

PRIVATE SECTOR INVESTMENT IN GENDER-RESPONSIVE RESILIENCE: TAJIKISTAN

This study aims to assess gender integration in the design and implementation of private sector-led adaptation investments under the Climate Investment Funds' (CIF) Pilot Program for Climate Resilience (PPCR) in Tajikistan. It generates lessons learned on gender-responsive climate resilience from four adaptation investments: two European Bank for Reconstruction and Development (EBRD) projects – the Climate Resilience Financing Facility (CLIMADAPT) and the Enhancing Climate Resilience of the Energy Sector investment; one World Bank project – Environmental Land Management and Rural Livelihoods (ELMARL); and one Asian Development Bank (ADB) project – Enhancing the Resilience of the Pyanj River Basin (PRB).

CONTEXT

The potential role that Tajikistan's private sector can play as a key driver of growth and in improving the country's climate resilience has been underemphasized in national climate policy frameworks to date. The extent of gender integration in key adaptation investments has also been insufficiently examined. Women in Tajikistan are disproportionately impacted by climate change, due to their predominance in the agricultural sector. They also face gender-related barriers, in terms of access to and control of productive assets, economic opportunities, and decision-making. By drawing on lessons from PPCR's experience in Tajikistan, this study aims to fill knowledge gaps regarding gender-responsive private sector-led adaptation investments for climate-resilient development, in areas such as agriculture and household energy efficiency.

KEY FINDINGS

- Private sector-led climate adaptation investments in Tajikistan supported 345,059 women (48 percent of total beneficiaries) by integrating gender considerations in their design and implementation.** CLIMADAPT included gender targets and collected gender-disaggregated data to track progress. As of June 2018, 29 percent of CLIMADAPT sub-borrowers were women, receiving 19 percent of total loan volume. They also reported social and economic improvements as a result of accessing these loans in the areas of: time poverty (92 percent); productivity (82 percent); and the ability to influence financial decisions on assets (60 percent) and equipment (77 percent). The ELMARL and the PRB projects conducted consultations and gender assessments with women to identify their vulnerabilities, potential contributions, and specific needs. Women in ELMARL made up 48 percent of the beneficiaries who managed to increase production, while boosting climate change resilience of the agriculture sector.



QUICK FACTS

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RELEVANT CIF PROGRAM

Pilot Program for Climate Resilience (PPCR)

EVALUATION FIRM

IMC Worldwide

RELEVANT COUNTRIES

Tajikistan

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In collaboration with

- 2 Partner Financial Institutions' (PFIs) local presence, experience on gender issues, and flexibility in adapting financial products to women's needs enhanced the women's uptake of climate resilience technologies.** Under CLIMADAPT, selected PFIs, which received gender capacity-building support, understood the challenges that women entrepreneurs face in accessing finance. Their proactive and customized outreach to women led to them helping over 20 percent of residential female sub-borrowers, who did not have access to collateral requirements such as property titles. Furthermore, the PRB project gave women time to adjust to newly introduced credit lines and tailored loan requirements, while ELMARL improved women's access to markets by supporting 410 women-led sub-projects.
- 3 Capacity-building activities were effective in raising awareness, marketing, and the uptake of new climate resilience technologies.** CLIMADAPT showed that raising awareness on climate-related vulnerabilities and risks was key in scaling up the use of new technologies, both for firms and residential borrowers who are mostly women. Financial literacy and business management trainings provided by CLIMADAPT and the PRB project also enhanced women's access to finance. ELMARL's training and learning-by-doing efforts in land and water management practices strengthened the entrepreneurial capacity of women farmers and incentivized their adoption of sustainable resource management measures.
- 4 Increased outreach to women led to uptake of climate resilience technologies.** The diverse communication channels that CLIMADAPT tailored for specific women groups were successful in spreading awareness of the project to 92 percent of sub-borrowers. Early engagement with rural women entrepreneurs was also helpful, due to their limited awareness of such technologies.
- 5 Working with local organizations boosted the participation of women and local communities in private sector-led climate investments.** Under CLIMADAPT and ELMARL, partnerships with local organizations in rural areas complemented PFIs in promoting access to finance. With ELMARL, involving government stakeholders at the national and local levels, such as women's councils, also secured buy-in for the project.
- 6 Engaging with men proved crucial in ensuring women's active participation in accessing and using climate resilience technologies.** The CLIMADAPT experience showed that once men and extended families saw the benefits of women accessing finance and investing, they were supportive of activities supporting women's economic empowerment.

RECOMMENDATIONS BASED ON THIS STUDY INCLUDE:

INVESTMENT-LEVEL RECOMMENDATIONS:

- Projects should collect project-specific baseline gender data and conduct gender analysis to understand the different vulnerabilities and needs of men and women in relation to climate change. Such an understanding can then help determine how these challenges could be addressed through climate adaptation investments.
- Implementers should set up gender-specific targets, as well as collect and monitor sex-disaggregated results to track progress on the participation of women and men.
- The design of financial products for women should include attention to more flexible collateral requirements, repayment plans, and grace periods of loans.
- Technical assistance to PFIs, including training of PFI staff on the benefits of climate resilience technologies, should be provided. This can build the capacities of and motivate potential sub-borrowers to scale their borrowing in this area.
- Financial support for the uptake of climate resilience technologies and practices needs to be accompanied by the strengthening of women's financial literacy, and capacities in business planning and proposal preparation. Women often lack skills in these areas, thus limiting their access to finance.
- Effective communication channels and outreach marketing activities should be adopted by PFIs, in partnership with local organizations, to boost the visibility of climate resilience projects and increase loan uptake by rural and urban women entrepreneurs.
- Raising awareness of men and families regarding the benefits of engaging women in climate resilience technologies should be encouraged to boost a receptive social environment for women's economic empowerment.

POLICY-LEVEL RECOMMENDATIONS:

- Government-led coordination can enable stakeholders from different government agencies, international organizations, civil society, and the private sector to engage in policy dialogue, capacity building, and monitoring and reporting on the gender responsiveness and impact of resilience projects.
- Project feedback loops, from the investment level up to the government level, should be established. Results and lessons learned should be shared with government officials and donors for broader application, including replication of good models and consideration in policy directives.