

Simplified Approval Process

Annex 4: Gender assessment and action plan



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Abbreviations

ADB	Asian Development Bank
CCMD	Climate Change Management Division
CFOP	Community Forest Operational Plans
CFUGs	Community Forest User Groups
CRLLP	Climate-Resilient Landscape and Livelihood Project
CSA	Climate-Smart Agriculture
CSO	Civil Society Organisations
DRR	Disaster Risk Reduction
EWS	Early Warning Systems
FECOFUN	Federation Of Community Forestry Users
FNCCI	Federation Of Nepalese Chambers Of Commerce And Industry
FP	Funding Proposal
GAP	Gender Action Plan
GBV	Gender-Based Violence
GCF	Green Climate Fund
GESI	Gender Equality And Social Inclusion
GRM	Grievance Redress Mechanism
HDI	Human Development Index
ICIMOD	International Centre for Integrated Mountain Development
IP	Indigenous Peoples
LAPA	Local Adaptation Plan Of Action
LDCRP	Local DRR And Climate Response Plans
LI-BIRD	Local Initiatives for Biodiversity, Research and Development
LNOB	Leave-No-One-Behind
M&E	Monitoring And Evaluation
MEAL	Monitoring, Evaluation, Accountability, And Learning
MEDPA	Micro Enterprise Development For Poverty Alleviation
MoFE	Ministry Of Forests And Environment
MoITFE	Ministry Of Industry Tourism Forest And Environment
MoLMAC	Ministry Of Land Management, Agriculture And Cooperatives
NbS	Nature-Based Solutions
NCCSP	Nepal Climate Change Support Programme
NDC	Nationally Determined Contribution
NTFP	Non-Timber Forest Products
NTNC	National Trust For Nature Conservation
PPMU	Provincial Project Management Unit
PwD	People With Disabilities
SRHR	Sexual And Reproductive Health Rights
ToT	Training Of Trainers
UNDP	United Nations Development Programme
VDC	Village Development Committee

Summary

This document presents the Gender Assessment and Gender Action Plan (GAP) for the project “Building Climate Resilience of Forest-Dependent Communities through Enhanced Livelihood Opportunities and Local Capacity in Karnali Province” prepared in accordance with the Green Climate Fund (GCF) Gender Policy and guided by Gender and Social Inclusion Action Plan templates, to be implemented by the National Trust for Nature Conservation (NTNC) across 31 municipalities in Jajarkot, Dailekh, Dolpa, and Jumla districts.

Karnali Province, Nepal’s remote western frontier faces high climate exposure including floods, droughts, landslides, and fragile ecosystems that disproportionately affect women (51% of population), Dalits, Indigenous Peoples, persons with disabilities (6–8%), youth, senior citizens, and female-headed households. Persistent structural barriers, including <10% women’s land ownership, unpaid care burdens, low literacy (<72%), exclusion from markets and DRR forums, and gender-based violence, limit women’s meaningful participation despite legal quotas in governance and community forestry.

Aligned with the GCF’s commitments to gender equality, human rights, and locally led climate action, the project adopts a gender-transformative approach that advances women’s leadership and strengthens their control over productive assets, climate finance, and decision-making processes. The GAP addresses intersectional vulnerabilities by reducing women’s time poverty, expanding equitable access to climate-resilient livelihoods, and preventing and responding to sexual exploitation, abuse, and harassment (SEAH). These measures are embedded across all project components, with clear institutional responsibilities, dedicated budgets, and measurable monitoring indicators, to deliver durable and systemic gender-transformative outcomes.

The GAP leverages a robust institutional ecosystem, including federal and provincial governments, municipal Local Adaptation Plans of Actions (LAPAs) and Local Disaster Risk Reduction and Climate Response Plans (LDCRPs), Climate Investment Plans (CIP), women-led cooperatives, private sector partnerships, and civil society networks, to deliver gender-transformative outcomes. The plan aims to strengthen women’s leadership in Community Forest User Groups (CFUGs), cooperatives, municipal climate planning, and early warning systems, while supporting women-led climate-resilient value chains. It also seeks to reduce unpaid care burdens and safety risks through inclusive services and infrastructure, and to institutionalize gender

accountability through disaggregated monitoring, grievance mechanisms, and performance-linked budgeting.

The proposed Plan empowers marginalized groups by strengthening women's leadership in CFUGs and municipal institutions, promoting climate-smart agriculture (CSA) cooperatives with 30–50% income gains, and establishing inclusive early warning and disaster risk reduction (EWS/DRR) systems. Supported by sex-disaggregated data, participatory monitoring, and social audits, these actions ensure accountability and learning. Through locally led, socially inclusive climate action, the project enhances adaptive capacity, restores ecosystems, builds equitable value chains, and delivers durable, scalable, and gender-just climate resilience, aligned with GCF Gender and Indigenous Peoples Policies and Nepal's federal framework.

I. Gender Assessment

1. Overview of Gender Assessment Methodology

The Gender Assessment for the project was conducted using a robust, multi-tiered mixed-method approach aligned with GCF guidelines, emphasizing evidence-based analysis, stakeholder validation, and intersectional perspectives. The assessment combined a comprehensive desk review of relevant national policies, the National Population and Housing Census 2021 (Nepal National Statistics Office), GESI frameworks, sectoral studies, and existing gender-disaggregated data, with extensive stakeholder consultations undertaken during the Pre-Feasibility Study (PFS) phase (see Chapter 9: Consultation Report and Chapter 11: Consultation Notes).

The PFS consultations comprised 31 engagement events across federal, provincial, district, and local levels, involving over 477 participants (383 men and 94 women) through interviews, workshops, and focus group discussions (FGDs). Consultations were conducted in Jajarkot, Jumla, Dolpa, and Dailekh, engaging a wide range of stakeholders, including government agencies, Community Forest User Groups (CFUGs), Indigenous Peoples' organizations (e.g., NEFIN), women's groups and cooperatives, private sector actors, civil society organizations, persons with disabilities (PwD), and marginalized communities, including Dalits. These consultations generated primary data and validated the findings from the desk review.

To ensure a differentiated and intersectional approach, participatory and context-sensitive methods were applied. Separate and targeted FGDs were conducted with women, Indigenous Peoples, and persons with disabilities, alongside mixed-group discussions. Women-only FGDs were specifically used to mitigate power imbalances and ensure that authentic voices were captured. Findings from these discussions were further presented in plenary sessions for collective validation, promoting transparency, ownership, and consensus among participants.

To strengthen the assessment, customized tools were developed, including a gender checklist for community-level assessments to capture nuanced vulnerabilities and needs, and a risk checklist for district and provincial consultations to identify barriers and opportunities. Participant selection was deliberate and inclusive, reflecting Nepal's diversity across ethnicity, caste, gender, disability, age, and geography.

This participatory and validated approach enabled the identification of gender-specific barriers, unequal access to resources and decision-making, and differentiated climate vulnerabilities. The findings were systematically used to inform the design of gender-responsive and gender-transformative interventions, ensuring that the project effectively addresses the needs and priorities of women, men, and marginalized groups while maintaining credibility, inclusiveness, and local ownership.

2. Project Context and Rationale

2.1. Geographic and demographic profile

Karnali's expansive 30,211 sq km (21.6% of Nepal) surface, including the high Himalayas, mid-hills, and valleys with landmarks like Churen Himal (7,348), Karnali River, Shey Phoksundo National Park, and Rara Lake, make the project districts, such as remote Dolpa and agrarian Jumla, highly susceptible to landslides, floods, and droughts. Women's disproportionate reliance on rain-fed agriculture and forest resources in these infrastructure-poor areas heightens their vulnerability, as male out-migration leaves them managing climate-related shocks without adequate tools or support. This underscores the need for gender-responsive infrastructure and early warning systems (EWS).

Nepal is a multi-ethnic, multi-lingual, multi-religious and multi-cultural country, dominated by Hindu caste groups. The total population of Nepal, as of the census, 2021 is 29,164,578, with 48.87% male and 51.13% female, comprising 142 castes/ethnicities, including ~35% Indigenous Peoples (IPs). As per the 2021 census, the project's target province, Karnali, had a population that grew to 1,688,412 people, characterized by a balanced yet female-skewed sex ratio (49% males, 51% females), a youthful demographic (33% aged 0-14), 72% overall literacy (disproportionately lower for women), and significant out-migration (23% of residents, including 18% being women) driven by economic pressures. Also, the project area (4 districts, 31 local levels) has 591,653 people—303,093 females and 288,560 males—with ethnic composition of BCT 64.49%, Dalits 26.02%, IPs 9.16%, minorities 0.11%, and Madhesi 0.02%. Karnali Province (30,211 km², 21.6% of Nepal) hosts over 250,000 women farmers who provide 70% of agricultural labor and contribute 30% of provincial GDP; ~80% of the population relies on climate-sensitive livelihoods, with underemployment at 27.54% and poverty affecting 51.2% (See details at ESAP, Subsection 1.2.4 and Pre-feasibility section 2.2). By Target district, as highlighted in Table 1, Jajarkot (189,360: sex ratio 99.7%), Dailekh (252,313: 100%), Dolpa (42,774: 98.8%), Jumla (118,349: 101.6) exhibit intersectional vulnerabilities for Dalit and Janjati women indigenous group, who face compounded poverty and exclusion from resilient livelihoods. This demographic and socio-economic profile highlights the need for inclusive, culturally sensitive, and gender-responsive project planning.

Table 1: Target districts' census and population's gender-related aspects

District	Population	Sex Ratio (males/100 females)	Gender Notes ⁱ
Jajarkot	189,360	99.7	Female majority, high migration
Dailekh	252,313	100	Dense; economic disparities
Dolpa	42,774	98.8	Remote: acute female burdens
Jumla	118,349	101.6	Youthful; agriculture-dependent

2.2. Political and Institutional Framework

Karnali Province's federal governance features a unicameral Provincial Assembly: (Birendranagar: 40 seats: 24 FPTP, 16 PR: CPN-led by CM Jeevan Bahadur Shahi), mandating 33% women (including Dalit), with Governor oversight and Surkhet High Court.

The 2024 Gender Equality and Social Inclusion (GESI) Policy enforces gender-responsive budgeting (20% target) and provincial GESI Committees. At the provincial level, the Karnali Provincial Assembly has reinforced climate justice priorities through alignment with the five-point Karnali Declarationⁱⁱ, strengthening the policy basis for integrated DRR and ecosystem restoration.

Key Ministries:

- Ministry of Land Management, Agriculture and Cooperatives (MoLMAC): Climate Investment Plan for Agriculture Sector (CIP) (50-15% Climate Smart Agriculture (CSA) subsidies) National Action Plan (NAP) 2021-2050 via PPMUs (Asian Development Bank (ADB) Climate Resilience Landscape and Livelihoods Project (CRLLP).
- Ministry of Industry Tourism Forest and Environment (MoITFE): Endorsed Karnali Province Forest Act, 2078 (2022 AD) and Regulations, reserving 50% women leadership in community forest user groups (CFUGs) to advance forest-based resilient livelihoods with GESI safeguards. It is also responsible for disaster risk reduction (DRR) and ecosystem coordination.

Local Level: 31 municipalities implement Local Adaptation Plan of Action (LAPAs)/ Local DRR and Climate Response Plans (LDCRPs) (190 Nepal Climate Change Support Programme (NCCSP2) schemes) with 25-30% women quotas, empowered to develop local GESI strategies and action plans advancing Women Leadership in political decision-making forums, economic empowerment via Micro Enterprise Development for Poverty Alleviation (MEDPA) programme and Prime Minister Self Employment Programme (over 80% women receiving cash for work support), and Gender-Based Violence (GBV) mitigation through training, advocacy, GBV support services and operationalisation of GBV funds; through 37.5-45.5% face patriarchal barriers; ethnic/Dalit/people with disabilities (PwD) sidelined in Jumla/Dolpa.

Grassroots Level: CFUGs, federated under the Federation of Community Forestry Users (FECOFUN) (22,000+ members nationwide; strong Karnali presence), operationalise the 2078 Forest Act's 50% women leadership quota through comprehensive GESI strategies promoting gender-inclusive governance via:

- **Leadership incubation** – targeted training of trainers (ToT) for 1,000+ women CFUG executives on forest management, financial literacy, and DRR, countering skill gaps that undermine quota legitimacy;

- **Inclusive decision-making** mandating 50% women/Dalit/PwD in executive committees with veto rights on benefit-sharing;
- **Forest-based enterprises:** USAID/Paani Project demos in Middle Karnali watersheds establishing women-led cooperatives for ecotourism (Dolpa buffer zones), non-timber forest products (NTFP) processing (Jumla herbs), and climate-resilient agroforestry, generating NPR 5-10 M annual revenue for 500+ marginalised households;
- **Livelihood pathways market linkages** with the Federation of Nepalese Chambers of Commerce and Industry (FNCCI), organic certification support, and microfinance for PwD-accessible enterprises. Partner civil society organisations (CSOs) like Li-Bird provide CSA-NTFP integration training, while RESTLESS Development engages indigenous youth in green jobs, ensuring equitable resource utilisation, good governance, and resilience against landslides/floods. The EU project (Sahakarmi Samaj) amplifies via CSO accountability bridges.

GCF leverage: Proposal scales FECOFUN’s proven CFUG model (50% quota + enterprise demos) alongside municipal GESI strategies, MEDPA/PM Employment cash for work (80% women), LAPAs, and PPMUs deploying GESI Officers to transition 2,000 women/ PwD/Dalit /Janajati from nominal leadership to forest-based enterprise ownership (30-50% income uplift)

1.3 Alignment with GCF and AE’s Policies

The Gender Assessment and Gender Action Plan (GAP) is prepared in accordance with the GCF updated Gender Policy ⁱⁱⁱ and action plan (2020-2023) and guided by the Gender Analysis/Assessment and Gender and Social Inclusion Action Plan templates^{iv}, while also aligning with the gender policies of NTNC as the Accredited entity for the project. In line with the Policy’s commitment to “promote gender equality and women’s empowerment by addressing the differentiated needs, risks, and capacities of women and men,” the project integrates gender considerations across design, implementation, monitoring, and evaluation. A comprehensive gender and social assessment was conducted to establish the baseline, identifying gender roles, access to resources, capacity differences, climate related issues, and opportunities for positive change.

The project design has fully considered the Updated Gender Policy’s guiding principles and requirements, particularly by ensuring:

- gender equality and empowerment of women are respected, promoted and considered in the project design, ensuring equal rights of women and men to access project’s adaptation benefits;
- that women and men were provided with equal and equitable opportunity to take an active part in stakeholder consultations and decision-making during

- project preparation, with provisions for continued engagement through implementation and evaluation; and
- the submission includes a gender assessment and action plan, integrating the context and sociocultural factors underlying climate change-exacerbated gender inequality into the project design to build collective resilience.

The project also complies with the GCF Revised Environmental and Social Policy (RESP)^v and the Revised Policy on the Prevention and Protection from Sexual Exploitation, Sexual Abuse, and Sexual Harassment (SEAH)^{vi} which recognize SEAH as a critical risk in community-based and rural climate interventions. Given Karnali Province's context of poverty, remoteness, power imbalances, labour migration, and women's economic dependence, the project adopts a survivor-centred, confidential, and accessible approach to SEAH prevention and response, including codes of conduct, safe grievance mechanisms, referral pathways, and regular capacity building. These measures ensure compliance with GCF safeguards and protect the dignity, safety, and meaningful participation of women and marginalized groups.

In addition, NTNC, as the Accredited Entity (AE) applies its internal gender and social inclusion (GESI) policies and safeguards as guiding frameworks, to ensure consistency with international standards, including principles of non-discrimination, meaningful participation, accountability, and gender-responsive budgeting. NTNC's GESI Policy (2017)^{vii} aims to reduce social disparities by ensuring community participation and linking economic, environmental, and ethical outcomes. The organization integrates GESI-sensitive elements through social/GESI analysis, project-level GESI action plans, gender mainstreaming, inclusion of marginalized groups, and capacity building of women's groups to strengthen livelihoods and conservation leadership. NTNC maintains zero tolerance for malpractice, covering GESI, SEAH, anti-human trafficking, and child safeguarding, ensuring human rights, equality, and non-discrimination in line with GCF policies. NTNC's guiding principles further emphasize gender equality and social inclusion by ensuring that communities, including women and marginalized groups, are meaningfully engaged as both actors and beneficiaries in conservation and development activities. All initiatives are designed to promote equitable participation, social equity, and empowerment, supported by the Environment and Social Management Framework (ESMF)^{viii} as safeguard guidelines and procedures for all projects and programmes managed and implemented under NTNC.

3. Gender and Social Diversity Analysis

Karnali province reveals profound gender inequalities across essential sectors agriculture, education, health, economy, and political engagement/leadership further aggravated by isolated terrain and widespread male out-migration in priority districts of Jajarkot, Dailekh, Doplā and Jumla. Representing 51% of the population, women endure intensified responsibilities in climate-exposed environments while confronting entrenched obstacles to assets, authority, and fair prospects, including limited land ownership (<10% held by women), literacy rates below the 72% provincial average,

overburdened agriculture roles (70% labour share due to male migration), pervasive GBV, low Human Development Index (HDI), and exclusion from DRR and livelihoods, with only 32% female headed households despite their demographic majority. In political spheres, 25-30% quota seats in local bodies yield limited decision-making influence, as 37.5-45.5% of women report barriers like patriarchal norms and time poverty from unpaid care work^{ix}.

3.1. Intersectional Challenges

Women confront entrenched inequalities compounded by intersectionality with disability, caste, ethnicity, and geography, especially across 31 municipalities. Caste-based discrimination severely marginalises Dalit women (40-50% pay gaps)^x, while indigenous Janajati groups in Dolpa and Jumla face cultural barriers to resources amid climate shocks like floods, perpetuating poverty cycles^{xi} as highlighted by UN Women's initiative in 10 municipalities targeting economic empowerment^{xii}. PwDs estimated at 6-8% provincially, higher in rugged terrain, endure acute invisibility, with disabled women facing amplified mobility barriers, inaccessible early warning systems, restricted sexual and reproductive health rights (SRHR) access, heightened GBV vulnerability, and exclusion from resilient livelihoods, underscoring needs for improved data and services.

In response to the intersecting inequalities outlined above, and as emphasized in GCF guidance recognizing that women and marginalized groups are not a homogeneous category, the project adopts a differentiated and targeted approach. It applies an intersectional lens across all components to ensure that Dalit women, Indigenous women, persons with disabilities, female-headed households, and geographically remote communities benefit equitably from adaptation investments, services, and decision-making processes.

3.2. Sectoral Analysis

Karnali Province in Nepal reveals profound gender inequalities across essential sectors such as agriculture, education, health, economy and political engagement/leadership, which are further aggravated by the region's isolated terrain and widespread male out-migration in the priority districts of Jajarkot, Dailekh, Dolpa and Jumla. Representing 51% of the population, women endure intensified responsibilities in climate-exposed environments while confronting entrenched obstacles to assets, authority, and fair prospects, highlighting the imperative for gender-integrated measure in Green Climate Fund (GCF) initiatives aimed at fortifying resilience through sustainable livelihoods and community capabilities.

Agriculture and Livelihoods Sector

Within Karnali's predominantly agrarian landscape, women contribute more than 70% of the workforce as men depart for labour opportunities elsewhere, but they encounter severe constraints in securing land rights, climate-adaptive seeds, irrigation systems, or viable market channels critical for resilient crop production and diversification. Assessments from the Karnali Basin underscore how women and young people especially those from Dalit and indigenous Janajati groups in districts like Jajarkot and

Jumla are systematically overlooked in extension services, green value chains, and entrepreneurial support, despite their central contributions to family nutrition and income stability amid escalating climate variability such as droughts and floods. To align with GCF gender mandates, the proposal advocates transformative interventions like women-managed cooperatives, targeted technology dissemination, and capacity enhancement programmes that empower female farmers to lead adaptive practices, thereby amplifying household resilience and local economic vitality^{xiii}.

Education Sector

Women's educational progress in Karnali lags alarmingly, with merely 2% of female aged 15-49 attaining higher secondary qualifications trailing national benchmarks and 28% possessing no schooling whatsoever, fuelled by entrenched norms favouring early marriages, domestic burdens, and economic hardships prevalent in isolated areas like Dolpa and Jumla. These disparities intersect sharply for Dalit and marginalised girls, who experience elevated dropout rates and scant access to vocational training relevant to DRR and climate-smart livelihoods, thereby curtailing their potential as informed agents of change. GCF funding should channel resources into gender-responsive education strategies, including scholarships for girls, inclusive curricula on climate resilience, and community-based learning hubs, to cultivate a cadre of skilled women poised to drive long-term provincial development^{xiv}.

Health Sector

Disparities in healthcare accessibility imperil women's health outcomes: although 59% can reach facilities within 30 minutes by foot or transport, a stark 22% predominantly in elevated, hard-to-reach Dolpa require over an hour, heightening risks of maternal complications, SRHR neglect, and gender-based violence in the face of climate induced displacements. Compounding this, 68% informal women labourers rely on traditional medicinal plants (85% knowledge held by women) for maternal health, respiratory infections, and post-disaster recovery Jumla (40 species), Dolpa (75 high-altitude herbs) generate NPR150 M informal economy but face 60% climate scarcity.

Marginalised Dalit women endure additional layers of stigma and administrative hurdles, such as 13% lacking vital birth registration, which impede service delivery in district like Dailekh and Jajarkot. The GCF project proposes embedding gender-sensitive components, including mobile health units integrated with early warning systems and SRHR awareness campaigns, and medical plant processing hubs formalise women's traditional knowledge of Jumla/Dolpa herbs by equipping women led cooperatives with drying, grinding, and packaging units for direct organic market sales, transforming Dalit/Janajati healers into cooperative entrepreneurs and position women as resilient frontline respondent in health and disaster contexts^{xv}.

Economy and Labor Sector

Karnali Province's economy and labour sector remain predominantly agrarian and forest dependent, with over 70% of the 1,688,412 population engaged in subsistence agriculture, livestock, and natural resource-based livelihoods, yet women who form

51% of the population and contribute 70% of agricultural labour due to male out-migration (23% provincial rate, including 18% women) face acute exclusion from markets, finance, value chains, and decision making, perpetuating poverty cycles amid escalating climate vulnerabilities in district like Jajarkot, Dailekh, Dolpa and Jumla across 31 municipalities.

Only 32% of households are female-headed despite this demographic majority, while Dalit, Janajati, and PwDs (6-8%) encounter intersectional barriers such as limited land tenure (women own less than 10% of titles), restricted access to climate resilient inputs/seeds, exploitative middlemen, lack of collateral for credit, and low-value market linkages for high-potential organic products like Jumla apple, Dopla herbs, and Dailekh dairy, resulting in food insecurity, and two to three times higher unemployment for marginalised groups, as well as over-reliance on remittances that fail to foster long-term resilience^{xvi}.

Women's robust yet informal 68% labour participation masks low productivity and overburdened roles in rain-fed systems prone to droughts and floods, with youth (33% under 15) lacking green skills and PwDs facing inaccessible enterprises, compounded by gender norms that prioritise male control despite FNCCI helpdesks and CIP subsidies (50-15%) offering nascent support through "One Municipality, One Product" schemes and women-led e-commerce platforms. UN Women initiatives in 10 municipalities underscore Dalit women's 40-50% lower earnings for equivalent labour, while capacity gaps hinder quota-held women (e.g., 50% in CFUGs) from leading effectively, stalling forest-based enterprises^{xvii}.

The GCF proposal capitalises on Karnali's organic zone status and biodiversity by embedding transformative interventions: women/PwD centric microfinance, CSA extension via LI-BIRD/ ICIMOD, FECOFUN-GESI, skill-building for user group leaders, and scalable cooperatives targeting 30-50% income uplift for 10,000 marginalised households, reduce migration, HDI gains, and equitable value chains ensuring climate-proof economic resilience aligned with GCF mandates through intersectional GESI mainstreaming^{xviii}.

Forestry Sector

Forest Act and forestry sector strategies given emphasis on socially inclusive forest governance, mandating equitable access to forest resources, women's participation, and attention to the needs of poor and excluded groups; earlier strategies by the Ministry of Forest and Soil Conservation highlight gender-responsive policies, equitable governance, and equal decision-making power over forest resources for women, Dalits, Indigenous Peoples and other marginalized groups.

At the national climate level, Nepal's Climate Change Policy and its Nationally Determined Contribution (NDC) frameworks recognize GESI/GESI as cross-cutting priorities, requiring climate actions to reflect differentiated climate vulnerabilities and promoting inclusive climate governance that positions women, youth, Indigenous communities and persons with disabilities not just as beneficiaries but as leaders in

climate resilience. The Ministry of Forests and Environment (MoFE) Climate Change Management Division (CCMD) further operationalizes GESI through the NDC Implementation Plan, which integrates gender-responsive activities, indicators and capacity-building measures across sectors to ensure that climate policies follow “leave no one behind” and just-transition principles.

Nepal’s Community Forestry Operational Guidelines reinforce GESI by requiring 50% women representation^{xix}—including two key leadership positions—in CFUG executive committees, while calling for gender-responsive operational plans that address the differing needs, knowledge and forest resource priorities of women and men; evidence shows that gender-blind plans limit women’s empowerment and equitable access to forest benefits, thereby underscoring the need for more inclusive decision-making and recognition of marginalized women’s traditional forest knowledge.

Indigenous groups in Nepal are included in community forest management because they have lived with and protected the forests for many generations. They are part of the community forest user groups, which means they can help make decisions, use forest resources, and share benefits. Policies and programs recognize that Indigenous people have special knowledge about forests and play an important role in caring for them. Even though they are included, many Indigenous groups still face difficulties in getting equal access and being fully heard, so new projects are expected to be helping them participate more and strengthen their rights in forest management.

3.3. Political Participation and Leadership

Women in Karnali Province hold 25-30% quota seats in municipal councils and the Provincial Assembly under federal mandates, yet substantive leadership remains constrained by capacity gaps, patriarchal norms, and exclusionary dynamics, particularly undermining the 50% women leadership quota in CFUGs as per the Karnali Province Forest Act, 2078 (2022). Despite formal representation across 31 municipalities, 37.5-45.5% of women report gender-specific barriers to active participation in CFUG meetings including time poverty from unpaid care work (exacerbated by male migration), lack of technical skills/education leading to criticism of quota-held CFUG executives, and male-dominate decision networks that sideline women from veto power¹ on benefit-sharing, DRR policy forums, and resource allocation in districts like Jumla and Dolpa. Ethnic minority, Dalit, and PwD women face compounded marginalisation lacking access to leadership training, confronting cultural gatekeeping in Janajati dominated area, and facing physical barriers in remote governance spaces resulting in tokenistic participation despite legal quotas. For instance, women CFUG chairs often struggle with forest management plan and financial literacy, perpetuating elite male capture despite FECOFUN’s GESI advocacy.

¹ Male-dominated decision networks in CFUGs operate through Executive Committees (11-15 members) where Chairs (95% male) hold final veto power over forest harvesting permits, subsidy allocation, and operational plans requiring District Forest Officer (DFO) approval. Women (33% quota) and Dalit/Janajati (20-25%) serve as secretaries/treasurers but lack veto authority, as Chairperson’s signature finalizes all legally binding decisions.

Municipal women representatives (25-30% councils, 40% committees per Local Government Operation Act^{xx}) rarely influence LAPAs/LDCRP or budgets, with patriarchal exclusion limiting their role in climate-resilient planning despite authority for local GESI strategies, MEDPA economic programmes, and GBV fund^{xxi}.

3.4. 2.4 Root Causes of Gendered Climate Vulnerability

The assessment confirms that women's climate vulnerability in Karnali is driven primarily by structural inequalities in land ownership, financial control, unpaid care responsibilities, and exclusion from governance, rather than by lack of participation alone. Addressing these root causes requires interventions that redistribute decision-making authority, asset ownership, and climate finance control to women and marginalized groups, which the project explicitly targets through its gender-transformative design.

4. Challenges and Barriers

Karnali Province faces deeply entrenched GESI barriers that systematically undermine women's and marginalised groups' agency in climate resilience building, despite a progressive policy architecture featuring 25-30% municipal quotas, 50% CFUG leadership mandates (Forest Act 2018), the 2024 Provincial GESI Policy, and municipal authority for local strategies, MEDPA programmes, and GBV funds. These obstacles manifest through interconnected capacity deficits where quota-held women leaders lack technical DRR skills, financial literacy, and forest management expertise, leading to criticism and elite male recapture of decision spaces; socio-cultural exclusions patriarchal norms and time poverty from unpaid care work (intensified by 23% male migration) relegate women to tokenistic roles despite formal representation; and structural limitations including unenforced 20% GESI budgeting targets, intersectional data gaps (Dalit wage disparities, PwD invisibility at ~6% prevalence^{xxii}), and siloed DRR-Climate planning that fails to localise LAPAs/LDCRPs effectively across 31 municipalities^{xxiii}.

4.1. Capacity and Competence Deficits

Quota systems fail to deliver substantive leadership: 25-30% municipal council representation and 50% CFUG executives (Forest Act 2078) undermined by women's limited technical skills in forest management, DRR budgeting, and financial planning. 37.5-45.5% women report exclusion from decision vetoes; rural CFUG chairs criticised for illiteracy in management plans. Ineffective leadership delays LAPAs/LDCRPs localisation, amplifying flood/landslide vulnerabilities.

4.2. Socio-Cultural Exclusion

Patriarchal norms and unpaid care burdens (intensified by 23% male migration) restrict women's participation in governance, often converting quotas into tokenistic representation where women are formally included in committees but have limited influence over decision making process and resource allocation. . Time poverty further excludes women from DRR forums despite 40% committee mandates (Local Government Operation Act). Women's limited participation in LDCRPs undermines

the integration of gender-responsive early warning systems and prioritization of resilient infrastructure.

4.3. Intersectional Vulnerabilities

Dalit women face severe entrenched caste-based discrimination and compounded wage gaps (national estimates ~23% per Nepal Labour Force Survey 2022, potentially higher due to informal agricultural overrepresentation without protections), trapping them in poverty cycles. Janajati women in Dolpa and Jumla encounter cultural barriers that restrict access to resources during floods. Women with disabilities (~6% prevalence per Census 2022, elevated in rugged terrain) suffer mobility barriers excluding them from early working systems and essential services (22% >60 min health access), heightening GBV/SEAH and Sexual and Reproductive Health rights (SRHR) risks. Overall marginalised groups bear a disproportionate share of disaster impacts (over 90%) while lacking adaptive capacity, as reflected in their inclusion from local empowerment initiatives.

These intersecting vulnerabilities heighten GBV/SEAH risks, particularly in remote, resource-constrained areas with high male out-migration contexts such as Karnali. Risks may arise during training, community engagement, labour mobilization, and benefit distribution processes. To mitigate these, the project implements cross-cutting SEAH and GBV measures within the GAP, applicable across all the project components, including:

- Mandatory Codes of Conduct (CoC) for all staffs, consultants and stakeholders
- SEAH awareness and prevention training for project personnel and community stakeholders
- Inclusion of zero-tolerance clauses on SEAH in procurement and contractual agreements
- Establishment of confidential, survivor-centred grievance redress mechanisms (See ESAP Annex-V) to ensure safe reporting and timely response
- Designation of SEAH focal points within project team to monitor and support mitigation measures
- Mapping of referral pathways for health, psychological, legal and protection services.

These measures are aligned with GCF SEAH assessment guidelines and are designed to ensure a survivor-centred, do-no-harm approach, fostering safe, inclusive, and equitable participation of all stakeholders.

4.4. Institutional and Policy Implementation Gaps

Karnali Province's 2024 GESI Policy mandates 20% gender-responsive budgeting across sectoral plans, yet remains largely unenforced due to weak monitoring mechanisms, capacity constraints at provincial/municipal level, and absence of

accountability frameworks, resulting in minimal GESI-tagged allocation in LAPAs/LDCRPs despite legal requirements. Intersectional data gaps persist lacking disaggregated metrics on Dalit/PwD/Jananjati women's access to DRR, health, and economic programmes hindering evidence-based targeting and perpetuating invisibility of triple-marginalised groups in policy design. DRR-climate silos fragment implementation, with Provincial Project Management Units (PPMUs) (Asian Development Bank (ADB) Climate Resilient Landscape and Livelihood Project (CRLLP)) and municipal LAPAs operating parallel to GESI committees without integrated vulnerability assessments, leading to gender-blind climate investments.

Economic empowerment initiatives like MEDPA and Prime Minister Employment Programme (Cash for work supporting 80% women) deliver short-term relief but fail to transition beneficiaries into scalable green enterprises (e.g., organic NTFP cooperatives), remaining trapped in seasonal vulnerability cycles rather than building climate-resilient livelihoods.

This underutilisation of GESI markers in PPMUs/LAPAs forfeits USD 10M+ potential from climate finance pipelines (CIP subsidies, NAP-aligned funding), as gender-disaggregated risk profiling remains absent, violating GCG Principle 5 and risking elite capture of resilience benefits by excluding frontline women/PwDs from adaptive decision-making and resource flows.

4.5. Economic Barriers

Women hold <10% land titles despite 70% agricultural labour, excluding them from CIP subsidies (50-15%), microfinance collateral, and organic certification despite Karnali's zone status and high value potential (Jumla apples: 20,000 MT/Year; Dolpa herbs: NPR 500M+ exports). Evidence: 68% informal participation traps families in poverty (MPI 0.42 vs. national 0.18) despite remittances; middlemen capture 40-60% margins. Absent resilient value chains amplify shocks 2023 Jumla 40% crops failure, Dolpa floods destroyed NTFP livelihoods, pushing 5,000+ households into hunder (GHI 2025 "serious" ranking).

4.6. Geographic and Infrastructure Constraints

Remote terrain in Karnali Province (30,211 sq km, 21.6% of Nepal's landmass) isolates PwD women from essential services, creating a 22% health access gap that amplifies disaster mortality e.g., 2023 floods claimed 15% higher female PwD deaths due to inaccessible evacuation routes and shelters. Sparse infrastructure (only 15% rural roads all-weather paved vs. national 35%) and high-altitude isolation (e.g., Dolpa at 4,000m+) exclude 12,000+ PwD women from early warning systems, climate resilient health posts, and GESI training, despite 5.3% provincial disability prevalence (higher among women due to care burdens). Lack of inclusive infrastructure heightens vulnerability during shocks unpaved trails collapse in monsoons, delaying relief to 40% remote municipalities and pushing PwD women into survival debt cycles without adaptive aids (wheelchair ramps, sign-language alerts).

Table 2: Challenges and barriers

GCF Risk Category	Likelihood	Impact	Evidence Baseline	Vulnerable Groups
Capacity Failure	High	High	37.5-45.5% exclusion rate	Quota women leaders
Cultural Exclusion	Critical	Critical	Time poverty + migration	All women
Intersectionality	Critical	Critical	23-50% Dalit gaps; PwD invisibility	Dalit/Janajati/PwD
Policy Gaps	High	High	20% budget unmet	Municipal implementers
Economic Barriers	High	High	<10% land ownership	Agriculture women
Geographic Isolation	High	Medium-High	22% health access gap	Remote PwD women

5. Opportunities and Enabling Environment

Karnali Province establishes a robust enabling environment for integrating GESI into the National Trust for Nature Conservation (NTNC) GCF proposal on climate-resilient livelihoods, drawing from diverse non-sectoral elements including policies, active programmes, government capacities, private sector roles, and civil society contributions to drive meaningful change for women and PwDs^{xxiv}.

5.1. Opportunities for Women-Led Value Chains

Karnali's official organic zone status and exceptional biodiversity home to rare medicinal herbs, high-altitude apples, and diverse NTFP position it uniquely for women-led high-value chains, with Jumla producing 20,000 MT apples annually and Dolpa herbs generating over NPR 500M in exports, unlocking USD 50M+ potential through women-owned processing hubs, cold storage, and direct-to-market platforms that bypass middlemen capturing 40-60% margins.

5.2. Enabling Policy Momentum

NAP, CIP (50-15% CSA) subsidies), LDCRPs (10% agri-budgets for gender actions), Federal Forest Act 2019 and Regulation (promoting community forestry with 40% women quotas in user groups), Provincial Forest Act 2022/Regulation (Karnali specific NTFP harvest rights for marginalised groups), and Provincial GESI Policy (mandating 33% women/PwD inclusion in forest governance/budgets) create robust entry points for land titling, collateral free finance, and inclusive value addition benefiting 200,000+ women farmers (70% agri-labour, 30% provincial GDP).

5.3. Current programme and plans

Ongoing plans and programme offer proven models, including LIBIRD's Green Karnali empowering over 2,100 individuals – 73% women with agroecology training, seed banks, and enterprises across three districts; GRAPE and ANSAB's climate-resilient

agriculture rollout in nine municipalities; ADB's CRLI bolstering infrastructure and irrigation for 50,000 households with and inclusion lens^{xxv}; and UNDP's Human Security efforts providing CSA and DRR support to 1,112 participations (53% women) guided by evidence-based local strategies^{xxvi}.

5.4. Strength in Provincial and Local government implementation

Provincial and local government capacities provide operational muscle, with Karnali Province hosting GESI units in 24 out of 79 municipalities to oversee cooperatives and demonstration farms, alongside LDCRPs implemented in 80% palikas. Municipal strengths encompass data-informed budgeting supported by the United Nations Development Programme (UNDP), collaborative early warning systems and accessible shelters, and efficient deployment of 10% budgets towards women's groups^{xxvii}.

5.5. Private Sector Engagement

Private sector engagement adds market dynamism through FNCCI's women expos and prefeasibility assessments linking 5,000+ entrepreneurs to agri-NTFP buyers and investors; women-run cooperatives managing processing for items like mushrooms and herbs with private grant support; and enterprise hubs facilitating organic certification and access to high-value chains exceeding USD 50 million in potential^{xxviii}.

5.6. Civil Society engagement

Civil society organisations deliver hands-on scaling, led by GCF-accredited NTNC in women's NTFP and mushroom ventures plus readiness initiatives^{xxix}; FECOFUN, Li-Bird, and ANSAB offering GESI workshop and irrigation cooperatives that slash water shortages by 40%; and UN Women with UNDP extending reach to over 10,000 through advocacy, capacity building, and community saving models^{xxx}.

II. Gender Action Plan (GAP) and Implementation Framework

2.1 Gender Action Plan (GAP)

Impact Statement: The project will strengthen the climate resilience of vulnerable communities in Karnali Province, particularly women, Dalits, Indigenous Peoples, persons with disabilities, youth, senior citizens, and other marginalized groups, through locally led, gender-transformative, and socially inclusive adaptation. It will shift these groups from climate-vulnerable roles to leaders, decision-makers, and economic agents in forest-based livelihoods, climate governance, and disaster preparedness systems. By addressing structural barriers such as unequal land access, time poverty, limited finance and market access, exclusion from decision-making, and recognition of women's knowledge and indigenous stewardship the project enhances adaptive capacity, restores ecosystems, and establishes inclusive value chains. Through gender- and disability-responsive governance, participatory planning, inclusive finance, and early warning systems, the project delivers durable, scalable, and just climate outcomes, reduces climate-induced poverty, strengthens institutions, and ensures no one is left behind, aligned with GCF GAP and Nepal's federal framework.						
Cross Cutting Actions						
Activities	Indicators and Targets	Baseline	Target	Timeline	Responsibilities	Costs
<ul style="list-style-type: none"> Conduct SEAH and GBV awareness training for project staff, implementing partners, and community members 	<ul style="list-style-type: none"> % of project staff and partners trained on SEAH and GBV prevention Number of community awareness sessions conducted 	<ul style="list-style-type: none"> 0 % 0 	<ul style="list-style-type: none"> ≥ 80% 37² 	Q1	NTNC, Gender Focal Person/Officer	Included in PMC and activity budgets SEAH/GBV training integrated into existing training workshops and engagements.
<ul style="list-style-type: none"> Integrate SEAH and GBV prevention measures into project codes of conduct and contractual agreements. 	<ul style="list-style-type: none"> % of project CoCs and contracts integrating SEAH and GBV prevention 	0	100%	Q1		
<ul style="list-style-type: none"> Ensure the project grievance redress mechanism includes 	<ul style="list-style-type: none"> Operational SEAH-sensitive grievance mechanism established 	NTNC GRM developed, but not yet operationalized	Project -level GRM operational and fully SEAH-sensitive	Q1		

² One per municipality (31), one per district council (4), one provincial level, and one for project staff

confidential and survivor-centered SEAH reporting channels.		for the Karnali project				
<ul style="list-style-type: none"> Map and coordinate referral pathways to local medical, psychosocial, and legal support services. 	Status of referral pathways for local medical, psychosocial, and legal support services	0	1 project-specific referral pathway report available to all project staff and integrated into GRM	Q1	NTNC	Included in PMC and activity budgets
<ul style="list-style-type: none"> Ensure gender representation across all project activities 	<ul style="list-style-type: none"> % of project activities that adopt a gender responsive approach. 	0	100%	Y1-Y4	NTNC	Included in PMC and activity budgets
<ul style="list-style-type: none"> Ensure stakeholder engagements have inclusive representation of women, Dalits, IPs and other vulnerable groups. 	<ul style="list-style-type: none"> % of stakeholder engagements with at least 50% representation of vulnerable groups 	0	100%	Y1-Y3	NTNC	Included in PMC
<ul style="list-style-type: none"> Ensure adequate representation of vulnerable groups in project implementation entities, including the PSC and PMU 	<ul style="list-style-type: none"> Representation of vulnerable groups on PSC Female representation in PSC Female representation in PMU 	<ul style="list-style-type: none"> No PSC Established No PSC Established No PMU Established 	<ul style="list-style-type: none"> At least one CSO observer serving on PSC 50% 40% 	Q1	NTNC	Included in PMC
Outcome 1 Statement: Enhanced resilience of forest ecosystems and forest-based livelihoods (NTFP/MAP)						
Output 1.1: Climate-resilient Forest management, restoration and nature-based solution (NbS) services delivered in community forests.						
Activities	Indicators and Targets	Baseline	Target	Timeline	Responsibilities	Costs

<ul style="list-style-type: none"> • Mandate women in participatory community forest operational plans (CFOPs) process with dual-signature requirement (Chair + women co-chair) • Conduct a meeting after 10 am addressing time poverty (meeting time should be fixed based on a consultation process) • Ensure stakeholder engagements for CFOP development include adequate representation of women, youth, Dalits, IPs, and PwD • Support communities to include Gender-responsive activities into CFOPs • Incorporate in the CFUG training a skill content targeting women. on CFUG fund 	<ul style="list-style-type: none"> • % of women from vulnerable groups (Dalit, IP, PwD) in CFMG leadership positions • % Women of participants in co-development workshops for CFOPs • % of actions identified under the CFOPs directly target vulnerable groups. 	<ul style="list-style-type: none"> • TBD³ • 0 • TBD 	<ul style="list-style-type: none"> • ≥50% • ≥ 65% women • ≥ 80% 	Y1-Q2	NTNC, Gender Focal Person/Officer, Local Forestry Division	Included in activity budget (~8.5% - \$378,000)
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³ Baseline details will be determined within the first 3 months of Project Inception

management and minute and reporting (Relates to Project Activity 1.1.1)						
Women/Dalit/IP/PwD training on nursery management, sustainable harvesting, forest monitoring and management (Relates to Project Activity 1.1.2)	<ul style="list-style-type: none"> • % women/IP/Dalit/PwD trained on forest management along with forest-based livelihood (disaggregated data managed) • % of trainees (disaggregated by gender/IP/Dalit/PwD) successfully complete the training • % of women knowledge retention 	<ul style="list-style-type: none"> • TBD • 0 • 0 	<ul style="list-style-type: none"> • 60% • 90% • 85% 	Y1-Y3	NTNC, CFUG, Local Forestry Division and Technical Advisor	
<ul style="list-style-type: none"> • Women participation in nature-based solutions (NbS) site selection and implementation • Women-led watershed committees for ongoing maintenance • 33% Dalit quota + 50% Janajati workers for NbS implementation 	<ul style="list-style-type: none"> • % women participation in NbS site selection and implementation • % of women leadership in watershed committees for ongoing maintenance % of quota for Dalit and janajati workers 	<ul style="list-style-type: none"> • 0 • TBD • 0 	<ul style="list-style-type: none"> • 60% • 50% • 33% Dalits and 50% Janajati 	Y1-Y3	NTNC, CFUG	

<ul style="list-style-type: none"> • Priority water-scarce Dalit/Janajati Local levels for site selection <p>(Relates to Project Activity 1.1.3)</p>						
Output 1.2: Sustainable forest-based commodity value chain development and enterprise support services delivered						
Activities	Indicators and Targets	Baseline	Target	Timeline	Responsibilities	Costs
<ul style="list-style-type: none"> • Conduct baseline value chain studies + support 10 NTFP MSMEs with business plans, explicitly targeting women/Dalit/IP/PwD households as producers/processors • Business development plans account for women ownership as shareholders. • Women-led value chain assessments • Priority women/Dalit/IP/PwD households as NTFP producers/processors • Business plans co-developed with women entrepreneurs <p>(Relates to Project Activity 1.2.1)</p>	<ul style="list-style-type: none"> • % of women-led enterprises benefitting from business plan development • % women shareholders targeted in development plans • % of women enumerator/accessors • # of business plan co-developed with women entrepreneurs (<ul style="list-style-type: none"> • 0 • 0 • 0 • 0 	<ul style="list-style-type: none"> • 60% • 33% ownership • 60% <p>20 out of 31 business plan co-developed</p>	Y1-Y3	NTNC, FNCCI, Cooperatives	Included in the activity cost (~33% - \$580,000)

<ul style="list-style-type: none"> • Train 60 CFUGs on climate-smart NTFP production/harvesting + establish agro-product processing plants (essential oil distilleries) • Participation of women/Dalit/IP/PwD in a training • Trained women are in key positions (Chair/Co-Chair in CFMGs) • GESI Training to Male Ally conducted to create male champions for GESI equality in CFUG governance mechanism • "Barefoot Consultants⁴" provide peer-to-peer organic training for women to become themselves trainers <p>(Relates to Project Activity 1.2.2)</p>	<ul style="list-style-type: none"> • % of women/Dalit/IP/PwD trained • % of women in leadership position in CFMGs • # of male champions trained and mobilised • # women consultants trained • % women demo farm operators • # of women trained as peer-to-peer organic trainers • % of women reporting increased control over income from NTFP enterprises 	<ul style="list-style-type: none"> • 0 • TBD • 0 • 0 • 0 • 0 	<ul style="list-style-type: none"> • 50% • 40% • 28 male champions • 60% • 2,500 • ≥70% 	<p>Y2-Y4</p> <p>Y1-Y4</p>	NTNC, Farmers Group, Organic Certification authority	
<ul style="list-style-type: none"> • Women-only market linkage platforms 	<ul style="list-style-type: none"> • % women accessing finance 	<ul style="list-style-type: none"> • TBD 	<ul style="list-style-type: none"> • 60% women 	Y2-Y4	NTNC, Cooperatives,	

⁴ Barefoot Consultants are local women farmers trained as peer-to-peer organic agriculture experts who deliver hands-on field training to their neighbors using practical demonstration rather than formal classroom methods.

(FNCCI Expo stalls, buyer MoU prioritised for women-led cooperatives) • Gender-responsive linkage systems to government programmes (women priority in agriculture subsidies, NTFP schemes) Relates to Project Activity 1.2.3	• % of women participating in certification fast-track committees and NP3 organic certification training # of woman-targeted financial mechanism	• TBD • 0	• 50% quota • ≥ 1 woman-targeted financial mechanism (collateral-free group loans, women priority credit)		Financial Service Provider	
• Scale up local entrepreneurship through technical support for public-private-community groups + capacity building for sustainable production, processing, and market integration • Women-led entrepreneurship training • Priority technical support for women-owned MSMEs/processing hubs	• % women entrepreneurs trained • % Women-led enterprises participating	• 0 • 0	• 60% women trained • 40% women led enterprises	Y1-Y4	NTNC, Training Institute,	

<ul style="list-style-type: none"> Mentorship pairing: Experienced women entrepreneurs' mentor new women leaders <p>(Relates to Project Activity 1.2.4)</p>						
Outcome 2 Statement: Enhanced adaptive capacity and disaster preparedness of climate-vulnerable communities and local institutions						
Output 2.1: Integrated local adaptation, preparedness and learning services delivered to climate-vulnerable communities and local institutions in Karnali Province.						
Activities	Indicators and Targets	Baseline	Target	Timeline	Responsibilities	Costs
<ul style="list-style-type: none"> Co-develop 5 training modules (infrastructure repair, climate-resilient agriculture, sustainable forest management, water harvesting, health/sanitation) including gender-sensitive content. <p>(Relates to Project Activity 2.1.1)</p>	<ul style="list-style-type: none"> % women trainees across 5 modules Module completion rate by women (% of CFs women trainees demonstrating knowledge retention six months after training) 	<ul style="list-style-type: none"> 0 0 0 	<ul style="list-style-type: none"> 60% women 90% completion rate 90% 	Y2-Y4	NTNC	Included in the activity cost Included in the activity cost (~30% - \$685,000)
<ul style="list-style-type: none"> Technical support to municipalities for participatory gender-sensitive LAPA preparation/updating + municipal training on climate integration + Joint Action Plan development 	<ul style="list-style-type: none"> % women membership in 31 LAPA committees # of women-led LAPAs (target: 15/31 LAPA led by women) % of women facilitators for participatory vulnerability 	<ul style="list-style-type: none"> TBD TBD 0 	<ul style="list-style-type: none"> 50% women 15/31 LAPA led by women <ul style="list-style-type: none"> 60% 	Y2-Y4	NTNC	

<ul style="list-style-type: none"> Gender-disaggregated vulnerability mapping prioritizing women water carriers. <p>(Relates to Project Activity 2.1.2)</p>	assessments (target: 60% quota)					
<ul style="list-style-type: none"> Ensure women representation in Provincial Climate Council and technical working groups Create women champions network across 31 municipalities linked to provincial policy <p>(Relates to Project Activity 2.1.3)</p>	<ul style="list-style-type: none"> % of women representation in provincial climate change council # of women champions networks 	<ul style="list-style-type: none"> TBD 0 	<ul style="list-style-type: none"> 50% of women 31 networks 	Y2-Y4	NTNC	
<ul style="list-style-type: none"> Mobilisation of female participation in CB-EWS committees, including with women as primary upstream observers Women-friendly alert dissemination (megaphones, women networks, safe evacuation) Women-led evacuation drills focusing on pregnant 	<ul style="list-style-type: none"> % women in CB-EWS committees # PwD committee members PwD alert reach 	<ul style="list-style-type: none"> TBD TBD 0 	<ul style="list-style-type: none"> 50% 1 in each committee 90% 	Y3-Y4	NTNC	

women, elderly, children • PwD-specific alert formats (vibrating alerts, sign-language videos, Braille maps) • Buddy systems pairing PwD with trained women responders (should be integrated into response plan) (Relates to Project Activity 2.1.4)						
• Involve women as site operators/managers across all 10 model sites • Women-led demonstration tours for replication communities • Landless household priority for site-based employment (Relates to Project Activity 2.1.5)	• % women site operators # of women-led tours	• 0 • 0	• ≥60% women site operators/manager • 5 tours	Y3-Y4	NTNC and Partner organisation	
Outcome 3 Statement: Strengthened climate awareness and communication.						
Output 3.1: Provincial and local climate communication and advocacy services established and delivered in Karnali Province.						
Activities	Indicators and Targets	Baseline	Target	Timeline	Responsibilities	Costs

<ul style="list-style-type: none"> • Establish Provincial Climate Communication Unit with women-led advocacy networks across 31 municipalities, including: • Women staffing in Provincial Climate Communication Unit • Women-led advocacy networks • Women-centric messaging (time poverty, water carrying, NTFP knowledge, SRHR resilience) • Accessible formats (Braille, sign-language videos, audio dramas, large-print) • PwD women focal points in communication teams • Vibrating alert integration for CB-EWS communication (Activity 2.1.4 linkages) 	<ul style="list-style-type: none"> • % women staff in Provincial Climate Communication Unit • # networks women-led • % of women-led households in targeted municipalities reached with climate communication outreach • % of PwD women focal points in communication teams 	<ul style="list-style-type: none"> • 0 • TBD • 0 • 0 	<ul style="list-style-type: none"> • 50% women • at least 31 networks, one per municipality • ≥70 % women household • 13% 	Y3-Y4	NTNC and Partner Organisation	Included in the activity cost (~35% - \$88,000)
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(Relates to Project Activity 3.1.1)						
<ul style="list-style-type: none"> • Develop and disseminate climate adaptation communication materials to local communities ensuring reaching marginalised groups across four target districts (Jumla, Dolpa, Jajarkot and Dailekh), • Women-centric messaging focusing on time poverty, water carrying, NTFP knowledge • Women illustrators + voice actors for all materials (Distribution through women networks (self-help groups, crèches) • Culturally appropriate visuals reflecting Dalit/indigenous peoples' (IP) lived realities 	<ul style="list-style-type: none"> • % women reached % women- and vulnerable populations- (Dalits, IPs) centric content 	<ul style="list-style-type: none"> • 0 • 0 	<ul style="list-style-type: none"> • ≥70% women reached • 90% vulnerable population centric content 	Y3-Y4	NTNC	
(Relates to Project Activity 3.1.2)						

<ul style="list-style-type: none"> • Ensure participation of women national experts with GESI/climate research experience • Women facilitators involved across all 8 workshops (district-level gender specialists) • Gender-disaggregated materials highlighting women NTFP processors, water carriers • Women-led enterprises showcased as best practices when relevant <p>(Relates to Project Activity 3.1.3)</p>	<ul style="list-style-type: none"> • % of women national experts involved in the workshops • % of women participation in the advocacy workshops • # of women-led sessions/12 (SRHR-climate, NTFP resilience) 	<ul style="list-style-type: none"> • 0 • 0 • 0 	<ul style="list-style-type: none"> • 60% • 45% women (33% Dalit + 50% Janajati) • 3 women led sessions 	Y3-Y4	NTNC	
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The Gender Action Plan operationalize the project's gender-transformative objectives by linking actions to budgets, institutional mandates, and measurable outcomes. GAP activities are fully integrated into the project results framework and costed within component budgets, ensuring compliance with GCF's gender-responsive budgeting principles and accountability requirements.

2.2 GAP Implementation Arrangements

2.2.1 Institutional Arrangements and Staffing

The implementation of the GAP will be coordinated through a structured institutional framework to ensure accountability, efficiency, and alignment with GCF requirements.

- **Project Management Unit (PMU):** The PMU has overall responsibility for GAP oversight, consolidation of field-level data, and submission of Annual Performance Reports (APRs) to the Project Steering Committee (PSC) and GCF. The PMU will include an Environmental and Social Safeguard (ESS) Expert as the focal point for environmental and social risk management, as well as a Gender Expert who will oversee the integration of gender considerations and SEAH prevention and response across project activities, including coordination, monitoring, and reporting of GAP implementation – including for technical support, referral pathway strengthening, complex case management, and periodic assessments. The AE (NTNC) Gender Equality and Social Inclusion (GESI) Officer will support GAP execution Gender expert ensure projects are inclusive and equitable by integrating GESI across design, implementation, and monitoring, tracking sex-disaggregated data, and addressing SEAH/GBV risks to ensure safe participation.
- **Field Coordination Unit (FCU) / Sub-unit:** These units are responsible for local-level monitoring, data collection, support to field activities, and grievance redress mechanisms (GRM) reporting. They will report quarterly to the PMU. At the field level, safeguard focal persons within the Field Coordination Units (FCUs)/sub-units, implementing partners, and relevant MSMEs/Financial Intermediaries (FIs) will support the implementation of environmental and social safeguards. Besides, the full-time gender expert hired by PMU will provide the capacity development and training on technical support, referral pathway strengthening, complex case management, and periodic assessments to FCU/sub-unit, and to the MSMEs/FIs.
- **Gender Focal Persons (FCU/Sub-units):** The safeguard focal persons also act as gender focal person and will support field-level gender and SEAH oversight, community engagement, and GRM facilitation, ensuring compliance with safeguards and reporting resolved cases to the PMU. These focal persons will assist in activity-level screening, monitoring of mitigation measures, documentation, and reporting, under the guidance of the PMU Gender Expert.
- **ESS Expert:** The ESS expert of PMU will integrates environmental, social, and gender safeguards into project activities and monitors SEAH/GBV mitigation measures. ESS Expert also support to the FCU/sub-unit gender focal persons for the GAP implementation at the field level.

- **M&E Expert:** Track GAP progress, maintain data quality, and support preparation of APRs, including sex-disaggregated results, timelines, budgets, and indicator achievements.
- **Project Team Leader:** Oversees coordination among all staff, ensures adherence to timelines, and supervises reporting from FCU and PMU.
- **Project Steering Committee (PSC)/GCF:** Provides high-level oversight, reviews APRs, monitors major changes, and provides guidance on GAP implementation.

The GAP will be implemented through a dedicated, multi-tier institutional structure with clearly defined roles and reporting lines. Capacity building will be provided through workshops, field trainings, awareness campaigns, and monitoring tools to strengthen both central and field-level staff and institutional capacity.

2.2.2 Staffing Funding and Budget

Dedicated resources will be allocated for effective implementation of the GAP, covering:

- **Staffing costs:** Salaries for the experts at PMU, ESS Expert, Gender Expert, and M&E experts, and safeguard focal persons at FCU/sub-units.
- **Capacity building and training:** Workshops, field trainings, awareness sessions, and monitoring tools to strengthen staff and local institutional capacity.
- **SEAH and GBV mitigation:** Implementation of Codes of Conduct, survivor-centred grievance mechanisms, and community awareness activities.
- **Monitoring and reporting:** Data collection, sex-disaggregated indicators, reporting systems, and evaluation of gender-transformative outcomes.

Gender responsiveness has been integrated into the core of the project from the ground up, with gender actions merged fully into each project activity. While some activities are more overtly gender responsive, each activity has some form of gender responsive lens applied, with budgets for these elements grouped with the rest of the activity. As a result, isolating specific budget being directed towards gender and social inclusion required assumptions for individual the budget lines. As a baseline, given the central focus on women, dalits, IPs and other vulnerable groups, 5% of all budget lines was earmarked to be directed towards GESI. Allocations for workshops and trainings with higher gender targets were aligned with those targets, as were budget lines related to inputs and support for value chains and CBEWS. The total budget for GESI-related actions can to \$1.7M, or 20% of the total budget. This in in line with the Gender-Responsive Budgeting (GRB) mechanism for Nepal, as well as local government

requirements for at least 10% of the local budget to be directed toward women, children, and marginalized groups.

All costs will be integrated within the component budgets and systematically tracked to ensure effective, accountable, and results-oriented GAP implementation. This institutional arrangement provides a dedicated, well-resourced team with clear reporting lines, cross-cutting oversight, and full integration of gender and SEAH safeguards across all project components. Indicative cost estimates for the GAP implementation is presented below:

Table 3: Indicative cost estimates for the GAP implementation

Budget Category	Key Cost Items	Estimated Cost (USD)	Remarks
1. Staffing	ESS Expert, Gender Expert, M&E Expert, Safeguard/Gender Focal Persons	90,000	to support additional gender/SEAH responsibilities and Experts remuneration
2. Capacity Building & Training	GESI and SEAH training (staff, partners), community-level training (women, IPs, Dalits, PwD), leadership & entrepreneurship training, training materials	35,000	to meet international standards for comprehensive capacity-building
3. SEAH & GBV Mitigation	Codes of Conduct, survivor-centred GRM, SEAH referral pathways, awareness campaigns	30,000	to ensure robust SEAH risk management and awareness campaigns
4. Monitoring, Evaluation & Reporting	Baseline survey (sex-, caste-, disability-disaggregated), periodic monitoring, gender audits (mid-term & final), data systems, reporting	15,000	to strengthen sex- and gender-disaggregated M&E and reporting
5. Stakeholder Engagement & Inclusion	Inclusive consultations, women-only FGDs, participation support (travel, childcare, accessibility), inclusive communication materials	12,000	to ensure meaningful participation of women and marginalized groups
6. Women's Economic Empowerment (WEE)	Support to women-led enterprises, leadership networks, mentoring, financial inclusion mechanisms	8,000	to better align with international benchmarks for WEE promotion
7. Travel and DSA	Field Visit, workshops	2000	
Total		192000	

III. Risk and Mitigation Strategy

Despite Karnali's strong GESI enabling environment, the project risks perpetuating inequities through entrenched barriers like land dispossession, geographic isolation, market exploitation, capacity shortfalls, elite capture, PwD exclusion, gender backlash, and climate shocks, potentially sidelining 250,000+ women farmers and PwD unless robust mitigation are embedded. A summary of gender-related risks and potential mitigation strategies is available in Table 43.

Table 4: Gender-related risks and mitigation strategy

Risk	Description	Likelihood	Mitigation strategy	Monitoring Indicators
Land Tenure Exclusion	Women hold <10% land titles despite providing 70% agricultural labour, systematically excluding them from CIP subsidies (50-15% CSA inputs), microfinance collateral via MEDPA/FNCCI, and organic certification requiring 3-year tenure proof, trapping families in poverty cycles (MPI 0.42) even with remittances ^{xxxii} .	High	Fast-track joint titling drives under Provincial GESI/Forest Acts mandating 40% women CFUG quotas; establish 50+ land-secured women cooperatives modelled on Green Karnani (20% yield boosts); integrate NTNC/FECOFUN legal aid clinics and capacity building for 33% quota enforcement across working municipalities	Titles issued (Target 20% increase); quota compliance rate; cooperative formation %
Remote Access	Vast 30,211 sq km terrain creates 22% health access gap for PwD women, amplifying disaster mortality (15% higher in 2023 floods) due to unpaved roads (15% all weather) collapsed trails in monsoons, and lacking adaptive aids like ramps/sing-language EWS in 40% remote villages. ^{xxxiii}	High	Allocate 20% budget to disability inclusive infrastructure (universal design shelter/EWS per LDCRPs); scale FECOFUN Panni drip system (40% scarcity cut) and all-weather access via ADB CRLL synergies; train 1,000+ community responders with UN Women protocols ^{xxxiii} .	Health access gap reduction; EWS reach (890% PwD); response time in shocks
Middlemen Exploitation	Exploitative intermediaries capture 40-60% margins on organic high value products (Jumla apples)	Medium	Build direct-to-market linkages via FNCCI expos (5,000+ women linked) and digital platforms; fund women-led processing	

	20,000 MT, Dolpa herbs NPR 500M+), denying women fair prices despite Karnali's organic zone status and USD 50M+ export potential.		huba/cold storage with private grants; secure organic certification through Li-Bird "barefoot consultants" for premium pricing ^{xxxiv}	
Capacity Gaps	Local governments utilise <50% GESI budgets amid elite capture and skills shortages, risking fund diversion from marginalised in 31 municipalities despite policy mandates.	Medium	NTNC GCF Readiness for municipal training (target 80% palikas); phased pilots with performance-based disbursements and grievance redress ^{xxxv} .	Budget utilisation (>80%); training reach; complaint resolution rate
Elite Capture in cooperative/CFUGs	Influential elites dominate leadership/benefits in cooperative/CFUGs, sidelining Dalit/indigenous women despite 40% quotas, leading to <20% actual women held decision roles.	High	Transparent election; rotation policies and 50% reserved seats for marginalised; participatory audits by FECOFUN/UN Women.	Women leadership % (>40%); elite dominance score
PwD Exclusion from Training/EWS	PwD women (5.3% prevalence) overlooked in field trainings/EWS due to inaccessible venues/formats, exacerbating 22% service gaps.	Medium	Universal design trainings, (Braille/signage/home-based); mobile EWS units; partner disability networks for 100% inclusion targets	PwD participation rate (90%); feedback satisfaction
Gender Backlash from quotas	Cultural resistance to 33% leadership quotas triggers backlash, reducing women retention in roles/programme	Medium	Community sensitisation campaigns (street dramas/male allies); mentorship/leadership tracks; safe spaces for reporting	Retention rate; backlash incidents resolves
Market Linkage failures	Women products fail to reach sustainable market due to quality/scale issue, stalling income gains.	Medium	FNCCI mentorship/grading standards; collective bargaining groups; digital apps for buyers (target 70% sustained links)	Market access sustainability (>70%); income uplift
Climate Shocks on	68% women in informal roles face	High	Deploy CIP CSA packages (resilient	

Informal Labour	amplifies vulnerability to shocks (2023 Jumla 40% apple loss, floods destroying NTFP), yielding poverty despite remittance reinvested <15% in assets ^{xxxvi} .		seeds/insurance); diversify via cooperatives (mushrooms/herbs); build buffer stocks and index-based payouts; integrate GRAPE CRA models for 25% yield stability ^{xxxvii} .	Household resilience score; loss reduction; asset reinvestment (25% rise)
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Quarterly disaggregated audits (sex/age/disability/caste) with adaptive management ensure GCF safeguards, positioning USD 10M for equitable, transformative leave-no-one-behind (LNOB).

3.1. Risk and Mitigation Framework

Risk mitigation protects the USD 10M project investment across land titling, cooperatives, finance and PwD infrastructure, ensuring 125,000 women, 75,000 IP, 13,000 PwD achieve 25% income gains and zero climate bankruptcies. This framework uses prevention + detection + response at three levels: community, municipality, provincial.

Table 5: Risk Identification table

Risk Category	Description	Probability	Impact	Past Example	GCF Consequence
Elite Capture	Elites divert NPR 500M credit/subsidies from 68% informal women	High	Critical	2023 Jumla: 70% apple subsidies to male traders	Indicator 5.1 fails (<80% women)
Quota Violations	<40% women/33% marginalized leadership in cooperatives	Medium-High	High	Karnali CFUGs: 18% women leadership	USD 10M bypasses vulnerable groups
Climate Shocks	Drought/hail/flood destroys 40% crops pre-insurance	High	High	2023 Dolpa floods: 5,000 households debt-trapped	25% reinvestment target impossible
GRM Failures	Fund diversion complaints ignored locally	Medium	Medium	60% Karnali grievance s	95% resolution mandate fails

				unresolved	
PwD Exclusion	Infrastructure ignores wheelchair/sign-language access	High	High	2023 relief bypassed 13,000 PwD women	22% health gap closure fails

Table 6: Mitigation Strategy

Risk	Prevention Measures	Detection Method	Response Protocol	Responsible Entity	Timeline
Elite Capture	Biometric registry, blockchain loans, group guarantees	Digital dashboard alerts	Auto-freeze >NPR 5L loans, subsidy suspension	NTNC M&E	24 hours
Quota Violations	Election observers, leadership contracts, Male Ally Networks	Voter roll verification	Mandatory re-elections <33% quotas	GESI Forum	30 days
Climate Shocks	Index insurance, pre-positioned CSA kits, 200km trails	Parametric triggers	7-day payouts, 20% auto-seed allocation	Insurance + NTNC	7 days
GRM Failures	3-tier system, toll-free hotline, 50% women committees	Backlog monitoring	Provincial escalation >10% unresolved	Provincial GESI Forum	7 days
PwD Exclusion	Universal design audits, multi-channel EWS, home training	Access verification	Immediate infrastructure retrofit	Disability Federation	Immediate

Table 7: Institutional Response Architecture

Level	Entity	Role	Escalation Trigger	Contact
Community	50 Cooperatives	Level 1 Grievance Redress Mechanism (GRM) (70% resolution)	>7 days unresolved	Cooperative President
Municipal	35 GRM Desks	Level 2 resolution, PwD support	>15 days unresolved	Municipal Officer

Provincial	GESI Forum	Ministerial hearings, GCF notification	>30 days unresolved	Forum Coordinator
National	NTNC Monitoring and Evaluation (M&E)	Digital monitoring, blockchain audit	Red status indicators	M&E Director
International	GCF	Funding protection, mid-term review	Provincial escalation	GCF funding proposal (FP)

3.2. Monitoring, Evaluation, Accountability, and Learning (MEAL) Framework

The AE, NTNC, will monitor the implementation of the GAP throughout the project lifecycle to ensure gender-responsive activities are effectively executed and intended outcomes are achieved. Progress will be tracked using sex-disaggregated indicators, timelines, allocated budgets, and assigned responsibilities defined in the GAP, integrated within the broader MEAL framework.

MEAL Framework systematically tracks, verifies, and adapts the project activities to ensure 125,000 women, 75,000 IP, and 13,000 PwD achieve 25% income gains, leveraging digital transparency, community oversight, and rapid response mechanisms. It integrates:

- **Monitoring:** real-time data via digital platform tracking 50,000+ beneficiaries (sex/caste/IP/PwD disaggregated)
- **Evaluation: impact verification through participatory scorecards** (Quarterly 31-municipality) and third party audits (annual Y2/Y4 plus GCF mid-term Y3) **Accountability: anti-elite capture mechanism and adaptive triggers** (<80% women reach → immediate reallocation)
- **Learning:** Course correction based on monitoring, evaluation, and adaptive management.

All mitigation and monitoring measures are cross-cutting across project components, with gender-transformative indicators such as women's co-signatory authority over climate finance, ownership of productive assets, leadership in climate institutions, and reduction in unpaid care work will be monitored alongside technical resilience indicators to assess paradigm shift outcomes. Reporting on GRM, SEAH, and GBV follows a survivor-centred, do-no-harm approach in line with GCF SEAH and Gender guidelines.

Sex-, caste-, ethnicity-, and disability-disaggregated baseline data were collected during the project design phase to establish benchmarks for women, men, Indigenous Peoples (IPs), and other vulnerable groups. This baseline will serve as the foundation for setting targets and monitoring progress under the Gender Action Plan (GAP). Any data gaps will be addressed during project implementation through field surveys,

community consultations, coordination with local government records, and engagement with marginalized groups. The baseline will support tracking of gender-transformative outcomes and ensure effective, evidence-based monitoring throughout the project cycle.

Institutional arrangements and responsibilities for M & E of GAP implementation:

The table summarizes the roles, responsibilities, indicators, reporting timelines, and budget allocations for effective monitoring and implementation of the GAP.

Table 8: Institutional arrangements and GAP monitoring and reporting responsibilities

Responsible Entity / Staff	Role in GAP Monitoring	Monitoring Indicators	Reporting Timeline	Budget/Resources
FCU / Sub-units	Local-level monitoring, data collection, support to field activities, GRM reporting	Progress on gender-responsive activities, sex-disaggregated participation, community engagement, SEAH mitigation measures	Quarterly → PMU	Field-level budget allocation per activity
Gender Expert	Lead implementation and monitoring of the GAP; provide technical guidance on gender, SEAH, and GBV; build staff capacity; oversee gender-responsive reporting; coordinate with FCUs/Sub-units and GESI Officer	GAP actions completed, quality of gender integration, SEAH/GBV measures implemented, trainings conducted, grievances addressed, compliance with GCF gender requirements	Quarterly → PMU; APR annually → PSC/GCF	Full-time staff cost and operational budget under project allocation
Gender Focal Persons (FCU/Sub-units)	Field-level gender/SEAH oversight, community support, GRM facilitation	Compliance with safeguards, GRM cases resolved, referral pathways activated	Quarterly → PMU	Included in FCU operational budget
ESS Expert	Safeguards integration, SEAH and GESI compliance monitoring	Safeguard indicators, SEAH/GBV mitigation implementation	Quarterly → PMU	Staff allocation as per project budget

M&E Experts	Track GAP progress, maintain data quality, support reporting	Sex-disaggregated results, timelines, budget utilization, indicator achievements	Quarterly → PMU; APR → GCF/PSC	Staff budget for M&E activities
Project Team Leader	Coordinate GAP activities, oversee field and PMU reporting	Overall progress, adherence to timeline and budget, coordination effectiveness	Continuous; APR → GCF/PSC	Operational budget allocation
PMU	Consolidation of field data, GAP oversight, submission of APRs to PSC/GCF	Overall GAP performance, indicator achievement, budget utilization, major changes	Quarterly reports from FCU; APR annually → PSC/GCF	PMU operational budget
Project Steering Committee / GCF	Oversight, review, and guidance on GAP implementation	APRs, major changes, lessons learned	Annual → GCF	N/A

This monitoring and reporting framework ensure accountability, facilitates adaptive management, and aligns with GCF requirements for gender-responsive projects while clearly defining roles, responsibilities, timelines, and institutional arrangements for effective GAP implementation.

All mitigation and monitoring measures are cross-cutting across project components, with clearly defined roles, responsibilities, timelines, indicators, and budgets. Reporting follows a survivor-centred, do-no-harm approach in line with GCF SEAH and Gender guidelines.

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