

# GENDER-RESPONSIVE CLIMATE FINANCE:

**A Watchdog Analysis of the  
Special Climate Change Fund in  
the Western Balkans and Moldova**



# GENDER-RESPONSIVE CLIMATE FINANCE:

## A Watchdog Analysis of the Special Climate Change Fund in the Western Balkans and Moldova

Author: DONJETA MORINA

*This report was prepared with funds of the Austrian Development Agency (ADA) and the Swedish International Development Agency (Sida) in the framework of the project Gender Budget Watchdog Network II. The Austrian Development Agency (ADA), the operational unit of Austrian Development Cooperation, is the contractual partner supporting this project. The content of this document is solely the responsibility of the Gender Budget Watchdog Network (GBWN) and does not necessarily share or reflect the views and interpretations of the Austrian Development Agency and the Swedish International Development Agency.*



# Table of Contents

|                                                                                                           |           |
|-----------------------------------------------------------------------------------------------------------|-----------|
| <b>ACRONYMS</b>                                                                                           | <b>5</b>  |
| <b>1. EXECUTIVE SUMMARY</b>                                                                               | <b>6</b>  |
| <b>INTRODUCTION AND BACKGROUND</b>                                                                        | <b>7</b>  |
| <b>CONCEPTUAL AND ANALYTICAL FRAMEWORK</b>                                                                | <b>8</b>  |
| Methodology                                                                                               | 9         |
| <b>GENDER, CLIMATE CHANGE, AND FINANCE</b>                                                                | <b>10</b> |
| Gender and Climate Finance                                                                                | 11        |
| <b>INTRODUCTION TO THE SCCF</b>                                                                           | <b>12</b> |
| Objectives and Scope                                                                                      | 13        |
| Governance and operations                                                                                 | 13        |
| Challenges and Criticism                                                                                  | 13        |
| <b>CLIMATE CHANGE CONTEXT IN THE WESTERN BALKANS AND MOLDOVA</b>                                          | <b>14</b> |
| Findings Overview of SCCD Projects in the Balkan                                                          | 15        |
| <b>DETAILED FINDINGS FOR EACH PROJECT</b>                                                                 | <b>18</b> |
| Enhancing Regional Climate Change Adaptation in the Mediterranean Marine and Coastal Areas                | 18        |
| Use of Resources for Gender Equality (Planned vs Executed)                                                | 19        |
| <b>2. GENDER INTEGRATION IN DESIGN, INDICATORS, IMPLEMENTATION &amp; GRES ASSESSMENT</b>                  | <b>20</b> |
| <b>DESIGN AND ANALYTICAL FOUNDATIONS</b>                                                                  | <b>20</b> |
| Stakeholder Participation & Use of Sex-Disaggregated Data                                                 | 20        |
| Gender-Related Objectives & Expected Results                                                              | 20        |
| Implementation & Practice                                                                                 | 21        |
| GRES Rating                                                                                               | 21        |
| <b>"BUILDING THE RESILIENCE OF KUNE-VAINI LAGOON THROUGH ECOSYSTEM-BASED ADAPTATION (EBA)" IN ALBANIA</b> | <b>21</b> |
| Use Of Resources For Gender Equality (Planned Vs Executed)                                                | 22        |
| <b>GENDER INTEGRATION IN DESIGN, INDICATORS, IMPLEMENTATION &amp; GRES ASSESSMENT</b>                     | <b>23</b> |
| Design And Analytical Foundations                                                                         | 23        |
| Stakeholder Participation & Use Of Sex-Disaggregated Data                                                 | 23        |
| Gender-Related Objectives & Indicators                                                                    | 23        |
| Implementation and Practice                                                                               | 24        |
| GRES Rating                                                                                               | 24        |

|                                                                                                                                                                                                |           |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------|
| <b>ENHANCING THE CLIMATE RESILIENCE OF THE ALBANIAN AGRICULTURAL SECTOR – OFFICIALLY THE “SOUTHEASTERN EUROPE AND CAUCASUS CATASTROPHE RISK INSURANCE FACILITY (SEEC CRIF)” UNDER THE SCCF</b> | <b>25</b> |
| Use Of Resources For Gender Equality (Planned Vs Executed)                                                                                                                                     | 25        |
| <b>GENDER INTEGRATION IN DESIGN, INDICATORS, IMPLEMENTATION &amp; GRES ASSESSMENT</b>                                                                                                          | <b>25</b> |
| Design And Analytical Foundations                                                                                                                                                              | 26        |
| Stakeholder Participation And Use Of Sex Disaggregated Data                                                                                                                                    | 26        |
| Gender Related Objectives And Indicators                                                                                                                                                       | 27        |
| Implementation And Practice                                                                                                                                                                    | 27        |
| Gres Rating                                                                                                                                                                                    | 27        |
| <b>WEST BALKANS DRINA RIVER BASIN MANAGEMENT PROJECT (GEF ID 5723)</b>                                                                                                                         | <b>28</b> |
| Use Of Resources For Gender Equality (Planned Vs Executed))                                                                                                                                    | 28        |
| Gender Integration in Design                                                                                                                                                                   | 29        |
| Gender Objectives & Indicators                                                                                                                                                                 | 29        |
| Implementation vs. Practice                                                                                                                                                                    | 29        |
| GRES Classification                                                                                                                                                                            | 30        |
| <b>TECHNOLOGY TRANSFER FOR CLIMATE-RESILIENT FLOOD MANAGEMENT IN VRBAS RIVER BASIN (GEF ID 5604)</b>                                                                                           | <b>30</b> |
| Planned vs. Executed Resources (Budget)                                                                                                                                                        | 30        |
| Gender integration in project design                                                                                                                                                           | 31        |
| Objectives and Indicators                                                                                                                                                                      | 31        |
| Implementation And Practice                                                                                                                                                                    | 31        |
| GRES Classification                                                                                                                                                                            | 32        |
| <b>CLIMATE RESILIENCE THROUGH CONSERVATION AGRICULTURE” - SCCF SUB-COMPONENT OF IFAD PROGRAMME</b>                                                                                             | <b>32</b> |
| Use Of Resources For Gender Equality (Planned Vs Executed)                                                                                                                                     | 32        |
| Design and Analytical Foundations                                                                                                                                                              | 33        |
| Gender Related Indicators and Objectives                                                                                                                                                       | 33        |
| Implementation and Practice                                                                                                                                                                    | 33        |
| GRES Rating                                                                                                                                                                                    | 34        |
| <b>CONCLUSION</b>                                                                                                                                                                              | <b>35</b> |
| <b>RECOMMENDATIONS</b>                                                                                                                                                                         | <b>36</b> |
| <b>BIBLIOGRAPHY</b>                                                                                                                                                                            | <b>37</b> |

# ACRONYMS

|         |   |                                                       |
|---------|---|-------------------------------------------------------|
| CA      | - | CONSERVATION AGRICULTURE                              |
| CRIF    | - | CATASTROPHE RISK INSURANCE FACILITY                   |
| CSO     | - | CIVIL SOCIETY ORGANISATION                            |
| DRM     | - | DISASTER RISK MANAGEMENT                              |
| EBA     | - | ECOSYSTEM-BASED ADAPTATION                            |
| ECA     | - | EUROPE AND CENTRAL ASIA                               |
| GAP III | - | EU GENDER ACTION PLAN III                             |
| GDP     | - | GROSS DOMESTIC PRODUCT                                |
| GEF     | - | GLOBAL ENVIRONMENT FACILITY                           |
| GRB     | - | GENDER-RESPONSIVE BUDGETING                           |
| GRES    | - | GENDER RESULTS EFFECTIVENESS SCALE                    |
| ICZM    | - | INTEGRATED COASTAL ZONE MANAGEMENT                    |
| IFAD    | - | INTERNATIONAL FUND FOR AGRICULTURAL DEVELOPMENT       |
| M&E     | - | MONITORING AND EVALUATION                             |
| SCCF    | - | SPECIAL CLIMATE CHANGE FUND                           |
| SDGS    | - | SUSTAINABLE DEVELOPMENT GOALS                         |
| UNDP    | - | UNITED NATIONS DEVELOPMENT PROGRAMME                  |
| UNEP    | - | UNITED NATIONS ENVIRONMENT PROGRAMME                  |
| UNFCCC  | - | UNITED NATIONS FRAMEWORK CONVENTION ON CLIMATE CHANGE |
| WB      | - | WORLD BANK                                            |

# 1. EXECUTIVE SUMMARY

This Gender Budget Watchdog Report examines how the Special Climate Change Fund (SCCF), administered by the Global Environment Facility (GEF), has addressed gender equality in climate adaptation financing in the Western Balkans and Moldova. Although modest in size, the SCCF is one of the few multilateral adaptation finance instruments accessible to non-least developed countries in this region, making its design choices and implementation practices particularly consequential. As climate impacts intensify across agriculture, water, and ecosystems, and as gender inequalities persist in access to resources and decision-making, understanding whether SCCF investments have strengthened or overlooked gender-responsive resilience is both timely and necessary.

The Western Balkans and Moldova are already experiencing increasing floods, droughts, heatwaves, and ecosystem degradation, despite contributing minimally to global greenhouse gas emissions. These climate stresses intersect with entrenched gender inequalities: women in the region face persistent barriers to land ownership, credit, climate information, and leadership, while carrying a disproportionate share of unpaid care work. These structural conditions shape who can adapt, who benefits from climate finance, and whose resilience is prioritized. Climate finance that is blind to these realities risks reinforcing existing inequalities rather than reducing vulnerability. This report applies a Gender-Responsive Budgeting (GRB) lens and the Gender Results Effectiveness Scale (GRES) to analyses all six SCCF-funded projects ever implemented in the Western Balkans and Moldova. It examines whether gender considerations were integrated at design stage, whether financial resources were planned and executed in ways that support gender equality, and whether implementation and monitoring translated commitments into measurable outcomes. The analysis combines portfolio-level trends with in-depth case studies, benchmarking findings against the GEF Gender Policy, the UNFCCC Gender Action Plan, the EU Gender Action Plan III, and relevant national frameworks.

The findings reveal a mixed and uneven picture. Of the six SCCF projects analyzed, three can be classified as gender-responsive, one as gender-sensitive, and two as gender-blind. None reached a gender-transformative level. Projects that performed well on gender integrated clear gender analyses, set participation or access targets, used sex-disaggregated indicators, and embedded gender considerations across project components. In these cases, women often met or exceeded participation targets and benefited meaningfully from training, finance, or community-based adaptation measures. By contrast, large regional projects focused on insurance, hydrology, and transboundary river-basin governance remained entirely gender-blind. These projects conducted no gender analysis, defined no gender objectives, and collected no sex-disaggregated data, treating beneficiaries as a homogeneous group. As a result, it is impossible to assess who benefited from these investments, and highly plausible that existing inequalities in land ownership, access to finance, and institutional power shaped outcomes in ways that favored men. The absence of gender considerations in technically complex, high-budget projects represents a significant missed opportunity to enhance equitable climate resilience.

Importantly, the analysis shows that budget size is not a determinant of gender performance. Some of the largest SCCF-funded projects in the region were gender-blind, while smaller agriculture and ecosystem-based adaptation projects achieved gender-responsive results. What mattered most was not funding volume, but institutional commitment, quality of design, and accountability mechanisms. Where gender was embedded from the outset and monitored consistently, meaningful results were achieved even without dedicated gender budget lines. Where gender was ignored in design, mainstreaming did not occur

in practice. Across the portfolio, most gender-related work was financed through mainstream components rather than stand-alone budget lines. This approach proved effective when gender commitments were clear and enforced, but ineffective where gender was treated as optional or peripheral. The findings suggest that gender-responsive climate finance is achievable within existing SCCF modalities, but only when gender equality is treated as a core performance criterion rather than an add-on.

Overall, this report clearly shows that the SCCF has the potential to support gender-responsive climate adaptation in the Western Balkans and Moldova, but that this potential has been realized inconsistently. Strengthening accountability for gender integration at design stage, ensuring sex-disaggregated monitoring, and aligning project practices with existing gender policies are essential if future climate finance is to deliver resilience that is both effective and equitable.

## **INTRODUCTION AND BACKGROUND**

Climate change is not gender-neutral. Its impacts are experienced differently by women and men due to unequal access to resources, differences in livelihoods, and disparities in decision-making power.<sup>1</sup> In the Western Balkans and Moldova, where agriculture, water, and energy systems are highly climate-sensitive, these inequalities are further magnified. Women often face limited access to land, IPCC. (2023). Summary for Policymakers: Climate Change 2023 – Synthesis Report. Contribution of Working Groups I, II & III to the Sixth Assessment Report of the Intergovernmental Panel on Climate Change. Geneva, Switzerland: IPCC., at: <https://www.ipcc.ch/report/ar6/syr/summary-for-policymakers/> credit, and technology, while at the same time carrying a disproportionate burden of unpaid care work. This combination leaves them particularly vulnerable to climate risks and reduces their ability to adapt.<sup>2</sup>

Climate finance has become one of the most important mechanisms for supporting adaptation and mitigation worldwide. Yet without a gender perspective, financial flows risk reinforcing existing inequalities instead of addressing them. Integrating gender into climate finance is not only a matter of equity but also of effectiveness. Evidence shows that climate initiatives that actively involve women and address structural barriers achieve more sustainable results.<sup>3</sup> The Special Climate Change Fund (SCCF), administered by the Global Environment Facility, was created to support developing countries in addressing adaptation needs, technology transfer, and resilience-building.<sup>4</sup> Although modest in scale, the SCCF is significant for the Western Balkans and Moldova, where international climate funds remain limited but urgently needed. Examining whether SCCF resources have been planned, allocated, and executed in a way that supports gender equality is therefore crucial for ensuring that investments deliver both climate and social benefits. This report applies a Gender-Responsive Budgeting (GRB) lens to SCCF financing in the region. By comparing planned and executed resources, reviewing gender objectives and indicators, and applying the Gender Results Effectiveness Scale (GRES), it seeks to identify whether SCCF projects are gender-blind, gender-sensitive, or gender-transformative. The analysis also benchmarks findings against key standards, including the GEF Gender Policy, the UNFCCC Gender Action Plan, the EU Gender Action Plan III, and national equality frameworks.

<sup>1</sup> IPCC. (2023). Summary for Policymakers: Climate Change 2023 – Synthesis Report. Contribution of Working Groups I, II & III to the Sixth Assessment Report of the Intergovernmental Panel on Climate Change. Geneva, Switzerland: IPCC., at: <https://www.ipcc.ch/report/ar6/syr/summary-for-policymakers/>

<sup>2</sup> UN Women. (n.d.). Why women need to be at the heart of climate action. <https://www.unwomen.org/en/articles/explainer/why-women-need-to-be-at-the-heart-of-climate-action>

<sup>3</sup> Ibid.

<sup>4</sup> Schalatek, L. (2022, February). Gender and climate finance [Policy note]. Heinrich-Böll-Stiftung / Climate Funds Update. [https://www.climatefundsupdate.org/wp-content/uploads/2022/03/CFF10-Gender-and-CF\\_ENG-2021.pdf#:~:text=women%E2%80%99s%20needs%20can%20severely%20undermine,economic%20losses%2C%20and%20health%20repercussions](https://www.climatefundsupdate.org/wp-content/uploads/2022/03/CFF10-Gender-and-CF_ENG-2021.pdf#:~:text=women%E2%80%99s%20needs%20can%20severely%20undermine,economic%20losses%2C%20and%20health%20repercussions)

Ultimately, this Gender Budget Watchdog Report aims to provide evidence for policymakers, donors, and civil society to strengthen accountability and ensure that climate finance contributes to resilience and gender equality in equal measure.

## **CONCEPTUAL AND ANALYTICAL FRAMEWORK**

The analytical approach for this report combines gender-responsive budgeting (GRB), gender analysis, and the Gender Results Effectiveness Scale (GRES) to assess how the Special Climate Change Fund (SCCF) is planned, allocated, and executed in the Western Balkans and Moldova. The framework is grounded in the recognition that climate change impacts are not experienced equally: women and men face differentiated vulnerabilities and adaptive capacities due to structural inequalities in access to resources, decision-making, and opportunities. GRB provides the core lens through which SCCF interventions are assessed. In the climate finance context, GRB extends beyond tracking financial flows to examine whether allocations and expenditures actively contribute to gender equality. It involves three dimensions: (i) budget tracking to identify how much is earmarked for gender-related activities, (ii) expenditure analysis to assess who benefits from funds, and (iii) effectiveness analysis to link financial flows to gender outcomes such as resilience, access, and agency. Climate change exacerbates existing inequalities, especially in regions where livelihoods are highly dependent on agriculture and natural resources. Women in the Western Balkans and Moldova are more likely to face barriers in accessing land, credit, information, and technology, while also carrying heavier unpaid care burdens. This shapes their exposure to risks such as droughts, floods, or energy insecurity, and underlines the need for climate finance to be designed and implemented with gender considerations from the outset.

### **The Gender Results Effectiveness Scale (GRES)**

GRES is applied to systematically categorize SCCF projects according to their level of gender integration. The scale includes five categories:

- **Gender Negative:** interventions that worsen inequalities.
- **Gender Blind:** interventions that ignore gender differences.
- **Gender Sensitive:** interventions that recognize differences but address only immediate needs.
- **Gender Responsive:** interventions that allocate resources and integrate gender perspectives in pursuit of equitable outcomes.
- **Gender Transformative:** interventions that challenge structural inequalities, shift power relations, and create lasting change.

Findings are benchmarked against established global and regional frameworks: the GEF Gender Policy (2018), the UNFCCC Gender Action Plan, the EU Gender Action Plan III, and national gender equality and climate strategies. This benchmarking allows identification of gaps between policy commitments and practice in SCCF-funded projects.

## METHODOLOGY

The methodology is designed to generate evidence for accountability and advocacy by systematically reviewing SCCF projects in the region. It proceeds through six main steps:

### STEP 1. Mapping SCCF Interventions All SCCF-

funded projects in the Western Balkans and Moldova are identified. Project documents, including budgets, design papers, approval notes, and progress reports, are collected and organized into a database that forms the baseline for analysis.

### STEP 2. Planned vs. Executed Resources

Planned allocations are compared against executed expenditures for each project. The analysis pays particular attention to whether funds earmarked for gender or social inclusion activities were actually disbursed, and highlights discrepancies between commitments and delivery.

### STEP 3. Analysis of Planning Processes

Project planning documents are reviewed to assess whether they include a gender analysis, consultation with women or gender equality stakeholders, and reference to sex-disaggregated data or gender-differentiated needs.

### STEP 4. Assessment of Objectives and Indicators

Logframes and results frameworks are examined to determine whether gender objectives are included, whether indicators are sex-disaggregated, and whether outcomes (changes in agency, resilience, or access) are measured rather than only outputs (e.g., number of women participants). The quality of baselines and targets is also reviewed.

### STEP 5. Analysis of Implementation

Project implementation is reviewed to assess whether gender objectives and planned activities were translated into practice. This involves examining participation data (by sex and other relevant variables), the delivery of gender-focused measures (such as training, capacity building, or targeted resources), and whether implementation processes created space for women's leadership and decision-making. Attention is also paid to unintended consequences or reinforcement of existing inequalities during implementation.

### STEP 5. Application of GRES

Each SCCF project is classified using the Gender Results Effectiveness Scale. The classification is justified based on evidence from planning documents, indicators, and financial execution.

### STEP 6. Benchmarking against Standards

Finally, findings are benchmarked against the GEF Gender Policy, UNFCCC GAP, EU GAP III, and relevant national frameworks. This step highlights gaps between international/regional commitments and the level of gender integration observed in SCCF projects.

## **GENDER, CLIMATE CHANGE, AND FINANCE**

Climate change is not gender-neutral; around the world, women and men experience its impacts differently due to social and economic inequalities. The Intergovernmental Panel on Climate Change (IPCC) has recognized that people who are “socially, economically, culturally, politically, institutionally, or otherwise marginalized are especially vulnerable to climate change,” and that this heightened vulnerability is the product of intersecting factors like gender, class, ethnicity, age, and disability.<sup>5</sup> In concrete terms, women and children are 14 times more likely than men to die during disasters.<sup>6</sup> They also constitute a large majority of those displaced by climate-related events (an estimated four out of five climate refugees are women and girls).<sup>7</sup> This data highlights how gender inequalities, in access to resources, mobility, information, and decision-making, translate into differential climate risks.

Evidence of gender-differentiated impacts spans sectors and regions. In agriculture, for example, women often have smaller landholdings and less access to climate-resilient inputs or information services than men, making female farmers especially vulnerable to droughts and floods. In Albania, it was observed that women working in agriculture will be more disadvantaged by climate change effects like floods, droughts and heat waves due to their higher engagement in farming, while men have greater access to advisory services and are more likely to make investment decisions in response to these threat.<sup>8</sup> In disaster situations, traditional gender roles can further exacerbate vulnerabilities: women frequently shoulder caregiving and community roles (e.g. nursing the sick, securing water and food) which increase their exposure to hazards, yet they may have less voice in emergency planning and fewer resources to escape or recover. Conversely, men may face different risks and expectations (such as pressure to perform rescue work or “protect” the family), illustrating that gender norms affect how each copes with climate extremes.<sup>9</sup> Gendered impacts are also evident in health (with climate-linked diseases and heat stress often hitting pregnant women or children hardest) and in migration patterns (e.g. when men migrate for work due to climate stressors, women are left managing households under greater strain). Overall, climate change tends to exacerbate pre-existing gender inequalities, meaning any effective climate response must address these social dimensions.<sup>10</sup>

On a positive note, women are not only victims of climate change but also crucial agents of resilience and adaptation. Around the world, women are leading grassroots climate solutions, from sustainable agriculture to disaster risk reduction, drawing on their local knowledge and community networks.<sup>11</sup>

<sup>5</sup> IPCC. (2023). Summary for Policymakers: Climate Change 2023 – Synthesis Report. Contribution of Working Groups I, II & III to the Sixth Assessment Report of the Intergovernmental Panel on Climate Change. Geneva, Switzerland: IPCC., at: <https://www.ipcc.ch/report/ar6/syr/summary-for-policymakers/>

<sup>6</sup> UN Women. (2021, November). Women’s Resilience to Disasters Concept Note. [https://wrd.unwomen.org/sites/default/files/2021-11/WRD%20Concept%20Note\\_November%202021\\_v8.pdf](https://wrd.unwomen.org/sites/default/files/2021-11/WRD%20Concept%20Note_November%202021_v8.pdf)

<sup>7</sup> Respect Victoria. (2025, January 29). UNDERSTANDING THE LINK BETWEEN CLIMATE DISASTERS AND GENDERED VIOLENCE. <https://www.respectvictoria.vic.gov.au/news/understanding-link-between-climate-disasters-and-gendered-violence#:~:text=communities%20are%20often%20the%20most,people%20are%20women%20and%20girls>

<sup>8</sup> United Nations Economic Commission for Europe. (2022, February 16). Integrating gender equality into environmental policies can accelerate progress [News]. <https://unece.org/media/news/365191>

<sup>9</sup> Respect Victoria. (2025, January 29). Understanding the link between climate disasters and gendered violence. <https://www.respectvictoria.vic.gov.au/news/understanding-link-between-climate-disasters-and-gendered-violence#:~:text=We%20know%20that%20pressure%20to,means%20to%20be%20a%20man>

<sup>10</sup> United Nations Development Programme. (year unknown). Overview of linkages between gender and climate change : Policy Brief 1. UNDP. <https://www.undp.org/sites/g/files/zskgke326/files/publications/UNDP%20Linkages%20Gender%20and%20CC%20Policy%20Brief%201-WEB.pdf#:~:text=E2%80%9CDifferences%20in%20vulnerability%20and%20exposure,to%20some%20adaptation%20and%20mitigation>

<sup>11</sup> UN Women. (n.d.). Why women need to be at the heart of climate action. <https://www.unwomen.org/en/articles/explainer/why-women-need-to-be-at-the-heart-of-climate-action>

However, their contributions and needs have historically been overlooked. Ensuring equal participation and leadership of women in climate action (from local water management groups to national climate policy processes) is now recognized as essential for sustainable outcomes.<sup>12</sup> In summary, integrating a gender lens in understanding climate change reveals a clear lesson: while climate change affects everyone, its harshest impacts often fall on those with the least social and economic power, among whom women are overrepresented.<sup>13</sup>

## GENDER AND CLIMATE FINANCE

Just as climate impacts are gendered, so too is climate action; including the way we finance solutions. Climate finance refers to the flow of funds for climate change mitigation and adaptation, and it has become a central pillar of global climate policy. Without a gender lens, climate finance risks reinforcing existing inequalities or even creating new ones.<sup>14</sup> Projects and investments that are “gender-blind” may fail to reach those who need them most, or may inadvertently exacerbate gender gaps in access to resources and opportunities. For instance, if a renewable energy project does not consider gender, it might fund infrastructure that women cannot equally access (due to land rights or cost), or it might ignore women’s energy needs (such as clean cooking technologies) in favor of large-scale installations. On the other hand, investing in women can significantly amplify climate outcomes; there is growing consensus that women act as “benefit multipliers” for climate mitigation and adaptation, catalyzing broader community resilience when they are empowered.<sup>15</sup> In short, more gender-responsive investments will not only address inequalities and catalyze women’s empowerment but also ensure more effective and ‘smart’ climate finance.

Recognizing these links, gender considerations have increasingly been woven into the global climate finance architecture. The UN Framework Convention on Climate Change (UNFCCC) and the Paris Agreement affirm the importance of gender equality in climate action; the Paris Agreement (2015) specifically calls for gender-responsive adaptation and capacity-building efforts.<sup>16</sup> Parties to the UNFCCC adopted the Lima Work Programme on Gender in 2014 and an enhanced Gender Action Plan in 2019, which, among other goals, invite public and private entities to increase the gender-responsiveness of climate finance.<sup>17</sup> Major multilateral climate funds have also instituted gender policies and safeguards. The Green Climate Fund (GCF) was the first to embed a mandatory gender policy from its outset, and other funds followed: the Global Environment Facility (GEF) approved a Policy on Gender Equality, the Climate Investment Funds (CIFs) adopted gender action plans, and the Adaptation Fund implemented a gender policy and action plan.<sup>18</sup> These policies aim to ensure that funded projects incorporate gender analysis, stakeholder engagement, and benefit-sharing. In principle, climate financiers now acknowledge that “effective climate action requires a gender-responsive approach.

<sup>13</sup> Climate Policy Initiative. (2022, November). Advancing Gender Equality through Climate Finance. <https://www.climatepolicyinitiative.org/wp-content/uploads/2022/11/Advancing-Gender-Equality-through-Climate-Finance.pdf#:~:text=women%E2%80%99s%20needs%20can%20severely%20undermine,economic%20losses%2C%20and%20health%20repercussions>

<sup>14</sup> UN Women. (2021, November). WOMEN’S RESILIENCE TO DISASTERS CONCEPT NOTE. [https://wrdsn.unwomen.org/sites/default/files/2021-11/WRD%20Concept%20Note\\_November%202021\\_v8.pdf#:~:text=Disaster%20mortality%20for%20women%20and,men%20to%20die%20during%20disasters](https://wrdsn.unwomen.org/sites/default/files/2021-11/WRD%20Concept%20Note_November%202021_v8.pdf#:~:text=Disaster%20mortality%20for%20women%20and,men%20to%20die%20during%20disasters)

<sup>15</sup> Ibid.

<sup>16</sup> United Nations Framework Convention on Climate Change. (2015). PARIS AGREEMENT. [https://unfccc.int/sites/default/files/english\\_paris\\_agreement.pdf](https://unfccc.int/sites/default/files/english_paris_agreement.pdf)

<sup>17</sup> United Nations Framework Convention on Climate Change. (2015). PARIS AGREEMENT. [https://unfccc.int/sites/default/files/english\\_paris\\_agreement.pdf](https://unfccc.int/sites/default/files/english_paris_agreement.pdf)

<sup>18</sup> Chalatek, L. (2021). GENDER AND CLIMATE FINANCE [Policy note]. Climate Funds Update. [https://climatefundsupdate.org/wp-content/uploads/2022/03/CFF10-Gender-and-CF\\_ENG-2021.pdf#:~:text=Green%20Climate%20Fund%20introduces%20a%20governance%20framework%20for](https://climatefundsupdate.org/wp-content/uploads/2022/03/CFF10-Gender-and-CF_ENG-2021.pdf#:~:text=Green%20Climate%20Fund%20introduces%20a%20governance%20framework%20for)

However, there remain significant gaps between policy and practice in climate finance. Only a small fraction of climate finance is explicitly gender-focused. According to a recent analysis, out of \$28 billion in adaptation funding provided by developed countries in 2021, only \$12.2 billion (about 43%) was reported as having gender equality as an objective, and a full 40% of adaptation finance was not screened for any gender relevance.<sup>19</sup> Even more strikingly, an Oxfam and CARE review found that in 2022, of all the climate finance claimed by rich countries, only about 3% was aimed at enhancing gender equality, despite the fact that women and girls are disproportionately impacted by the climate crisis.<sup>20</sup> This suggests that much climate funding is still delivered through a gender-blind lens. Indeed, independent evaluations have noted that many projects treat gender components as an “add-on”, a box to tick with a brief gender analysis or a women’s workshop, rather than integrating gender equality into the core design and objectives. From a feminist economics perspective, the case for gender-responsive climate finance is also about justice and efficiency. Women’s lower access to credit, land, and technological resources (a result of structural inequalities) means they often cannot benefit from generic climate funds to the same extent as men.<sup>21</sup> In summary, aligning climate finance with gender equality is not just a matter of fairness but can improve the impact and sustainability of climate interventions. A gender lens helps ensure that funding addresses the needs of all segments of the population and that the benefits of climate action are shared equitably. Without it, climate finance may inadvertently deepen existing gender and social gaps.

## INTRODUCTION TO THE SCCF

The Special Climate Change Fund (SCCF) was established under the UN Framework Convention on Climate Change (UNFCCC) in 2001 as one of the first dedicated multilateral climate adaptation finance instruments.<sup>22</sup> It was formally created by the 7th Conference of the Parties in Marrakesh (COP7) to address the specific needs of developing countries in adapting to climate impacts.<sup>23</sup> The Global Environment Facility (GEF) was entrusted as the SCCF’s administrator, operating it as a separate trust fund alongside the Least Developed Countries Fund (LDCF).<sup>24</sup> In practice, the SCCF falls under the GEF’s governance structure, decisions on SCCF projects and programs are made by the GEF Council convening as the LDCF/SCCF Council during its meetings.<sup>25</sup> As a voluntary fund (unlike the replenished GEF Trust Fund), the SCCF relies on donor contributions outside of regular replenishment cycles.<sup>26</sup> Over its two-decade history, 16 donor countries have pledged roughly \$460–487 million to the SCCF, a modest sum compared to other climate finance mechanisms (for example, the LDCF has mobilized about \$2.3 billion and the Green Climate Fund over \$30 billion).<sup>27</sup>

<sup>19</sup> Pettinotti, L., Cao, Y., & Kamninga, T. (2023). Gender equality targeting in adaptation finance: 2021 snapshot (ODI Brief). Overseas Development Institute. [https://media.odi.org/documents/ODI\\_2023\\_Gender\\_equality\\_targeting\\_in\\_adaptation\\_finance.pdf#:~:text=under%20the%20New%20Collective%20Quantified,finance%20also%20targets%20gender%20equality](https://media.odi.org/documents/ODI_2023_Gender_equality_targeting_in_adaptation_finance.pdf#:~:text=under%20the%20New%20Collective%20Quantified,finance%20also%20targets%20gender%20equality)

<sup>20</sup> Oxfam International. (2025, October 5). Two thirds of climate funding for Global South is loans as rich countries profiteer from escalating climate crisis. <https://www.oxfam.org/en/tags/climate-finance>

<sup>21</sup> Schlatek, L. (2022, February). Gender and climate finance [Policy note]. Heinrich-Böll-Stiftung / Climate Funds Update. [https://www.climatefundsupdate.org/wp-content/uploads/2022/03/CFF10-Gender-and-CF\\_ENG-2021.pdf#:~:text=women%E2%80%99s%20needs%20can%20severely%20undermine,economic%20losses%2C%20and%20health%20repercussions](https://www.climatefundsupdate.org/wp-content/uploads/2022/03/CFF10-Gender-and-CF_ENG-2021.pdf#:~:text=women%E2%80%99s%20needs%20can%20severely%20undermine,economic%20losses%2C%20and%20health%20repercussions)

<sup>22</sup> Climate Funds Update. (2022). The Special Climate Change Fund. <https://climatefundsupdate.org/the-funds/special-climate-change-fund/#:~:text=The%20Special%20Climate%20Change%20Fund,and%20leverage%20additional%20financing%20from>

<sup>23</sup> GEF Independent Evaluation Office. (2022). LDCF/SCCF Progress Report: GEF/LDCF/SCCF.22/ME/02. <https://www.gefio.org/content/dam/partners/ieo/docs/mgr/cncl/lDCF-sccf-22-me-02.pdf#:~:text=2,the%20UNFCCC%20held%20at%20Marrakesh>

<sup>24</sup> Ibid.

<sup>25</sup> Climate Funds Update. (n.d.). Special Climate Change Fund – Decision-making structure. <https://climatefundsupdate.org/the-funds/special-climate-change-fund/#:~:text=Decision%20Making%20Structure%20As%20a,to%20Council%2C%20reviewing%20the%20membership>

<sup>26</sup> United Nations Framework Convention on Climate Change. (n.d.). Reports of the Special Climate Change Fund. <https://unfccc.int/topics/climate-finance/resources/reports-of-the-special-climate-change-fund#:~:text=SBI%2036%20encouraged%20donor%20countries,for%20adequate%20and%20predictable>

<sup>27</sup> Natural Resources Defense Council. (2025). Climate funds pledge tracker. <https://www.nrdc.org/resources/climate-funds-pledge-tracker#:~:text=As%20of%20March%2031%2C%202025%2C,cumulative%20pledges%20from%2016%20countries>

## OBJECTIVES AND SCOPE

The SCCF's mandate is broad yet mainly adaptation-focused. It finances the "additional (incremental) costs" of activities needed to adapt to climate change, beyond a development baseline.<sup>28</sup> Adaptation is the top priority, but the fund was originally designed with four thematic windows: (a) adaptation to climate change; (b) technology transfer; (c) mitigation in selected sectors; and (d) economic diversification for fossil fuel-dependent economies.<sup>29</sup> In reality, nearly all SCCF resources have gone to windows (a) and (b) – adaptation and technology transfer – while the mitigation and diversification windows have remained unfunded. The SCCF supports projects in sectors such as water management, agriculture, infrastructure, health, and ecosystem resilience, often aiming to pilot innovative approaches or integrate adaptation into broader development plans.<sup>30</sup> For example, under the GEF-8 programming strategy (July 2022–June 2026), the SCCF is targeting support to Small Island Developing States and to innovation and private sector engagement in climate adaptation technology.<sup>31</sup> The fund's design also emphasizes leveraging additional co-financing from other sources, given its limited size.<sup>32</sup> Yet when women do have access, as entrepreneurs, farmers, or community leaders, they tend to achieve high social returns, investing in family well-being and sustainable practices.

## GOVERNANCE AND OPERATIONS

The SCCF is administered by the GEF Secretariat and implemented through the 18 accredited GEF Agencies (UNDP, World Bank, regional development banks, etc.) which work with countries to design and execute projects.<sup>33</sup> The World Bank serves as the trustee of the fund.<sup>34</sup> The GEF Council, comprising an equal number of donor and recipient representatives, oversees SCCF operations (with all 32 Council members able to participate in LDCF/SCCF decisions).<sup>35</sup> In line with COP guidance, the SCCF prioritizes particularly vulnerable countries (e.g. non-Annex I developing countries that are not least-developed, since LDCF covers LDCs) and aims for balanced regional distribution of projects.<sup>36</sup>

## CHALLENGES AND CRITICISM

Despite its important mandate, the SCCF has faced chronic underfunding and unpredictability of resources. As one independent evaluation noted, "the SCCF's effectiveness and efficiency has been

<sup>28</sup> Climate Funds Update. (n.d.). Special Climate Change Fund – Overview. <https://climatefundsupdate.org/the-funds/special-climate-change-fund/#:~:text=The%20Special%20Climate%20Change%20Fund,and%20leverage%20additional%20financing%20from>

<sup>29</sup> World Bank. (2016, May 9). Bosnia and Herzegovina, Montenegro and Serbia cooperate to strengthen resilience to climate change. <https://www.worldbank.org/en/news/press-release/2016/05/09/bosnia-and-herzegovina-montenegro-and-serbia-cooperate-to-strengthen-resilience-to-climate-change#:~:text=The%20Special%20Climate%20Change%20Fund,Economic%20diversification>

<sup>30</sup> Climate Funds Update. (n.d.). Special Climate Change Fund – funding data 2026. <https://climatefundsupdate.org/the-funds/special-climate-change-fund/#:~:text=1,2026>

<sup>31</sup> <https://climatefundsupdate.org/the-funds/special-climate-change-fund/#:~:text=resilient%20technology%20for%20both%20mitigation,innovation%20and%20private%20sector%20engagement>

<sup>32</sup> Ibid.

<sup>33</sup> Independent Evaluation Office. (2017). PROGRAM EVALUATION OF THE SPECIAL CLIMATE CHANGE FUND (LDCF/SCCF.22/ME/02). Global Environment Facility. <https://www.gefio.org/content/dam/partners/ieo/docs/mgr/cncl/lDCF-sccf-22-me-02.pdf#:~:text=structure%20and%20operational%20procedures%20and,of%20May%2031%202016%2C%20ten>

<sup>34</sup> Climate Funds Update. (n.d.). THE SPECIAL CLIMATE CHANGE FUND – OVERVIEW. <https://climatefundsupdate.org/the-funds/special-climate-change-fund/#:~:text=the%20Fund%20amount%20to%20approximately,Transfer%20of%20technologies>

<sup>35</sup> Climate Funds Update. (n.d.). THE SPECIAL CLIMATE CHANGE FUND – DECISION-MAKING STRUCTURE. <https://climatefundsupdate.org/the-funds/special-climate-change-fund/#:~:text=Decision%20Making%20Structure%20As%20a,to%20Council%2C%20reviewing%20the%20membership>

<sup>36</sup> Independent Evaluation Office. (2017). PROGRAM EVALUATION OF THE SPECIAL CLIMATE CHANGE FUND (LDCF/SCCF.22/ME/02) [Duplicate of #1]. Global Environment Facility. <https://www.gefio.org/content/dam/partners/ieo/docs/mgr/cncl/lDCF-sccf-22-me-02.pdf#:~:text=Conclusion%206,This%20is%20obviously>

seriously undermined by limited and unpredictable resources", with donor contributions stalling after 2014.<sup>37</sup> Demand for SCCF support far exceeds the available funds, leading to a backlog of unfunded high-quality projects and a reluctance among agencies to invest in developing new proposals. The 2017 GEF evaluation concluded that while the SCCF is highly relevant and delivers tangible adaptation benefits, its impact is curtailed by inadequate funding and uncertainty.<sup>38</sup> In short, the SCCF is widely seen as too small and donor-dependent to fully meet developing countries' adaptation needs. These limitations have prompted calls for greater contributions and more predictable financing to enable the SCCF to scale up its support.<sup>39</sup>

## **CLIMATE CHANGE CONTEXT IN THE WESTERN BALKANS AND MOLDOVA**

The Western Balkans (comprising Albania, Bosnia and Herzegovina, Kosovo\*, Montenegro, North Macedonia, and Serbia) and the Republic of Moldova are highly vulnerable to climate change, despite being relatively small GHG emitters. This region is already experiencing noticeable warming and increasingly erratic weather. The Western Balkans has been identified as a "hotspot of climate change", where warming in recent decades has accelerated and is projected to exceed the global average through the 21st century.<sup>40</sup> Observations show average temperatures in the Balkans have risen by over 1.2°C in the last 50 years, with summer heatwaves becoming more frequent and intense.<sup>41</sup> Climate models uniformly predict more extreme heat and drier summers ahead: by late century under a high-emission scenario, summer temperatures in the Balkans could be 5-8°C hotter than late 20th century averages, accompanied by significantly reduced precipitation during the warm season. Indeed, almost all models project a significant decrease in annual precipitation in the region, leading to more frequent and intense droughts and water shortages.<sup>42</sup> At the same time, heavy rainfall events are expected to become more intense when they do occur, meaning flood risks will persist or worsen even as average rainfall declines.<sup>43</sup> This oscillation between droughts and floods is already evident. For example, catastrophic floods in 2014 affected large parts of Bosnia and Herzegovina, Serbia, and Croatia, causing loss of life and billions in damages. From 2000 to 2022, floods have killed at least 131 people and affected over 2 million in the Western Balkan six (WB6) countries.<sup>44</sup> Meanwhile, prolonged summer droughts in recent years have hurt agriculture and hydropower generation in the region, illustrating the economic vulnerabilities to climate variability.<sup>45</sup> Moldova shares many of these climate challenges and is often cited as one of the most climate-vulnerable countries in

<sup>37</sup> Global Environment Facility Independent Evaluation Office. (2022). Program Evaluation of the LDCF/SCCF (Report No. LDCF/SCCF.22/ME/02). <https://www.gef.io/content/dam/partners/ieo/docs/mgr/cncl/lDCF-sccf-22-me-02.pdf#:~:text=Conclusion%206,This%20is%20obviously,page%20VIII>

<sup>38</sup> Climate Funds Update. (n.d.). The Special Climate Change Fund – Funding Data. <https://climatefundsupdate.org/the-funds/special-climate-change-fund/#:~:text=1,by%20limited%20and%20unpredictable%20resources> <https://climatefundsupdate.org/the-funds/special-climate-change-fund/#:~:text=1,by%20limited%20and%20unpredictable%20resources>

<sup>39</sup> Global Environment Facility Independent Evaluation Office. (2022). Program Evaluation of the LDCF/SCCF (Report No. LDCF/SCCF.22/ME/02) [Duplicate of #1]. <https://www.gef.io/content/dam/partners/ieo/docs/mgr/cncl/lDCF-sccf-22-me-02.pdf#:~:text=limited%20and%20unpredictable%20resources,term>

<sup>40</sup> GRID-Arendal. (n.d.). [Title of PDF – if known]. <https://www.grida.no/resources/7081>

<sup>41</sup> Knez, S., Štrbac, S., & Podbregar, I. (2022). Climate change in the Western Balkans and EU Green Deal: Status, mitigation and challenges. *Energy, Sustainability and Society*, 12, Article 39. <https://doi.org/10.1186/s13705-021-00328-y> <https://energysustainoc.biomedcentral.com/articles/10.1186/s13705-021-00328-y#:~:text=Temperature>

<sup>42</sup> Ibid.

<sup>43</sup> Ibid.

<sup>44</sup> World Bank. (2023). Country Climate and Development Report: Western Balkans 6. Background Note – Adapting to a Changing Climate: The Case for Urgent Action. World Bank Group. <https://documents1.worldbank.org/curated/en/099092624072026025/pdf/P179205-f9cb3642-1bdb-4724-93c6-deec380abe55.pdf>

Europe. With its economy strongly based on rain-fed agriculture and a high percentage of rural population, Moldova is more vulnerable to climate change than the rest of Europe, reflecting both a higher sensitivity to climate shifts and a lower adaptive capacity (due to economic constraints and infrastructure gaps).<sup>46</sup> The country faces increasing frequency of droughts (such as severe droughts in 2007 and 2012 that devastated crop yields) as well as risks of floods and soil erosion. Warming trends in Moldova already exceed 1°C and are projected to intensify, potentially reducing water availability and exacerbating agricultural losses in the absence of adaptation measures.<sup>47</sup> These climate impacts pose threats to livelihoods, food security, and energy systems (for example, hydropower output) across the Western Balkans and Moldova. They also have significant social dimensions, for instance, rural communities, small farmers, and poor households are disproportionately affected, and climate stresses can worsen existing inequalities (including gender disparities as discussed below).

## FINDINGS OVERVIEW OF SCCD PROJECTS IN THE BALKAN

This analysis examines six SCCF-funded climate adaptation projects implemented across the Western Balkans and Moldova. The projects vary in scale, sector, implementation period, and geographic reach, ranging from regional river-basin management and coastal adaptation initiatives to national programmes in agriculture, ecosystem-based adaptation, and catastrophe-risk insurance.

Together, they represent the full spectrum of gender integration in SCCF operations. Some projects show strong gender-responsive planning and implementation, including completed gender analyses, sex-disaggregated indicators, explicit targets, and active engagement of women in leadership and adaptation measures. Others remain gender-sensitive but limited, focusing mainly on participation numbers without addressing deeper structural barriers. A third group is gender-blind, lacking gender analysis, gender objectives, gender indicators, or tailored actions, treating beneficiaries as a uniform group and missing opportunities to address women's differentiated climate vulnerabilities.

The tables below summaries the key characteristics, gender integration features, and GRES ratings for all projects reviewed. The first table provides an overview of the six SCCF-funded climate adaptation projects implemented across the Western Balkans and Moldova. The first table summarises the core background information for each project, including geographic coverage, partners, implementation period, budgets, and thematic focus. These projects range from regional river-basin management and coastal adaptation to national programmes in agriculture, flood management, and disaster-risk financing.

Overall, the analysis shows that out of six SCCF projects, three applied a gender-responsive approach, one was gender-sensitive, and two were fully gender-blind. This distribution shows a wide variation in how gender equality was integrated across the portfolio, ranging from strong, target-driven approaches to projects with no gender considerations at all. When comparing gender performance with a financial scale, the analysis reveals that budget size did not necessarily correspond to stronger gender integration. Some of the highest-funded regional projects were gender-blind, while several projects with smaller SCCF grants achieved gender-responsive results through clear analyses, defined targets, and systematic monitoring. This indicates that effective gender integration was driven more by design and commitment than by the level of funding available.

<sup>45</sup> Ibid.

<sup>46</sup> Ibid.

<sup>47</sup> GRID-Arendal. (n.d.). [Title of PDF]. <https://www.grida.no/resources/7081>

## Overview of SCCF-Funded Projects: Scope, Partners, Timeline, and Thematic Area

| PROJECT (GEF ID)                                          | COUNTRIES / LOCATIONS                                 | IMPLEMENTATION PERIOD | IMPLEMENTING / EXECUTING AGENCIES             | SCCF GRANT  | CO-FINANCING | THEMATIC AREAS                                                                        |
|-----------------------------------------------------------|-------------------------------------------------------|-----------------------|-----------------------------------------------|-------------|--------------|---------------------------------------------------------------------------------------|
| <b>Mediterranean Coastal Adaptation (GEF 9670)</b>        | Albania, Algeria, Libya, Montenegro, Morocco, Tunisia | 2019 - 2023           | UNEP / UNEP-MAP, PAP/RAC, Plan Bleu, GWP-Med  | ~USD 1M     | ~USD 4.9M    | Coastal adaptation, ICZM, marine ecosystem resilience, climate-risk planning          |
| <b>Kune-Vaini Lagoon EbA (Albania)</b>                    | Albania (Lezha region)                                | 2016 - 2020           | UNEP; Ministry of Environment                 | USD 1.903M  | ~USD 11.5M   | Ecosystem-based adaptation, wetland restoration, coastal flood protection             |
| <b>SEEC CRIF - Climate Risk Insurance (GEF 4515)</b>      | Albania, North Macedonia, Serbia                      | 2012 - 2017           | World Bank; Europa Re; national ministries    | ~USD 5.5-6M | ~USD 21-27M  | Catastrophe insurance, disaster risk financing, data systems                          |
| <b>Drina River Basin Management (GEF 5723)</b>            | Bosnia & Herzegovina, Serbia, Montenegro              | 2016 - 2021           | World Bank; water/ environment ministries     | USD 5M      | ~USD 99.7M   | Transboundary river basin management, flood/drought modelling, water governance       |
| <b>Vrbas Flood Management (GEF 5604)</b>                  | Bosnia & Herzegovina                                  | 2015 - 2020           | UNDP; MoFTER; RS Ministry of Spatial Planning | USD 5M      | ~USD 75.7M   | Flood management, hydrological modelling, early-warning systems, community resilience |
| <b>Moldova Conservation Agriculture - SCCF (GEF 4366)</b> | Moldova                                               | 2013 - 2021           | IFAD; Government of Moldova                   | USD 4.26M   | ~USD 42M     | Untraceable: The M&E phase is bloc                                                    |

The second table presents only the gender-related dimensions of the same projects. It consolidates the key elements of gender integration, including whether a gender analysis was conducted, the presence of gender objectives and indicators, the extent of gender-related budgeting, and the resulting GRES rating. This table highlights the variation in how projects addressed gender equality, from gender-responsive approaches to gender-sensitive and gender-blind designs.

| Gender-Related Design, Implementation, and GRES Assessment of SCCF Projects |                                                                       |                                                       |                                                                                            |                          |
|-----------------------------------------------------------------------------|-----------------------------------------------------------------------|-------------------------------------------------------|--------------------------------------------------------------------------------------------|--------------------------|
| PROJECT (GEF ID)                                                            | GENDER BUDGET<br>(PLANNED VS EXECUTED)                                | GENDER ANALYSIS IN DESIGN                             | GENDER OBJECTIVES<br>& INDICATORS                                                          | GRES RATING              |
| <b>Mediterranean Coastal Adaptation (GEF 9670)</b>                          | No dedicated budget line; gender fully mainstreamed across components | Robust gender analysis; full Gender Action Plan       | Clear targets (50% women); sex-disaggregated indicators; gender-sensitive risk assessments | <b>GENDER-RESPONSIVE</b> |
| <b>Kune-Vaini Lagoon EbA (Albania)</b>                                      | No gender-specific budget; activities funded through general lines    | Basic gender analysis                                 | Participation targets (50% women); sex-disaggregated indicators                            | <b>GENDER-SENSITIVE</b>  |
| <b>SEEC CRIF - Climate Risk Insurance (GEF 4515)</b>                        | No gender funds planned; none executed                                | No gender analysis                                    | No objectives; no indicators; no sex-disaggregation                                        | <b>GENDER-BLIND</b>      |
| <b>Drina River Basin Management (GEF 5723)</b>                              | No gender resources; GAP never implemented                            | Minimal; project states "no particular gender impact" | Only token female-beneficiary indicator (unmet)                                            | <b>GENDER-BLIND</b>      |
| <b>Vrbas Flood Management (GEF 5604)</b>                                    | Gender actions mainstreamed through community and training budgets    | Full gender analysis                                  | Targets: ≥40% women; gendered outputs; sex-disaggregated M&E                               | <b>GENDER-RESPONSIVE</b> |
| <b>Moldova Conservation Agriculture (GEF 4366)</b>                          | No separate gender line; quotas work as indirect allocation           | Gender-aware livelihoods analysis                     | Quotas (25–30% women in loans & training); sex-disaggregated indicators                    | <b>GENDER-RESPONSIVE</b> |

Across the six SCCF projects reviewed, several clear trends emerge. The level of gender integration did not consistently improve over time; instead, performance varied more by sector and implementing agency than by project age. Earlier community-focused agriculture and resilience projects implemented by UNDP and IFAD showed stronger gender responsiveness, with clear analyses, quotas, and sex-disaggregated indicators, while high-budget regional programmes led by the World Bank, particularly in water governance and disaster-risk financing, remained fully gender-blind despite being newer. This pattern suggests that institutional commitment and project design quality, rather than funding size or regency, determined the degree of gender mainstreaming. Additionally, ecosystem-based and agriculture projects tended to integrate gender more systematically, whereas hydrology, insurance, and transboundary basin projects showed persistent gaps, indicating a sectoral divide in gender performance across the SCCF portfolio.

Below is a detailed and in-depth analysis of each individual project.

## **DETAILED FINDINGS FOR EACH PROJECT**

### **ENHANCING REGIONAL CLIMATE CHANGE ADAPTATION IN THE MEDITERRANEAN MARINE AND COASTAL AREAS**

This Special Climate Change Fund (SCCF) project is a multi-country initiative in the Mediterranean region, covering six beneficiary countries: Albania, Algeria, Libya, Montenegro, Morocco, and Tunisia.<sup>48</sup> It is implemented by the United Nations Environment Programme (UNEP), specifically through the UNEP/Mediterranean Action Plan (UNEP/MAP), and executed in partnership with regional organizations - the Priority Actions Programme Regional Activity Centre (PAP/RAC), Plan Bleu, and GWP-Med (Global Water Partnership Mediterranean), alongside national ministries in Morocco and Montenegro. UNEP acts as the GEF Implementing Agency, with UNEP/MAP coordinating execution. Key executing partners include PAP/RAC, Plan Bleu, and GWP-Med, which together lead on technical components. National authorities (for example Morocco's Ministry of Energy, Mines and Sustainable Development and Montenegro's Ministry of Sustainable Development and Tourism) are also involved as focal executing bodies.

The project is funded by the SCCF with a GEF grant of USD 1,000,000, complemented by substantial co-financing of about USD 4.89 million from participating countries and agencies.<sup>49</sup> An additional GEF agency fee of \$95,000 was allocated to UNEP. The SCCF grant itself was split between two focal outcomes: strengthening institutional/technical capacities (USD 680k) and integrating adaptation into policies (USD 320k).<sup>50</sup> Initially approved in May 2019, the project was planned for a 30-month duration [cdn.climatepolicyradar.org](https://cdn.climatepolicyradar.org) (roughly 2019-2022).<sup>51</sup> In practice, implementation ran through 2023 due to extensions (partly because of COVID-19 delays), with completion expected by 2024. As of 2025, the project is in its final stages with final evaluations underway. Thematic focus is climate change adaptation in coastal and marine areas, emphasizing ecosystem-based adaptation and resilience.

The project aims to strengthen Mediterranean countries' capacity to adapt to climate change, with a strong focus on coastal resilience and integrated coastal zone management (ICZM). It works through three technical components, plus coordination and knowledge-sharing.

<sup>48</sup> United Nations Environment Programme. (2017). Enhancing regional climate change adaptation in the Mediterranean Marine and Coastal Areas (GEF Project ID 9670): CEO Endorsement - Request for Project Endorsement/Approval [PDF]. GEF & UNEP. [https://cdn.climatepolicyradar.org/navigator/LBY/2016/enhancing-regional-climate-change-adaptation-in-the-mediterranean-marine-and-coastal-areas\\_f1a83fbf4a64ade334da6f726d2329f7.pdf#:~:text=Project%20Title%3A%20Enhancing%20regional%20climate,%28regional](https://cdn.climatepolicyradar.org/navigator/LBY/2016/enhancing-regional-climate-change-adaptation-in-the-mediterranean-marine-and-coastal-areas_f1a83fbf4a64ade334da6f726d2329f7.pdf#:~:text=Project%20Title%3A%20Enhancing%20regional%20climate,%28regional)

<sup>49</sup> Global Environment Facility. (n.d.). Projects & Operations: Project 9670 - Enhancing regional climate change adaptation in the Mediterranean marine and coastal areas. <https://www.thegef.org/projects-operations/projects/9670#:~:text=Co> <https://www.thegef.org/projects-operations/projects/9670>

- **COMPONENT 1 - Stakeholder engagement & capacity building:** Runs participatory processes ("Climagine"), trains experts, and conducts gender-sensitive climate risk assessments in two coastal hotspot areas (Morocco and Montenegro). Over 200 stakeholders and 50+ experts are engaged.
- **COMPONENT 2 - Mainstreaming adaptation into plans & policies:** Integrates climate adaptation into ICZM strategies and coastal management plans. Produces costed, actionable adaptation plans for the two hotspot areas and identifies governance and institutional barriers. At least two planning instruments are expected to include climate adaptation measures.
- **COMPONENT 3 - Access to adaptation finance:** Develops guidelines and a regional climate-finance proposal to help countries access funds such as the Green Climate Fund. Builds on the hotspot adaptation plans to mobilize resources for coastal resilience.

## USE OF RESOURCES FOR GENDER EQUALITY (PLANNED VS EXECUTED)

Gender was integrated into the project as a mainstreamed commitment across all components, rather than through a stand-alone budget line. During design, the project prepared an indicative Gender Action Plan (GAP) and committed to gender-sensitive implementation; particularly through gender-sensitive climate risk assessments, inclusive stakeholder engagement, and sex-disaggregated monitoring.<sup>52</sup> These gender commitments were built into the technical and stakeholder engagement budgets, meaning that consultant inputs, workshops, training, and community consultations all implicitly included gender-related work (for example, outreach to women's groups, gender expertise, analysis of differentiated vulnerabilities). Although no specific portion of the budget was labelled "gender", the project used general budget categories to finance all required gender tasks. For example, the two gender-sensitive climate risk assessments were funded under Component 1, while inclusive policy dialogues and gender-balanced workshops were funded under stakeholder engagement and coordination lines.

The project also benefited from the MedProgramme's regional gender specialist, whose time, technical guidance, and gender-focused Community of Practice sessions supported this child project without requiring additional dedicated project-level budget.<sup>53</sup> In practice, the project executed the gender activities it committed to, even without earmarked funds. The gender-sensitive risk assessments were completed for both pilot sites, the Gender Action Plan was finalized and officially endorsed by participating countries, and gender reporting requirements became standard across activities. Implementation reports confirm that sex-disaggregated data was routinely collected, gender parity was achieved or exceeded in most workshops, and women's civil society organisations were consistently included. Instead of facing under-financing, gender activities were absorbed effectively into existing expenditures, and in several cases expanded - for example, through additional gender learning sessions, national-level gender consultations, and gender inputs into the multi-country adaptation finance proposal.<sup>54</sup>

<sup>50</sup> United Nations Environment Programme. (2017). Enhancing regional climate change adaptation in the Mediterranean Marine and Coastal Areas (GEF Project ID 9670): CEO Endorsement - Financing/co-financing summary [PDF]. GEF & UNEP.

<sup>51</sup> Ibid.

<sup>52</sup> United Nations Environment Programme. (2019). Enhancing regional climate change adaptation in the Mediterranean marine and coastal areas (GEF Project ID 9670): CEO Endorsement - Request for Project Endorsement/Approval. [https://cdn.climatepolicyradar.org/navigator/LBY/2016/enhancing-regional-climate-change-adaptation-in-the-mediterranean-marine-and-coastal-areas\\_f1a83fb74a64ade334da6f726d2329f7.pdf#:~:text=Output%201.1%3A%20A%20gender,to%20climate%20change%20and%20sustainabilit](https://cdn.climatepolicyradar.org/navigator/LBY/2016/enhancing-regional-climate-change-adaptation-in-the-mediterranean-marine-and-coastal-areas_f1a83fb74a64ade334da6f726d2329f7.pdf#:~:text=Output%201.1%3A%20A%20gender,to%20climate%20change%20and%20sustainabilit)

<sup>53</sup> UNEP, Final Project Report, 2024

<sup>54</sup> Plan Bleu (Regional Activity Centre / UNEP-MAP). (2023, February 3). Gender-sensitive Climate Risk Assessment of Kotor Bay, Montenegro [Consulting report in the framework of GEF MedProgramme SCCF Project]. Plan Bleu. [https://planbleu.org/wp-content/uploads/2023/02/MedP-SCCF-Kotor-Bay-Climate-Risk-Assessment\\_Plan-Bleu\\_FINAL.pdf#:~:text=Project%20Title%3A%20Enhancing%20regional%20climate,%28regional](https://planbleu.org/wp-content/uploads/2023/02/MedP-SCCF-Kotor-Bay-Climate-Risk-Assessment_Plan-Bleu_FINAL.pdf#:~:text=Project%20Title%3A%20Enhancing%20regional%20climate,%28regional)

The absence of a separately tagged gender budget is not a weakness in this case, because gender was integrated across all activities. Gender-related work was financed throughout the project rather than confined to a single line item. This approach allowed gender considerations to be embedded in every component, risk assessments, consultations, training, planning, and monitoring, ensuring that gender mainstreaming was consistently delivered and supported through the project's overall resources, coordination funds, and technical expertise.

## 2. GENDER INTEGRATION IN DESIGN, INDICATORS, IMPLEMENTATION & GRES ASSESSMENT

### DESIGN AND ANALYTICAL FOUNDATIONS

The project's gender integration strengthened significantly between PIF and CEO Endorsement. During preparation, UNEP/MAP conducted a gender analysis (finalized at inception), identified gender-differentiated vulnerabilities in coastal areas, and drafted an indicative Gender Action Plan. The design clearly recognized that women in Mediterranean coastal communities face disproportionate climate risks, especially in water scarcity, livelihoods, and disaster vulnerability, and committed to a "gender-sensitive approach." The project's methodology ensured that gender was embedded in key outputs, such as the two climate risk assessments and the coastal adaptation plans.

### STAKEHOLDER PARTICIPATION & USE OF SEX-DISAGGREGATED DATA

The project emphasized meaningful participation of women's organisations and gender experts in all planning stages. Stakeholder mapping explicitly included women's groups, and the CEO Endorsement set a target of 50% women among direct beneficiaries. Throughout design and early implementation, the project ensured that civil society actors advocating for women's empowerment were invited to local workshops (e.g., Climagine processes in Morocco and Montenegro). Sex-disaggregated indicators were embedded in the results framework to track participation, training beneficiaries, and stakeholder engagement.

### GENDER-RELATED OBJECTIVES & EXPECTED RESULTS

Although gender was not a separate outcome, it was a cross-cutting objective influencing all major outputs. Examples include:

- Production of gender-sensitive climate risk assessments (Output 1.1).
- Development of gender-responsive coastal adaptation plans under Component 2.
- Parity in consultation and training activities.

<sup>55</sup> United Nations Environment Programme. (2017, November 14). Enhancing regional climate change adaptation in the Mediterranean marine and coastal areas (GEF Project ID 9670): CEO Endorsement – Request for Project Endorsement/Approval [PDF]. Global Environment Facility & UNEP. [https://cdn.climatepolicyradar.org/navigator/LBY/2016/enhancing-regional-climate-change-adaptation-in-the-mediterranean-marine-and-coastal-areas\\_f1a83fbf4a64ade334da6f726d2329f7.pdf#:~:text=Output%201.1%3A%20A%20gender,to%20climate%20change%20and%20sustainability](https://cdn.climatepolicyradar.org/navigator/LBY/2016/enhancing-regional-climate-change-adaptation-in-the-mediterranean-marine-and-coastal-areas_f1a83fbf4a64ade334da6f726d2329f7.pdf#:~:text=Output%201.1%3A%20A%20gender,to%20climate%20change%20and%20sustainability)

- Capacity-building that explicitly benefited both women and men in technical sectors.<sup>55</sup>

These objectives were supported by the project-level Gender Action Plan, which identified outcomes such as strengthened women's representation, gender-responsive planning documents, and improved understanding of gender dimensions of climate risks.

## IMPLEMENTATION & PRACTICE

Implementation reports show that the Gender Action Plan was actively used, not symbolic. Gender-sensitive risk assessments were completed by Plan Bleu using participatory methods that engaged local women and men in identifying vulnerabilities and adaptation priorities. Project teams consistently achieved gender parity in workshops (often exceeding it), proactively inviting women leaders, academics, and community representatives. Facilitators adapted meeting times and formats to accommodate women's availability and caregiving responsibilities, removing practical barriers to participation. The project also contributed to regional gender capacity-building through gender-focused Community of Practice sessions, annual gender assessments, and shared methodologies. Women from different institutions formed new professional networks (e.g., an informal "Women in Climate Adaptation" group in Montenegro), an unintended but positive empowerment outcome.

## GRES RATING

On the Gender Results Effectiveness Scale, the project is classified as Gender Responsive. It systematically integrated gender considerations into design, planning, analysis, participation, and monitoring. It also influenced the gender-responsiveness of coastal policy instruments. However, it did not aim to shift structural gender power relations or create measurable long-term empowerment outcomes, which are required for a "gender-transformative" rating.

## "BUILDING THE RESILIENCE OF KUNE-VAINI LAGOON THROUGH ECOSYSTEM-BASED ADAPTATION (EBA)" IN ALBANIA

Integration of Climate Change Risks into National/Local Development Planning" - formally implemented as "Building the Resilience of Kune-Vaini Lagoon through Ecosystem-Based Adaptation (EbA)" in Albania.<sup>56</sup> It is a single-country project in Albania, focusing on climate adaptation in the Kune-Vaini Lagoon System (KVLS), a coastal wetland area in Lezha region. The project was implemented by the UN Environment Programme (UNEP) (GEF Agency) in partnership with the Government of Albania. The national executing entity was Albania's Ministry of Environment (now Ministry of Tourism and Environment), which led ground activities. The project was funded under the Special Climate Change Fund (SCCF), with a GEF grant of USD 1.903 million and a large co-financing commitment of about USD 11.53 million from government and partners. Co-financing significantly exceeded the SCCF grant (roughly 6:1 ratio), coming from sources such as the World Bank and EU programs integrated into project execution.<sup>57</sup> Initially planned for 36 months (3 years), the project was approved in FY2015 and ran roughly 2016-2020 (including extensions). It has since been completed, with final evaluations conducted around 2021-2023.

<sup>56</sup> United Nations Environment Programme. (2014, December 10). Building the resilience of Kune-Vaini Lagoon through ecosystem-based adaptation (EbA) (GEF Project ID 5386): CEO Endorsement Request [PDF]. Global Environment Facility & UNEP. [https://open.unep.org/docs/gef/CEO/5386\\_CEO%20Request.pdf#:~:text=Project%20Title%3A%20Building%20the%20resilience,Months%29%2036](https://open.unep.org/docs/gef/CEO/5386_CEO%20Request.pdf#:~:text=Project%20Title%3A%20Building%20the%20resilience,Months%29%2036) [https://open.unep.org/docs/gef/CEO/5386\\_CEO%20Request.pdf](https://open.unep.org/docs/gef/CEO/5386_CEO%20Request.pdf)

<sup>57</sup> Ibid

The project's theme is climate change adaptation with an emphasis on ecosystem-based adaptation (EbA) in coastal areas. It aimed to integrate climate resilience into local development planning by using nature-based solutions.<sup>58</sup> Key focal areas included coastal ecosystem restoration, climate risk reduction, and community resilience.

The project had three main components designed to strengthen climate adaptation in the KVLS:

- **Capacity Building:** Training government staff, developing ecosystem-based adaptation (EbA) guidelines, and establishing a climate change working group to improve institutional and technical capacity for adaptation planning.
- **Pilot Adaptation Measures:** Implementing on-the-ground EbA interventions such as reforestation degraded riparian areas, restoring 2,000 meters of coastal dunes, and constructing a tidal inlet channel to improve lagoon water exchange-measures intended to reduce erosion, enhance biodiversity, and protect local communities.
- **Awareness and Knowledge:** Conducting awareness campaigns, developing a web platform, and producing knowledge materials to raise understanding of EbA and support learning and future scale-up.

## USE OF RESOURCES FOR GENDER EQUALITY (PLANNED VS EXECUTED)

Gender was treated as a cross-cutting issue and integrated into existing components, rather than financed through a stand-alone gender budget line. During design, UNEP committed that gender considerations would be mainstreamed into project preparation and implementation, so the costs of gender-responsive measures (gender-sensitive socio-economic assessments, inclusive trainings, gender-aware awareness materials) were embedded in the general budgets for capacity building, community engagement, and M&E. Training and workshop budgets, for example, were expected to cover outreach to women, gender-sensitive facilitation, and sex-disaggregated monitoring, but no separate "gender" allocation appears in the financial tables.

In practice, this meant that all gender-related activities were financed from general project lines. Funds spent on EbA trainings, the technical working group, livelihood pilots and awareness campaigns were supposed to benefit both women and men and to incorporate gender sensitivity in their design. There is no evidence of a gender specialist hired with project funds or dedicated financial support to women's organisations; gender work was carried by the core team as part of their broader responsibilities.<sup>59</sup>

Execution of planned gender actions was partial. The project did organise gender-disaggregated trainings and community meetings, and women farmers and officials did participate and benefit from EbA and livelihood measures.<sup>60</sup> However, evaluations note that there were "few measures to target women specifically" and that gender work often did not go beyond tracking women's participation. Initial implementation also struggled to achieve the planned levels of women's participation, as many women could not attend meetings due to household responsibilities, and the team had to adjust outreach and scheduling.<sup>61</sup> Because there were no earmarked gender funds, there is no issue of unspent "gender

<sup>58</sup> 58 United Nations Environment Programme – DHI Centre. (2023, February). How nature can help water-related challenges: Nature-based solutions in practice [PDF]. UNEP-DHI. [https://unepdhi.org/wp-content/uploads/sites/2/2023/02/how\\_nature\\_can\\_help\\_water-related\\_challenges-1.pdf#:~:text=Nb5%20interventions%20to%20preserve%20local,and%20salt%20tolerant%20were%20used](https://unepdhi.org/wp-content/uploads/sites/2/2023/02/how_nature_can_help_water-related_challenges-1.pdf#:~:text=Nb5%20interventions%20to%20preserve%20local,and%20salt%20tolerant%20were%20used)

<sup>59</sup> United Nations Environment Programme. (2014). Building the resilience of Kune-Vaini Lagoon through ecosystem-based adaptation (EbA) (GEF Project ID 5386): CEO Endorsement Request. [https://open.unep.org/docs/gef/CEO/5386\\_CEO%20Request.pdf#:~:text=materials%20are%20disseminated,sensitivity%20in%20the%20training%20workshops](https://open.unep.org/docs/gef/CEO/5386_CEO%20Request.pdf#:~:text=materials%20are%20disseminated,sensitivity%20in%20the%20training%20workshops)

<sup>60</sup> NAP Global Network. (2023, June 19). PROTECTING KUNE-VAINI LAGOON: SCALING UP ECOSYSTEM-BASED ADAPTATION IN ALBANIA'S OASIS FOR MIGRATORY BIRDS. <https://napglobalnetwork.org/stories/kune-vaini-lagoon-scaling-up-ecosystem-based-adaptation-in-albania/#:~:text=As%20the%20project%20consultations%20got,together%20to%20discuss%20the%20project>

<sup>61</sup> Ibid

budget” or reallocation away from gender. The main gap lies not in financing but in the depth of gender practice: gender-related work was funded as intended within broader activities, but remained largely focused on inclusion targets and counting women, rather than on more substantive or tailored empowerment measures.

## **GENDER INTEGRATION IN DESIGN, INDICATORS, IMPLEMENTATION & GRES ASSESSMENT**

### **DESIGN AND ANALYTICAL FOUNDATIONS**

The project design included a basic gender analysis embedded in the situation assessment. It acknowledged women's lower income, limited employment, and under-representation in decision-making in Albania, and linked these structural inequalities to lower adaptive capacity.<sup>62</sup> The documentation cites national gender statistics (for example, representation in parliament, gender equity indices, education parity) and explicitly recognises that women may be more vulnerable to climate impacts. This analysis informed the decision to design the project as “community-centred and gender-sensitive,” with specific attention to women and other vulnerable groups, even though there was no separate gender outcome.<sup>63</sup>

### **STAKEHOLDER PARTICIPATION & USE OF SEX-DISAGGREGATED DATA**

During preparation, stakeholders were consulted and participation was gender-disaggregated, with women officials from national and local government included in the process. However, there is no clear evidence that women's NGOs or specialised gender experts were systematically involved; consultation appears to have been routed mainly through mainstream institutional channels that happened to include women. On the data side, the project did plan for sex-disaggregated indicators in its results framework, aiming to track women and men participation and benefits separately. The design explicitly called for socio-economic assessments with gender research and for monitoring to identify benefits for women as a distinct group.<sup>64</sup>

### **GENDER-RELATED OBJECTIVES & INDICATORS**

Gender equality was framed as a cross-cutting priority rather than a stand-alone objective. Within this, the project set several concrete gender-related aims:

- Ensure that women benefit equally from capacity building, with a target of 50% women among government staff and community members trained on EbA and related livelihoods.
- Promote inclusive governance by setting a target [20%] for women's representation in the national technical working group on climate change and EbA.

<sup>62</sup> United Nations Environment Programme. (2014). Building the resilience of Kune-Vaini Lagoon through ecosystem-based adaptation (EbA) (GEF Project ID 5386): CEO Endorsement Request.

<sup>63</sup> Ibid.

<sup>64</sup> United Nations Environment Programme. (2014). Building the resilience of Kune-Vaini Lagoon through ecosystem-based adaptation (EbA) (GEF Project ID 5386): CEO Endorsement Request.

- Ensure that new or additional livelihood opportunities (e.g. ecotourism) are open to women on an equal basis, with targets such as 50% of those increasing their income through project-supported livelihoods being women.
- Use gender-sensitive M&E to identify successes and gaps in benefits for women, including qualitative assessments of how women are affected.

Most of these indicators are output-level or immediate outcome measures (participation rates, representation, share of income beneficiaries), with limited focus on deeper changes in women's agency, decision-making power, or long-term adaptive capacity. Nonetheless, they do provide a clear framework to hold the project accountable for inclusion.

## IMPLEMENTATION AND PRACTICE

In implementation, the project applied many of these measures, but with mixed depth. Trainings for government staff and communities were delivered, and women did participate in both capacity-building and EbA/livelihood activities. Field accounts confirm that women farmers and community members benefitted from flood protection, restored ecosystems, and income opportunities linked to ecotourism and ecosystem services. Sex-disaggregated data were collected, and the project team monitored women's participation against the 50% target. However, implementation also surfaced structural barriers: women's domestic responsibilities and social norms limited their ability to attend meetings and trainings, particularly at the beginning.<sup>65</sup> The team had to adapt outreach and scheduling to improve women's attendance, indicating that inclusion targets alone were not sufficient. The terminal evaluation notes that there were "few measures to target women specifically" beyond ensuring their participation; there were no women-only components, no dedicated support for women's organisations, and limited evidence of interventions designed explicitly around women's needs and priorities.

The project did not report any negative gender impacts; if anything, restored ecosystems and improved flood management likely benefitted women along with men. Some women appear to have gained skills, visibility and new roles (e.g. as eco-tourism actors or community voices on climate risks), but these empowerment effects are indirect and not systematically measured.

## GRES RATING

On the Gender Results Effectiveness Scale, the project is best classified as Gender-Sensitive, with some elements that verge on gender-responsive but do not fully meet that standard. It clearly moved beyond a gender-blind approach: it conducted a gender analysis, set explicit targets for women's participation, used sex-disaggregated indicators, and made adjustments in implementation to address participation gaps. Women were included in training, decision-making fora and livelihood benefits, and gender-sensitive language and images were incorporated into awareness materials.

At the same time, the project did not consistently pursue actions aimed at reducing gender gaps or transforming gender relations. There were limited measures designed specifically to empower women (e.g. strengthening women's organizations, shifting norms, or giving women distinct decision-making roles and resources), and the evaluations highlight the lack of targeted measures beyond participation. Taken together, the project acknowledged and accommodated gender differences and avoided exacerbating

<sup>65</sup> Global Environment Facility Independent Evaluation Office. (2012, April). EVALUATION OF THE SPECIAL CLIMATE CHANGE FUND (SCCF) VOL. 2: ANNEXES. Global Environment Facility. <https://www.gefio.org/content/dam/partners/ieo/docs/mgr/eval/sccf-2012-vol2.pdf#:~:text=ns%20got,together%20to%20discuss%20the%20project>

inequality, delivering inclusive processes and some practical benefits for women. It stopped short, however, of systematically using the project to close gender gaps or shift underlying power dynamics. For this reason, “Gender-Sensitive” is the most appropriate GRES classification, with useful lessons for how future EbA projects could deepen their gender-responsive and transformative ambitions.

## **ENHANCING THE CLIMATE RESILIENCE OF THE ALBANIAN AGRICULTURAL SECTOR – OFFICIALLY THE “SOUTHEASTERN EUROPE AND CAUCASUS CATASTROPHE RISK INSURANCE FACILITY (SEEC CRIF)” UNDER THE SCCF**

This is a regional adaptation project spanning Albania, North Macedonia, and Serbia (with Albania joining in 2010 and others in 2011). It was implemented by the World Bank in partnership with national governments and the Europa Re insurance facility. The project falls under disaster risk management and climate change adaptation, with a focus on developing weather-risk insurance solutions for the agricultural sector and other climate-vulnerable assets.<sup>66</sup> This SCCF project focused on climate-change adaptation through catastrophe risk insurance in the Western Balkans. With an SCCF grant of around USD 5.5–6 million and an estimated USD 21–27 million in co-financing (including World Bank resources and government equity contributions), it aimed to develop and roll out affordable insurance products for weather-related disasters (drought, floods and other extremes) affecting agriculture and property. The project was implemented by the World Bank as the GEF Agency (GEF ID 4515), with Europa Re – a specialised regional reinsurance company – and national ministries (finance, disaster management, regulators) as executing partners.<sup>67</sup> Approved under GEF-5, it ran roughly from 2012 to 2017, closing with a World Bank Implementation Completion Report.

Thematically, the project centered on climate risk transfer rather than on-the-ground adaptation measures. Key components included: establishing a regional catastrophe insurance facility and regulatory framework; developing and marketing weather-risk insurance products; installing weather and climate-data systems for risk modelling and automated underwriting/claims; and conducting public awareness campaigns on disaster insurance.<sup>68</sup> The overall objective was to strengthen climate resilience of farmers and households by shifting part of climate-related financial risk to insurance markets. However, gender equality was not referenced in this objective or in the detailed design.

### **USE OF RESOURCES FOR GENDER EQUALITY (PLANNED VS EXECUTED)**

The project’s financial structure was entirely gender-neutral on paper. The SCCF grant and co-financing were allocated to technical and financial outputs – capitalising the insurance pool, developing products and IT systems, installing weather stations, and supporting regulatory reforms, with no stand-alone gender budget line or earmarked resources for social inclusion. Project documents do not mention any funds for women’s empowerment, gender-sensitive outreach, or targeted support to women farmers. A later portfolio review explicitly noted that the project had no gender analysis

<sup>66</sup> NAP Global Network. (2023, June 19). Protecting Kune-Vaini Lagoon: Scaling up ecosystem-based adaptation in Albania’s oasis for migratory birds. <https://napglobalnetwork.org/stories/kune-vaini-lagoon-scaling-up-ecosystem-based-adaptation-in-albania/#:~:text=As%20the%20project%20consultations%20got,together%20to%20discuss%20the%20project>

<sup>67</sup> Ibid.

<sup>68</sup> World Bank. (2017, April 7). IMPLEMENTATION COMPLETION AND RESULTS REPORT: P110910 – SOUTHEASTERN EUROPE CATASTROPHE RISK INSURANCE FACILITY [Disclosable ICRR]. <https://documents1.worldbank.org/curated/en/794641491601577771/pdf/ICRR-Disclosable-P110910-04-07-2017-1491601563342.pdf>

or gender strategy in its design, implying that 0% of the budget was identified or tagged for gender-related measures.<sup>69</sup> In execution, this pattern remained unchanged. Financial reports and completion documents show spending on consultancy, hardware, software, capital contributions and general training/communications, but no line items referencing women, gender or inclusion. There was no Gender Action Plan to guide resource use for gender equality, no hiring of a gender specialist with project funds, and no documented reallocation of resources toward women-specific activities mid-course. Any gender-related spending, for example, women turning up at general awareness events, would have been incidental and is not visible in the financial data. Because no gender-designated funds were planned, none could be tracked as executed. The main issue is not underspending against a gender budget; it is that gender was absent from the budgeting logic altogether. The project's resources were planned and spent as if farmers and households were a homogeneous group, without recognizing or financing women's differentiated needs or barriers to accessing insurance.

## **GENDER INTEGRATION IN DESIGN, INDICATORS, IMPLEMENTATION & GRES ASSESSMENT**

### **DESIGN AND ANALYTICAL FOUNDATIONS**

The project did not conduct a gender analysis at design stage. The situation analysis focused on low insurance penetration, exposure to climate and disaster risks, and weaknesses in financial and regulatory systems, but did not examine how these issues play out differently for women and men. There is no discussion of gender gaps in land ownership, access to credit, financial literacy or decision-making in farming households, all of which heavily condition who can buy insurance. A GEF/SCCF review later confirmed that the project lacked both a gender analysis and a gender strategy, which means gender-differentiated vulnerabilities and capacities were never systematically considered in the theory of change.<sup>70</sup>

### **STAKEHOLDER PARTICIPATION AND USE OF SEX DISAGGREGATED DATA**

Stakeholder engagement in design and early implementation focused on ministries of finance, central banks, insurance regulators, disaster-management agencies and private insurers. There is no evidence that women's organisations, women farmers' associations or gender experts were consulted. Farmers and households were treated as a generic client group, and women's voices were not explicitly sought in consultations on product design or outreach strategies.<sup>71</sup>

On the data side, the project did not plan for sex-disaggregated indicators in its results framework. Baselines and targets are expressed in aggregate terms (e.g. number of policies sold, penetration rate in target markets), and monitoring requirements did not include collecting data by sex. As a result, neither design nor M&E systems were set up to know whether women participated or benefited, or whether there were gender gaps in access to insurance.

<sup>69</sup> Global Environment Facility. (2016, June 9). FY15 Annual Monitoring Review: Least Developed Countries Fund / Special Climate Change Fund (LDCF/SCCF.20.04). [https://www.thegef.org/sites/default/files/council-meeting-documents/EN\\_GEF.LDCF\\_SCCF\\_20.04\\_FY15\\_AMR\\_LDCF\\_SCCF.pdf#:~:text="The%20target%20was%20to%20increase,using%20multiple%20insurance%20delivery%20channels](https://www.thegef.org/sites/default/files/council-meeting-documents/EN_GEF.LDCF_SCCF_20.04_FY15_AMR_LDCF_SCCF.pdf#:~:text=)

<sup>70</sup> World Bank. (2017, April 7). Implementation Completion and Results Report: P110910 - Southeastern Europe Catastrophe Risk Insurance Facility [ICRR Disclosable]. [https://documents1.worldbank.org/curated/en/794641491601577771/pdf/ICRR-Disclosable-P110910-04-07-2017-1491601563342.pdf#:~:text="The%20target%20was%20to%20increase,using%20multiple%20insurance%20delivery%20channels](https://documents1.worldbank.org/curated/en/794641491601577771/pdf/ICRR-Disclosable-P110910-04-07-2017-1491601563342.pdf#:~:text=)

<sup>71</sup> United Nations Office for Disaster Risk Reduction. (n.d.). Albania looks to regional insurance [News story]. [https://www.undrr.org/news/albania-looks-regional-insurance#:~:text="National%20Earthquake%20Insurance%20Programme%20and,by%20natural%20disasters%20by%20inclusion](https://www.undrr.org/news/albania-looks-regional-insurance#:~:text=)

## GENDER RELATED OBJECTIVES AND INDICATORS

The logframe and objectives are entirely gender-neutral.<sup>72</sup> The core objective is to establish and operate a regional catastrophe insurance facility and to increase the resilience of farmers and homeowners by expanding insurance coverage. None of the outcomes or outputs refer to women explicitly, and there are no objectives related to closing gender gaps, increasing women's financial protection, or enhancing women's agency in climate-risk management.

Similarly, the indicator set contains no gender-related metrics. Performance was measured by, for example, the number of countries with operational catastrophe insurance, the number and type of products developed, and overall insurance penetration.<sup>73</sup> There were no sex-disaggregated targets (such as proportion of female policyholders) and no indicators linked to women's participation in training, consultations or governance bodies. This makes it impossible to assess from project data whether women and men benefited equally or whether the project inadvertently favoured male landowners and better-off households.

## IMPLEMENTATION AND PRACTICE

Implementation followed the gender-blind design. Insurance products, marketing and awareness campaigns were rolled out to the general farming and homeowner population without specific measures to identify or address women's needs. There is no indication that the project adapted its approach during implementation to include a gender lens, for instance, by tailoring products to small-scale women farmers, simplifying documentation to account for property-title barriers, or partnering with women's organisations for outreach.

Beneficiary participation and benefit-sharing were not tracked by sex. It is likely that some women did buy insurance and attend awareness events, but this was by default, not by design. Given existing gender inequalities in asset ownership and access to finance in the region, it is plausible that men disproportionately benefited from subsidized or facilitated access to catastrophe insurance, while many women, especially those without formal land titles or stable income – remained excluded. However, because the project did not collect sex-disaggregated data, these potential disparities remain invisible. There is also no evidence that women held leadership roles in project governance structures such as the facility's board, steering committees or technical groups. These spaces are traditionally dominated by finance and insurance professionals, where women are often under-represented, and the project did not set any targets or take corrective action.

No specific harmful gender impacts are documented, but leaving existing inequalities untouched in an intervention that improves financial resilience can itself be problematic: those already better positioned (often men) are the first to benefit, potentially widening the resilience gap.

## GRES RATING

On the Gender Results Effectiveness Scale, this project is best classified as Gender-Blind. It meets all the hallmarks of a gender-blind intervention:

- It conducted no gender analysis, and design documents do not examine gender-differentiated roles, needs or barriers in agriculture, finance or disaster risk.

<sup>72</sup> Global Environment Facility Independent Evaluation Office. (2012). Evaluation of the Special Climate Change Fund (SCCF) Vol. 2 [Evaluation report]. Global Environment Facility. <https://www.gefio.org/content/dam/partners/ieo/docs/mgr/eval/sccf-2012-vol2.pdf#:~:text=>

<sup>73</sup> Ibid.

- It set no gender-related objectives, outcomes or activities, and did not include gender in its theory of change.
- It used no sex-disaggregated indicators and did not monitor who (women vs. men) benefited from the new insurance products.
- It did not introduce gender-specific measures during implementation (such as targeted outreach, adapted products, or involvement of women's organisations).

The project did not actively worsen gender inequality, but it also did nothing to address or monitor it, assuming instead that a "neutral" financial intervention would benefit everyone equally. In practice, this likely meant that existing advantages (e.g. male landownership, male control over finances) shaped access to project benefits.

For these reasons, the project cannot be considered gender-sensitive or gender-responsive. It is a clear example of a gender-blind SCCF intervention, and serves as a baseline contrast for later projects where gender analysis, sex-disaggregated indicators and targeted measures became standard practice.

## **WEST BALKANS DRINA RIVER BASIN MANAGEMENT PROJECT (GEF ID 5723)**

This is a regional SCCF project covering the transboundary Drina River Basin (Bosnia-Herzegovina, Serbia, Montenegro). Implementing agencies were the World Bank (with execution by national ministries: Bosnia's Ministry of Foreign Trade & Econ. Relations plus entity water/agriculture ministries, Serbia's Ministry of Agriculture & Environment, and Montenegro's agriculture ministry).<sup>74</sup> GEF-SCCF grant funding was \$5.0 million (plus World Bank fees) with approximately \$99.7 million in co-financing (mostly national budgets).<sup>75</sup> The project ran May 2016-April 2021 (Board approval May 2016; effectiveness May 2017; closed Apr 2021).<sup>76</sup> Thematic focus was integrated water resources and climate-resilient flood/drought management. Components included: **(1)** transboundary cooperation (Drina Strategic Action Plan, diagnostic study, joint institutions), **(2)** pilot investments (hydromet network upgrades, early warning, small grants for local flood/drought measures), and **(3)** project management/M&E (including environmental and social management frameworks).<sup>77</sup>

## **USE OF RESOURCES FOR GENDER EQUALITY (PLANNED VS EXECUTED)**

The project design included a Gender Action Plan as part of its social management measures, but no specific budget line is earmarked only for gender or women's activities.<sup>78</sup> No percentage of the SCCF grant was formally allocated to "gender" as such in published budgets. The World Bank ISR shows a target of 50% women's beneficiaries, but reports actual women's participation as 0%. [i.e. unachieved]. There is no evidence that any gender-specific funds were executed; the 50%

<sup>74</sup> World Bank. (2021, January 14). Disclosable version of the ISR – West Balkans Drina River Basin Management (P145048), Sequence No. 09 [PDF]. <https://documents1.worldbank.org/curated/en/606631610632970618/pdf/Disclosable-Version-of-the-ISR-West-Balkans-Drina-River-Basin-Management-P145048-Sequence-No-09.pdf#:~:text=Implementing%20Agencies%3A%20Republic%20of%20Serbia,of%20Agriculture%20and%20Rural%20Development>

<sup>75</sup> United Nations Framework Convention on Biological Diversity. (n.d.). Central and Eastern Europe projects – The Special Climate Change Fund: West Balkans Drina River Basin Management Project. <https://www.cbd.int/financial/gefcee.shtml#:~:text=Country%20%20Title%20%20GEF,World%20Bank%205%2C000%2C000%20%2099%2C700%2C000>

<sup>76</sup> World Bank. (2021). Disclosable Version of the ISR – West Balkans Drina River Basin Management (P145048), Sequence No. 09 [PDF]. <https://documents1.worldbank.org/curated/en/606631610632970618/pdf/Disclosable-Version-of-the-ISR-West-Balkans-Drina-River-Basin-Management-P145048-Sequence-No-09.pdf>

<sup>77</sup> Ibid

target was apparently unmet. In short, allocations for gender/inclusion remained only planned (in the form of a GAP to be implemented under component management costs) but were not tracked or disbursed separately. No project financial report was found with lines explicitly referencing “women”, “gender”, or “vulnerable groups”. The Gender Action Plan’s existence documents<sup>1</sup>.worldbank.org suggests intent to spend on inclusive outreach, but execution is unclear.

## GENDER INTEGRATION IN DESIGN

The Drina project’s preparatory studies contained only cursory gender analysis. An Environmental and Social Assessment notes demographic data (e.g. slightly more women than men in some areas) but concludes “the Project will not have a particular impact on the gender issue.”<sup>79</sup> No targeted consultations with women’s organizations or gender experts are documented. The Results Framework and objectives do not mention gender or women explicitly; the PDO is solely about basin planning capacity. Thus, gender is treated as a general demographic factor rather than a strategic focus. In summary, gender analysis in design was minimal, and gender equality is not articulated as an outcome, the project notes women’s needs only to conclude “no particular gender risks”.<sup>80</sup>

## GENDER OBJECTIVES & INDICATORS

There were no gender-specific objectives, outputs, or outcomes in the project framework. The only gender-related indicator was “Female beneficiaries (%)” (a supplemental indicator under the PDO) with an end target of 50%.<sup>81</sup> No outputs or targets addressed women’s empowerment or equality. For example, even pilot community grants had no women-focused sub-component. Thus, aside from aiming for 50% female reach, all indicators measured aggregate outputs (e.g. meters of dikes, number of national plans) with no sex-disaggregation built into outcome targets. In practice, this meant the project tracked outputs (e.g. trainings delivered) but had no metric for measuring increases in women’s agency or resilience. The 50% women’s beneficiary target remains the sole gender-differentiated indicator, but it covers quantity of participation (an output) rather than changes in empowerment or access to resources.

## IMPLEMENTATION VS. PRACTICE

There is scant evidence that any gender-specific measures were implemented. The World Bank ISR indicates 0% women’s participation as of late 2020, so the 50% target was not realized.<sup>82</sup> No reports on targeted training or support for women nor data on women in leadership or decision roles is provided. In short, the Gender Action Plan (if prepared) appears not to have been executed in any measurable way. Without sex-disaggregated monitoring, it is impossible to verify women’s share in irrigation or flood management decisions. Unintended impacts: none reported. No negative gender impacts were noted (consistent with the design’s “no particular impact” stance). No positive gender outcomes (e.g. women’s empowerment) were documented.<sup>83</sup>

<sup>78</sup> Ibid.

<sup>79</sup> World Bank. (2021). Environmental and Social Review Summary (ESRS) – West Balkans Drina River Basin Management Project (P145048). [https://ewdata.rightsindevelopment.org/files/documents/48/WB-P145048\\_hOW9WXS.pdf#:~:text=The%20Project%20will%20not%20have,project%20can%20contribute%20to%20the](https://ewdata.rightsindevelopment.org/files/documents/48/WB-P145048_hOW9WXS.pdf#:~:text=The%20Project%20will%20not%20have,project%20can%20contribute%20to%20the)

<sup>80</sup> Ibid

<sup>81</sup> World Bank. (2021). Disclosable version of the ISR – West Balkans Drina River Basin Management (P145048), Sequence No. 09 [PDF]. <https://documents1.worldbank.org/curated/en/606631610632970618/pdf/Disclosable-Version-of-the-ISR-West-Balkans-Drina-River-Basin-Management-P145048-Sequence-No-09.pdf#:~:text=%EF%81%ACFemale%20beneficiaries%20,00%20IN00925863>

<sup>82</sup> Ibid.

<sup>83</sup> Ibid.

## GRES CLASSIFICATION

The Drina project scarcely considered gender in its objectives or activities. Design documents explicitly state “no particular impact on the gender issue”, and the project only tokenistically included a GAP under administrative costs. With no gender-focused outcomes and no integration of gender targets (apart from the unmet 50% beneficiary indicator), the project did not advance gender equality. It neither risked harm to women (so not “negative”) nor sought to improve gender relations. In GRES terms it is **gender blind**, gender was effectively ignored in practice.

## TECHNOLOGY TRANSFER FOR CLIMATE-RESILIENT FLOOD MANAGEMENT IN VRBAS RIVER BASIN (GEF ID 5604)

This national SCCF project in Bosnia & Herzegovina (VRB = Vrbas River Basin). Implemented by UNDP with executing partners in government: the Ministry of Foreign Trade & Economic Relations (state level) and Republika Srpska's Ministry of Spatial Planning, Construction & Ecology.<sup>84</sup> The project ran Apr 2015–Apr 2020. The total budget was \$82.26 million, 5M from SCCF and 75.7M from the Government.<sup>85</sup> The focus was transferring flood-resilient technologies and building institutional capacity: key components included

- 1) climate-informed flood management policies
- 2) hydromet network upgrades and real-time flood forecasting/early warning,
- 3) community-based non-structural flood interventions (reforestation, agroforestry, insurance),
- 4) trainings and simulations for civil protection, and
- 5) project management/M&E. Many activities targeted vulnerable rural communities in the basin, including a planned Gender and Vulnerable Groups plan.

## PLANNED VS. EXECUTED RESOURCES (BUDGET)

The design recognized gender/inclusion but did not earmark large separate funds. Gender issues were mainstreamed across components; the Component 3 budget (management) covered costs for administering a Gender Action Plan (GAP), but this was wrapped into general M&E expenses. There is no explicit “women’s program” line in the financial plan. The project did allocate resources for community outreach and training, which indirectly supported women’s participation. Execution appears to have followed plan: the GAP (and associated trainings) were implemented as part of project activities. However, without a disaggregated budget, we cannot quantify the share spent on gender. No major variance between planned and actual was reported in terms of gender line-items (because none were separately tracked). In short, the project budget included gender-mainstreaming actions (in training/community plans), but these were funded as part of broader activities, which is not necessarily a negative thing.

<sup>84</sup> United Nations Development Programme. (2020, March 31). Terminal Evaluation Report: Technology transfer for climate-resilient flood management in the Vrbas River Basin (PIMS 5241) [PDF]. [https://info.undp.org/docs/pdc/Documents/BIH/PIMS%205241%20BiH%20VRB%20TE%20report\\_31Mar2020final-signed.pdf#:~:text=executing%20agency,MoFTER](https://info.undp.org/docs/pdc/Documents/BIH/PIMS%205241%20BiH%20VRB%20TE%20report_31Mar2020final-signed.pdf#:~:text=executing%20agency,MoFTER)

<sup>85</sup> Ibid

## GENDER INTEGRATION IN PROJECT DESIGN

A full gender analysis was conducted and documented. The Project Document includes a “Gender and vulnerable groups” section that details women’s specific flood vulnerabilities.<sup>86</sup> It notes, for example, that female-headed households are poorer and that women are primary family caregivers whose mobility and health can be especially affected by floods. The design explicitly plans participatory methods to ensure women’s inclusion.<sup>87</sup> Stakeholder consultations during preparation did not single out women’s groups (none are listed), but the depth of the analysis suggests gender experts were involved in writing the PDD. The project identifies sex-disaggregated needs and aims to collect sex-disaggregated data on damages. Critically, gender equality is treated as a cross-cutting objective: the project explicitly states that “women are primary stakeholders” and must be involved in decisions. In summary, the Vrbas design mainstreamed gender: it included a formal gender assessment and incorporated gender-sensitive planning across components.

## OBJECTIVES AND INDICATORS

The project’s gender-relevant outputs and targets are clearly laid out. Gender-related objectives are embedded in each outcome. For example, Output 3.3 is “Local communities (particularly women and refugees) trained to implement and maintain flood-resilient measures...”.<sup>88</sup> In the Results Framework, each major outcome has a gender baseline and target. Table 6 in the Project Document sets targets such as “Secured minimum of 40% women in participatory community adaptation strategies...” and “At least two priority sectoral policies include gender disaggregated-disaggregated data and analysis”.<sup>89</sup> Indicators include the proportion of women participants and the introduction of sex-disaggregated data protocols. For example, one indicator targets sex-disaggregated data collection; another (Indicator 6, TE 2020) measured adoption of disaggregated vulnerability assessments (achieved in training). All sex-disaggregated targets were framed as output measures (participation, data collection), not as long-term women’s empowerment outcomes. In practice, these indicators tracked whether women took part in trainings and planning (an output), rather than explicitly measuring changes in women’s agency or resilience.

## IMPLEMENTATION AND PRACTICE

The project realized substantial gender engagement in practice. By project end, women constituted 52.2% of the targeted beneficiaries (exceeding the 40% design target).<sup>90</sup> The Terminal Evaluation reports that women were actively involved in leadership roles in the implementation of the project. Women were deliberately trained on flood safety and preparedness (including health protection), as outlined in the Gender Action Plan. Gender-disaggregated vulnerability assessments were conducted and used to inform community plans, as planned. These steps show that the gender plan was largely executed. The high participation of women helped build community resilience and awareness among women. One caution noted is that simply “targeting women” (such as setting training quotas) does not by itself achieve empowerment. No negative gender impacts were observed; on the contrary, women gained skills and voice. The share of women leaders on community flood committees increased, though no numerical data was reported.

<sup>86</sup> United Nations Development Programme. (2015, February 26). Project Document: Technology transfer for climate-resilient flood management in the Vrbas River Basin (PIMS 5241) [PDF]. [https://info.undp.org/docs/pdc/Documents/BIH/PIMS%205241\\_SCCF\\_BH\\_UNDP\\_Prodoc%2026%20Feb%20final%20LPACed.pdf#:~:text=2,a%20disaster%20and%20evaluate%20the](https://info.undp.org/docs/pdc/Documents/BIH/PIMS%205241_SCCF_BH_UNDP_Prodoc%2026%20Feb%20final%20LPACed.pdf#:~:text=2,a%20disaster%20and%20evaluate%20the)

<sup>87</sup> Ibid

<sup>88</sup> Ibid

<sup>89</sup> Ibid

<sup>90</sup> Ibid

## GRES CLASSIFICATION

The project explicitly mainstreamed gender across its outputs and included women's empowerment as a significant objective. A UNDP GEN2 marker was assigned, indicating that gender equality was considered a "significant objective" of project outputs. The design phase incorporated gender targets (such as 40% women beneficiaries) and clear data-collection protocols. During implementation, the project engaged women effectively, with over 50% women beneficiaries and women participating in leadership roles. However, the approach focused primarily on participation and output-level inclusion, rather than on shifting underlying gender relations. The Terminal Evaluation notes that simply training women does not automatically translate into empowerment. In GRES terms, the project is therefore Gender-Responsive: it took substantive steps to include women and address gender-specific needs, but it did not explicitly aim to transform gender norms or structural inequalities.

## CLIMATE RESILIENCE THROUGH CONSERVATION AGRICULTURE" - SCCF SUB-COMPONENT OF IFAD PROGRAMME

This SCCF project forms part of a larger rural development and climate-resilience programme in the Republic of Moldova, implemented by IFAD in partnership with the Government of Moldova. The SCCF grant of USD 4.26 million (about 9% of total financing) complemented a much larger package of co-financing of approximately USD 42 million, including IFAD loans and grants, government co-financing, contributions from financial institutions, and beneficiary inputs.<sup>91</sup> Total project cost is roughly USD 46.3 million.<sup>92</sup> The programme ran from around 2013 to 2021 and focused on improving climate-resilient rural incomes. The SCCF-funded sub-component promoted conservation agriculture practices for smallholders, specifically water-efficient and soil-protective farming, and supported policy, institutional and knowledge reforms to accelerate climate adaptation. Other components covered rural finance, inclusive value chain development, and climate-resilient infrastructure.

## USE OF RESOURCES FOR GENDER EQUALITY (PLANNED VS EXECUTED)

Gender was not allocated a stand-alone budget line. The SCCF grant and all co-financing were budgeted strictly by technical component (rural finance, infrastructure, conservation agriculture) rather than by social group or gender objective.<sup>93</sup> IFAD documentation does reference quotas for women in the youth loan programme (reserving around 30% of loans for women), but there was no separate financing for gender-specific training, women's organisations, or targeted gender activities. Because no gender-earmarked funding was planned, none was executed.<sup>94</sup> Gender activities were expected to be delivered through mainstream programme resources, and this is reflected in the mid-term review: the project reports collecting sex-disaggregated data and monitoring women's participation but does not track any gender-specific spending. All expenditures remained within general line of items such as training, rural finance, capacity development, and infrastructure. Budget annexes across IFAD and SCCF documentation

<sup>91</sup> United Nations Development Programme. (2015, February 26). Project Document: Technology transfer for climate-resilient flood management in the Vrbas River Basin (PIMS 5241) [PDF]. [https://info.undp.org/docs/pdc/Documents/BIH/PIMS%205241\\_SCCF\\_BH\\_UNDP\\_Prodoc%2026%20Feb%20final%20LPACed.pdf#:~:text=2,a%20disaster%20and%20evaluate%20the](https://info.undp.org/docs/pdc/Documents/BIH/PIMS%205241_SCCF_BH_UNDP_Prodoc%2026%20Feb%20final%20LPACed.pdf#:~:text=2,a%20disaster%20and%20evaluate%20the)

<sup>92</sup> International Fund for Agricultural Development. (2013). Design Report: Inclusive Rural Economic and Climate Resilience Programme - Republic of Moldova (EB 2013/ LOT/ P.17/ Rev.1) [PDF]. <https://webapps.ifad.org/members/lapse-of-time/docs/english/EB-2013-LOT-P-17-Project-Design-report.pdf#:~:text=13,The>

<sup>93</sup> Ibid.

<sup>94</sup> Ibid.

confirm this: no financial table contains a line labelled “gender,” “women,” or “social inclusion.”<sup>95</sup> The project relied on integrating gender concerns across components rather than funding them independently, with gender quotas in some components acting as a form of indirect resource allocation.

## DESIGN AND ANALYTICAL FOUNDATIONS

The programme’s design incorporated a gender-aware poverty and livelihoods assessment. Annexes highlight that poverty rates are similar for women- and men-headed households, and identify gendered barriers such as limited land access, migration patterns, and women’s concentration in lower-paid rural employment.<sup>96</sup> Women constitute roughly 40% of rural wage earners, and the design recognises their vulnerability in agricultural labour markets. However, the design documents do not show evidence of consultations with women’s NGOs or independent gender experts during preparation. Aside from internal IFAD specialists, no structured engagement with women’s associations is recorded.<sup>97</sup> The design does commit to sex-disaggregated monitoring and gender-sensitive M&E. It establishes a CPIU gender focal point and requires that indicators be reported separately for women and men, an important foundation for later implementation.

Gender equality is not an explicit outcome, but gender is treated as a cross-cutting commitment, particularly in the youth entrepreneurship and rural finance components.

## GENDER RELATED INDICATORS AND OBJECTIVES

The project incorporated several concrete gender-related output targets, mostly under rural finance and capacity-building components:

- At least 25% of youth entrepreneurs receiving loans must be women.
- Women must represent 30% or more of beneficiaries in youth entrepreneurship and micro-enterprise training programmes (For example 260 young entrepreneurs trained, with >30% women).
- Capacity-building targets include minimum 40% women staff trained in technical and institutional strengthening activities.<sup>98</sup>

These indicators are sex-disaggregated and measurable and are included directly in the results framework. However, they are output-oriented, focusing on participation rates rather than deeper empowerment outcomes. There are no indicators measuring changes in women’s income, resilience, agency, or leadership roles.

Thus, the design ensures accountability for women’s participation but does not define gender equality as a long-term developmental outcome.

## IMPLEMENTATION AND PRACTICE

Implementation shows active delivery of gender commitments. The mid-term review rates the project’s gender focus as “Satisfactory,” noting that sex-disaggregated monitoring has been consistent and that the project exceeded its appraisal targets for women beneficiaries in micro-loans and trainings.

<sup>95</sup> Ibid.

<sup>96</sup> Ibid

<sup>97</sup> International Fund for Agricultural Development. (2017, January 21). Mid-term review: September–October 2017 [PDF]. [https://info.unep.org/docs/pdc/Documents/BIH/PIMS%205241%20BiH%20VRB%20TE%20report\\_31Mar2020final-signed.pdf#:~:text=Ms%20Shazreh%20Hussain%20,Procurement%20Specialist](https://info.unep.org/docs/pdc/Documents/BIH/PIMS%205241%20BiH%20VRB%20TE%20report_31Mar2020final-signed.pdf#:~:text=Ms%20Shazreh%20Hussain%20,Procurement%20Specialist)

<sup>98</sup> International Fund for Agricultural Development. (2013, June 1). Design Report: Inclusive Rural Economic and Climate Resilience – Republic of Moldova (Project No. 1669; Report No. 3093-MD) [PDF]. <https://webapps.ifad.org/members/lapse-of-time/docs/english/EB-2013-LOT-P-17-Project-Design-report.pdf#:~:text=31,gender%20disaggregated%20data%20and%20knowledge>

The CPIU gender focal point has facilitated routine reporting of gender-related results.

Women benefited from multiple components:

- A substantial share of micro-loans and youth entrepreneurship loans went to women, exceeding the 25–30% quotas.<sup>99</sup>
- Women participated strongly in staff and institutional capacity-building activities, often surpassing the 40% target.<sup>100</sup>
- The programme design estimated that roughly 25,000 women (out of ~62,475 total beneficiaries) would benefit directly, and mid-term assessments confirm women represent a significant portion of actual beneficiaries.

Some sub-components, however—particularly field schools for conservation agriculture—remained male-dominated due to entrenched gender roles in agriculture. The project did not report negative gender impacts, but these patterns show that certain agricultural activities require additional targeted strategies to improve women's access.

Overall, gender commitments were implemented, monitored, and largely achieved in participation terms.

## GRES RATING

The project goes beyond basic gender sensitivity and shows structured integration of gender concerns into implementation. Key features supporting this rating include:

- Clear, numeric gender targets for loans, training, and support services.
- Systematic sex-disaggregated monitoring.
- A CPIU gender focal point embedded in the management structure.
- Quotas that were met or exceeded, indicating active efforts to include women in access to finance and capacity-building.

However, the project does not reach the transformative level. Gender equality was not an explicit outcome, and the intervention did not seek to shift underlying gender norms, power relations, or structural barriers in agriculture.

Thus, Gender-Responsive is the most appropriate classification: gender was actively integrated, monitored and resourced through mainstream components, but the project did not attempt to transform gender relations at scale.

<sup>99</sup> International Fund for Agricultural Development. (2017, October). Mid-Term Review: Inclusive Rural Economic and Climate Resilience – Republic of Moldova [PDF]. [https://www.ifad.org/documents/48415603/49538424/Mid-term+review+September+--+October+2017\\_1.pdf/8ff72adb-189c-2440-5202-ee826a66939e?t=1726609782951#:~:text=33,the%20project%20continues%20to%20be](https://www.ifad.org/documents/48415603/49538424/Mid-term+review+September+--+October+2017_1.pdf/8ff72adb-189c-2440-5202-ee826a66939e?t=1726609782951#:~:text=33,the%20project%20continues%20to%20be)

<sup>100</sup> Ibid.

## CONCLUSION

This watchdog analysis shows that the Special Climate Change Fund (SCCF) has played a meaningful but uneven role in advancing gender-responsive climate adaptation in the Western Balkans and Moldova. While the SCCF remains a modest and donor-dependent fund, it is one of the few multilateral sources accessible to non-LDC countries in the region, making its influence comparatively significant. The six projects reviewed shows that when gender considerations are integrated at design stage, with clear analyses, sex-disaggregated indicators, and institutional commitments, gender-responsive results can be achieved even without dedicated gender budget lines.

The assessment highlights clear differences across sectors and implementing agencies. Projects implemented by UNEP, UNDP, and IFAD generally applied stronger gender integration, supported by gender analyses, participatory approaches, and measurable targets. These projects achieved gender-responsive results, with women engaging in capacity development, benefiting from climate-resilient livelihoods, and participating in decision-making processes. In contrast, large regional operations led by the World Bank in river-basin governance and catastrophe risk insurance remained gender-blind, lacking gender analysis, gender objectives, or sex-disaggregated monitoring. As a result, opportunities to address women's differentiated vulnerabilities and enhance equitable access to climate services were missed. Overall, the findings show that budget size does not determine gender performance; design quality, institutional commitment, and monitoring systems do. Projects that embedded gender from the start, through analyses, quotas, and inclusive stakeholder engagement, delivered better gender outcomes than larger projects that treated beneficiaries as a homogenous group. Across the portfolio, most gender-related spending was delivered through mainstream components, demonstrating that significant progress can be made without a stand-alone gender budget, provided the design and implementation frameworks are strong.

At the same time, none of the SCCF-funded projects reached a gender-transformative level. They contributed to improved participation and access but did not systematically address structural barriers, discriminatory norms, or women's long-term agency in climate governance. This gap signals the next frontier for climate finance in the region: moving beyond inclusion toward interventions that actively shift gender relations, strengthen women's leadership, and embed gender-transformative outcomes in adaptation planning and financing.

Looking ahead, stronger alignment with the GEF Gender Policy, the UNFCCC Gender Action Plan, and the EU Gender Action Plan III can help ensure that future SCCF projects in the Western Balkans and Moldova close existing gaps rather than replicate them. This requires mandatory gender analyses, measurable gender objectives, robust monitoring, and clear accountability mechanisms for implementers. As climate risks intensify and adaptation needs grow, ensuring that climate finance is gender-responsive it is essential for effective, resilient, and sustainable climate action in the region.

## RECOMMENDATIONS

1. SCCF should require a full gender analysis for every proposal, ensuring that differentiated climate risks, access barriers, and gender roles are identified before approval. This would prevent gender-blind designs, especially in sectors that typically treat gender as irrelevant.
2. SCCF should make gender objectives and sex-disaggregated indicators mandatory in all project results frameworks. Indicators should go beyond participation numbers and measure changes in access, agency, and resilience.
3. SCCF should introduce minimum requirements for how gender-related activities are financed, whether through explicit budget lines or clearly defined mainstreamed allocations. This ensures that gender commitments are not left unfunded.
4. SCCF should strengthen accountability during implementation by requiring annual reporting on gender progress, sex-disaggregated monitoring, and corrective actions when targets are not met. Extensions or restructurings should not proceed without addressing gender gaps.
5. SCCF should ensure that every project has access to professional gender expertise throughout design and implementation. This is especially important for technical sectors like hydrology, modelling, and risk insurance where gender integration is often overlooked.
6. SCCF should encourage projects to adopt gender-transformative approaches, not only participation quotas. This includes addressing structural issues such as unequal land rights, limited access to credit, and low decision-making power among rural women.
7. SCCF should require consultation with women's organisations as part of every project's stakeholder engagement. Local women's groups, farmers' associations, and civil society actors should be involved from design to evaluation.
8. SCCF should ensure gender is integrated into technical components - not only community engagement. This includes embedding gender considerations in hydrological models, early warning systems, financial instruments, and institutional reforms.
9. SCCF should align all project requirements with the GEF Gender Policy and UNFCCC Gender Action Plan. Mandatory Gender Action Plans, gender-responsive budgeting, and monitoring requirements should apply across the portfolio.
10. SCCF should promote regional knowledge exchange on gender-responsive adaptation by supporting cross-country learning platforms. Sharing lessons from gender-responsive projects can help avoid repeating the gender-blind patterns seen in several operations.

## BIBLIOGRAPHY

- Climate Funds Update. [n.d.]. SPECIAL CLIMATE CHANGE FUND. Climate Funds Update. <https://climatefundsupdate.org/the-funds/special-climate-change-fund/>
- Climate Funds Update. [n.d.]. SPECIAL CLIMATE CHANGE FUND: DECISION-MAKING STRUCTURE AND GOVERNANCE. Climate Funds Update. <https://climatefundsupdate.org/the-funds/special-climate-change-fund/>
- Climate Funds Update. [n.d.]. SPECIAL CLIMATE CHANGE FUND: FUNDING DATA. Climate Funds Update. <https://climatefundsupdate.org/the-funds/special-climate-change-fund/>
- Climate Policy Initiative. [2022, November]. ADVANCING GENDER EQUALITY THROUGH CLIMATE FINANCE. Climate Policy Initiative. <https://www.climatepolicyinitiative.org/wp-content/uploads/2022/11/Advancing-Gender-Equality-through-Climate-Finance.pdf>
- Convention on Biological Diversity. [n.d.]. CENTRAL AND EASTERN EUROPE PROJECTS – SPECIAL CLIMATE CHANGE FUND (SCCF). Secretariat of the Convention on Biological Diversity. <https://www.cbd.int/financial/gefcee.shtml>
- Global Environment Facility Independent Evaluation Office. (2012, April). EVALUATION OF THE SPECIAL CLIMATE CHANGE FUND (SCCF): VOLUME 2 – ANNEXES. Global Environment Facility. <https://www.gefio.org/sites/default/files/documents/evaluations/sccf-2012-vol2.pdf>
- Global Environment Facility Independent Evaluation Office. (2017). PROGRAM EVALUATION OF THE SPECIAL CLIMATE CHANGE FUND (LDCF/SCCF.22/ME/02). Global Environment Facility. <https://www.gefio.org/content/dam/partners/ieo/docs/mgr/cncl/lDCF-sccf-22-me-02.pdf>
- Global Environment Facility. (2016, June 9). FY15 ANNUAL MONITORING REVIEW OF THE LEAST DEVELOPED COUNTRIES FUND AND THE SPECIAL CLIMATE CHANGE FUND (GEF/LDCF.SCCF.20/04). Global Environment Facility. [https://www.thegef.org/sites/default/files/council-meeting-documents/EN\\_GEF.LDCF\\_SCCF\\_20.04\\_FY15\\_AMR\\_LDCF\\_SCCF.pdf](https://www.thegef.org/sites/default/files/council-meeting-documents/EN_GEF.LDCF_SCCF_20.04_FY15_AMR_LDCF_SCCF.pdf)
- GRID-Arendal. (2015). OUTLOOK ON CLIMATE CHANGE ADAPTATION IN THE WESTERN BALKAN MOUNTAINS [Graphic resource]. GRID-Arendal. <https://www.grida.no/resources/7081>
- Intergovernmental Panel on Climate Change. [2023]. CLIMATE CHANGE 2023: SYNTHESIS REPORT. SUMMARY FOR POLICYMAKERS. IPCC. <https://www.ipcc.ch/report/ar6/syr/summary-for-policymakers/>
- International Fund for Agricultural Development. [2013]. DESIGN REPORT: INCLUSIVE RURAL ECONOMIC AND CLIMATE RESILIENCE PROGRAMME – REPUBLIC OF MOLDOVA (PROJECT NO. 1669; REPORT NO. 3093-MD). IFAD. <https://webapps.ifad.org/members/lapse-of-time/docs/english/EB-2013-LOT-P-17-Project-Design-report.pdf>
- International Fund for Agricultural Development. [2017, October]. MID-TERM REVIEW: INCLUSIVE RURAL ECONOMIC AND CLIMATE RESILIENCE PROGRAMME – REPUBLIC OF MOLDOVA. IFAD. [https://www.ifad.org/documents/48415603/49538424/Mid-term+review+September+-+October+2017\\_1.pdf](https://www.ifad.org/documents/48415603/49538424/Mid-term+review+September+-+October+2017_1.pdf)
- International Institute for Environment and Development. [2018, November]. WOMEN AS AGENTS OF CHANGE: TOWARDS A CLIMATE AND GENDER JUSTICE APPROACH [Briefing paper 22106g]. IIED. <https://www.iied.org/22106g>
- Knez, S., Štrbac, S., & Podbregar, I. [2022]. Climate change in the Western Balkans and EU Green Deal: Status, mitigation and challenges. ENERGY, SUSTAINABILITY AND SOCIETY, 12, 39. <https://doi.org/10.1186/s13705-021-00328-y>

- NAP Global Network. (2023, June 19). PROTECTING KUNE-VAINI LAGOON: SCALING UP ECOSYSTEM-BASED ADAPTATION IN ALBANIA'S OASIS FOR MIGRATORY BIRDS. International Institute for Sustainable Development. <https://napglobalnetwork.org/stories/kune-vaini-lagoon-scaling-up-ecosystem-based-adaptation-in-albania/>
- Natural Resources Defense Council. (2025, October 21). CLIMATE FUNDS PLEDGE TRACKER. NRDC. <https://www.nrdc.org/resources/climate-funds-pledge-tracker>
- Oxfam International. (2025, October 5). TWO THIRDS OF CLIMATE FUNDING FOR GLOBAL SOUTH IS LOANS AS RICH COUNTRIES PROFITEER FROM ESCALATING CLIMATE CRISIS [Press release]. Oxfam. <https://www.oxfamamerica.org/press/two-thirds-of-climate-funding-for-global-south-is-loans-as-rich-countries-profiteer-from-escalating-climate-crisis/>
- Pettinotti, L., Cao, Y., & Kamninga, T. (2023). GENDER EQUALITY TARGETING IN ADAPTATION FINANCE: 2021 SNAPSHOT (ODI briefing). ODI. [https://media.odi.org/documents/ODI\\_2023\\_Gender\\_equality\\_targeting\\_in\\_adaptation\\_finance.pdf](https://media.odi.org/documents/ODI_2023_Gender_equality_targeting_in_adaptation_finance.pdf)
- Plan Bleu, Regional Activity Centre / UNEP-MAP. (2023, February 3). GENDER-SENSITIVE CLIMATE RISK ASSESSMENT OF KOTOR BAY, MONTENEGRO (GEF MedProgramme SCCF Project report). Plan Bleu. [https://planbleu.org/wp-content/uploads/2023/02/MedP-SCCF-Kotor-Bay-Climate-Risk-Assessment\\_Plan-Bleu\\_FINAL.pdf](https://planbleu.org/wp-content/uploads/2023/02/MedP-SCCF-Kotor-Bay-Climate-Risk-Assessment_Plan-Bleu_FINAL.pdf)
- Respect Victoria. (2025, January 29). UNDERSTANDING THE LINK BETWEEN CLIMATE DISASTERS AND GENDERED VIOLENCE. Respect Victoria. <https://www.respectvictoria.vic.gov.au/news/understanding-link-between-climate-disasters-and-gendered-violence>
- Schalatek, L. (2021). GENDER AND CLIMATE FINANCE (Climate Finance Fundamentals No. 10). Climate Funds Update & Heinrich-Böll-Stiftung. [https://climatefundsupdate.org/wp-content/uploads/2022/03/CFF10-Gender-and-CF\\_ENG-2021.pdf](https://climatefundsupdate.org/wp-content/uploads/2022/03/CFF10-Gender-and-CF_ENG-2021.pdf)
- UN Women. (2021, November). WOMEN'S RESILIENCE TO DISASTERS (WRD) – CONCEPT NOTE. UN Women. [https://wrd.unwomen.org/sites/default/files/2021-11/WRD%20Concept%20Note\\_November%202021\\_v8.pdf](https://wrd.unwomen.org/sites/default/files/2021-11/WRD%20Concept%20Note_November%202021_v8.pdf)
- UN Women. (n.d.). WHY WOMEN NEED TO BE AT THE HEART OF CLIMATE ACTION. UN Women. <https://www.unwomen.org/en/articles/explainer/why-women-need-to-be-at-the-heart-of-climate-action>
- United Nations Development Programme. (2015, February 26). PROJECT DOCUMENT: TECHNOLOGY TRANSFER FOR CLIMATE-RESILIENT FLOOD MANAGEMENT IN THE VRBAS RIVER BASIN (PIMS 5241). UNDP. [https://info.undp.org/docs/pdc/Documents/BIH/PIMS%205241\\_SCCF\\_BH\\_UNDP\\_Prodoc%2026%20Feb%20final%20LPACed.pdf](https://info.undp.org/docs/pdc/Documents/BIH/PIMS%205241_SCCF_BH_UNDP_Prodoc%2026%20Feb%20final%20LPACed.pdf)
- United Nations Development Programme. (2020, March 31). TERMINAL EVALUATION REPORT: TECHNOLOGY TRANSFER FOR CLIMATE-RESILIENT FLOOD MANAGEMENT IN THE VRBAS RIVER BASIN (PIMS 5241). UNDP. [https://info.undp.org/docs/pdc/Documents/BIH/PIMS%205241%20BiH%20VRB%20TE%20report\\_31Mar2020final-signed.pdf](https://info.undp.org/docs/pdc/Documents/BIH/PIMS%205241%20BiH%20VRB%20TE%20report_31Mar2020final-signed.pdf)
- United Nations Development Programme. (n.d.). OVERVIEW OF LINKAGES BETWEEN GENDER AND CLIMATE CHANGE: POLICY BRIEF 1. UNDP. <https://www.undp.org/sites/g/files/zskgke326/files/publications/UNDP%20Linkages%20Gender%20and%20CC%20Policy%20Brief%201-WEB.pdf>
- United Nations Economic Commission for Europe. (2022, February 16). INTEGRATING GENDER EQUALITY INTO ENVIRONMENTAL POLICIES CAN ACCELERATE PROGRESS [News]. UNECE. <https://unece.org/media/news/365191>
- United Nations Environment Programme – DHI Centre. (2023, February). HOW NATURE CAN HELP WATER-RELATED CHALLENGES: NATURE-BASED SOLUTIONS IN PRACTICE. UNEP-DHI. [https://unepdhi.org/wp-content/uploads/sites/2/2023/02/how\\_nature\\_can\\_help\\_water-related\\_challenges-1.pdf](https://unepdhi.org/wp-content/uploads/sites/2/2023/02/how_nature_can_help_water-related_challenges-1.pdf)

- United Nations Environment Programme. (2014, December 10). BUILDING THE RESILIENCE OF KUNE-VAINI LAGOON THROUGH ECOSYSTEM-BASED ADAPTATION (EBA) IN ALBANIA (GEF PROJECT ID 5386): CEO ENDORSEMENT REQUEST. UNEP & Global Environment Facility. [https://open.unep.org/docs/gef/CEO/5386\\_CEO%20Request.pdf](https://open.unep.org/docs/gef/CEO/5386_CEO%20Request.pdf)
- United Nations Environment Programme. (2017, November 14). ENHANCING REGIONAL CLIMATE CHANGE ADAPTATION IN THE MEDITERRANEAN MARINE AND COASTAL AREAS (GEF PROJECT ID 9670): CEO ENDORSEMENT – REQUEST FOR PROJECT ENDORSEMENT/APPROVAL. UNEP & Global Environment Facility. [https://cdn.climatepolicyradar.org/navigator/LBY/2016/enhancing-regional-climate-change-adaptation-in-the-mediterranean-marine-and-coastal-areas\\_f1a83fbf4a64ade334da6f726d2329f7.pdf](https://cdn.climatepolicyradar.org/navigator/LBY/2016/enhancing-regional-climate-change-adaptation-in-the-mediterranean-marine-and-coastal-areas_f1a83fbf4a64ade334da6f726d2329f7.pdf)
- United Nations Framework Convention on Climate Change. (2015). PARIS AGREEMENT. UNFCCC. [https://unfccc.int/sites/default/files/english\\_paris\\_agreement.pdf](https://unfccc.int/sites/default/files/english_paris_agreement.pdf)
- United Nations Framework Convention on Climate Change. (n.d.-a). GENDER. UNFCCC. <https://unfccc.int/gender>
- United Nations Framework Convention on Climate Change. (n.d.-b). THE ENHANCED LIMA WORK PROGRAMME ON GENDER AND ITS GENDER ACTION PLAN. UNFCCC. <https://unfccc.int/topics/gender/workstreams/the-enhanced-lima-work-programme-on-gender>
- United Nations Framework Convention on Climate Change. (n.d.-c). REPORTS OF THE SPECIAL CLIMATE CHANGE FUND (SCCF). UNFCCC. <https://unfccc.int/topics/climate-finance/resources/reports-of-the-special-climate-change-fund>
- United Nations Office for Disaster Risk Reduction. (n.d.). ALBANIA LOOKS TO REGIONAL INSURANCE [News story]. UNDRR. <https://www.undrr.org/news/albania-looks-regional-insurance>
- World Bank. (2016, May 9). BOSNIA AND HERZEGOVINA, MONTENEGRO AND SERBIA COOPERATE TO STRENGTHEN RESILIENCE TO CLIMATE CHANGE [Press release]. World Bank. <https://www.worldbank.org/en/news/press-release/2016/05/09/bosnia-and-herzegovina-montenegro-and-serbia-cooperate-to-strengthen-resilience-to-climate-change>
- World Bank. (2017, April 7). IMPLEMENTATION COMPLETION AND RESULTS REPORT: P110910 – SOUTHEASTERN EUROPE CATASTROPHE RISK INSURANCE FACILITY. World Bank. <https://documents1.worldbank.org/curated/en/794641491601577771/pdf/ICRR-Disclosable-P110910-04-07-2017-1491601563342.pdf>
- World Bank. (2021). ENVIRONMENTAL AND SOCIAL REVIEW SUMMARY – WEST BALKANS DRINA RIVER BASIN MANAGEMENT PROJECT (P145048). World Bank (via EWS/Accountability Console). [https://ewdata.rightsindevelopment.org/files/documents/48/WB-P145048\\_hOW9WXS.pdf](https://ewdata.rightsindevelopment.org/files/documents/48/WB-P145048_hOW9WXS.pdf)
- World Bank. (2021, January 14). DISCLOSABLE VERSION OF THE ISR – WEST BALKANS DRINA RIVER BASIN MANAGEMENT (P145048), SEQUENCE NO. 09. World Bank. <https://documents1.worldbank.org/curated/en/606631610632970618/pdf/Disclosable-Version-of-the-ISR-West-Balkans-Drina-River-Basin-Management-P145048-Sequence-No-09.pdf>
- World Bank. (2023). COUNTRY CLIMATE AND DEVELOPMENT REPORT: WESTERN BALKANS 6. BACKGROUND NOTE – ADAPTING TO A CHANGING CLIMATE: THE CASE FOR URGENT ACTION. World Bank Group. <https://documents1.worldbank.org/curated/en/099092624072026025/pdf/P179205-f9cb3642-1bdb-4724-93c6-deec380abe55.pdf>

# GENDER-RESPONSIVE CLIMATE FINANCE:

**A Watchdog Analysis of the  
Special Climate Change Fund in  
the Western Balkans and Moldova**

