

Gender Assessment

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

12 Jun 2026



Abbreviations

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

Summary

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

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

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

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

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

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

I. Gender Assessment

1. Overview of Gender Assessment Methodology

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

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

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

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

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

2. Project Context and Rationale

2.1. Geographic and demographic profile

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

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

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

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

2.2. Political and Institutional Framework

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

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

Key Ministries:

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

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

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

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

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

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

1.3 Alignment with GCF and AE’s Policies

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

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

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

project preparation, with provisions for continued engagement through implementation and evaluation; and

- the submission includes a gender assessment and action plan, integrating the context and sociocultural factors underlying climate change-exacerbated gender inequality into the project design to build collective resilience.

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

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

3. Gender and Social Diversity Analysis

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

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

3.1. Intersectional Challenges

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

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

3.2. Sectoral Analysis

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

Agriculture and Livelihoods Sector

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

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

Education Sector

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

Health Sector

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

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

Economy and Labor Sector

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

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

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

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

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

Forestry Sector

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

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

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

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

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

3.3. Political Participation and Leadership

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

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

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

3.4. 2.4 Root Causes of Gendered Climate Vulnerability

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

4. Challenges and Barriers

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

4.1. Capacity and Competence Deficits

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

4.2. Socio-Cultural Exclusion

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

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

4.3. Intersectional Vulnerabilities

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

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

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

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

4.4. Institutional and Policy Implementation Gaps

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

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

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

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

4.5. Economic Barriers

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

4.6. Geographic and Infrastructure Constraints

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

Table 2: Challenges and barriers

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

5. Opportunities and Enabling Environment

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

5.1. Opportunities for Women-Led Value Chains

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

5.2. Enabling Policy Momentum

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

5.3. Current programme and plans

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

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

5.4. Strength in Provincial and Local government implementation

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

5.5. Private Sector Engagement

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

5.6. Civil Society engagement

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