

Gender Action Plan

SAP071: Building Climate Resilience of Forest Dependent Communities through Enhanced Livelihood Opportunities and Local Capacity (in Karnali Province, Nepal)

Nepal | National Trust for Nature Conservation (NTNC) | B.45/02/Add.02

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II. Gender Action Plan (GAP) and Implementation Framework

2.1 Gender Action Plan (GAP)

Impact Statement: The project will strengthen the climate resilience of vulnerable communities in Karnali Province, particularly women, Dalits, Indigenous Peoples, persons with disabilities, youth, senior citizens, and other marginalized groups, through locally led, gender-transformative, and socially inclusive adaptation. It will shift these groups from climate-vulnerable roles to leaders, decision-makers, and economic agents in forest-based livelihoods, climate governance, and disaster preparedness systems. By addressing structural barriers such as unequal land access, time poverty, limited finance and market access, exclusion from decision-making, and recognition of women's knowledge and indigenous stewardship the project enhances adaptive capacity, restores ecosystems, and establishes inclusive value chains. Through gender- and disability-responsive governance, participatory planning, inclusive finance, and early warning systems, the project delivers durable, scalable, and just climate outcomes, reduces climate-induced poverty, strengthens institutions, and ensures no one is left behind, aligned with GCF GAP and Nepal's federal framework.						
Cross Cutting Actions						
Activities	Indicators and Targets	Baseline	Target	Timeline	Responsibilities	Costs
Conduct SEAH and GBV awareness training for project staff, implementing partners, and community members	% of project staff and partners trained on SEAH and GBV prevention - Number of community awareness sessions conducted	0 % 0	≥ 80% 37²	Q1	NTNC, Gender Focal Person/Officer	Included in PMC and activity budgets SEAH/GBV training integrated into existing training workshops and engagements.
Integrate SEAH and GBV prevention measures into project codes of conduct and contractual agreements.	% of project CoCs and contracts integrating SEAH and GBV prevention	0	100%	Q1		
Ensure the project grievance redress mechanism includes	Operational SEAH-sensitive grievance mechanism established	NTNC GRM developed, but not yet operationalized	Project -level GRM operational and fully SEAH-sensitive	Q1		

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

confidential and survivor-centered SEAH reporting channels.		for the Karnali project				
Map and coordinate referral pathways to local medical, psychosocial, and legal support services.	Status of referral pathways for local medical, psychosocial, and legal support services	0	1 project-specific referral pathway report available to all project staff and integrated into GRM	Q1	NTNC	Included in PMC and activity budgets
Ensure gender representation across all project activities	% of project activities that adopt a gender responsive approach.	0	100%	Y1-Y4	NTNC	Included in PMC and activity budgets
Ensure stakeholder engagements have inclusive representation of women, Dalits, IPs and other vulnerable groups.	% of stakeholder engagements with at least 50% representation of vulnerable groups	0	100%	Y1-Y3	NTNC	Included in PMC
Ensure adequate representation of vulnerable groups in project implementation entities, including the PSC and PMU	- Representation of vulnerable groups on PSC - Female representation in PSC - Female representation in PMU	- No PSC Established - No PSC Established - No PMU Established	- At least one CSO observer serving on PSC 50% 40%	Q1	NTNC	Included in PMC
Outcome 1 Statement: Enhanced resilience of forest ecosystems and forest-based livelihoods (NTFP/MAP)						
Output 1.1: Climate-resilient Forest management, restoration and nature-based solution (NbS) services delivered in community forests.						
Activities	Indicators and Targets	Baseline	Target	Timeline	Responsibilities	Costs

• Mandate women in participatory community forest operational plans (CFOPs) process with dual-signature requirement (Chair + women co-chair) • Conduct a meeting after 10 am addressing time poverty (meeting time should be fixed based on a consultation process) • Ensure stakeholder engagements for CFOP development include adequate representation of women, youth, Dalits, IPs, and PwD • Support communities to include Gender-responsive activities into CFOPs • Incorporate in the CFUG training a skill content targeting women. on CFUG fund	• % of women from vulnerable groups (Dalit, IP, PwD) in CFMG leadership positions • % Women of participants in co-development workshops for CFOPs • % of actions identified under the CFOPs directly target vulnerable groups.	• TBD³ • 0 • TBD	• ≥50% • ≥ 65% women • ≥ 80%	Y1-Q2	NTNC, Gender Focal Person/Officer, Local Forestry Division	Included in activity budget (~8.5% - \$378,000)
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³ Baseline details will be determined within the first 3 months of Project Inception

management and minute and reporting (Relates to Project Activity 1.1.1)						
Women/Dalit/IP/PwD training on nursery management, sustainable harvesting, forest monitoring and management (Relates to Project Activity 1.1.2)	• % women/IP/Dalit/PwD trained on forest management along with forest-based livelihood (disaggregated data managed) • % of trainees (disaggregated by gender/IP/Dalit/PwD) successfully complete the training • % of women knowledge retention	• TBD • 0 • 0	• 60% • 90% • 85%	Y1-Y3	NTNC, CFUG, Local Forestry Division and Technical Advisor	
• Women participation in nature-based solutions (NbS) site selection and implementation • Women-led watershed committees for ongoing maintenance • 33% Dalit quota + 50% Janajati workers for NbS implementation	• % women participation in NbS site selection and implementation • % of women leadership in watershed committees for ongoing maintenance % of quota for Dalit and janajati workers	• 0 • TBD • 0	• 60% • 50% • 33% Dalits and 50% Janajati	Y1-Y3	NTNC, CFUG	

• Priority water-scarce Dalit/Janajati Local levels for site selection (Relates to Project Activity 1.1.3)						
Output 1.2: Sustainable forest-based commodity value chain development and enterprise support services delivered						
Activities	Indicators and Targets	Baseline	Target	Timeline	Responsibilities	Costs
• Conduct baseline value chain studies + support 10 NTFP MSMEs with business plans, explicitly targeting women/Dalit/IP/PwD households as producers/processors • Business development plans account for women ownership as shareholders. • Women-led value chain assessments • Priority women/Dalit/IP/PwD households as NTFP producers/processors • Business plans co-developed with women entrepreneurs (Relates to Project Activity 1.2.1)	• % of women-led enterprises benefitting from business plan development • % women shareholders targeted in development plans • % of women enumerator/accessors • # of business plan co-developed with women entrepreneurs (	• 0 • 0 • 0 • 0	• 60% • 33% ownership • 60% 20 out of 31 business plan co-developed	Y1-Y3	NTNC, FNCCI, Cooperatives	Included in the activity cost (~33% - \$580,000)

• Train 60 CFUGs on climate-smart NTFP production/harvesting + establish agro-product processing plants (essential oil distilleries) • Participation of women/Dalit/IP/PwD in a training • Trained women are in key positions (Chair/Co-Chair in CFMGs) • GESI Training to Male Ally conducted to create male champions for GESI equality in CFUG governance mechanism • "Barefoot Consultants⁴" provide peer-to-peer organic training for women to become themselves trainers (Relates to Project Activity 1.2.2)	• % of women/Dalit/IP/PwD trained • % of women in leadership position in CFMGs • # of male champions trained and mobilised • # women consultants trained • % women demo farm operators • # of women trained as peer-to-peer organic trainers • % of women reporting increased control over income from NTFP enterprises	• 0 • TBD • 0 • 0 • 0 • 0	• 50% • 40% • 28 male champions • 60% • 2,500 • ≥70%	Y2-Y4 Y1-Y4	NTNC, Farmers Group, Organic Certification authority	
• Women-only market linkage platforms	• % women accessing finance	• TBD	• 60% women	Y2-Y4	NTNC, Cooperatives,	

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

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

Mentorship pairing: Experienced women entrepreneurs' mentor new women leaders (Relates to Project Activity 1.2.4)						
Outcome 2 Statement: Enhanced adaptive capacity and disaster preparedness of climate-vulnerable communities and local institutions						
Output 2.1: Integrated local adaptation, preparedness and learning services delivered to climate-vulnerable communities and local institutions in Karnali Province.						
Activities	Indicators and Targets	Baseline	Target	Timeline	Responsibilities	Costs
Co-develop 5 training modules (infrastructure repair, climate-resilient agriculture, sustainable forest management, water harvesting, health/sanitation) including gender-sensitive content. (Relates to Project Activity 2.1.1)	% women trainees across 5 modules - Module completion rate by women (% of CFs women trainees demonstrating knowledge retention six months after training)	0 0 0	60% women 90% completion rate 90%	Y2-Y4	NTNC	Included in the activity cost Included in the activity cost (~30% - \$685,000)
Technical support to municipalities for participatory gender-sensitive LAPA preparation/updating + municipal training on climate integration + Joint Action Plan development	% women membership in 31 LAPA committees # of women-led LAPAs (target: 15/31 LAPA led by women) % of women facilitators for participatory vulnerability	- TBD - TBD 0	50% women 15/31 LAPA led by women 60%	Y2-Y4	NTNC	

Gender-disaggregated vulnerability mapping prioritizing women water carriers. (Relates to Project Activity 2.1.2)	assessments (target: 60% quota)					
- Ensure women representation in Provincial Climate Council and technical working groups - Create women champions network across 31 municipalities linked to provincial policy (Relates to Project Activity 2.1.3)	% of women representation in provincial climate change council # of women champions networks	- TBD 0	50% of women 31 networks	Y2-Y4	NTNC	
- Mobilisation of female participation in CB-EWS committees, including with women as primary upstream observers - Women-friendly alert dissemination (megaphones, women networks, safe evacuation) - Women-led evacuation drills focusing on pregnant	% women in CB-EWS committees # PwD committee members - PwD alert reach	- TBD - TBD 0	50% 1 in each committee 90%	Y3-Y4	NTNC	

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

• Establish Provincial Climate Communication Unit with women-led advocacy networks across 31 municipalities, including: • Women staffing in Provincial Climate Communication Unit • Women-led advocacy networks • Women-centric messaging (time poverty, water carrying, NTFP knowledge, SRHR resilience) • Accessible formats (Braille, sign-language videos, audio dramas, large-print) • PwD women focal points in communication teams • Vibrating alert integration for CB-EWS communication (Activity 2.1.4 linkages)	• % women staff in Provincial Climate Communication Unit • # networks women-led • % of women-led households in targeted municipalities reached with climate communication outreach • % of PwD women focal points in communication teams	• 0 • TBD • 0 • 0	• 50% women • at least 31 networks, one per municipality • ≥70 % women household • 13%	Y3-Y4	NTNC and Partner Organisation	Included in the activity cost (~35% - \$88,000)
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(Relates to Project Activity 3.1.1)						
• Develop and disseminate climate adaptation communication materials to local communities ensuring reaching marginalised groups across four target districts (Jumla, Dolpa, Jajarkot and Dailekh), • Women-centric messaging focusing on time poverty, water carrying, NTFP knowledge • Women illustrators + voice actors for all materials (Distribution through women networks (self-help groups, crèches) • Culturally appropriate visuals reflecting Dalit/indigenous peoples' (IP) lived realities	• % women reached % women- and vulnerable populations- (Dalits, IPs) centric content	• 0 • 0	• ≥70% women reached • 90% vulnerable population centric content	Y3-Y4	NTNC	
(Relates to Project Activity 3.1.2)						

• Ensure participation of women national experts with GESI/climate research experience • Women facilitators involved across all 8 workshops (district-level gender specialists) • Gender-disaggregated materials highlighting women NTFP processors, water carriers • Women-led enterprises showcased as best practices when relevant (Relates to Project Activity 3.1.3)	• % of women national experts involved in the workshops • % of women participation in the advocacy workshops • # of women-led sessions/12 (SRHR-climate, NTFP resilience)	• 0 • 0 • 0	• 60% • 45% women (33% Dalit + 50% Janajati) • 3 women led sessions	Y3-Y4	NTNC	
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The Gender Action Plan operationalize the project's gender-transformative objectives by linking actions to budgets, institutional mandates, and measurable outcomes. GAP activities are fully integrated into the project results framework and costed within component budgets, ensuring compliance with GCF's gender-responsive budgeting principles and accountability requirements.

2.2 GAP Implementation Arrangements

2.2.1 Institutional Arrangements and Staffing

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

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

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

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

2.2.2 Staffing Funding and Budget

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

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

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

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

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

Table 3: Indicative cost estimates for the GAP implementation

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

III. Risk and Mitigation Strategy

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

Table 4: Gender-related risks and mitigation strategy

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

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

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

3.1. Risk and Mitigation Framework

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

Table 5: Risk Identification table

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

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

Table 6: Mitigation Strategy

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

Table 7: Institutional Response Architecture

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

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

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

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

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

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

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

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

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

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

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

Table 8: Institutional arrangements and GAP monitoring and reporting responsibilities

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

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

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

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

IV. References and end notes

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