

Gender Action Plan

FP179: Tanzania Agriculture Climate Adaptation Technology Deployment Programme (TACATDP)

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**GREEN
CLIMATE
FUND**

Gender Action Plan

I- Methodology

This Gender Action Plan has been developed along with a Gender Assessment as technical annexes for the Tanzania Agriculture Climate Adaptation Technology Deployment Programme (**TACATDP**) Funding Proposal developed by CRDB Bank and submitted to the Green Climate Fund. It is aligned with several of the GCF's objectives including with GCF own Gender Action Plan:

- Gender -balanced stakeholder consultations at all stages (at least 40%, with a target of 50% for all consultations);
- Objective to promote gender equality in climate action (gender equality at all stages and solutions tailored to gender specific context, such as more attractive loans or guarantees for women due to their vulnerable situation);
- Women and men will report improvements in their quality of life;
- Reduction of the vulnerability of both women and men;
- Increase in the adaptive capacity of women and men to respond to the impacts of climate change;
- Prevention of economic losses increase in economic opportunities and mitigation of gender-related risks.

II- Objectives

The overall objective of the TACATDP is to support farmers with adaptation tools, knowledge, and capacity to enable best adaptation options to current and future climatic contexts and agronomic specificities. The TACATDP explicitly aims to integrate a strong gender lens, ensuring specific targets for women farmers groups and female agribusinesses. More specifically, it intends to provide financial and technical solutions to farmers, especially women due to their high vulnerability to climate change in Tanzania. Several social benefits are to be expected, such as an increase in the employment among vulnerable populations of women and youth.

The TACATDP aims to achieve the following main gender focused results: (i) Equal access to agriculture financing solutions (loans, guarantees and insurance) in terms of overall amount funded, number of projects/farms funded, and type of farms funded; (ii) Sensitization of all agriculture value chain stakeholders, policy makers and financial institutions to gender aspects in resilient agriculture solutions, and equal opportunities for women and men farmers to adopt diversified, climate-resilient agricultural options; (iii) Gender responsive and equal participation of women at all stages of the project, during its design, implementation, and after full implementation (consultations, trainings, awareness raising, etc.); and (iv) Integration of gender considerations in all the deliverables (parametric insurance, online interfaces, new/updated policies, manuals, etc.) based on sex-disaggregated data.

Focusing on gender aspects, TACATDP offers balanced opportunities for women's and men's active participation. Through a network of microfinance partners and mobile banking facilities, the project will apply methods and approaches to increase the engagement of small-scale female farm operators and women-led agribusinesses. The project will make credit available to invest in enterprise expansion, productivity-enhancing technologies, farm adaptation activities, and improved livelihood strategies. They will be prioritized in capacity-building activities. It is expected that promoting the use of laborsaving technologies will help ease the time burden on women; burden they face in their productive capacities. The

project will also reduce the burden of unpaid work that often disproportionately falls on women and girls in every region of the world. The project will further explore and implement an opportunity to address their access to and control over resources and their decision-making ability over their work burden, opening greater opportunity for other socio-economic perspectives, including girls' education and women's engagement in economic diversification and increase participation in social life. The project will focus on balancing gender on 50/50 gender balance of potential beneficiaries during project execution.

Finally, all stakeholders involved in the project implementation will have to sign CRDB Gender Policy upfront and will have to follow and enforce this policy through the whole project. This will ensure that financial institutions are gender sensitive and that gender responsive actions are embedded in institutional behaviors and practices, especially in the Technical Assistance and for capacity building components.

In addition, CRDB will put as eligibility criteria the signature of a "statement of non-exclusion criteria" related to gender policy that will include a disposal for violence against women. If any allegation against a farmer having received a financial facility from CRDB would occur, that facility will be suspended. In case the financial facility beneficiary would be condemned by a court for any violence against women, the financial facility will be stopped immediately with penalties.

III- Gender Action Plan

Below is the Gender Action Plan prepared for the TACATDP project:

Activities	Indicators and targets	Costs*	Responsibilities	Timeline
<p>Impact Statement: Financial solutions and products (loans, guarantees and insurance) and technical assistance to support development and adoption of climate change adaptation technologies and solutions. These solutions will increase agriculture resilience in Tanzania, especially for women which are the most vulnerable populations in Tanzania and do not have equal access to financing and technical solutions as men. They will therefore promote gender equality in climate action and increase the adaptive capacity of both men and women. The programme will ensure gender aspects integration at all levels, during the project implementation (consultations, training, awareness raising) and after project implementation (gender informed deliverables such as policies, manuals and parametric insurance relying on sex-disaggregated data). Gender balancing will be ensured for CRDB Bank personnel at all stages as well as for all other stakeholders involved in the programme. Finally, the programme has already integrated gender aspects considerations since design phase, through the preparation of the project concept note and during the design of activities for the Funding Proposal.</p> <p>Output statement: At least 40%, with a target of 50%, of both amounts provided through financial support (loans, guarantees and insurance schemes) and numbers of projects receiving those supports; at least 30% of medium and large farms loans dedicated to female owned farms; at least 50 funded projects supporting effective adaptation to climate in the agriculture led by female farmers; at least 5 new technologies, practices or livelihood diversification options, equally available to men and women; 80% of local financial institutions, financing agriculture activities, sensitized to lending and guarantee providing to female farmers; at least 30% of local financial institutions providing guarantees to female farmers; 100% of female smallholder farmers aware of, and allowed access to insurance schemes; at least 80% of female smallholder farmers accessing insurance schemes; at least 40%, with a target of 50%, of female stakeholders involved in all trainings, consultations and preparation of deliverables; at least 40%, with a target of 50%, of the budget spent on activities ensuring gender equality; integration of gender specific aspects (risks, impacts, considerations, parameters, etc), informed with sex-disaggregated data, in all the deliverables (online interface, extension service and insurance parametric programmes, policy updating and technical support, etc.); at least 40%, with a target of 50%, of women owned agribusinesses during capacity building and extension programme activities; creation of at least 10 climate agribusiness incubators providing equal support to men and women; creation of at least 10 climate agribusiness incubators providing equal support to men and women; at least 30 women climate agribusiness entrepreneurs incubated; promotion of business successes for 10 women on the online interface; at least 40%, with a 50% target, of CRDB Bank personnel trained through the different training activities being women.</p> <p>Means of verification: Annual Performance Reports, Interim Evaluation, Completion Report, Final Evaluation.</p>				

* Costs are indicative of the overall amount dedicated to each activity and do not focus on gender specific considerations (amounts extracted from the Funding Proposal)

Activities	Indicators and targets	Costs [†]	Responsibilities	Timeline
<p>Component 1: Agriculture Resilience and Adaptation (ARA) Innovative Financial Products</p> <p>Output statement: At least 40%, with a target of 50%, of both amounts provided through financial support (loans, guarantees and insurance schemes) and numbers of projects receiving those supports; at least 30% of medium and large farms loans dedicated to female owned farms; at least 50 funded projects supporting effective adaptation to climate in the agriculture led by female farmers; at least 5 new technologies, practices or livelihood diversification options, equally available to men and women; 80% of local financial institutions, financing agriculture activities, sensitized to lending and guarantee providing to female farmers; at least 30% of local financial institutions providing guarantees to female farmers; 100% of female smallholder farmers aware of, and allowed access to insurance schemes; at least 80% of female smallholder farmers accessing insurance schemes.</p>				
<p>Activity 1.1: Establishment of a dedicated credit line for CRDB ARA lending operations</p>	<ul style="list-style-type: none"> ▪ Development of at least 1 women-dedicated credit line options integrating women-specific interests (baseline: 0) ▪ At least 40%, with a target of 50%, of ARA credit volume to support effective adaptation to climate in agriculture dedicated to women (baseline: 0) ▪ At least 10 000 women receiving ARA loans each year (baseline: 0) ▪ At least 10 000 women benefitting from the adoption of diversified, climate resilient technologies, practices and livelihood options (baseline: 0) ▪ At least 30% of medium and large farms loans dedicated to female owned farms (baseline: 0) ▪ At least 50 funded projects supporting effective adaptation to climate in the agriculture led by female farmers (baseline: 0) ▪ At least 5 new technologies, practices or livelihood diversification options, equally available to men and women (baseline: 0) 	<p>USD 85M (50% of the USD 170M overall activity amount)</p>	<p>CRDB Bank and Implementing partners</p>	<p>Within first 6 months</p>
<p>Activity 1.2: Expand guarantee coverage to support ARA activities</p>	<ul style="list-style-type: none"> ▪ Development of at least 1 women-dedicated guarantee solution integrating women-specific interests (baseline: 0) 	<p>USD 5M (50% of the USD 10M overall)</p>	<p>CRDB Bank and Implementing partners</p>	<p>Within first 2 years</p>

[†] Costs are indicative of the overall amount dedicated to each activity and do not focus on gender specific considerations (amounts extracted from the Funding Proposal)

	<ul style="list-style-type: none"> ▪ At least 40%, with a target of 50%, of guarantees' amount to support effective adaptation to climate in the agriculture dedicated to women (baseline: 0) ▪ At least 40%, with a target of 50%, of guarantees credit facilities opened for female farmers (baseline: 0) ▪ 80% of local financial institutions, financing agriculture activities, sensitized to lending and guarantee providing to female farmers (baseline: 0) ▪ At least 30% of local financial institutions providing guarantees to female farmers (baseline: 0) 	activity amount)		
Activity 1.3: Establishment of an insurance scheme dedicated to ARA for smallholder farmers	<ul style="list-style-type: none"> ▪ 100% of female smallholder farmers aware of, and allowed access to insurance schemes (baseline: 0) ▪ At least 80% of female smallholder farmers accessing insurance schemes (baseline: 0) ▪ At least 40%, with a target of 50%, of total value of assets protected belonging to female farmers (baseline: 0) ▪ At least 40%, with a target of 50%, of the insurance scheme payout dedicated to women (baseline: 0) 	USD 5M (50% of the USD 10M overall activity amount)	CRDB Bank and Implementing partners	Within first 2 years

Activities	Indicators and targets	Costs [‡]	Responsibilities	Timeline
<p>Component 2: Technical assistance (all enabling activities, managed by CRDB Bank)</p> <p>Output statement: At least 40%, with a target of 50%, of female stakeholders involved in all trainings, consultations and preparation of deliverables; at least 40%, with a target of 50%, of the budget spent on activities ensuring gender equality; integration of gender specific aspects (risks, impacts, considerations, parameters, etc), informed with sex-disaggregated data, in all the deliverables (online interface, extension service and insurance parametric programmes, policy updating and technical support, etc.); at least 40%, with a target of 50%, of women owned agribusinesses during capacity building and extension programme activities; creation of at least 10 climate agribusiness incubators providing equal support to men and women; creation of at least 10 climate agribusiness incubators providing equal support to men and women; at least 30 women climate agribusiness entrepreneurs incubated; promotion of business successes for 10 women on the online interface; at least 40%, with a 50% target, of CRDB Bank personnel trained through the different training activities being women.</p>				
Activity 2.1: Development of an online interface and training support for the CRDB climate risks assessment tool	<ul style="list-style-type: none"> ▪ At least 40%, with a 50% target, of CRDB Bank personnel trained on the climate risks assessment tool being women (baseline: 0) ▪ At least 40%, with a target of 50%, of female stakeholders involved in the preparation of the online interface (consultations, preparation of the interface preparation, etc.) (baseline: 0) ▪ Integration of gender specific risks and impacts in the interface (baseline: 0) ▪ Integration of sex-disaggregated data in the interface (baseline: 0) 	USD 1,25M (50% of the USD 2.5M overall activity amount)	CRDB Bank, Implementing partners, sub-lenders	By end of the programme
Activity 2.2: Customer capacity building on adaptation technologies and business development	<ul style="list-style-type: none"> ▪ Capacity building targeting women-specific needs and barriers (especially on developing skills related to implementing ecofriendly solutions, management, economic planning and other skills relevant to women-led agribusinesses) (baseline: 0) ▪ At least 40%, with a target of 50%, of trainees being female stakeholders (baseline: 0) ▪ 100% of the trainees understanding adaptation technologies and business development solutions, with a special focus on gender-specific solutions (baseline: 0) 	USD 0,5M (66% of the USD 0.75M overall activity amount)	CRDB Bank, Implementing partners, agriculture value chain stakeholders	Within first year

[‡] Costs are indicative of the overall amount dedicated to each activity and do not focus on gender specific considerations (amounts extracted from the Funding Proposal)

	<ul style="list-style-type: none"> ▪ Building capacity for at least 40%, with a target of 50%, of agribusinesses owned by women (baseline: 0) ▪ Creation of at least 10 climate agribusiness incubators providing equal support to men and women (baseline: 0) ▪ At least 30 women climate agribusiness entrepreneurs incubated (baseline: 0) ▪ Promotion of business successes for 10 women on the online interface (baseline: 0) 			
Activity 2.3: Tailored TA for the integration of climate risks assessments in extension service programme	<ul style="list-style-type: none"> ▪ At least 40%, with a 50% target, of CRDB Bank personnel trained on the integration of risks assessment in extension service programme being women (baseline: 0) ▪ Integration of sex-disaggregated data in the assessment of climate risks (baseline: 0) ▪ At least 40%, with a target of 50%, of female farmers included in the extension programme (baseline: 0) ▪ At least 50 female extension services officers trained (baseline: 0) ▪ At least 1 000 female farmers trained on the new agriculture advisory services integrating climate resilience and adaptation practices (baseline: 0) 	USD 0,5M (50% of the USD 1M overall activity amount)	CRDB Bank and Implementing partners	By end of the programme
Activity 2.4: Capacity building for the establishment of the new insurance parametric programme	<ul style="list-style-type: none"> ▪ At least 40%, with a target of 50%, of all trainees being female stakeholders (baseline: 0) ▪ 100% of the trainees understanding insurance programming, with a special focus on gender-specific solutions (baseline: 0) ▪ Integration of sex-disaggregated data to inform parametric insurance (baseline: 0) ▪ Integration of gender specific parameters in the parametric insurance products (baseline: 0) 	USD 0,3M (50% of the USD 0.6M overall activity amount)	CRDB Bank, Implementing partners, Government of Tanzania, industry representatives, community leaders and associations, end users	By end of year 3
Activity 2.5: Dedicated legal and financial TA including support for sourcing	<ul style="list-style-type: none"> ▪ At least 40%, with a target of 50%, of ARA deal sourcing trainees being female stakeholders (baseline: 0) 	USD 0,15M (50% of the USD 0.3M)	CRDB Bank and Implementing partners	By end of year 3

	<ul style="list-style-type: none"> ▪ Integration of gender specific considerations in the legal instrument (baseline: 0) ▪ Integration of sex-disaggregated data in the financial risk modeling and insurance protection (baseline: 0) 	overall activity amount)		
Activity 2.6.A: Support for the implementation of the Tanzania's National Climate Change implementation	<ul style="list-style-type: none"> ▪ At least 40%, with a target of 50%, of ARA fairs participants being female stakeholders (baseline: 0) ▪ 100% of the Tanzania National Climate Change projects supported integrating gender considerations and targets (baseline: 0) ▪ At least 40%, with a target of 50%, of stakeholders (from project holders to workers) being women (baseline: 0) ▪ At least 40%, with a target of 50%, of the budget spent on activities ensuring gender equality (baseline: 0) 	USD 0,5M (66% of the USD 0.75M overall activity amount)	CRDB Bank, Implementing partners, Government of Tanzania national, regional and local divisions, ministries, and agencies, industry actors	By end of the programme
Activity 2.6.B: Support for the implementation of the Tanzania's National Strategy on Gender and Climate Change implementation	<ul style="list-style-type: none"> ▪ Participation of members of the relevant ministries responsible for Gender aspects in 100% of the discussions (baseline: 0) ▪ At least 40%, with a target of 50%, of ARA fairs participants being female stakeholders (baseline: 0) ▪ At least 40%, with a target of 50%, of stakeholders (from project holders to workers) being women (baseline: 0) ▪ At least 40%, with a target of 50%, of the budget spent on activities ensuring gender equality (baseline: 0) 			
Activity 2.7: Policy interventions and support for the ministry of agriculture and development of Agriculture Adaptation Routine Data System (AARDS)	<ul style="list-style-type: none"> ▪ At least 40%, with a target of 50%, of female stakeholders interviewed during the policy dialogue (baseline: 0) ▪ At least 40%, with a target of 50%, of AARDS setting up trainees being female stakeholders (baseline: 0) ▪ Integration of gender aspects in 100% of the new/updated policies, and in climate assessment tools and technologies (baseline: 0) ▪ Integration of sex-disaggregated data in the climate assessment tools and technologies and for the adaptation indicators (baseline: 0) 	USD 0,925M (50% of the USD 1.85M overall activity amount)	CRDB Bank and Implementing partners	By end of the programme

Activity 2.8: Support to the Tanzania Meteorological Authority for climate information services for agriculture and water resources monitoring	<ul style="list-style-type: none"> ▪ At least 40%, with a target of 50%, of female stakeholders interviewed during the policy dialogue (baseline: 0) ▪ At least 40%, with a target of 50%, of female trainees in the Tanzania Meteorological Authority (baseline: 0) ▪ Identification of data that can be sex-disaggregated (baseline: 0) 	USD 0,5M (50% of the USD 1M overall activity amount)	CRDB Bank, Implementing partners, Tanzania Meteorological Authority	By end of the programme
Activity 2.9: Support to the Tanzania Insurance Regulatory Authority for further development of crop parametric insurance in Tanzania	<ul style="list-style-type: none"> ▪ At least 40%, with a target of 50%, of female stakeholders interviewed during the policy dialogue (baseline: 0) ▪ Integration of sex-disaggregated data to inform parametric insurance products setting (baseline: 0) 	USD 0,25M (50% of the USD 0.5M overall activity amount)	CRDB Bank, Implementing partners, Tanzania Insurance Regulatory Authority	By end of the programme
Activity 2.10: Support to the Financial Sector Deepening Trust (FSDT) for the integration of climate risks into financial sector	<ul style="list-style-type: none"> ▪ At least 40%, with a target of 50%, of female stakeholders interviewed during the policy dialogue (baseline: 0) ▪ Integration of sex-disaggregated data to prepare training manuals and guiding operation frameworks (baseline: 0) ▪ Integration of gender aspects in 100% of the training manuals (baseline: 0) 	USD 0,375M (50% of the USD 0.75M overall activity amount)	CRDB Bank, Implementing partners, Financial Sector Deepening Trust	By end of the programme