
Gender Assessment

FP177: Cooling Facility

Bangladesh, El Salvador, Kenya, Malawi, North Macedonia, Panama, Sao Tome and Principe, Somalia, Sri Lanka | The World Bank | B.30/02/Add.09

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1 Introduction

The Cooling Facility is proposed as an innovative, multi-sector and multi-country programmatic financing mechanism with the goal of transforming the cooling sector. The program will increase energy efficiency, reduce or avoid GHG emissions, and accelerate access to cooling for economic growth and human capital development.

To achieve this, the Facility will channel concessional climate finance from the GCF to co-finance IBRD and IDA cooling-related operations that: (i) support investments in efficient, affordable, and sustainable cooling; (ii) catalyze technology and business model innovations across cooling value chains and sectors to reduce barriers for private sector investment; and (iii) help build an enabling environment for sustained, long-term systemic changes for example, for productive uses of energy, in buildings energy efficiency, nutrition, health, and agriculture; as well as (iv) support the integration of sustainable cooling into climate change and SDG plans

The present Gender Assessment and Action Plan provides an overview of issues affecting men and women related to the Facility's implementation in the nine countries: Bangladesh, El Salvador, Kenya, Malawi, North Macedonia, Sao Tome e Principe, Somalia, Panama and Sri Lanka. It details the strategic approach that will be adopted under the Cooling Facility to effectively address these challenges and contribute to promoting female development at different dimensions, for instance through employment in the cooling-related sectors, while enhancing women and men's livelihoods in affected communities, and supporting COVID-19 responses. Planned interventions under the present Gender Action Plan (GAP) are aligned with the GCF third policy objective to "contribute to reducing the gender gap of climate change-exacerbated social, economic, environmental vulnerabilities and exclusions through GCF climate investments that mainstream gender equality issues."

The Cooling Facility's gender activities will focus on strengthening women's roles as employees, entrepreneurs and consumer in energy and cooling-related sectors. The work under the Facility will tangibly assist relevant stakeholders (such as ministries, utilities and businesses) across various sectors such as energy access, energy efficiency and renewable energy, agriculture, health etc. to support the designing and implementation of intervention in cooling-informed operations on the ground. The Facility will work with countries to collect data and generate crucial knowledge of actions and design interventions needed to help close gender gaps in areas that are aligned with the cooling-related sectors and directly support the World Bank Group 2016-2023 Gender Strategy and its four pillars of action¹. The broad experiences and track-record of the ESMAP Gender and Energy Program – which is funding 6 regional energy programs consisting of activities that directly support the 4 pillars of the Strategy - combined with the ESMAP Efficient Clean Cooling Program – which is providing TA support to cooling-informed activities across sectors (working with relevant World Bank Global Practices) - will be leveraged to support activities aimed at helping achieve progress on gender equality through the various cooling projects included in the Facility. The Bank's ecosystem of gender focal points for relevant Global Practices will need to be engaged.

Appropriate gender entry points for the Facility's cooling-informed operations will be case specific, span over a number of sectors (e.g. agriculture, buildings, health, energy, etc), and different geographies (both in terms of countries and in terms of urban versus rural contexts). The Facility's activities will also offer opportunities to tackle the World Bank Group 2016-2023 Gender Strategy and its four pillars of action. For example, ensuring key public services such as clinics or hospitals have access to cooling (in medical facilities and for

¹ The WBG Gender Strategy has 4 objectives: i) improving Human Endowments ii) Removing Constraints for More and Better jobs, iii) Removing Barriers to Women's Ownership and Control of Assets and iv) Enhancing Women's Voice and Agency and Engaging Men and Boys

storage of vaccines and medicine) to reduce infant mortality rates (pillar 1 of the WBG Gender Strategy); and tackling barriers to women’s leadership and participation in the e.g. energy and agriculture sector through implementing interventions that e.g. address child care service gaps and increase girls and young women’s exposure to jobs in the energy efficiency/cooling sectors (pillar 2). Other areas of support may include, applying new approaches with banks and micro-finance institutions to design financial products and services that meet the needs of female enterprises and consumers in cooling technologies (pillar 3); and enhancing women’s voice through inclusion in policy development and participation in project design, including engaging men and boys in gender-based violence (GBV) prevention and response in energy project sites (pillar 4). In addition, the Facility, through the projects it supports, is expected to contribute to meeting the World Bank corporate gender target, measured through the “Gender Tag”². Also, some of the interventions will help countries address the impacts of the COVID-19 global pandemic.

In addition, as described in Annex 6 (Environment and Social Sustainability Framework), environmental and social risks and impact of all projects included in the Cooling Facility will be assessed and managed in accordance with the Bank’s Environmental and Social Framework (ESF). At the project-level, provisions on gender in the ESF are focused on gender equality and inclusion, particularly in the context of addressing disadvantaged or vulnerable groups, including the risks of gender-based violence. As per Bank policy, each project also needs to set-up a Grievance Redress Mechanism to ensure any grievances, including regarding sexual exploitation and abuse, are reported and addressed.

The Facility’s gender approach will be adapted to each projects’ specific design, local barriers and circumstances, but in general the entry points for gender are expected to involve one of more of the following: baseline establishments and data collection; diagnostics barriers; stakeholder engagement; identification of specific actions that are contributing to closing gender gaps; knowledge management (see below). The Cooling Facility will seek to contribute to enhancing the knowledge base on gender issues associated with access to cooling and will seek to contribute to reducing gender gaps in cooling-related sectors (including agriculture, buildings, health and energy) by (i) identifying gaps relevant to the four pillars of the World Bank Group (WBG) Gender Strategy, and (ii) aiming to address these gaps through specific actions supported by the project.

2 Gender Gaps that Matter

While more data and analysis are needed to better understand the gender aspect of access to sustainable cooling and energy efficiency, gender risks are evident (SEforALL 2019). Women and girls are often disproportionately impacted by limited access to sustainable cooling and enhanced access could help make gains in terms of entrepreneurship opportunities and enhanced livelihoods. There is very little evidence that shows what works to close gender gaps in interventions that are dedicated to cooling, however this proposal will extrapolate approaches that are proved to work from other sectors in particular in regards to identify entry points (after a gender assessment).

Gaps that may impact projects under the Facility are outlined briefly below:

- **Jobs and Skills Development**
- **Entrepreneurship**

² Since 2017, the WBG strengthened its monitoring system with regards to gender, focusing on results and outcomes. A “gender tag” was launched to identify projects that effectively promote equality between men and women and are aligned with the WBG gender strategy.

- **Consumer Engagement**
- **Financial services**
- **COVID-19 response and health measures**
- **Data and information**

Alignment with the WBG's Gender Strategy and achieving gender tag: the Bank implements systematically a mechanism to identify operations that aim to close gender gaps in human endowments, more and better jobs, ownership and control of assets, and women's voice and agency. This mechanism is called *Gender Tag*. For a WB lending project to be "gender tagged", it must meet two criteria: (1) explicitly address one or more of the dimensions of the Gender Strategy, and (2) the include a vertical logic with (i) an analysis of the specific gender issues; (ii) actions that seek to address the issues; and (iii) indicators that show the advancement towards closing the gender gaps.

3 Gender Gap Assessment

3.1 Overarching Gender Gaps

When designing cooling projects and programs with a gender equality focus, there are many opportunities to consider issues around access to finance, entrepreneurship, employment and consumer engagement. These may include, for example, working toward government targets for closing gaps between men and women that might be addressed through increasing access to climate-friendly cooling; or including sex-disaggregated information in data collection or survey processes; or making sure that both men and women take part in related consultation processes.

Growing evidence points to significant differences in the needs and wants of women versus men as consumers and entrepreneurs. For example, differences can be observed in how they use energy on a daily basis, how much they are willing and able to adopt cooling technology and measures e.g. in agriculture sector, and how they respond to campaigns marketing products and services. It is therefore essential to tailor any efforts toward consumer-specific behaviors of men and women. For example, women may have lower literacy rates or receive communication through more informal channels than men to e.g. word of mouth versus town meetings etc. This points to a need for communications strategies in these countries to look beyond written materials as they transmit information related to benefits of cooling, consumption patterns, and so forth.

The agriculture sector in a number of developing countries employs a larger proportion of economically active women than is the case for men. Despite their critical role in ensuring food security, women (in particular rural) still face constraints to enter fully and in the same conditions as men in the agriculture sector. Women, as both producers and consumers, have less access to productive resources, technologies (for harvesting and preservation), and markets. These barriers inhibit their potential across the sector, and also limit their economic empowerment and decrease their health, resulting in significant gender gaps that trickle down to families and communities.

Other gender gaps, such as in access to finance or affordability constraints (e.g., women have equal access to financial services in only 60% of the world's countries³), may make it relatively difficult for female-headed households or female business owners or farmers to adopt energy-efficient appliances. To reach policy objectives, it is important to consider these dynamics in the design of relevant programs.

Men and women tend to have different metabolisms, and thus experience air temperature differently, with ramifications for the world's increasing use of air conditioning. In a field study of thermal comfort in offices in India, females were found to accept a wider range of temperatures than males, and require less mechanical cooling (Indraganti, Ooka, and Rijal 2014). Beyond India, a 2019 study conducted in Germany, found that women performed better on certain cognitive tests at higher temperatures than at lower ones, and that overcooled offices had a negative impact on women's productivity (Chang and Kajackaite 2019).

Research has demonstrated that men and women respond differently to information and marketing campaigns. Surveys across countries and different economic conditions show that men tend to display higher levels of awareness and knowledge of environmental issues relative to women, though women exhibit a more positive attitude and behavior toward saving energy than men, suggesting that women are more willing to practice energy-saving behaviors (Huang and Chao 2017). It is likely that there are opportunities to improve the outcomes of efficient cooling programs through information campaigns that are shaped by a better understanding these differences, and through the targeting of approaches to achieve desired results.

An "energy clinic" conducted by the Energy Management Centre in Kerala, India, demonstrated that women can be key agents of change in utilizing more efficient appliances. Women organized demonstration classes on energy conservation in their own villages, and attracted large numbers of attendees, including housewives, teachers, and local administrators (Unnithan 2018). Some energy companies e.g. Tata Power Delhi Distribution Ltd. has documented similar experiences by successfully appointing women as "brand ambassadors" to raise awareness about the benefits of legal connections, help facilitate new connections, and educate consumers on consumption patterns and bill payments, with each brand ambassador covering an area of about 300 households (Shrivastava 2017; World Bank 2017).

Other opportunities to tackle gender equality issues include looking at how cooling institutions can tackle gender gaps apparent in labor force participation rates and during women's recruitment, retention, and promotion. Issues to be addressed include legal barriers to women entering an industry or advancing to certain roles; limited transport and insufficient workplace infrastructure; inadequate institutional sexual harassment policies and reporting mechanisms; a regressive organizational culture in male-dominated fields; gender pay gaps resulting from occupational segregation and unequal pay for equal work; and a lack of care services tailored to women. Such issues are being tackled by India's Energy Efficiency Services Ltd. (EESL) with support from the World Bank's India Energy Efficiency Scale-up Program (P162849) and the ESMAP-funded Women in Power Sector Network in South Asia (WePOWER).

School-based education programs promoting energy efficiency can be an effective way to drive behavior change among households, as children can learn to integrate energy and sustainability in their own habits. They can also be an important entry point to engage young women in high schools to increase their interest in the science and engineering fields. An example is the Girls of Energy initiative conducted by the U.S. Department of Energy's Office

³ The *Global Gender Gap Report*, published by the World Economic Forum, benchmarks 144 countries in their progress toward gender parity across four thematic dimensions: economic participation and opportunity, educational attainment, health and survival, and political empowerment. It has been published annually since 2007.

of Economic Impact and Diversity, whose activities include creating opportunities for more girls to explore the research and technology being developed at the department's National Laboratories. The program also covers energy efficiency, among other topics, in an interactive e-learning book.⁴ It is likely that there are further opportunities to include energy efficiency in curricula focused on promoting women's participation in research and technological innovation.

An enabling environment is crucial to improve women's empowerment and reduce gender gaps. An enabling environment is critical to improve women's empowerment and reduce gender gaps. Despite the fact that many countries are improving gender disparities, such as the inclusion of more women in the labor forces, those efforts are not being translated into decent jobs as women are still overrepresented in low productivity and informal jobs. A lot of the constraints women face are a result of behavioral and social norms in each country: labor segregation, time poverty, violence and gender roles. The Cooling Facility will support fostering the participation of women by integrating gender-specific activities to be carried out.

A robust legal framework and regulations protecting women rights and their access to services are also key for the implementation of activities that aim to close gender gaps. The following section includes a summary of laws and regulations for each country based on the publication *Women, Business and the Law's* (World Bank, 2021)⁵ assessment. This assessment is an annual study that measures the laws and regulations that affect women's economic opportunities. For instance, the COVID-19 has affected women's social and economic capabilities, and the gap between men and women widened due to its impacts. The importance of legal equality is not limited to disaster preparedness or mitigation of the effects, but it is associated with better development outcomes such as lower rates of vulnerable employment and extreme poverty among female workers.

The gender activities will be developed with each Executing Entity to support local institutions having the tools and skills to achieve the proposed objectives. Activities will be in line with each country's respective policy and regulatory context and promote the implementation of assessments to identify the main barriers and constraints that inhibit gender equality. It is important to create awareness among the institutions' personnel to implement all activities effectively. A gender action plan per country is not proposed, but rather the integration of gender consideration in key activities, including ensuring that any data collected will be gender-disaggregated and, when relevant, that vaccine and health outreach campaigns also be targeted at women. In all cases, the EE and the Bank should make sure that consultations consider all relevant stakeholders and include their concerns and suggestions. Finally, during the implementation, tools for monitoring and evaluation should be in place to enable capturing progress, make adjustments as needed and learn from the implementation of gender activities.

Linkages to climate change: gender inequality is one of the inhibitors for development, and the impacts of climate change perpetuate it. As previously mentioned, women have less economic, political, and legal power than men resulting in a more considerable inability to cope with the adverse effects of climate change. The differences according to vulnerabilities such

⁴ For more information on the U.S. Department of Energy's Girls of Energy initiative, see <https://www.energy.gov/diversity/girls-energy>; for the e-book "Girls of Energy," see https://www.energy.gov/sites/prod/files/2016/10/f33/GOE_eBook.pdf.

⁵ "Women, Business and the Law 2021 presents an index covering 190 economies and structured around the life cycle of a working woman. In total, 35 questions are scored across the eight indicators. Overall scores are then calculated by taking the average of each indicator, with 100 representing the highest possible score. Data refer to the laws and regulations that are applicable to the main business city" (World Bank. 2021. *Women, Business and the Law 2021*. Washington, DC: World Bank. doi:10.1596/978-1-4648-1652-9. License: Creative Commons Attribution CC BY 3.0 IGO)

as poverty, jobs' quality, quality of housing, among others, make women more susceptible to climate change, causing them forcibly being displaced, stop working in productive activities, and spend more time in non-paid tasks. Women's empowerment is key to addressing climate change because women play a significant role in natural resources management (e.g., for productive uses such as in farming or cooking activities such as fuel collection). Where pertinent, the Facility will support women in improving their farming productivity (such as offering financial services that allow women to be more efficient, access better technology, and reduce food waste), provide sustainable cooling solutions for buildings that provide services, employment or housing to women.

3.2 General Country-Specific Gender Gaps

A preliminary gender gap assessment was conducted across the countries to be supported by the Facility. An overview of gender gaps identified is outlined below, along with the preliminary identification of potential gender entry points for intervention (at the project level), which will be explored during project design:

3.2.1 Bangladesh

Bangladesh obtained a score of 0.726 in the 2020 WEF Global Gender Report Index, which puts the country in the 50th position. This suggests a substantial improvement in comparison to the 2006 edition of the report, where the country obtained a score of 0.627 and ranked 91st. The country has the highest score in its region, South Asia.

The Constitution of Bangladesh states that women and men have equal rights in all spheres of public life. However, the same legal framework recognizes religious personal laws, which position women in an unequal situation and worse than men. The country has been investing and working in gender equality issues and regulations, including designing, and implementing the National Women Development Policy led by the Ministry of Women and Children Affairs (created in 1972 and acting as the women's rights machinery). The following are some of the laws and rules applicable for women in the country:

- **Legal framework:** Bangladesh has laws and regulations that protect women against discrimination and violence and recognize their rights. The publication *Women, Business and the Law 2021* (World Bank, 2021) indicates that Bangladesh scores 49.4 out of 100. It means the country is lower than the regional average achieved in South Asia (63.7). **Employment and payment:** The country does not have a law that restricts women to work in the same fields as men (and can work at night in the same way as men). Also, women at workplaces are protected by a legislation that prevents sexual harassment in employment (Supreme Court of Bangladesh, *BNWLA v. Government of Bangladesh*, 14 May 2009, Petition No. 5916 of 2008). Women are not able to work in some industrial jobs in the same way as men (including mining, water, and factoring (Labor Act, Secs. 42 and 87)), but some sectors do not have restrictions for women (construction, agriculture, energy, transportation, and others). Women are also prevented from working in jobs that are considered hazardous. In regards of payment, Bangladeshi women does not have a law that mandates equal remuneration for equal value.
- **Maternity Rights:** laws regarding maternity rights are broadly absent. The country lacks parental leave and fathers do not have the option or right to enjoy a paid leave. Also, the government does not administer 100% of the maternity leave benefits (Labor Act, Sec. 47).

- **Assets:** the Muslim Personal Law (Shariat) Application Act, Art. 2 concedes women to have equal ownership rights to immovable property and grants spouses equal administrative authority over assets during marriage. However, the same law states that sons and daughters do not have equal rights to inherit assets from their parents; and widowed women also do not have the same rights to inherit their spouses assets as men.
- **Access to credit:** Bangladesh does not have a law that prohibits discrimination in access to credit based on gender.
- **Marriage:** women cannot obtain a judgment of divorce in the same way as men and also women do not have the same rights to remarry as men.

Income. According to the UNDP's estimates, the female Gross National Income (GNI) per capita in Bangladesh amounts to 2,373 in 2011 PPP \$, which corresponds to 42% of the male GNI per capita (5,700 2011 PPP \$).

Table [1]. Female and male gross national income per capita (2011 ppp terms)

Country	Estimated gross national income per capita (2011 ppp terms) ¹		
	Female	Male	Female as % of male
Bangladesh	2,373	5,700	42

Source: UNDP <http://hdr.undp.org/en/indicators/123506#a>. 1/ Definition: Derived from the ratio of female to male wages, female and male shares of economically active population and gross national income (in 2011 purchasing power parity terms).

Labor Markets. Labor participation in Bangladesh is much lower for women than men; From the whole labor force, women represent only 30.7%. The share is even lower when looking at the share of female employees in the industry (25.3%), manufacturing (32.7%), electricity gas, steam, and air conditioning, supply (8.5%) or professional, scientific and technical activities 8.9%. These gaps are partly explained by labor regulations in the country that forbid women from participating in certain sectors of the economy (Table [2]).

Table [2]. Share of employment by activities and sex (% , 2018 unless stated differently)

Country	Sex	Industry	Manufacturing	Electricity; gas, steam and air conditioning supply	Professional, scientific and technical activities	Total	Women are able to work in the same industries as men
Bangladesh	Female	25.3	32.7	8.5	8.9	30.7	No
	Male	74.7	67.3	91.5	91.1	69.3	

Source: labor for shares from ILO https://www.ilo.org/ilostat-files/Documents/Bulk_ilostat_en.html# and labour restrictions from World Bank Little Book of Gender 2019

Financial inclusion. Men in Bangladesh present higher levels of financial inclusion than women when comparing the ownership of an account at a financial institution (50 versus 20%), a mobile account (33 versus 10%) or saving money (29 versus 26%) (Table [3]). In addition, the share of women aged 15 or above in the country with either an account at financial institution or a mobile money-service provider is 36%, well below the average in developing countries (58.3%), or South Asia (65.1%).

Table [3]. Indicators of financial inclusion by sex (2017)

Country	Account at a financial institution (% age 15+)		Mobile account (% age 15+)		Saved any money last year (% age 15+)	
	Female	Male	Female	Male	Female	Male
Bangladesh	20%	50%	10%	33%	26%	29%

Source: World Bank Little Book of Gender 2019

Education. Women in Bangladesh are more likely to be enrolled in secondary education than men (68.9 of women versus 58.8% of men). However, this gap is reverted when looking at tertiary education (17 versus 24%). Consequently, men report a higher average number of schooling years (6.8 versus 5.3). In addition, women amount to only one fifth of STEM graduates (Table [4]).

Table [4]. Indicators of education by sex

Country	Sex	Enrolment in primary education (%)	Enrolment in secondary education (%)	Enrolment in tertiary education (%)	Mean years of schooling (years)	Female share of tertiary graduates from STEM (%)
Bangladesh	Female	91.5	68.9	17	5.3	20
	Male	93.7	58.8	24	6.8	

Source: labor for shares from ILO https://www.ilo.org/ilostat-files/Documents/Bulk_ilostat_en.html# and labour restrictions from World Bank Little Book of Gender 2019

Health. The maternal mortality ratio in Bangladesh is 176 per 100,000 live births, which ranks 128th among 182 countries included in the Human Development Report. This figure is below the average in developing countries (231) and in line with its region, South Asia (176). However, more than 10 times the maternal mortality ratio in OCDE (14) or Very high human development countries (15) according to the UNDP Human Development Report. In addition, female life expectancy at birth in Bangladesh is almost 4 years higher than the same figure for males (74.3 versus 70.6 years) (Table [5]).

Table [5]. Indicators of health by sex

Country	Maternal mortality ratio (deaths per 100,000 live births)	Maternal mortality ratio (ranking across countries)	Female life expectancy at birth (years)	Male life expectancy at birth (years)
Bangladesh	176	128	74.3	70.6

Source: UNDP. <http://hdr.undp.org/en/data>

Note: rankings among 182 countries with data in UNDP report

Agency. Only one out of five members in Bangladesh's parliament are women (20.6%). The share of women in ministerial positions is even lower, below one in 10 (8%).⁶

Gender Based Violence. According to the United Nations Development Report, more than half of Bangladeshi women aged 15 or older have experience gender-based violence by their partners.⁷

Gender gaps associated with the current project in Bangladesh

Cooling-related activities or sectors targeted: efficient use of energy and resources in buildings and appliances.

Preliminary overview of relevant gender gaps:

- **Women are underrepresented in the energy sector.** A recent study by the World Bank found that in 13 surveyed power sector organizations, only 16 out of 276 (6%) total board members are female. Bangladesh Power Development Board (BPDB) has the highest representation of women with 1,500 out of 16,040 total staff (9%) and 217 out of 2,455 technical staff (9%). Data on the energy efficiency sector are not readily available but are assumed to roughly align with the labor participation observed in the power sector.
- **Women in Bangladesh usually do not have adequate information on technologies available and access to financing or collateral.** The gendered power relations in the household can influence decision-making, behavior change, and/or adoption of improved energy services like implementing renewable technology and/or energy-efficient appliances.
- **The private sector plays an important role to foster women's economic empowerment.** It may thus be important to partner with national and local nongovernment organizations (NGOs) and private companies to implement pilot livelihood programs. Activities that aim to train on use of labor and energy-saving appliances, and to offer financial and business management, credit, market access, marketing strategies.
- **Women face constraints in decision-making at home.** Both women and men would be benefited from efficiency improvements in energy use and buildings and appliances. However, women are less likely to be legal owners or occupiers of their homes, and housing titles tend to be registered in the name of male household members. This limits agency in terms of decision making and also ability to gain access to finance due to collateral constraints for the purchase of energy technologies.

Suggested gender entry points and activities include: (i) develop (or review/enhance/) gender assessment; (ii) carry out consultations, workshops, gender assessment's presentations; (iii) engage policy dialogues to raise awareness about the linkages between cooling and gender; (iv) capacity building/awareness about gender equality; (v) develop a gender action plan that includes responsibilities, activities and budgets; (vi) develop and implement a communication/outreach campaign.-

3.2.2 El Salvador

El Salvador obtained a score of 0.706 in the 2020 WEF Global Gender Report Index, which puts the country in the 80th position. This suggests a substantial improvement in comparison to the 2006 edition of the report, where the country obtained a score of 0.684 and ranked 39th. The country has the sixth lowest score in its region, Latin America and the Caribbean.

The Constitution of El Salvador states that women and men have equal rights at all levels. The country has been investing and working in gender equality issues and regulations, including designing, and implementing the National Policy for Women led by The Salvadoran Institute for the Development of Women (created in 1996 and acting as the women's rights machinery). The following are some of the laws and rules applicable for women in the country:

Legal framework: El Salvador has laws and regulations that protect women against discrimination and violence and recognize their rights. The publication Women, Business and the Law 2021 (World Bank, 2021) indicates that El Salvador scores 88.8 out of 100. It means the country is higher than the regional average achieved in Latin America (80.1).

- **Employment and payment:** The country does not have a law that restricts women to work in in the same fields as men (and can work at night in the same way as men). Also, women at workplaces are protected by a legislation that prevents sexual harassment in employment (Código Penal, Art. 165; Ley General de Prevención de Riesgos en Lugares de Trabajo, Art. 7) and sexual harassment at work is consider a crime (Código Penal, Art. 165). A Salvadorian law prohibits discrimination in employment based on gender (Código del Trabajo, Art. 30(12); Código Penal, Art. 246). Women are able to work in all industrial jobs in the same way as men (including mining, water and factoring, construction, agriculture, energy, transportation, and others). Women are not prevented from working in jobs that are considered hazardous. In regards of payment, Salvadorian women does not have a law that mandates equal remuneration for equal value.
- **Maternity Rights:** Mothers in El Salvador have 112 days of paid time during a period between pregnancy and after labor (Código del Trabajo, Art. 309). The country lacks parental leave, but fathers enjoy a 3-day paid leave after labor. Also, the government administers 100% of the maternity leave benefits (Ley del Seguro Social, Arts. 1 y 12). It is also prohibited the dismissal of pregnant worker (Código del Trabajo, Art. 113)
- **Assets:** the Código de Familia, Art. 70 concedes women to have equal ownership rights to immovable property and grants spouses equal administrative authority over assets during marriage. Código Civil, Arts. 983 y 988(1) states that sons and daughters have equal rights to inherit assets from their parents; and widowed women also have the same rights to inherit their spouses assets as men.
- **Access to credit and entrepreneurship:** El Salvador does not have a law that prohibits discrimination in access to credit based on gender. Women also have no restrictions when registering a new business, open a bank account or signing a contract.
- **Marriage:** El Salvador does not have a legal provision that requires a married woman to obey her husband (Código de Familia, Art. 36(1)); women can be called the head of household in the same way as men. The country has specific legislation for addressing domestic violence (Ley Contra la Violencia Intrafamiliar; Ley Especial Integral para una Vida Libre de Violencia para las Mujeres, Art. 8(k)); and women can obtain a judgment of divorce in the same way as men, but they do not have the same rights to remarry as men (Código de Familia, Arts. 17, 23(5) y 115(1)).

Income. According to the UNDP's estimates, the female Gross National Income (GNI) per capita in El Salvador amounts to 6,471 in 2017 PPP \$, which corresponds to 62% of the male GNI per capita (10,501 2017 PPP \$).

Table [6]. Female and male gross national income per capita (2017 ppp terms)

Country	Estimated gross national income per capita (2011 ppp terms) ¹
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	Female	Male	Female as % of male
El Salvador	6,471	10,501	62

Source: UNDP <http://hdr.undp.org/en/indicators/123506#a>. 1/ Definition: Derived from the ratio of female to male wages, female and male shares of economically active population and gross national income (in 2011 purchasing power parity terms).

Labor Markets. Labor participation in El Salvador is much lower for women than men; women represent about the 60% of the labor force. The WEF (2019) indicates that women's rate in the labor force participation is 50% while men's is 83%. Women are less represented as professionals and technical workers (47.6% compared to 52.4% of men). Women are overrepresented in sectors such as services (commerce, hotels, restaurants – 45.5% or women vs. 17.8% of men), manufactures (17.5% vs 14.3% of men), domestic paid work (10.9% vs 0.8% of men) and education (4.3% vs. 1.6% of men) (Table [7]).

Women tend to be included more often in temporary jobs as only 37.3% of them are considered full time formal workers, a number much lower than the 45.1% registered for men.

Table [7]. Share of employment by activities and sex (% , 2017 unless stated differently)

Country	Sex	Services	Manufacturing	Women are able to work in the same industries as men
El Salvador	Female	45.4	17.5	yes
	Male	21.4	14.3	

Source: labor for shares from MTPS <https://www.mtps.gob.sv/wp-content/uploads/descargas/BoletinesEstadisticos/mtps-boletin-laboral-mujeres-2019.pdf> and labor restrictions from World Bank Little Book of Gender 2019

Financial inclusion. Men in El Salvador present higher levels of financial inclusion than women when comparing the ownership of an account at a financial institution (36 versus 24%), a mobile account (2.2 versus 5.2%) or saving money (36 versus 40%) (Table [8]). In addition, the share of women aged 15 or above in the country with either an account at financial institution or a mobile money-service provider is 24%, well below the average in developing countries (58.3%), or Latin America and the Caribbean (51%).

Table [8]. Indicators of financial inclusion by sex (2017)

Country	Account at a financial institution (% age 15+)		Mobile account (% age 15+)		Saved any money last year (% age 15+)	
	Female	Male	Female	Male	Female	Male
El Salvador	24%	36%	2.2%	5.2%	36%	40%

Source: World Bank Little Book of Gender 2019

Education. Women in El Salvador are more likely to be enrolled in secondary education than men at all level (80.6% vs. 79.9% for primary education; 60.8% vs. 59.5% for secondary education; 30.2% vs. 27.0% for tertiary education, for women and men respectively). However, women present a lower literacy rate than men (86.7% vs. 90.6%). In addition, women amount to only one fourth of STEM graduates (Table [9]).

Table [9]. Indicators of education by sex

Country	Sex	Enrolment in primary education (%)	Enrolment in secondary education (%)	Enrolment in tertiary education (%)	Female share of tertiary graduates from STEM (%)

El Salvador	Female	80.6	60.8	30.2	24
	Male	79.9	59.5	27	

Source: enrolment from WEF http://www3.weforum.org/docs/WEF_GGGR_2020.pdf and STEM graduates from World Bank Little Book of Gender 2019

Health. The maternal mortality ratio in El Salvador is 46 per 100,000 live births, which ranks 91st among 182 countries included in the Human Development Report. This figure is below the average in developing countries (231) and below with its region, Latin America and the Caribbean (72.7). However, more than 3 times the maternal mortality ratio in OCDE (14) or Very high human development countries (15) according to the UNDP Human Development Report. In addition, female life expectancy at birth in El Salvador is more than 9 years higher than the same figure for males (77.8 versus 68.5 years) (Table [10]).

Table [10]. Indicators of health by sex

Country	Maternal mortality ratio (deaths per 100,000 live births)	Maternal mortality ratio (ranking across countries)	Female life expectancy at birth (years)	Male life expectancy at birth (years)
El Salvador	46	91	77.8	68.5

Source: UNDP. <http://hdr.undp.org/en/data>

Note: rankings among 182 countries with data in UNDP report

Agency. Only 31% members in Salvadorian's parliament are women. The share of women in ministerial positions is slightly higher (33.3%).⁸

Gender Based Violence. According to the United Nations Development Report, 14.3% of women aged 15 and older have experience intimate partner violence⁹. Other sources¹⁰ suggests that 24.2% of women have suffered of physical partner violence at some point of their lives and 11.5% have experienced sexual violence by a partner at some point. Also, El Salvador have one of the highest femicide rates in region, per year 3.3¹¹ per 100.000 die by gender-based violence.

Gender gaps associated with the current project in El Salvador

Cooling-related activities or sectors targeted: health-oriented projects

Preliminary overview of relevant gender gaps:

- **Women in El Salvador face some constraints when accessing maternal health services:** At early stages of pregnancy or after giving birth, women do not visit health professionals. Complications and risks are not being identified on time resulting in the reduction of women's health or deaths.¹² Also, global data show that about 30% of women who are pregnant are likely to be infected with SARS-CoV-2. Most of women who test positive for COVID-19, will not develop serious complications, however they can infect their newborns.¹³ Health authorities recommend that pregnant women to receive the COVID-19 vaccine.
- **Women live longer than men:** women live longer than men, also they represent a largest proportion of vulnerable population over the age of 65. While women over the age of 65 add to 4.64%, men only account for 3.37%.

⁸ Source: WEF Global Gender Report 2020. http://www3.weforum.org/docs/WEF_GGGR_2020.pdf

⁹ Source: UNDP. <http://hdr.undp.org/en/data>

¹⁰ Source: PAHO <https://iris.paho.org/handle/10665.2/3471>

¹¹ Source: ECLAC: <https://oig.cepal.org/en/indicators/femicide-or-feminicide>

¹² Ministerio de Salud. Línea de base de mortalidad materna en El Salvador. Junio 2005 - mayo 2006. El Salvador. En: https://www.salud.gob.sv/archivos/pdf/documento_LBMM/CONTENIDO_PARTE4.pdf

¹³ <https://www.covid19treatmentguidelines.nih.gov/special-populations/pregnancy/>

- **Women face high levels of gender-based violence:** On average, 26.3% of women report physical and/or sexual abuse by partners at some point in their lives. Victims are usually unemployed, who live in urban areas and also mothers of multiple children. The country also has limited capacity to address gender-based violence cases. Most of the health facilities that are dedicated to examining and serving victims of gender-based violence are not adequate or insufficient. Women who work in domestic task face more often gender-based violence than women who work outside their homes. When entering an emergency service at clinics or hospitals, victims of gender-based violence. Also lockdown measurements increase the incidence of GBV at home.
- **Reverse gender gap is found in COVID-19 cases in the country:** By January 2020, 49539 COVID-19 cases have been recorded in El Salvador. While 51% of the cases correspond to male patients, 49% of the cases are being detected in women.

Suggested gender entry points and activities include: (i) develop a gender assessment (identify priority areas such as maternal health facilities and to capture sex-disaggregated data and information about better access to vaccine); (ii) stakeholder consultations/presentation; (iii) develop and implement a communication/outreach campaign.

3.2.3 Kenya

Kenya obtained a score of 0.671 in the 2020 WEF Global Gender Report Index, which puts the country in the 109th position. This suggests a minor improvement in comparison to the 2006 edition of the report, where the country obtained a score of 0.649 and ranked 73rd.¹⁴ The country ranks 20th among 34 countries in its region, Sub-Saharan Africa.

The Constitution of Kenya states that women and men have the right to equal treatment, including the right to equal opportunities in political, economic, cultural and social spheres. The country has been investing and working in gender equality issues and regulations, including the creation and implementation of the National Policy on Gender and Development led by the Ministry of Public Service and Gender. (created in 2015 and acting as the women's rights machinery). The following are some of the laws and rules applicable for women in the country:

Legal framework: Kenya has laws and regulations that protect women against discrimination and violence and recognize their rights. The publication Women, Business and the Law 2021 (World Bank, 2021) indicates that Kenya scores 80.6 out of 100. It means the country is higher than the regional average achieved in Sub-Saharan Africa (71).

- **Employment and payment:** The country does not have a law that restricts women to work in in the same fields as men (and can work at night in the same way as men). Also, women at workplaces are protected by a legislation that prevents sexual harassment in employment (Sexual Offences Act, 2006, Sec. 23; Employment Act, 2007, Sec. 6) and sexual harassment at work is consider a crime (Sexual Offences Act, 2006, Sec. 23). A Kenyan law prohibits discrimination in employment based on gender (Employment Act, Art. 5(3)(a)). Women are able to work in all industrial jobs in the same way as men (including mining, water and factoring, construction, agriculture, energy, transportation, and others). Women are not prevented from working in jobs that are considered hazardous. In regards of payment, Kenyan women are protected by a law that mandates equal remuneration for equal value (Employment Act, Art. 5(5)).

¹⁴ Many countries were added between the two vintages; thus, the drop in the ranking does not necessarily signals the performance of the country.

- **Maternity Rights:** Mothers in Kenya have 90 days of paid time during a period between pregnancy and after labor (Employment Act, Sec. 29(1)). The country lacks parental leave, but fathers enjoy a 14-day paid leave after labor (Employment Act, Art. 29(8)). The government does not administer 100% of the maternity leave benefits (Employment Act, Art. 29). It is also prohibited the dismissal of pregnant worker (Employment Act, Art. 29)
- **Assets:** the Matrimonial Property Act, Sec. 4(a) and 12 respectively concede women to have equal ownership rights to immovable property and grants spouses equal administrative authority over assets during marriage. Law of Succession Act, Art. 35(5) states that sons and daughters have equal rights to inherit assets from their parents; but widowed women do not have the same rights to inherit their spouses assets as men (Law of Succession Act, Art. 36(1)).
- **Access to credit and entrepreneurship:** Kenya does not have a law that prohibits discrimination in access to credit based on gender. Women also have no restrictions open a bank account or signing a contract (Matrimonial Property Act, Art. 4(b)). However, women experience barriers to register a business as they cannot do it in the same way as men (Registration of Business Names Act, Art. 6(1)(h))
- **Marriage:** Kenya does not have a legal provision that requires a married woman to obey her husband; women can be called the head of household in the same way as men. The country has specific legislation for addressing domestic violence (Protection Against Domestic Violence Act, 2015); and women can obtain a judgment of divorce in the same way as men, but they do not have the same rights to remarry as men.

Income. According to the UNDP's estimates, the female Gross National Income (GNI) per capita in Kenya amounts to 2,619 in 2011 PPP \$, which corresponds to 75% of the male GNI per capita (3,490 2011 PPP \$).

Table [11]. Female and male gross national income per capita (2011 ppp terms)

Country	Estimated gross national income per capita (2011 ppp terms) ¹		
	Female	Male	Female as % of male
Kenya	2,619	3,490	75

Source: UNDP <http://hdr.undp.org/en/indicators/123506#a>. 1/ Definition: Derived from the ratio of female to male wages, female and male shares of economically active population and gross national income (in 2011 purchasing power parity terms).

Labor Markets. Labor participation in Kenya is slightly lower for women than men; From the whole labor force, women represent 49.0%. However, the share is much lower when looking at the share of female employees in the industry (13.4%), manufacturing (26.8%), or electricity gas, steam, and air conditioning, supply (19.8%) (Table [12]).

Table [12]. Share of employment by activities and sex (% , 2018 unless stated differently)

Country	Sex	Industry	Manufacturing	Electricity; gas, steam and air conditioning supply	Professional, scientific and technical activities	Total	Women are able to work in the same industries as men
Kenya	Female	13.4	26.8	19.8	NA	49.0	Yes
	Male	86.6	73.2	80.2	NA	51.0	

Source: labor for shares from ILO https://www.ilo.org/ilostat-files/Documents/Bulk_ilostat_en.html# and labour restrictions from World Bank Little Book of Gender 2019. Note: Kenya's numbers are from ILO Modelled Estimates.

Financial inclusion. Men in Kenya present higher levels of financial inclusion than women when comparing the ownership of an account at a financial institution (47 versus 65%), a mobile account (69 versus 77%) or saving money (65 versus 77%) (Table [13]). In addition, the share of women aged 15 or above in the country with either an account at financial institution or a mobile money-service provider is 78%, well above the average in developing countries (58.3%), and more than double the share in South-Saharan Africa (36%).

Table [13]. Indicators of financial inclusion by sex (2017)

Country	Account at a financial institution (% age 15+)		Mobile account (% age 15+)		Saved any money last year (% age 15+)		Women with account at financial inst. or with mobile money-service provider (% age 15+)
	Female	Male	Female	Male	Female	Male	
Kenya	47%	65%	69%	77%	65%	77%	78%

Source: World Bank Little Book of Gender 2019

Education. Women in Kenya are more likely to be enrolled in primary education than men (81.7 of women versus 78.3% of men). However, this gap is reverted when looking at secondary or tertiary education. Consequently, men report a higher average number of schooling years (7.2 versus 6). In addition, women amount to less than one third of STEM graduates (31%) (Table [4]).

Table [14]. Indicators of education by sex

Country	Sex	Enrolment in primary education (%)	Enrolment in secondary education (%)	Enrolment in tertiary education (%)	Mean years of schooling (years)	Female share of tertiary graduates from STEM (%)
Kenya	Female	81.7	45.8	9.7	6	31
	Male	78.3	49	13.2	7.2	

Source: labor for shares from ILO https://www.ilo.org/ilostat-files/Documents/Bulk_ilostat_en.html# and labour restrictions from World Bank Little Book of Gender 2019

Health. The maternal mortality ratio in Kenya is 510 per 100,000 live births, one of the highest in the world, ranking 164th among 182 countries included in the Human Development Report. This figure is more than twice the average in developing countries (231) but close with its region, South-Saharan Africa (550). In addition, female life expectancy at birth in Kenya is more than 4 years higher than the same figure for males (68.7 versus 64.0 years) (Table [15]).

Table [15]. Indicators of health by sex

Country	Maternal mortality ratio (deaths per 100,000 live births)	Maternal mortality ratio (ranking across countries)	Female life expectancy at birth (years)	Male life expectancy at birth (years)
Kenya	510	164	68.7	64.0

Source: UNDP. <http://hdr.undp.org/en/data>

Note: rankings among 182 countries with data in UNDP report

Agency. Only one out of five members in Kenya's parliament are women (21.8%). The share of women in ministerial positions is slightly higher, one in four (25%).¹⁵

Gender Based Violence. According to the United Nations Development Report, 41% of women in Kenya aged 15 or older have experience gender-based violence by their partners.¹⁶

Gender gaps associated with the current project in Kenya

Cooling-related activities or sectors targeted: efficient and sustainable cooling appliances to both off-grid and on-grid consumers, targeting household end-users, small businesses and manufacturing supply chains. Expansion of credit facility for providers of energy efficient cooling systems.

Preliminary overview of relevant gender gaps:

- **Female-headed households are less likely to have access to energy, for all, grid and off-grid users, in urban and rural areas**¹⁷. Female-headed households are more deprived from electricity than their male counterparts. 16.3% and 50.4% of female headed households in urban and rural areas do not have any source of electricity compared to 9.3% and 45.3% of male-headed households in urban and rural areas, respectively.
- **Financing options may be important to close the access gap for rural female-headed households.** Across Kenya, households where women are primary decision makers are generally less willing (or able) to pay for off-grid solar solutions up front but were more willing to purchase a solar solution if the repayment period was over a longer period of time (6–12 months).
- **Women's income is limited.** For instance, when offered an off-grid solar home system, only 17% of female-headed households were willing (or able) to pay its full price up front, compared to 31% of male-headed households. However, when a payment plan of 12 months was offered, more female-headed households (26.8%) than male-headed households (16.3%) were willing to pay for this solar-solution.
- **Regardless of their willingness to pay of energy access, women in Kenya have less access to financial options than men.**¹⁸ For example, when looking at the shares owning an account (77.7% of females versus 85.8% of males), saving money (64.7% versus 76.6%) or borrowing money (61.7% versus 67.4%). Moreover, women tend to rely more on informal sources of credit. 13.8% of adult women borrowed from a financial institution or used a credit card, compared to 25.3% of adult males. Meanwhile, 24.2% of adult women borrowed through a savings club compared to 14.6% of adult men.

Suggested ender entry points and activities include: (i) develop (or review/enhance/) gender assessment; (ii) carry out consultations, workshops, gender assessment's presentations; (iii) engage in policy dialogues to raise awareness about the linkages between cooling and gender; (iv) capacity building/awareness about gender equality; (v)) develop agender action plan that includes responsibilities, activities and budgets (vi): impart informational sessions for female-led firms; (vii) assessment on financial barriers female-

¹⁵ Source: WEF Global Gender Report 2020. http://www3.weforum.org/docs/WEF_GGGR_2020.pdf

¹⁶ Source: UNDP. <http://hdr.undp.org/en/data>

¹⁷ Source: World Bank (2020) Kenya - Multi-Tier Framework (MTF) Survey <https://energydata.info/dataset/kenya-multi-tier-framework-mtf-survey>

¹⁸ World Bank (2017) Findex Survey <https://globalindex.worldbank.org/>

enterprises face; (viii) develop training/capacity/skill building activities for women, (ix) develop and implement a communication/outreach campaign.

3.2.4 Malawi

Malawi obtained a score of 0.664 in the 2020 WEF Global Gender Report Index, which puts the country in the 116th position. This is the same score the country received in the 2006 edition of the report; however, a lower ranking. Malawi ranked 91st in the 2006 vintage.¹⁹ The country ranks 23rd in its region, South-Saharan Africa.

The Constitution of Malawi states that women have the right to fully participate in all spheres of Malawian society on the basis of equal opportunities with men; and that women are protected by the implementation of the principles of nondiscrimination. The country has been investing and working in gender equality issues and regulations, including the creation for gender equality coordination of the Ministry of Gender, Children, Disability and Social Welfare (created in 1996 and acting as the women's rights machinery). The following are some of the laws and rules applicable for women in the country:

Legal framework: Malawi has laws and regulations that protect women against discrimination and violence and recognize their rights. The publication Women, Business and the Law 2021 (World Bank, 2021) indicates that Malawi scores 77.5 out of 100. It means the country is higher than the regional average achieved in Sub-Saharan Africa (71).

- **Employment and payment:** The country does not have a law that restricts women to work in the same fields as men (and can work at night in the same way as men). Also, women at workplaces are protected by a legislation that prevents sexual harassment in employment and sexual harassment at work is considered a crime (Gender Equality Act, 2013, Secs. 6(2) and 7(2)). A Malawian law prohibits discrimination in employment based on gender (Employment Act, Sec. 5). Women are able to work in all industrial jobs in the same way as men (including mining, water and factoring, construction, agriculture, energy, transportation, and others). Women are not prevented from working in jobs that are considered hazardous. In regards of payment, Malawian women are protected by a law that mandates equal remuneration for equal value (Employment Act, Sec. 6).
- **Maternity Rights:** Mothers in Malawi have 56 days of paid time during a period between pregnancy and after labor (Employment Act, Sec. 47(1)). The country lacks parental leave, and fathers cannot enjoy a paid leave after labor. The government does not administer 100% of the maternity leave benefits (Employment Act, Sec. 47). It is also prohibited the dismissal of pregnant worker (Employment Act, Sec. 49)
- **Assets:** The Married Women's Property Act, Secs. 1, 2 and 5 respectively concede women to have equal ownership rights to immovable property and grants spouses equal administrative authority over assets during marriage. Deceased Estates (Wills, Inheritance and Protection) Act, Sec. 17 states that sons and daughters have equal rights to inherit assets from their parents; and widowed women have the same rights to inherit their spouses' assets as men.
- **Access to credit and entrepreneurship:** Malawi does not have a law that prohibits discrimination in access to credit based on gender. Women also have no restrictions open a bank account or signing a contract (Constitution of Malawi, Art. 24(1)(a)(i).

¹⁹ Many countries were added between the two vintages; thus, the drop in the ranking does not necessarily signal the performance of the country.

- **Marriage:** Malawi does not have a legal provision that requires a married woman to obey her husband; women can be called the head of household in the same way as men (Marriage, Divorce and Family Relations Act, Arts. 48-50). The country has specific legislation for addressing domestic violence (Prevention of Domestic Violence Act); and women can obtain a judgment of divorce in the same way as men, but they do not have the same rights to remarry as men.

Income. According to the UNDP's estimates, the female Gross National Income (GNI) per capita in Malawi amounts to 925 in 2011 PPP \$, which corresponds to 6% of the male GNI per capita (1,400 2011 PPP \$).

Table [16]. Female and male gross national income per capita (2011 ppp terms)

Country	Estimated gross national income per capita (2011 ppp terms) ¹		
	Female	Male	Female as % of male
Malawi	925	1,400	66

Source: UNDP <http://hdr.undp.org/en/indicators/123506#a>. 1/ Definition: Derived from the ratio of female to male wages, female and male shares of economically active population and gross national income (in 2011 purchasing power parity terms).

Labor Markets. The labor force participation rate for women in Malawi is slightly below the participation rate for men; from the whole labor force, women represent only 48.1%. However, the share is significantly even lower when looking at the share of female employees in the industry (36.0%), manufacturing (40.7%), or electricity gas, steam, and air conditioning, supply (9.2%) (Table [17]).

Table [17]. Share of employment by activities and sex (% , 2018 unless stated differently)

Country	Sex	Industry	Manufacturing	Electricity; gas, steam and air conditioning supply	Professional, scientific and technical activities	Total	Women are able to work in the same industries as men
Malawi	Female	36.0	40.7	9.2	NA	48.1	Yes
	Male	64.0	59.3	90.8	NA	51.9	

Source: labor for shares from ILO https://www.ilo.org/ilostat-files/Documents/Bulk_ilostat_en.html# and labour restrictions from World Bank Little Book of Gender 2019

Financial inclusion. Men in Malawi present higher levels of financial inclusion than women when comparing the ownership of an account at a financial institution (29 versus 19%), a mobile account (23 versus 18%) or saving money (53 versus 51%) (Table [18]). In addition, the share of women aged 15 or above in the country with either an account at financial institution or a mobile money-service provider is 30%, well below the average in developing countries (58.3%), or South-Saharan Africa (36%).

Table [18]. Indicators of financial inclusion by sex (2017)

Country	Account at a financial institution (% age 15+)		Mobile account (% age 15+)		Saved any money last year (% age 15+)		Women with account at financial inst. or with mobile money-service provider (% age 15+)
	Female	Male	Female	Male	Female	Male	
Malawi	18%	29%	18%	23%	51%	53%	30%

Source: World Bank Little Book of Gender 2019

Education. Women in Malawi are more likely to be enrolled in primary or secondary education than men. However, this gap is reverted when looking at tertiary education (0.6 versus 1%). Due to these difference and gaps in education attainment, men report a higher average number of schooling years (5.1 versus 4.1).

Table [19]. Indicators of education by sex

Country	Sex	Enrolment in primary education (%)	Enrolment in secondary education (%)	Enrolment in tertiary education (%)	Mean years of schooling (years)	Female share of tertiary graduates from STEM (%)
Malawi	Female	97.1	34.8	0.6	4.1	NA
	Male	92	33.7	1	5.1	

Source: labor for shares from ILO https://www.ilo.org/ilostat-files/Documents/Bulk_ilostat_en.html# and labour restrictions from World Bank Little Book of Gender 2019

Health. The maternal mortality ratio in Malawi is 634 per 100,000 live births, which is one of the highest in the world, 170th among 182 countries included in the Human Development Report. This figure is above the average in developing countries (231) or Malawi's region, South-Saharan Africa (550). In addition, female life expectancy at birth in Malawi is almost 6 years higher than the same figure for males (66.9 versus 60.7 years) (Table [20]).

Table [20]. Indicators of health by sex

Country	Maternal mortality ratio (deaths per 100,000 live births)	Maternal mortality ratio (ranking across countries)	Female life expectancy at birth (years)	Male life expectancy at birth (years)
Malawi	634	170	66.9	60.7

Source: UNDP. <http://hdr.undp.org/en/data>

Note: rankings among 182 countries with data in UNDP report

Agency. Only around one out of five parliament members in Malawi are women (22.9%). The share of women in ministerial positions is even lower, (16.7%).²⁰

Gender Based Violence. According to the United Nations Development Report, more 38% of women in Malawi aged 15 or older have experience gender-based violence by their partners.²¹

Gender gaps associated with the current project in Malawi

Cooling-related activities or sectors targeted: agriculture value chain products; MSMEs in which cooling activities are relevant to their business, such as dairy, horticulture (fruits and vegetables)

Preliminary overview of relevant gender gaps:

- **Women's entrepreneurship is booming.** At the entrepreneurship level, despite being less wealthy, less developed and lagging in terms of knowledge assets, financial access and supporting entrepreneurial conditions, female-led businesses in Malawi, representing 30.3% of the country's businesses, were ranked no 7 globally according to the Mastercard Index of Women Entrepreneurs index.
- **In Malawi, women farmers have lower levels of education compared to male farmers.** Women have less access to agricultural productive endowments and financial resources, which severely affects productivity.

²⁰ Source: WEF Global Gender Report 2020. http://www3.weforum.org/docs/WEF_GGGR_2020.pdf

²¹ Source: UNDP. <http://hdr.undp.org/en/data>

- **Women's productivity is lower than men.** Agricultural productivity on female managed plots has been estimated to be 25% lower than on male-managed plots due to limited access to productive endowments. Also, data from the UN shows that women have lower access to agricultural machinery and production technologies.

Suggested ender entry points and activities include: (i) develop (or review/enhance/) gender assessment; (ii) carry out consultations, workshops, gender assessment's presentations; (iii) engage in policy dialogues to raise awareness about the linkages between cooling and gender; (iv) capacity building/awareness about gender equality; (v)) develop agender action plan that includes responsibilities, activities and budgets (vi): impart informational sessions for female-led firms; (vii) assessment on financial barriers female-enterprises face; (viii) develop training/capacity/skill building activities for women, (ix) develop and implement a communication/outreach campaign.

3.2.5 North Macedonia

North Macedonia obtained a score of 0.711 in the 2020 WEF Global Gender Report Index, which puts the country in the 70th position. This suggests a small improvement in comparison to the 2006 edition of the report, where the country obtained a score of 0.698 and ranked 28th.²² The country ranks 16th among 26 countries in its region, Eastern Europe and Central Asia.

The Law on Equal Opportunities for Women and Men establishes that in North Macedonia women and men have equal rights at all levels. The country has been investing and working in gender equality issues and regulations, including designing, and implementing the National Strategy for Gender Equality led by Ministry of Labour and Social Policy (acting as the women's rights machinery). The following are some of the laws and rules applicable for women in the country:

Legal framework: North Macedonia has laws and regulations that protect women against discrimination and violence and recognize their rights. The publication Women, Business and the Law 2021 (World Bank, 2021) indicates that North Macedonia scores 85 out of 100. It means the country is higher than the regional average achieved in Europe and Central Asia (83.4).

- **Employment and payment:** The country does not have a law that restricts women to work in in the same fields as men (and can work at night in the same way as men). Also, women at workplaces are protected by a legislation that prevents sexual harassment in employment and sexual harassment at work is consider a crime (Law on Protection Against Harassment at the Workplace, Arts. 1 and 7; Law on Equal Opportunities for Women and Men, Art. 3(3); Law on Prevention and Protection against Discrimination, Art. 41; Law on Protection Against Harassment at the Workplace, Art. 36, 36a and 37). A N. Macedonian law prohibits discrimination in employment based on gender (Labor Relations Act, Arts. 6 and 7). However, women are not able to work in all industrial jobs in the same way as men (including mining, construction and factories are not allowed (Labor Relations Act, Art. 160 and 131) while water, agriculture, energy, transportation, and others are allowed). Women are not prevented from working in jobs that are considered hazardous. In regards of payment, N.

²² Many countries were added between the two vintages; thus, the drop in the ranking does not necessarily signals the performance of the country.

Macedonian women are not protected by a law that mandates equal remuneration for equal value.

- **Maternity Rights:** Mothers in North Macedonia have 270 days of paid time during a period between pregnancy and after labor (Labor Relations Act, Art. 165). The country lacks parental leave, but fathers can enjoy a paid leave after labor (2 days) (Labor Relations Act, Art. 146; General Collective Bargaining Agreement for the Private Sector in the Field of Economy, Article 42). The government administers 100% of the maternity leave benefits (Law on Health Insurance, Arts. 14 and 17). It is also prohibited the dismissal of pregnant worker (Labor Relations Act, Art. 101)
- **Assets:** Constitution of the Republic of North Macedonia, Art. 9 and the Law on Ownership and Other Real Rights, Arts. 70-72 concede women to have equal ownership rights to immovable property and grants spouses equal administrative authority over assets during marriage respectively. The Law on Inheritance of 1996, Arts. 3 and 13 states that sons and daughters have equal rights to inherit assets from their parents; and widowed women have the same rights to inherit their spouses' assets as men.
- **Access to credit and entrepreneurship:** North Macedonia prohibits discrimination in access to credit based on gender (Law on Prevention of and Protection Against Discrimination, Art. 11). Women also have no restrictions open a bank account, signing a contract, and register a business in the same way as men.
- **Marriage:** North Macedonia does not have a legal provision that requires a married woman to obey her husband; women can be called the head of household in the same way as men. The country has specific legislation for addressing domestic violence (Law on Prevention, Suppression and Protection from Domestic Violence; Criminal Code, Art. 122(21)); and women can obtain a judgment of divorce and have the same rights to remarry as men.

Income. According to the UNDP's estimates, the female Gross National Income (GNI) per capita in North Macedonia amounts to 9,464 in 2011 PPP \$, which corresponds to 58% of the male GNI per capita (16,279 2011 PPP \$).

Table [21]. Female and male gross national income per capita (2011 ppp terms)

Country	Estimated gross national income per capita (2011 ppp terms) ¹		
	Female	Male	Female as % of male
North Macedonia	9,464	16,279	58

Source: UNDP <http://hdr.undp.org/en/indicators/123506#a>. 1/ Definition: Derived from the ratio of female to male wages, female and male shares of economically active population and gross national income (in 2011 purchasing power parity terms).

Labor Markets. Labor participation in North Macedonia is much lower for women than men; From the whole labor force, women represent only 39.6%. The share is even lower when looking at the share of female employees in the industry (33.8%), electricity gas, steam, and air conditioning, supply (16.7%). However, closer to parity when looking at manufacturing (47.6%) or professional, scientific and technical activities (54.8%). These gaps are partly explained by labor regulations in the country that forbid women from participating in certain sectors of the economy (Table [22]).

Table [22]. Share of employment by activities and sex (% , 2018 unless stated differently)

Country	Sex	Industry	Manufacturing	Electricity; gas, steam and air conditioning supply	Professional, scientific and technical activities	Total	Women are able to work in the same industries as men
North Macedonia	Female	33.8	47.6	16.7	54.8	39.6	No
	Male	66.2	52.4	83.3	45.2	60.4	

Source: labor for shares from ILO https://www.ilo.org/ilostat-files/Documents/Bulk_ilostat_en.html# and labour restrictions from World Bank Little Book of Gender 2019

Financial inclusion. Men in North Macedonia present higher levels of financial inclusion than women when comparing the ownership of an account at a financial institution (73 versus 80%), a mobile account (11 versus 13%) or saving money (33 versus 38%) (Table [23]). In addition, the share of women aged 15 or above in the country with either an account at financial institution or a mobile money-service provider is 73%, well above the average in developing countries (58.3%), or Europe and Central Asia (54%).

Table [23]. Indicators of financial inclusion by sex (2017)

Country	Account at a financial institution (% age 15+)		Mobile account (% age 15+)		Saved any money last year (% age 15+)		Women with account at financial inst. or with mobile money-service provider (% age 15+)
	Female	Male	Female	Male	Female	Male	
North Macedonia	73%	80%	11%*	13%*	33%	38%	73%

Source: World Bank Little Book of Gender 2019.

*For North Macedonia, this indicator reflects usage of mobile phone or the internet to access an account in 2017 (% age 15+)

Education. Women and men in North Macedonia are almost equally likely to be enrolled in primary education, however, a gap favoring men appear when looking at secondary and tertiary education. Consequently, men report a higher average number of schooling years (10.2 versus 9.2). Women encompass a lower share of STEM graduates (45%) (Table [24]).

Table [24]. Indicators of education by sex

Country	Sex	Enrolment in primary education (%)	Enrolment in secondary education (%)	Enrolment in tertiary education (%)	Mean years of schooling (years)	Female share of tertiary graduates from STEM (%)
North Macedonia	Female	91.9	77.6	45.9	9.2	45
	Male	91.5	80.2	36.7	10.2	

Source: labor for shares from ILO https://www.ilo.org/ilostat-files/Documents/Bulk_ilostat_en.html# and labour restrictions from World Bank Little Book of Gender 2019

Health. The maternal mortality ratio in North Macedonia is 8 per 100,000 live births, which ranks 29th among 182 countries included in the Human Development Report. This figure is well below the average in developing countries (231) or its region, Europe and Central Asia (25). The ratio is even lower than the maternal mortality ratio in OCDE (14) or Very high human development countries (15) according to the UNDP Human Development Report. In addition, female life expectancy at birth in North Macedonia is 4 years higher than the same figure for males (77.7 versus 73.7 years) (Table [25]).

Table [25]. Indicators of health by sex

Country	Maternal mortality ratio (deaths per	Maternal mortality ratio (ranking across countries)	Female life expectancy at birth (years)	Male life expectancy at birth (years)

	100,000 live births)			
North Macedonia	8	29	77.7	73.7

Source: UNDP. <http://hdr.undp.org/en/data>

Note: rankings among 182 countries with data in UNDP report

Agency. Close to 40% of parliament members in North Macedonia are women. However, the share of women in ministerial positions is only 16%).²³

Gender Based Violence. According to the United Nations Development Report, 10% of women in North Macedonia aged 15 or older have experience gender-based violence by their partners.²⁴

Gender gaps associated with the current project in North Macedonia

Cooling activities or sectors targeted: energy efficiency investments in public buildings (central government and municipal schools, health care facilities, universities, etc) to lower and avoid cooling loads through the development and implementation of a sustainable financing mechanism.

Preliminary overview of relevant gender gaps

- **Gender-based violence represents a priority public health issue:** the country has established dedicated facilities administrated by the Ministry of Health that address and prevent victimization of women. Gender-based violence results on women's physical and mental injuries and traumas. Also, evidence shows that women that experience physical or sexual violence report higher rates of depression, abortion and acquiring HIV compared to women have do not experience this type of violence.
- **Vocational differences can be spotted between male and female students' secondary qualifications.** From all female students, only 1% choose mechanical engineering and 5% chooses electrical engineering. Meanwhile 16% of male students choose mechanical engineering and 20% choose electrical engineering.
- **Women are underrepresented in the STEM careers.** Overall, 10% of all female students choose an engineering qualification compared to 35% of male students. Women in North Macedonia account to only 17.5% of all researchers in science, technology, and innovation working on the field of engineering and technology.
- **The labor market is also clustered by sex in North Macedonia.** From all female workers, only 0.4% are in the electricity; gas, steam and air conditioning supply, compared to 2.8% of male workers. Moreover, the male labor force is bigger due to higher male labor participation. Consequently, male workers account for 91% of the employees in electricity; gas, steam and air conditioning supply.

Suggested gender entry points and activities include: (i) develop (or review/enhance/) gender assessment; (ii) carry out consultations, workshops, gender assessment's presentations; (iii) engage policy dialogues to raise awareness about the linkages between cooling and gender; (iv) capacity building/awareness about gender equality; (v) develop agender action plan that includes responsibilities, activities and budgets; (vi) develop and implement a communication campaign.

²³ Source: WEF Global Gender Report 2020. http://www3.weforum.org/docs/WEF_GGGR_2020.pdf

²⁴ Source: UNDP. <http://hdr.undp.org/en/data>

3.2.6 Panama

Panama obtained a score of 0.730 in the 2020 WEF Global Gender Report Index, which puts the country in the 46th position. This suggests a substantial improvement in comparison to the 2006 edition of the report, where the country obtained a score of 0.693 and ranked 31st.²⁵ The country ranks 12th among 25 countries in its region, Latin America and the Caribbean.

The Constitution of Panama establishes that Panamanian women and men have equal rights at all levels. The country has been investing and working in gender equality issues and regulations, including the creation of the National Women's Institute (created in 2008 and acting as the women's rights machinery). The following are some of the laws and rules applicable for women in the country:

Legal framework: Panama has laws and regulations that protect women against discrimination and violence and recognize their rights. The publication Women, Business and the Law 2021 (World Bank, 2021) indicates that Panama scores 79.4 out of 100. It means the country is lower than the regional average achieved in Latin America and the Caribbean (80.1).

- **Employment and payment:** The country does not have a law that restricts women to work in the same fields as men (and can work at night in the same way as men). Also, women at workplaces are protected by a legislation that prevents sexual harassment in employment and sexual harassment at work is considered a crime (Código de Trabajo, Arts. 127(12) y 138(15); Ley Núm. 82 de 2013, Arts. 4(20) y 45; and Ley Núm. 82 de 2013, Arts. 4(20) y 45). A Panamanian law prohibits discrimination in employment based on gender (Ley Núm. 82, Arts. 4(20) y 45). and women are able to work in all industrial jobs in the same way as men (including mining, construction, factories, water, agriculture, energy, transportation, and others). Women are not prevented from working in jobs that are considered hazardous (Código de Trabajo, Art. 104). In regards of payment, Panamanian women are not protected by a law that mandates equal remuneration for equal value.
- **Maternity Rights:** Mothers in Panama have 98 days of paid time during a period between pregnancy and after labor (Código de Trabajo, Art. 107). The country lacks parental leave, but fathers can enjoy a paid leave after labor (3 days) (Ley Núm. 27, Arts. 1 y 3). The government administers 100% of the maternity leave benefits (Código de Trabajo, Art. 107). It is also prohibited the dismissal of pregnant worker (Código de Trabajo, Art. 106)
- **Assets:** Código de Familia, Arts. 103 y 104 concedes women to have equal ownership rights to immovable property and grants spouses equal administrative authority over assets during marriage respectively. The Código Civil, Arts. 661-663 states that sons and daughters have equal rights to inherit assets from their parents; and widowed women have the same rights to inherit their spouses' assets as men.
- **Access to credit and entrepreneurship:** Panama does not have a law that prohibits discrimination in access to credit based on gender, but women do not have no restrictions open a bank account, signing a contract, and register a business in the same way as men.
- **Marriage:** Panama does not have a legal provision that requires a married woman to obey her husband; women can be called the head of household in the same way as men. The country has specific legislation for addressing domestic violence (Ley Núm.

²⁵ Many countries were added between the two vintages; thus, the drop in the ranking does not necessarily signal the performance of the country.

38 de 2001; Ley Núm. 82 de 2013, Arts. 2, 4(3) y (10)); and women can obtain a judgment of divorce and have the same rights to remarry (Código de Familia, Arts. 35(2) y 219) as men.

Income. According to the UNDP's estimates, the female Gross National Income (GNI) per capita in Panama amounts to 16,107 in 2011 PPP \$, which corresponds to 65% of the male GNI per capita (24,787 2011 PPP \$).

Table [26]. Female and male gross national income per capita (2011 ppp terms)

Country	Estimated gross national income per capita (2011 ppp terms) ¹		
	Female	Male	Female as % of male
Panama	16,107	24,787	65

Source: UNDP <http://hdr.undp.org/en/indicators/123506#a>. 1/ Definition: Derived from the ratio of female to male wages, female and male shares of economically active population and gross national income (in 2011 purchasing power parity terms).

Labor Markets. Labor participation in Panama is lower for women than men; from the whole labor force, women represent only 41.0%. The share is even lower when looking at the share of female employees in the industry (21.6%) and electricity gas, steam, and air conditioning, supply (17.0%)²⁶. In addition, the country has labor regulations that forbid women from participating in certain sectors of the economy (Table [27]).

Table [27]. Share of employment by activities and sex (% , 2018 unless stated differently)

Country	Sex	Industry	Manufacturing	Electricity; gas, steam and air conditioning supply	Professional, scientific and technical activities	Total	Women are able to work in the same industries as men
Panama	Female	21.6	43.0	17*	48.6	41.0	Yes
	Male	78.4	57.0	83.0	51.4	59.0	

Source: labor force shares from ILO https://www.ilo.org/ilostat-files/Documents/Bulk_ilostat_en.html# and labour restrictions from World Bank Little Book of Gender 2019.

Note: Numbers with an asterisk are considered unreliable by ILO due to small samples.

Education. Women in Panama are more likely to be enrolled in secondary or tertiary education than men. Of all women in the corresponding education ages, 65.9% are enrolled in secondary education and 58.6% in tertiary education. In contrast, from all men in the same age groups, only 61.7% are enrolled in secondary education, and 37.3% are enrolled in tertiary education. Consequently, women report a higher average number of schooling years (10.4 versus 9.9). In addition, women amount to almost half of STEM graduates (Table [28]).

Table [28]. Indicators of education by sex

Country	Sex	Enrolment in primary education (%)	Enrolment in secondary education (%)	Enrolment in tertiary education (%)	Mean years of schooling (years)	Female share of tertiary graduates from STEM (%)
Panama	Female	85.9	65.9	58.6	10.4	49
	Male	86.6	61.7	37.3	9.9	

²⁶ The estimate of the share of employees by sex in the Electricity; gas, steam and air conditioning supply sector in Panama is considered unreliable by ILO due to small samples.

Source: labor for shares from ILO https://www.ilo.org/ilostat-files/Documents/Bulk_ilostat_en.html# and labour restrictions from World Bank Little Book of Gender 2019

Health. The maternal mortality ratio in Panama is 94 per 100,000 live births, which ranks 109th among 182 countries included in the Human Development Report. This figure is below the average in developing countries (231) but above its region, Latin America and the Caribbean (68). In addition, female life expectancy at birth in Panama is more than 6 years higher than the same figure for males (81.6 versus 75.2 years) (Table [29]).

Table [29]. Indicators of health by sex

Country	Maternal mortality ratio (deaths per 100,000 live births)	Maternal mortality ratio (ranking across countries)	Female life expectancy at birth (years)	Male life expectancy at birth (years)
Panama	94	109	81.6	75.2

Source: UNDP. <http://hdr.undp.org/en/data>

Note: rankings among 182 countries with data in UNDP report

Agency. Only one out of five members in Panama's parliament are women (21.1%). Additionally, the share of women in ministerial positions close to one in four (26.7%).²⁷

Gender Based Violence. According to the United Nations Development Report, almost one in seven women in Panama aged 15 or older has experience gender-based violence by their partners.²⁸

Gender gaps associated with the current project in Panama

Cooling-related activities or sectors targeted: implementation of innovative energy efficiency fund, working through the local banking sector, to channel financing towards energy efficient cooling appliances; green buildings. Policy and communications activities are also planned.

Preliminary overview of relevant gender gaps

- **Financial inclusion.** Men in Panama present higher levels of financial inclusion than women when comparing the ownership of an account at a financial institution (50 versus 42%), a mobile account (5 versus 2%) or saving money (55 versus 42%) (Table [30]). In addition, the share of women aged 15 or above in the country with either an account at financial institution or a mobile money-service provider is 42%, well below the average in developing countries (58.3%), or Latin America and the Caribbean (52%).

Table [30]. Indicators of financial inclusion by sex (2017)

Country	Account at a financial institution (% age 15+)		Mobile account (% age 15+)		Saved any money last year (% age 15+)		Women with account at financial inst. or with mobile money-service provider (% age 15+)
	Female	Male	Female	Male	Female	Male	
Panama	42%	50%	2%	5%	42%	55%	42%

Source: World Bank Little Book of Gender 2019

- **Women are underrepresented in the STEM field.**

²⁷ Source: WEF Global Gender Report 2020. http://www3.weforum.org/docs/WEF_GGGR_2020.pdf

²⁸ Source: UNDP. <http://hdr.undp.org/en/data>

- In 2013, 32% of all researchers in science, technology, and innovation in Panama were female. In the same year, 19% of researchers in engineering were female.
- The percent of share of tertiary-level STEM students in the country is 52%. However, the share drops to 44% by the time of graduation.
- Male workers account for 83% of the electricity; gas, steam and air conditioning supply employees.
- **Suggested gender entry points and activities** include: (i) develop (or review/enhance/) gender assessment; (ii) carry out consultations, workshops, gender assessment's presentations; (iii) engage policy dialogues to raise awareness about the linkages between cooling and gender; (iv) capacity building/awareness about gender equality; (v) develop agender action plan that includes responsibilities, activities and budgets; (vi): impart informational sessions for female-led firms; (vii) assessment on financial barriers female-enterprises face; (viii) develop training/capacity/skill building activities for women, (ix) develop and implement a communication campaign.

3.2.7 Sao Tome and Principe

The Human Development Report 2020 and the Gender Development Index (GDI) define a ration of the female to male Human Development Index (HDI). The GDI shows gender inequalities in achievement health, education and economic resources. For 2019, the total GDI for Sao Tome e Principe was 0.906, identifying gender gaps against women.²⁹

The Constitution of Sao Tome and Principe guarantees equal rights and obligations to men and women in the country. The country has been investing and working in gender equality issues and regulations, including the design and implementation of the National Strategy for Gender Equality and Equity led by the National Institute For The Promotion Of Gender Equality And Equity (created in 2008 and acting as the women's rights machinery). The following are some of the laws and rules applicable for women in the country:

Legal framework: Sao Tome and Principe has laws and regulations that protect women against discrimination and violence and recognize their rights. The publication Women, Business and the Law 2021 (World Bank, 2021) indicates that Sao Tome and Principe scores 86.3 out of 100. It means the country is higher than the regional average achieved in Sub-Saharan Africa (71).

- **Employment and payment:** The country has a law allows women to get a job in the same way as men (Law No. 2/77, Art. 28). Also, women at workplaces are protected by a legislation that prevents sexual harassment in employment and sexual harassment at work is consider a crime (Penal Code, Art. 166(2); Labour Code, Art. 18(2)). A Santomean law prohibits discrimination in employment based on gender (Law No. 6/2019, Arts. 16, 17, 21 and 22). and women are able to work in all industrial jobs in the same way as men (including mining, construction, factories, water, agriculture, energy, transportation, and others). Women are not prevented from working in jobs that are considered hazardous. In regards of payment, Santomean women are not protected by a law that mandates equal remuneration for equal value.
- **Maternity Rights:** Mothers in Sao Tome and Principe have 60 days of paid time during a period between pregnancy and after labor (Labor Law Art. 140(1)). The country lacks parental leave, and fathers cannot enjoy a paid leave after labor. The government administers 100% of the maternity leave benefits (Presidential Decree No. 3/2004, Art.

²⁹ http://hdr.undp.org/sites/all/themes/hdr_theme/country-notes/STP.pdf

4; Decree-Law No. 25/2014, Art. 96(1)(b); Law No. 6/2019, Art. 249). It is also prohibited the dismissal of pregnant worker (Law No. 6/2019, Art. 262)

- **Assets:** Law No. 2/77, Arts. 35 & 36, and 38(2) concedes women to have equal ownership rights to immovable property and grants spouses equal administrative authority over assets during marriage respectively. The Law No. 2/77, Art. 65 states that sons and daughters have equal rights to inherit assets from their parents.
- **Access to credit and entrepreneurship:** Sao Tome and Principe does not have a law that prohibits discrimination in access to credit based on gender, but women do not have no restrictions open a bank account, signing a contract, and register a business in the same way as men.
- **Marriage:** Sao Tome and Principe does not have a legal provision that requires a married woman to obey her husband; women can be called the head of household in the same way as men. The country has specific legislation for addressing domestic violence (Law on Domestic and Family Violence); and women can obtain a judgment of divorce and have the same rights to remarry (Law 19/2018, Art. 25(1)) as men.

Income. Sao Tome e Principe has low Gross National Income (GNI) per capita and it is estimated for US\$2,462 for women and US\$5,439 for men. Also, 37.9% of households are headed by women and 62.1% by men. On average, the monthly household expenditure is 16% lower for female-headed households than male-headed households. Female-headed households are also overrepresented in the lowest expenditure quintiles in the country. Women also

Labor Markets. Labor participation in Sao Tome e Principe is much lower for women than men women's rate in the labor force participation is 43% while men's is 76%.³⁰ Also, only 44% of women in the labor force are waged and salaried workers, as opposed of 56% of men. 55% percent of women who belong to the labor force are considered as vulnerable employment. Only 3% of women work in the industry sector (vs. 25% of men) and women are overrepresented in the service sector (84% vs. 45% of men).

Education. Women in Sao Tome e Principe are about the same to be enrolled in primary education levels (96% for both boys and girls) and are slightly more likely to be enrolled in secondary education levels than men (68% vs. 61%).

Health. The maternal mortality ratio in Sao Tome e Principe is 130 per 100,000 live births. This figure is below the average in developing countries (231) and also below the Sub-Saharan Africa (547) region. Also, it is more than 10 times the maternal mortality ratio in OCDE (14) or very high human development countries (15) according to the UNDP Human Development Report. In addition, female life expectancy at birth in Sao Tome e Principe is 4 years higher than the same figure for males (72.8 versus 68 years).

Agency. Only 18% members in Sao Tome e Principe's parliament are women. The share of women in ministerial positions is about the same (18%).³¹

Gender-Based Violence: About 1 in 3 women have experience some form of GBV at the hands of their husbands or partners.

Cooling-related activities or sectors targeted: in health-related projects

³⁰Source: WBG. <http://hdl.handle.net/10986/31689>

³¹ Source: WBG. <http://hdl.handle.net/10986/31689>

Preliminary overview of relevant gender gaps:

- **COVID-19 global emergency has impacted the country at all levels:** Sao Tome e Principe is currently facing an economic crisis resulted from the effect of the COVID-19 emergency, primary through losses in the tourism industry. COVID-19 cases in the country represent one among the highest infection rates the Sub-Saharan Africa region.
- **Gender-Based Violence:** lockdowns and stay-at-home orders triggers potential increases of GBV; it is important to provide women of tools for economic empowerment (including the most productive sectors including the STEM field)

Suggested gender entry points and activities include: (i) develop a gender assessment (identify priority areas such as maternal health facilities and to capture sex-disaggregated data and information about better access to vaccine); (ii) stakeholder

3.2.8 Somalia

Data and information regarding gender gaps in Somalia are limited. This situation represents a constraint to tackle issues that inhibits gender equality in the country. In the Gender Inequality Index (2012) report, the country has registered a score of 0.776 (with a maximum of 1 denoting complete inequality), placing Somalia at the fourth highest in gender inequality globally. Moreover, women in the country are being affected more by conflict and violence, inhibiting their potential to exit poverty.

The Constitution of Somalia provides that all citizens have equal rights and obligations regardless of sex, and that the State must not discriminate against any person on the basis of gender. The country has been investing and working in gender equality issues and regulations, including the design and implementation of the National Gender Policy of Somalia led by the Ministry of Women and Human Rights Development (created in 2014 and acting as the women's rights machinery). The following are some of the laws and rules applicable for women in the country:

Legal framework: Somalia has laws and regulations that protect women against discrimination and violence and recognize their rights. The publication Women, Business and the Law 2021 (World Bank, 2021) indicates that Somalia scores 46.9 out of 100. It means the country is lower than the regional average achieved in Sub-Saharan Africa (71).

- **Employment and payment:** The country has a law that does not restrict women to work in in the same fields as men (Labor Code, Art. 4). However, women at workplaces are not protected by a legislation that prevents sexual harassment in employment. A Somalian law prohibits discrimination in employment based on gender (Labor Code, Arts. 3 and 70) but women are not able to work in all industrial jobs in the same way as men (including mining, construction, factories, water, agriculture, energy, transportation, and others; Labor Code, Art. 88). Women are not prevented from working in jobs that are considered hazardous. In regards of payment, Somalian women are protected by a law that mandates equal remuneration for equal value (Labor Code, Art. 70).
- **Maternity Rights:** Mothers in Somalia have 98 days of paid time during a period between pregnancy and after labor (Labor Code, Art. 91(2)). The country lacks parental leave, and fathers cannot enjoy a paid leave after labor. The government does not administer 100% of the maternity leave benefits (Labor Code, Art. 91(2)). It is also prohibited the dismissal of pregnant worker (Labor Code, Art. 91)

- **Assets:** There are no restrictions that do not concede women to have equal ownership rights to immovable property and Family Law, Arts. 1 and 29(3) grants spouses equal administrative authority over assets during marriage. The Constitution of Somalia, Art. 2(3) states that sons and daughters do not have equal rights to inherit assets from their parents; and widowed women do not have the same rights to inherit their spouses' assets as men (Constitution of Somalia, Art. 2(3)).
- **Access to credit and entrepreneurship:** Somalia does not have a law that prohibits discrimination in access to credit based on gender, but women do not have restrictions open a bank account, signing a contract, and register a business in the same way as men.
- **Marriage:** Somalia does not have a legal provision that requires a married woman to obey her husband; however, women cannot be called the head of household in the same way as men (Family Law, Art. 4(2)). The country does not have a specific legislation for addressing domestic violence; and women cannot obtain a judgment of divorce and do not have the same rights to remarry.

Income. Somalia has one of the lowest Gross National Income (GNI) per capita in the world and it is estimated at US\$400, however there is not recent data that shows the differences between men and women's income. Women face high levels of poverty and this is translated to 49% of female-headed households are poor, a number slightly lower than the 54% of male-headed households.

Labor Markets. Labor participation in Somalia is much lower for women than men; the Gender Inequality Index (2012) indicates that women's rate in the labor force participation is 19.1% while men's is 74.3%. According to ILO 2017 data, 87.9% of women in Somalia are self-employer, a higher number compared to men (70.2%). Also, the share of females employed in agriculture was 91.9% when compared to 84.8% of men. Somalia is a predominantly a pastoralist economy, and livestock is considered family's wealth and has traditionally been the property of men; women, on the other hand, manage the sale and exchange of livestock products such as milk and ghee and spend their earnings on household needs.

Education. Women in Somalia are less likely to be enrolled in any education level than men. For every 10 boys enrolled in primary school there are only 7 girls and for every 10 young men enrolled in secondary education there are only 4 young women. While other educational reports might show parity in Somalia, the gender disparity in rural Somalia is higher than urban areas. It is important to note that the enrollment rates of girls in displaced communities is higher than other rural areas.

Health. The maternal mortality ratio in Somalia is 732 per 100,000 live births, one of the highest in the world. This number is above the average in developing countries (231) and above the Sub-Saharan Africa (547) region. Moreover, the figure is more than 52 times the maternal mortality ratio in OCDE (14) or very high human development countries (15) according to the UNDP Human Development Report. In addition, female life expectancy at birth in Somalia is 3 years higher than the same figure for males (58 versus 55 years) (Table [31]).

Table [31]. Indicators of health by sex

Country	Maternal mortality ratio (deaths per 100,000 live births)	Female life expectancy at birth (years)	Male life expectancy at birth (years)
Somalia	732	58	55

Source: WBG. <http://hdl.handle.net/10986/31689>

Agency. Only 24% members in Somalia’s parliament are women. The share of women in ministerial positions is even lower (7%).³²

Preliminary overview of relevant gender gaps:

- **Women in Somalia face some constraints when accessing maternal health services:** Most of the country has limited or no access to medical services and most of the remote communities rely on traditional birth attendants to handle deliveries. This scenario exacerbates women’s vulnerabilities. As previously stated, evidence shows that about 30% of women who are pregnant are likely to be infected with SARS-CoV-2. Most of women who test positive for COVID-19, will not develop serious complications, however they can infect their newborns.³³ Health authorities recommend that pregnant women to receive the COVID-19 vaccine.
- **Women’s autonomy is limited for accessing health services:** women lack of empowerment and tools to reach health care services. For instance, for emergency C-section, women have indicated that the prevailing norm is for women or providers to seek the consent of a male family member or clan leader, creating delays that can prove fatal to both the mother and the unborn child.³⁴
- **Reverse gender gap is found in COVID-19 cases in the country:** By January 2020, 4,726 COVID-19 cases have been recorded in the Somalian territory. While 26% of the cases correspond to female patients, 74% of the cases were detected in men.

Suggested gender entry points and activities include: (i) develop a gender assessment (identify priority areas such as maternal health facilities and to capture sex-disaggregated data and information about better access to vaccine); (ii) stakeholder consultation.

3.2.9 Sri Lanka

Sri Lanka obtained a score of 0.68 in the 2020 WEF Global Gender Report Index, which puts the country in the 102th position. This suggests a substantial drop in comparison to the 2006 edition of the report, where the country obtained a score of 0.72 and ranked 13th.³⁵ The country has the third highest score among 7 countries in its region, South Asia.

The Constitution of Sri Lanka states that all persons are equal before the law and are entitled to the equal protection of the law and no citizen shall be discriminated against on the grounds of race, religion, language, caste, sex, political opinion, place of birth or any such grounds. The country has been investing and working in gender equality issues and regulations, including the design and implementation of the Bill of Women’s Rights and developed a National Plan of Action for Women led by the Ministry of Women and Child Affairs (created initially in 1978 and consolidated in 2015 and acting as the women’s rights machinery). The following are some of the laws and rules applicable for women in the country:

Legal framework: Sri Lanka has laws and regulations that protect women against discrimination and violence and recognize their rights. The publication Women, Business and

³² Source: WBG. <http://hdl.handle.net/10986/31689>

³³ <https://www.covid19treatmentguidelines.nih.gov/special-populations/pregnancy/>

³⁴ <https://conflictandhealth.biomedcentral.com/articles/10.1186/s13031-019-0241-x>

³⁵ Many countries were added between the two vintages; thus, the drop in the ranking may overrepresent the change in the performance of the country.

the Law 2021 (World Bank, 2021) indicates that Sri Lanka scores 65.6 out of 100. It means the country is higher than the regional average achieved in South Asia (63.7).

- Employment and payment:** The country has a law that does not restrict women to work in in the same fields as men. Women at workplaces are protected by a legislation that prevents sexual harassment in employment (Penal Code, Sec. 345(1)) and sexual harassment at work is considered a crime (Penal Code, Sec. 345). Sri Lank lacks a law that prohibits discrimination in employment based on gender. and women are not able to work in some industrial jobs in the same way as men (including mining (Mines and Mineral Act No. 33, Sec. 55; Employment of Females in Mines Ordinance No.13, Sec. 2) and factories (Factories Ordinance No. 45 of 1942, Secs. 25, 67 and 67A (2)) are not allowed, while construction. Agriculture, energy, water, transportation, and other fields are allowed). Women are not prevented from working in jobs that are considered hazardous. In regards of payment, Sri Lankan women are not protected by a law that mandates equal remuneration for equal value.
- Maternity Rights:** Mothers in Somalia have 84 days of paid time during a period between pregnancy and after labor (Shop and Office Employees Act, Sec. 18B; Shop and Office Employees (Regulation of Employment and Remuneration) (Amendment) Act, No. 14 of 2018). The country lacks parental leave, and fathers cannot enjoy a paid leave after labor. The government does not administer 100% of the maternity leave benefits (Shop and Office Employees Act, Sec. 18B; Shop and Office Employees (Regulation of Employment and Remuneration) (Amendment) Act, No. 14 of 2018)
- Assets:** The Married Women's Property Ordinance, Sec. 5 concedes women to have equal ownership rights to immovable property and grants spouses equal administrative authority over assets during marriage. The Matrimonial Rights and Inheritance Ordinance, Sec. 24 and Sec 22 states that sons and daughters have equal rights to inherit assets from their parents; and widowed women have the same rights to inherit their spouses' assets as men respectively.
- Access to credit and entrepreneurship:** Sri Lanka does not have a law that prohibits discrimination in access to credit based on gender, but women do not have restrictions open a bank account, signing a contract, and register a business in the same way as men.
- Marriage:** Sri Lanka does not have a legal provision that requires a married woman to obey her husband. Women can be called the head of household in the same way as men. The country has a specific legislation for addressing domestic violence (Prevention of Domestic Violence Act, No. 34 of 2005); and women can obtain a judgment of divorce and have the same rights to remarry as men.

Income. According to the UNDP's estimates, the female Gross National Income (GNI) per capita in Sri Lanka amounts to 6,766 in 2011 PPP \$, which corresponds to 40% of the male GNI per capita (16,852 2011 PPP \$).

Table [32]. Female and male gross national income per capita (2011 ppp terms)

Country	Estimated gross national income per capita (2011 ppp terms) ¹		
	Female	Male	Female as % of male
Sri Lanka	6,766	16,852	40

Source: UNDP <http://hdr.undp.org/en/indicators/123506#a>. 1/ Definition: Derived from the ratio of female to male wages, female and male shares of economically active population and gross national income (in 2011 purchasing power parity terms).

Labor Markets. Labor participation in Sri Lanka is much lower for women than men; From the whole labor force, women represent only 35.7%. The share is also lower when looking at the share of female employees in the industry (34.0%), manufacturing (48.0%), electricity gas, steam, and air conditioning, supply (11.4%) or professional, scientific and technical activities 33.7% (Table [33]).

Table [33]. Share of employment by activities and sex (% , 2018 unless stated differently)

Country	Sex	Industry	Manufacturing	Electricity; gas, steam and air conditioning supply	Professional, scientific and technical activities	Total	Women are able to work in the same industries as men
Sri Lanka	Female	34.0	48.0	11.4	33.7	35.7	No
	Male	66.0	52.0	88.6	66.3	64.3	

Source: labor for shares from ILO https://www.ilo.org/ilostat-files/Documents/Bulk_ilostat_en.html# and labour restrictions from World Bank Little Book of Gender 2019

Financial inclusion. Men in Sri Lanka present slightly higher levels of financial inclusion than women when comparing the ownership of an account at a financial institution (74 versus 73%), a mobile account (1 versus 4%) or saving money (42 versus 45%) (Table [34]). In addition, the share of women aged 15 or above in the country with either an account at financial institution or a mobile money-service provider is 73%, well above the average in developing countries (58.3%), or South Asia (65.1%).

Table [34]. Indicators of financial inclusion by sex (2017)

Country	Account at a financial institution (% age 15+)		Mobile account (% age 15+)		Saved any money last year (% age 15+)		Women with account at financial inst. or with mobile money-service provider (% age 15+)
	Female	Male	Female	Male	Female	Male	
Sri Lanka	73%	74%	1%	4%	42%	45%	73%

Source: World Bank Little Book of Gender 2019

Education. Women in Sri Lanka are more likely to be enrolled in secondary or tertiary education than men. Of all women in the corresponding education ages, 90.4% are enrolled in secondary education and 23.4% in tertiary education. In contrast, from all men in the same age groups, only 87.7% are enrolled in secondary education, and 15.8% are enrolled in tertiary education. However, probably due to differences in attainment, women report a lower average number of schooling years (10.5 versus 11.6). In addition, women amount to 40% of all STEM graduates (Table [35]).

Table [35]. Indicators of education by sex

Country	Sex	Enrolment in primary education (%)	Enrolment in secondary education (%)	Enrolment in tertiary education (%)	Mean years of schooling (years)	Female share of tertiary graduates from STEM (%)
Sri Lanka	Female	96.4	90.4	23.4	10.5	40
	Male	98.1	87.7	15.8	11.6	

Source: labor for shares from ILO https://www.ilo.org/ilostat-files/Documents/Bulk_ilostat_en.html# and labour restrictions from World Bank Little Book of Gender 2019

Health. The maternal mortality ratio in Sri Lanka is 30 per 100,000 live births, which ranks 71st among 182 countries included in the Human Development Report. This figure is below the average in developing countries (231) and well below the average in its region, South Asia

(176). However, more than 2 times the maternal mortality ratio in OCDE (14) or Very high human development countries (15) according to the UNDP Human Development Report. In addition, female life expectancy at birth in Sri Lanka is almost 7 years higher than the same figure for males (80.1 versus 73.4 years) (Table [36]).

Table [36]. Indicators of health by sex

Country	Maternal mortality ratio (deaths per 100,000 live births)	Maternal mortality ratio (ranking across countries)	Female life expectancy at birth (years)	Male life expectancy at birth (years)
Sri Lanka	30	71	80.1	73.4

Source: UNDP. <http://hdr.undp.org/en/data>

Note: rankings among 182 countries with data in UNDP report

Agency. Only one out of almost 20 members in Sri Lanka's parliament are women (5.3%). Similarly, the share of women in ministerial positions is only 6.7%).

Gender gaps associated with the current project in Sri Lanka

Cooling-related activities or sectors targeted: Energy efficient chillers and other energy efficiency and renewable energy measures in the commercial and industrial building sector through Energy Service Companies (ESCOs). Policy and regulatory, as well as capacity buildings activities are also planned.

Preliminary overview of relevant gender gaps

- **Sri Lanka has made good progress in achieving gender equity in health and education, brought about through giving women their right to vote, free education and health services.** Area that still needs attention is women's engagement in labor, their economic empowerment, and their involvement in governance mechanisms, especially at higher levels.
- **Women are accessing fewer basic services than men.** While there is a high level of basic literacy among women, in practice traditional patriarchal attitudes limit the interaction of a vast majority of women in community decision making and in commerce.
- **For women, labor force participation rates are low; they are paid less than men, a difference not explained by their productive capacity and holds true for all sectors.** A related area for improvement is women's empowerment.

Suggested gender entry points and activities include: (i) develop (or review/enhance/) gender assessment; (ii) carry out consultations, workshops, gender assessment's presentations; (iii) engage policy dialogues to raise awareness about the linkages between cooling and gender; (iv) capacity building/awareness about gender equality; (v)) develop a gender action plan that includes responsibilities, activities and budgets; (vi) develop and implement a communication campaign.

4 Sector Gender-Specific Gaps Summary

The following is a matrix that summarizes **possible entry points** that could be addressed by country after producing a gender assessment. Countries face multiple dimensions of gender inequalities and its possible to contribute to addressing them through cooling-related sectors.

Countries	Economic Empowerment				Access to services				Voice and Agency	
	Low labor force participation (all relevant sub-sectors)	Low Income Levels	Low productivity	Low entrepreneurship	Less Access to Energy	Low access to financial resources	Low access to Education (basic and STEM fields)	Low access/ ownership to inputs and proper equipment	Less decision-making power	Gender-Based Violence
Bangladesh	Yes			Yes		Yes			Yes	
El Salvador	Yes									Yes
Kenya		Yes			Yes	Yes				
Malawi			Yes	Yes			Yes			
North Macedonia	Yes						Yes			
Panama						Yes	Yes			
Sao Tome e Principe	Yes									Yes
Somalia			Yes							Yes
Sri Lanka	Yes	Yes					Yes		Yes	

Potential Gender Entry Points by Theme

The following is a list of **examples of possible interventions** that could be proposed, designed, implemented and monitored to address gender gaps found **in the countries** to be included in individual gender action plans as relevant.

A. Foster Women's Economic Empowerment

- Implement employment initiatives for women in the sector to provide labor opportunities for both men and women. Carrying out consultations on gender employment issues and opportunities could engage with employers.
- Create and implement Human Resources reforms or staff policies; hiring women for consumer or public facing marketing or advocacy aspects.
- Incentivize data collection on male versus female participation in firm ownership and leadership at the MSME level.
- Explore ways to best incorporate the needs of women and youth in project activities as a way of enhancing their livelihood.
- Increased representation of women in the engineering/technical professions with a focus on energy efficiency
- Track data on female staff hired under service contracts for technical and design work under the Project
- Provide targeted training program for women and increasing awareness about employment opportunities under the Project investments.
- Create jobs and develop skills for women and men in the cooling appliance sector.
- Provide opportunities in most productive sector to reduce the incidence of GBV.

B. Increase Women's Access to services

- Design and implement targeted approaches to reach female-headed households or female customers or business to expand affordable energy access to women.
- Offer financial products and services that address women's needs. Approaches might include e.g. consumer finance mechanisms include micro-consignment, revolving loan funds, and flexible repayment plans. Use of more concessional forms of financing or more intensive technical assistance to enhance gender inclusivity in financial services and products
- Foster the financial inclusion of women throughout the support provided to local banks.
- Ensure energy efficient cooling investment also cover health or financial facilities that provide services to women and address their needs.
- Produce assessments on what barriers and opportunities there are to closing gender gaps around access to services, education, financial products and other services for women.
- Produce assessments of needs of women and men around cooling e.g. around transport or storage may differ and how livelihoods and income could be enhanced especially for women who may not be capturing potential catch to market value-additions through cooling.
- Produce assessments of extent to which reduction of waste and loss impacts the national food security, particularly for women and children.
- Gather information for understanding different motivations for adopting cooling technologies and barriers to accessing finance to purchase products.
- Foster the access of women to health facilities and services (including the services to mitigate the effects of the COVID-19 global pandemic and the access to its vaccine).

Improve leadership and decision-making by women

- Include a baseline survey that looks at gender differences in energy user behaviors, perceptions of energy efficiency, and awareness and attitudes on energy efficiency among employees and users of buildings.
- Design and implement activities to address any potential gender gaps in the area of energy efficiency, such as conducting awareness raising campaigns on energy efficiency, considering the engagement of both men and women and tailor messages based on gender-differentiated concerns, priorities, and perceptions toward energy efficiency in buildings.
- Assess studies to understand different motivations for adopting cooling technologies and barriers to accessing finance to purchase products
- Design communication campaign to change consumer patterns and behaviors.

5 Strategic Approach

5.1 Facility Level:

The Facility will support activities that contribute to closing gender gaps across sub-projects e.g. data collection, access to finance and skills development activities etc. In addition, at every step of the project cycle, the Gender and Energy program of the World Bank Energy Sector Management Assistance Program (ESMAP) will be available to provide technical assistance to the project team and the client country.

The Facility will encourage the recruitment of a balanced female-to-male employment ratio within the Project Management Unit (PMU) team to the extent possible. The standard World Bank implementation process will be put in place and include a PMU in each country, responsible for implementing and monitoring each project. If needed, PMU staff members including the Project Manager and the Environment and Social Protection Specialists may receive capacity-building trainings. For each project supported under the Cooling Facility, a social/gender specialist is expected to be included in each PMU team. In addition, the ESMAP Gender and Energy Program will provide complementary support to the Facility projects in the form of technical advice for the Bank's implementation/supervision of Facility projects.

This will provide support to consider identified gaps (at all gender dimensions) throughout the project cycle. **Obtaining stakeholders buy-in will be key in ensuring that interventions to promote gender equality activities are effectively implemented with measurable outcomes.** Institutional and behavioral change are a long-time process that will require sustained support of all relevant stakeholders (public and private) throughout the program cycle. Countries' adherence to international agreements and national legal frameworks on gender -equality, are a good starting point to strengthen a government's support for gender-interventions. The following strategy will be followed to increase stakeholders' commitments, to the extent possible:

- Engage in policy-dialogue with client countries through dedicated meetings, to build awareness and sensitivity about the benefits of promoting women's economic empowerment throughout interventions that foster their employment and their entrepreneurship;
- Closely align proposed activities with each country's national priorities and gender legal framework, such as community development or female employment;

- Identify an institutional gender-focal point to serve as interlocutor during project implementation, if appropriate;
- Offer technical support to help investing in workforce diversification, building on existing internal gender strategies when available. This support may take the form of workshops on gender-related concepts with high-level stakeholders, or a review of training plans to better integrate female employees.
- Promote the access of the COVID-19 vaccine in health facilities that address women's needs.

During projects design, the private sector can be involved in financing interventions to i) create income-generating opportunities for women, ii) implement mechanisms to prevent and respond to associated incidents or risks, iii) increase rising awareness rates among female-headed households, for instance through capacity-building workshop, communication or social media campaigns, etc.

5.2 Project Level:

Considering the diversity of pre-identified projects to be supported by the Facility, as well as the fact that they are at different stages of maturity, there is no single model for all projects.

- **Data collection to document the baseline situation and identify gaps.** Baseline data will be collected to set targets and measure progress during implementation, it will also support existing efforts where baseline sex-disaggregated data are weak. Research will build upon existing country gender diagnostics and action plan when available, to enable the understanding and consideration of national priorities. To support project design and implementation, stakeholders' consultations will involve female participants, to understand men and women differentiated needs. In addition, initial assessments will include an analysis of the differentiated impact on men and women, through the involvement of gender and energy experts (Environmental and Social Impact Assessment, Resettlement Action Plans etc.). Gaps could be identified but not limited to female labor issue or inadequate access to finance for the cooling sector, and design mitigation measures that minimize gender gaps such as enhanced productive uses of energy, enhanced knowledge and skills of small and micro-business, households and farmers.
- **Identifying and implementing relevant actions.** Based on the initial diagnosis and inclusive stakeholders' consultations, targeted activities will be identified to address key gender gaps. These may include (i) actions to promote female employment (including capacity building and programs for women to gain hands-on experience in the sector such as support for school-to-work transition), (ii) financing local communities projects empowering women in the area of implementation of the projects (such as activities generating revenues), (iii) implementation of prevention measures to mitigate associated incidents or risks in the area of implementation of the projects and (iv) facilitating energy access for female-headed households (including capacity-building workshops to maintain and develop energy services).
- **M&E and Knowledge management.** In 2017, the WBG started implementing the "gender-tag" mechanisms to identify projects that effectively promote equality between men and women and are aligned with the WBG gender strategy. The Cooling Facility will adopt a gender perspective and aim to close key gaps in its supported projects. Results will be monitored throughout the project and be used for real-time adjustments during implementation. To expand the knowledge base, projects will build on lessons

learnt from prior projects as well as regional and country base knowledge production and exchange learning opportunities.

- **Engaging stakeholders** with specific needs and risks of gender inequality in meaningful consultation, information disclosure and responsive grievance redress throughout the project life (as set out in the Stakeholder Engagement Plan). The Cooling Facility will support carrying out activities to strengthen women's participation and voice during consultations. Consultations and public meetings with stakeholders will be conducted throughout the project cycle in a participatory manner and with a special focus on engaging women. This will help gaining knowledge about community concerns during project preparation and help monitor impact and undertake real-time correction during implementation. Special attention will be paid to using local dialect, cultural concerns when relevant and including women from minority ethnic groups and other socially vulnerable groups.

5.3 Expected Gender Co-Benefits Resulting from projects:

The Facility includes projects in different countries that are at different stages of development. Three of them are at early stages of development (Bangladesh, Panama and Sri Lanka); while the other cooling-related projects supported by the Facility will build on a World Bank-approved parent project (and be processed as "additional financing" to the parent project), which already includes a framework for addressing gender³⁶. They are summarized below (the expected gender co-benefits of the early stage projects will be defined during project preparation, along with gender-related indicators in line with the WB Gender Strategy mentioned above, and will be included in the respective Project Appraisal Document):

Kenya: The parent project intends to contribute to closing the relevant gender gaps in Kenya, particularly in access to electricity, by (a) ensuring women's access to solar products and cleaner and more efficient cookstoves; (b) increasing women's awareness about solar energy use and the productive uses of solar power; (c) ensuring women's participation in decision making around the installation and management of the solar systems; (d) providing women with employment opportunities in marketing and installation of solar products; and (e) mitigating potential risks such as displacement or gender-based violence (GBV) that women might face due to project implementation. In addition, the project M&E system will adopt and integrate several results indicators to monitor and assess both progress in implementing gender-related activities and the project benefits for women and men.

Malawi: The parent project is expected to generate significant benefits for Malawi's economy. The proposed project will contribute to generating positive fiscal returns by increasing the tax and government revenues the government receives from the registration of new businesses and the expansion of existing businesses and by leveraging private sector financing, thereby reducing the fiscal burden associated with government-funded SME finance programs. A critical expected outcome of this project is to encourage the participation of youth and women-owned businesses. Hence, firms will be selected into Stage 1 of the program based on experimental design and stratified by age and gender. In addition, training programs will be customized and will be informed by evidence (firm survey) to meet the needs of the youth and women-led firms, with an emphasis on personal initiative skills training. Some of the other topics that may be covered in the life skills training modules are likely to include a combination of socioemotional skills training and information related to gender-based violence (GBV),

³⁶ The exception is El Salvador, where the inclusion of gender elements into the design of interventions will be done in the context of the Additional Financing project, including meeting the Bank's Gender-Tag corporate commitment (an exception was granted for the Parent project given its emergency nature).

returns to education, job readiness, financial literacy, and cross-cutting topics, such as nutrition and civic engagement.

North Macedonia: The parent project will address an employment gap in the energy sector through providing women a targeted training program and increasing awareness about employment opportunities under the project investments. The project will engage with industry associations and technical universities to increase awareness and information about the project's offerings, in particular employment opportunities created under technical and design work related to project investments. Furthermore, the project will offer skills training to women, which will be based on skills requirements needed for technical and design work under the project. The Project will monitor the impact through the following indicators: (i) number of women attended skills training activities and certifications obtained and (ii) percentage of female staff hired under service contracts for technical and design work

Sao Tome and Principe: In the context of COVID-19, the parent project will continue to support communication campaigns, including messages regarding appropriate care for sick family members, resources available, coping strategies, etc. to minimize the health and psychosocial impacts of COVID-19 on caregivers and to disseminate targeted community messages on GBV. The project will ensure that guidelines for pandemic preparedness, response, and planning consider the unique needs of the most vulnerable populations, as well as gendered roles and responsibilities. As such, the project will ensure capture of vaccine coverage data disaggregated by gender to ensure coverage is equitable by gender. Special attention will be paid to capturing information on the population of female health workers and volunteers vaccinated. Furthermore, the project will ensure that all training opportunities (surveillance, epidemiology and laboratory diagnostics) will be gender sensitive and the outputs of such trainings will be tracked by gender disaggregated indicators being revised.

Somalia: The parent project emphasizes addressing persistent gender challenges and monitoring the progress in the gender aspects of the project. First, given high gender disparities in Somalia, as previously noted, the Project will support the implementation of a package of GBV services (awareness raising, case identification, counselling, and management), with service providers to track the status of GBV service utilization by women and any challenges that arise. As the Project is expected to be gender-tagged, this will be tracked through the Project's intermediate results indicator (IRI) focused on tracking the number of GBV services delivered to facilitate course correction. The Project will also closely monitor another IRI on the number of outpatient department visit, which is disaggregated to track the percentage of female outpatient department visits, to monitor whether the Project contributes to an increase in women's service utilization. The Project Grievance Redress Mechanism (GRM) will also be sensitized to receive and respond to sexual abuse, harassment, exploitation, and disproportionate use of force among females.