
<p>✓ A robust ME system which builds on a baseline assessment, sets clear targets and monitoring mechanisms facilitates the decision-making process as well as incentivizes the achievement of results (ELMARL and Enhancing the Resilience Of the PRB).</p>	<p>Setting gender sensitive targets and collecting and monitoring gender-disaggregated data should be done across programmes and projects as it can help creating incentives to achieving greater involvement of women and men.</p>

9.2. Policy-level recommendations

The following recommendations incorporate the mutual understanding of the lessons learned collected from this E&L activity and stakeholders:

1. To increase the impact of future climate finance for climate adaptation programmes aimed at increasing resilience to climate vulnerability in a gender balanced way, a government led coordination mechanism could be established. This would allow the stakeholders from the different government agencies, international organisations, civil society, and private sector to be engaged in policy dialogue, capacity building, and monitoring and reporting on the effectiveness of projects across agencies. An example of such a mechanism can be taken from the one implemented under Tajikistan PPCR through the Committee for Environmental Protection, as it played a crucial role in advancing these activities.
2. It is important to establish feedback loops from the project/ investment level up to the government level. The lessons learned and the results from the project/ investment level could be raised to the government officials and the donor community, so they can be considered at the policy level. Organisations such as the Council for Improvement of Investment Climate can act to bridge the gap between government and donors and the private sector. The Council revealed that several reforms are taking place that will likely benefit women entrepreneurs and attempt to tackle key constraints identified by entrepreneurs and business organisations.

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Annexes

Annex 1. Documents reviewed

Annex 2. Evaluation Framework

Annex 3. List of Key Informant Interviews

Annex 4. Sample of Households and Focus Groups

Annex 1. Documents reviewed

No	Organisation	Document Title	Received by	Relevance to E&L	Scope
1	Asian Development Bank	Technical Assistance Report: Building Capacity for Climate Resilience (May 2012)	IMC Worldwide	High	PPCR
2	Climadapt	Tajikistan Climate Resilience Financing Facility Gender Report (July 2017)	IMC Worldwide	High	ClimA
3	Climadapt	Climadapt Newsletter (January 2018)	IMC Worldwide	Low	ClimA
4	Climadapt	Climadapt Newsletter (April 2017)	IMC Worldwide	Low	ClimA
5	Climadapt	Climadapt Newsletter (July 2017)	IMC Worldwide	High	ClimA
6	Climadapt	Climadapt Newsletter (October 2017)	IMC Worldwide	High	ClimA
7	EBRD	Strategy for the Promotion of Gender Equality 2016 - 2020	IMC Worldwide	High	Gen
8	Climate Investment Fund	TOR August 2017: Building an evidence base on how private sector investments support gender-sensitive, climate resilient development: Tajikistan case	IMC Worldwide	High	E&L
9	INDC	Intended Nationally Determined Contribution (INDC) towards the achievement of the global goal of the UN framework Convention on Climate Change (UNFCCC)	IMC Worldwide	low	Gen
10	The Government of the Republic of Tajikistan	Third National Communication of the Republic of Tajikistan under the UN Framework Convention on Climate Change	IMC Worldwide	medium	Gen
11	EBRD/ CIF	Agenda and Learning Activity: Building an evidence base on how private sector investments support gender-sensitive, climate resilient development: Tajikistan case	EBRD	Medium	E&L
12	PCCR	Annex 5: Tajikistan: Pilot Program for Climate Resilience (English)	EBRD	low	PPCR
14	CIF	Annex 6: CIF's approach to Gender Transformation, in the context of Evaluation and Learning activities	EBRD	high	E&L
15	EBRD	Annex 7: CIF Evaluation and Learning Activity, Gender-sensitive, climate-resilient, private sector investments: Tajikistan case (English)	EBRD	high	E&L
17	Bahodur Sheraliev presentation October 2017	Annex 8: Private sector & Gender considerations in national policies on sustainable development and climate change (English)	EBRD	medium	Gen
19	Climadapt	Annex 9: Private sector and gender mainstreaming in CLIMADAPT (English)	EBRD	high	ClimA
21	Takamine Akhmatova presentation	Annex 10: Environmental Land Management and Rural Livelihoods Project Gender Dimensions (English)	EBRD	low	Other
23	EBRD	Annex 11: Tajikistan: Capacity Building for Improving the Climate Resilience of Energy Sector Assets and Operations	EBRD	high	HPP
27	EBRD	Copy of 3 Climadapt Award Invite list (Excel)	EBRD	High	ClimA

28	EBRD	List of participants Workshop: Stakeholder Workshop "Building an evidence-base on private sector investments supporting gender-sensitive climate resilience development"	EBRD	High	E&L
29	EBRD	Draft stocktaking database Rural Development Project	EBRD	Low	Gen
30	EBRD	Email: EBRD Climate Resilience events in Tajikistan 24 - 27	EBRD	medium	ClimA
32	EBRD	CIF Evaluation and Learning Activity: Gender-sensitive, climate-resilient, private sector investments: Tajikistan case (Marta's Presentation) v1	EBRD	High	E&L
33	EBRD	CIF Evaluation and Learning Activity: Gender-sensitive, climate-resilient, private sector investments: Tajikistan case (Marta's Presentation) v2	EBRD	High	E&L
34	EBRD	1st Coordination Meeting List of Participants: Climate Investment Funds (CIF) EBRD Evaluation and learning activity: 'Building an evidence base on how private sector investment support gender-sensitive climate resilient development: Tajikistan case	EBRD	High	E&L
35	EBRD, CIF	Summary Note - Evaluation and Learning Activity: Building and evidence base on how private sector investments support gender-sensitive, climate resilient development: Tajikistan case (English)	EBRD	High	E&L
39	EBRD, CIF	E&L Activity Coordination Meeting Agenda_EN_MV	EBRD	High	E&L
42	EBRD	E&L Activity_Opening Remarks_Workshop_October 26	EBRD	Low	E&L
44	EBRD	Invitation Letter: Climate Investment Funds Evaluation and Learning Activity	EBRD	Low	E&L
45	Government of Tajikistan	Tajikistan: Strategic Programme for Climate Resilience		High	PPCR
46	EBRD/ CIF	Summary Report: 1st Coordination Meeting Building an evidence base on how private sector investments support gender-sensitive, climate resilient development: Tajikistan case	EBRD	High	E&L
	EBRD	Activities Theme 3: Strategy, Governance & Institutional Structures	EBRD	Low	
	EBRD	Executive Summary_Theme 3 survey report	EBRD	High	
49	EBRD	Executive Summary_General MWH Report Theme 3	EBRD	High	HHP
50	EBRD	Tajikistan Workshop: Capacity Building for Improving the Climate Resilience of Energy Sector Assets and Operations	EBRD	medium	HHP
51	Government of Tajikistan	Tajikistan: Overview of Climate Change Activities (2013)	IMC Worldwide	Medium	Gen
53	EBRD	Concept note for the use of additional PPCR/ SPCR resources	Research	Medium	HPP
54	EBRD	Cover note: Enhancing the climate resilience of the energy sector	Research	Medium	HPP
55	EBRD	Enhancing the climate resilience of the energy sector project document	Research	High	HPP
57		Gender Assessment: SDC Rural Drinking Water in Tajikistan	Research	Medium/Low	Other
58	Asian Development Bank	Thematic Evaluation Study on ADB's support to Gender and Development	EBRD	Low	Other
59	EBRD	Environmental and Social Policy (2014)	EBRD	medium	Gen

60	Government of Tajikistan	National Development Strategy of Tajikistan	EBRD	medium	Gen
61	Oxfam	Owning Adaptation. Factsheet: Tajikistan	Research	High	PPCR
62	Oxfam	Climate change investment through the PPR in Tajikistan	Research	High	PPCR
63	CIF	PPCR results report	Research	High	PPCR
64	Government of Tajikistan	TAJ letter to CIF on additional PPCR allocation	Research	Medium	PPCR
65	CIF	PPCR Results framework	Research	High	PPCR
66	CIF	PPCR Monitoring & Reporting toolkit	Research	Medium	PPCR
67	CIF	Work Plan for Monitoring and Reporting on the Core Indicators	Research	High	PPCR
68	Tonga	Tonga PPCR Investment Plan	Research	Medium	PPCR
69		2016-Can climate finance contribute to gender equity	Research	Medium	Gen
70	PPCR	PPCR SECRETARIAT ANNUAL PROGRESS REPORT 2016	Bahodur	high	PPCR
71	Asian Development Bank	Deliverable-National Communications Strategy_PPCR / TA for building capacity for Climate resilience	Bahodur	high	Other
72	PPCR	Gender related guidance in PPCR reporting- Workshop on PPCR reporting_17May	Bahodur	high	PPCR
73	Asian Development Bank	Midterm report 2598_PPTA 7980_MTR_EN_v1	Bahodur	high	Other
74	Asian Development Bank	PPTA 7980-TAJ Final Report Draft ENG 14-01-13	Bahodur	high	Other
75	Asian Development Bank	Inception Report ADB PPTA 7980. Building Climate Resilience in the Pyanj River Basin.	Bahodur	high	Other
76	Oxfam	Role of women in agriculture and food security / presentation gender taskforce UN Women	Bahodur	medium	Gen
77	?	Reducing the risk of climate change and enhancing the women potential (Russian)	Bahodur	medium	Gen
78	Asian Development Bank	TA Report - Building Capacity for Climate Resilience	Bahodur	medium	Other
79	?	TJ ELMARL- English	Bahodur	high	Other
80	PPCR	TJK_presentation_ver_may9_gender_PPCR	Bahodur	high	PPCR
81	Asian Development Bank	Project Administration Manual. Republic of Tajikistan: Access to Green Finance Project	Bahodur	Low	Other
82	Asian Development Bank	Republic of Tajikistan: Building Climate Resilience in the Pyanj River Basin	Bahodur	high	Other
83	World Bank	Agriculture Commercialization Project / PROJECT APPRAISAL DOCUMENT	Bahodur	Low	Other
84	PPCR	Tajikistan-PPCR Core Indicators Monitoring and Reporting_2017_PPCR Projects	Bahodur	high	PPCR
85	World Bank	Agriculture Commercialization Project / PROJECT operational manual	Bahodur	low	Other
86	PPCR	REVISED PPCR RESULTS FRAMEWORK	Research	high	PPCR

87	De Waal	Approach to evaluating gender mainstreaming in development projects	Research	high	Gen
88	Asian Development Bank	Country Partnership Strategy: Tajikistan, 2016–2020. Gender analysis	Research	high	Gen
89	Asian Development Bank	Tajikistan Country Gender Assessment	Research	high	Gen
90	Asian Development Bank	Tool Kit on Gender Equality Results and Indicators	Research	high	Gen
91	CIF	ctf_scf_12_4_approaches_to_evidence_based_learning_in_the_cif_project_cycle	EBRD	high	Gen
92	Care International	Enhancing Resilience through Gender Equality	Research	medium	Gen
93	CLIMADAPT	CLimADAPT Frequently Asked Questions	Research	high	ClimA
94	PPCR	THE KYRGYZ REPUBLIC – CLIMATE INVESTMENT PROGRAMME (CIP)	Research	medium	PPCR
95	PPCR	PPCR newsletter 2017	Research	high	ClimA
96	CIF	Private Sector Investment in Climate Adaptation in Developing Countries	Research	high	Gen
97	Susy Cheston and Larry Reed	Assessing Impact of microcredit Bangladesh	Research	low	ClimA
98	Care International	Client satisfaction Care Microfinance Bangladesh	Research	medium	ClimA
99	Global Gender and Climate Alliance	Exposing the gender gaps in financing climate change adaptation	Research	high	Gen
100	UNDP Tajikistan	Energy Efficiency Master Plan for Tajikistan - Energy Efficiency for Economic Development and Poverty Reduction	Research	medium	HPP
101	USAID / Aga Khan	Micro-, Small and Medium Enterprises in Tajikistan: Drivers of and Barriers to Growth	Research	medium	

Annex 2. Evaluation Framework

	High Level Questions	Sub-questions	Parity	Equality	Equity	Empowerment	Transformation	Indicators	Data Sources Secondary	Data Sources Primary
POLICY	To what extent the design and implementation process for the PPCR and policy and strategies at a country level have fostered the creation of an enabling environment for gender-sensitive climate resilience development in the private sector?									
Relevance	1. To what extent is PPCR consistent with the beneficiaries' and country' needs, and CIF policy in terms of gender mainstreaming?	1.1 To what extent the Tajikistan PPCR institutional analysis identify gender-related gaps and women and men's needs across sectors that climate finance can address?	X	X	X	X	X	<p>Relevance/contextual appropriateness/quality of consideration of needs (qual assessment)</p> <p>Climate change policies, strategies and plans are based on gender analysis of the different impacts of climate change on women, and include gender equality objectives</p> <p>Evidence that energy policy/HPP project design include gender equality objectives based on gender analysis of need, demand, and supply</p>	<ul style="list-style-type: none"> • PPCR Programme Document (SPCR) • Tajikistan Adaptation Strategy • Tajikistan National Dev Plan-2030 • MDBs Gender Assessments for Tajikistan • CIF docs • Training reports/ Training curricula 	high level GOT CSOs (includes Oxfam, Youth Ecological Centre) MDBs

		1.2 Was this reflected into the selection of PPCR projects, and the capacity building/institutional strengthening activities?	X	X	X	X	X	# of PPCR investments and programs that address identified gender needs Range of gender-needs addressed in project selection against five gender objectives Climate change policies, strategies and plans require participation and involvement of women in developing local adaptation plans	<ul style="list-style-type: none"> • PPCR Programme Document (SPCR) • Tajikistan Adaptation Strategy • Tajikistan National Dev Plan-2030 • MDBs Gender Assessments for Tajikistan • CIF docs 	high level GOT CSOs (includes Oxfam, Youth Ecological Centre) MDBs
		1.3 How are the planned development interventions expected to contribute to managing men and women's differentiated vulnerability to hazards?	X	X	X	X	X	Range of gender-needs addressed in project selection against five gender objectives	<ul style="list-style-type: none"> • PPCR Programme Document (SPCR) 	high level GOT CSOs (includes Oxfam, Youth Ecological Centre) MDBs
	2. Were related stakeholder engagement processes gender sensitive, and what were the outcomes of this on the PPCR ?	2.1 For example, did the policy dialogue/consultations under PPCR take into account gender considerations? Were the consultations framed in a way that facilitated the discussion of gender-related issues	X	X			X	# of consultations taking into account gender considerations Awareness/perceptions on gender-related issues among the MDAs involved in PPCR Number of women's groups/organisations that engaged in PPCR processes and discussions on climate change impacts and programs Degree to which gender is mentioned in coordination meetings (PPCR)	<ul style="list-style-type: none"> • PPCR Monitoring Reports • Tajikistan Adaptation Strategy • Energy Sector Reform Papers 	GOT - MDBs - PPCR Chief Technical Advisor

efficiency	Without the scope of work (we are not analysing costs of the intervention)								
effectiveness	3. To what extent has a gender-responsive adaptation planning approach been mainstreamed in relevant ministries through PPCR support?	3.1 Has gender been integrated into climate resilience strategic planning/national strategies / programmes / institutions /ministries?	X	X			<p>proportion of indicators on gender on PPCR and other investments Monitoring frameworks</p> <p>proportion of sex disaggregated indicators</p> <p>Sex-disaggregated information is collected in PPCR Monitoring Reports, Climate Adaptation Strategy</p> <p>Proportion of MDAs that developed and using gender-audit toolkits in the planning process</p> <p>proportion of gender focal points or staff with gender expertise employed in relevant MDAs</p> <p>Degree to which climate adaptation strategies and legislation meaningfully address gender (e.g.beyond mentioning) / have gender equality objectives / suggest clear implementation measures to achieve these</p>	<ul style="list-style-type: none"> • PPCR Monitoring Reports • Tajikistan Adaptation Strategy • MDBs Gender Assessments for Tajikistan • Energy Sector Reform Papers 	<ul style="list-style-type: none"> • GOT - MDBs - Barji Tojik National Designated Authority (NDA) to the GCF NDA Technical Expert Group

4. To what extent PPCR effectively contributed to the creation of favourable conditions for the mainstreaming of a gender-responsive adaptation planning approach in relevant ministries?	4.1 To what extent the MDAs are able to identify women and men's different vulnerabilities? how to assess/analyse these, how to address these with a view to ensuring gender-sensitivity and climate resilience in design and implementation of programs and investments	X	X	X	X	X	implementation of climate resilience programming is based on gender analysis	<ul style="list-style-type: none"> • PPCR Monitoring Reports • Tajikistan Adaptation Strategy • MDBs Gender Assessments for Tajikistan • Energy Sector Reform Papers 	<ul style="list-style-type: none"> • KIIs or FGD Target mainly planners/policy implementers in Ministries (not high-level) • PPCR Chief Technical Advisor • PPCR Champions (Firuz Saidov) • National Designated Authority to the GCF - NDA Technical Expert Group (member from the Women and Family Affairs Committee)
	4.2 How effective were tools developed to guide the development of gender-sensitive projects?		X	X			<p>Use of tools developed and used for gender-sensitive project design</p> <p>User's perceptions on the ease of use and effectiveness of evidence tools</p>	<ul style="list-style-type: none"> • PPCR Monitoring Reports 	<p>high level GOT CSOs (includes Oxfam, Youth Ecological Centre)</p> <p>MDBs</p>

		4.3 To what extent was the capacity building under PPCR effective in building the gender awareness of a variety of public sector stakeholders and helping them develop their adaptation strategies, and their ability to integrate gender into these strategies ?	X	X	X	X	X	<p># of training sessions in gender analysis and number and percentage of women and men attending.</p> <p># of training and awareness sessions with PPCR public sector stakeholders on gender issues in climate change adaptation; and number and percentage of women and men attending</p>	<ul style="list-style-type: none"> • PPCR Monitoring Reports • Tajikistan Adaptation Strategy 	<ul style="list-style-type: none"> • High level GOT • PPCR Chief Technical Advisor • PPCR Champions (Firuz Saidov) • National Designated Authority to the GCF - NDA Technical Expert Group (member from the Women and Family Affairs Committee)
Impact	5. To what extent did PPCR contribute to the national and CIF policy commitments and mandates regarding gender mainstreaming?	5.1 Did the capacity building under PPCR lead to gender-sensitive considerations being integrated inside and outside of the PPCR interventions/scope?	X	X			X	<p>Evidence gender mainstreaming was integrated in other documents, interventions, as a consequence of PPCR</p> <p>Qualitative information from trainees on how they used the acquired skills</p>	<ul style="list-style-type: none"> • PPCR Monitoring Reports • Tajikistan Adaptation Strategy • MDBs Gender Assessments for Tajikistan • Energy Sector Reform Papers 	<ul style="list-style-type: none"> • GOT / Members from high-level Ministerial committee - MDBs - Barji Tojik - CIF

6. What are the challenges in ensuring gender mainstreaming in national strategies, programmes and institutions responsible for climate adaptation in Tajikistan?	6.1 Do these challenges vary across programmes and institutions involved?	X	X	X	X	X	OPEN QUESTION on views/attitudes to challenges and lessons learnt in mainstreaming gender in climate adaptation institutions, strategies and programs - project design - project implementation - gender M&E .	• Tajikistan Adaptation Strategy - cross-cutting priority for adaption section: Gender and climate change	• Technical Expert Group for National Adaptation Strategy (member from the Women and Family Affairs Committee)
	6.2 Are they related to identifying vulnerabilities, needs and priorities through gender analysis? are they related to translating identified needs in priorities in gender-sensitive programme design? or do they relate more to implementation, or monitoring of gender data?	X	X	X	X	X		• Tajikistan Adaptation Strategy - cross-cutting priority for adaption section: Gender and climate change	• Technical Expert Group for National Adaptation Strategy (member from the Women and Family Affairs Committee)
	6.3 Is there any indication/lessons learnt from PPCR on ways to overcome them?	X	X	X	X	X		• Tajikistan Adaptation Strategy - cross-cutting priority for adaption section: Gender and climate change	• Technical Expert Group for National Adaptation Strategy (member from the Women and Family Affairs Committee)

									Affairs Committee)	
	7. Are there any areas and/or gender champions at the strategic and programmatic level to leverage with a view to advance gender-related objectives?	7.1 How can gender analysis be employed to identify these?	X	X	X	X	X	OPEN QUESTION Priority areas of organisations address gender mainstreaming objectives	<ul style="list-style-type: none"> Tajikistan Adaptation Strategy - cross-cutting priority for adaption section: Gender and climate change 	<ul style="list-style-type: none"> Technical Expert Group for National Adaptation Strategy (member from the Women and Family Affairs Committee)
		7.2. What are good practices in gender mainstreaming at climate resilience policy level?	X	X	X	X	X	Concrete actions or processes undertaken or to be undertaken to achieve stated objectives	<ul style="list-style-type: none"> UNFCC/UNIDO/other docs 	<ul style="list-style-type: none"> Technical Expert Group for National Adaptation Strategy (member from the Women and Family Affairs Committee)
INVESTMENTS	To what extent do private sector investments under PPCR support gender-sensitive climate resilience development?									
Relevance	8. Has the design, and ongoing development of ClimADAPT been gender sensitive? To what extent? How relevant are the technologies employed by CLimADAPT to the	8.1. Are the barriers identified in the Barki Tojik survey the same as those identified for ClimADAPT? to what extent?	X	X	X			<p>Extent to which barriers identified in the energy survey could be addressed by ClimADAPT products/extent to which these barriers coincide and how</p> <p>Extent to which CLimADAPT staff are aware of these barriers</p>	<ul style="list-style-type: none"> Barki Tojik survey (existing) ClimADAPT gender survey (2017) List of communication materials and equipment for ClimADAPT credit lines (if available) 	<ul style="list-style-type: none"> KIIs/FGD PFIs

	identified needs of men/women?	8.2. Do technologies eligible for loans through ClimADAPT cover the field of community needs identified by the BT survey? To what extent?	X	X	X			Perceptions on whether technologies available address beneficiaries vulnerabilities Extent to which residential/business/farming priorities and needs are addressed through ClimADAPT products and technologies	<ul style="list-style-type: none"> List of ClimAdapt technologies: http://www.climadapt.tj/technology-selector/list-of-technology/ List of Suppliers of Technology (LESI): http://www.climadapt.tj/technology-selector/application-form-for/ 	
		8.3. To what extent the recommendations of the BT survey are gender sensitive and responsive? Why?	X	X	X			% of technologies addressing needs identified in the survey	<ul style="list-style-type: none"> Barki Tojik survey (existing) 	
		8.4. How do the results of the energy BT validate the selection of eligible technologies in ClimADAPT (i.e. to target specific climate-related vulnerabilities)? Why?	X	X	X			Extent to which barriers identified in the energy survey could be addressed by ClimADAPT products/extent to which these barriers coincide and how % of technologies addressing needs identified in the survey	<ul style="list-style-type: none"> Barki Tojik survey (existing) ClimADAPT gender survey (2017) List of ClimAdapt technologies: http://www.climadapt.tj/technology-selector/list-of-technology/ List of Suppliers of Technology (LESI): http://www.climadapt.tj/technology-selector/application-form-for/ 	
		8.5. Are the needs across the north, middle and southern regions of Tajikistan similar? to what extent? and both residential and business sectors? Why?	X	X	X			(Needs disaggregated by sector/region)		<ul style="list-style-type: none"> KIIs/FGD PFIs
Efficiency	Without the scope of work (we are not analysing costs of the intervention)									

Effectiveness

9. Impact of project on Partner Financial Institutions (PFIs).	9.1 to what extent are the PFIs (supported through EBRD) able to assess the gender sensitivity of the design of their climate change products?	X	X	X	X	X	Evidence that gender specific and sex-disaggregated information is routinely collected and analysed from PFIs Structural barriers to women’s enterprise development, and women’s related climate change vulnerabilities are researched and analyzed	<ul style="list-style-type: none"> • Gender survey 2017 (baseline) • PFIs progress reports (if available) 	<ul style="list-style-type: none"> • ClimADAPT staff • KIIs/FGD PFI staff • Association of Business Women
	9.2 to what extent are the PFIs designing gender sensitivity products? what are the challenges/incentives for PFIs to design more gender sensitive products?	X	X	X	X	X	Type of incentives designed to recruit women, increase their capacity, and provide career development in PFIs Challenges and needs feed into product design	<ul style="list-style-type: none"> • Gender survey 2017 (baseline) • PFIs progress reports (if available) 	<ul style="list-style-type: none"> • ClimADAPT staff • KIIs/FGD PFI staff • Association of Business Women
	9.3 How, and in what ways, has ClimADAPT enhanced the awareness of PFI staff on the link between gender and climate change?	X	X				# of training sessions in gender analysis (TBC) number and percentage of men and women attending the training sessions. # of training and awareness sessions on gender issues in climate change adaptation; and number and percentage of women and men attending Perceptions of PFI staff, beneficiaries and women associations on awareness of PFIs on the link gender/climate change	<ul style="list-style-type: none"> • ClimADAPT progress/activity reports • ClimADAPT news website 	<ul style="list-style-type: none"> • ClimADAPT staff • KIIs/FGD PFI staff • Association of Business Women

10. Gender-responsive approach to sub-borrowers. What impact can enhanced engagement of women through households and women-led / women-majority businesses have on the performance of the portfolio?	10.1 Have PFIs engaged women at community level and outreach to women-led businesses?	X	X	X	<p># of outreach and engagement activities, by type, level (community or above) and by type of PFIs (BPFI/NBPFI)</p> <p>Perceptions of PFI staff, beneficiaries and women associations on PFIs outreach and engagement activities, including perceptions on changes compared to the past including by type of PFI (BPFI/NBPFI)</p> <p>Women's views and levels of satisfaction with PFI customer service including by type of PFI (BPFI/NBPFI)</p> <p>Number of PFIs (by type BPFI/NBPFI) that conduct financial literacy training in conjunction with service delivery (e.g. on protection from predatory providers, rights and obligations of borrowers, interest rates, different types of financial services)</p>	<ul style="list-style-type: none"> • Gender survey 2017 (baseline) • ClimADAPT / loan portfolio reports 	<ul style="list-style-type: none"> • ClimADAPT staff • Association of Business Women • Interviews private sector associations
	10.2 have the loans increased in number and/or size? Has there been a change in the purposes of loans compared to the past?	X	X	X	<p>Gender-disaggregated composition of loans (same criteria as 2017 gender survey to facilitate comparison)</p>	<ul style="list-style-type: none"> • Gender survey 2017 (baseline) • ClimADAPT / loan portfolio reports 	<ul style="list-style-type: none"> • ClimADAPT staff • KIIs/FGD PFI staff

							10.3 Has there been an increase in loans across the portfolio as a likely result of this engagement?	X	X	X		Gender-disaggregated composition of loans (same criteria as 2017 gender survey to facilitate comparison)	<ul style="list-style-type: none"> Gender survey 2017 (baseline) ClimADAPT / loan portfolio reports 	<ul style="list-style-type: none"> ClimADAPT staff KIIs/FGD PFI staff
							10.4 What is the gender disaggregated level of uptake of the technologies to date and what are the gender-related implications? Why?	X	X			<p>Gender disaggregated level of uptake of technologies, by region, type (business/residential), rural/urban</p> <p>Views/ reasons for preferring some technologies to others e.g. affordability</p>	<ul style="list-style-type: none"> Gender survey 2017 (baseline) ClimADAPT / loan portfolio reports 	
							11. Have ClimADAPT outcomes been equitable across all groups? If not, why not?			X		<p>Time saved in collecting and carrying water, fuel, and forest products due to climate change adaptation activities</p> <p># and % of women and men who receive credit, by different groups, criteria</p> <p>Examples of financial services and products specifically designed to meet the needs of poor women (e.g., women's desks, group guarantees, micro-insurance services)</p> <p># of value chain improvement activities benefitting women (as a result of ClimADAPT</p>	<ul style="list-style-type: none"> Gender survey 2017 (baseline) ClimADAPT / loan portfolio reports 	<ul style="list-style-type: none"> Interview with Cooperative SADCO ????

Effectiveness	12. To what extent have investments in the Tajikistan energy sector, supported by EBRD, addressed specific vulnerabilities of men and women in the region to date? How have they supported the private sector?						<p># and % of women and men with better business performance (by size, sector) due to improved energy facilities and services</p> <p>Views on BT system for warning of power cuts to SMEs (or # and % in the survey)</p> <p>Women's and men's satisfaction with electricity services (reliability, affordability, convenience, efficiency, reasons for not taking up new services or technologies. Transparency, meter readings)</p>	<p>Survey: Understanding of energy use and the impacts of climate vulnerability on energy availability at business and household level as well as exploring gender differences</p>	<p>• KIIs with energy project stakeholders (Ministry of Energy, BT Project Implementation Unit and Tajhydro)</p>
	13. What are the challenges for mainstreaming gender in Tajikistan and in climate change adaptation/resilience building programming, particularly in relation to the role of the private sector?	13.1 What role has the regulatory environment in Tajikistan played in mobilizing gender-sensitive private sector adaptation finance? What have been the key catalysts (financial and non-financial) and challenges for the role of the regulatory environment in Tajikistan mobilising gender-sensitive private sector adaptation finance? What could be its potential role in the future?					<p>Amendments to finance and labor laws and regulations to protect women's rights and remove legal obstacles to women's business activities (e.g., inheritance, property ownership, family law, banking, taxation, equal employment opportunity, sexual harassment, requirements for male signatures on banking or business documents)</p>	<ul style="list-style-type: none"> • Bank regulations • Policy docs on various regulations affecting private sector and climate finance • GCF Tajikistan country programme • INDCs • EBRD Gender Responsive Investment Climate Reform Report 	<ul style="list-style-type: none"> • KIIs/FGD PFI staff - National Bank of Tajikistan • Interviews private sector associations • Committee on Women and Family Affairs programmes

	13.2 What real or perceived barriers (both financial and non-financial) to incentivizing gender sensitive private sector investment in adaptation activities were identified during the projects? How do the barriers contribute to their decision to invest or not? How were they addressed?	X				Perceptions on factors influencing decision to invest in ClimADAPT Views of users and PFIs on minimum services to access (e.g. business accessory services)	<ul style="list-style-type: none"> • Bank regulations • Policy docs on various regulations affecting private sector and climate finance • GCF Tajikistan country agreements • INDCs 	<ul style="list-style-type: none"> • KIIs/FGD PFI staff - National Bank of Tajikistan • Interviews private sector associations • Committee on Women and Family Affairs programmes
14. Business case. To what extent do different kinds of stakeholder benefit for mainstreaming gender in private sector investments conducive to climate resilience?	14.1 What are the benefits for stakeholders at policy and investment level?	X	X	X		OPEN QUESTION Perceptions on benefits		
	14.2. Do these benefits, if any, vary between different types of investments?					Comparison between perceived benefits		
	14.2 To what extent these benefits contribute to the decision to invest or not? How can they be enhanced?	X	X	X		Evidence on minimum requirements for PFIs to provide similar services/products to ClimADAPT		

Impact	15. Direct and indirect impacts of private sector-focused adaptation projects on women and men end-beneficiaries?	15.1 To what extent have the investments under ClimADAPT addressed specific vulnerabilities of women in the region to date related to energy and water use?	X	X	X	X	# and % of women and men with increased resilience to deal with climate changes (e.g. use of climate resilient crops and farming techniques, clean technologies, increased knowledge and strengthened networks on climate change issues) Time saved in collecting and carrying water, fuel, and forest products due to climate change adaptation activities	<ul style="list-style-type: none"> • Gender survey 2017 (baseline) • PPCR Monitoring Reports • ClimADAPT Monitoring / evaluation reports? (if available) • EBRD Women in Business baseline assessment of PFIs (Eskhata Bank and IMON) 	<ul style="list-style-type: none"> • ClimADAPT staff • KIIs/FGD PFI staff • Association of Business Women • Interviews private sector associations
		15.2 For example, to what extent have been private sector focus adaptation projects (investments) able to support risk mitigation: women's increased exposure to climate related vulnerability?	X	X	X	X	# and % of women and men with increased resilience to deal with climate changes (e.g. use of climate resilient crops and farming techniques, clean technologies, increased knowledge and strengthened networks on climate change issues) Time saved in collecting and carrying water, fuel, and forest products due to climate change adaptation activities	<ul style="list-style-type: none"> • Gender survey 2017 (baseline) • PPCR Monitoring Reports • ClimADAPT Monitoring / evaluation reports? (if available) • EBRD Women in Business baseline assessment of PFIs (Eskhata Bank and IMON) 	<ul style="list-style-type: none"> • ClimADAPT staff • KIIs/FGD PFI staff • Association of Business Women • Interviews private sector associations
		15.3 What has been the relative ability of men and women to share in the benefits of climate resilience investments through ClimADAPT? Why?	X	X	X	X	# and % of women and men who access employment or increase their incomes due to climate change adaptation activities financed through ClimADAPT	<ul style="list-style-type: none"> • PPCR Monitoring Reports • ClimADAPT Monitoring / evaluation reports? (if available) • EBRD Women in Business baseline assessment of PFIs (Eskhata Bank and IMON) 	

	15.4 To what extent have been private sector focus adaptation projects (investments) able to foster the empowerment (proactive support for women and women led businesses)	X	X	X	X		# and % of women and men who access employment or increase their incomes due to climate change adaptation activities financed through ClimADAPT # and % of women and men who have better access to business services/knowledge through ClimADAPT	<ul style="list-style-type: none"> • PPCR Monitoring Reports • ClimADAPT Monitoring / evaluation reports? (if available) • EBRD Women in Business baseline assessment of PFIs (Eskhata Bank and IMON) 	
	15.5 To what extent there is indication that ClimADAPT can expand as a result of beneficiaries' interactions?			X			# of beneficiaries who applied for ClimADAPT loan because of an interaction with existing beneficiaries Views on interactions at community level e.g. would word of mouth work to get new people to apply for a ClimADAPT loan for the first time?		CLIMADAPT survey
16. How can gender mainstreaming be optimised at policy and investment level to meet Waal's objectives (parity, equality, equity)?	16.1 How can gender analysis be employed to identify gender entry points and gender champions?	X	X	X	X		OPEN QUESTION Future priority areas of organisations address gender mainstreaming objectives Concrete actions or processes undertaken or to be undertaken to achieve stated objectives		<ul style="list-style-type: none"> • PPCR Champions (Firuz Saidov)

		16.2. What are the good practices and what didn't work in gender mainstreaming (parity, equality, equity) for example in terms of implementation of activities, monitoring and evaluation, reporting, resource mobilization and gender sensitive budgeting across different types of climate resilience projects?	X	X	X	X	Examples of good practices in gender mainstreaming in the project cycle	• UNFCC/UNIDO/other docs	• PPCR Champions (Firuz Saidov)
Sustainability	17. Is there indication that PFIs would be willing to replicate ClimADAPT service beyond the project?	17.1 what would be the enabling factors making this opportunity attractive for PFIs?		X			PFI has appetite for scalability Minimum requirements for PFIs to provide similar services/products to ClimADAPT		• KIIs/FGD PFI staff

Annex 3. Sample of Households and Focus Groups

Household survey

Unweighted HH sample of sub-borrowers showed that **most of sub-borrowers resided in urban areas (63.9%)**, as opposed to rural ones (36.1%).

Unweighted sample HH by urban/rural area

	Urban n=150			Rural n=85			Total		
	Female n=63	Male n=87	Total	Female n=31	Male n=54	Total	Female n=94	Male n=141	Total
DRS n=36	12	13	25	3	8	11	15	21	36
Sughd n=91	20	24	44	18	29	47	38	53	91
Khatlon n=68	17	25	42	10	16	26	27	41	68
Dushanbe n=40	14	25	39	0	1	1	14	26	40
Total	63	87	150	31	54	85	94	141	235

Sample weighting did not have a significant effect on the number of respondents in urban and rural areas. The number of sub-borrowers from urban areas stood at 59.6%, whereas that from rural areas accounted for 40.4%.

Weighted sample HH by urban/rural area and region

	Urban n=140			Rural n=95			Total		
	Female n=88	Male n=147	Total	Female n=88	Male n=147	Total n=95	Female n=88	Male n=147	Total
DRS n=35	10	14	24	2	9	11	12	23	35
Sughd n=98	21	26	48	19	32	51	40	58	98
Khatlon n=83	18	33	51	11	21	32	29	54	83
Dushanbe n=18	7	11	17	0			7	11	18
Total	56	85	140	32	62	95	88	147	235

Business / farmers survey

67% of the commercial facility interviews were conducted in Khatlon, 18% in Sughd, 14% in RRS, and 1% in Dushanbe. The ratio of males and females was 86 to 14 percent in all regions except Dushanbe, where there were no female participants.

Weighted sample Commercial by gender and region

	Gender of respondent				Total	
	Female n=66		Male n=101		N	%
DRS n=32	3	12,5%	21	87,5%		
Sughd n=60	4	13,3%	26	86,7%	30	18%
Khatlon n=71	17	15,0%	96	85,0%	113	67%
Dushanbe n=4	0	0,0%	1	100,0%	1	1%
Total	24	14,3%	144	85,7%	168	100%

Weighted sample Commercial by urban/rural area and region

	Urban n=71		Rural n=96		Total N
	N	%	N	%	
DRS n=32	12	49,9%	12	50,1%	23
Sughd n=60	14	45,1%	16	54,9%	30
Khatlon n=71	35	30,9%	78	69,1%	112
Dushanbe n=4	1	100,0%	0	0,0%	1

Total	61	36,7%	106	63,3%	167
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Focus Groups

No	Focus Group	Participants	Gender	Location	Type of Product	Type of participant	Project
1	CLIMADAPT Sub-borrower	7	Female	Rural	Residential Loan	Sub-Borrower	CLIMADAPT
2	CLIMADAPT Sub-borrower	7	Female	Urban	Residential Loan	Sub-Borrower	CLIMADAPT
3	CLIMADAPT Sub-borrower	7	Male	Rural	Residential Loan	Sub-Borrower	CLIMADAPT
4	CLIMADAPT Sub-borrower	7	Male	Urban	Residential Loan	Sub-Borrower	CLIMADAPT
5	CLIMADAPT Sub-borrower	7	Female	Rural	Commercial Loan	Sub-Borrower	CLIMADAPT
6	CLIMADAPT Sub-borrower	7	Female	Urban	Commercial Loan	Sub-Borrower	CLIMADAPT
7	CLIMADAPT Sub-borrower	7	Male	Rural	Commercial Loan	Sub-Borrower	CLIMADAPT
8	CLIMADAPT Sub-borrower	7	Male	Urban	Commercial Loan	Sub-Borrower	CLIMADAPT
9	CLIMADAPT PFI Loan Officers	7	Mixed	Mixed	N/A	PFI Loan officer	CLIMADAPT
10	Pyanj River Basin Sub-Borrower	7	Mixed	Rural	Loan	Sub-Borrower	Pyanj River Basin
11	Pyanj River Basin Sub-Borrower	7	Male	Rural	Loan	Sub-Borrower	Pyanj River Basin
12	ELMARL Pasture User Group OR Water User Association	7	Female	Rural	Grant	Representative	ELMARL
13	ELMARL Pasture User Group OR Water User Association	7	Male	Rural	Grant	Representative	ELMARL

Annex 4. List of Key Informant Interviews

Date and Time	Name and Position Title	Location/Venue
6 th August 12:00 – 13:00	Kairat Shalabay Team Leader CLIMADAPT	Working lunch
6 th August 14:00 – 15:00	Masrur Mansurov ME expert Pyanj River (Green Finance) Ministry of Finance	Ministry of Finance
6 th August 15:00-16:00	Manuchehra Madjonova Senior Economic Advisor Investment Council	Investment Council
7 th August 2018 09:00 – 10:00	Manuchehr Safarov Ministry of Energy and Water Resources	MEWR
7 th August 2018 11:00 – 12:00	Firuz Saidov Deputy Team Leader ADB CDTA (PPCR) project	EBRD Dushanbe Office
7 th August 2018 16:00 – 17:00	Zafar Mahmudov and Takhmina Akhmedova ELMARL project	CEP
8 th August 2018 09:00-10:00	Bahrom Gafurzoda Agency for Irrigation and Land Reclamation	AILR
8 th August 2018 11:00 – 12:00	Yuri Skochilov Director of Youth EcoCenter and Climate Network of NGOs	Youth EcoCenter
8 th August 2018 13:00 – 14:00	Khonik Khonikov FMFB ClimAdapt Coordinator	FMFB
9 th August 2018 09:00 – 10:00	Asozoda Mahmudumar and Habibov Ubaidullo BT Deputy Director and Manager BT PIU	BT
9 th August 2018 14:00 – 15:00	Malika Mirzobakhodurova Head NABW Tajikistan	Skype
9 th August 2018 15:00 – 16:00	Claudia Haller and Umed Vahobov GIZ Regional Natural Resources Programme	GIZ office
9 th August 2018 16:00 – 17:00	Daler Abdulloev CLIMADAPT Coordinator PFI Arvand	Skype
9 th August 2018 17:00 – 17:40	Akobir Javohirova Committee on Women and Family Affairs	Committee
10 th August 2018 09:00 – 10:00	HUMO MicroFinance Farzona Shoabdulloeva	HUMO Microfinance
10 th August 2018 10:00-11:00	Furqat Kadyrov Director, Tajhydro	Tajhydro
10 th August 2018 11:00 – 12:00	Firuz Umarova and Firdavs Imon International Project Coordinator	Skype
10 th August 2018 12:00 – 13:30	Jamshed Khasanov ex-Chief Technical Advisor of PPCR	Business lunch
6 th September 2018	Nathan A. Rive Asian Development Bank	phone
6 th September 2018	Seyed Faiz Oxfam	phone
11 th September 2018	Anne T. Kuriakose Climate Investment Funds	phone
25 th September 2018	Kouassi Emmanuel Kouadio ME officer for PPCR – Climate Investment Funds	phone
11 th October 2018	Azamat Alkadyrov (Director of Climate Finance Center) and Dalbaev Talabek (Deputy Director of CFC) - PPCR Kyrgyzstan Secretariat	Skype

IMC Worldwide Ltd
64-68 London Road
Redhill,
Surrey, RH1 1LG
Tel: +44 (0)1737 231400
Fax: +44 (0)1737 771107
www.imcworldwide.com

