# Funding Proposal

## Resilient Water Systems for All (RWS4All): Deep Adaptation Pathways for Water Infrastructure in Kyrgyz Republic and Tajikistan

European Bank for Reconstruction and Development (EBRD)

## Annex 8 Gender analysis/assessment and gender and social inclusion action plan

GREEN CLIMATE FUND

## Executive Summary

This GAAP Annex sets out how RWS4All will deliver gender-responsive water investments in Tajikistan and the Kyrgyz Republic by addressing the most material gender gaps affecting resilience, access to economic opportunities for women in the sector, service design and delivery, and equitable access. The programme's intent is to address gender-differentiated burdens from water scarcity and disruptions, strengthen inclusive governance in the water sector, and ensure benefits of water investments are shared fairly, supported by gender indicators in programme monitoring & evaluation (M&E) and design of investments as well as disaggregated data (at minimum by sex and location, and by age where feasible, using agreed vulnerability proxies).

These actions are explicitly aligned with the programme's risk-based investment prioritisation framework (Chapter 6 of the Feasibility Study), where social and gender vulnerability are treated as complementary risk dimensions alongside climate exposure, infrastructure condition, and financial sustainability.

The key gender risks and opportunities for RWS4All are: (1) access and affordability pressures under scarcity and disruptions, which can exclude low-income and vulnerable households but can be mitigated; (2) women's and girls' time poverty driven by coping strategies for intermittent services (collection, queuing, storage, household water management), which can be reduced through improved reliability and demand-side engagement; (3) health and care burdens linked to unsafe water and service interruptions, addressable through stronger water safety, treatment performance, and risk communication; (4) low female representation and occupational segregation in utilities, which can be tackled through recruitment, workplace measures, and skills pathways aligned with the investment programme; and (5) weak women's voice in municipal and utility decision-making, where stronger representation and inclusive governance can improve accountability and service responsiveness.

The programme will promote women's representation and meaningful participation in utility and municipal decision-making bodies so that service planning, reform design, and investment choices reflect differentiated needs and constraints that different groups face, and improves responsiveness of services. This will be reinforced through the development and implementation of Gender Action Plans at participating utility level, supported by capacity building, so that staff can apply gender-responsive approaches in customer and stakeholder engagement, service delivery, and operational planning. Utilities will also be expected to strengthen routine collection and use of sex-disaggregated data (and other agreed disaggregation where feasible) to track access, affordability and service experience to inform inclusive service design and equitable benefit-sharing (with compliance monitoring, including grievance data management, addressed under Annex 6). Finally, RWS4All will institutionalise knowledge sharing to capture lessons and to ensure this learning informs future planning, replication, and policy dialogue in Tajikistan, the Kyrgyz Republic, and beyond.

## 1. Introduction and Purpose

This Gender Analysis and Action Plan (GAAP) Annex sets out the rationale, evidence base and proposed measures to ensure that the RWS4All programme's investments in water services are gender-responsive and contribute to equitable, climate-resilient outcomes. Gender is central to deep adaptation pathways in water services because climate stress can push systems toward non-linear change and tipping points, threatening the ability to deliver safe, reliable, and affordable services.Women, men, and different social groups experience these risks differently due to gendered roles in household water management and unpaid care work, unequal access to economic opportunities and decision-making in the sector, and differentiated exposure to service disruptions and health impacts. Integrating gender considerations into deep adaptation strengthens system resilience by improving risk awareness and demand responsiveness, protecting service continuity during shocks and slow-onset stresses and reducing the likelihood of maladaptive outcomes that increase burdens on those with the least adaptive capacity.

The GAAP Annex serves two interlinked purposes. First, it operationalises the social, gender, and vulnerability analysis presented in Chapter 7 of the Feasibility Study, translating identified gender-differentiated risks related to water insecurity and climate stress into programme-level design choices and implementation actions. This ensures that systems are not assessed solely in terms of infrastructure condition, climate exposure, and economic efficiency, but also in terms of human vulnerability, participation and the distribution of benefits and risks, consistent with Green Climate Fund requirements and relevant policy frameworks. Second, it translates the analysis into an actionable plan, setting out practical steps, responsibilities, and indicators to mainstream gender across project activities, monitoring and accountability, with provisions to update and refine measures as implementation progresses.

The GAAP Annex is directly aligned with the programme structure under RWS4All. Under Component 1 (utility baselining, CDPs, and demand-side engagement), the Gender Action Plan specifies approaches for inclusive engagement with communities that enable meaningful participation by women and other vulnerable groups. Under Component 2 (sector reforms, PSCs with climate KPIs, social support standards, and the CRTP), the GAAP informs the development of gender and equal opportunities action plans and related capacity building initiatives so that transition measures are equitable and do not exacerbate gender gaps. Under Component 3 (capital investments, including NRW reduction, energy intensity measures, wastewater, irrigation digitisation, and nature-based solutions), the GAAP identifies the use of sex-disaggregated data to maximise equitable access and benefits and to strengthen inclusive service planning and affordability analysis; environmental and social disruption risk management during works (including stakeholder engagement and grievance arrangements) is addressed under Annex 6.

It is important to note that all gender-based violence, sexual exploitation, abuse and harassment (GBV/SEAH) risk management, compliance measures, grievance mechanisms, and survivor-centred response protocols are addressed under Annex 6 (Environmental and Social Management Framework), with this GAAP focusing on gender equality, economic inclusion, participation, and access to opportunities.

## 2. Typical Programme Investment Projects

For context, projects are expected to improve existing facilities and operations through the implementation of "deep adaptation pathways." Investments will typically include a combination of hard infrastructure, digital solutions, and nature-based interventions, such as:

- Climate resilient water supply systems, expansion and rehabilitation
- Wastewater networks and treatment rehabilitation, new construction and expansion.
- Climate-sensitive and digital innovations in water infrastructure, including irrigation systems.
- Nature-based solutions for improved urban climate risk management.

## 3. Methodology and Process

The GAAP annex has been prepared at proposal stage, and its methodology is based on a desk-based review of available secondary evidence. Sources include relevant national statistics, Demographic and Health Surveys (DHS), Multiple Indicator Cluster Surveys (MICS), WHO/UNICEF Joint Monitoring Programme (JMP) and SDG 6 reporting, World Bank and UNICEF sector diagnostics, and relevant EBRD project documentation. The desk review is used to identify the principal gender-differentiated risks, constraints, and opportunities associated with the proposed investments, including access and affordability burdens under scarcity and disruptions, time poverty impacts, health impacts, utility workforce composition and occupational segregation, as well as women's participation in municipal and utility decision-making bodies. No consultations or primary data collection have been conducted at this stage. Accordingly, the analysis and resulting action plan should be treated as an evidence-informed baseline to guide proposal design and establish an initial set of practical measures, responsibilities, and indicators for implementation.

The GAAP will be validated, refined, and updated during implementation through structured stakeholder engagement and consultation processes integrated into project delivery arrangements in both countries. During inception and early implementation, targeted consultations and field-level verification in selected intervention areas will be undertaken to confirm key assumptions from the desk review, identify context-specific barriers to equitable participation and benefit sharing, and refine measures related to inclusive governance, service design, affordability and accessibility. Engagement will include relevant government counterparts, water sector authorities, local authorities, community representatives, and civil society organizations (including women's groups where present), using approaches designed to enable meaningful participation by women and other underserved groups. Findings from these consultations, alongside ongoing monitoring using sex-disaggregated indicators and feedback, will inform periodic updates to the action plan as detailed design progresses and implementation experience and local priorities evolve.

Sex-disaggregated data requirements will be integrated into programme implementation from inception. During utility baselining and sub-project preparation, data collection tools and templates will be updated to require disaggregation at minimum by sex and location, and by age where feasible. These requirements will apply to participation in consultations and demand-side engagement, service experience and workforce and training monitoring,

ensuring that gender-differentiated impacts and benefits can be assessed consistently across all components.

Consistent with the feasibility-stage scope and typical investment projects of the programme, the actions and indicators set out in this GAAP are indicative and scalable and will be refined during implementation based on detailed system assessments, stakeholder engagement, and safeguard due diligence.

In addition, during sub-project preparation, E&S due diligence will assess contextual GBVH and SEAH risks and confirm proportionate prevention and response measures for inclusion in sub-project ESAPs and SEPs, consistent with Annex 6 requirements. This includes attention to staff and contractor conduct expectations, training needs, community awareness measures through stakeholder engagement, and confidential reporting arrangements through the client grievance mechanism.

## 4. Gender Context and Baseline

This baseline analysis mirrors and expands upon the differentiated impact pathways identified in Chapter 7 of the Feasibility Study, with a specific focus on how gender roles, poverty, migration, age, and disability interact with climate-driven water insecurity.

This section establishes the gender and social baseline against which programme priorities, investment sequencing, and implementation measures are designed. It summarises key gender-differentiated patterns relevant to water service delivery and climate resilience in the Kyrgyz Republic and Tajikistan, focusing on factors that shape vulnerability to service disruption and capacity to benefit from the programme's investments.

The section establishes the gender context and baseline for the programme by applying gender analysis methods to understand how women and men differ in their roles, access to resources, decision-making power and exposure to constraints in the water sector under climate stress. It is organized into four subsections: (3.1) Country gender context, (3.2) Gender dynamics in the water sector, (3.3) Water sector gender baseline and key gender gaps and (3.4) Intersectionality and differential vulnerability, to explain how gender interacts with poverty, age and other vulnerability proxies. Together, these elements provide an evidence-informed baseline, using quantitative (sex-disaggregated and regional data where available) and qualitative sources, to identify priority entry points for gender-responsive design, implementation and monitoring.

The baseline conditions described in the sections below inform the programme's risk-based prioritisation framework, supporting the identification of water systems where climate exposure and service unreliability intersect with high social and gender vulnerability, and where investments are therefore expected to deliver the greatest resilience and equity benefits.

### 4.1 Country gender context: key disparities relevant to water security, climate vulnerability and employment

**The Kyrgyz Republic**

As per Global Gender Gap Report 2025, which measures disparities between men and women across countries, Kyrgyz Republic ranked 95th out of 146 countries, and 4th out of 7 countries in the region, with a score of 0.7. There is relatively low parity in economic participation and opportunity (0.696) as well as political empowerment (0.128) in the Kyrgyz Republic. However, there is high parity in educational attainment (1.000) and health and survival (0.980)[1].

Inclusion gaps in the Kyrgyz Republic are pronounced; women's labour force participation has been decreasing since 1990 and was at 53% compared to 78.6% for men in 2024[2]. While a modest recovery has occurred with participation fluctuating between 55% and 57% through 2024, women are still at a structural disadvantage in the labour market[3]. Even though unemployment rates have decreased in the last few years, unemployment rates are also higher for women standing at approximately 3.5%, while the male unemployment rate was 3.1%. Women also earn on average 75.1% of men's wages despite an equal pay framework as legal restrictions continue to limit women's access to jobs in seven industries[4].

Additionally, women's employment rates remain significantly lower, with a 28.7% gap compared with men. Employment disparities persist across all age groups and are most pronounced among women aged 25–34, when many leave the workforce for child care responsibilities. Gender stereotypes and socio-cultural norms also influence women's career choices, steering them toward traditionally female, lower-paid professions. As a result, women are concentrated in the services sector and dominate fields such as real estate (100%), education, and health and social services (77% each)[5].

Along with other countries, Kyrgyz Republic has committed to the 2030 Agenda for Sustainable Development and aims to achieve the Sustainable Development Goals (SDGs) under its National Development Strategy (2018–2040).[6] As part of this commitment, the country promotes gender equality and inclusive service delivery by building a social support systems that guarantee minimum standards of protection for all citizens, with particular

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[1] World Economic Forum. Global Gender Gap Report 2025. Insight Report
Gender Gap Report 2025 | World Economic Forum

[2] World Bank Group. Gender Data Portal
https://genderdata.worldbank.org/en/economies/kyrgyz-republic

World Bank Group - International Development, Poverty and Sustainability

[3] World Bank Group . Labor force participation rate, female ( % of female population ages 15-64)(modeled ILO estimate) - Kyrgyz Republic
https://data.worldbank.org/indicator/SL.TLF.ACTI.FE.ZS?end=2024&locations=KG&start=1990

[4]UNWOMAN. Sustainable Development Goals and Gender in Kyrgyzstan (2023)
Sustainable Development Goals and Gender in Kyrgyzstan | UN Women Data Hub
[5] UNWOMAN. Sustainable Development Goals and Gender in Kyrgyzstan (2023)
Sustainable Development Goals and Gender in Kyrgyzstan | UN Women Data Hub
https://eca.unwomen.org/en

[6] UNWOMAN. Sustainable Development Goals and Gender in Kyrgyzstan (2023)
https://data.unwomen.org/publications/sustainable-development-goals-and-gender-kyrgyzstan

attention to women with children, persons with disabilities, and elderly people. Through targeted social services, digitalization, and recognition of caregiving roles, the country seeks to expand equal opportunities and strengthen gender-responsive social support systems.

As of January 2025, the Kyrgyz Republic's population was 7.3 million with 25.7% living below the poverty line, which represents a 4.1% decrease from the previous year. The majority of low-income people (62.2%) live in rural areas with limited essential services, infrastructure, and job opportunities. Climate change further increases vulnerability, especially for women and girls. The gender gap remains significant when taking into account low-income levels. Rural women remain one of the most vulnerable categories of the population. In 2021, rural women accounted for 61.8 per cent of the total number of women living in poverty. By age group, the highest poverty rate was among women aged 25 to 54 (33.4 per cent)[7].

In 2010, women's political representation in the Kyrgyz Republic showed noticeable progress: following major political changes, women held about 24% of parliamentary seats, reflecting attention to gender equality in governance[8]. The current rate is lower than the average rate in lower middle-income economies: In 2024, women held about 21% of seats in the national parliament. This indicator reflects the share of parliamentary seats in the single or lower chamber occupied by women. The proportion of seats held by women in the Kyrgyz Republic has decreased since 2010[9]. For comparison, in Uzbekistan as of July 2025, women held 38% of seats in the Legislative Chamber and almost 25% in the Senate with a woman serving as a Speaker of the Senate[10].

In the Kyrgyz Republic, more than 65% of the population lives in rural areas, where women are a key force in ensuring food security and household sustainability. Despite high poverty rates and limited access to land, water, technology, finance, and decision-making, women perform the bulk of agricultural and domestic work. Their contribution to the economy and natural resource management remains undervalued, while the burden on women is significantly higher than that on men.

Climate change significantly exacerbates the vulnerability of rural women. Late frosts, hail, droughts, reduced yields, and water shortages for irrigation directly affect their sources of income and their families' food security. Crop losses force households to sell livestock, increase manual labour, and seek unstable alternative sources of income, which negatively affects women's health and well-being[11].

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[7] UNWOMAN. Sustainable Development Goals and Gender in Kyrgyzstan (2023)
https://data.unwomen.org/publications/sustainable-development-goals-and-gender-kyrgyzstan

[8] WOMAN2030. https://www.women2030.org/
Kyrgyzstan: Gender Assessment
https://www.women2030.org/wp-content/uploads/2020/04/Kyrgyzstan.pdf

[9] World Bank Group. Gender Data Portal
https://genderdata.worldbank.org/en/economies/kyrgyz-republic

[10] EQUAL FUTURE. Uzbekistan. Women's representation in politics and public administration
https://www.equalfuture-eurasia.org/womens-representation-in-politics-and-public-administration/uzbekistan#:~:text=The%20electoral%20code%20adopted%20in,2005%202010%202015%202020%202025

[11] UNDP: ЖЕНЩИНЫ И ОКРУЖАЮЩАЯ СРЕДА В КЫРГЫЗСКОЙ РЕСПУБЛИКЕ
rus-photostory.pdf

**Tajikistan**

As per the World Economic Forum's overall gender gap rankings, Tajikistan ranks 129 out of 146 countries, with a score of 0.646 ranking the lowest among the Central Asian countries surveyed[12]. Furthermore, Tajikistan demonstrates low parity in terms of economic participation and opportunity as well as political empowerment[13].

The 2024 labour force participation rate is 31.8% for women and 51.3% for men, indicating a persistent gender gap in economic activity among those aged 15 and above. Female labour force participation has remained largely unchanged since 1990 yet compared with other lower-middle-income countries, the disparity between men's and women's participation is narrower in Tajikistan[14].

Additionally, Tajikistan continues to face persistent labour market challenges, with female unemployment remaining elevated compared to global levels. In 2024, the female unemployment rate reached 10.58%, slightly rising from 10.46% in 2023 and remaining well above the global average of 8.08%. Over the long term, female unemployment in Tajikistan has shown significant fluctuation, averaging 6.58% between 1991 and 2024, with a low of 1.46% recorded in 2007 and a peak of 11.14% in 2021. This upward trend signals increasing economic vulnerability among women and highlights the need for targeted, gender-responsive interventions to strengthen inclusive employment opportunities and support more resilient livelihoods[15].

Young women in Tajikistan face substantial barriers to economic participation, with 49% of women aged 15–24 not in education, employment, or training (NEET) compared to 7% of men, and women consistently earning far less—only 60% of men's average nominal monthly wage across all sectors. Social norms further restrict women's opportunities, as surveys show that many believe a basic education is sufficient for girls to become wives and mothers, leading to nearly half of young women leaving the labor market after finishing school. As a result,

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Женщины и окружающая среда в Кыргызской Республике | United Nations Development Programme

[12] Global Gender Gap Report 2025
Gender Gap Report 2025 | World Economic Forum

[13] World Economic Forum. Global Gender Gap Report 2025. Insight Report
Gender Gap Report 2025 | World Economic Forum

[14] World Bank Gender Data Portal
https://genderdata.worldbank.org/en/economies/tajikistan

[15] The Global Economy. Tajikistan: Female unemployment
https://www.theglobaleconomy.com/Tajikistan/Female_unemployment/

Tajikistan's gender gap in labor force participation is exceptionally high: a 21.5% LFPR gap, well above averages for both low-income countries and the Europe and Central Asia region.[16]

Tajikistan has made strong progress in poverty reduction, lowering the national poverty rate from 56% in 2010 to just under 20% in 2024, while the middle class grew from 8% to 33%. Upward mobility has been notable, with 35% of households moving into higher economic groups between 2021 and 2023. However, this progress has been driven largely by rising incomes and remittances rather than domestic job creation; remittances alone contributed 39% of poverty reduction and 24% of middle-class growth between 2021 and 2022. Despite strong GDP growth, employment creation remains weak, and poverty is uneven across regions, with rural and high-altitude areas such as Khatlon, DRS, and GBAO continuing to host most of the poor. As a result, poverty reduction remains fragile, especially for households reliant on low-productivity agriculture, limited mobility, and climate-sensitive livelihoods[17].

Women's participation in political decision-making has steadily improved in Tajikistan over the past decade. In 2024, women held 27% of the seats in Tajikistan's national parliament. This indicator reflects the share of seats occupied by women in a single or lower parliamentary chamber. The level of representation stands above the average for lower-middle-income economies and demonstrates gradual progress since 2010[18]. As of July 2025, women represent 28.6% in the lower house and 30.3% in the upper house of parliament. This marks steady progress in gender representation compared to previous years. The next parliamentary elections are scheduled for 2030, offering an opportunity to further advance women's participation in political decision-making[19].

### 4.2 Gender dynamics in the Water Sector

#### Regional context

Central Asia, encompassing Kazakhstan, Kyrgyzstan, Turkmenistan, Tajikistan and Uzbekistan, is highly vulnerable to the accelerating impacts of climate change, which are

[16] WORLD BANK BLOGS. Working towards gender equality in Tajikistan's labor market. (2022) https://blogs.worldbank.org/en/europeandcentralasia/working-towards-gender-equality-tajikistans-labor-market

[17] World Bank Group. Tajikistan Poverty and Equity Assessment. (2025) https://www.worldbank.org/en/country/tajikistan/publication/poverty-and-equity-assessment

[18] World Bank Gender Data Portal https://genderdata.worldbank.org/en/economies/tajikistan

[19] EQUAL FUTURE: Woman's representation in politics and public administration/ Tajikistan https://www.equalfuture-eurasia.org/womens-representation-in-politics-and-public-administration/tajikistan#:~:text=The%20current%20Prime%20Minister%20of,22

amplified by regional anthropogenic pressures. Rising temperatures have already increased the frequency and severity of droughts, undermining agricultural productivity and straining water resources dependent on the Amu Darya and Syr Darya river systems. At the same time, rapid glacier melt in the Tien Shan and Pamir Mountains threatens long-term water security, as these glaciers serve as the primary source of river flow across the region. Shifts in global climate patterns are also contributing to more extreme weather events, including heavy rainfall, flash floods, abnormal heatwaves and prolonged dry periods. Kyrgyzstan is experiencing particularly pronounced warming, with a documented increase of 1.6°C since the early 20th century and steadily intensifying glacier retreat, leading to disrupted water circulation, reduced snow and ice reserves, heightened flood risks, and higher vulnerability of ecosystems, agriculture and infrastructure. These trends underscore the urgent need for targeted interventions to strengthen climate resilience and ensure sustainable water and land resource management across the region[20].

All Central Asian countries have integrated SDG 6 into their national development plans strategies. The aim is to ensure the availability and sustainable management of water and sanitation for all. Despite these efforts, nearly 10 million people across the region still lack access to safe water[21].

Women and girls experience disproportionate impacts of water insecurity in both countries due to their primary responsibility for household water management, hygiene, and unpaid care work. These responsibilities are deeply embedded in social norms and persist across rural, peri-urban, and, to a lesser extent, urban contexts.

Maternal, child, and reproductive health in Central Asia is also influenced by the effects of climate change on water resources. These impacts lead to challenges such as inadequate sanitation and limited access to safe drinking water. In some areas of Central Asia, more than 30% of the population struggles to obtain clean water, which contributes to a higher risk of negative health outcomes for women and children[22]. Research indicates that in environments where clean water is scarce, women face increased health vulnerabilities that can result in complications during pregnancy and childbirth.

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[20] UNFPA: Technical reports and document
UNFPA Кыргызстан | Влияние последствий изменения климата на репродуктивное здоровье в Кыргызстане: от данных к действиям

[21]
https://www.researchgate.net/

https://www.researchgate.net/publication/381831384_Drinking_Water_Supply_and_Sanitation_in_Central_Asia

[22] UNFPA Кыргызстан | Влияние последствий изменения климата на репродуктивное здоровье в Кыргызстане: от данных к действиям

**Kyrgyz Republic**

The Kyrgyz Republic is a mountainous country with high climate vulnerability. Climate change is evident in rapidly retreating glaciers and more frequent floods, mudflows, landslides, heatwaves, and droughts. These changes directly affect water and energy security, agriculture, public health, and infrastructure resilience and has a particularly strong impact on rural and high-mountain communities, as well as on women, youth and persons with disabilities. According to the 2023 Multiple Indicator Cluster Survey, an estimated 4% of the population lacks access to safe drinking water and relies on unsafe open water sources[23]. While access to basic drinking water services is universal in urban areas, coverage in rural areas remains lower at 94%[24]. Significant regional disparities persist, with full coverage reported in Bishkek city, compared to only 82% in Batken region[25]. Across both urban and rural contexts, households depend primarily on rivers, reservoirs, deep artesian wells, canals, and other water supply infrastructure for drinking water.

In Kyrgyzstan, most urban water supply systems built before 1980s have deteriorated by over 70% requiring restoration. Rural pipelines are also in poor condition, with wear exceeding 40% after more than 30 years of use. Drinking water systems in 262 villages date back to before 1970, and in 567 villages before 1990. Access to central sanitation remains critically low, covering only 29.1% of the population. Existing wastewater systems in some settlements are outdated and need rehabilitation or replacement, while Bishkek and Osh still lack coverage for 23% of residents.

Smaller towns and rural areas face even greater disparities, with sewage access nine times lower than in cities. Water drawn from surface sources often suffers from poor quality, as most treatment facilities are not functioning properly[26]. In rural areas, 10.8% of the population[27] spends more than one hour per day collecting water, reflecting a substantial time burden that intensifies during droughts, power outages affecting pumping systems, or infrastructure failures. Time spent collecting and managing water reduces women's ability to engage in paid work, education, community participation, and local decision-making, thereby constraining household and community adaptive capacity.

Across the programme regions in the Kyrgyz Republic, the key gender gap is the unequal and unreliable access to safe drinking water, manifesting as non-coverage, low pressure, limited-hours supply, and poor water quality, which disproportionately increases women's and girls'

[23] UNICEF/KYRGYZSTAN: Multiple Indicator Cluster Survey (2023) Snapshot of key findings
Multiple Indicator Cluster Survey (MICS) - Kyrgyz Republic, 2023 | UNICEF Kyrgyzstan
[24] UNICEF/KYRGYZSTAN: Multiple Indicator Cluster Survey (2023) Snapshot of key findings
Multiple Indicator Cluster Survey (MICS) - Kyrgyz Republic, 2023 | UNICEF Kyrgyzstan

[25] UNICEF/KYRGYZSTAN: Multiple Indicator Cluster Survey (2023) Snapshot of key findings
Multiple Indicator Cluster Survey (MICS) - Kyrgyz Republic, 2023 | UNICEF Kyrgyzstan
[26] Research Gate. Drinking Water Supply and Sanitation in Central Asia (2024)

https://www.researchgate.net/publication/381831384_Drinking_Water_Supply_and_Sanitation_in_Central_Asia

[27] *Ibid*

time burdens for water collection, storage and household management, and heightens care burdens linked to water-related illness.

Evidence from the Ombudsman's 2018 Special Report indicates that the most severe access deficits are reported in Osh (widespread lack of clean water across settlements, including long collection distances in parts of Uzgen and very low coverage in Chon-Alai) and Chui (very low overall access, frequent disruptions in peri-urban settlements around Bishkek such as Archa-Beshik and Ak-Ordo, and pressures on household supply linked to high-consumption commercial users). In Issyk-Kul, the dominant risk is water safety and treatment performance, highlighted by limited treatment functionality in Karakol and acute seasonal shortages in villages such as Bulan-Sogotu, Semenovka, Yrdik, and Kyzyl-Suu that drive reliance on storage or unsafe alternatives. Naryn shows persistent gaps in coverage and major rehabilitation needs, with reported quality problems in earlier upgrades affecting villages including Alysh, Kenesh, and Dobolu, while Jalal-Abad exhibits sharp intra-regional inequality in access (e.g., Toguz-Toro, Aksy, Ala-Buka) alongside elevated waterborne disease risks, including in Mailuu-Suu and Nooken.

Taken together, these patterns translate into gender-differentiated impacts that are relevant for programme design: women and girls are more likely to absorb the time and physical burden of coping with intermittent supply (collection, waiting, storage, rationing) and the downstream care burden associated with water-related illness. The baseline therefore points to the need for gender-responsive measures that prioritise service continuity and water safety in high-deficit areas and that strengthen accountability, affordability protections, and inclusive demand-side engagement where intermittent service and competing uses disproportionately affect household welfare.

**Tajikistan**

Tajikistan is rich in water recourses from its mountainous regions yet faces major challenges in equitable access and sustainable management. Only 55% of the population has access to safely managed drinking water, which is the lowest rate in Central Asia, with coverage in rural areas as low as 24%[28]. Water distribution is highly uneven, with rural areas depending on canals, springs, and hand-dug wells due to deteriorating Soviet-era infrastructure and limited pipe systems. Irrigation networks were designed primarily for agriculture, not domestic use, and maintenance has declined since the 1990s due to institutional gaps and funding shortages. Seasonal variability, climate change impacts, and frozen pipes in winter further exacerbate water affordability issues. These systemic constraints undermine hygiene, health, and livelihoods, highlighting the urgent need for resilient, community-based water solutions.

Women and girls in rural Tajikistan face a particularly heavy burden due to limited access to piped water as sector diagnostics and project-level assessments indicate a strong gendered

[28] World Bank Group. Tajikistan (2023) https://www.vsemirnyjbank.org/ru/news/feature/2023/03/22/expanding-access-to-safe-water-in-rural-tajikistan

division of labour in water collection. In households without piped water connections, women and girls are the primary or sole water collectors in nearly 90% of cases, often travelling significant distances and carrying heavy loads[29]. These burdens are exacerbated by rugged terrain, seasonal access constraints, and climate-induced variability in water availability. This physically demanding work reduces their opportunities for education, employment, and family responsibilities, reinforcing gender inequalities in rural communities. Addressing these barriers requires sustained community engagement, institutional reforms, and behaviour-change initiatives with local leaders emphasizing the importance of strengthening community ownership and financial support for clean water systems.

Over the past decade, Tajikistan has advanced important reforms in the water sector, introducing a new Law on Drinking Water Supply and Wastewater, amending the National Water Code, and updating key legislative and regulatory frameworks to strengthen governance and service delivery. To address gaps in reliable data on service coverage and quality, the government launched the development of a National Water Supply and Sanitation Program in 2021. This programme establishes a baseline and outlines a strategic vision for achieving universal access to safely managed and affordable water supply services by 2030.

In Tajikistan, urban water supply networks span about 3,000 km, with 95% of pipelines laid before 1980 and now suffering 60–70% wear. Nearly two-thirds of systems fail to meet sanitary standards due to the lack of treatment, chlorination, and protective zones, while most settlements outside Dushanbe and Khujand lack round-the-clock drinking water. Rural infrastructure is in critical condition, with over 70% deterioration, frequent breakdowns, and severe shortages of sanitation and wastewater treatment. Only 5% of rural households have tap water indoors, and about 30% of the rural population relies on unsafe sources such as rivers and canals. Despite government and donor efforts, incomplete water improvement programmes leave millions with limited access to safe water and sanitation, highlighting an urgent need for restoration, investment, and sustainable solutions[30].

### 4.3 Water sector gender baseline and key gender gaps in Kyrgyz Republic and Tajikistan

#### Access and affordability burdens under scarcity & disruptions

Climate change acts as a risk multiplier, intensifying existing inequalities. Droughts, floods, seasonal variability, and declining groundwater levels affect water availability, quality, and reliability, but exposure and adaptive capacity differ markedly across regions and population groups. Access to clean and reliable water is essential for health and development, yet rural areas of Kyrgyzstan and Tajikistan continue to face significant challenges due to the absence

[29] UNICEF (2020) Water Supply and Sanitation Sector Analysis, Tajikistan. Dushanbe: UNICEF Tajikistan; World Bank (2019) Tajikistan: Rural Water Supply and Sanitation – Sector Diagnostics and Project Appraisal Documents. Washington, DC: World Bank.
[30] Research Gate. Drinking Water Supply and Sanitation in Central Asia (2024) https://www.researchgate.net/publication/381831384_Drinking_Water_Supply_and_Sanitation_in_Central_Asia

of centralized water systems. Women and girls bear a disproportionate share of household water collection responsibilities, with 56.8% of women aged 15 and above in Kyrgyzstan responsible for providing water for their households. In Tajikistan, women often spend one to three hours daily fetching water, walking distances of up to 1.5 km. These tasks are not only physically demanding but also time-consuming, reducing opportunities for education, income-generating activities, and community engagement, and perpetuating gender inequalities.

Despite some progress in Kyrgyz Republic, where the proportion of rural households with water on premises increased from 62.6% in 2014 to 69.7% in 2018, more than 30% still rely on off-premises sources, requiring over 30 minutes per day for collection[31]. In Tajikistan, seasonal shortages, frozen pipes in winter, and unreliable irrigation systems exacerbate the burden, forcing women to walk longer distances or manage night-time irrigation schedules. These persistent challenges highlight the urgent need for integrated, climate-resilient water supply solutions that reduce physical strain, improve equity, and strengthen rural livelihoods.

Accessibility constraints compound women's time poverty and limit their ability to engage in markets and services. In rural areas, where an estimated 40 percent of residents lack safe drinking water, households incur avoidable health and coping costs, including an estimated US$100 burden associated with water-borne disease. Weak rural road connectivity further restricts access to healthcare, markets, and jobs, constraints that fall disproportionately on women given prevailing norms around household water management and caregiving. Although a smaller share of households (around 6.5 percent) report spending more than 30 minutes collecting water, this statistic understates the broader time burden created by intermittent supply, queuing, water storage, and managing water quality at the household level. These dynamics point to both service-delivery and policy gaps, including insufficient attention to gendered time use and the ways social norms allocate water-related responsibilities.

**Time poverty impacts and coping strategies**

Time poverty is a central mechanism through which water insecurity undermines gender equality and resilience. In the Kyrgyz Republic, one of the key challenges is the lack of reliable and safe water supply in many rural settlements, where more than 60% of the population lives. Water supply systems built during the Soviet period are outdated and poorly maintained, and centralized water supply is often absent. In many villages, residents are forced to use water from irrigation canals, rivers, and open reservoirs without treatment facilities, often located in areas exposed to potential contamination, which leads to poor drinking water quality. The use of unsafe water results in the spread of infectious and parasitic diseases, especially among children, and also creates a serious social burden, primarily for women, who must spend significant time and effort collecting and transporting water for daily needs.

In both countries, women's water-related responsibilities expand during service disruptions. Women absorb additional labour associated with rationing, storage, treatment (e.g. boiling), and hygiene management, while also caring for children, elderly relatives, and family members

[31] Multiple Indicator Cluster Survey (MICS) - Kyrgyz Republic, 2023 | UNICEF Kyrgyzstan

who may fall ill due to unsafe water[32]. These cumulative burdens are central to understanding gendered vulnerability and the potential social benefits of investments that improve service reliability.

Households adopt a range of coping strategies during service disruptions, including reducing hygiene, prioritising certain uses over others, purchasing water, and relying on unsafe sources. These strategies have differentiated health and welfare impacts. Women, as primary caregivers, bear disproportionate responsibility for managing health consequences, while low-income households divert scarce resources from food, healthcare, or education to pay for water.

These dynamics reinforce the importance of prioritising investments that reduce the frequency, duration, and severity of service disruptions, rather than focusing solely on nominal access or infrastructure coverage.

**Health impacts**

In Central Asia, the melting of glaciers in the Tien Shan and Pamir mountains is reducing access to water resources, leading to shortages of drinking water and irrigation supplies. This lack of water disproportionately impacts women and children by worsening nutrition in rural areas, affecting reproductive health, and limiting access to healthcare, while also driving migration that further deteriorates conditions for pregnancy and childbirth. Woman and adolescent girls frequently carry heavy 20-liter water containers over the long distances, which can be physically demanding and unsafe. Health professionals have observed that this repetitive heavy lifting contributes to pregnancy complications, increased musculoskeletal strain, and long-term physical exhaustion. Additionally, climate change-related water shortages, poor sanitation, limited access to clean water in Central Asia contribute to higher rates of diseases among women and children, including diarrhea and urinary tract infections (UTIs), which can lead to complications during pregnancy and childbirth. In some regions, over 30% of the population struggle to access safe water, exacerbating these health risks[33].

Only half of rural schools have access to running water, and nearly 60% rely on pit latrines, posing major hygiene challenges. The absence of water in girls' lavatories restricts menstrual hygiene management contributing to school absenteeism, psychosocial stress, and long-term educational disadvantages, factors with well-documented impacts on girls' health and safety[34].

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[32] WHO/UNICEF Joint Monitoring Programme (JMP) (2023) Progress on Household Drinking Water, Sanitation and Hygiene 2000–2022: Special Focus on Inequalities. Geneva/New York: World Health Organization and UNICEF; UNICEF (2021) Gender-Transformative WASH: An Analytical Framework. New York: UNICEF; World Health Organization (WHO) (2019) Drinking-Water. Geneva: World Health Organization.

[33] UNFPA Кыргызстан | Влияние последствий изменения климата на репродуктивное здоровье в Кыргызстане: от данных к действиям

[34] World Bank Group. Expanding access to safe water in rural Tajikistan translates into more time for learning, better health and increased prosperity https://www.worldbank.org/en/news/feature/2023/03/22/expanding-access-to-safe-water-in-rural-tajikistan

The quality of drinking water in rural areas of Kyrgyzstan remains a serious concern. Approximately 33% of piped water services nationwide fail to meet sanitary standards, according to the Department of Disease Prevention and the State Sanitary and Epidemiological Surveillance under the Ministry of Health. An estimated 88% of infectious diseases are caused by poor-quality water, underscoring the urgent need for improved access to safe and reliable drinking water. The continued reliance on contaminated water sources places communities, especially children and vulnerable groups, at high risk of preventable illness.

Limited access to safe, piped water in rural Tajikistan continues to generate significant health risks, particularly for women, children, and vulnerable groups. A 2017 WASH survey found that two-thirds of rural households lack piped water, forcing reliance on distant and unsafe water sources. This results in daily water collection duties that fall disproportionately on women and girls in nearly 90% of affected households, exposing them to multiple health hazards[35].

**Utility workforce composition and occupational segregation**

Despite legislative measures to enhance women's representation in governance, occupational segregation remains a significant challenge in Kyrgyzstan. Women's participation in decision-making roles is limited: in 2021, they held 42.9% of managerial positions, yet public service is predominantly male (59.3%), with women occupying only 24.2% of political and special positions. In economic entities, women account for just 28.2% of managers, and municipal services show similar disparities, of 8,477 employees in early 2022, only one-third were women, with men dominating political roles across all regions. Gender gaps in administrative positions range from 21% to 79%, reflecting systemic barriers to equality[36]. While digital access is relatively high (92% of women aged 15+ own mobile phones), rural and less-educated women remain disadvantaged. These patterns highlight persistent occupational segregation, limiting women's influence in governance and economic leadership, and underscore the need for targeted interventions to promote gender equality in employment and decision-making.

**Women's participation in municipal and utility decision-making bodies**

Even though under Kyrgyz legislation there are no barriers and restrictions to women's participation, women continue to face challenges in being adequately represented in municipal and utility decision-making bodies. As of 2021, women hold about 22% of seats in the Jogorku Kenesh of the Kyrgyz Republic, demonstrating limited progress since 2015. Gender imbalance is most pronounced in local self-government bodies, where women occupy far fewer political positions compared to men. In the civil service overall, women represent about 38%, but their presence drops sharply to about 4% in political and special municipal posts, indicating major

[35] World Bank Group. Expanding access to safe water in rural Tajikistan translates into more time for learning, better health and increased prosperity https://www.worldbank.org/en/news/feature/2023/03/22/expanding-access-to-safe-water-in-rural-tajikistan

[36] Sustainable Development Goals and Gender in Kyrgyzstan https://data.unwomen.org/publications/sustainable-development-goals-and-gender-kyrgyzstan

barriers to accessing higher-level decision-making roles[37]. Additionally, in recent years, Kyrgyzstan has also seen a steady increase in the number of women in management positions: the number of small enterprises headed by women has grown by 21%, medium-sized enterprises by 16%, and in large companies the share of women in managerial roles has increased by 22%[38]. These developments reflect the gradual expansion of women's participation in governance and underscore the importance of continued state support for women's leadership and gender equality.

Woman's participation in Tajikistan's municipal decision-making bodies remains very limited, with data from 2015 local elections showing only about 15% of the 10337 deputies elected across 427 rural and township jamoat councils were woman. Although legal provisions guarantee multiple seats per council, women continue to occupy a small share of these positions, and representation varies widely across regions: median female representation reaches 20–40% in some jamoats in Gorno-Badakhshan and Sughd, while others, particularly in the Centre and Khatlon regions, fall well below the national median, with several jamoats registering 0% female councillors. Urban township jamoats show higher women's representation (mean 21.6%) compared to rural jamoats (mean 14.9%), reflecting structural and sociocultural differences[39]. By 2021, women accounted for only 26.7% of civil servants and 21.5% of managers at the local level, with just three women serving as district chairs, the highest executive posts at district level, underscoring persistent under-representation beyond elected councils[40]. Moreover, there are no special measures or quotas to support female candidates. Despite these pockets of progress, women overall remain significantly underrepresented in institutions closest to community-level governance, limiting their influence over municipal planning, service delivery, and local development priorities.

**GBVH and SEAH considerations: Relevance to gendered vulnerability in water services**

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[37] UN Women. Kyrgyzstan. https://eca.unwomen.org/en
Gender overview (2021) Women's participation at all level's of Decision making: What is the situation in the Kyrgyz Republic
https://eca.unwomen.org/sites/default/files/2023-03/2023%20KRG%20decision%20making_0.pdf

[38] Ministry of Labour, Social Security, and Migration of the Kyrgyz Republic. Kyrgyzstan has seen an increase in the number of women leading large, medium and small enterprises. (2024)
https://mlsp.gov.kg/ru/2024/08/25/v-kyrgyzstane-vyroslo-chislo-zhenshhin-vozglavlyayushhih-krupnyj-srednij-i-malyj-biznes/

[39] United Nations. Tajikistan https://tajikistan.un.org/en
Woman's representation in local government in Tajikistan. Analytical Brief (2017)
https://untj.org/jambi-project/images/Women-Representation.pdf

[40] The Foreign Policy Centre. Low woman's political participation in Tajikistan: will the anti-discrimination law be a solution? (2021)
https://fpc.org.uk/low-womens-political-participation-in-tajikistan-will-the-anti-discrimination-law-be-a-solution/

GBV and violence against women and girls (VAWG), including sexual exploitation, abuse and harassment (SEAH), are relevant in water infrastructure contexts and may interact with climate stress and service disruption. In settings with intermittent services, water collection and household water management responsibilities can increase women's and girls' exposure to harassment and safety risks, while time poverty and mobility constraints can reduce access to support services and information. Construction activities may also create contextual risks through increased interaction between workers and communities, particularly where social norms and power imbalances constrain women's agency and voice.

In the Kyrgyz Republic, water-sector specific SEAH prevalence is not publicly available, but 13.3% of women aged 15-49 reported physical and/or sexual intimate partner violence in the previous 12 months, and for water access the World Bank reports that about 1/3 of the rural population lacks access to safe drinking water, with women in some areas spending 30 minutes to 3 hours per day fetching water.[41]

In Tajikistan, again water-sector specific SEAH prevalence is not publicly available, but a strong proxy is that 31% of ever-married women aged 15-49 had experienced spousal violence, 24% had experienced it in the previous 12 months, and 75% of survivors had never told anyone or sought help, while a 2017 WASH survey found that 2/3 of rural households had no piped water supply and in almost 90% of households women and girls were solely responsible for water collection.[42]

Barriers to reporting GBV/SEAH commonly include stigma, fear of retaliation, limited confidentiality and low trust in response pathways, factors that can disproportionately affect women and other vulnerable groups. At proposal stage, this gender analysis is desk-based and does not determine sub-project specific GBV/VAWG risk levels; these risks require contextual assessment during sub-project preparation.

The programme's operational GBV/SEAH prevention and response requirements (including survivor-centred reporting and grievance provisions) are addressed under the Environmental and Social Management Framework (Annex 6).

### 4.4 Intersectionality and differential vulnerability

#### Impacts on men and livelihood dynamics

Men are affected by water insecurity primarily through livelihood and income pathways, particularly in sectors that depend on reliable water supply. In both countries, water disruptions

[41] UN Women Data, Country Fact Sheet | UN Women Data Hub. World Bank, building a Water Secure Future in Central Asia (2024). Building a Water Secure Future in Central Asia

[42] Government of Tajikistan, Tajikistan 2017 Demographic and Health Survey - Key Findings [SR250]. World Bank, Expanding access to safe water in rural Tajikistan (2023). Expanding Access to Safe Water in Rural Tajikistan Translates into More Time for Learning, Better Health and Increased Prosperity

affect agriculture, hydropower-linked activities, construction, food processing, and informal services, leading to income instability and economic stress at household level.

In Tajikistan, widespread male labour migration further shapes vulnerability dynamics. In many households, working-age men are absent for extended periods, leaving women responsible not only for domestic water management but also for interactions with utilities, local authorities, and service providers. This increases women's exposure to administrative and institutional barriers, particularly where customer service and grievance mechanisms are not designed to be accessible or gender-responsive[43].

In the Kyrgyz Republic, secondary cities and peri-urban areas experience mixed livelihood impacts. While formal employment opportunities may be more diverse than in rural areas, households remain sensitive to service disruptions that affect small businesses, informal trade, and home-based economic activities. Where men experience income shocks, women's unpaid labour often increases to compensate, reinforcing gendered coping patterns[44].

**Impacts on children, youth, elderly people and people with disabilities**

Children and youth face heightened health risks from unsafe water and reduced hygiene during service interruptions. Waterborne diseases and poor sanitation disproportionately affect young children, with long-term implications for nutrition, cognitive development, and educational outcomes. Girls are more likely than boys to be involved in domestic water-related tasks, increasing risks of school absenteeism, particularly during periods of scarcity.

Adolescents, especially girls, face additional dignity and participation constraints linked to unreliable water services, including challenges related to menstrual hygiene management. These constraints can reduce school attendance and participation in community life, with long-term gender equality implications.

Elderly people experience increased vulnerability due to reduced mobility, chronic health conditions, and dependence on regular water access for medication and hygiene. Physical barriers - such as distance to water points, stairs, icy conditions in winter, or heavy containers - pose significant risks. Service disruptions increase reliance on caregivers, most often women, thereby reinforcing intergenerational care burdens.

People with disabilities face compounded barriers related to physical accessibility, usability of infrastructure, and exclusion from information and grievance mechanisms. Disability-disaggregated data on WASH access remain limited in both countries, representing a significant evidence gap. However, available evidence from comparable contexts indicates that persons with disabilities are systematically underserved and more vulnerable to service disruptions, underscoring the importance of inclusive design and monitoring.

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[43] World Bank (2019) Tajikistan: The Socioeconomic Impact of Migration and Remittances. Washington, DC: World Bank; International Labour Organization (ILO) (2020) Labour Migration from Tajikistan: Trends, Impacts and Policy Responses. Geneva: ILO; UNICEF (2021) Gender-Transformative WASH: An Analytical Framework. New York: UNICEF.

[44] World Bank (2020) Kyrgyz Republic: Jobs Diagnostic – Employment, Productivity and Inclusive Growth. Washington, DC: World Bank; European Bank for Reconstruction and Development (EBRD) (2021) Municipal Infrastructure and Services in the Kyrgyz Republic: Sector Diagnostic. London: EBRD; International Labour Organization (ILO) (2018) Care Work and Care Jobs for the Future of Decent Work. Geneva: ILO.

### Low-income households, migrants and households with insecure tenure

Low-income households in both countries face a dual vulnerability: they are more likely to live in areas with poorer service quality and have fewer resources to cope with disruptions. Pensioner households, female-headed households, and households with high dependency ratios are particularly vulnerable to tariff increases, connection fees, and the need to purchase water from informal vendors during service interruptions[45].

In both countries, reliance on informal or alternative water sources during outages can significantly increase household expenditure on water relative to income, crowding out spending on food, healthcare, and education[46]. Migrants and households with insecure tenure - particularly in peri-urban areas - often face additional barriers to formal connections, subsidies, and grievance mechanisms, increasing exclusion risks.

## 4.5 Key findings, recommendations and opportunities

### Key findings from gender analysis

This assessment identifies the most material gender-differentiated patterns shaping vulnerability to water insecurity and capacity to benefit from climate-resilient water investments in the Kyrgyz Republic and Tajikistan. Findings focus on how roles in household water management and unpaid care work, differentiated exposure to service interruptions, and unequal voice in service governance translate into distinct constraints and risks for women, men and vulnerable groups. They also highlight institutional barriers, including limited sex-disaggregated data and low female representation in sector decision-making, that affect how effectively services respond to user needs under climate stress. The key findings emerging from the analysis are summarised below.

Water insecurity creates gender-differentiated burdens: Women and girls face disproportionate time and physical burdens linked to intermittent supply and coping strategies (collection, queuing, storage, household water management), while men are more often impacted through livelihood and income pathways where water disruptions affect agriculture and other water-dependent activities.

Affordability and exclusion risks under scarcity/disruptions: Climate stress and service disruptions can increase affordability pressures and exclusion risks for low-income and vulnerable households, with heightened impacts for female-headed households and those with high dependency ratios.

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[45] World Bank (2022) Poverty and Shared Prosperity in the Kyrgyz Republic and Tajikistan. Washington, DC: World Bank; World Bank (2017) Easing the Transition to Commercial Water Services: A Toolkit for Improving Water Service Delivery. Washington, DC: World Bank; WHO/UNICEF Joint Monitoring Programme (JMP) (2023) Progress on Household Drinking Water, Sanitation and Hygiene 2000–2022: Special Focus on Inequalities. Geneva/New York: WHO and UNICEF.

[46] WHO/UNICEF Joint Monitoring Programme (JMP) (2023) Progress on Household Drinking Water, Sanitation and Hygiene 2000–2022: Special Focus on Inequalities. Geneva/New York: World Health Organization and UNICEF; World Bank (2017) Easing the Transition to Commercial Water Services: A Toolkit for Improving Water Service Delivery. Washington, DC: World Bank.

Health and care burdens are amplified by unsafe/unreliable services: Poor water quality and interruptions increase health risks and the associated care burden, which falls largely on women due to prevailing caregiving norms.

Under-representation of women in sector decision-making and utilities: Women's voice in municipal/utility decision-making remains limited, and utilities show occupational segregation and low female representation, constraining responsiveness and accountability in service planning and delivery.

Data gaps limit gender-responsive planning: Sub-national and utility-level gaps persist, particularly for service continuity, affordability, and inclusive access; strengthening routine sex-disaggregated data (and other agreed disaggregation) is essential for equitable design and monitoring.

**Programme-level recommendations**

The recommendations below set out priority, feasible actions to address the identified gender gaps and to embed gender responsiveness across programme delivery and monitoring.

Institutionalise inclusive governance and participation: Embed measures to strengthen women's meaningful participation in utility/municipal decision-making and consultation processes, including targeted engagement approaches that reduce barriers to participation.

Prioritise reliability and water safety as gender-responsive outcomes: Focus investment and operational improvements on reducing frequency/duration of disruptions and strengthening treatment and risk communication to reduce time poverty and care burdens.

Advance women's economic inclusion in utilities: Implement utility-level gender/equal opportunities action plans (including workplace measures and skills pathways) to improve recruitment, retention, and progression of women in the sector.

Improve gender-responsive M&E and adaptive learning: Establish routine collection and use of sex-disaggregated indicators (at minimum by sex and location, and by age where feasible), and use stakeholder feedback and monitoring to iteratively update actions during implementation.

**Opportunities presented by the programme**

In addition to mitigating risks, the programme offers concrete opportunities to advance equitable resilience outcomes for women and men through improved water security and strengthened sector institutions. By improving reliability and water supply, investments can reduce the time and physical burdens associated with coping strategies for intermittent supply and lower the downstream health and care impacts that disproportionately affect women. At the same time, the programme's institutional strengthening and demand-side engagement create entry points to increase women's representation and influence in service planning and reform processes and expand women's economic participation in utilities and the wider water

value chain. The principal opportunities to leverage the programme for gender equality and social inclusion outcomes are outlined below.

Reducing women's time poverty through improved service continuity: Investments that improve reliability and reduce interruptions directly reduce time burdens from coping strategies and can expand women's time for education, income generation, and participation.

Improved health outcomes and reduced care burdens: Strengthened treatment performance, water safety measures, and more resilient infrastructure can reduce water-related illness risks and associated unpaid care work.

More responsive and accountable service delivery through inclusive engagement: Demand-side engagement and strengthened participation mechanisms can ensure services better reflect differentiated needs and constraints of women and men and underserved groups

Sector reform as an entry point for institutional change: Programme reforms (including performance-based approaches and standards) create opportunities to embed gender-responsive practices, KPIs, and leadership/accountability expectations in utilities and institutions.

Building sustainable capacity and replication: Utility-level action plans, capacity building, and knowledge sharing through programme platforms can institutionalise good practice and support replication within and across both countries.

## 5. Gender Action Plan

Climate change risks are projected to disproportionately affect women due to entrenched gender inequalities in asset ownership and in access to information, jobs, finance, and markets. To tackle these pertinent gender inequalities, EBRD proposes to integrate gender activities in the RWS4All programme.

The proposed gender activities described below, are informed by EBRD's unique private-sector approach and experience working with the GCF on previous GCF-EBRD programmes such as the Green Cities Facility (Funded Activity FP086) and the Green Economic Financing Facilities programme ("GEFF Programme", Funded Activity FP025) as well as our experience integrating gender-related objectives in water projects across the region.

In line with EBRD's Gender SMART methodology, gender activities will be integrated into investments enhancing equality of opportunity in the water sector by building institutional capacity and promoting women's representation. The main objective is to promote equitable access to water services and associated economic opportunities for women and men, ensuring that programme benefits are shared fairly and that no group is disadvantaged by project design, reforms, or investment decisions. Its purpose is to make the water sector more accessible and inclusive for women, both as users of services and as participants in sector institutions and value chains, through gender-responsive service delivery, targeted measures to address barriers to participation and employment, and clear accountability for results during implementation.

Taken together, the activities will promote gender equality and the empowerment of women and girls, hence contributing to the achievement of SDG 5.

The EBRD's approach to promoting gender equality into the program is aligned with the strategic goals of the Green Climate Fund's updated Gender Policy and Action Plan and with the EBRD's Gender Equality and Human Capital Strategy (2026-2030), by focusing on "gender-responsive climate action programs and projects that benefit women and men." The gender activities specified under this program will be overseen and led by EBRD's dedicated expert team working on Gender & Economic Inclusion.

The following indicative Gender Action Plan summarises gender-focused activities that will be applied proportionately to participating utilities and subprojects, in line with system scale, risk profile, and implementation readiness. The actions below are applied proportionately and prioritised in water systems where the feasibility study identifies a convergence of high climate exposure, service unreliability, and social and gender vulnerability, ensuring that gender actions directly support improved service resilience and user outcomes. Activities will be implemented at the sub-project level and systematically aggregated and reported, where feasible, at the programme level to enable tracking of overall gender outcomes.

| Component | Activities | Indicators and Targets | Timeline | Responsibilities | |
|---|---|---|---|---|---|
| **Impact Statement:** Enhance equality of opportunity in the water sector by building institutional capacity and promoting women's representation | | | | | |
| **Outcome 1: A strengthened enabling environment of the water sector at the national level provides boundary conditions for climate resilient and gender-responsive water service provision** | | | | | |
| *Output 1.1: National legal and regulatory reforms supported*<br>*Activity 1.1.2: Mainstreaming climate adaptation and social inclusion in water services*<br>• **Sub-activity 1.1.2.3: Review and update practices on promoting women's representation in decision-making bodies in participating water sector institutions (incl. relevant KPIs for annual monitoring and reporting)** | Update practices in decision-making bodies in participating water sector institutions to promote women's representation and participation and track its progress via relevant KPIs for annual monitoring and reporting. | • 1.1.2.3: Updated stakeholder practices on women's representation in decision-making bodies (Baseline: No, Target: Yes)<br>• 1.1.2.3: % of women in decision-making bodies in participating water sector institutions (Baseline established during programme | By end of 2nd year, Q1 2029. | Relevant national counterpart (Accountable)<br>Specialist consultant (Responsible for drafting outputs)<br>EBRD G&EI team (technical guidance/QA) | |

| Component | Activities | Indicators and Targets | Timeline | Responsibilities | |
|---|---|---|---|---|---|
| | | inception, year-on-year maintenance or improvement tracked and reported) | | | |
| *Output 1.2: Guidance and tools for water system operators on climate resilience and inclusion developed*<br>*Activity 1.2.3: International knowledge sharing on best practices for climate resilient and inclusion water services*<br>• **Sub-activity 1.2.3.3: Share best practices and lessons learned in form of at least one workshop and knowledge piece on mainstreaming gender equality and inclusivity in the water sector to an international audience** | Organise a workshop and develop a knowledge piece to share best practices and lessons learned in both countries, bringing regional perspectives and experiences to share with an international audience, including other countries in the region and relevant stakeholders. | • 1.2.3.3: Number of workshop and knowledge pieces delivered (Target: 2)<br>• 1.2.3.3: % of women participating in workshop (Baseline established during programme inception, Target to be set according to baseline either maintenance or improvement) | By end of programme, Q4 2030 | Relevant national counterpart (Accountable)<br>Specialist consultant (Responsible for drafting outputs)<br>EBRD G&EI team (technical guidance/QA) | |

| Component | Activities | Indicators and Targets | Timeline | Responsibilities | |
|---|---|---|---|---|---|
| *Output 1.3: Water sector Climate Resilience Transition Platform(s) established*<br>*Activity 1.3.2: Operation of Climate Resilience Transition Platforms, including gender considerations*<br>• **Sub-activity 1.3.2.2: Develop guidance and toolkit on adopting gender and equal opportunities action plans (incl. GBVH prevention policies) at the utility-level in each country** | Develop and publish a toolkit on how to develop and implement gender and equal opportunities action plans and GBVH prevention policies at the utility level for other utility companies and municipalities to replicate. | • 1.3.2.2: Guidance and toolkit on gender and equal opportunities action plans developed in each country (Yes/No) | By end of first year, Q1 2028 | Relevant national counterpart (Accountable)<br>Specialist consultant (Responsible for drafting outputs)<br>EBRD G&EI team (technical guidance/QA) | |
| **Outcome 2: Water utilities have the institutional capacity to provide resilient and inclusive water services and integrate climate risk into their strategic planning** | | | | | |
| *Output 2.2: Enhanced adaptive capacity of water utilities through implementation of corporate development programmes (CDPs)* | For each participating water utility, undertake the following activities:<br>1. Conduct agender assessment: | • **2.2.1.7.1:** # utilities with gender assessment completed | | | |

| Component | Activities | Indicators and Targets | Timeline | Responsibilities | |
|---|---|---|---|---|---|
| Activity 2.2.1 Increase adaptive capacity of water utilities through corporate development support, including gender considerations<br><br>• **Sub-activity 2.2.1.7.1: Utility gender assessment completed (baseline and priorities)** | - Assessment carried out during programme inception and early implementation to establish baseline gender gaps and to identify context-specific barriers and priorities for each subproject.<br>- Carry out I subproject level baseline survey to define outcome (benefit) indicators.<br>- Where feasible, collect data on time burdens associated with: caring for family members with water-borne diseases, collecting water or making it safe for use, disposing of wastewater, distances travelled to collect water.<br><br>- | (Baseline 0; Target 8)<br><br>•<br>• | By end of programme, Q4 2030. Note implementation is sub-project dependent. | Utility/Client (Accountable)<br>Implementation consultant (Responsible for delivery of gender assessment/action plan and integration into CDP deliverables)<br>Utility/PIU Gender Focal Point (coordination, follow-up, reporting)<br>EBRD G&EI and/or dedicated gender specialist consultant (technical guidance and QA). | |

| Component | Activities | Indicators and Targets | Timeline | Responsibilities | |
|---|---|---|---|---|---|
| *Output 2.2: Enhanced adaptive capacity of water utilities through implementation of corporate development programmes (CDPs)*<br><br>Activity 2.2.1 Increase adaptive capacity of water utilities through corporate development support, including gender considerations<br><br>• **Sub-activity 2.2.1.7.2: Develop and implement gender and equal opportunities action plans** | Develop and implement gender and equal opportunities action plans:<br>- Develop and implement gender and equal opportunities action plans for each sub-project.<br>- Provide implementation support for sub-project GAPs, including integration into sub-project workplans/responsibilities, periodic follow-up during implementation and consolidation of implementation progress for programme reporting.<br>- Ensure action plans incorporate GBVH prevention measurements.<br>- Sub-project GAPs will include context-specific qualitative outcome indicators related to service experience and benefits (e.g. perceived changes in service | • 2.2.1.7.2: Number of gender and equal opportunities action plans developed and implemented (Baseline: 0, Target: 8) | By end of programme, Q4 2030. Note implementation is sub-project dependent. | Utility/Client (Accountable)<br><br>Implementation consultant (Responsible for delivery of gender assessment/action plan and integration into CDP deliverables)<br><br>Utility/PIU Gender Focal Point (coordination, follow-up, reporting)<br><br>EBRD G&EI and/or dedicated gender specialist consultant (technical guidance and QA). | |

| Component | Activities | Indicators and Targets | Timeline | Responsibilities | |
|---|---|---|---|---|---|
| | reliability, water quality, health risks and time burdens for women), defined and assessed through consultations, surveys or user feedback tools. | | | | |
| *Output 2.2: Enhanced adaptive capacity of water utilities through implementation of corporate development programmes (CDPs)*<br><br>Activity 2.2.1 Increase adaptive capacity of water utilities through corporate development support, including gender considerations<br><br>• **Sub-activity 2.2.1.7.3: Gender-responsive community engagement** | As part of Gender Action Plan include provisions to:<br>- Engage women as community-level change agents in demand-side water management, such as: promoting water conservation behaviours, encourating timely leak reporting and supporting inclusive feedback mechanisms).<br>- Apply gender-sensitive and inclusive community engagement approaches that promote equitable sharing of household water management responsibilities and engage different groups, (e.g., men, community | • 2.2.1.7.3: Number of sub-projects implementing gender-responsive community engagement activities (Baseline: 0, Target: 8) | By end of programme, Q4 2030. Note implementation is sub-project dependent. | Utility/Client (Accountable)<br><br>Implementation consultant (Responsible for delivery of gender assessment/action plan and integration into CDP deliverables)<br><br>Utility/PIU Gender Focal Point (coordination, follow-up, reporting)<br><br>EBRD G&EI and/or dedicated gender specialist consultant (technical guidance and QA). | |

| Component | Activities | Indicators and Targets | Timeline | Responsibilities | |
|---|---|---|---|---|---|
| | leaders, women-led organisations etc.) | | | | |
| *Output 2.2: Enhanced adaptive capacity of water utilities through implementation of corporate development programmes (CDPs)*<br><br>Activity 2.2.1 Increase adaptive capacity of water utilities through corporate development support, including gender considerations<br><br>• **Sub-activity 2.2.1.7.4: Utility sex-disaggregated data and monitoring** | Strengthen utility level data and monitoring systems:<br>- Ensure data collection, monitoring and evaluation practices are updated at the utility level to feature sex-disaggregated data.<br>- Update monitoring and evaluation practices of utilities to track: beneficiaries by sex, service-experience and access.<br>- Introduce programme-level aggregation of sub-projects, where feasible | • 2.2.1.7.4: Number of utilities with updated data systems capturing sex-disaggregated data (Baseline: 0, Target: 8) | By end of programme, Q4 2030. Note implementation is sub-project | Utility/Client (Accountable)<br><br>Implementation consultant (Responsible for delivery of gender assessment/action plan and integration into CDP deliverables)<br><br>Utility/PIU Gender Focal Point (coordination, follow-up, reporting)<br><br>EBRD G&EI and/or dedicated gender specialist consultant (technical guidance and QA). | |
| *Output 2.2: Enhanced adaptive capacity of water utilities through implementation of corporate development programmes (CDPs)* | Enable-data-driven and gender responsive investment planning:<br>- Use sex-disaggregated data to inform planning of | • 2.2.1.7.5: Sub-project level analysis conducted to establish | By end of programme, Q4 2030. Note implementation is sub-project | Utility/Client (Accountable)<br><br>Implementation consultant (Responsible for | |

| Component | Activities | Indicators and Targets | Timeline | Responsibilities | |
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| Activity 2.2.1 Increase adaptive capacity of water utilities through corporate development support, including gender considerations<br><br>• **Sub-activity 2.2.1.7.5: Enable data-driven and gender responsive investment planning** | capital investments in the water sector<br>- Ensure data supports equitable measurement of benefits under Component 3 (water security investments) once sub-projects are identified through feasibility studies<br>- Support equitable distribution of services through improved digitalisation and automation systems.<br>- Prioritise these actions in systems where there is convergence of high climate exposure and service unreliability (as identified in Chapter ), and significant social and gender vulnerability (as assessed in Chapter 7) | gender-related outcome (benefit) indicators (Baseline: No, Target Yes) | | delivery of gender assessment/action plan and integration into CDP deliverables)<br>Utility/PIU Gender Focal Point (coordination, follow-up, reporting)<br>EBRD G&EI and/or dedicated gender specialist consultant (technical guidance and QA). | |
| *Output 2.2: Enhanced adaptive capacity of water utilities through implementation of corporate development programmes (CDPs)* | Establish a programme-level approach to aggregate gender-related outputs/outcomes reported by sub-projects by: | • 2.2.1.8: Annual programme-level consolidated | By end of Year 1: reporting fields/templates established | Programme PIU / Programme M&E Lead (Accountable)<br>Implementation consultant / M&E | |

| Component | Activities | Indicators and Targets | Timeline | Responsibilities | |
|---|---|---|---|---|---|
| Activity 2.2.1 Increase adaptive capacity of water utilities through corporate development support, including gender considerations<br>• **Sub-activity 2.2.1.8: Programme-level aggregation and reporting of gender-related results** | - Defining a small core set of gender-related outcome/output fields to be reported consistently by all sub-projects (using sex-disaggregated data requirements already set out in the Annex),<br>- Consolidating sub-project reporting into an annual programme-level summary for reporting and learning, programme-level aggregation and synthesis of gender results will be coordinated with the Climate Resilience Transition Platform (Component 1, Activity 1.3.2) and used to inform programme-level learning and reporting.<br>- Qualitative findings from sub-project GAPs (e.g. on health, service delivery and time poverty) will be synthesised thematically at programme level and reported alongside quantitative results. | gender results summary produced using aggregated sub-project reporting (Baseline: 0; Target: 1 annually from Year 2 to programme end) | Annually from Year 2 to programme end | specialist (Responsible for consolidation)<br>Utility/PIU Gender Focal Points (Provide sub-project inputs)<br>EBRD G&EI team (Technical guidance/QA) | |

| Component | Activities | Indicators and Targets | Timeline | Responsibilities | |
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| *Output 2.2: Enhanced adaptive capacity of water utilities through implementation of corporate development programmes (CDPs)*<br><br>Activity 2.2.1 Increase adaptive capacity of water utilities through corporate development support, including gender considerations<br><br>• **Sub-activity 2.2.1.9: Training conducted to relevant personnel to build capacity to enhance understanding and implementation of the action plans and how to deliver inclusive and gender-responsive water services** | Develop and deliver capacity building and training:<br>- Develop training material and organise training of trainers (TOT) programmes for o relevant personnel (e.g., HR and managers)<br>- Build capacity to support effective implementation of equal opportunities and gender and delivery of inclusive and gender-responsive water services.<br>- Include practical guidance on gender-responsive demand-side engagement, including approaches to engage women as community-level change agents to improve water efficiency.<br>- Provide guidance on gender-transformative community engagement | • 2.2.1.9: Tailored training/ capacity building programme to enhance understanding and implementation of the action plans and how to deliver inclusive and gender-responsive water services developed and implemented (Baseline: No, Target: Yes)<br>• 2.2.1.9: Number of capacity building initiatives completed at | By end of programme, Q4 2030. Note implementation is sub-project dependent | Utility/PIU (Accountable)<br><br>Training provider/implementation consultant (Responsible for delivery)<br><br>Utility/PIU Gender Focal Point (participant mobilisation and follow-up)<br><br>EBRD G&EI and/or dedicated gender specialist consultant (review of training content, delivery approach, and quality assurance). | |

| Component | Activities | Indicators and Targets | Timeline | Responsibilities | |
|---|---|---|---|---|---|
| | including: addressing restrictive norms around household water responsibilities, and engaging men and community leaders where appropriate<br>- Reinforce GBVH/SEAH prevention expectations and reporting pathways . In line with Annex 6. | water utility level ( Baseline: 0, Target: 8)<br>• 2.2.1.9: Number of individuals enhancing their skills as a result of training (improved understanding of gender-responsive service delivery and/or GBVH-related obligations based on pre/post training assessment or short learning check)<br>• 2.2.1.9: % of women participating in capacity building initiatives for water utilities | | | |

| Component | Activities | Indicators and Targets | Timeline | Responsibilities | |
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| | | (Baseline established during programme inception, Target to be set according to baseline either maintenance or improvement) | | | |

## 6. Gender-Responsive Monitoring, Reporting and Learning

Despite the availability of national and sectoral data, significant gaps remain at sub-national and system levels, particularly in relation to service continuity, affordability, disability-inclusive access, and gender-disaggregated use of service experience and customer engagement outcomes. To ensure systematic integration of sex-disaggregated data across the programme, the minimum disaggregation requirement for all gender-relevant indicators and monitoring will be: (i) sex and location; and (ii) age where feasible. These requirements will be applied across all programme components, including utility baselining and corporate development activities, participation in community engagement and consultations, tracking of service experience and monitoring of economic inclusion outcomes (e.g., employment and training participation). Data collection tools, templates and reporting requirements will be updated accordingly so that disaggregated results can be routinely analysed and used to inform adaptive management and reporting. Monitoring of grievances and SEAH/GBV-related reporting channels and response performance is addressed under Annex 6 (ESMF) and reported through the E&S monitoring framework, with Annex 8 tracking gender equality and economic inclusion indicators that relate to participation, employment, and equitable access. These gaps will be addressed during implementation through targeted primary data collection and participatory monitoring, with gender indicators integrated into the programme monitoring and evaluation framework. Gender-related indicators will be integrated into the programme results framework and EBRD reporting cycles, ensuring consistency with Environmental and Social Policy requirements and GCF gender monitoring standards as well as EBRD's gender smart process.

The findings of this annex directly inform the GAAP, which translates identified risks and opportunities into concrete actions, indicators, and responsibilities to ensure gender and social considerations are systematically embedded in project design, implementation, and monitoring. The GAAP will also be operationalised through a structured learning agenda under the Climate Resilience Transition Plan (CRTP), generating evidence on what works in demand-side engagement programmes, affordability and social support instruments, and governance and reform measures (including performance-based arrangements), and using this learning to iteratively refine actions and targets over the course of implementation.

## 7. Budget and resourcing

The activities under the GAAP, over the course of the entire programme across both target countries, are based on an indicative budget allocation EUR 330,000 (USD 390,000), subject to the availability of GCF funding and additional donor co-financing, as specified in the Programme funding proposal. This allocation will provide minimum, fit-for-purpose resourcing to integrate gender requirements into core delivery activities, including specialist consultants, updates to practices and tools for sex-disaggregated data collection, stakeholder engagement and routine monitoring and evaluation, as well as targeted capacity building (including training-of-trainers) and structured knowledge exchange through programme coordination platforms (including GWOPA-style peer learning where feasible), among others.

Note: USD equivalents at EUR 1 = USD 1.180638 are rounded to the nearest thousand for presentation; EUR values remain as per the TA budget and will be refined during implementation.

**8. Implementation Arrangements**

Implementation of the GAP will be embedded and reported in overall programme governance, with defined roles:

- The EBRD's gender and economic inclusion team will provide strategic oversight in coordination with EBRD's banking team, manage the technical assistance with consultants and provide technical guidance to ensure alignment with EBRD and GCF requirements and verify progress through periodic reviews;
- Utilities will lead service delivery actions and updates to internal practices (e.g., data collection);
- Municipalities will support community outreach and inclusion of vulnerable groups;
- Accountability will be maintained through designated gender focal points at PIU/client level (and, where appropriate, within utilities/municipalities).

GAP progress will be reported through specific project timelines, with an annual consolidated review aligned to work planning and results reporting cycles. Results will also be reported and collected at the programme level, where feasible. Delivery will be closely coordinated with the RPS team and framework consultants so that gender requirements are integrated consistently across baselining, CDPs, demand-side engagement, reform and performance-based arrangements (including climate KPIs and social support standards), and the design and supervision of capital investments, with gender-responsive deliverables embedded in terms of reference and reviewed through joint planning and implementation check-ins.

This means that social and gender considerations influencing system prioritisation at feasibility stage is systematically carried through into project design, implementation, and supervision

To ensure effective implementation of the GAAP and reduce the risk of gender actions being deprioritised, dedicated gender expertise will be embedded in programme delivery arrangements. This will include (i) oversight by EBRD's Gender and Economic Inclusion (G&EI) specialists on water infrastructure and (ii) assignment of dedicated gender expertise at project/sub-project level (either through a designated gender expert within the PIU/PMU structure or through specialist consultant support) to provide hands-on technical guidance, review and quality assurance of gender-related deliverables, and support implementation by utilities and municipalities.

Gender focal points and accountability: Each participating utility/PIU will designate a gender focal point to coordinate day-to-day delivery of GAAP actions and serve as the interface with the programme gender expert(s). The gender expert(s) will support the focal points and ensure that gender requirements are integrated into workplans, stakeholder engagement activities, capacity building and monitoring (including sex-disaggregated data requirements), and that progress is reported through routine and at the programme level.

These approaches will be implemented through gender-responsive stakeholder engagement modalities (SEP) at sub-project level, while GBVH/SEAH risk management and reporting provisions are set out in Annex 6. In line with Annex 6, sub-project client grievance mechanisms will be gender inclusive and responsive, with tailored arrangements for vulnerable people and dedicated GBVH/SEAH reporting channels, including confidential reporting, safe and ethical documentation and follow-up actions. These provisions will be communicated through stakeholder engagement activities to ensure women are aware of and able to use the grievance channels.