Gender, Women and Civil Society Department

INCLUSIVE CLIMATE-SMART FINANCE

Reaching those most in need

AFRICAN DEVELOPMENT BANK GROUP

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Abstract

Addressing the climate challenge rests inter alia on the availability of adequate and sustainable climate-smart finance, along with properly designed mechanisms for its smooth provision. Leveraging such mechanisms has the potential to address socio-economic imbalances and political grievances that aggravate communities' vulnerability and reduce their resilience to the impacts of climate change and extremes. Implementing an inclusive approach – that takes into account the needs, interests and differential vulnerabilities of men and women – in all aspects of project development, including the conceptual phase, programme design, implementation, monitoring and evaluation, will ensure resilience, project sustainability and gender equality.

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Contents

Figures

Introduction

Addressing the climate challenge rests on adequate and sustainable climate-smart finance, especially if climate-smart finance mechanisms are properly designed and executed. Leveraging such mechanisms has the potential to address socio-political imbalances that reduce communities' resilience to the impacts of climate change and can help redress gender imbalances. Effective implementation of their initiatives rests on ensuring an inclusive approach, taking into account the needs, interests, forms of knowledge and vulnerabilities of women and men at all phases and in all activities, including the conceptual phase, programme design, implementation, monitoring and evaluation.

The Gender, Women and Civil Society Department has prepared this policy brief on Inclusive Climate-Smart Finance to support the implementation of the African Development Bank Group's Ten-Year Strategy (TYS 2013-2022), the High 5 Agenda, the Second Climate Change Action Plan (2016-2020), and the 2013-2018 Gender Strategy.

What is climate-smart finance?

Climate-smart finance refers to local, national or transnational financing that may be drawn from public, private and alternative sources of financing.

Climate-smart finance is critical to addressing climate change because large-scale investments are required to significantly reduce and offset emissions, notably in sectors that emit large quantities of greenhouse gases, such as transport, industry and agriculture. Climate-smart finance is equally important for adaptation, for which significant financial resources will be similarly required to allow countries to adapt to the adverse effects and reduce the impacts of climate change. The United Nations International Fund for Agricultural Development (IFAD) found that for every dollar invested through its Adaptation for Smallholder Agriculture Programme (ASAP), farmers could earn a return of between US$ 1.40 and US$ 2.60 over a 20-year period by applying climate change adaptation practices (IFAD 2016).

There are many types of financing and policy measures to encourage climate-smart finance. They include: direct public finance, co-financing of public and private funds, risk mitigation by the public for private investment, incentives for low-carbon investments, including emissions trading, tax incentives, the removal of negative incentives (subsidies), and regulation for inefficient investment.

Source: UNFCC (2016)

The work supports the High 5 Agenda priority areas

- LIGHT UP AND POWER AFRICA
- FEED AFRICA
- INDUSTRIALISE AFRICA
- INTEGRATE AFRICA
- IMPROVE THE QUALITY OF LIFE FOR THE PEOPLE OF AFRICA

It also supports two pillars of the Bank's Gender Strategy

WOMEN'S ECONOMIC EMPOWERMENT

KNOWLEDGE MANAGEMENT AND CAPACITY BUILDING

Climate-smart finance is critical to addressing climate change because large-scale investments are required to significantly reduce and offset emissions, notably in sectors that emit large quantities of greenhouse gases, such as transport, industry and agriculture. As women in Africa predominantly work in the agriculture sector, integrating an inclusive approach into climate-smart finance would lead to positive impacts on their lives.

Climate change and the gender gap

The agriculture sector employs 70% of the African population, with women making up two-thirds of its labour force. Yet women have less access to land, credit, fertilisers, new technologies and extension services. Without the right laws, women are more vulnerable to the impacts of climate change – they are less resilient due to their limited capacity to invest in adaptation measures and are less able to take advantage of changes in tenure regimes that may result from stresses brought on by climate change.

Only **15%**

of agricultural land owners in sub-Saharan Africa are women.

(those who exercise management control over an agricultural holding as owners or tenants or through customary rights)

<1% of households in 11 sub-Saharan African countries use modern cooking fuels.

In sub-Saharan Africa each year, **40 billion hours** are spent collecting water.

Source: AfDB (2015c)

Why should climate-smart finance be inclusive?

Inclusive climate-smart finance refers to climate finance that is channelled to achieve a greater impact by adopting inclusive and gender-sensitive approaches. This entails an enabling environment that supports policy dialogue, capacity development, and pilot projects that make climate-smart finance work for the most disadvantaged segments of society. It includes the development of a systematic and ambitious approach to auditing the gender responsiveness of climate projects and financial flows for climate-smart finance accountability. Inclusivity typically refers to an intention or policy of including people who might otherwise be excluded or marginalised due to age, gender, ethnicity, socio-economic background or disability. This study primarily focuses on inclusivity in the context of gender.

Figure 1: **Who contributes to climate change?**

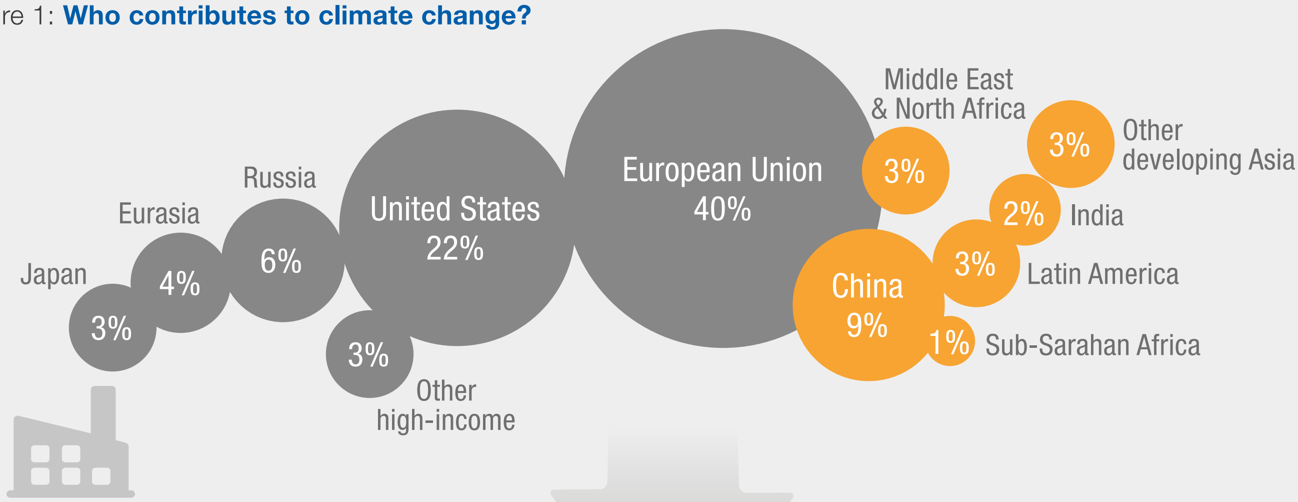


Figure 2: **Who is hurt by climate change?**

Source (figures 1 and 2): based on Center for Global Development (2016a)

The African continent contributes the least to greenhouse gas (GHG) emissions, constitutes 13% of the global population, and yet bears the brunt of climate change (AfDB 2011a). As shown in figures 1and 2, climate change is an issue where the main polluters do not suffer the consequences equally. For example, by 2020, yields from rain-fed agriculture in some countries could be reduced by up to 50%. These consequences differ based on region, age and gender. The AfDB *Gender, Poverty and Environmental Indicators on African Countries* (AfDB 2016c, p. 8) publication finds that the countries performing badly in the green growth ranking tend to be resource-intensive economies that are mainly dependent on highly polluting energy from coal and oil or that abstract a lot of water. The top performing countries are those that use renewable energy, especially hydropower.

Through the United Nations Sustainable Development Goals, African leaders have joined the international community and committed to an integrated and indivisible vision for the world to end extreme poverty by 2030. The ultimate aim is to put the world on a sustainable and resilient path by addressing the three dimensions of sustainable development: economic, environmental and social. Climate change poses a substantial threat to sustainable development on the African continent: it is projected that the cost of adaptation as a share of GDP will be highest for countries in sub-Saharan Africa and for Small Island Developing States (GCF 2015).

As Africa's premier development partner, the AfDB is transforming its business to help African countries get on the fast track to achieve green, inclusive and sustainable development and deliver on their goals for climate action.

The Green Climate Fund has found that Africa, with one-seventh of the world's population, is poised to bear nearly 50% of estimated global adaptation costs in health, water supply, and agriculture and forestry whilst contributing the least to global emissions (GCF 2015). For this reason, climate change has been described as 'a global governance problem', 'a challenge for humanity', and 'the biggest market failure' (GCF 2015). It is therefore an issue that cannot be ignored and responsibility for climate mitigation and adaptation cannot rest on the shoulders of only a few players. Africa's population is one of the most vulnerable (highlighted in figure 4) due to the sensitivity and fragility of the continent's natural environment and increasingly erratic weather patterns, low adoption of climate-resilient technologies, and high dependence on environment-based livelihoods such as agriculture. Erratic weather patterns could lead to conflict within and between African countries as populations go beyond boundaries in search of water or grazing land. There have been well-documented clashes between pastoral communities and farmers over the past few years due to the increasing drought challenge, notably in Kenya and Nigeria. Experts warn that amid worsening climate stresses, growing populations and tougher competition for scarce resources, such clashes could escalate and far-reaching measures need to be taken (Mutiga 2017).

Gender inequality is increasingly recognised as an impediment to achieving resilient and sustainable economic and social development – the exclusion of half the population from social, political and economic stages hinders development and climate initiatives. Gender is the 'social, behavioural, and cultural attributes, expectations, and norms associated with being a woman or a man' (World Bank 2011). Gender equality is how the aforementioned aspects determine women's and men's relations with each other and the resulting power differences between them. Women and men experience climate change differently due to the gender-defined roles they play in society and gender-defined access to social, economic and physical resources. On the continent, gender disparities resulting from women's social position within the household and community are exacerbated by the effects of climate change on the factors that are most important to protecting women's means of subsistence – water, food and energy supply.

Climate adaptation and mitigation

The Intergovernmental Panel on Climate Change (IPCC) defines climate **adaptation** as the process of adjusting to the actual or expected climate and its effects (IPCC 2014a). Societies and communities can seek to curb current and future climate risks or take advantage of new opportunities through adaptation.

The United Nations Environment Programme (UNEP) defines climate **mitigation** as efforts to reduce or prevent greenhouse gas emissions (UNEP n.d.). It includes using new technologies and renewable energies, making older equipment more energy efficient, or changing management practices or consumer behaviour – from a plan for a new city to clean cooking solutions. Mitigation also includes protecting natural carbon sinks, like forests and oceans, and creating new sinks through silviculture or green agriculture.

Further warming is inevitable in the next few decades, regardless of the extent to which greenhouse gas emissions are curbed. The IPCC (2014b) stresses that adaptation is the only effective option to manage the inevitable impacts of climate change that mitigation cannot reduce. Africa will gain massively from adaptation actions such as disaster risk reductions and social protections to reduce the impacts of warming that are already being felt and from building resilience around critical sectors such as water, energy and agriculture. The IPCC (2014a) emphasises that integrating adaptation into planning and decision-making can create many synergies with development.

The 1995 United Nations Beijing Declaration and Platform for Action highlighted the central role that women can play in the development of sustainable and ecologically sound consumption and production patterns and approaches to natural resource management. For the past 15 years, the annual AfDB *Gender, Poverty and Environmental Indicators on African Countries* (2016c) publication has highlighted women's heavy reliance on environment-related livelihoods. Poverty and environmental degradation are closely interrelated – depleting natural resources deprives communities, especially women, of income-generating opportunities, while contributing to the burden of unpaid work. Providing the requisite funds to improve women's access to climate-smart technologies could lead to positive impacts on women's empowerment, be it economic or social, thus leading to wider social and environmental impacts. Extreme weather events and climate change force women to face additional responsibilities as labourers and caregivers and from the social consequences of climate change (for example, the migration of men, conflict). They face more psychosocial and emotional distress, reduced food intake, and adverse mental health outcomes due to displacement, and in some cases, increasing incidences of domestic violence. A study by Stevenson et al. (2012) in Ethiopia found that water insecurity is positively correlated with psychosocial distress, indicating that women who experienced more water insecurity also reported more symptoms of common mental disorders.

Africa has recently experienced rapid economic growth and many African governments now have the means to generate the resources needed to invest in national development and increase the prosperity and agency of their populations. The challenge now faced by African countries is the know-how to channel financial and human resources in addressing the negative effects of climate change and to systematically tap into available climate-smart finance mechanisms in an inclusive manner. Many African countries are investing heavily in new energy infrastructure (for example, Morocco and Kenya), and implementing regulatory and policy measures to attract private sector investment in the energy sector.

Decentralised renewable energy technologies such as solar power and clean cooking solutions have the potential to lessen the time burden women and girls experience due to the need to collect fuel for cooking and water, leading to positive health, economic and social outcomes.

Africa's climate-smart finance gap

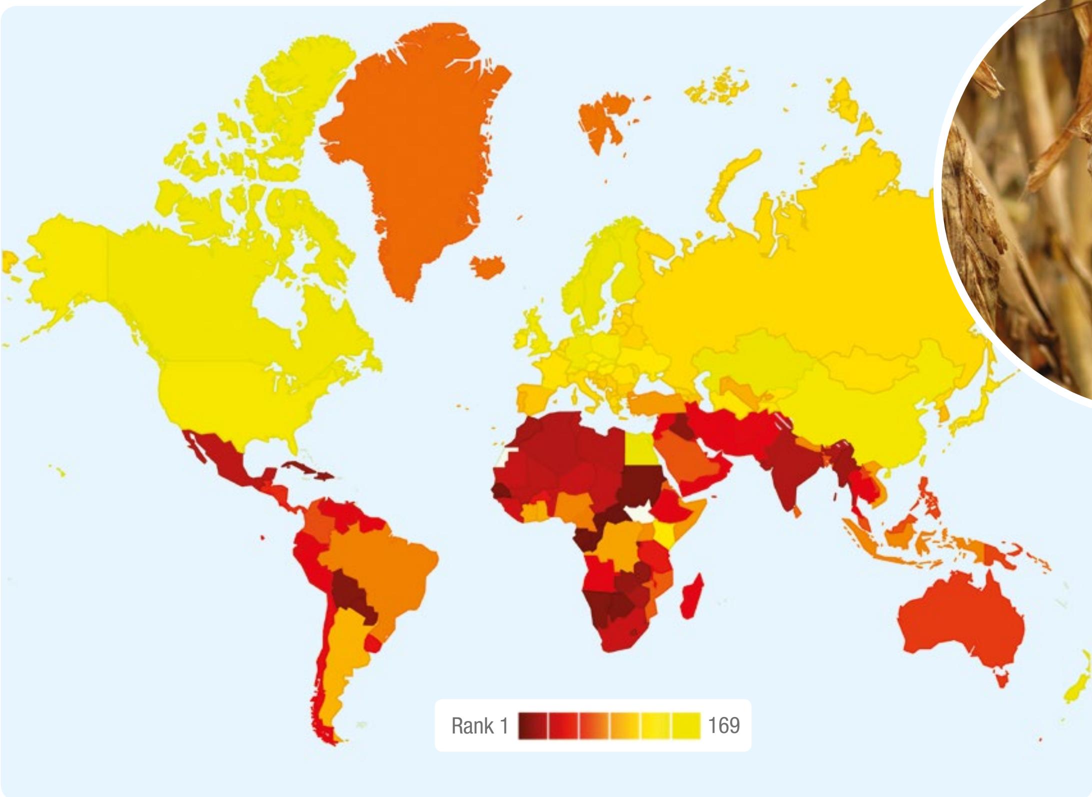
Goal 13 of the United Nations Sustainable Development Goals aims to 'take urgent action to combat climate change and its impacts'. Effective climate change interventions require coordination at the international level and international cooperation to help developing countries move towards climate adaptation and mitigation. Africa could require between US$ 20 to US$ 30 billion over the next 10-20 years to meet its climate change adaptation needs (AfDB 2011b). Various financing mechanisms have been established to aid developing countries as they adapt to and mitigate the adverse effects of climate change. These include the: Climate Investment Funds (CIF); Sustainable Energy Fund for Africa (SEFA); Green Climate Fund (GCF); Global Environment Facility (GEF); Africa Climate Change Fund (ACCF); and Africa Water Facility (AWF). The financing mechanisms use various approaches to integrate gender in their policies and programmes; some are more comprehensive than others.

Challenges and opportunities

Africa is one of the most susceptible continents to climate change and climate variability. This is further exacerbated by the interaction of multiple stresses occurring at various levels and low adaptive capacity (high confidence). The continent's heavy reliance on economic sectors that are the most vulnerable to current climate sensitivity (for example agriculture), with huge economic impacts, places an even bigger burden on its capacity to be resilient to existing developmental challenges (Boko et al. 2007).

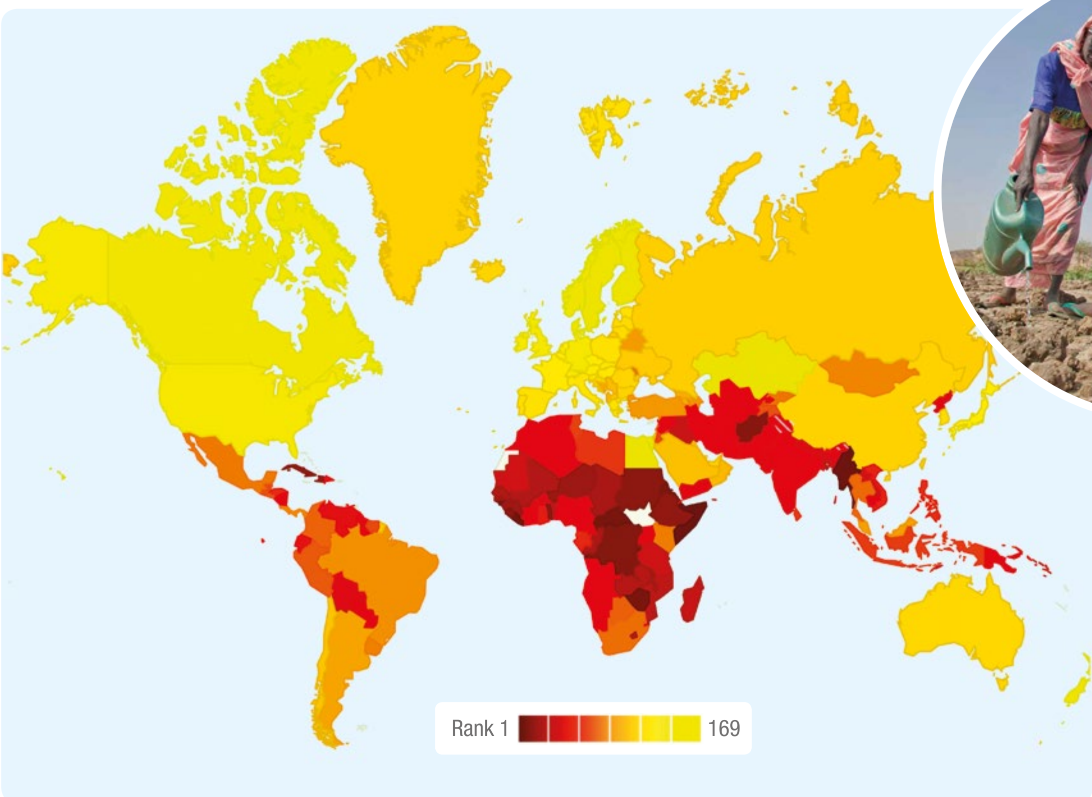
Endemic poverty, gender inequality, complex governance and institutional dimensions, structural inequality, limited access to capital — including markets, infrastructure and technology, ecosystem degradation, and multifaceted disasters and conflicts — have already contributed to Africa's weak adaptive capacity and place even more pressure on the continent's susceptibility to projected climate change.

Figure 3: **Direct risks stemming from agricultural productivity loss – physical climate impacts**

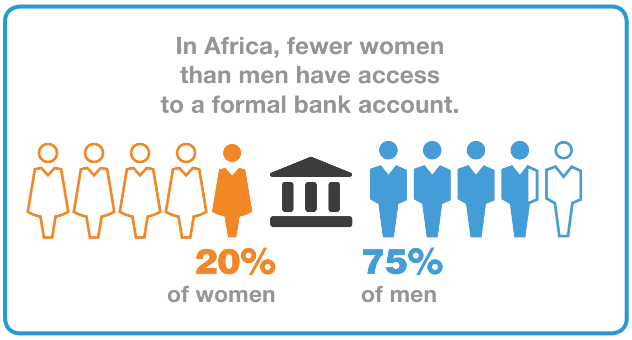


Source: Center for Global Development (2016b)

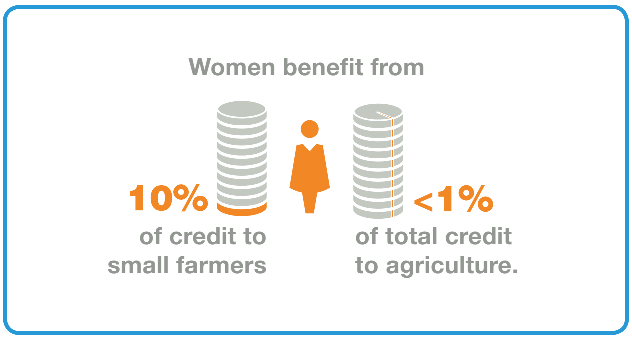
Figure 4: **Overall vulnerability from agricultural productivity loss – physical impacts adjusted for coping ability**



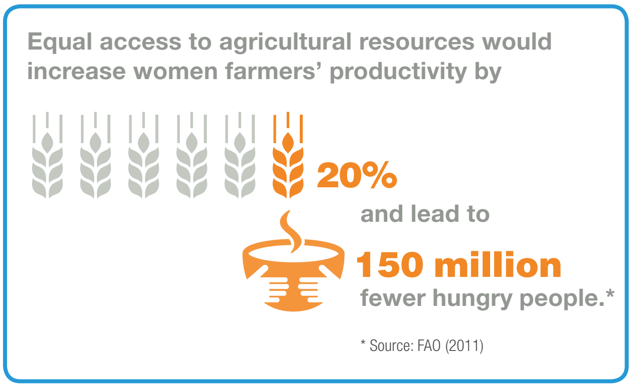
Source: Center for Global Development (2016b)



African women are heavily reliant on environment-related livelihoods; they also tend to work in the informal economy, in low value-added activities that reap marginal returns. They are predominantly found in subsistence agriculture, the production of economic crops, agriculture-linked markets and retail trade, and ecotourism. Women in Africa are less likely to own land and they face many restrictions in exercising rights compared to men. Women also face more restrictions establishing and developing their own enterprises and in accessing finance. A study by the African Development Bank Group (AfDB 2013c) found that **four out of five women lack access to an account at a formal financial institution (compared to about one out of four men)**.



Rural areas have an especially acute financing gap – **women benefit from only one-tenth of credit to small farmers and less than 1% of total credit to agriculture**. Increasing African women's access to the formal financial system would lead to greater economic empowerment and increased asset ownership. Credit markets are not gender-neutral. A 2013 World Bank study (Demirguc-Kunt et al. 2013) found that in countries where women face legal restrictions on their ability to work, head a household, choose where to live, and inherit, they are less likely to own an account, relative to men, as well as to save and borrow. Women often lack the assets that financial institutions demand as collateral.



The Food and Agricultural Organization of the United Nations has found that **the productivity of women farmers would increase by 20% if they had equal access to agricultural resources** (FAO 2011). **This would increase food production by 2 to 4%, enough to free an additional 150 million people from hunger.**

Figure 5: **Distribution of employed persons by economic sector of employment, by gender and region, 2015**

Source: based on UN (2015) and ILO (2014)

Climate change and unpaid work

Women are likely to be responsible for adaptation, including finding alternative ways to feed and provide water for their families. Yet they remain an under-tapped resource in climate change adaptation and mitigation.

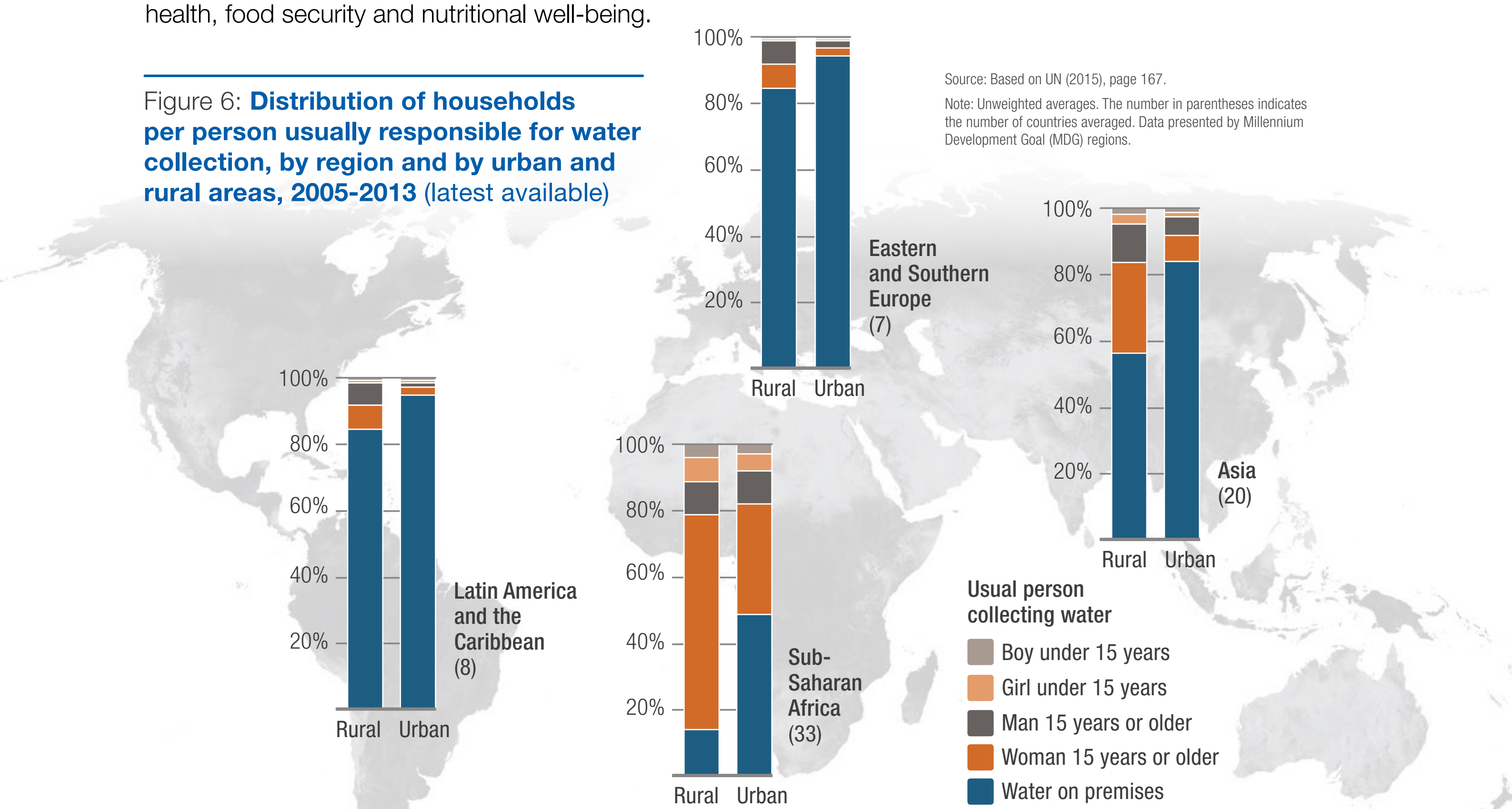
Women spend 3-5 times as many hours as men on domestic activities (Kohlin et al. 2011); and women and girls in sub-Saharan Africa spend up to 5 hours per day gathering fuel (GACC 2014).

Climate change could alter these and other tasks people perform and the amount of time these tasks take, severely impacting the roles of women and girls in terms of household work. Women and girls will face a further burden since the time needed to gather water and fuel will likely increase with water shortages and forest depletion (Nabalamba et al. 2011). Figure 6 highlights the burden placed on women and girls in performing household tasks, in this case water collection.

Decreasing the time available to women for food production and preparation, as well as participation in income-generating activities, affects household health, food security and nutritional well-being.

Research by Schalatek (2009) found that environmental financing mechanisms have provided only limited benefits for Least Developed Countries and the poorest and most disadvantaged within those countries. Schalatek (2009) also found that women as a group are generally least considered by modern environmental financing mechanisms. Women are important partners in promoting and implementing adaptation to climate-friendly farming techniques that have limited impacts on the environment and ecosystems. Climate-smart finance could increase African women's participation in seed and grain production, renewable energy generation, the environmentally friendly construction of farming plants, solar powered irrigation and vegetable dehydrator plants, agroforestry technologies for crop and poultry projects, and horticulture.

Figure 6: **Distribution of households per person usually responsible for water collection, by region and by urban and rural areas, 2005-2013** (latest available)



Climate change and energy for households

The main form of energy used on the African continent is bioenergy, mostly due to its low cost and relatively easy availability. Because of this, it is important that the continent increase ecosystem conservation and management efforts to ensure that its ecosystems and natural resources are not depleted. This can be done through income-generating opportunities for women that preserve ecosystems and help households diversify their fuel use, such as jobs linked to alternative energy sources like biogas and liquefied petroleum gas.

The social benefits for households, especially rural ones, are expected to be positive in terms of: health due to less harmful emissions; safety in the home because of new energy technologies (replacing paraffin/dung/coal); and education (improved access to education and new skills acquired). Biomass collection has an adverse effect on girls' education: activities related to food preparation and cooking can take up to an average of five hours per day, with fuel collection alone taking up to two hours per day, reducing the time available for girls to go to school. Introducing clean cooking solutions would allow girls to spend more time in school as they would no longer need to collect fuel. Indeed, a study in Kenya found a negative correlation between school attendance and time spent on fuel collection for girls (Ndiritu and Nyangena 2012), while other studies in Ethiopia (Gebru and Bezu 2012) and Malawi (UNDP 2011, p. 54) showed negative effects on school attendance for both genders.

Action on climate change and development are inextricably linked

- People who are socially, economically, culturally, politically, institutionally or otherwise marginalised in society are often highly vulnerable to climate change.
- Climate change impacts are projected to slow economic growth, make poverty reduction more difficult, further erode food security, and prolong existing and create new poverty traps, particularly in urban areas and emerging hunger hotspots.
- Climate change poses an increasing threat to equitable and sustainable development. Sustainable and fair development provides a basis for assessing climate policies and addressing the risks of climate change.
- Business-as-usual development pathways can contribute to climate risk and vulnerability, and miss out on innovations and opportunities to build resilience in social and economic sectors.

Source: ODI and CDKN (2014)

Climate change and tourism

Another potential area for job creation and income generation for women is ecotourism, which is gaining in popularity on the African continent as it promotes environmental conservation and preserves cultures.

A 2011 study by the UNWTO (United Nations World Tourism Organization) and UN Women (United Nations Entity for Gender Equality and the Empowerment of Women) found that while women make up the majority of the tourism workforce, they tend to be in the lowest paid – sometimes even unpaid – and lowest status jobs. Since women interact with the environment more often than men due to gender-defined roles and responsibilities, they could be major players in the ecotourism industry – from guesthouse owners to artisans selling eco-friendly products.

Ecotourism opportunities tend to be found in areas with few employment opportunities; therefore, by promoting ecotourism, communities would be provided with a source of income and would be discouraged from carrying out non-sustainable activities such as poaching, fishing, logging or gathering firewood from protected forests. Communities are also provided with an incentive to see the value in preserving their natural environment for future generations and visitors.

Uganda: Tukorehamu Nyakabingo women's group in Buseruka-Hoima

The Tukorehamu Nyakabingo women's group works in Buseruka-Hoima, an area that includes ecotourism opportunities: Lake Mwitanzige, the Kairo-Tonya wildlife reserve, Wambabya falls, the Western Rift Valley, and the Bugoma forest. Founded in 2005, the group's activities spread across four villages. It runs a current bank account and collaborates with other groups within and outside the district that deal with women's welfare issues, especially rural women. The group is involved in several income-generating enterprises, such as farming, fishing, small-scale businesses, beekeeping, art and handicrafts, guided nature walks, sport fishing and bird watching. Such activities have helped members to advance economically and have led to the empowerment of its members.

Challenges and opportunities – conclusion

Women's and men's responses to climate change differ. Their capabilities also differ based on their respective mitigation and adaptation knowledge, experiences and expertise. It is therefore important that they both be involved in all stages of policy and implementation. Women are already engaged in strategies to cope with and adapt to climate change, for example by switching to drought-resistant seeds, employing low-impact or organic soil management techniques, or leading community-based reforestation and restoration efforts (Schalatek and Nakhooda 2014). Women are powerful stakeholders in implementing low-carbon pathways in Africa – as farmers, ecotourism entrepreneurs, energy producers and consumers, and household managers. It is therefore essential that they be considered important agents of change when implementing climate-smart finance initiatives.

FEATURE

The United Nations Framework Convention on Climate Change

The United Nations Framework Convention on Climate Change (UNFCCC) was created in 1994 with the aim of stabilising greenhouse gas concentrations in the atmosphere at a level that would prevent dangerous anthropogenic interference with the climate system. It states ‘such a level should be achieved within a time-frame sufficient to allow ecosystems to adapt naturally to climate change, to ensure that food production is not threatened, and to enable economic development to proceed in a sustainable manner’ (UN 1992).

The Conference of the Parties (COP) is the supreme decision-making body of the Convention. All States that are Parties to the Convention are represented at the COP, at which they review the implementation of the Convention and any other legal instruments that the COP adopts, and make the necessary decisions to promote the effective implementation of the Convention, including institutional and administrative arrangements. The COP meets annually; since 2012, Parties to the UNFCCC have considered ‘gender and climate change’ as a stand-alone agenda item under the COP and the Subsidiary Body for Implementation.

The 2014 Conference of Parties (COP20) of the UNFCCC requested that the secretariat prepare an action plan for the development of the two-year Lima Work Programme on Gender. Its 2015 Conference of Parties (COP21) was the first to refer to gender equality and women’s empowerment. Under the Paris Agreement, Parties have focused on two goals under the dedicated gender and climate change agenda item:

- Improving the gender balance and increasing the participation of women in all UNFCCC processes, including in delegations and in bodies constituted under the Convention and its Kyoto Protocol; and
- Increasing awareness and support for the development and effective implementation of gender-responsive climate policy at the regional, national and local levels.

At the 2017 Conference of the Parties (COP23) in Bonn, the UNFCCC adopted the first-ever Gender Action Plan (GAP). Created under the Lima Work Programme on Gender, it seeks to advance women’s full, equal and meaningful participation, and promote gender-responsive climate policy. It includes the mainstreaming of a gender perspective in the implementation of the UNFCCC and the work of Parties, the secretariat, UN entities, and all stakeholders at all levels.

The overall goal of the GAP is to support and enhance the implementation of gender-related decisions and mandates so far adopted in the UNFCCC process through a set of specific activities to be conducted within the next 2 years.

It includes priority areas, key activities and indicators, timelines for implementation, responsible and key actors, and indicative resource requirements for each activity in order to further elaborate its review and monitoring processes.

https://unfccc.int/files/meetings/bonn_nov_2017/application/pdf/cp23_auv_gender.pdf

The African Development Bank Group's transition to inclusive and green growth

The AfDB has committed to ensuring climate-smart sustainability by improving access to climate-smart finance for African countries. Such a commitment is in line with the twin objectives of the 2013-2022 Ten Year Strategy (TYS): inclusive growth and gradual transition to green growth (AfDB 2013b). Under the implementation of the first Climate Change Action Plan (2011-2015), the Bank approved approximately **260** projects with climate-relevant components, with total Bank investments estimated at **US$ 12 billion**.

The Bank's TYS 2013-2022 – 'At the Centre of Africa's Transformation' – embodies the principles of economic prosperity, social inclusion and environmental sustainability, which are fundamental to achieving sustainable development.
The TYS has two strategic objectives:

1. **Inclusive growth**
2. **Facilitating the transition to green growth.**

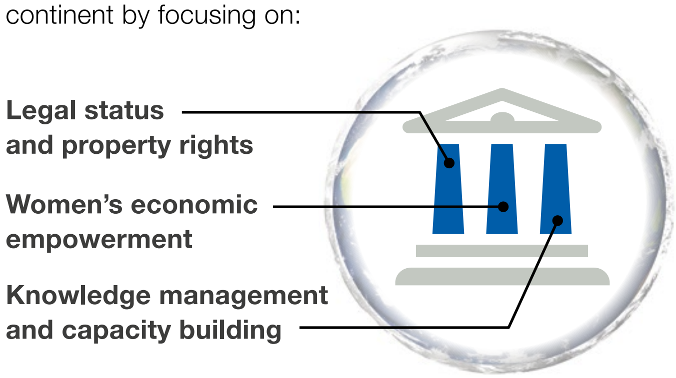
These two objectives are aimed at improving the quality of growth and development across Africa. The Bank is focusing on five strategic priorities to scale up and accelerate the delivery and developmental impacts of the TYS. These priority areas, commonly referred to as the High 5s, are:

- **Light up and power Africa**
- **Feed Africa**
- **Industrialise Africa**
- **Integrate Africa**
- **Improve the quality of life for the people of Africa.**

The Bank recently established a Climate Change and Green Growth Department (PECG) under the Vice Presidency for Power, Energy, Climate Change and Green Growth. The department is mandated to effectively mainstream climate change into the Bank's operations under its High 5 priority areas, **including the commitment to scale up climate finance to constitute 40% of Bank investments by 2020 from both internal and external sources (such as the Global Environment Facility and the Green Climate Fund).**

Africa Thriving and Resilient: The Bank Group's Second Climate Change Action Plan, 2016-2020 (CCAP2) stresses that the link between gender and climate change must be an integral dimension of the design, implementation, monitoring and evaluation of policies and investment plans. It notes the growing body of knowledge on gender and climate change and emphasises that this should continuously be reflected when preparing Bank policies, strategies and investment projects. It aims to collect requisite data to understand gender differences in access to climate information and productive resources – thereby improving the adaptive capacity of AfDB Regional Member Countries (RMCs). The 2014 Gender Action Plan calls for the AfDB to ensure that African decision-makers are well informed about the gender dimensions of development, particularly of climate-sensitive sectors such as agriculture, water resources, transport and energy.

The AfDB's 2014-2018 Gender Strategy is an expression of strong leadership from senior management to mainstream gender in operations and corporate policies. The external stream of the strategy aims to address gender disparity on the continent by focusing on:



In 2013, the AfDB adopted the Integrated Safeguards System – including a series of five operational safeguards – which represents a cornerstone of the Bank's strategy to promote growth that is socially inclusive and environmentally sustainable. Operational Safeguard 1 – Environmental and Social Impact Assessment (ESIA) sets out the Bank's overarching requirements for borrowers or clients to identify, assess and manage the potential environmental and social risks and impacts of a project, including climate change issues. The specific objectives of the ESIA include: mainstreaming environmental, climate change and social considerations into Country Strategy Papers and Regional Integration Strategy Papers; and identifying and assessing the environmental and social impacts and risks, including those related to gender, climate change and vulnerability, of Bank lending and grant-financed operations in their areas of influence (AfDB 2013a).

The AfDB played a coordinating role around the 21st Conference of the Parties of the United Nations Framework Convention on Climate Change (COP21) processes and played a significant role in the lead up to the COP21 negotiations. The Paris Agreement is the first binding global agreement to fight climate change and reduce its effects. The agreement requests that developed nations increase their financial aid to developing countries in order to achieve the goal of US$ 100 billion in financing by 2020.

The Bank recently made a commitment to nearly triple its annual climate-smart finance in Africa to reach US$ 5 billion per year by 2020, representing a 40% increase in finance allocated to climate spending. It is expected that energy investments will reach up to US$ 4.375 billion, including US$ 2.780 billion from private sector investments by 2020. US$ 2.284 billion will be invested in agribusiness, with a particular emphasis on climate-smart agriculture. Agriculture, forestry and other land-use changes are considered the main sources of GHG emissions in Africa. The AfDB's key mitigation and low-carbon development focus areas will include: the sustainable management of natural resources, climate-smart agriculture, and sustainable forest management, with special attention to Reducing Emissions from Deforestation and Land Degradation (REDD). The Bank will support all initiatives relevant to these focus areas, which are critical to improving agricultural adaptation to climate change and which contribute to GHG emissions reductions.

Figure 7: **Climate-smart finance funds managed by the AfDB**

- CIF Climate Investment Funds – **Global instrument for low-carbon, climate-resilient development**
- gef – **Champion of the global commons, global UN treaty instrument**
- Green Climate Fund – **UN fund to help developing countries achieve adaptation and mitigation**
- Sustainable Energy Fund for Africa – **Unique mechanism for private investment in small- and medium-scale renewables, energy efficiency**
- Africa Climate Change Fund – **Fund for African readiness for climate-resilient, low-carbon development**
- African Water Facility / Facilité africaine de l'eau – **Fund for innovative water projects in Africa**
- RWSSI – **Multi-donor trust fund to support rural water supply and sanitation programmes**
- Adaptation Fund – **Fund to support climate change adaptation in vulnerable communities in developing countries**
- Agriculture Fast Track – **Multi-donor fund to support agriculture infrastructure projects**
- ClimDev-Africa – **Multi-donor fund for information on climate-resilient development**

Source: AfDB (2017)

Inclusive climate-smart finance

Many existing climate-smart finance mechanisms were gender-blind at inception; but over the years they have increasingly recognised the need to have retroactive gender considerations, resulting in amendments to their structures and policies. Integrating gender-responsiveness in climate-smart finance would improve its effectiveness and efficiency. There is a risk that without a gender-sensitive lens, climate-smart finance instruments delivering adaptation funding for Africa could exacerbate current tendencies that discriminate against women (Schalatek and Nakhooda 2014). A concrete approach to inclusive climate-smart finance will not only address how funding decisions are made and implemented but fundamentally alter the focus of funding operations.

The following pages highlight climate-smart finance mechanisms hosted or managed by the AfDB that are working towards inclusive climate-smart finance, as well as recommendations for the concrete integration of gender into climate-smart finance initiatives. They conclude with the AfDB's approach to ensuring that future climate-finance initiatives are inclusive.

www.thegef.org

Global Environment Facility (GEF)

The Global Environment Facility (GEF) was established in October 1991 to provide new and additional grants and concessional funding to cover supplementary costs associated with transforming a project with national benefits into one with global environmental benefits. The AfDB joined the GEF in November 2003 as an executing agency with direct access to GEF resources. Over the years, the Bank has increased its pipeline of climate change, biodiversity, land conservation and international water projects. As of end January 2018, the GEF has approved US$ 302 million in financing for 39 projects in 36 countries for implementation by the AfDB since the Bank's accreditation in 2007 as an implementing agency. On average, for every US$ 1 of GEF funds, the Bank has attracted more than US$ 6 in co-financing from its own resources since the partnership began in 2003.

The GEF adopted a gender mainstreaming policy in 2011 that requires all existing GEF agencies to be assessed for their compliance with the GEF gender-mainstreaming mandate. The criteria for GEF accreditation include the gender capacity of prospective implementing agencies: all GEF implementing agencies have to demonstrate that they have made efforts to analyse gender considerations in GEF projects. Implementing agencies are also required to establish policies, strategies or action plans that promote gender equality and follow minimum gender mainstreaming requirements. These include the use of gender-disaggregated indicators for monitoring, measures to avoid or mitigate the adverse gender impacts of projects, as well as the requirement for GEF implementing agencies to have experienced gender experts who can monitor and provide support for the implementation of the minimum requirements. All new projects are required to conduct a gender analysis and develop gender-responsive, results-based frameworks (GEF 2008). This is done to ensure that women's needs, voice and participation are addressed in project design and implementation. Women and men would thus get equal access to project resources, services and other benefits.

Figure 8: **AfDB GEF portfolio by country**

Source: AfDB (2016d)

Malawi: Climate Adaptation for Rural Livelihood and Agriculture

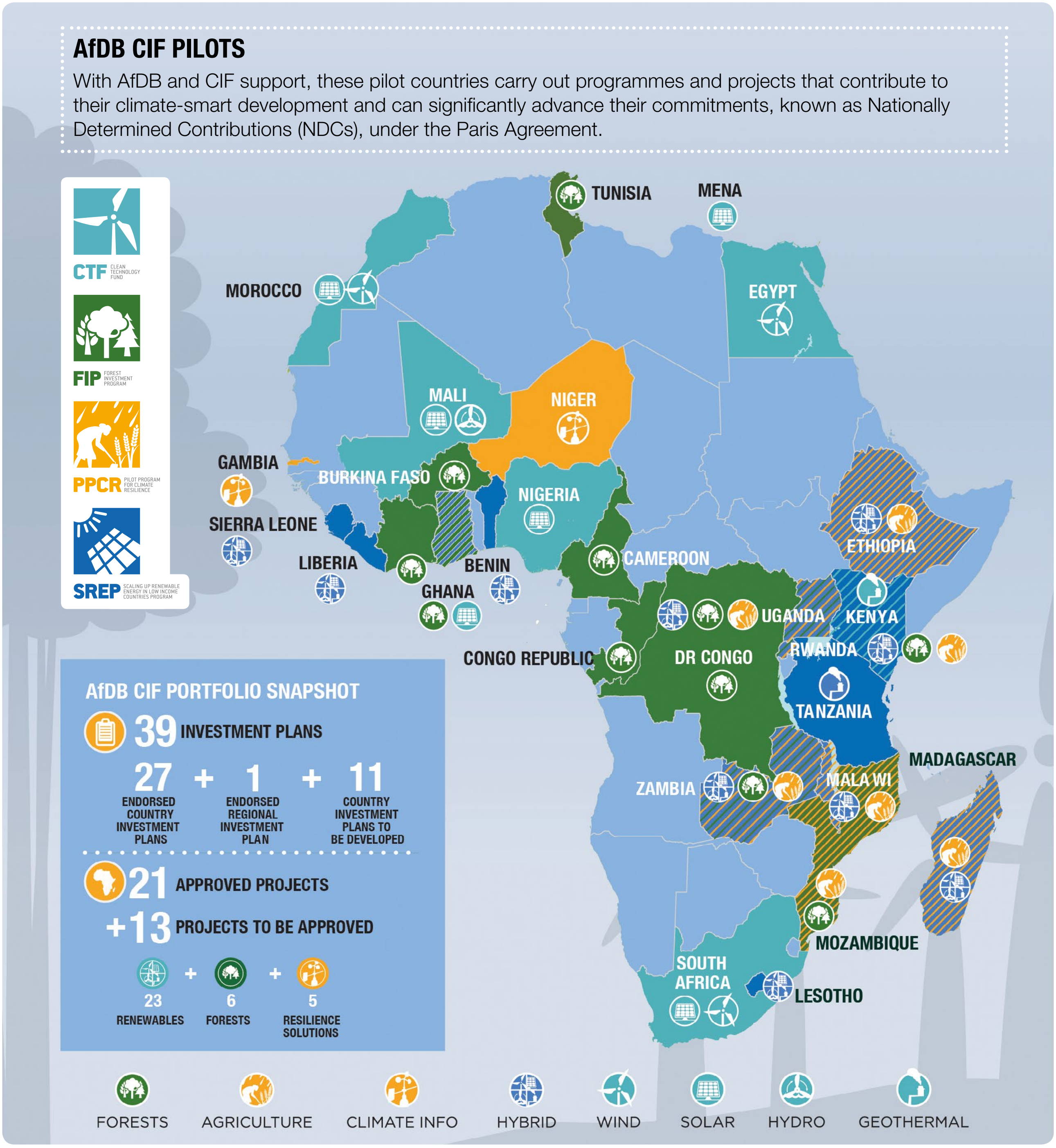
Women in Malawi comprise 70% of the full-time agricultural labour force, yet they have limited access to agricultural extension services, training and credit. Moreover, women often have less access to legal and financial assistance, and wives are often victims of discriminatory inheritance practices in which the majority of the estate is unlawfully claimed by the deceased husband's family. Malawi has made progress in narrowing the gender inequality gap through various policy and institutional mechanisms. The Climate Adaptation for Rural Livelihood and Agriculture (CARLA) project funded by GEF through the AfDB will build on this to ensure the full participation of women in all significant project activities. In addition, the training materials and guidelines will include specific content related to women's issues in community-based climate change adaptation. The CARLA budget includes provisions for a consultant on gender. This is in line with the baseline Smallholder Crop Production and Marketing Project focussing on gender mainstreaming that will specifically target woman-headed households to improve their livelihoods through membership in farmers' organisations.

www.climateinvestmentfunds.org

Climate Investment Funds (CIF)

The Climate Investment Funds (CIF) were established in 2008 as one of the largest fast-tracked climate finance instruments in the world. The US$ 8.3 billion funds provide a jump-start for developing countries to achieve low-carbon and climate-resilient development. The CIF provides developing countries with grants, concessional loans, risk mitigation instruments, and equity that leverage significant financing from the private sector, multilateral development banks and other sources. The Bank currently finances 39 investment plans in 27 countries and one region, aiming to transform their economies through renewables, sustainable transport, climate resilience and sustainable forest solutions. The AfDB has approved 21 projects amounting to US$ 2.4 billion – of which the AfDB committed US$ 1.7 billion and CIF committed US$ 0.7 billion.

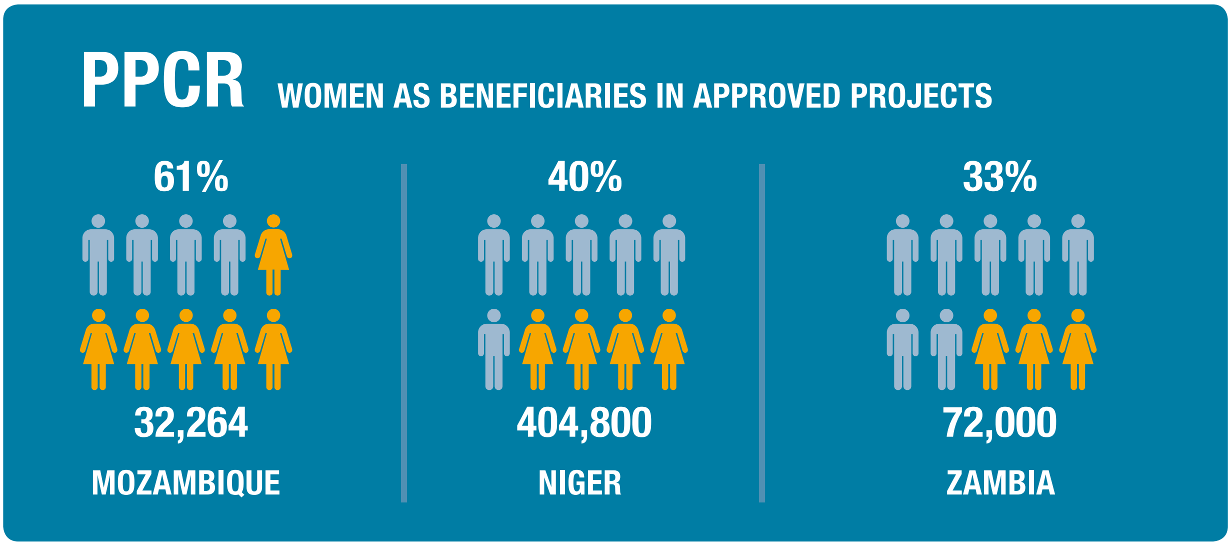
Figure 9: **AfDB CIF portfolio**



Source: AfDB (2018a)

At inception, the CIF did not have explicit gender requirements; but the 2013 *Gender Review of the CIF* (CIF 2013) concludes that gender is a driver of transformational change in climate programming and that gender mainstreaming is central to the effective and efficient implementation of the CIF. It also finds that significantly more efforts could be made to mainstream gender in the CIF in order to ensure that women are not excluded from the benefits of CIF investments in mitigation, adaptation and building resilience in developing countries. Since 2014, the CIF has been implementing the *CIF Gender Action Plan* (CIF 2014a), phase 2 (CIF 2016) of which aims to advance effective and equal participation, sharing of benefits and evaluative learning from both women and men in countries with which CIF is engaged in climate action. The revised *CIF Gender Policy* (CIF 2018) addresses gender integration in CIF approaches and procedures, and the implementation of investment plans and projects, as well as its integration in internal CIF function areas, such as governance, staffing and budgeting.

Figure 10: **Projected gender outcomes of PPCR projects in Africa**



Source: AfDB (2015b)

Mozambique: Baixo Limpopo Irrigation and Climate Resilience

Women in Mozambique represent 52% of workers in agriculture. The Baixo Limpopo Irrigation and Climate Resilience Project, funded as part of the AfDB Climate Investment Fund Pilot Program for Climate Resilience, aims to contribute to the economic empowerment and overall well-being of these women by improving the productivity and climate resilience of their farming plots and by adding value through agro-processing and access to markets. Agrarian centres will provide women with training and employment in primary processing activities in order to increase their skill sets, making them more employable and more productive income earners. The project will provide climate-resilient infrastructure for increased agricultural productivity. Expected results include a 150% increase in incomes and crop production and a reduction in the poverty rate to 42%.

www.afdb.org/en/topics-and-sectors/initiatives-partnerships/sustainable-energy-fund-for-africa

Sustainable Energy Fund for Africa (SEFA)

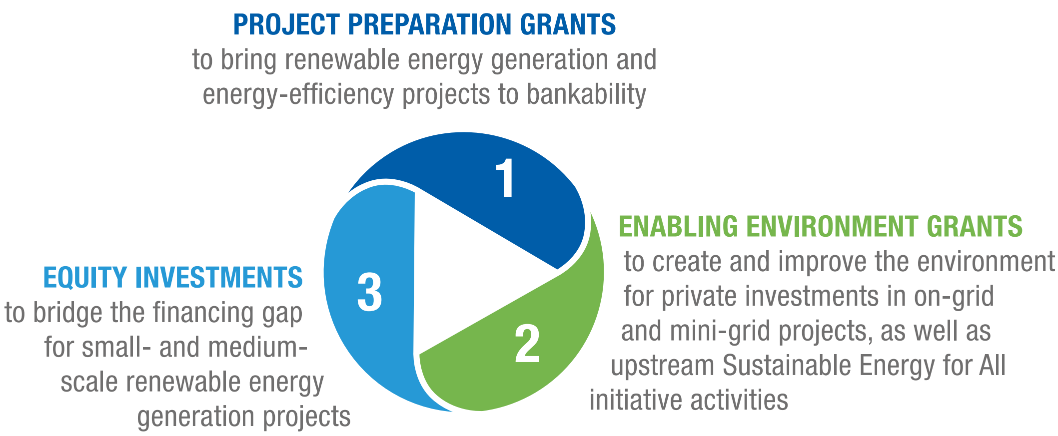
Established at the AfDB in 2011, the Sustainable Energy Fund for Africa (SEFA) is a US$ 95 million multi-donor trust fund seeded by the governments of Denmark, the United States, the United Kingdom and Italy. Its main focus is to allow the AfDB to provide financial support to small- and medium-scale energy and energy-efficiency projects on the continent. SEFA has a special focus on private sector-driven small to medium-sized projects, with the aim of stimulating a transition to more inclusive and green growth models. SEFA is one African instrument supporting the Sustainable Energy for All (SEforALL) Initiative and cooperates closely with the SEforALL Africa Hub (hosted by the AfDB).

SEFA's three financing components are focused on unlocking private investments in small- to medium-scale sustainable energy projects.

In line with the AfDB's commitment to gender equality and efforts towards gender mainstreaming in the energy sector, SEFA pledges to integrate a gender-sensitive and gender-responsive focus in the planning and implementation of its grant activities. Gender and energy access is included in the SEFA portfolio priority areas.

This focus will be maintained through: **(i) gender assessment and analysis**; **(ii) a participatory consultative process balancing gender realities**; and **(iii) modalities for enhancing gender benefits and minimising gender risks**. The requirement for grant support provided under component (i) (see figure 11) is a reflection of gender equality principles and practices in project design. Under component (iii), gender dimensions will be fully mainstreamed in grant support, including gender and social training for staff done in the framework of institutional and capacity building activities, as well as requirements for gender analyses and assessments to be reflected in proposals (AfDB 2014b).

Figure 11: **SEFA components**



Source: AfDB (2015e)

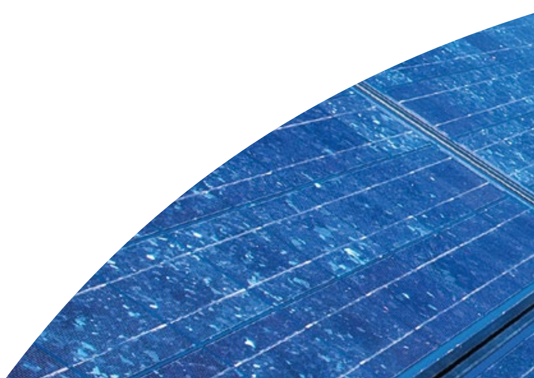
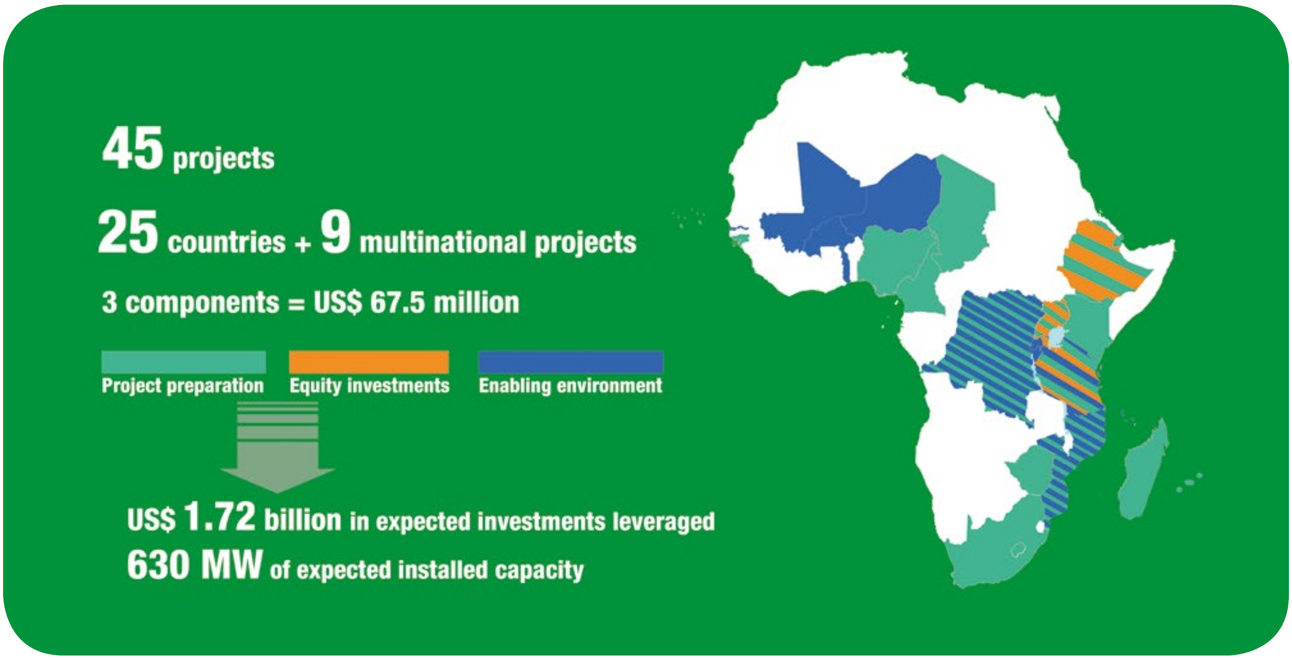


Figure 12: **SEFA portfolio**



Source: AfDB (2018b)

South Africa – 2017 eThala Management Services

SEFA approved US$ 900,000 to support the development of a 10 MW biomass-to-power plant to be located in Harding, KwaZulu-Natal Province. Run by eThala Management Services, a women-led business, the project has the potential to have a significant demonstration effect for the AfDB's Affirmative Finance Action for Women in Africa (AFAWA) programme. The project will enable further diversification of South Africa's power generation mix, away from coal's dominance, by adding renewable energy generation from biomass. The viability of the project will have a significant demonstration effect in terms of bioenergy and will showcase corporate power purchase agreements as an anchor for renewable energy generation. It is expected to deliver economic empowerment and boost the socio-economic development of Harding community. The project's source of biomass is agricultural, forestry and timber processing waste which, coupled with the gasification technology, presents significant CO_2 emission reduction benefits. The SEFA funding will be instrumental in supporting the development of the project towards financial success through detailed engineering designs, a full environmental and social impact assessment (ESIA), and legal and financial/transaction advisory services.

Green Climate Fund (GCF)

The Green Climate Fund (GCF) was established by the United Nations Framework Convention on Climate Change (UNFCCC) with a mission to advance the goal of keeping the Earth's temperature increase below 2 degrees Celsius. The GCF channels new, additional, adequate and predictable climate finance to developing countries and catalyses public and private climate finance. The AfDB received its accreditation in March 2016 as a multilateral GCF implementing entity and intermediary.

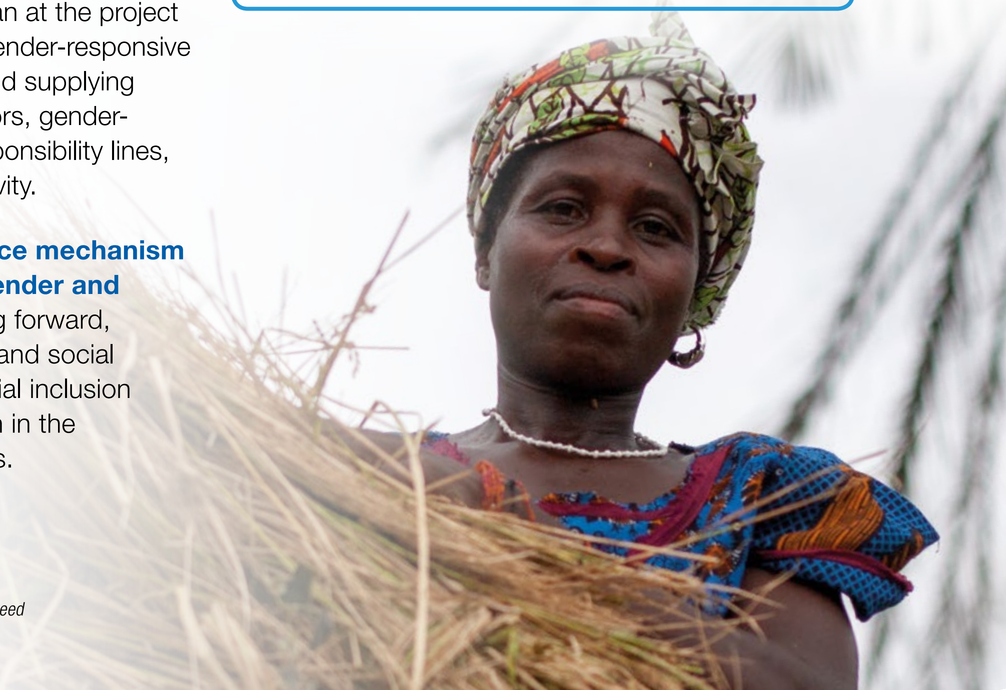
The fund was formed with a mandate to direct the integration of a gender-based perspective – from the outset of its operations and business-model framework. This could potentially set new best practice standards for gender-responsiveness in funding climate actions by addressing not only how but also what it will fund. The 2015 Gender Policy and Action Plan provides guidance to accredited entities submitting funding proposals on the type of gender documentation required during the project planning, preparation and development stages. An initial gender and social assessment must be included with the funding proposal. The assessment includes a snapshot of the gender equality situation in the region, country or project area; the gender issues that may be relevant to the proposed project; and the opportunities to bring about positive change for both women and men.

Accredited entities are also requested to submit a gender and social inclusion action plan at the project preparation stage — indicating the gender-responsive activities the project will undertake and supplying relevant gender-performance indicators, gender-disaggregated targets, timelines, responsibility lines, and a budget for each proposed activity.

The GCF is the only climate finance mechanism with a requirement to submit a gender and social inclusion action plan. Going forward, GCF aims to make the initial gender and social assessment and the gender and social inclusion action plan obligatory documentation in the funding proposal submission process.

Pan Africa: Supporting women in African green businesses

The Bank's Affirmative Finance Action for Women in Africa's Green Economy (AFAWA-GE) funding proposal is a multi-partnership, multi-product 10-year programme that aims to leverage up to US$ 3 billion in financial and non-financial resources (advisory services, training, financial products, grants) to support women in business in Africa, thereby scaling up socio-economic development and industrialisation. Developed through wide consultation and based on the AfDB's own experience as a development finance institution, AFAWA-GE will broadly address the access to finance challenges faced by women in business, specifically women entrepreneurs and small-scale commercial farmers in Africa. It will also link into the economic priorities of the AfDB's Regional Member Countries, including supporting women's businesses that contribute to climate change adaptation and mitigation and inclusive green growth. The four components of AFAWA-GE are: a financing window, technical assistance, an enabling environment, and an empowerment lab. The AfDB is in talks with the GCF to accelerate Africa's green growth objective through AFAWA-GE transactions. This will be achieved by identifying and processing investments that will generate business opportunities and growth for women-led micro, small and medium-sized enterprises. It will be in alignment with climate-resilient sustainable development, particularly in the agricultural sector.



www.afdb.org/en/topics-and-sectors/initiatives-partnerships/africa-climate-change-fund

Africa Climate Change Fund (ACCF)

The aim of the Africa Climate Change Fund (ACCF) is to support Regional Member Countries (RMCs) in their transition to climate-resilient and low-carbon development. The Fund was established at the AfDB in 2014 as a bilateral trust fund with a US$ 6 million contribution from the German government for an initial three-year period. The ACCF is now a multi-donor fund due to additional funding commitments from the governments of Italy and Flanders.

Since inception, eight projects have been approved in six countries — Mali, Swaziland, Cape Verde, Côte d'Ivoire, Kenya and Tanzania (Zanzibar) — in addition to two multinational projects for a total approved amount of US$ 3.3 million. In 2017, the ACCF launched a call for proposals with a funding envelope of US$ 5 million in the form of grants.

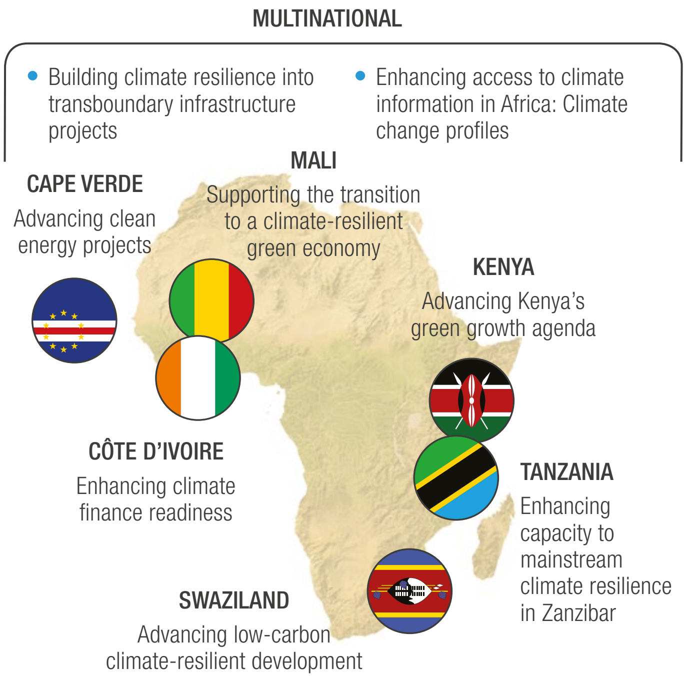
Figure 13: **ACCF goals**

- Support Regional Member Country (RMC) preparations to access greater climate finance amounts and to use the funds received more efficiently and effectively
- Support RMCs in addressing climate change in their development strategies and policies through upstream diagnostics and technical assistance
- Support RMCs in developing climate-resilient and low-carbon investment plans and projects
- Co-finance climate-resilient and low-carbon projects and programmes
- Gather, consolidate, analyse and disseminate information and knowledge on climate-resilient and low-carbon development
- Strengthen the capacity of institutions in RMCs and of national and regional stakeholders to respond to climate change and pursue green growth
- Help RMCs prepare for and contribute to the Conference of the Parties to the United Nations Framework Convention on Climate Change (UNFCCC)

Source: AfDB (2016a)

As trustee of the ACCF, the Bank, in accordance with its financial rules, regulations, policies, investment guidelines and relevant instruments, will administer and manage the fund's resources using its organisation, services, facilities and staff. **The ACCF follows AfDB guidelines on gender when implementing projects.**

Figure 14: **ACCF projects in 2016**



Source: AfDB (2016a)

Pan-Africa: Strengthening access to climate change information in 54 African countries

The ACCF will support a multinational project that will enable up-to-date information on climate change adaptation and mitigation to be produced for all 54 African countries. The AfDB will execute the project and will provide training to support African countries to strengthen their capacity to strategically plan for long-term climate change interventions and to access international climate finance. The project is an opportunity for the AfDB to work with RMCs and to integrate gender components when providing capacity building training for long-term climate change interventions, ensuring that international climate-smart finance initiatives are inclusive.

www.africanwaterfacility.org

African Water Facility (AWF)

Established in 2004 and hosted and managed by the AfDB, the African Water Facility (AWF) is an initiative led by the African Ministers' Council on Water (AMCOW). The goal of the AWF is to mobilise and apply financial and human resources to ensure water security in Africa by: (i) contributing to the improvement of water resource governance; (ii) increasing water wisdom; (iii) meeting urgent needs; and (iv) strengthening the financial base for the desired future. Since its inception, the facility has developed a portfolio of grants covering 104 projects in 52 countries, including Africa's most vulnerable states.

The AWF supports projects with components designed to deliver special benefits to women, youth, and disadvantaged or marginalised communities. The AWF works with project planners to ensure that gender equity and social equity are being addressed in the implementation and eventual outcome of each programme. This is done by ensuring that, where possible and relevant, project design includes specific benefits like knowledge transfer or income development for women, girls, the poor, young people, vulnerable communities, and/or the disabled. The facility also makes provisions for these groups to participate in project planning and ensures that where possible they are involved in project implementation.

South Africa: Improving sanitation services to raise school girl attendance in South Africa

The African Water Facility provided a grant to help improve school sanitation facilities in South Africa's Eastern Cape Province. The project will directly benefit over 100,000 students, leading to the creation of business opportunities for entrepreneurs and employment for local youth. The grant will finance support to local social franchise businesses to provide affordable and sustainable onsite sanitation services to about 300 schools in the Amathole and Buffalo City Municipalities of East London District. Sanitation sector capacities in the area will be strengthened through close partnership agreements between both municipal-level partners and the local community. The project will run a menstrual hygiene management plan pilot project in 10 of the targeted schools and will provide sanitary disposal bins. Possible benefits include improved school attendance and health of students, and a potential 45% reduction in diarrhoea cases in the area. For more information, see www.africanwaterfacility.org/en/news-resources/news/article/improving-sanitation-services-to-raise-school-girl-attendance-in-south-africa-513

www.afdb.org/en/topics-and-sectors/initiatives-partnerships/rural-water-supply-sanitation-initiative

Multi-donor Rural Water Supply & Sanitation Initiative Trust Fund (RWSSI-TF)

The Rural Water Supply & Sanitation Initiative Trust Fund (RWSSI-TF) is a multi-donor fund with resources allocated in accordance with policies set by the RWSSI steering committee. Funds are used to address the enabling environment and sustainability requirements for rural water supply and sanitation development, to prioritise post-conflict and off-track states, and to leverage greater resources for the rural water and sanitation subsector. The fund disbursed close to US$ 15 million in 2014. Eligible activities for the fund's resources are: water supply infrastructure specifically for off-track and fragile states; sanitation infrastructure; the development of rural water and sanitation policies; programme and project preparation; capacity building and training.

The fund's 2012-2015 Strategic Plan (AfDB 2014a) acknowledges that gender equality and women's empowerment are key driving forces in addressing the problem of limited access to water and sanitation in rural Africa and pledges to continue mainstreaming gender in operations. The Strategic Plan's Results-Based Management Framework (RBMF) performance indicators include some gender-disaggregated indicators such as 'ratio of girls to boys in primary and secondary school'. **The RBMF could have included more gender-disaggregated indicators; for example, the 'additional number of people with access to safe water and sanitation from RWSSI-TF investments' indicator could have been disaggregated by gender.** Such data would highlight possible gender impacts on beneficiary communities. A strategy is currently being prepared through an ongoing consultation process.

Somalia: Water Infrastructure Development Program for Resilience in Somaliland

The RWSSI-TF funded contributions to a resilient and sustainable water and sanitation sector that meets the needs of all users in Somaliland and provides water supply and sanitation infrastructure in targeted areas, with a view to improving livelihoods and building resilience to climate variability and climate change. Women were included during programme identification, design and implementation – an important fact considering that Somali women have been virtually excluded from the political and judicial structures that have emerged in different parts of the country (AfDB 2016g). Key performance indicators include increased income of women in target areas. Output indicators include: number of gender-sensitive and disability-friendly school water and sanitation facilities constructed or rehabilitated and number of communities trained in hygiene and sanitation (gender disaggregated). Women's empowerment will be mainstreamed so that their access to the proposed infrastructure and the necessary soft interventions are enhanced. Increased water and sanitation infrastructure will positively contribute to women's financial and social activities – reducing time spent on household responsibilities could lead to increased income. Given women's primary responsibility for water management, their participation in at least 50% of these infrastructure management committees will improve their decision-making capacity and skills at the community level whilst their training (in for example bookkeeping, pump maintenance, etc.) will ensure that their participation is meaningful (AfDB 2016g).

www.aftfund.org

Agriculture Fast Track (AFT)

Launched in 2013 and managed by the AfDB with funding support from the governments of the United States, Denmark and Sweden, the Agriculture Fast Track (AFT) is the first and only project preparation fund exclusively focused on agriculture in Africa. The fund provides grants to cover investment preparation costs such as business plan development, market research, financial modelling, feasibility studies, and environmental and social impact studies. The AFT aims to unlock financing for agriculture infrastructure projects by defraying the initial preparation costs that investment sponsors are unable to shoulder alone. **The intended impact on gender is included as an outcome in the AFT full technical application grant selection criteria:** the importance to the overall investment, the level or degree of positive impact (low, medium or high), the number of direct or indirect women beneficiaries (expressed as a ratio of the total project size to its cost), a clear definition of the benefit (increased earnings, access to markets, access to water, health, sanitation, etc.), and participation of women in ownership and management.

Ghana: Eden Tree

In 2013, AFT awarded a grant to Eden Tree, a fresh produce processor and distributor formed by Catherine Krobo Edusei in 1997. Today the company is a sizable business employing 43 people. The company's produce reaches consumers through supermarkets, small grocers, and its own retail store. It is the primary buyer of produce from 55 outgrowers who gain access to technical training on farming methods and access to credit through Eden Tree's loan programme. The AFT grant will cover the costs of planning the next phase of scaling up the business, lifting the burden of costs to hire experts to explore growth options. As a result of the grant, the company was able to gain the expertise of an agronomist, a post-harvest handling expert, an agribusiness expert, a finance specialist, and a processing facility engineer. The consultants shaped Eden Tree's business expansion plans and the fund strengthened its preparedness to seek outside investment.

www.climdev-africa.org

Climate for Development in Africa Special Fund (ClimDev-Africa CDSF)

The AfDB-managed Climate for Development in Africa Special Fund (ClimDev-Africa CDSF) is demand-led: it pools resources to finance investment activities on the ground across Africa for the generation and use of climate information for climate-resilient development. Run in partnership with the African Union and the United Nations Economic Commission for Africa, grants are provided to projects in line with the CDSF goal, purpose and results areas, and are implemented by national and regional organisations at all levels on the continent. To date, the CDSF Resource Package is around US$ 33.5 million.

The CDSF Framework Document (AfDB 2009) pledges to make efforts to support the provision of information that addresses the gendered dimensions of climate change. This shall be taken into consideration right from the consultation stages for project identification and development. According to the document, gender sensitivity in consultation and decision-making is essential to effective mitigation and adaptation responses to climate change. More than simply thinking about how these processes can be tailored to the specific needs of poor and vulnerable men and women, projects financed by CDSF will recognise the capacity of women and men, girls and boys to contribute important knowledge and insights. With more participatory processes, these strategies and interventions through the CDSF will truly identify and meet the needs of those they aim to assist. In this way, processes can be forged that respond to local realities while feeding into a broader vision of decelerating climate change.

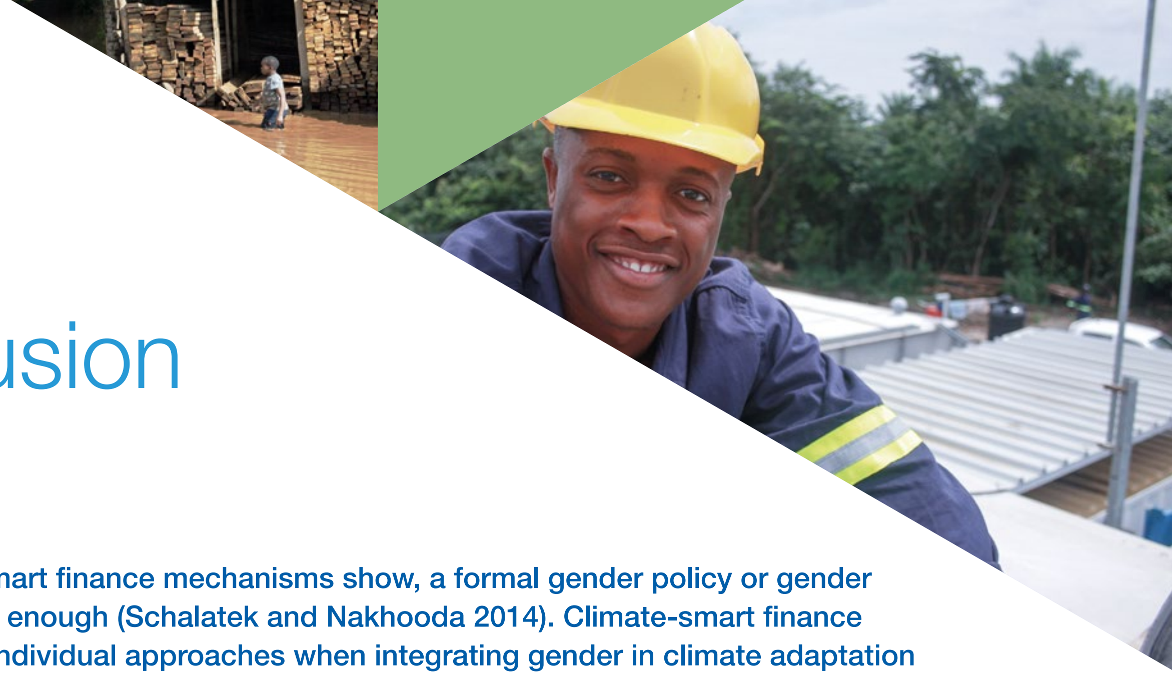
www.adaptation-fund.org

Adaptation Fund (AF)

The Adaptation Fund (AF) was established under the United Nations Framework Convention on Climate Change Kyoto Protocol. Since 2010, it has committed US$ 462 million to climate adaptation and resilience activities in 73 countries. The Fund finances projects and programmes that help vulnerable communities in developing countries adapt to climate change. Initiatives are based on country needs, views and priorities, with financing in part from government and private donors, and also from a 2% share of proceeds from Certified Emission Reductions issued under the Protocol's Clean Development Mechanism projects.

The AfDB first gained accreditation in 2011 as a Multilateral Implementing Entity of the Fund; it is yet to implement any AF-funded projects. The AfDB was reaccredited in 2017.

The Fund's 2016 Gender Policy and Action Plan builds on the existing gender policies and gender action plans of other climate funds. It systematically integrates key principles elaborated in the Fund's own environmental and social policy, especially the principles on access and equity, on consideration of marginalised and vulnerable groups, and on human rights. It expands the principle of gender equity and women's empowerment, which is process-oriented and often subjectively contextualised, to the legal mandate of gender equality as the goal that the Fund strives to attain through its processes (AF 2016).



Conclusion

As some climate-smart finance mechanisms show, a formal gender policy or gender action plan is rarely enough (Schalatek and Nakhooda 2014). Climate-smart finance mechanisms have individual approaches when integrating gender in climate adaptation and mitigation measures. This has implications for AfDB-housed climate-smart finance facilities due to confusion faced by task managers on which approach to follow. A solution would be the creation of a harmonised approach used by all climate-smart finance mechanisms, international financial institutions (IFIs), and other stakeholders tackling climate change. IFIs have a similar approach to project-level greenhouse gas (GHG) accounting through tools harmonising GHG accounting at the project appraisal stage. The purpose is to establish minimum requirements in undertaking this work, all of which each IFI can optionally exceed with additional considerations and reporting (GEF 2015). A gender and climate change implementation framework would ensure that climate-smart finance mechanisms, IFIs and relevant stakeholders have a consistent good-practice standard; it would also facilitate the sharing of lessons learnt and experience.

The systematic integration of gender equality in a fund's governance structure, as well as in its public participation mechanisms, is equally important, for example through a dedicated role for gender-focused organisations and women's groups. By addressing rather than reinforcing gender inequalities that increase women's and their communities' vulnerability to climate change, climate-smart finance approaches would be more effective, would provide broader benefits, and would positively affect women's ability to contribute to mitigation and adaptation efforts. Removing barriers to political power, economic resources, legal status and property rights, and financial inclusion for women would lead to more inclusive climate-smart finance.

The inextricable factors connecting climate change, gender inequality and sustainable development lay the foundations for the potential for climate adaptation and mitigation using inclusive climate-smart finance. The Food and Agriculture Organization (FAO) of the United Nations (FAO 2016) warns that without the widespread adoption of sustainable land, water, fisheries and forestry practices, global poverty cannot be eradicated. African women are heavily engaged in economic activities related to climate adaptation and mitigation efforts – agriculture, renewable energy, and forest management. Concrete results in those sectors rest on inclusive climate-smart finance. The FAO's State of Food and Agriculture Report (2011) warns that climate change could increase the global population living in extreme poverty by between 35 and 122 million by 2030, with farming communities in sub-Saharan Africa among the hardest hit. The report calls for deep transformations in the energy sector, agriculture and food systems — with a focus on 'non-traditional' sectors such as tourism — and giving particular support to the world's half-billion small-scale farmers.

Recommendations

- **Create policy dialogue partnerships** among policy-makers working on climate change issues and women's organisations working on gender integration;
- **Work with RMCs to strengthen national capacities** to design and implement gender-responsive environment, climate and energy policies, and on accessing climate-smart finance; for example, train ministries' Nationally Determined Contributions focal points on integrating gender into climate change initiatives;
- **Strengthen the capacities of operations staff** to understand the nexus between gender and climate change and existing opportunities for gender integration;
- **Proactively affect country-level projects and support the replication and scaling-up of gender-responsive climate-smart finance projects**, including the development of a gender and climate change implementation framework with a monitoring and evaluation plan (having clear indicators with gender-disaggregated data for all reporting and implementation);
- **Provide requisite resources to increase African women's participation** in seed and grain production, the environmentally friendly construction of farming plants, solar-powered irrigation and vegetable dehydrator plants, agroforestry technologies for crop and poultry projects, and horticulture;
- **Provide continuous training and capacity building** at global, regional, national and sub-national levels on the integration of gender and climate change, targeting women and men negotiators and delegates in the United Nations Framework Convention on Climate Change processes;
- **Ensure that Regional Member Countries and Regional Economic Communities lead the development of national action plans and guidelines** that aim to address the gender-climate nexus within the national and regional context, and involve all stakeholders and beneficiaries in order to create a sense of ownership at national and regional levels, instead of being viewed as something imposed by donors and multilateral development banks;
- **Strengthen engagement with civil society in operations** as they have greater knowledge of the local context.

Association for Women Leaders and Sustainable Development (AFLED)

In Mali, most young women are not aware of gender inequality and climate change. Nor are they aware of their interlinkages. As a major segment of the population, young women and girls must learn how to preserve and protect the environment. The Malian education system does not provide such training. The Association of Women Leaders and Sustainable Development (AFLED) develops awareness campaigns to get young women involved in the climate change debate. The team, including more than 80 volunteers in Bamako, Mopti and Segou, provides women with services related to health, education, entrepreneurship and leadership. The organisation also works on advocacy at the executive level, including involvement in meetings such as the 2015 climate change meetings in Paris.

www.facebook.com/pages/Association-Femmes-Leadership-et-Developpement-Durable-AFLED/220164634687489?ref=bookmarksp://

Ways forward

Implementing the AfDB Inclusive Climate Finance Initiative

The AfDB Group aims to be the leading African financial institution on gender and climate change in Africa. In view of the recommendations in the report, the AfDB has launched the Inclusive Climate Finance Initiative. It will take the requisite steps to ensure that gender is integrated into its climate-smart finance initiatives using resource mobilisation, capacity building, advocacy, partnerships and knowledge management.

In partnership with the **Korea Africa Economic Cooperation Trust Fund**, the **AfDB** is implementing the **Inclusive Climate Change Adaptation for a Sustainable Africa** programme. It will identify solutions to enhance the role of women in building and strengthening the resilience of agro-pastoral communities in Eastern Africa. The purpose is to build the capacity of policy-makers and climate negotiators to integrate gender into national climate change policy, and in turn promote women's climate change adaptation for sustainable natural resource management. This will lead to the development of a series of knowledge products on gender and Nationally Determined Contributions, and other related international commitments and national policies. **The AfDB is seeking partners to replicate the initiative in other African regions.**

The **AfDB** is engaging with the **Climate Investment Funds** (CIF) to strengthen AfDB staff and African CIF pilot country capacity and understanding around the interlinkages between gender and climate change and to better capture gender outcomes in future projects. The project will also generate knowledge through the research and presentation of case study best practices for policies and programmes supporting inclusive climate finance. The purpose is to ensure the concrete integration of gender into current and future CIF initiatives at all phases and in all activities, including the conceptual phase, programme design, implementation, and monitoring and evaluation. The aim is to address some of the five key elements of the CIF Gender Action Plan: (i) policy; (ii) programme support, including tool development; (iii) analytical work; (iv) monitoring and reporting; and (v) knowledge and learning. **The AfDB is seeking partners to scale up the initiative across climate-finance mechanisms.**

The production and dissemination of quality gender statistics remains a major problem in most African countries, especially in relation to energy and climate change. In response to the data gap, the AfDB partnered with the UN Economic Commission for Africa (UNECA) to develop the first edition of the **Africa Gender Equality Index (AGEI)**, which will be published in 2018. The AGEI will comprise four dimensions, including one on energy and climate change that will assess women's and men's access to and control over energy sources (including cooking fuels) and energy-efficient technologies. It will also measure women's and men's participation in energy and climate change decision-making processes and capacity building activities.

The AfDB is in talks to form a knowledge partnership with **Connect4Climate** to inspire action and share knowledge about lessons learnt and best practices to ensure that climate finance reaches the most vulnerable populations.

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